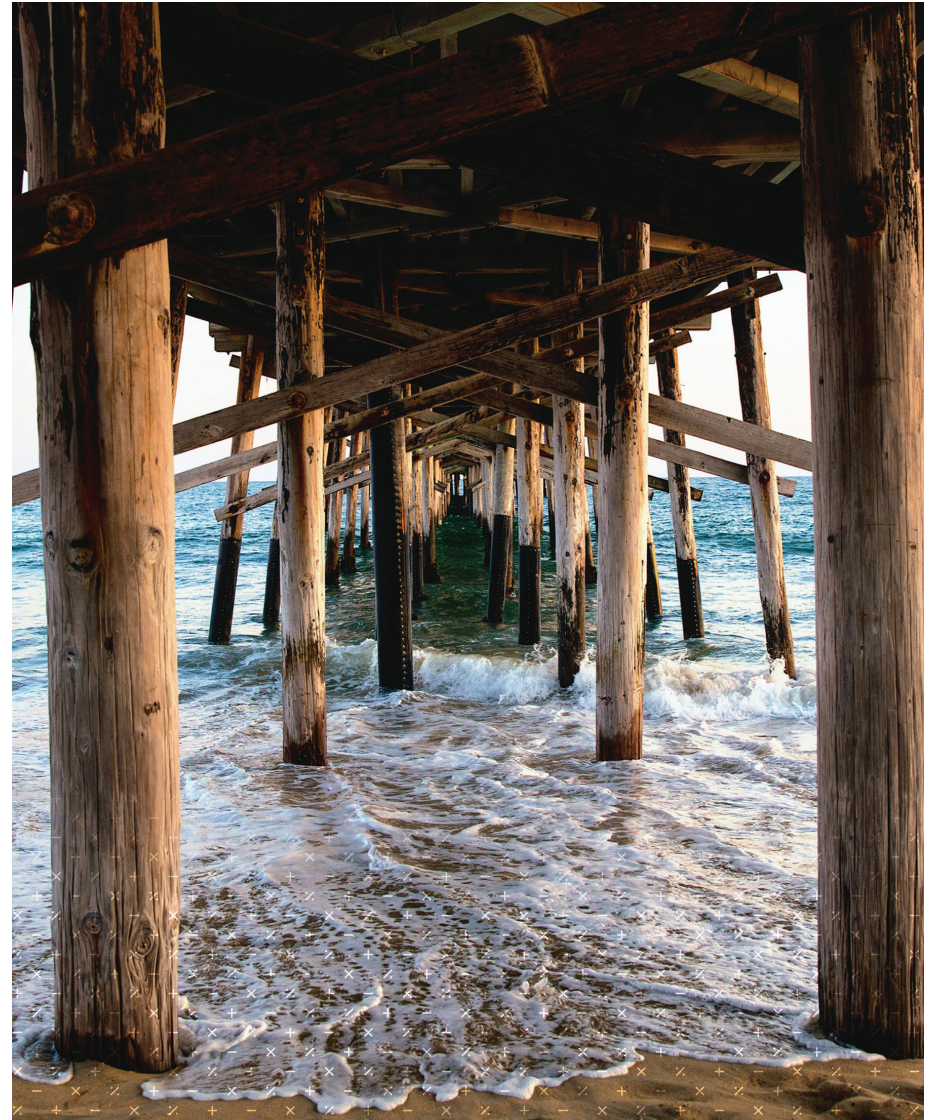




+ x -
%

Bankers' Index

AN ANALYSIS OF CALIFORNIA COMMUNITY BANKS





The Bankers' Index is published by the California offices of Moss Adams. For more information on the data presented in this report, contact **Rebecca Radell, Senior Manager**, at **(209) 955-6136**.

Northern California

FRESNO

255 East River Park Circle
Suite 220
Fresno, CA 93270
(559) 389-5700

SAN FRANCISCO

101 Second Street
Suite 900
San Francisco, CA
(415) 956-1500

STOCKTON

3121 West March Lane
Suite 200
Stockton, CA 95219
(209) 955-6100

HEALDSBURG

205 Foss Creek Circle
Healdsburg, CA 95448
(707) 431-0600

NAPA

1000 Main Street
Suite 280
Napa, CA 94559
(707) 255-1059

SALINAS

913 Blanco Circle
Salinas, CA 93901
(831) 784-6000

SANTA ROSA

3558 Round Barn Boulevard
Suite 300
Santa Rosa, CA 95403
(707) 527-0800

SACRAMENTO

2882 Prospect Park Drive
Suite 300
Rancho Cordova, CA 95670
(916) 503-8100

SILICON VALLEY

635 Campbell Technology
Parkway
Campbell, CA 95008
(408) 558-7500

WALNUT CREEK

1333 N. California Boulevard
Suite 350
Walnut Creek, CA 94596
(925) 952-2500

Southern California

EL SEGUNDO

222 N. Pacific Coast Highway
Suite 1400
El Segundo, CA 90245
(310) 477-0450

ORANGE COUNTY

2040 Main Street
Suite 900
Irvine, CA 92614
(949) 221-4000

PASADENA

225 South Lake Avenue
Suite 900
Pasadena, CA 91101
(310) 477-0450

SAN DIEGO

4747 Executive Drive
Suite 1300
San Diego, CA 92121
(858) 627-1400

WOODLAND HILLS

21700 Oxnard Street
Suite 300
Woodland Hills, CA 91367
(818) 577-1900



ASSET SIZE DEFINITION

| | |
|----------------|-----------------------------|
| Group A | \$50-\$250 million |
| Group B | \$251 million-\$500 million |
| Group C | \$501 million-\$1 billion |
| Group D | Over \$1 billion |

California counties included in the data:

Northern

Alameda
Alpine
Amador
Butte
Calaveras
Colusa
Contra Costa
Del Norte
El Dorado
Fresno
Glenn
Humboldt
Inyo
Kings
Lake
Lassen
Madera
Marin
Mariposa
Mendocino
Merced
Modoc
Mono
Monterey

Napa
Nevada
Placer
Plumas
Sacramento
San Benito
San Francisco
San Joaquin
San Mateo
Santa Clara
Santa Cruz
Shasta
Sierra
Siskiyou
Solano
Sonoma
Stanislaus
Sutter
Tehama
Trinity
Tulare
Tuolumne
Yolo
Yuba

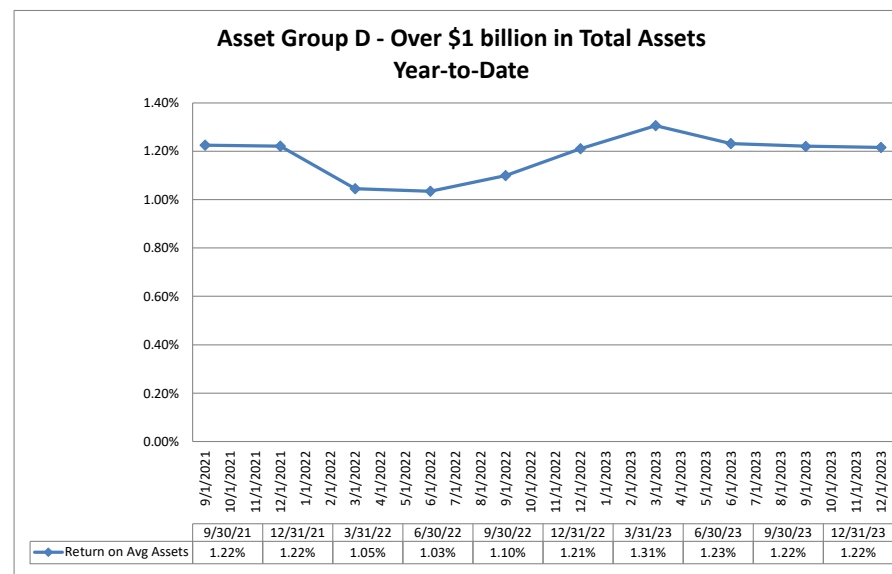
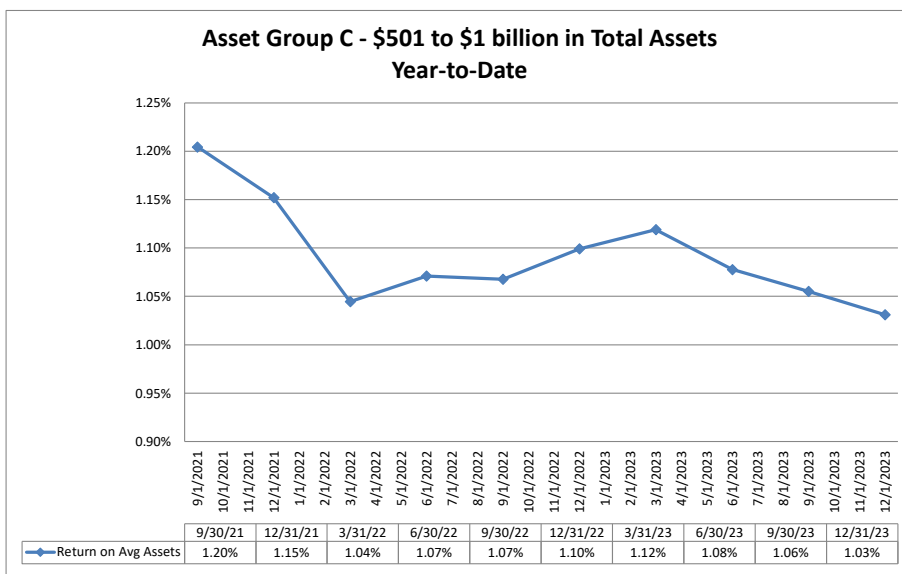
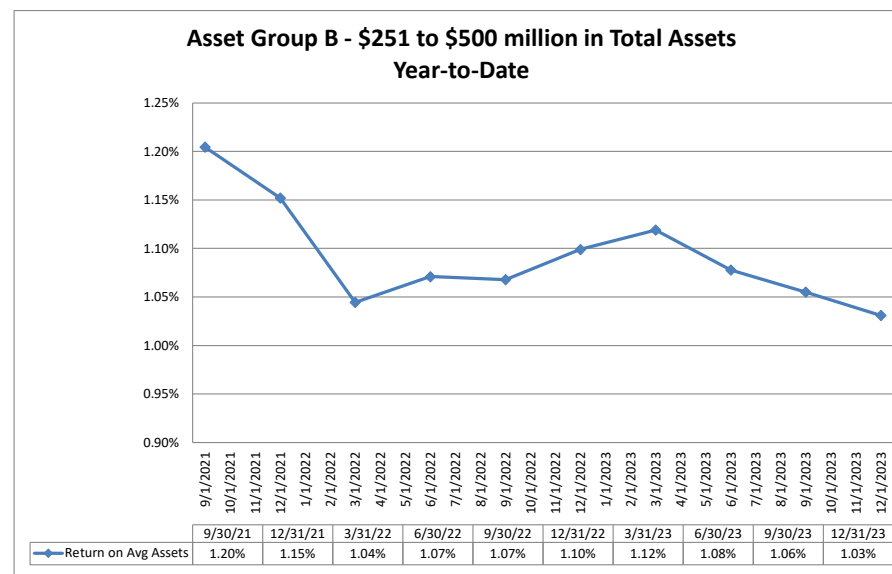
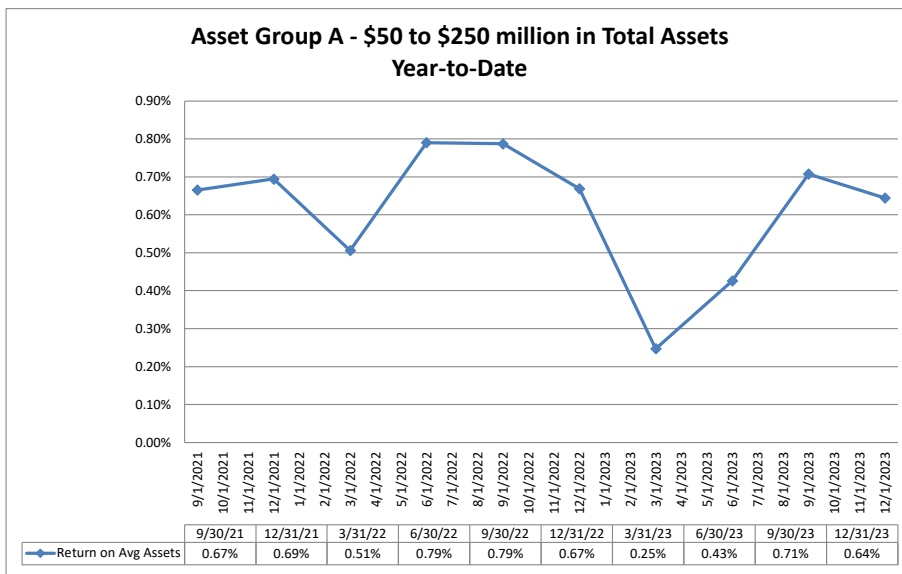
Southern

Imperial
Kern
Los Angeles
Orange
Riverside
San Bernardino
San Diego
San Luis Obispo
Santa Barbara
Ventura

Northern California

Performance Analysis

Summary Trends of Historical Asset Group Averages: Return on Average Assets



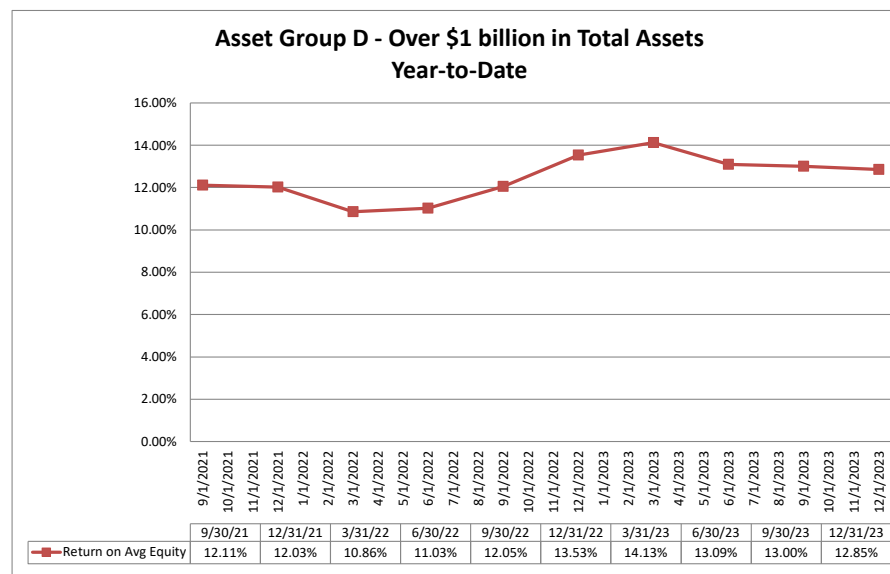
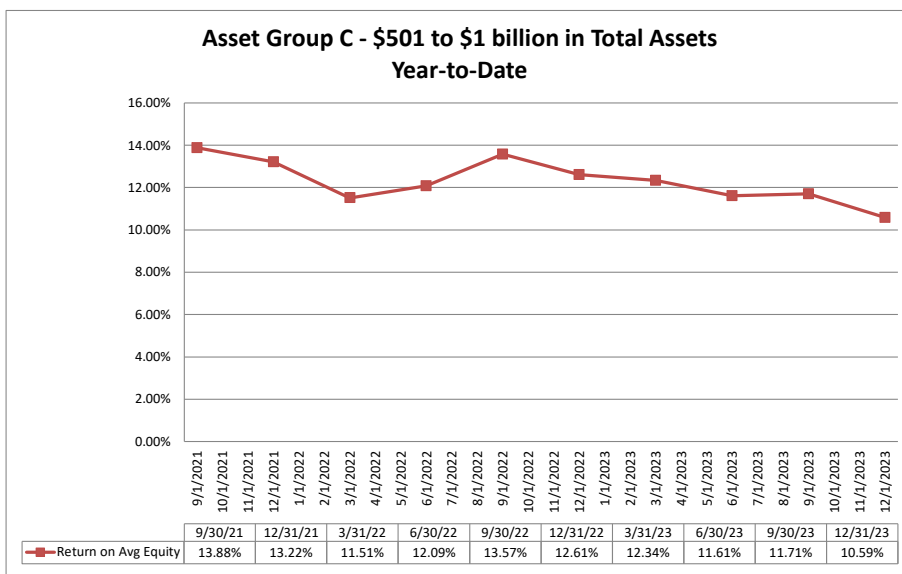
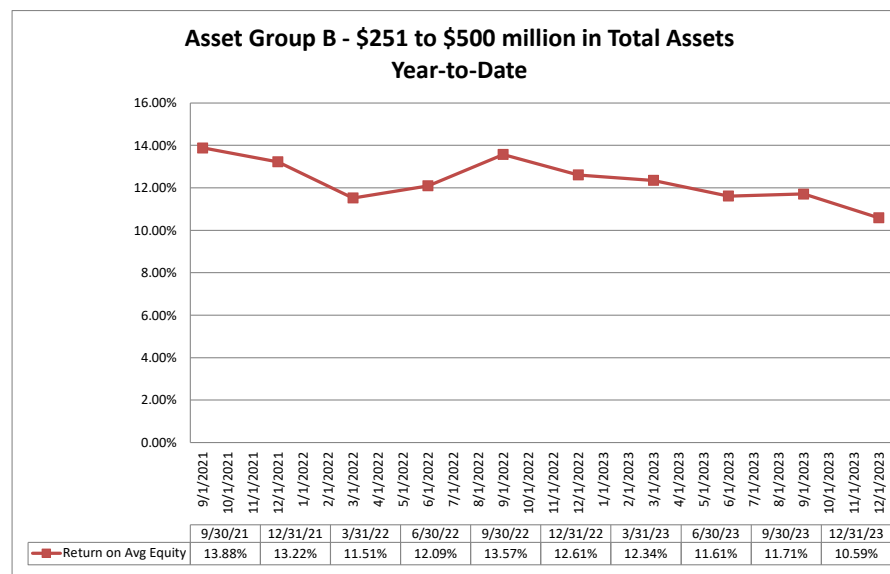
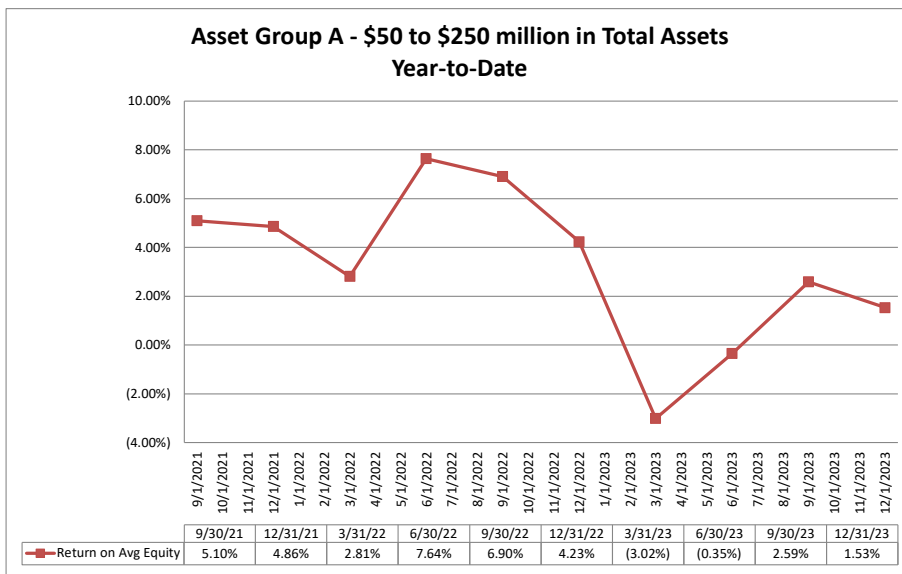
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Return on Average Equity



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Performance Analysis

December 31, 2023

Run Date: February 21, 2024

| Region | Institution Name | As of Date | Quarter to Date | | | | | Year to Date | | | | |
|--------|------------------|----------------------|---------------------------|--------------------------|--------------------------|----------------------------|-------------------------------|---------------------------|--------------------------|--------------------------|----------------------------|-------------------------------|
| | | Total Assets (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Equity (%) | Efficiency Ratio (FTE) (%) | Salary Exp/ Employees (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Equity (%) | Efficiency Ratio (FTE) (%) | Salary Exp/ Employees (\$000) |

Asset Group A - \$50 to \$250 million in total assets

| | | | | | | | | | | | |
|--|-----------|---------|---------|----------|---------|-------|-----------|---------|----------|---------|-------|
| California Pacific Bank | \$86,502 | \$987 | 4.46% | 9.72% | 33.56% | \$105 | \$3,562 | 4.19% | 9.06% | 32.05% | \$98 |
| Beacon Business Bank, National Association | \$165,611 | \$15 | 0.03% | 0.44% | 88.33% | \$123 | \$95 | 0.06% | 0.70% | 95.34% | \$136 |
| Gateway Bank, F.S.B. | \$197,665 | (\$589) | (1.23%) | (11.39%) | 154.34% | \$113 | (\$2,863) | (1.50%) | (17.78%) | 154.43% | \$178 |
| Mission National Bank | \$201,297 | \$96 | 0.20% | 0.99% | 93.33% | \$130 | \$1,264 | 0.68% | 3.34% | 82.09% | \$131 |
| Monterey County Bank | \$202,385 | (\$327) | (0.57%) | (16.70%) | 134.50% | \$95 | \$697 | 0.31% | 8.84% | 90.88% | \$92 |
| Metropolitan Bank | \$222,389 | \$211 | 0.38% | 3.15% | 82.59% | \$84 | \$1,762 | 0.79% | 6.65% | 69.30% | \$85 |
| First Federal Savings and Loan Association of San Rafael | \$228,572 | (\$49) | (0.09%) | (0.46%) | 103.52% | \$127 | (\$44) | (0.02%) | (0.10%) | 100.45% | \$133 |
| Average of Asset Group A | \$186,346 | \$49 | 0.45% | (2.04%) | 98.60% | \$111 | \$639 | 0.64% | 1.53% | 89.22% | \$122 |

Asset Group B - \$251 to \$500 million in total assets

| | | | | | | | | | | | |
|-----------------------------|-----------|---------|-------|--------|---------|-------|---------|-------|--------|---------|-------|
| Summit Bank | \$318,459 | \$1,275 | 1.59% | 11.45% | 50.79% | \$170 | \$5,502 | 1.63% | 12.86% | 49.66% | \$167 |
| Murphy Bank | \$368,404 | \$1,214 | 1.31% | 10.11% | 63.54% | \$156 | \$6,204 | 1.67% | 13.19% | 55.29% | \$140 |
| Column National Association | \$448,178 | \$54 | 0.05% | 0.59% | 108.78% | \$139 | \$311 | 0.07% | 0.84% | 105.29% | \$137 |
| Golden Valley Bank | \$488,561 | \$984 | 0.77% | 11.03% | 65.43% | \$97 | \$4,071 | 0.80% | 11.99% | 64.30% | \$98 |
| Average of Asset Group B | \$405,901 | \$882 | 0.93% | 8.30% | 72.14% | \$141 | \$4,022 | 1.04% | 9.72% | 68.64% | \$136 |

Asset Group C - \$501 million to \$1 billion in total assets

| | | | | | | | | | | | |
|-----------------------------|-----------|---------|-------|--------|--------|-------|----------|-------|--------|--------|-------|
| Redwood Capital Bank | \$521,363 | \$1,812 | 1.39% | 13.24% | 56.89% | \$95 | \$7,960 | 1.52% | 15.15% | 54.11% | \$96 |
| River Valley Community Bank | \$581,204 | \$1,334 | 0.90% | 12.71% | 58.96% | \$114 | \$6,151 | 1.02% | 15.50% | 54.97% | \$111 |
| Pacific Valley Bank | \$586,276 | \$1,351 | 1.02% | 8.07% | 63.77% | \$157 | \$5,520 | 1.05% | 8.51% | 61.66% | \$157 |
| Bank of San Francisco | \$611,976 | \$1,610 | 1.06% | 9.54% | 54.52% | \$167 | \$6,930 | 1.15% | 10.70% | 55.25% | \$174 |
| Cornerstone Community Bank | \$642,930 | \$2,013 | 1.24% | 15.40% | 53.05% | \$117 | \$7,870 | 1.24% | 15.96% | 51.92% | \$109 |
| BAC Community Bank | \$816,593 | \$1,004 | 0.48% | 6.94% | 81.71% | \$110 | \$3,591 | 0.42% | 6.50% | 83.26% | \$112 |
| Pinnacle Bank | \$817,420 | \$3,252 | 1.54% | 15.24% | 55.88% | \$184 | \$11,771 | 1.45% | 14.69% | 59.11% | \$194 |
| Bank of the Orient | \$885,240 | \$1,770 | 0.81% | 5.56% | 63.71% | \$121 | \$10,544 | 1.22% | 8.53% | 58.10% | \$118 |
| Community Bank of the Bay | \$974,642 | \$1,452 | 0.56% | 3.05% | 79.07% | \$159 | \$8,682 | 0.84% | 4.63% | 65.11% | \$144 |
| 1st Capital Bank | \$988,433 | \$814 | 0.32% | 4.50% | 70.32% | \$163 | \$4,074 | 0.40% | 5.69% | 70.21% | \$149 |
| Average of Asset Group C | \$742,608 | \$1,641 | 0.93% | 9.43% | 63.79% | \$139 | \$7,309 | 1.03% | 10.59% | 61.37% | \$136 |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Performance Analysis

December 31, 2023

Run Date: February 21, 2024

| Region | Institution Name | As of Date | Quarter to Date | | | | | Year to Date | | | | |
|---|--|----------------------|---------------------------|--------------------------|--------------------------|----------------------------|-------------------------------|---------------------------|--------------------------|--------------------------|----------------------------|-------------------------------|
| | | Total Assets (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Equity (%) | Efficiency Ratio (FTE) (%) | Salary Exp/ Employees (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Equity (%) | Efficiency Ratio (FTE) (%) | Salary Exp/ Employees (\$000) |
| Asset Group D - Over \$1 billion in total assets | | | | | | | | | | | | |
| | Pacific Coast Bankers' Bank | \$1,045,069 | \$2,960 | 0.88% | 8.78% | 75.14% | \$197 | \$8,647 | 0.68% | 6.47% | 79.14% | \$207 |
| | Summit State Bank | \$1,122,508 | \$1,900 | 0.68% | 7.95% | 67.22% | \$105 | \$10,822 | 0.95% | 11.58% | 61.39% | \$133 |
| | United Security Bank | \$1,210,138 | \$5,043 | 1.62% | 15.77% | 47.39% | \$113 | \$20,490 | 1.62% | 16.50% | 45.76% | \$115 |
| | Savings Bank of Mendocino County | \$1,297,558 | \$3,218 | 0.94% | 8.95% | 61.77% | \$99 | \$13,686 | 0.98% | 9.58% | 60.56% | \$100 |
| | FFB Bank | \$1,362,419 | \$7,913 | 2.31% | 20.09% | 45.92% | \$161 | \$34,980 | 2.61% | 24.29% | 43.00% | \$145 |
| | Plumas Bank | \$1,610,160 | \$7,674 | 1.84% | 21.90% | 47.15% | \$120 | \$29,246 | 1.78% | 21.70% | 45.78% | \$116 |
| | Santa Cruz County Bank | \$1,794,295 | \$8,879 | 1.99% | 15.89% | 42.34% | \$128 | \$35,278 | 2.00% | 16.73% | 39.73% | \$131 |
| | Beneficial State Bank | \$1,812,569 | \$545 | 0.11% | 1.36% | 90.24% | \$129 | \$7,002 | 0.37% | 4.62% | 78.41% | \$129 |
| | Oak Valley Community Bank | \$1,842,269 | \$5,955 | 1.26% | 15.84% | 51.95% | \$120 | \$31,361 | 1.63% | 22.05% | 47.90% | \$115 |
| | First Northern Bank of Dixon | \$1,871,608 | \$6,929 | 1.43% | 18.92% | 57.77% | \$123 | \$21,771 | 1.11% | 15.94% | 56.82% | \$127 |
| | California Bank of Commerce | \$1,982,482 | \$5,856 | 1.18% | 9.65% | 58.70% | \$200 | \$23,758 | 1.20% | 10.20% | 57.08% | \$192 |
| | Avidbank | \$2,225,639 | \$577 | 0.11% | 1.35% | 58.93% | \$228 | \$17,779 | 0.82% | 10.78% | 55.76% | \$214 |
| | Central Valley Community Bank | \$2,431,720 | \$6,892 | 1.11% | 10.52% | 60.16% | \$133 | \$29,220 | 1.16% | 11.54% | 56.27% | \$132 |
| | El Dorado Savings Bank, F.S.B. | \$2,445,359 | \$5,928 | 0.96% | 8.07% | 57.58% | \$75 | \$23,270 | 0.90% | 8.12% | 57.30% | \$77 |
| | United Business Bank | \$2,535,924 | \$6,410 | 1.00% | 7.09% | 56.16% | \$100 | \$31,188 | 1.22% | 8.61% | 57.38% | \$115 |
| | Exchange Bank (Santa Rosa, CA) | \$3,367,559 | \$6,772 | 0.78% | 11.81% | 68.10% | \$111 | \$20,194 | 0.58% | 9.15% | 74.80% | \$109 |
| | Five Star Bank | \$3,587,717 | \$11,870 | 1.39% | 13.94% | 40.32% | \$148 | \$52,636 | 1.59% | 15.92% | 36.67% | \$139 |
| | Bank of the Sierra | \$3,727,280 | \$7,725 | 0.82% | 7.83% | 44.10% | \$107 | \$40,379 | 1.07% | 10.72% | 53.85% | \$102 |
| | Bank of Marin | \$3,804,953 | \$890 | 0.09% | 0.85% | 68.34% | \$123 | \$21,096 | 0.51% | 5.09% | 66.64% | \$129 |
| | Bank of Stockton | \$4,521,881 | \$40,710 | 3.55% | 25.68% | 65.14% | \$150 | \$40,835 | 0.89% | 6.55% | 54.28% | \$127 |
| | River City Bank | \$4,932,029 | \$16,769 | 1.33% | 16.30% | 28.33% | \$147 | \$60,337 | 1.35% | 15.65% | 27.19% | \$156 |
| | Heritage Bank of Commerce | \$5,190,829 | \$14,384 | 1.09% | 8.40% | 53.40% | \$156 | \$68,648 | 1.29% | 10.23% | 48.75% | \$159 |
| | Farmers & Merchants Bank of Central California | \$5,311,380 | \$21,880 | 1.63% | 15.89% | 41.12% | \$183 | \$90,428 | 1.71% | 17.11% | 42.33% | \$195 |
| | Fremont Bank | \$5,606,096 | \$10,801 | 0.75% | 10.59% | 79.80% | \$147 | \$73,882 | 1.32% | 18.82% | 69.20% | \$146 |
| | Poppy Bank | \$5,898,431 | \$12,876 | 0.92% | 9.80% | 43.94% | \$109 | \$54,630 | 0.97% | 10.87% | 43.66% | \$134 |
| | WestAmerica Bank | \$6,320,142 | \$38,531 | 2.33% | 28.99% | 33.15% | \$69 | \$158,981 | 2.33% | 31.05% | 32.97% | \$68 |
| | Luther Burbank Savings | \$8,229,363 | (\$4,138) | (0.21%) | (1.98%) | 85.34% | \$173 | \$23,833 | 0.29% | 2.85% | 58.07% | \$173 |
| | Tri Counties Bank | \$9,907,411 | \$27,526 | 1.09% | 9.11% | 56.08% | \$113 | \$123,007 | 1.22% | 10.40% | 52.97% | \$113 |
| | Mechanics Bank | \$17,505,527 | \$46,084 | 1.04% | 8.48% | 50.49% | \$102 | \$201,914 | 1.11% | 9.47% | 53.73% | \$133 |
| | Average of Asset Group D | \$3,948,287 | \$11,357 | 1.17% | 11.65% | 56.42% | \$133 | \$47,217 | 1.22% | 12.85% | 53.70% | \$136 |

Source: SNL Financial

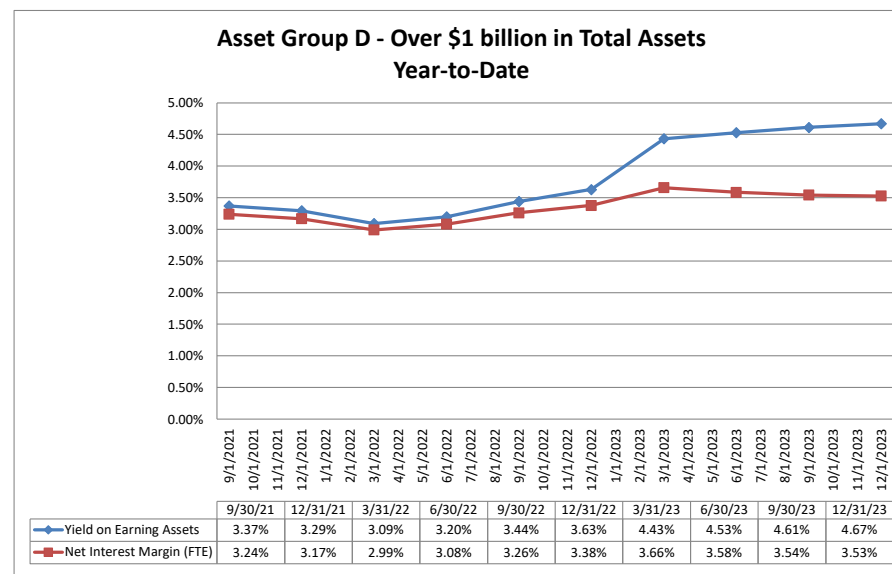
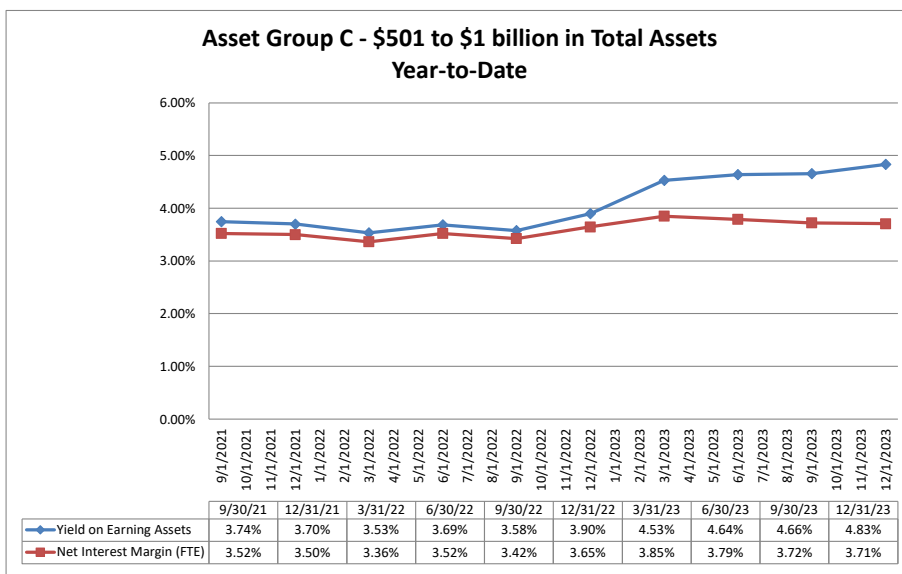
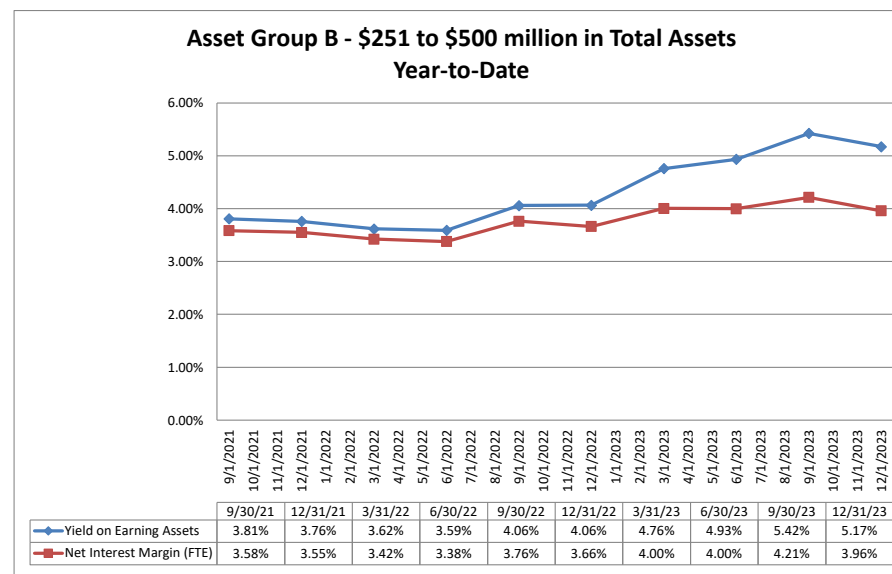
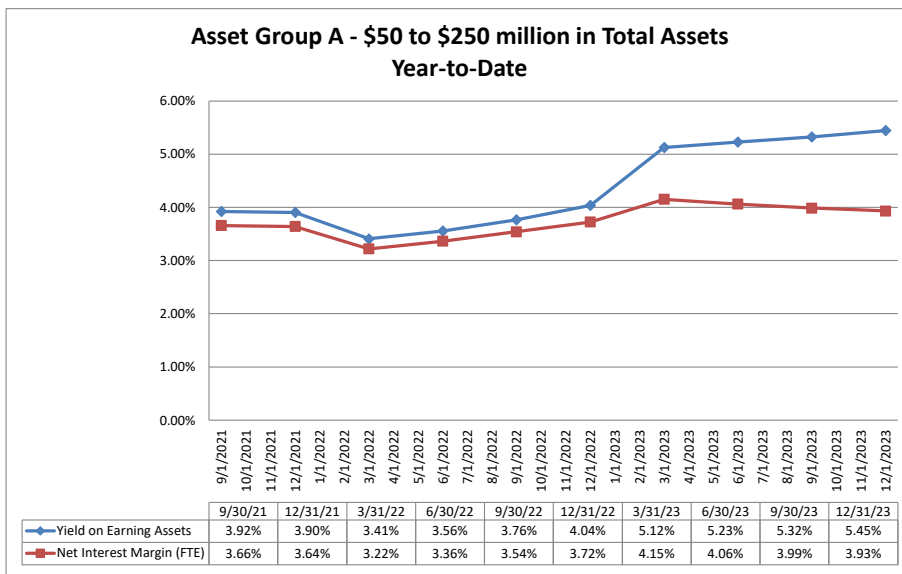
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)



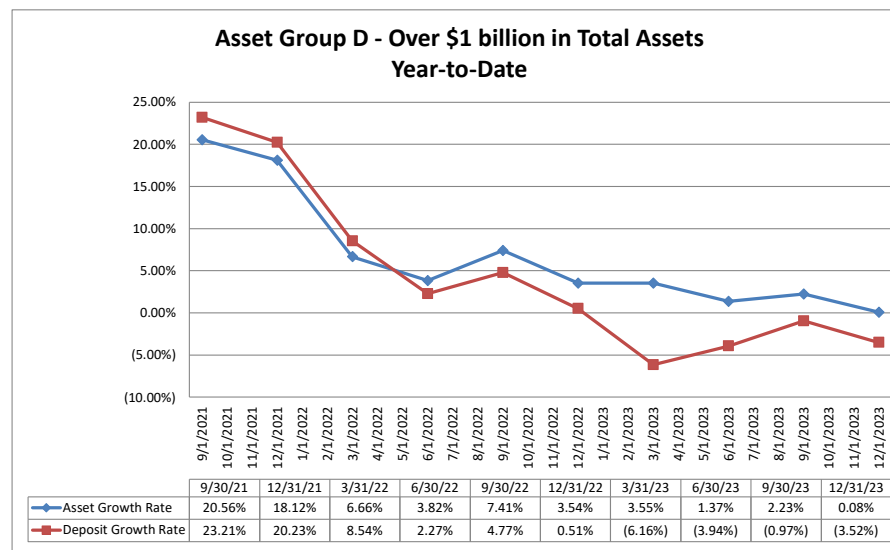
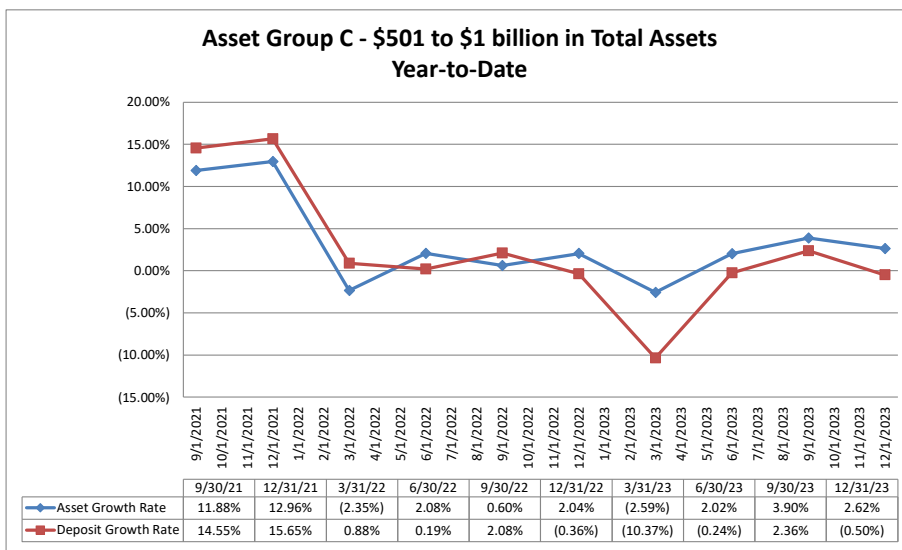
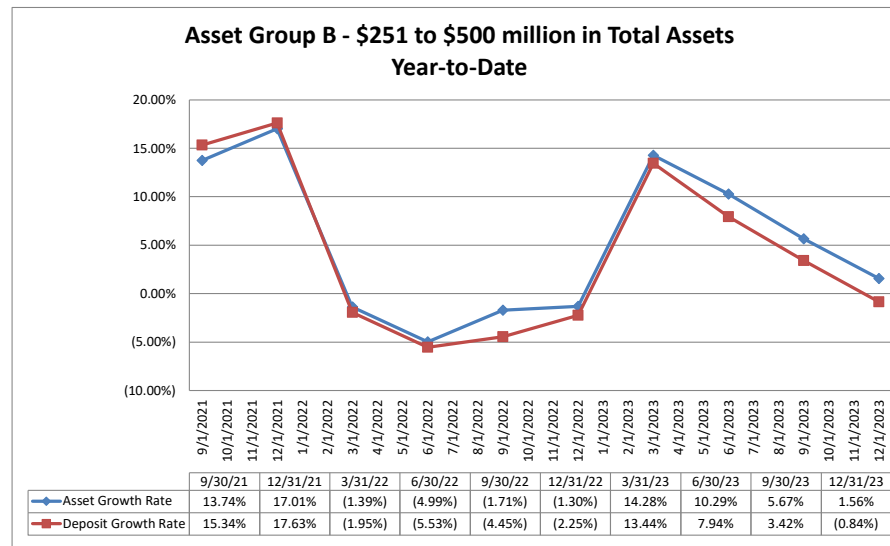
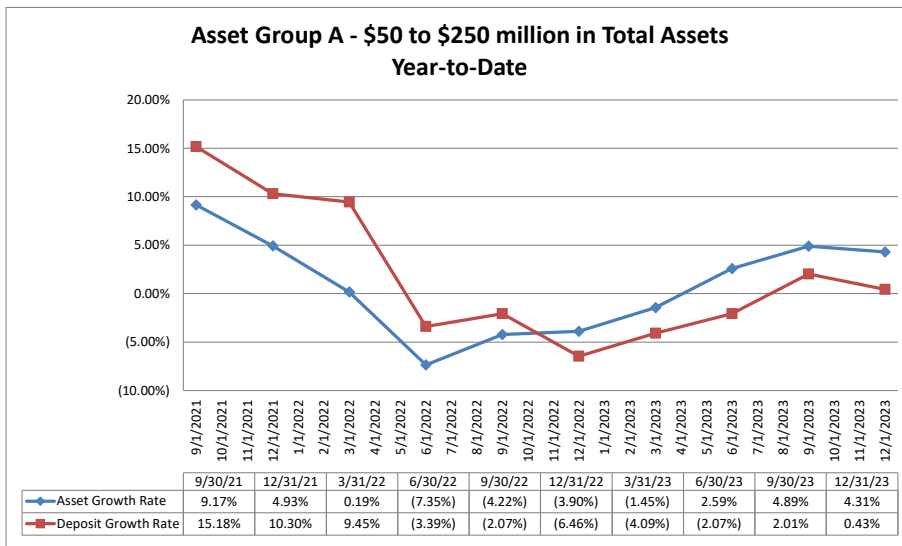
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 21, 2024

| Region | Institution Name | As of Date | | | | | Year to Date | | | | | |
|--------|------------------|----------------------|----------------------------|------------------------|--------------------|---------------------|--------------------------|-----------------------------|-----------------------------------|-------------------|-------------------------------|-----------------------|
| | | Total Assets (\$000) | Total Lns & Leases (\$000) | Total Deposits (\$000) | Loans/Deposits (%) | Liquidity Ratio (%) | Assets/Employees (\$000) | Yield on Earning Assets (%) | Cost of Interest Bearing Liab (%) | Cost of Funds (%) | Net Interest Margin (FTE) (%) | Asset Growth Rate (%) |

Asset Group A - \$50 to \$250 million in total assets

| | | | | | | | | | | | | |
|--|-----------|-----------|-----------|---------|--------|---------|-------|-------|-------|-------|---------|----------|
| California Pacific Bank | \$86,502 | \$64,339 | \$44,354 | 145.06% | 46.08% | \$9,611 | 8.90% | 2.44% | 1.24% | 8.25% | 5.12% | 0.82% |
| Beacon Business Bank, National Association | \$165,611 | \$95,658 | \$119,519 | 80.04% | 19.17% | \$8,281 | 4.31% | 1.82% | 1.29% | 3.17% | 11.81% | 2.83% |
| Gateway Bank, F.S.B. | \$197,665 | \$148,263 | \$168,426 | 88.03% | 25.98% | \$8,594 | 4.85% | 2.81% | 2.62% | 2.48% | 8.98% | 3.68% |
| Mission National Bank | \$201,297 | \$146,233 | \$152,197 | 96.08% | 31.35% | \$5,161 | 4.90% | 2.61% | 1.72% | 3.48% | 8.01% | 15.47% |
| Monterey County Bank | \$202,385 | \$67,609 | \$167,208 | 40.43% | 35.68% | \$5,782 | 4.79% | 1.64% | 1.21% | 3.57% | (2.32%) | (14.99%) |
| Metropolitan Bank | \$222,389 | \$183,836 | \$182,832 | 100.55% | 15.81% | \$5,054 | 6.02% | 2.95% | 2.51% | 3.78% | (2.52%) | (1.33%) |
| First Federal Savings and Loan Association of San Rafael | \$228,572 | \$209,890 | \$175,119 | 119.86% | 3.63% | \$7,882 | 4.35% | 1.89% | 1.87% | 2.78% | 1.11% | (3.48%) |
| Average of Asset Group A | \$186,346 | \$130,833 | \$144,236 | 95.72% | 25.39% | \$7,195 | 5.45% | 2.31% | 1.78% | 3.93% | 4.31% | 0.43% |

Asset Group B - \$251 to \$500 million in total assets

| | | | | | | | | | | | | |
|-----------------------------|-----------|-----------|-----------|---------|--------|----------|-------|-------|-------|-------|----------|----------|
| Summit Bank | \$318,459 | \$184,968 | \$264,351 | 69.97% | 44.24% | \$9,650 | 5.69% | 1.05% | 0.53% | 5.22% | (11.80%) | (15.34%) |
| Murphy Bank | \$368,404 | \$315,655 | \$301,017 | 104.86% | 11.65% | \$10,526 | 6.61% | 3.04% | 3.11% | 3.94% | 2.52% | (3.13%) |
| Column National Association | \$448,178 | \$205,509 | \$390,383 | 52.64% | 24.48% | \$5,273 | 4.35% | 1.76% | 0.99% | 3.47% | 13.31% | 14.69% |
| Golden Valley Bank | \$488,561 | \$240,104 | \$447,980 | 53.60% | 45.78% | \$7,880 | 4.03% | 1.42% | 0.92% | 3.20% | 2.19% | 0.43% |
| Average of Asset Group B | \$405,901 | \$236,559 | \$350,933 | 70.27% | 31.54% | \$8,332 | 5.17% | 1.82% | 1.39% | 3.96% | 1.56% | (0.84%) |

Asset Group C - \$501 million to \$1 billion in total assets

| | | | | | | | | | | | | |
|-----------------------------|-----------|-----------|-----------|---------|--------|----------|-------|-------|-------|-------|---------|----------|
| Redwood Capital Bank | \$521,363 | \$388,423 | \$460,487 | 84.35% | 18.46% | \$6,517 | 4.35% | 0.48% | 0.25% | 4.05% | (0.71%) | (2.35%) |
| River Valley Community Bank | \$581,204 | \$294,708 | \$532,631 | 55.33% | 33.68% | \$9,374 | 4.25% | 1.51% | 0.99% | 3.33% | (7.73%) | (10.04%) |
| Pacific Valley Bank | \$586,276 | \$452,532 | \$513,387 | 88.15% | 24.51% | \$12,214 | 5.08% | 2.65% | 1.48% | 3.70% | 4.87% | 4.08% |
| Bank of San Francisco | \$611,976 | \$501,941 | \$535,425 | 93.75% | 18.68% | \$13,021 | 4.96% | 2.33% | 1.35% | 3.68% | 3.49% | 2.52% |
| Cornerstone Community Bank | \$642,930 | \$482,212 | \$564,990 | 85.35% | 4.81% | \$10,046 | 5.01% | 1.66% | 1.32% | 3.75% | 10.36% | 5.60% |
| BAC Community Bank | \$816,593 | \$424,254 | \$708,023 | 59.92% | 35.62% | \$7,704 | 3.50% | 1.23% | 0.55% | 2.87% | (1.40%) | (7.77%) |
| Pinnacle Bank | \$817,420 | \$559,115 | \$714,718 | 78.23% | 31.44% | \$8,696 | 6.02% | 2.23% | 1.35% | 4.79% | 7.95% | 6.77% |
| Bank of the Orient | \$885,240 | \$690,604 | \$709,229 | 97.37% | 21.98% | \$8,765 | 6.05% | 2.59% | 1.84% | 4.27% | 4.67% | 3.00% |
| Community Bank of the Bay | \$974,642 | \$676,417 | \$635,188 | 106.49% | 22.73% | \$10,259 | 4.99% | 2.91% | 2.10% | 3.18% | (0.11%) | (10.14%) |
| 1st Capital Bank | \$988,433 | \$620,818 | \$891,229 | 69.66% | 24.49% | \$9,984 | 4.12% | 1.45% | 0.78% | 3.44% | 4.82% | 3.29% |
| Average of Asset Group C | \$742,608 | \$509,102 | \$626,531 | 81.86% | 23.64% | \$9,658 | 4.83% | 1.90% | 1.20% | 3.71% | 2.62% | (0.50%) |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 21, 2024

| Region | Institution Name | As of Date | | | | | Year to Date | | | | | | |
|---|--|----------------------|----------------------------|------------------------|--------------------|---------------------|--------------------------|-----------------------------|-----------------------------------|-------------------|-------------------------------|-----------------------|-------------------------|
| | | Total Assets (\$000) | Total Lns & Leases (\$000) | Total Deposits (\$000) | Loans/Deposits (%) | Liquidity Ratio (%) | Assets/Employees (\$000) | Yield on Earning Assets (%) | Cost of Interest Bearing Liab (%) | Cost of Funds (%) | Net Interest Margin (FTE) (%) | Asset Growth Rate (%) | Deposit Growth Rate (%) |
| Asset Group D - Over \$1 billion in total assets | | | | | | | | | | | | | |
| | Pacific Coast Bankers' Bank | \$1,045,069 | \$336,367 | \$396,262 | 84.89% | 52.61% | \$8,857 | 5.28% | 17.99% | 6.29% | 2.15% | (21.57%) | (26.19%) |
| | Summit State Bank | \$1,122,508 | \$953,847 | \$1,009,693 | 94.47% | 13.09% | \$9,761 | 5.35% | 3.03% | 2.39% | 3.15% | 0.63% | 4.89% |
| | United Security Bank | \$1,210,138 | \$920,042 | \$1,007,813 | 91.29% | 13.22% | \$10,615 | 5.05% | 1.42% | 0.89% | 4.19% | (6.94%) | (13.79%) |
| | Savings Bank of Mendocino County | \$1,297,558 | \$702,254 | \$1,053,148 | 66.68% | 25.86% | \$7,169 | 3.73% | 0.91% | 0.49% | 3.28% | (2.50%) | (7.87%) |
| | FFB Bank | \$1,362,419 | \$924,713 | \$1,147,121 | 80.61% | 11.06% | \$9,802 | 5.69% | 1.85% | 0.47% | 5.16% | 5.36% | 5.73% |
| | Plumas Bank | \$1,610,160 | \$961,471 | \$1,337,264 | 71.90% | 19.86% | \$9,201 | 4.85% | 0.61% | 0.30% | 4.64% | (0.54%) | (8.33%) |
| | Santa Cruz County Bank | \$1,794,295 | \$1,411,293 | \$1,515,436 | 93.13% | 15.95% | \$11,962 | 5.60% | 1.36% | 0.81% | 4.90% | 2.86% | (1.00%) |
| | Beneficial State Bank | \$1,812,569 | \$1,264,794 | \$1,539,868 | 82.14% | 29.90% | \$6,763 | 4.53% | 1.47% | 1.03% | 3.63% | 5.43% | (3.59%) |
| | Oak Valley Community Bank | \$1,842,269 | \$1,015,173 | \$1,650,700 | 61.50% | 24.48% | \$8,299 | 4.47% | 0.46% | 0.28% | 4.35% | (6.40%) | (9.03%) |
| | First Northern Bank of Dixon | \$1,871,608 | \$1,069,061 | \$1,693,803 | 63.12% | 40.69% | \$9,220 | 3.97% | 0.78% | 0.32% | 3.58% | 0.01% | (1.97%) |
| | California Bank of Commerce | \$1,982,482 | \$1,560,641 | \$1,627,160 | 95.91% | 15.90% | \$11,731 | 5.56% | 3.18% | 1.88% | 3.92% | (3.30%) | (9.64%) |
| | Avidbank | \$2,225,639 | \$1,740,647 | \$1,654,942 | 105.18% | 9.34% | \$15,564 | 5.99% | 3.60% | 2.51% | 3.57% | 4.38% | (9.37%) |
| | Central Valley Community Bank | \$2,431,720 | \$1,290,797 | \$2,042,387 | 63.20% | 29.39% | \$10,260 | 4.37% | 1.38% | 0.76% | 3.74% | 0.42% | (2.88%) |
| | El Dorado Savings Bank, F.S.B. | \$2,445,359 | \$555,153 | \$2,137,486 | 25.97% | 85.14% | \$9,552 | 2.65% | 0.32% | 0.27% | 2.40% | (10.44%) | (12.42%) |
| | United Business Bank | \$2,535,924 | \$1,927,829 | \$2,145,756 | 89.84% | 21.12% | \$7,084 | 5.18% | 1.65% | 1.12% | 4.19% | 1.62% | 2.75% |
| | Exchange Bank (Santa Rosa, CA) | \$3,367,559 | \$1,594,678 | \$2,838,627 | 56.18% | 8.89% | \$8,933 | 3.46% | 1.24% | 0.84% | 2.75% | 0.98% | (7.42%) |
| | Five Star Bank | \$3,587,717 | \$3,093,183 | \$3,036,038 | 101.88% | 10.31% | \$18,983 | 5.36% | 2.67% | 1.99% | 3.58% | 11.28% | 8.79% |
| | Bank of the Sierra | \$3,727,280 | \$2,090,384 | \$2,771,661 | 75.42% | 26.12% | \$7,685 | 4.64% | 2.09% | 1.41% | 3.41% | 3.31% | (3.50%) |
| | Bank of Marin | \$3,804,953 | \$2,073,720 | \$3,298,363 | 62.87% | 16.90% | \$11,565 | 3.60% | 1.88% | 0.77% | 2.69% | (8.28%) | (7.85%) |
| | Bank of Stockton | \$4,521,881 | \$2,215,420 | \$3,678,964 | 60.22% | 48.26% | \$10,590 | 3.61% | 1.31% | 0.90% | 2.86% | (1.41%) | (4.77%) |
| | River City Bank | \$4,932,029 | \$3,597,577 | \$4,320,676 | 83.26% | 14.26% | \$34,250 | 4.01% | 1.68% | 1.35% | 2.82% | 22.04% | 25.52% |
| | Heritage Bank of Commerce | \$5,190,829 | \$3,352,583 | \$4,396,938 | 76.25% | 10.41% | \$14,873 | 4.72% | 1.55% | 0.85% | 3.74% | 0.74% | (0.31%) |
| | Farmers & Merchants Bank of Central California | \$5,311,380 | \$3,654,689 | \$4,671,033 | 78.24% | 13.02% | \$14,051 | 5.03% | 1.18% | 0.63% | 4.31% | (0.33%) | (1.93%) |
| | Fremont Bank | \$5,606,096 | \$4,508,121 | \$5,001,619 | 90.13% | 13.13% | \$7,515 | 5.32% | 2.51% | 1.22% | 3.82% | 2.93% | 1.93% |
| | Poppy Bank | \$5,898,431 | \$3,825,139 | \$4,313,068 | 88.69% | 16.70% | \$28,914 | 5.68% | 3.69% | 3.48% | 2.48% | 10.97% | 6.15% |
| | WestAmerica Bank | \$6,320,142 | \$866,602 | \$5,476,558 | 15.82% | 52.85% | \$10,243 | 4.39% | 0.12% | 0.07% | 4.35% | (8.53%) | (12.06%) |
| | Luther Burbank Savings | \$8,229,363 | \$6,831,810 | \$5,868,154 | 116.42% | 10.20% | \$37,069 | 4.36% | 3.42% | 3.41% | 1.33% | 3.23% | (0.16%) |
| | Tri Counties Bank | \$9,907,411 | \$6,794,928 | \$7,839,588 | 86.67% | 19.46% | \$8,208 | 4.70% | 1.38% | 0.88% | 3.91% | (0.19%) | (5.94%) |
| | Mechanics Bank | \$17,505,527 | \$10,781,927 | \$14,301,874 | 75.39% | 9.94% | \$11,487 | 4.28% | 1.73% | 0.73% | 3.36% | (3.49%) | (7.73%) |
| | Average of Asset Group D | \$3,948,287 | \$2,479,822 | \$3,233,517 | 77.15% | 23.38% | \$12,766 | 4.67% | 2.29% | 1.32% | 3.53% | 0.08% | (3.52%) |

Source: SNL Financial

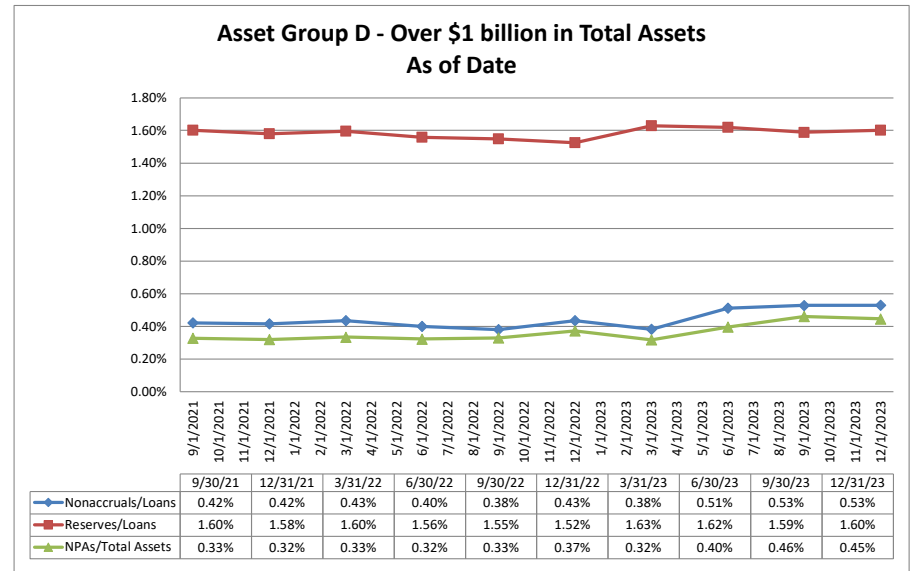
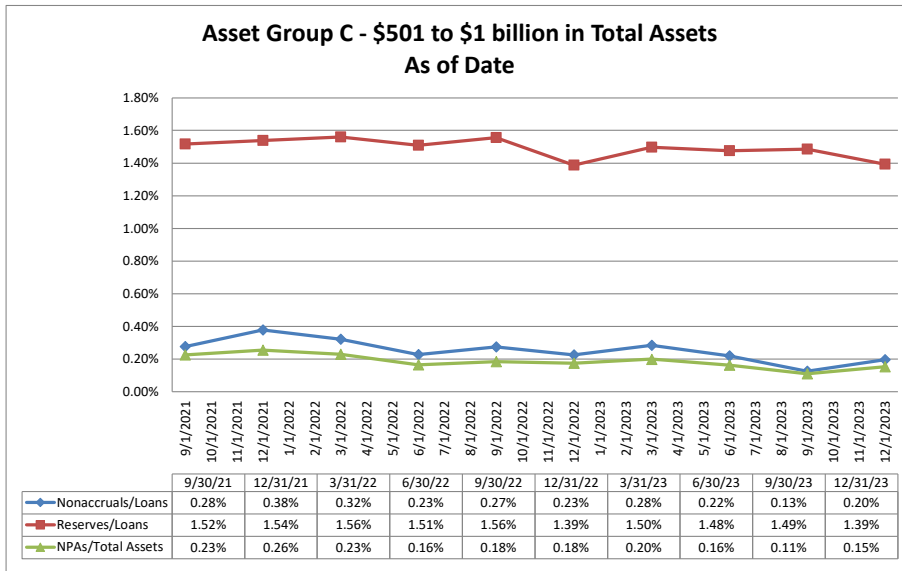
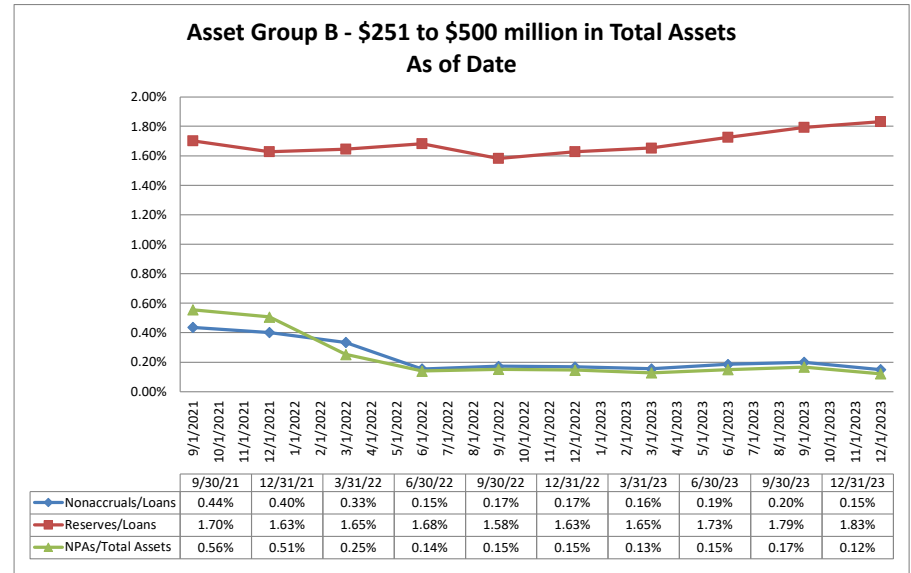
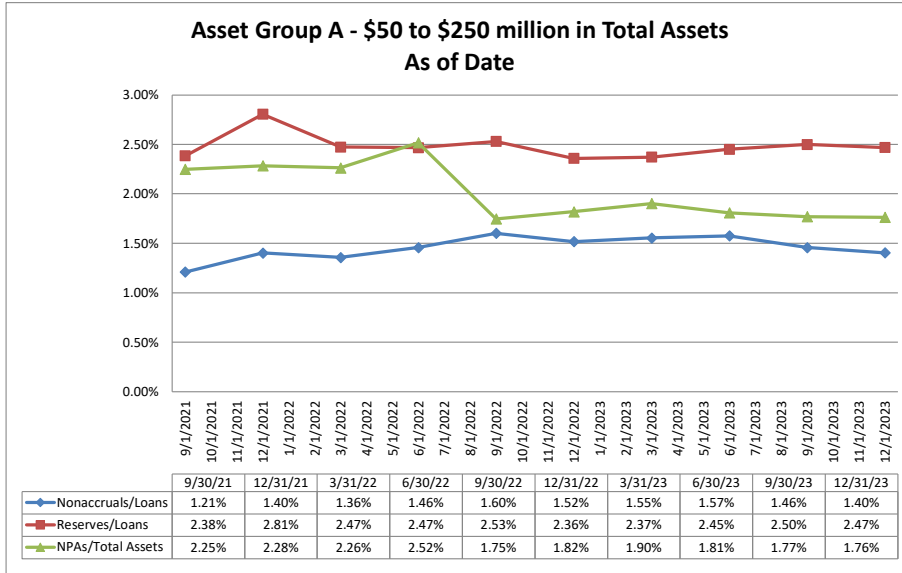
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

December 31, 2023

Run Date: February 21, 2024

| Region | Institution Name | As of Date | | | | | | |
|---|--|----------------------|---------------------------------------|----------------------------------|--------------------|--------------------|--|-----------------------|
| | | Total Assets (\$000) | Tot Loans & Leases Nonaccrual (\$000) | Nonaccrual Loans/Total Loans (%) | Reserves/Loans (%) | Reserves/ NPLs (%) | NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio | NPAs/Total Assets (%) |
| Asset Group A - \$50 to \$250 million in total assets | | | | | | | | |
| | California Pacific Bank | \$86,502 | \$2,717 | 4.22% | 8.39% | 198.56% | 5.84% | 3.14% |
| | Beacon Business Bank, National Association | \$165,611 | \$16 | 0.02% | 1.70% | NM | 0.10% | 0.01% |
| | Gateway Bank, F.S.B. | \$197,665 | \$0 | 0.00% | 1.11% | 75.77% | 7.36% | 1.10% |
| | Mission National Bank | \$201,297 | \$0 | 0.00% | 1.54% | 0.00% | 0.00% | 0.00% |
| | Monterey County Bank | \$202,385 | \$3,778 | 5.59% | 2.36% | 42.30% | 128.16% | 7.57% |
| | Metropolitan Bank | \$222,389 | \$0 | 0.00% | 1.56% | 246.77% | 9.22% | 0.52% |
| | First Federal Savings and Loan Association of San Rafael | \$228,572 | \$0 | 0.00% | 0.62% | 0.00% | 0.00% | 0.00% |
| | Average of Asset Group A | \$186,346 | \$930 | 1.40% | 2.47% | 93.90% | 21.52% | 1.76% |
| Asset Group B - \$251 to \$500 million in total assets | | | | | | | | |
| | Summit Bank | \$318,459 | \$0 | 0.00% | 3.23% | NM | 0.68% | 0.11% |
| | Murphy Bank | \$368,404 | \$0 | 0.00% | 1.28% | NM | 1.08% | 0.10% |
| | Column National Association | \$448,178 | \$1,233 | 0.60% | 1.18% | 196.76% | 3.06% | 0.28% |
| | Golden Valley Bank | \$488,561 | \$0 | 0.00% | 1.64% | 0.00% | 0.00% | 0.00% |
| | Average of Asset Group B | \$405,901 | \$308 | 0.15% | 1.83% | 98.38% | 1.20% | 0.12% |
| Asset Group C - \$501 million to \$1 billion in total assets | | | | | | | | |
| | Redwood Capital Bank | \$521,363 | \$346 | 0.09% | 1.58% | 979.52% | 1.00% | 0.12% |
| | River Valley Community Bank | \$581,204 | \$0 | 0.00% | 1.45% | 0.00% | 0.00% | 0.00% |
| | Pacific Valley Bank | \$586,276 | \$106 | 0.02% | 1.66% | NM | 0.14% | 0.02% |
| | Bank of San Francisco | \$611,976 | \$3,737 | 0.74% | 1.34% | 180.49% | 5.39% | 0.61% |
| | Cornerstone Community Bank | \$642,930 | \$0 | 0.00% | 1.21% | 0.00% | 0.00% | 0.00% |
| | BAC Community Bank | \$816,593 | \$0 | 0.00% | 1.61% | 0.00% | 0.00% | 0.00% |
| | Pinnacle Bank | \$817,420 | \$0 | 0.00% | 1.06% | 0.00% | 0.00% | 0.00% |
| | Bank of the Orient | \$885,240 | \$206 | 0.03% | 1.96% | NM | 0.14% | 0.02% |
| | Community Bank of the Bay | \$974,642 | \$7,137 | 1.06% | 0.92% | 85.53% | 3.68% | 0.74% |
| | 1st Capital Bank | \$988,433 | \$116 | 0.02% | 1.15% | NM | 2.29% | 0.02% |
| | Average of Asset Group C | \$742,608 | \$1,165 | 0.20% | 1.39% | 177.93% | 1.26% | 0.15% |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

December 31, 2023

Run Date: February 21, 2024

| Region | Institution Name | As of Date | | | | | | |
|--------|---|----------------------|---------------------------------------|----------------------------------|--------------------|--------------------|--|-----------------------|
| | | Total Assets (\$000) | Tot Loans & Leases Nonaccrual (\$000) | Nonaccrual Loans/Total Loans (%) | Reserves/Loans (%) | Reserves/ NPLs (%) | NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio | NPAs/Total Assets (%) |
| | Pacific Coast Bankers' Bank | \$1,045,069 | \$0 | 0.00% | 1.09% | 0.00% | 0.00% | 0.00% |
| | Summit State Bank | \$1,122,508 | \$44,158 | 4.63% | 1.60% | 34.47% | 42.04% | 3.93% |
| | United Security Bank | \$1,210,138 | \$11,438 | 1.24% | 1.70% | 136.89% | 8.30% | 0.95% |
| | Savings Bank of Mendocino County | \$1,297,558 | \$760 | 0.11% | 2.64% | NM | 0.44% | 0.06% |
| | FFB Bank | \$1,362,419 | \$6,006 | 0.65% | 1.08% | 166.17% | 4.16% | 0.44% |
| | Plumas Bank | \$1,610,160 | \$4,820 | 0.50% | 1.34% | 108.43% | 7.66% | 0.76% |
| | Santa Cruz County Bank | \$1,794,295 | \$6,526 | 0.46% | 1.70% | 349.74% | 4.35% | 0.38% |
| | Beneficial State Bank | \$1,812,569 | \$19,390 | 1.53% | 2.26% | 92.62% | 16.56% | 1.70% |
| | Oak Valley Community Bank | \$1,842,269 | \$0 | 0.00% | 1.07% | 0.00% | 0.00% | 0.00% |
| | First Northern Bank of Dixon | \$1,871,608 | \$3,998 | 0.37% | 1.55% | 258.34% | 6.33% | 0.34% |
| | California Bank of Commerce | \$1,982,482 | \$3,781 | 0.24% | 1.03% | 423.91% | 1.48% | 0.19% |
| | Avidbank | \$2,225,639 | \$1,378 | 0.08% | 1.10% | NM | 0.69% | 0.06% |
| | Central Valley Community Bank | \$2,431,720 | \$0 | 0.00% | 1.14% | NM | 0.49% | 0.04% |
| | El Dorado Savings Bank, F.S.B. | \$2,445,359 | \$1,338 | 0.24% | 1.08% | 446.11% | 0.44% | 0.05% |
| | United Business Bank | \$2,535,924 | \$12,965 | 0.67% | 1.14% | 169.69% | 3.84% | 0.51% |
| | Exchange Bank (Santa Rosa, CA) | \$3,367,559 | \$4,199 | 0.26% | 2.59% | 426.37% | 3.26% | 0.29% |
| | Five Star Bank | \$3,587,717 | \$1,965 | 0.06% | 1.11% | NM | 0.52% | 0.05% |
| | Bank of the Sierra | \$3,727,280 | \$7,985 | 0.38% | 1.12% | 294.30% | 1.98% | 0.21% |
| | Bank of Marin | \$3,804,953 | \$7,992 | 0.39% | 1.21% | 314.96% | 2.10% | 0.21% |
| | Bank of Stockton | \$4,521,881 | \$5,922 | 0.27% | 3.47% | NM | 1.10% | 0.17% |
| | River City Bank | \$4,932,029 | \$14 | 0.00% | 2.67% | NM | 0.00% | 0.00% |
| | Heritage Bank of Commerce | \$5,190,829 | \$6,818 | 0.20% | 1.43% | 701.35% | 1.37% | 0.13% |
| | Farmers & Merchants Bank of Central California | \$5,311,380 | \$0 | 0.00% | 2.05% | 0.00% | 0.14% | 0.02% |
| | Fremont Bank | \$5,606,096 | \$29,682 | 0.66% | 1.44% | 214.04% | 6.39% | 0.54% |
| | Poppy Bank | \$5,898,431 | \$49,103 | 1.28% | 2.20% | 162.23% | 9.64% | 1.01% |
| | WestAmerica Bank | \$6,320,142 | \$403 | 0.05% | 1.95% | NM | 0.17% | 0.01% |
| | Luther Burbank Savings | \$8,229,363 | \$16,005 | 0.23% | 0.63% | 270.10% | 1.82% | 0.19% |
| | Tri Counties Bank | \$9,907,411 | \$31,880 | 0.47% | 1.79% | 363.23% | 3.41% | 0.36% |
| | Mechanics Bank | \$17,505,527 | \$39,681 | 0.37% | 1.24% | 335.57% | 3.87% | 0.32% |
| | Average of Asset Group D | \$3,948,287 | \$10,973 | 0.53% | 1.60% | 239.48% | 4.57% | 0.45% |

Source: SNL Financial

Note: Report includes only bank-level data.

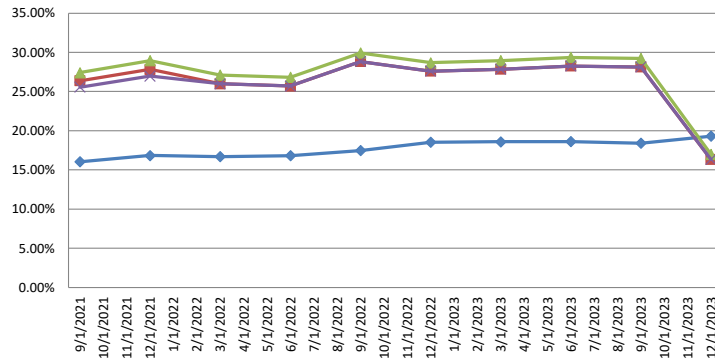
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

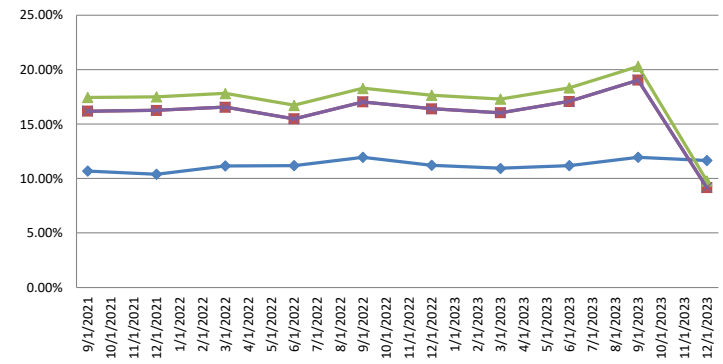
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio, Risk Based Capital Ratio & Common Equity Tier Risk Based Ratio

Asset Group A - \$50 to \$250 million in Total Assets
As of Date



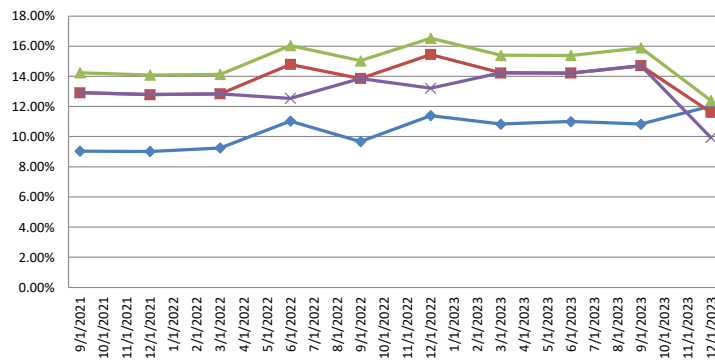
| | 9/30/21 | 12/31/21 | 3/31/22 | 6/30/22 | 9/30/22 | 12/31/22 | 3/31/23 | 6/30/23 | 9/30/23 | 12/31/23 |
|-------------------------------|---------|----------|---------|---------|---------|----------|---------|---------|---------|----------|
| Leverage Ratio | 16.04% | 16.83% | 16.69% | 16.80% | 17.47% | 18.53% | 18.59% | 18.60% | 18.41% | 19.32% |
| Tier 1 Risk Based Ratio | 26.36% | 27.82% | 25.98% | 25.69% | 28.83% | 27.60% | 27.85% | 28.25% | 28.11% | 16.34% |
| Risk Based Capital Ratio | 27.40% | 28.94% | 27.10% | 26.81% | 29.92% | 28.68% | 28.93% | 29.34% | 29.23% | 17.00% |
| Common Equity Tier 1 RB Ratio | 25.55% | 26.95% | 25.98% | 25.69% | 28.83% | 27.60% | 27.85% | 28.25% | 28.11% | 16.34% |

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



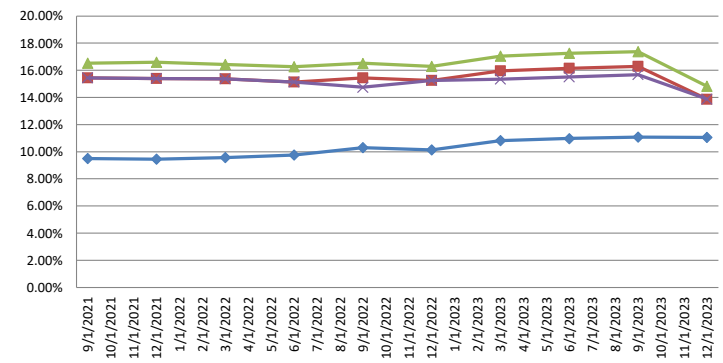
| | 9/30/21 | 12/31/21 | 3/31/22 | 6/30/22 | 9/30/22 | 12/31/22 | 3/31/23 | 6/30/23 | 9/30/23 | 12/31/23 |
|-------------------------------|---------|----------|---------|---------|---------|----------|---------|---------|---------|----------|
| Leverage Ratio | 10.68% | 10.40% | 11.15% | 11.19% | 11.94% | 11.20% | 10.93% | 11.19% | 11.96% | 11.65% |
| Tier 1 Risk Based Ratio | 16.18% | 16.25% | 16.54% | 15.47% | 17.02% | 16.39% | 16.03% | 17.07% | 19.02% | 9.15% |
| Risk Based Capital Ratio | 17.43% | 17.51% | 17.80% | 16.72% | 18.28% | 17.65% | 17.29% | 18.33% | 20.29% | 9.78% |
| Common Equity Tier 1 RB Ratio | 16.18% | 16.25% | 16.54% | 15.47% | 17.02% | 16.39% | 16.03% | 17.07% | 19.02% | 9.15% |

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



| | 9/30/21 | 12/31/21 | 3/31/22 | 6/30/22 | 9/30/22 | 12/31/22 | 3/31/23 | 6/30/23 | 9/30/23 | 12/31/23 |
|-------------------------------|---------|----------|---------|---------|---------|----------|---------|---------|---------|----------|
| Leverage Ratio | 9.03% | 9.02% | 9.25% | 11.03% | 9.67% | 11.39% | 10.83% | 11.00% | 10.83% | 12.03% |
| Tier 1 Risk Based Ratio | 12.91% | 12.78% | 12.84% | 14.79% | 13.85% | 15.45% | 14.22% | 14.21% | 14.70% | 11.61% |
| Risk Based Capital Ratio | 14.24% | 14.09% | 14.13% | 16.04% | 15.03% | 16.54% | 15.39% | 15.38% | 15.88% | 12.40% |
| Common Equity Tier 1 RB Ratio | 12.91% | 12.78% | 12.84% | 12.53% | 13.85% | 13.21% | 14.22% | 14.21% | 14.70% | 9.94% |

Asset Group D - Over \$1 billion in Total Assets
As of Date



| | 9/30/21 | 12/31/21 | 3/31/22 | 6/30/22 | 9/30/22 | 12/31/22 | 3/31/23 | 6/30/23 | 9/30/23 | 12/31/23 |
|-------------------------------|---------|----------|---------|---------|---------|----------|---------|---------|---------|----------|
| Leverage Ratio | 9.49% | 9.46% | 9.57% | 9.76% | 10.29% | 10.14% | 10.82% | 10.97% | 11.07% | 11.05% |
| Tier 1 Risk Based Ratio | 15.44% | 15.40% | 15.38% | 15.14% | 15.45% | 15.24% | 15.95% | 16.15% | 16.29% | 13.87% |
| Risk Based Capital Ratio | 16.53% | 16.59% | 16.44% | 16.27% | 16.51% | 16.30% | 17.05% | 17.25% | 17.39% | 14.84% |
| Common Equity Tier 1 RB Ratio | 15.44% | 15.40% | 15.38% | 15.14% | 14.74% | 15.24% | 15.34% | 15.50% | 15.67% | 13.87% |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

December 31, 2023

Run Date: February 21, 2024

| | | As of Date | | | | | | | |
|---|--|----------------------|------------------------------|-----------------------|--------------------------------------|--------------------|-----------------------------|------------------------------|---|
| Region | Institution Name | Total Assets (\$000) | Total Equity Capital (\$000) | Tier1 Capital (\$000) | Common Equity Tier 1 Capital (\$000) | Leverage Ratio (%) | Tier 1 Risk Based Ratio (%) | Risk Based Capital Ratio (%) | Common Equity Tier 1 Risk Based Ratio (%) |
| Asset Group A - \$50 to \$250 million in total assets | | | | | | | | | |
| | California Pacific Bank | \$86,502 | \$41,120 | \$41,120 | \$41,120 | 46.49% | 55.60% | 56.93% | 55.60% |
| | Beacon Business Bank, National Association | \$165,611 | \$14,668 | \$19,706 | \$19,706 | 10.91% | 18.91% | 20.17% | 18.91% |
| | Gateway Bank, F.S.B. | \$197,665 | \$27,971 | \$32,734 | \$32,734 | 17.11% | 0.00% | 0.00% | 0.00% |
| | Mission National Bank | \$201,297 | \$38,845 | \$38,841 | \$38,841 | 20.44% | 0.00% | 0.00% | 0.00% |
| | Monterey County Bank | \$202,385 | \$10,381 | \$20,910 | \$20,910 | 9.30% | 16.64% | 17.91% | 16.64% |
| | Metropolitan Bank | \$222,389 | \$26,893 | \$27,016 | \$27,016 | 12.08% | 0.00% | 0.00% | 0.00% |
| | First Federal Savings and Loan Association of San Rafael | \$228,572 | \$42,871 | \$42,871 | \$42,871 | 18.90% | 23.25% | 23.96% | 23.25% |
| | Average of Asset Group A | \$186,346 | \$28,964 | \$31,885 | \$31,885 | 19.32% | 16.34% | 17.00% | 16.34% |
| Asset Group B - \$251 to \$500 million in total assets | | | | | | | | | |
| | Summit Bank | \$318,459 | \$45,183 | \$45,183 | \$45,183 | 14.06% | 20.57% | 21.84% | 20.57% |
| | Murphy Bank | \$368,404 | \$48,275 | \$48,274 | \$48,274 | 12.99% | 0.00% | 0.00% | 0.00% |
| | Column National Association | \$448,178 | \$38,155 | \$47,233 | \$47,233 | 9.96% | 0.00% | 0.00% | 0.00% |
| | Golden Valley Bank | \$488,561 | \$37,533 | \$49,258 | \$49,258 | 9.59% | 16.02% | 17.27% | 16.02% |
| | Average of Asset Group B | \$405,901 | \$42,287 | \$47,487 | \$47,487 | 11.65% | 9.15% | 9.78% | 9.15% |
| Asset Group C - \$501 million to \$1 billion in total assets | | | | | | | | | |
| | Redwood Capital Bank | \$521,363 | \$56,674 | \$62,983 | \$62,983 | 12.09% | 15.44% | 16.69% | 15.44% |
| | River Valley Community Bank | \$581,204 | \$45,081 | \$57,841 | \$57,841 | 9.72% | 14.33% | 15.56% | 14.33% |
| | Pacific Valley Bank | \$586,276 | \$68,104 | \$68,935 | \$68,935 | 13.02% | 0.00% | 0.00% | 0.00% |
| | Bank of San Francisco | \$611,976 | \$68,373 | \$68,200 | \$68,200 | 11.21% | 17.11% | 18.36% | 17.11% |
| | Cornerstone Community Bank | \$642,930 | \$54,604 | \$64,229 | \$64,229 | 9.92% | 11.74% | 12.83% | 11.74% |
| | BAC Community Bank | \$816,593 | \$59,433 | \$83,384 | \$83,384 | 9.87% | 16.23% | 17.48% | 16.23% |
| | Pinnacle Bank | \$817,420 | \$87,926 | \$90,574 | \$90,574 | 10.72% | 13.72% | 14.64% | 13.72% |
| | Bank of the Orient | \$885,240 | \$128,694 | \$129,558 | \$129,558 | 14.80% | 0.00% | 0.00% | 0.00% |
| | Community Bank of the Bay | \$974,642 | \$191,157 | \$196,380 | \$76,967 | 18.81% | 27.51% | 28.45% | 10.78% |
| | 1st Capital Bank | \$988,433 | \$76,279 | \$104,620 | \$104,620 | 10.13% | 0.00% | 0.00% | 0.00% |
| | Average of Asset Group C | \$742,608 | \$83,633 | \$92,670 | \$80,729 | 12.03% | 11.61% | 12.40% | 9.94% |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

December 31, 2023

Run Date: February 21, 2024

| | | As of Date | | | | | | | |
|---|--|----------------------|------------------------------|-----------------------|--------------------------------------|--------------------|-----------------------------|------------------------------|---|
| Region | Institution Name | Total Assets (\$000) | Total Equity Capital (\$000) | Tier1 Capital (\$000) | Common Equity Tier 1 Capital (\$000) | Leverage Ratio (%) | Tier 1 Risk Based Ratio (%) | Risk Based Capital Ratio (%) | Common Equity Tier 1 Risk Based Ratio (%) |
| Asset Group D - Over \$1 billion in total assets | | | | | | | | | |
| | Pacific Coast Bankers' Bank | \$1,045,069 | \$135,991 | \$137,420 | \$137,420 | 10.20% | 30.46% | 31.27% | 30.46% |
| | Summit State Bank | \$1,122,508 | \$97,678 | \$98,690 | \$98,690 | 8.85% | 9.90% | 11.75% | 9.90% |
| | United Security Bank | \$1,210,138 | \$131,810 | \$147,250 | \$147,250 | 11.83% | 0.00% | 0.00% | 0.00% |
| | Savings Bank of Mendocino County | \$1,297,558 | \$155,951 | \$222,054 | \$222,054 | 16.18% | 0.00% | 0.00% | 0.00% |
| | FFB Bank | \$1,362,419 | \$166,668 | \$186,137 | \$186,137 | 13.58% | 18.72% | 19.76% | 18.72% |
| | Plumas Bank | \$1,610,160 | \$153,636 | \$179,194 | \$179,194 | 10.80% | 15.72% | 16.92% | 15.72% |
| | Santa Cruz County Bank | \$1,794,295 | \$229,598 | \$211,989 | \$211,989 | 12.07% | 13.69% | 14.95% | 13.69% |
| | Beneficial State Bank | \$1,812,569 | \$166,132 | \$227,712 | \$227,712 | 11.96% | 0.00% | 0.00% | 0.00% |
| | Oak Valley Community Bank | \$1,842,269 | \$165,817 | \$181,500 | \$181,500 | 9.64% | 13.83% | 14.70% | 13.83% |
| | First Northern Bank of Dixon | \$1,871,608 | \$157,662 | \$187,248 | \$187,248 | 9.69% | 14.79% | 16.04% | 14.79% |
| | California Bank of Commerce | \$1,982,482 | \$246,175 | \$239,674 | \$239,674 | 12.14% | 12.04% | 12.96% | 12.04% |
| | Avidbank | \$2,225,639 | \$181,418 | \$230,293 | \$230,293 | 10.53% | 10.65% | 11.63% | 10.65% |
| | Central Valley Community Bank | \$2,431,720 | \$274,596 | \$285,099 | \$285,099 | 11.75% | 16.76% | 17.74% | 16.76% |
| | El Dorado Savings Bank, F.S.B. | \$2,445,359 | \$296,103 | \$290,121 | \$290,121 | 11.72% | 43.16% | 44.07% | 43.16% |
| | United Business Bank | \$2,535,924 | \$358,771 | \$328,303 | \$328,303 | 13.08% | 16.94% | 18.08% | 16.94% |
| | Exchange Bank (Santa Rosa, CA) | \$3,367,559 | \$255,408 | \$367,267 | \$367,267 | 10.52% | 17.58% | 18.84% | 17.58% |
| | Five Star Bank | \$3,587,717 | \$346,809 | \$359,783 | \$359,783 | 10.52% | 10.95% | 11.93% | 10.95% |
| | Bank of the Sierra | \$3,727,280 | \$409,862 | \$421,041 | \$421,041 | 11.29% | 0.00% | 0.00% | 0.00% |
| | Bank of Marin | \$3,804,953 | \$431,819 | \$407,981 | \$407,981 | 10.28% | 15.63% | 16.62% | 15.63% |
| | Bank of Stockton | \$4,521,881 | \$660,588 | \$701,987 | \$701,987 | 15.43% | 16.59% | 17.84% | 16.59% |
| | River City Bank | \$4,932,029 | \$417,730 | \$413,629 | \$413,629 | 8.23% | 11.90% | 13.17% | 11.90% |
| | Heritage Bank of Commerce | \$5,190,829 | \$690,918 | \$529,836 | \$529,836 | 10.39% | 13.81% | 14.94% | 13.81% |
| | Farmers & Merchants Bank of Central California | \$5,311,380 | \$561,211 | \$557,500 | \$557,500 | 10.42% | 12.56% | 13.82% | 12.56% |
| | Fremont Bank | \$5,606,096 | \$412,915 | \$455,910 | \$455,910 | 7.97% | 10.57% | 11.82% | 10.57% |
| | Poppy Bank | \$5,898,431 | \$534,507 | \$578,437 | \$578,437 | 10.25% | 11.95% | 13.06% | 11.95% |
| | WestAmerica Bank | \$6,320,142 | \$578,535 | \$641,252 | \$641,252 | 9.88% | 14.46% | 14.98% | 14.46% |
| | Luther Burbank Savings | \$8,229,363 | \$837,173 | \$872,277 | \$872,277 | 10.88% | 21.45% | 22.52% | 21.45% |
| | Tri Counties Bank | \$9,907,411 | \$1,253,492 | \$1,088,717 | \$1,088,717 | 11.12% | 13.41% | 14.66% | 13.41% |
| | Mechanics Bank | \$17,505,527 | \$2,235,605 | \$1,578,208 | \$1,578,208 | 9.32% | 14.83% | 16.17% | 14.83% |
| | Average of Asset Group D | \$3,948,287 | \$432,572 | \$418,155 | \$418,155 | 11.05% | 13.87% | 14.84% | 13.87% |

Source: SNL Financial

Note: Report includes only bank-level data.

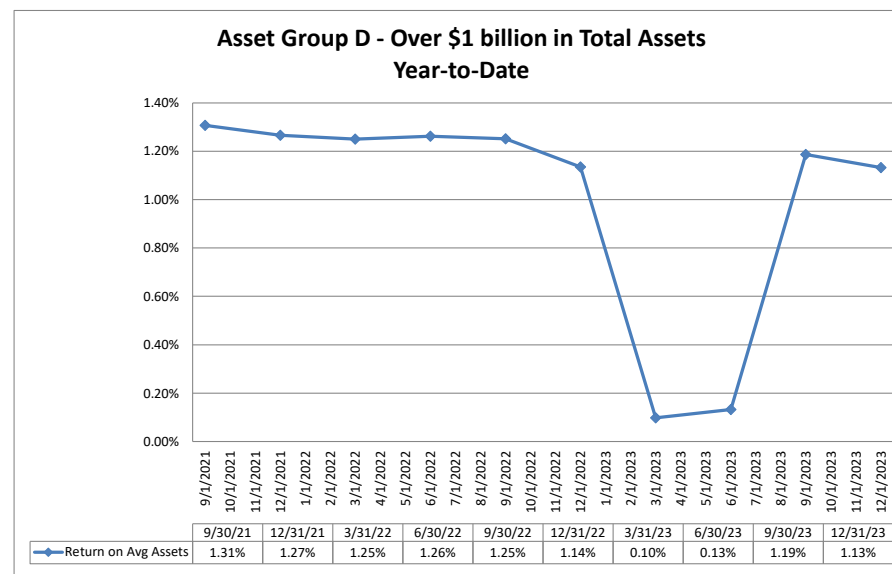
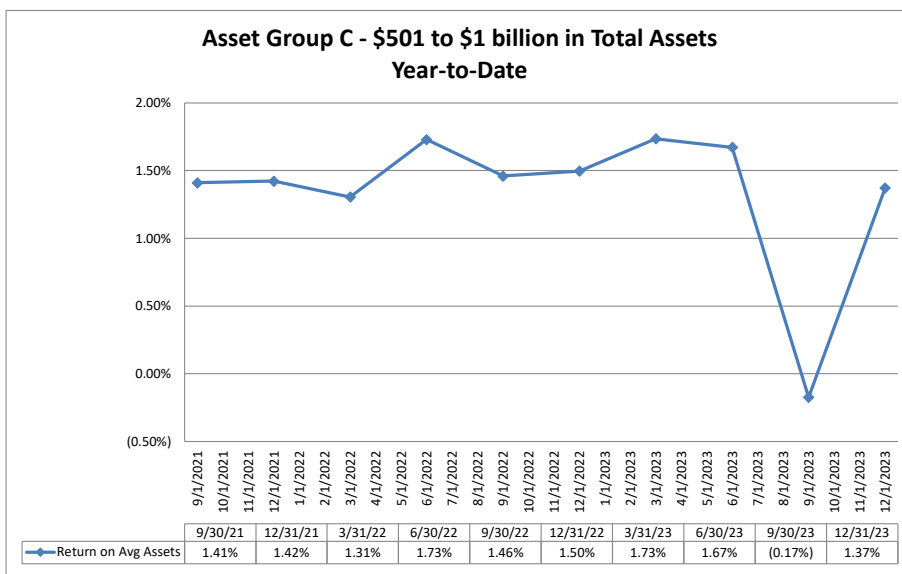
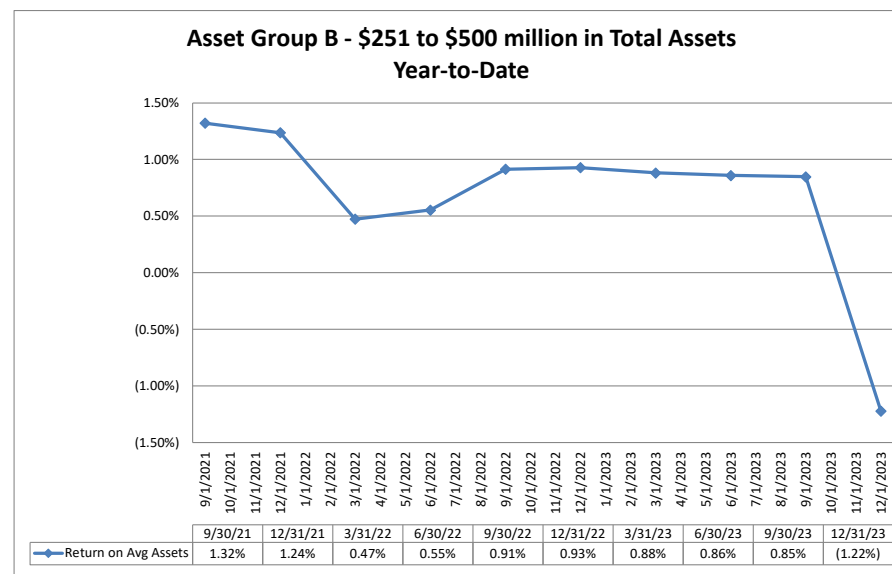
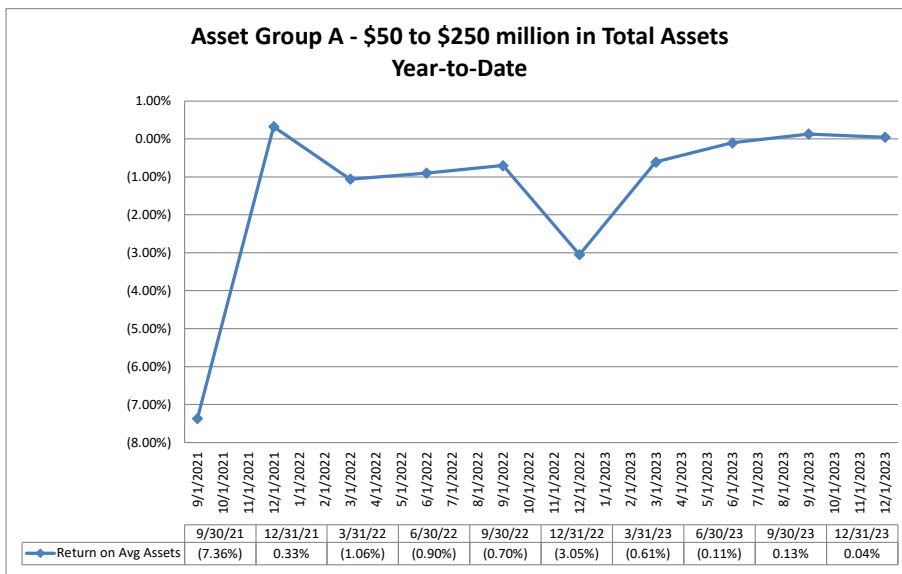
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Southern California

Performance Analysis

Summary Trends of Historical Asset Group Averages: Return on Average Assets



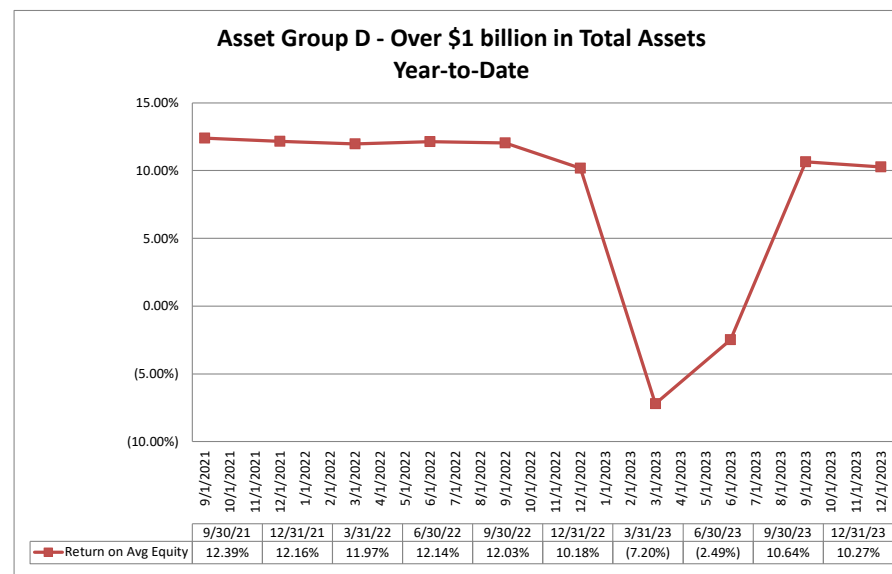
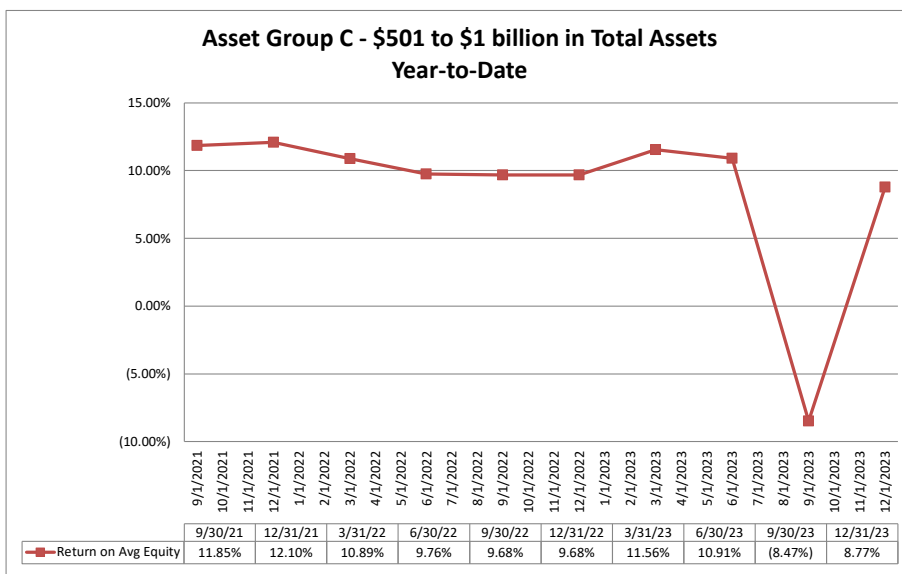
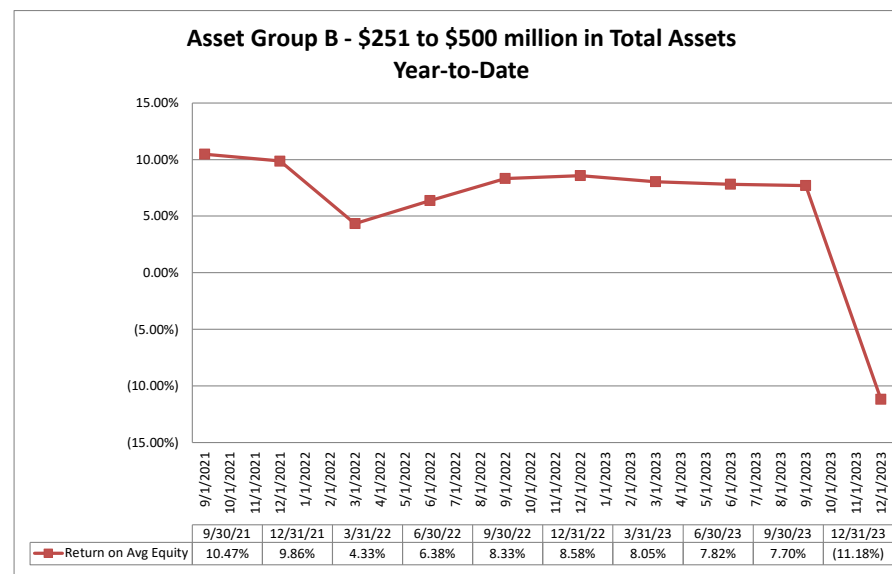
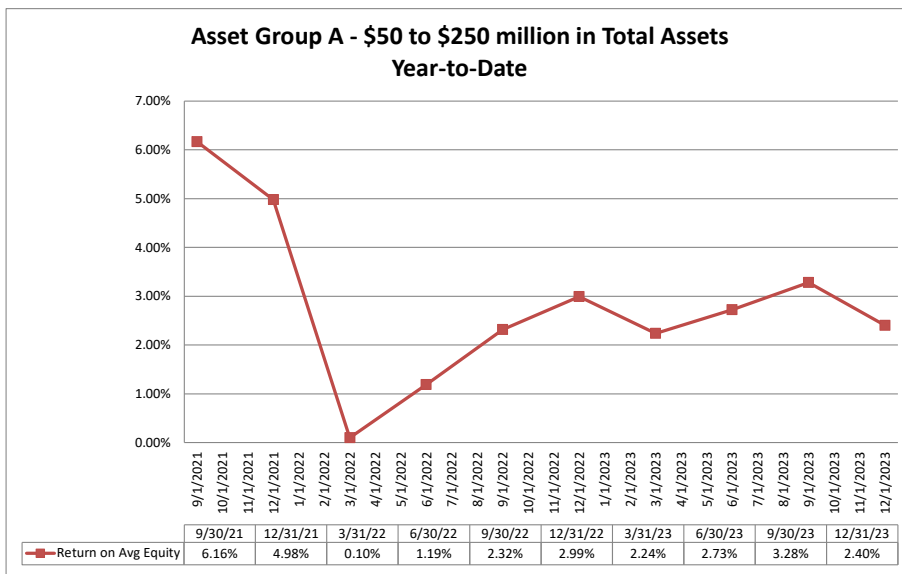
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Return on Average Equity



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Performance Analysis

December 31, 2023

Run Date: February 21, 2024

| Region | Institution Name | As of Date | Quarter to Date | | | | | Year to Date | | | | |
|--|--|----------------------|---------------------------|--------------------------|--------------------------|----------------------------|-------------------------------|---------------------------|--------------------------|--------------------------|----------------------------|-------------------------------|
| | | Total Assets (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Equity (%) | Efficiency Ratio (FTE) (%) | Salary Exp/ Employees (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Equity (%) | Efficiency Ratio (FTE) (%) | Salary Exp/ Employees (\$000) |
| Asset Group A - \$50 to \$250 million in total assets | | | | | | | | | | | | |
| | Asian Pacific National Bank | \$56,953 | \$37 | 0.26% | 1.50% | 86.67% | \$88 | \$474 | 0.83% | 4.91% | 71.80% | \$78 |
| | Tustin Community Bank | \$75,401 | \$179 | 0.97% | 6.34% | 81.49% | \$113 | \$892 | 1.17% | 7.88% | 77.71% | \$108 |
| | California Business Bank | \$100,589 | (\$438) | (1.65%) | (10.84%) | 102.70% | \$100 | \$509 | 0.48% | 3.18% | 84.07% | \$118 |
| | Eastern International Bank | \$115,335 | \$68 | 0.24% | 1.34% | 90.55% | \$98 | \$805 | 0.68% | 4.00% | 74.44% | \$95 |
| | Neighborhood National Bank | \$147,050 | (\$162) | (0.47%) | (3.76%) | 112.83% | \$126 | (\$292) | (0.23%) | (1.93%) | 105.71% | \$123 |
| | United Pacific Bank | \$151,042 | \$326 | 0.85% | 4.49% | 75.13% | \$121 | \$1,359 | 0.89% | 4.77% | 74.16% | \$121 |
| | Bank of Whittier, National Association | \$175,831 | \$149 | 0.34% | 2.63% | 78.79% | \$82 | \$1,204 | 0.69% | 5.41% | 58.41% | \$61 |
| | Genesis Bank | \$198,670 | (\$1,999) | (4.42%) | (15.96%) | 252.29% | \$209 | (\$9,933) | (5.84%) | (18.57%) | 287.24% | \$243 |
| | Bank Irvine | \$199,420 | \$92 | 0.20% | 1.29% | 63.63% | \$149 | \$244 | 0.18% | 0.87% | 69.92% | \$122 |
| | Home Bank of California | \$231,506 | \$836 | 1.44% | 11.76% | 59.66% | \$137 | \$3,786 | 1.59% | 13.52% | 56.77% | \$147 |
| | Average of Asset Group A | \$145,180 | (\$91) | (0.22%) | (0.12%) | 100.37% | \$122 | (\$95) | 0.04% | 2.40% | 96.02% | \$122 |

| | | | | | | | | | | | | |
|---|---|-----------|-----------|----------|-----------|---------|---------|-------------|----------|-----------|---------|---------|
| Asset Group B - \$251 to \$500 million in total assets | | | | | | | | | | | | |
| | Silvergate Bank | \$269,244 | (\$2,426) | (1.66%) | (4.51%) | 211.50% | \$1,451 | (\$556,390) | (23.20%) | (211.07%) | 0.00% | \$3,910 |
| | EH National Bank | \$293,425 | (\$9,176) | (12.02%) | (115.79%) | 174.93% | \$133 | (\$11,315) | (3.59%) | (31.43%) | 164.24% | \$136 |
| | Community Valley Bank | \$297,041 | \$1,131 | 1.54% | 13.04% | 50.87% | \$89 | \$4,005 | 1.37% | 11.68% | 53.93% | \$85 |
| | Infinity Bank | \$304,871 | \$481 | 0.68% | 5.77% | 52.40% | \$188 | \$4,175 | 1.41% | 13.26% | 53.01% | \$195 |
| | American Continental Bank | \$350,626 | \$1,029 | 1.20% | 8.02% | 59.79% | \$117 | \$4,939 | 1.44% | 9.94% | 55.42% | \$121 |
| | Universal Bank | \$370,662 | \$862 | 0.93% | 5.37% | 102.36% | \$93 | \$1,378 | 0.39% | 2.17% | 95.23% | \$103 |
| | Community Commerce Bank | \$378,011 | \$532 | 0.57% | 3.60% | 75.86% | \$114 | \$2,726 | 0.77% | 4.65% | 69.48% | \$102 |
| | Community Bank of Santa Maria | \$391,681 | \$1,030 | 1.00% | 13.64% | 63.33% | \$109 | \$4,147 | 1.00% | 14.30% | 63.64% | \$106 |
| | Pacific Alliance Bank | \$394,118 | \$856 | 0.90% | 6.70% | 57.02% | \$114 | \$3,534 | 0.91% | 7.12% | 58.56% | \$143 |
| | First Pacific Bank | \$420,113 | \$94 | 0.09% | 1.03% | 94.12% | \$174 | (\$70) | (0.02%) | (0.20%) | 94.70% | \$190 |
| | Chino Commercial Bank, National Association | \$446,831 | \$1,390 | 1.21% | 12.97% | 52.61% | \$92 | \$5,559 | 1.25% | 13.51% | 52.43% | \$92 |
| | Partners Bank of California | \$487,602 | \$1,263 | 1.08% | 10.18% | 54.66% | \$153 | \$4,530 | 1.01% | 9.50% | 61.02% | \$173 |
| | Mega Bank | \$492,376 | \$1,335 | 1.10% | 8.77% | 52.02% | \$155 | \$6,520 | 1.38% | 11.19% | 55.04% | \$142 |
| | Average of Asset Group B | \$376,662 | (\$123) | (0.26%) | (2.40%) | 84.73% | \$229 | (\$40,482) | (1.22%) | (11.18%) | 67.44% | \$423 |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Performance Analysis

December 31, 2023

Run Date: February 21, 2024

| Region | Institution Name | As of Date | Quarter to Date | | | | | Year to Date | | | | |
|---|--|----------------------|---------------------------|--------------------------|--------------------------|----------------------------|-------------------------------|---------------------------|--------------------------|--------------------------|----------------------------|-------------------------------|
| | | Total Assets (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Equity (%) | Efficiency Ratio (FTE) (%) | Salary Exp/ Employees (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Equity (%) | Efficiency Ratio (FTE) (%) | Salary Exp/ Employees (\$000) |
| Asset Group C - \$501 million to \$1 billion in total assets | | | | | | | | | | | | |
| | New OMNI Bank, National Association | \$538,454 | \$1,746 | 1.30% | 5.33% | 57.88% | \$167 | \$7,805 | 1.43% | 6.03% | 56.95% | \$183 |
| | Liberty Bank, N.A. | \$559,241 | (\$8,915) | (6.36%) | (46.81%) | 156.61% | \$163 | (\$11,432) | (2.03%) | (14.17%) | 130.65% | \$165 |
| | Endeavor Bank | \$570,132 | \$1,007 | 0.71% | 7.13% | 69.38% | \$156 | \$4,486 | 0.84% | 8.24% | 64.97% | \$145 |
| | First Credit Bank | \$578,104 | \$8,050 | 5.66% | 14.69% | 19.57% | \$380 | \$32,723 | 5.67% | 15.22% | 14.77% | \$394 |
| | GBC International Bank | \$637,400 | \$933 | 0.61% | 4.10% | 75.39% | \$108 | \$6,022 | 0.98% | 6.80% | 64.46% | \$110 |
| | Mission Valley Bank | \$653,401 | \$29 | 0.02% | 0.19% | 82.31% | \$162 | \$8,669 | 1.52% | 15.46% | 59.78% | \$145 |
| | American Plus Bank, National Association | \$673,257 | \$2,566 | 1.51% | 8.57% | 36.86% | \$128 | \$11,505 | 1.74% | 9.96% | 35.13% | \$130 |
| | Golden State Bank | \$729,515 | \$1,921 | 1.06% | 10.73% | 52.32% | \$142 | \$8,275 | 1.19% | 12.09% | 54.09% | \$152 |
| | First Commercial Bank (U.S.A) | \$862,889 | \$2,899 | 1.48% | 6.83% | 48.70% | \$103 | \$13,260 | 1.69% | 8.04% | 42.23% | \$94 |
| | EverTrust Bank | \$871,052 | (\$6,571) | (2.98%) | (11.80%) | 31.00% | \$57 | \$4,158 | 0.47% | 1.88% | 42.61% | \$111 |
| | C3bank, National Association | \$885,366 | \$2,170 | 1.02% | 11.17% | 58.67% | \$144 | \$11,869 | 1.44% | 16.13% | 50.14% | \$140 |
| | HCN Bank | \$903,701 | \$3,505 | 1.49% | 14.95% | 38.53% | \$104 | \$21,537 | 2.27% | 23.67% | 38.39% | \$103 |
| | Nano Banc | \$925,159 | (\$1,417) | (0.61%) | (4.54%) | 101.12% | \$282 | \$5,757 | 0.61% | 4.68% | 80.22% | \$260 |
| | Average of Asset Group C | \$722,129 | \$609 | 0.38% | 1.58% | 63.72% | \$161 | \$9,587 | 1.37% | 8.77% | 56.49% | \$164 |

Asset Group D - Over \$1 billion in total assets

| | | | | | | | | | | | | |
|--|---|--------------|-------------|---------|----------|---------|-------|-------------|---------|----------|---------|-------|
| | Community West Bank, National Association | \$1,087,785 | \$1,236 | 0.46% | 4.28% | 81.06% | \$167 | \$8,668 | 0.80% | 7.62% | 73.87% | \$155 |
| | State Bank of India (California) | \$1,143,704 | \$2,866 | 1.01% | 7.03% | 52.33% | \$126 | \$13,623 | 1.24% | 8.56% | 51.57% | \$131 |
| | First General Bank | \$1,149,802 | \$9,000 | 3.19% | 14.60% | 30.53% | \$252 | \$45,127 | 3.88% | 19.34% | 20.78% | \$171 |
| | US Metro Bank | \$1,225,106 | \$2,862 | 0.94% | 9.76% | 66.50% | \$150 | \$12,016 | 1.03% | 10.51% | 63.96% | \$142 |
| | American Riviera Bank | \$1,264,563 | \$2,477 | 0.78% | 8.67% | 65.84% | \$142 | \$11,575 | 0.90% | 10.52% | 64.52% | \$140 |
| | Provident Savings Bank, F.S.B. | \$1,301,087 | \$2,396 | 0.74% | 7.89% | 72.83% | \$112 | \$8,927 | 0.69% | 7.27% | 68.73% | \$110 |
| | CommerceWest Bank | \$1,301,979 | \$3,976 | 1.48% | 13.22% | 52.54% | \$150 | \$19,346 | 1.72% | 16.34% | 47.70% | \$146 |
| | Malaga Bank, FSB | \$1,474,039 | \$6,023 | 1.59% | 11.66% | 29.17% | \$114 | \$23,856 | 1.57% | 11.89% | 29.11% | \$115 |
| | Mission Bank | \$1,643,010 | \$7,683 | 1.85% | 18.79% | 41.00% | \$137 | \$30,048 | 1.88% | 19.77% | 42.22% | \$143 |
| | Commonwealth Business Bank | \$1,760,375 | \$7,151 | 1.59% | 12.34% | 48.23% | \$125 | \$29,453 | 1.63% | 13.26% | 48.81% | \$132 |
| | Open Bank | \$2,147,667 | \$5,356 | 0.98% | 11.48% | 59.48% | \$137 | \$24,615 | 1.15% | 13.55% | 56.44% | \$132 |
| | CalPrivate Bank | \$2,152,083 | \$8,158 | 1.58% | 16.70% | 49.19% | \$157 | \$42,033 | 2.13% | 23.34% | 45.14% | \$151 |
| | Bank of Southern California, National Association | \$2,359,231 | \$4,665 | 0.79% | 6.27% | 63.59% | \$187 | \$26,981 | 1.17% | 9.37% | 58.86% | \$191 |
| | Commercial Bank of California | \$2,425,518 | \$5,027 | 0.85% | 12.39% | 59.34% | \$165 | \$15,124 | 0.66% | 9.67% | 66.63% | \$174 |
| | PCB Bank | \$2,789,471 | \$6,077 | 0.91% | 7.20% | 58.26% | \$125 | \$31,420 | 1.22% | 9.44% | 55.48% | \$129 |
| | American Business Bank | \$3,902,724 | \$11,374 | 1.14% | 15.34% | 49.12% | \$192 | \$43,966 | 1.11% | 15.61% | 49.72% | \$196 |
| | Royal Business Bank | \$4,019,691 | \$13,876 | 1.38% | 9.25% | 45.16% | \$94 | \$50,523 | 1.25% | 8.23% | 47.41% | \$101 |
| | SBMC MANUBANK | \$4,891,391 | (\$32,628) | (2.38%) | (16.42%) | 131.30% | \$173 | (\$76,730) | (1.57%) | (9.74%) | 132.33% | \$191 |
| | CTBC Bank Corp. (USA) | \$5,277,406 | \$9,558 | 0.75% | 5.78% | 63.09% | \$154 | \$36,709 | 0.73% | 5.66% | 63.15% | \$162 |
| | Preferred Bank | \$6,659,765 | \$35,839 | 2.15% | 21.00% | 24.61% | \$162 | \$150,040 | 2.27% | 22.57% | 24.88% | \$172 |
| | Hanmi Bank | \$7,534,939 | \$20,552 | 1.10% | 10.64% | 55.16% | \$126 | \$89,843 | 1.22% | 11.87% | 49.97% | \$128 |
| | Farmers & Merchants Bank of Long Beach | \$12,035,854 | \$12,848 | 0.42% | 3.82% | 72.29% | \$137 | \$70,007 | 0.57% | 5.28% | 69.55% | \$153 |
| | First Foundation Bank | \$13,298,671 | \$3,052 | 0.09% | 1.14% | 85.61% | \$114 | (\$194,923) | (1.49%) | (16.96%) | 87.82% | \$131 |
| | Citizens Business Bank | \$16,027,043 | \$49,899 | 1.20% | 9.98% | 45.38% | \$128 | \$226,932 | 1.36% | 11.49% | 39.27% | \$125 |
| | Pacific Premier Bank | \$19,028,211 | (\$130,714) | (2.64%) | (16.70%) | 56.54% | \$151 | \$49,482 | 0.24% | 1.58% | 52.97% | \$156 |
| | Axos Bank | \$20,746,963 | \$169,437 | 3.38% | 33.81% | 35.05% | \$143 | \$399,651 | 2.09% | 21.10% | 42.05% | \$131 |
| | Average of Asset Group D | \$5,332,618 | \$9,156 | 0.97% | 9.23% | 57.43% | \$147 | \$45,704 | 1.13% | 10.27% | 55.88% | \$146 |

Source: SNL Financial

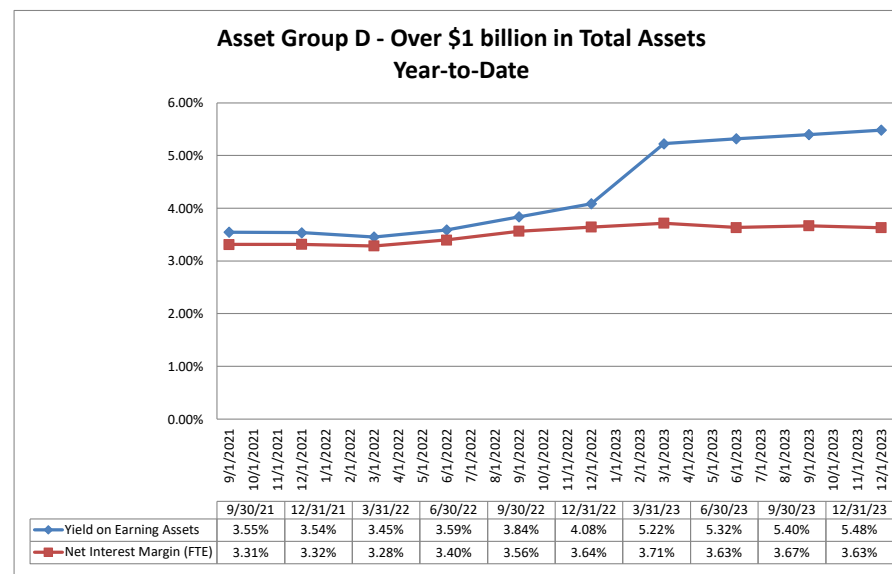
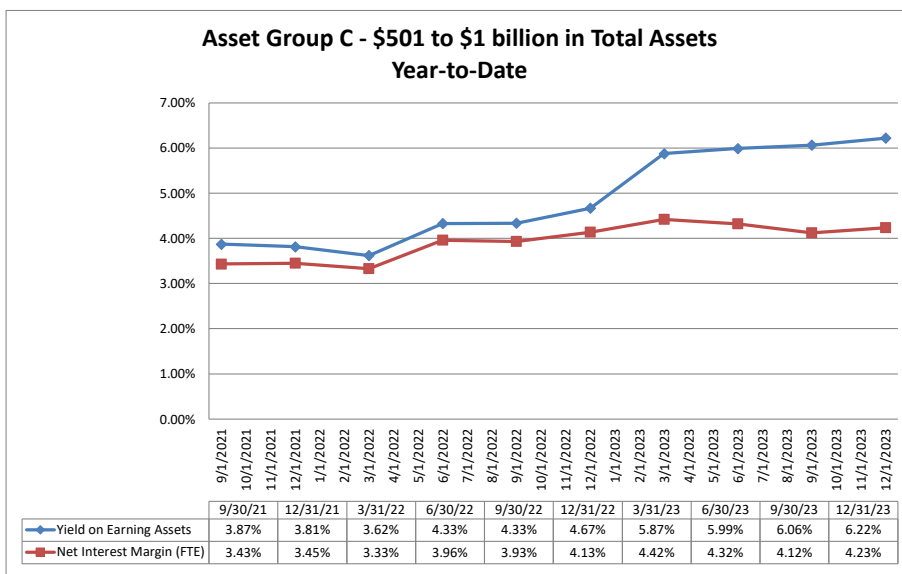
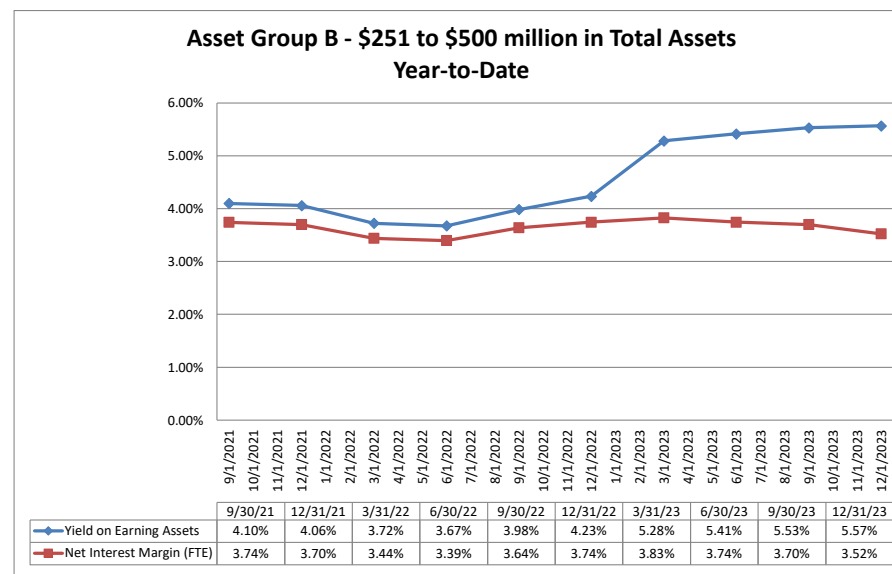
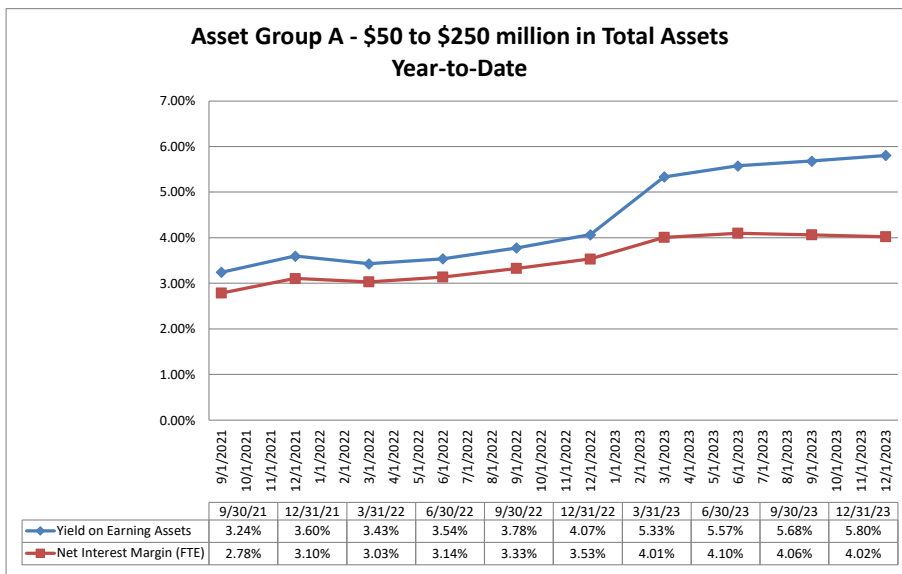
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)



Source: SNL Financial

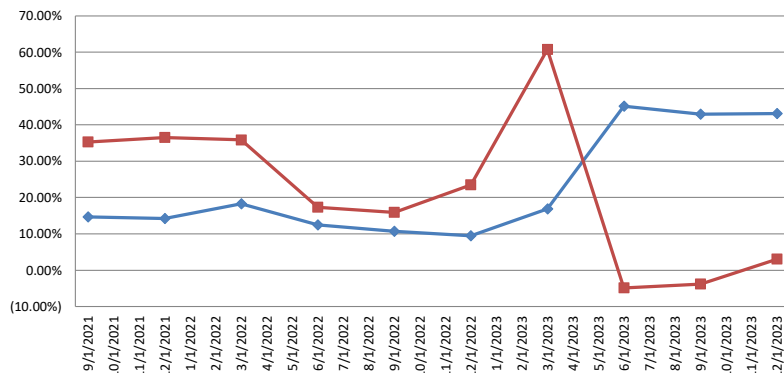
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

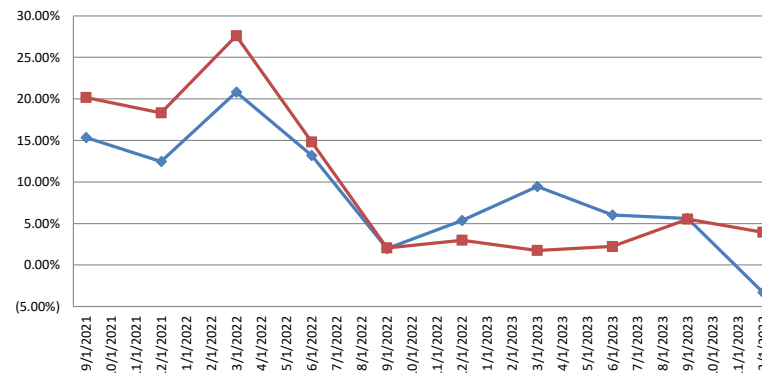
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



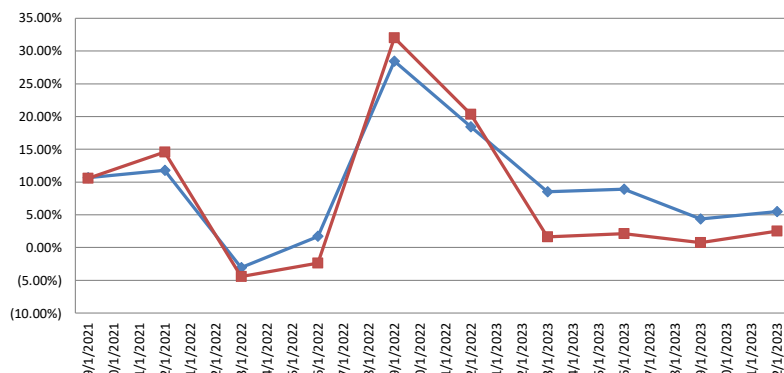
| | 9/30/21 | 12/31/21 | 3/31/22 | 6/30/22 | 9/30/22 | 12/31/22 | 3/31/23 | 6/30/23 | 9/30/23 | 12/31/23 |
|---------------------|---------|----------|---------|---------|---------|----------|---------|---------|---------|----------|
| Asset Growth Rate | 14.63% | 14.23% | 18.28% | 12.43% | 10.74% | 9.44% | 16.84% | 45.15% | 42.95% | 43.14% |
| Deposit Growth Rate | 35.29% | 36.49% | 35.84% | 17.34% | 15.87% | 23.48% | 60.75% | (4.88%) | (3.81%) | 3.07% |

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



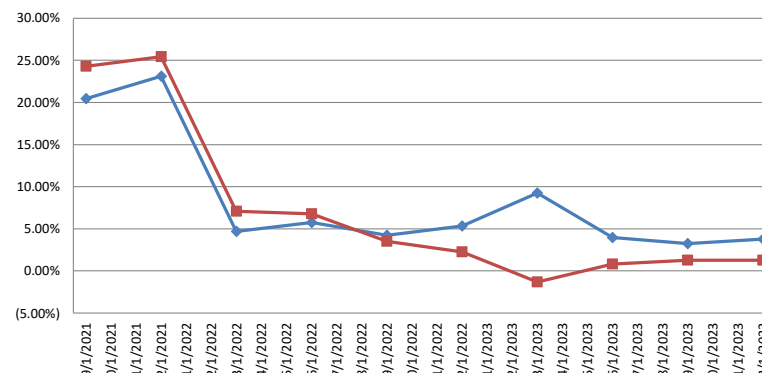
| | 9/30/21 | 12/31/21 | 3/31/22 | 6/30/22 | 9/30/22 | 12/31/22 | 3/31/23 | 6/30/23 | 9/30/23 | 12/31/23 |
|---------------------|---------|----------|---------|---------|---------|----------|---------|---------|---------|----------|
| Asset Growth Rate | 15.36% | 12.45% | 20.82% | 13.19% | 1.96% | 5.37% | 9.44% | 6.02% | 5.60% | (3.31%) |
| Deposit Growth Rate | 20.15% | 18.32% | 27.60% | 14.80% | 2.04% | 2.99% | 1.76% | 2.23% | 5.51% | 3.95% |

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



| | 9/30/21 | 12/31/21 | 3/31/22 | 6/30/22 | 9/30/22 | 12/31/22 | 3/31/23 | 6/30/23 | 9/30/23 | 12/31/23 |
|---------------------|---------|----------|---------|---------|---------|----------|---------|---------|---------|----------|
| Asset Growth Rate | 10.66% | 11.80% | (3.04%) | 1.70% | 28.42% | 18.44% | 8.54% | 8.89% | 4.38% | 5.47% |
| Deposit Growth Rate | 10.56% | 14.55% | (4.44%) | (2.39%) | 31.98% | 20.33% | 1.62% | 2.11% | 0.75% | 2.51% |

Asset Group D - Over \$1 billion in Total Assets
Year-to-Date



| | 9/30/21 | 12/31/21 | 3/31/22 | 6/30/22 | 9/30/22 | 12/31/22 | 3/31/23 | 6/30/23 | 9/30/23 | 12/31/23 |
|---------------------|---------|----------|---------|---------|---------|----------|---------|---------|---------|----------|
| Asset Growth Rate | 20.47% | 23.12% | 4.69% | 5.75% | 4.24% | 5.34% | 9.24% | 3.96% | 3.26% | 3.77% |
| Deposit Growth Rate | 24.27% | 25.42% | 7.10% | 6.77% | 3.53% | 2.25% | (1.33%) | 0.81% | 1.29% | 1.27% |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 21, 2024

| Region | Institution Name | As of Date | | | | | Year to Date | | | | | | |
|--|--|----------------------|----------------------------|------------------------|--------------------|---------------------|--------------------------|-----------------------------|-----------------------------------|-------------------|-------------------------------|-----------------------|-------------------------|
| | | Total Assets (\$000) | Total Lns & Leases (\$000) | Total Deposits (\$000) | Loans/Deposits (%) | Liquidity Ratio (%) | Assets/Employees (\$000) | Yield on Earning Assets (%) | Cost of Interest Bearing Liab (%) | Cost of Funds (%) | Net Interest Margin (FTE) (%) | Asset Growth Rate (%) | Deposit Growth Rate (%) |
| Asset Group A - \$50 to \$250 million in total assets | | | | | | | | | | | | | |
| | Asian Pacific National Bank | \$56,953 | \$24,642 | \$45,293 | 54.41% | 36.05% | \$5,178 | 5.79% | 3.06% | 2.62% | 3.48% | (0.72%) | (5.35%) |
| | Tustin Community Bank | \$75,401 | \$58,776 | \$60,421 | 97.28% | 19.34% | \$3,427 | 7.75% | 1.78% | 1.34% | 6.54% | (2.56%) | (7.80%) |
| | California Business Bank | \$100,589 | \$78,621 | \$83,793 | 93.83% | 26.20% | \$8,382 | 5.17% | 2.22% | 1.34% | 4.01% | (11.78%) | (14.55%) |
| | Eastern International Bank | \$115,335 | \$90,160 | \$88,616 | 101.74% | 24.61% | \$5,015 | 5.17% | 1.78% | 1.71% | 3.78% | (5.50%) | (12.13%) |
| | Neighborhood National Bank | \$147,050 | \$114,855 | \$119,581 | 96.05% | 17.52% | \$5,882 | 5.21% | 2.72% | 1.80% | 3.57% | 29.23% | 24.55% |
| | United Pacific Bank | \$151,042 | \$114,195 | \$118,101 | 96.69% | 25.51% | \$5,208 | 7.14% | 2.90% | 2.68% | 4.91% | 1.59% | 1.26% |
| | Bank of Whittier, National Association | \$175,831 | \$74,817 | \$151,190 | 49.49% | 64.22% | \$7,645 | 5.00% | 3.61% | 3.27% | 2.14% | (3.25%) | (4.55%) |
| | Genesis Bank | \$198,670 | \$145,994 | \$137,525 | 106.16% | 30.62% | \$4,620 | 3.97% | 2.57% | 1.69% | 2.84% | 19.30% | 40.23% |
| | Bank Irvine | \$199,420 | \$129,674 | \$169,024 | 76.72% | 40.42% | \$8,309 | 6.16% | 4.15% | 2.17% | 4.75% | 408.52% | NM |
| | Home Bank of California | \$231,506 | \$212,723 | \$182,550 | 116.53% | 8.23% | \$8,904 | 6.67% | 2.97% | 2.73% | 4.19% | (3.46%) | 5.93% |
| | Average of Asset Group A | \$145,180 | \$104,446 | \$115,609 | 88.89% | 29.27% | \$6,257 | 5.80% | 2.78% | 2.14% | 4.02% | 43.14% | 3.07% |

Asset Group B - \$251 to \$500 million in total assets

| | | | | | | | | | | | | | |
|--|---|-----------|-----------|-----------|---------|---------|----------|-------|-------|-------|-------|----------|----------|
| | Silvergate Bank | \$269,244 | \$0 | \$6 | 0.00% | 466.10% | \$19,232 | 4.87% | 4.47% | 3.51% | 1.75% | (97.63%) | NM |
| | EH National Bank | \$293,425 | \$250,343 | \$218,464 | 114.59% | 15.46% | \$6,243 | 4.76% | 3.63% | 3.12% | 2.02% | (12.10%) | (10.51%) |
| | Community Valley Bank | \$297,041 | \$231,924 | \$259,605 | 89.34% | 19.58% | \$7,616 | 5.77% | 2.14% | 1.57% | 4.32% | 7.00% | 8.50% |
| | Infinity Bank | \$304,871 | \$194,284 | \$249,658 | 77.82% | 23.69% | \$9,527 | 6.80% | 2.75% | 1.45% | 5.46% | (1.72%) | (9.65%) |
| | American Continental Bank | \$350,626 | \$254,586 | \$285,861 | 89.06% | 28.26% | \$7,792 | 6.88% | 3.48% | 3.24% | 4.09% | 3.40% | 2.11% |
| | Universal Bank | \$370,662 | \$280,304 | \$254,844 | 109.99% | 21.13% | \$7,268 | 5.13% | 2.61% | 2.28% | 3.22% | 10.81% | 13.23% |
| | Community Commerce Bank | \$378,011 | \$281,924 | \$275,335 | 102.39% | 17.35% | \$8,400 | 6.03% | 3.22% | 3.21% | 3.23% | 14.35% | 14.79% |
| | Community Bank of Santa Maria | \$391,681 | \$238,664 | \$356,297 | 66.98% | 33.57% | \$6,639 | 4.08% | 0.71% | 0.42% | 3.77% | (1.73%) | (3.52%) |
| | Pacific Alliance Bank | \$394,118 | \$296,587 | \$300,689 | 98.64% | 22.52% | \$12,713 | 6.08% | 3.41% | 3.24% | 3.23% | 0.85% | (3.80%) |
| | First Pacific Bank | \$420,113 | \$275,198 | \$333,971 | 82.40% | 12.02% | \$9,336 | 5.14% | 3.02% | 2.00% | 3.30% | 14.58% | 25.46% |
| | Chino Commercial Bank, National Association | \$446,831 | \$178,819 | \$326,356 | 54.79% | 31.79% | \$7,573 | 4.38% | 2.46% | 0.94% | 3.20% | 11.84% | (5.02%) |
| | Partners Bank of California | \$487,602 | \$395,515 | \$404,288 | 97.83% | 21.17% | \$11,340 | 5.28% | 2.77% | 1.68% | 3.79% | 3.21% | 11.05% |
| | Mega Bank | \$492,376 | \$374,120 | \$416,244 | 89.88% | 23.68% | \$8,792 | 7.16% | 3.45% | 3.11% | 4.41% | 4.12% | 4.75% |
| | Average of Asset Group B | \$376,662 | \$250,174 | \$283,201 | 82.59% | 56.64% | \$9,421 | 5.57% | 2.93% | 2.29% | 3.52% | (3.31%) | 3.95% |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 21, 2024

| Region | Institution Name | As of Date | | | | | Year to Date | | | | | | |
|---|---|----------------------|----------------------------|------------------------|--------------------|---------------------|--------------------------|-----------------------------|-----------------------------------|-------------------|-------------------------------|-----------------------|-------------------------|
| | | Total Assets (\$000) | Total Lns & Leases (\$000) | Total Deposits (\$000) | Loans/Deposits (%) | Liquidity Ratio (%) | Assets/Employees (\$000) | Yield on Earning Assets (%) | Cost of Interest Bearing Liab (%) | Cost of Funds (%) | Net Interest Margin (FTE) (%) | Asset Growth Rate (%) | Deposit Growth Rate (%) |
| Asset Group C - \$501 million to \$1 billion in total assets | | | | | | | | | | | | | |
| | New OMNI Bank, National Association | \$538,454 | \$378,436 | \$359,832 | 105.17% | 36.52% | \$8,827 | 7.09% | 3.79% | 3.39% | 4.51% | (2.10%) | (10.44%) |
| | Liberty Bank, N.A. | \$559,241 | \$467,858 | \$449,820 | 104.01% | 14.31% | \$7,661 | 4.87% | 3.02% | 2.55% | 2.60% | 1.22% | (2.88%) |
| | Endeavor Bank | \$570,132 | \$436,263 | \$507,852 | 85.90% | 24.60% | \$9,663 | 5.80% | 3.37% | 2.04% | 3.90% | 18.74% | 19.56% |
| | First Credit Bank | \$578,104 | \$477,823 | \$350,144 | 136.46% | 21.35% | \$25,135 | 9.31% | 3.63% | 3.31% | 7.20% | (0.52%) | (2.68%) |
| | GBC International Bank | \$637,400 | \$473,552 | \$446,486 | 106.06% | 18.55% | \$7,412 | 5.46% | 2.76% | 2.36% | 3.45% | 1.54% | (11.20%) |
| | Mission Valley Bank | \$653,401 | \$518,803 | \$524,647 | 98.89% | 17.90% | \$6,951 | 6.11% | 3.01% | 1.76% | 4.50% | 18.22% | 12.26% |
| | American Plus Bank, National Association | \$673,257 | \$578,284 | \$542,792 | 106.54% | 12.84% | \$14,961 | 6.86% | 3.82% | 3.69% | 3.77% | 4.77% | 2.90% |
| | Golden State Bank | \$729,515 | \$564,254 | \$622,942 | 90.58% | 21.70% | \$12,799 | 6.28% | 3.25% | 2.59% | 3.98% | 12.45% | 10.07% |
| | First Commercial Bank (U.S.A) | \$862,889 | \$724,925 | \$622,601 | 116.43% | 16.72% | \$8,629 | 6.79% | 3.15% | 3.07% | 4.35% | 1.19% | (0.09%) |
| | EverTrust Bank | \$871,052 | \$652,881 | \$632,730 | 103.18% | 24.29% | \$9,468 | 6.16% | 2.85% | 2.40% | 4.33% | 3.76% | 4.01% |
| | C3bank, National Association | \$885,366 | \$568,942 | \$749,960 | 75.86% | 31.63% | \$14,756 | 5.51% | 2.81% | 1.86% | 3.81% | 21.10% | 14.27% |
| | HCN Bank | \$903,701 | \$709,514 | \$799,631 | 88.73% | 5.25% | \$9,823 | 4.50% | 0.87% | 0.54% | 4.01% | (6.89%) | (8.98%) |
| | Nano Banc | \$925,159 | \$748,380 | \$750,643 | 99.70% | 17.83% | \$11,861 | 6.08% | 3.39% | 1.73% | 4.63% | (2.32%) | 5.88% |
| | Average of Asset Group C | \$722,129 | \$561,532 | \$566,160 | 101.35% | 20.27% | \$11,380 | 6.22% | 3.06% | 2.41% | 4.23% | 5.47% | 2.51% |

Asset Group D - Over \$1 billion in total assets

| | | | | | | | | | | | | | |
|--|--|--------------|--------------|--------------|---------|--------|----------|-------|-------|-------|-------|----------|----------|
| | Community West Bank, National Association | \$1,087,785 | \$967,472 | \$865,627 | 111.77% | 8.28% | \$8,058 | 5.44% | 1.88% | 1.59% | 4.02% | (0.33%) | (1.09%) |
| | State Bank of India (California) | \$1,143,704 | \$996,251 | \$961,030 | 103.66% | 14.05% | \$12,708 | 5.70% | 3.31% | 2.80% | 3.24% | 5.16% | 4.09% |
| | First General Bank | \$1,149,802 | \$895,567 | \$834,083 | 107.37% | 24.14% | \$16,426 | 8.71% | 2.45% | 2.09% | 7.08% | (2.18%) | (7.53%) |
| | US Metro Bank | \$1,225,106 | \$1,021,080 | \$1,064,435 | 95.93% | 13.46% | \$8,113 | 5.80% | 3.93% | 3.07% | 3.03% | 9.25% | 8.97% |
| | American Riviera Bank | \$1,264,563 | \$946,411 | \$1,059,499 | 89.33% | 18.17% | \$9,367 | 4.46% | 1.50% | 0.91% | 3.67% | (1.29%) | (9.03%) |
| | Provident Savings Bank, F.S.B. | \$1,301,087 | \$1,082,765 | \$922,979 | 117.31% | 3.98% | \$8,132 | 4.09% | 1.44% | 1.33% | 2.89% | 2.36% | (3.63%) |
| | CommerceWest Bank | \$1,301,979 | \$724,444 | \$1,164,592 | 62.21% | 36.88% | \$18,600 | 4.80% | 2.02% | 0.73% | 3.94% | (9.37%) | (10.89%) |
| | Malaga Bank, FSB | \$1,474,039 | \$1,273,095 | \$935,202 | 136.13% | 13.74% | \$21,058 | 4.53% | 1.87% | 1.60% | 3.14% | (2.29%) | (7.87%) |
| | Mission Bank | \$1,643,010 | \$1,210,453 | \$1,437,888 | 84.18% | 20.44% | \$12,737 | 5.59% | 1.94% | 0.71% | 4.68% | 10.08% | 6.94% |
| | Commonwealth Business Bank | \$1,760,375 | \$1,422,267 | \$1,453,916 | 97.82% | 19.02% | \$10,416 | 6.46% | 3.60% | 2.66% | 4.11% | (2.87%) | (5.53%) |
| | Open Bank | \$2,147,667 | \$1,767,640 | \$1,809,210 | 97.70% | 14.77% | \$9,674 | 5.89% | 4.07% | 2.76% | 3.33% | 2.55% | (4.14%) |
| | CalPrivate Bank | \$2,152,083 | \$1,848,395 | \$1,878,863 | 98.38% | 10.89% | \$10,707 | 6.42% | 2.91% | 1.92% | 4.68% | 16.03% | 11.91% |
| | Bank of Southern California, National Association | \$2,359,231 | \$1,964,792 | \$1,947,143 | 100.91% | 13.14% | \$11,565 | 5.64% | 2.37% | 1.42% | 4.37% | 3.34% | 0.62% |
| | Commercial Bank of California | \$2,425,518 | \$1,726,102 | \$1,890,241 | 91.32% | 13.10% | \$10,780 | 4.92% | 3.53% | 2.10% | 3.03% | 13.89% | 5.29% |
| | PCB Bank | \$2,789,471 | \$2,328,607 | \$2,358,909 | 98.72% | 12.86% | \$10,331 | 6.07% | 4.05% | 2.85% | 3.55% | 15.27% | 14.93% |
| | American Business Bank | \$3,902,724 | \$2,579,641 | \$3,497,413 | 73.76% | 4.54% | \$16,750 | 4.13% | 2.06% | 1.06% | 3.22% | 1.61% | 3.14% |
| | Royal Business Bank | \$4,019,691 | \$3,033,771 | \$3,225,129 | 94.07% | 19.27% | \$10,691 | 5.77% | 3.42% | 2.74% | 3.37% | 2.66% | 6.67% |
| | SMBC MANUBANK | \$4,891,391 | \$3,133,996 | \$3,735,663 | 83.89% | 38.91% | \$6,295 | 6.12% | 3.85% | 3.04% | 3.55% | 17.92% | 19.79% |
| | CTBC Bank Corp. (USA) | \$5,277,406 | \$4,485,075 | \$4,547,532 | 98.63% | 12.92% | \$13,708 | 5.46% | 3.51% | 3.05% | 2.77% | 6.77% | 7.09% |
| | Preferred Bank | \$6,659,765 | \$5,282,779 | \$5,711,402 | 92.50% | 17.84% | \$22,125 | 7.37% | 3.88% | 3.23% | 4.47% | 3.64% | 2.75% |
| | Hanmi Bank | \$7,534,939 | \$6,194,447 | \$6,288,066 | 98.51% | 16.56% | \$12,272 | 5.14% | 3.28% | 1.70% | 3.17% | 2.54% | 1.77% |
| | Farmers & Merchants Bank of Long Beach | \$12,035,854 | \$6,744,738 | \$8,670,068 | 77.79% | 7.93% | \$15,235 | 3.47% | 1.99% | 1.11% | 2.26% | (0.16%) | (5.17%) |
| | First Foundation Bank | \$13,298,671 | \$10,177,803 | \$10,694,894 | 95.17% | 11.96% | \$25,873 | 4.51% | 3.84% | 3.07% | 1.74% | 2.45% | 2.73% |
| | Citizens Business Bank | \$16,027,043 | \$8,904,910 | \$11,484,334 | 77.54% | 3.15% | \$15,235 | 3.95% | 1.86% | 0.83% | 3.20% | (2.71%) | (10.80%) |
| | Pacific Premier Bank | \$19,028,211 | \$13,290,871 | \$15,080,892 | 88.13% | 6.41% | \$14,147 | 4.63% | 2.14% | 1.40% | 3.39% | (12.28%) | (13.28%) |
| | Axos Bank | \$20,746,963 | \$17,602,636 | \$18,304,385 | 96.17% | 14.01% | \$16,909 | 7.47% | 3.85% | 3.22% | 4.54% | 15.95% | 15.30% |
| | Average of Asset Group D | \$5,332,618 | \$3,907,923 | \$4,300,900 | 94.96% | 15.02% | \$13,381 | 5.48% | 2.87% | 2.04% | 3.63% | 3.77% | 1.27% |

Source: SNL Financial

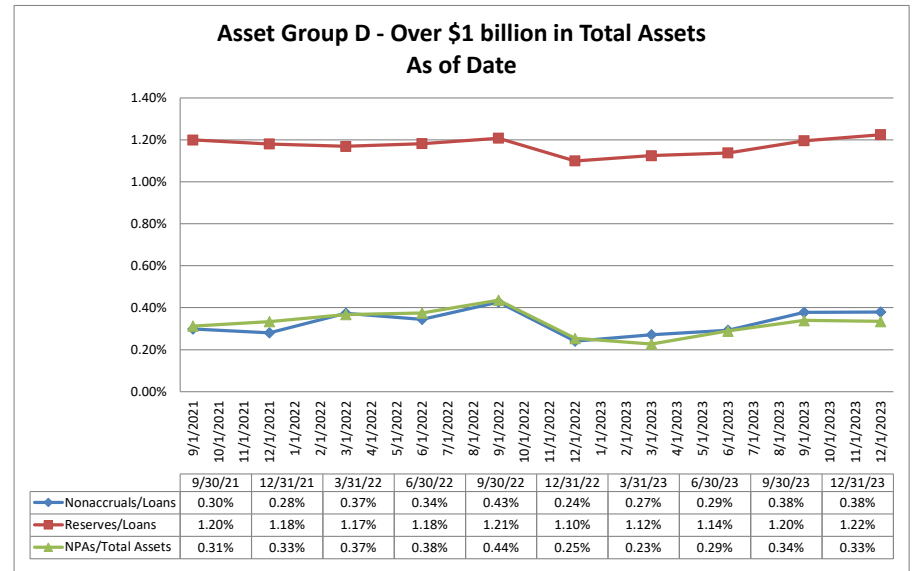
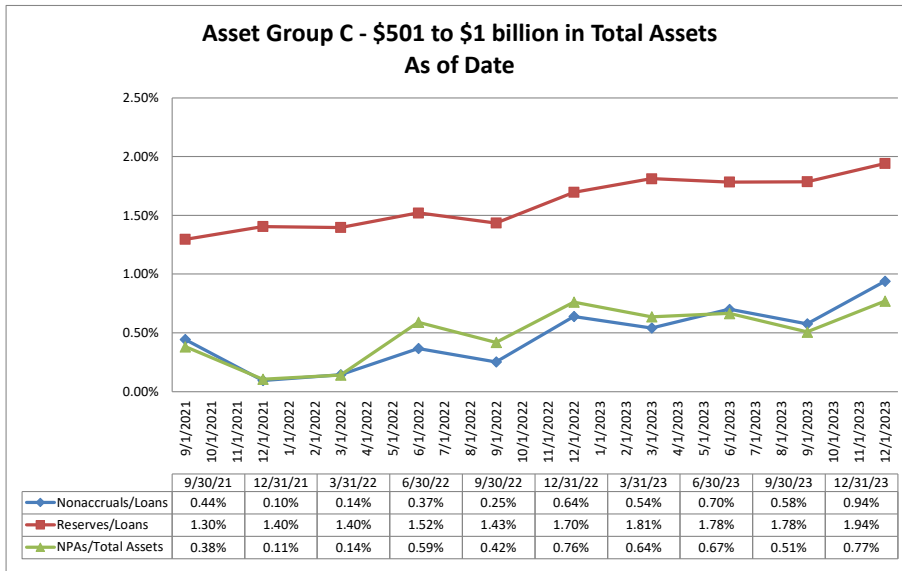
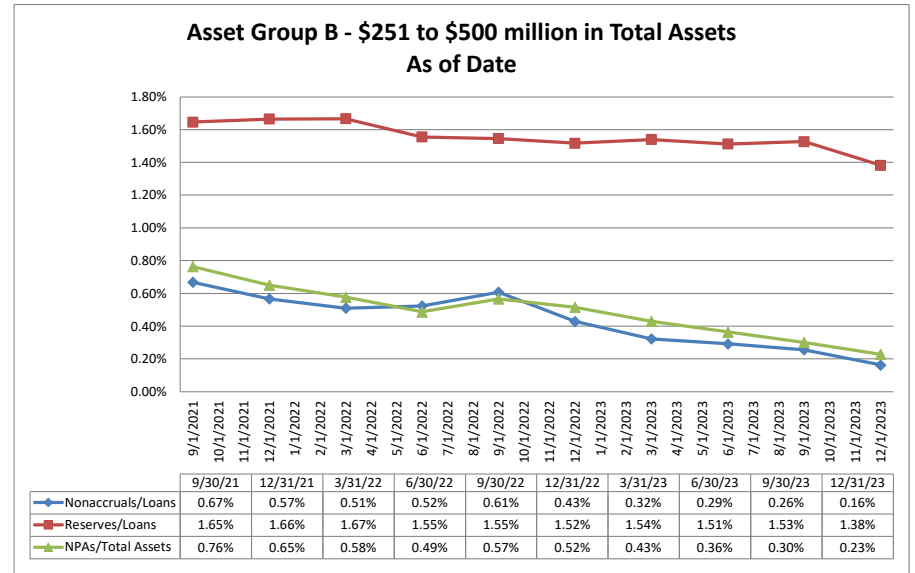
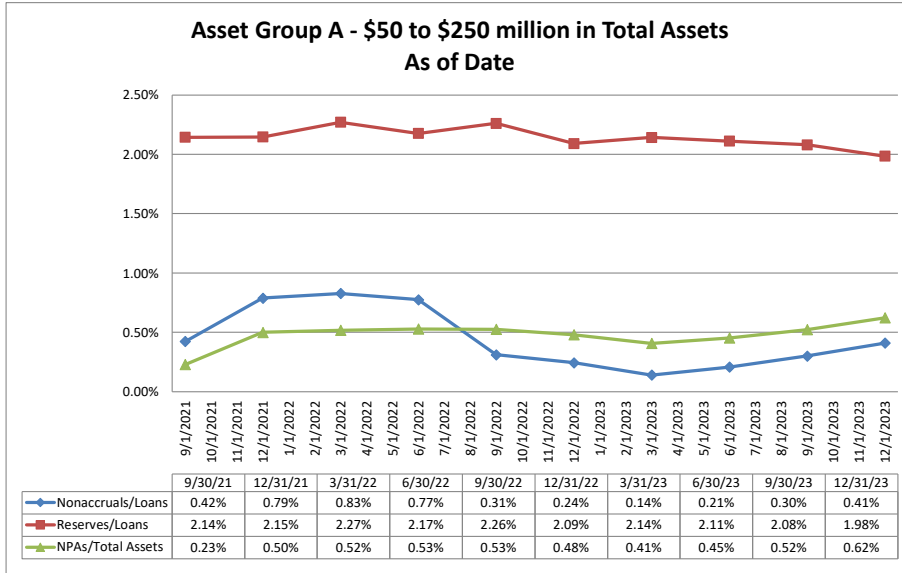
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

December 31, 2023

Run Date: February 21, 2024

| Region | Institution Name | As of Date | | | | | |
|--------|------------------|----------------------|---------------------------------------|----------------------------------|--------------------|--------------------|--|
| | | Total Assets (\$000) | Tot Loans & Leases Nonaccrual (\$000) | Nonaccrual Loans/Total Loans (%) | Reserves/Loans (%) | Reserves/ NPLs (%) | NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio |

Asset Group A - \$50 to \$250 million in total assets

| | | | | | | | |
|--|-----------|---------|-------|-------|---------|--------|-------|
| Asian Pacific National Bank | \$56,953 | \$0 | 0.00% | 2.36% | 0.00% | 0.00% | 0.00% |
| Tustin Community Bank | \$75,401 | \$0 | 0.00% | 3.69% | 0.00% | 0.00% | 0.00% |
| California Business Bank | \$100,589 | \$999 | 1.27% | 1.92% | 150.75% | 5.71% | 0.99% |
| Eastern International Bank | \$115,335 | \$402 | 0.45% | 1.63% | 366.67% | 1.82% | 0.35% |
| Neighborhood National Bank | \$147,050 | \$2,727 | 2.37% | 1.66% | 70.00% | 14.04% | 1.85% |
| United Pacific Bank | \$151,042 | \$0 | 0.00% | 2.46% | 0.00% | 14.38% | 3.05% |
| Bank of Whittier, National Association | \$175,831 | \$0 | 0.00% | 2.81% | 0.00% | 0.00% | 0.00% |
| Genesis Bank | \$198,670 | \$0 | 0.00% | 1.19% | 0.00% | 0.00% | 0.00% |
| Bank Irvine | \$199,420 | \$0 | 0.00% | 1.14% | 0.00% | 0.00% | 0.00% |
| Home Bank of California | \$231,506 | \$0 | 0.00% | 0.98% | 0.00% | 0.00% | 0.00% |
| Average of Asset Group A | \$145,180 | \$413 | 0.41% | 1.98% | 58.74% | 3.60% | 0.62% |

Asset Group B - \$251 to \$500 million in total assets

| | | | | | | | |
|---|-----------|---------|-------|-------|---------|-------|-------|
| Silvergate Bank | \$269,244 | \$0 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| EH National Bank | \$293,425 | \$802 | 0.32% | 1.90% | 593.02% | 2.50% | 0.27% |
| Community Valley Bank | \$297,041 | \$415 | 0.18% | 1.09% | 610.60% | 1.12% | 0.14% |
| Infinity Bank | \$304,871 | \$1,372 | 0.71% | 1.60% | 226.24% | 3.70% | 0.45% |
| American Continental Bank | \$350,626 | \$19 | 0.01% | 1.69% | NM | 0.03% | 0.01% |
| Universal Bank | \$370,662 | \$0 | 0.00% | 1.19% | 0.00% | 0.00% | 0.00% |
| Community Commerce Bank | \$378,011 | \$7 | 0.00% | 1.21% | 203.47% | 7.00% | 1.16% |
| Community Bank of Santa Maria | \$391,681 | \$0 | 0.00% | 1.04% | 0.00% | 0.00% | 0.00% |
| Pacific Alliance Bank | \$394,118 | \$337 | 0.11% | 1.42% | NM | 0.60% | 0.09% |
| First Pacific Bank | \$420,113 | \$61 | 0.02% | 1.13% | NM | 0.16% | 0.01% |
| Chino Commercial Bank, National Association | \$446,831 | \$492 | 0.28% | 2.50% | 215.85% | 4.30% | 0.46% |
| Partners Bank of California | \$487,602 | \$0 | 0.00% | 1.97% | 0.00% | 0.00% | 0.00% |
| Mega Bank | \$492,376 | \$1,851 | 0.49% | 1.23% | 247.92% | 2.79% | 0.38% |
| Average of Asset Group B | \$376,662 | \$412 | 0.16% | 1.38% | 209.71% | 1.71% | 0.23% |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

December 31, 2023

Run Date: February 21, 2024

| Region | Institution Name | As of Date | | | | | |
|--------|------------------|----------------------|---------------------------------------|----------------------------------|--------------------|--------------------|--|
| | | Total Assets (\$000) | Tot Loans & Leases Nonaccrual (\$000) | Nonaccrual Loans/Total Loans (%) | Reserves/Loans (%) | Reserves/ NPLs (%) | NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio |

Asset Group C - \$501 million to \$1 billion in total assets

| | | | | | | | |
|--|-----------|----------|-------|-------|---------|--------|-------|
| New OMNI Bank, National Association | \$538,454 | \$0 | 0.00% | 1.37% | 0.00% | 0.00% | 0.00% |
| Liberty Bank, N.A. | \$559,241 | \$0 | 0.00% | 1.29% | 0.00% | 0.00% | 0.00% |
| Endeavor Bank | \$570,132 | \$300 | 0.07% | 1.37% | NM | 2.93% | 0.05% |
| First Credit Bank | \$578,104 | \$10,471 | 2.19% | 2.87% | 130.85% | 4.45% | 1.81% |
| GBC International Bank | \$637,400 | \$1,875 | 0.40% | 1.30% | 328.80% | 1.94% | 0.29% |
| Mission Valley Bank | \$653,401 | \$1,788 | 0.34% | 1.39% | 403.47% | 2.66% | 0.27% |
| American Plus Bank, National Association | \$673,257 | \$1,666 | 0.29% | 1.45% | 501.98% | 1.72% | 0.25% |
| Golden State Bank | \$729,515 | \$6,256 | 1.11% | 1.36% | 122.94% | 7.79% | 0.86% |
| First Commercial Bank (U.S.A) | \$862,889 | \$1,816 | 0.25% | 1.47% | 197.97% | 3.06% | 0.62% |
| EverTrust Bank | \$871,052 | \$27,170 | 4.16% | 3.73% | 89.68% | 13.44% | 3.12% |
| C3bank, National Association | \$885,366 | \$0 | 0.00% | 1.36% | 0.00% | 0.00% | 0.00% |
| HCN Bank | \$903,701 | \$0 | 0.00% | 1.38% | 0.00% | 0.00% | 0.00% |
| Nano Banc | \$925,159 | \$25,334 | 3.39% | 4.90% | 144.62% | 22.05% | 2.74% |
| Average of Asset Group C | \$722,129 | \$5,898 | 0.94% | 1.94% | 160.03% | 4.62% | 0.77% |

Asset Group D - Over \$1 billion in total assets

| | | | | | | | |
|---|--------------|-----------|-------|-------|---------|-------|-------|
| Community West Bank, National Association | \$1,087,785 | \$5,574 | 0.58% | 1.29% | 192.77% | 5.88% | 0.68% |
| State Bank of India (California) | \$1,143,704 | \$0 | 0.00% | 1.37% | 0.00% | 0.00% | 0.00% |
| First General Bank | \$1,149,802 | \$2,886 | 0.32% | 1.55% | 479.52% | 1.11% | 0.25% |
| US Metro Bank | \$1,225,106 | \$971 | 0.10% | 1.27% | NM | 0.73% | 0.08% |
| American Riviera Bank | \$1,264,563 | \$595 | 0.06% | 1.23% | NM | 0.47% | 0.05% |
| Provident Savings Bank, F.S.B. | \$1,301,087 | \$1,791 | 0.17% | 0.65% | 390.84% | 1.38% | 0.14% |
| CommerceWest Bank | \$1,301,979 | \$4,144 | 0.57% | 1.59% | 278.31% | 3.15% | 0.32% |
| Malaga Bank, FSB | \$1,474,039 | \$0 | 0.00% | 0.31% | 0.00% | 0.00% | 0.00% |
| Mission Bank | \$1,643,010 | \$350 | 0.03% | 1.50% | NM | 0.19% | 0.02% |
| Commonwealth Business Bank | \$1,760,375 | \$2,654 | 0.19% | 1.08% | 256.78% | 2.57% | 0.34% |
| Open Bank | \$2,147,667 | \$9,874 | 0.56% | 1.24% | 216.00% | 4.79% | 0.47% |
| CalPrivate Bank | \$2,152,083 | \$5,028 | 0.27% | 1.32% | 486.79% | 2.24% | 0.23% |
| Bank of Southern California, National Association | \$2,359,231 | \$13,004 | 0.66% | 1.15% | 173.55% | 4.56% | 0.55% |
| Commercial Bank of California | \$2,425,518 | \$2,077 | 0.12% | 1.12% | 240.83% | 4.69% | 0.34% |
| PCB Bank | \$2,789,471 | \$3,916 | 0.17% | 1.18% | 624.33% | 1.89% | 0.25% |
| American Business Bank | \$3,902,724 | \$7,860 | 0.30% | 1.10% | 362.09% | 2.30% | 0.20% |
| Royal Business Bank | \$4,019,691 | \$31,633 | 1.04% | 1.38% | 132.47% | 5.68% | 0.79% |
| SMBC MANUBANK | \$4,891,391 | \$51,174 | 1.63% | 2.70% | 155.37% | 6.02% | 1.12% |
| CTBC Bank Corp. (USA) | \$5,277,406 | \$22,486 | 0.50% | 1.02% | 202.86% | 3.84% | 0.52% |
| Preferred Bank | \$6,659,765 | \$28,719 | 0.54% | 1.48% | 272.83% | 5.87% | 0.68% |
| Hanmi Bank | \$7,534,939 | \$15,474 | 0.25% | 1.12% | 448.89% | 1.84% | 0.21% |
| Farmers & Merchants Bank of Long Beach | \$12,035,854 | \$37,015 | 0.55% | 1.45% | 264.49% | 2.55% | 0.31% |
| First Foundation Bank | \$13,298,671 | \$11,832 | 0.12% | 0.29% | 150.98% | 2.69% | 0.21% |
| Citizens Business Bank | \$16,027,043 | \$21,302 | 0.24% | 0.98% | 282.30% | 2.25% | 0.19% |
| Pacific Premier Bank | \$19,028,211 | \$24,817 | 0.19% | 1.45% | 775.56% | 1.05% | 0.13% |
| Axos Bank | \$20,746,963 | \$122,939 | 0.70% | 1.00% | 143.83% | 7.25% | 0.62% |
| Average of Asset Group D | \$5,332,618 | \$16,466 | 0.38% | 1.22% | 283.97% | 2.88% | 0.33% |

Source: SNL Financial

Note: Report includes only bank-level data.

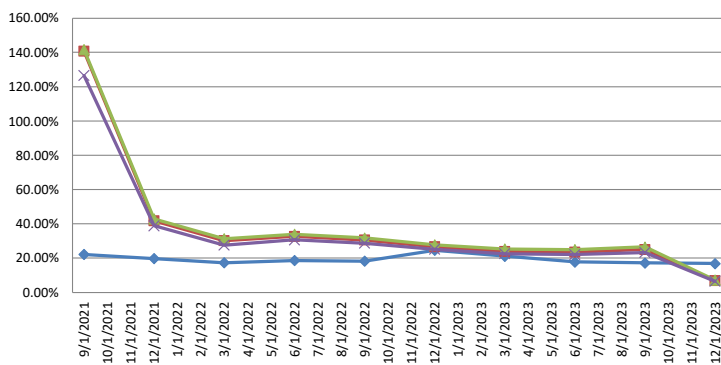
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

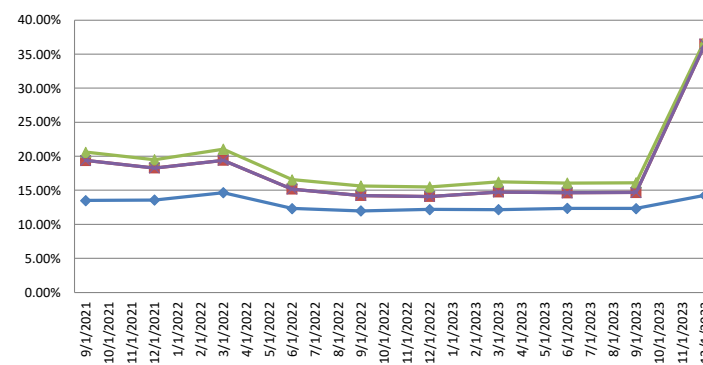
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio, Risk Based Capital Ratio & Common Equity Tier Risk Based Ratio

Asset Group A - \$50 to \$250 million in Total Assets
As of Date



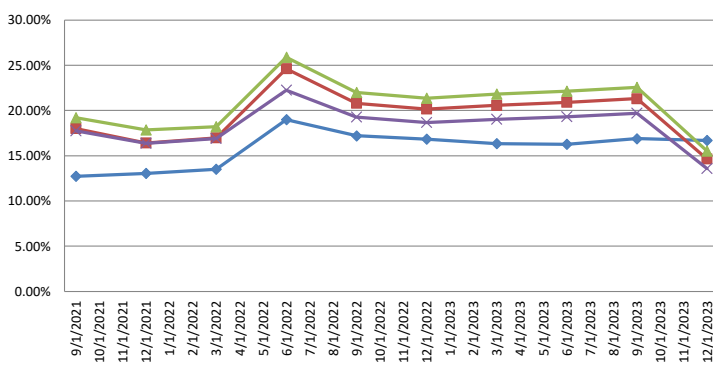
| | 9/30/21 | 12/31/21 | 3/31/22 | 6/30/22 | 9/30/22 | 12/31/22 | 3/31/23 | 6/30/23 | 9/30/23 | 12/31/23 |
|-------------------------------|---------|----------|---------|---------|---------|----------|---------|---------|---------|----------|
| Leverage Ratio | 22.17% | 19.73% | 17.34% | 18.64% | 18.21% | 24.69% | 21.15% | 17.78% | 17.21% | 16.87% |
| Tier 1 Risk Based Ratio | 140.73% | 41.77% | 30.18% | 32.70% | 30.59% | 26.62% | 23.84% | 23.45% | 25.08% | 6.85% |
| Risk Based Capital Ratio | 141.67% | 42.92% | 31.34% | 33.88% | 31.77% | 27.80% | 25.36% | 24.94% | 26.57% | 7.27% |
| Common Equity Tier 1 RB Ratio | 126.57% | 38.86% | 27.61% | 30.66% | 28.75% | 25.15% | 22.47% | 22.07% | 23.22% | 6.46% |

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



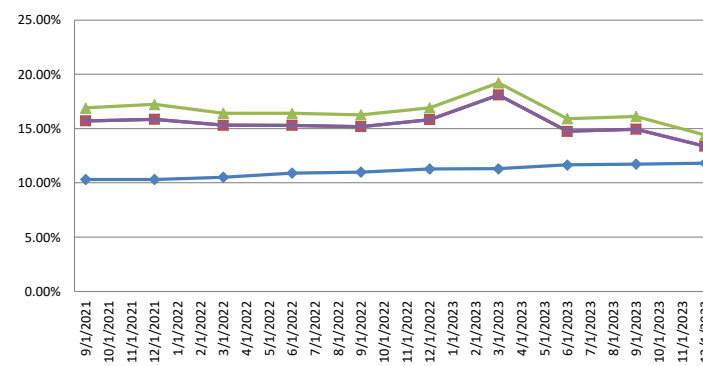
| | 9/30/21 | 12/31/21 | 3/31/22 | 6/30/22 | 9/30/22 | 12/31/22 | 3/31/23 | 6/30/23 | 9/30/23 | 12/31/23 |
|-------------------------------|---------|----------|---------|---------|---------|----------|---------|---------|---------|----------|
| Leverage Ratio | 13.50% | 13.56% | 14.67% | 12.33% | 11.99% | 12.18% | 12.15% | 12.33% | 12.32% | 14.25% |
| Tier 1 Risk Based Ratio | 19.37% | 18.26% | 19.39% | 15.15% | 14.24% | 14.11% | 14.74% | 14.63% | 14.67% | 36.44% |
| Risk Based Capital Ratio | 20.60% | 19.48% | 21.04% | 16.55% | 15.63% | 15.50% | 16.23% | 16.07% | 16.10% | 37.09% |
| Common Equity Tier 1 RB Ratio | 19.37% | 18.26% | 19.39% | 15.15% | 14.24% | 14.11% | 14.74% | 14.63% | 14.67% | 36.44% |

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



| | 9/30/21 | 12/31/21 | 3/31/22 | 6/30/22 | 9/30/22 | 12/31/22 | 3/31/23 | 6/30/23 | 9/30/23 | 12/31/23 |
|-------------------------------|---------|----------|---------|---------|---------|----------|---------|---------|---------|----------|
| Leverage Ratio | 12.72% | 13.04% | 13.51% | 19.00% | 17.20% | 16.84% | 16.33% | 16.27% | 16.88% | 16.68% |
| Tier 1 Risk Based Ratio | 17.98% | 16.41% | 16.97% | 24.62% | 20.80% | 20.15% | 20.56% | 20.89% | 21.30% | 14.65% |
| Risk Based Capital Ratio | 19.19% | 17.86% | 18.22% | 25.87% | 21.99% | 21.36% | 21.81% | 22.14% | 22.56% | 15.52% |
| Common Equity Tier 1 RB Ratio | 17.74% | 16.36% | 16.90% | 22.25% | 19.27% | 18.66% | 19.03% | 19.31% | 19.70% | 13.57% |

Asset Group D - Over \$1 billion in Total Assets
As of Date



| | 9/30/21 | 12/31/21 | 3/31/22 | 6/30/22 | 9/30/22 | 12/31/22 | 3/31/23 | 6/30/23 | 9/30/23 | 12/31/23 |
|-------------------------------|---------|----------|---------|---------|---------|----------|---------|---------|---------|----------|
| Leverage Ratio | 10.31% | 10.32% | 10.52% | 10.90% | 11.00% | 11.29% | 11.30% | 11.65% | 11.73% | 11.82% |
| Tier 1 Risk Based Ratio | 15.71% | 15.86% | 15.30% | 15.30% | 15.16% | 15.83% | 18.09% | 14.75% | 14.94% | 13.37% |
| Risk Based Capital Ratio | 16.90% | 17.22% | 16.42% | 16.40% | 16.26% | 16.92% | 19.21% | 15.91% | 16.12% | 14.41% |
| Common Equity Tier 1 RB Ratio | 15.71% | 15.86% | 15.30% | 15.30% | 15.16% | 15.83% | 18.09% | 14.75% | 14.94% | 13.37% |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

MM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

December 31, 2023

Run Date: February 21, 2024

| Region | Institution Name | As of Date | | | | | | |
|--------|------------------|----------------------|------------------------------|-----------------------|--------------------------------------|--------------------|-----------------------------|------------------------------|
| | | Total Assets (\$000) | Total Equity Capital (\$000) | Tier1 Capital (\$000) | Common Equity Tier 1 Capital (\$000) | Leverage Ratio (%) | Tier 1 Risk Based Ratio (%) | Risk Based Capital Ratio (%) |

Asset Group A - \$50 to \$250 million in total assets

| | | | | | | | | |
|--|-----------|----------|----------|----------|--------|--------|--------|--------|
| Asian Pacific National Bank | \$56,953 | \$9,994 | \$10,721 | \$10,721 | 18.73% | 0.00% | 0.00% | 0.00% |
| Tustin Community Bank | \$75,401 | \$11,287 | \$11,287 | \$11,287 | 15.27% | 0.00% | 0.00% | 0.00% |
| California Business Bank | \$100,589 | \$15,989 | \$16,047 | \$16,047 | 15.07% | 20.01% | 21.27% | 20.01% |
| Eastern International Bank | \$115,335 | \$20,579 | \$22,158 | \$22,158 | 19.70% | 0.00% | 0.00% | 0.00% |
| Neighborhood National Bank | \$147,050 | \$17,530 | \$17,768 | \$17,768 | 12.85% | 15.79% | 17.53% | 15.79% |
| United Pacific Bank | \$151,042 | \$29,195 | \$29,206 | \$27,206 | 19.06% | 0.00% | 0.00% | 0.00% |
| Bank of Whittier, National Association | \$175,831 | \$22,744 | \$22,744 | \$22,744 | 13.09% | 0.00% | 0.00% | 0.00% |
| Genesis Bank | \$198,670 | \$49,150 | \$49,150 | \$43,170 | 27.14% | 32.74% | 33.90% | 28.75% |
| Bank Irvine | \$199,420 | \$28,675 | \$28,675 | \$28,675 | 15.51% | 0.00% | 0.00% | 0.00% |
| Home Bank of California | \$231,506 | \$28,529 | \$28,529 | \$28,529 | 12.25% | 0.00% | 0.00% | 0.00% |
| Average of Asset Group A | \$145,180 | \$23,367 | \$23,629 | \$22,831 | 16.87% | 6.85% | 7.27% | 6.46% |

Asset Group B - \$251 to \$500 million in total assets

| | | | | | | | | |
|---|-----------|-----------|-----------|-----------|--------|---------|---------|---------|
| Silvergate Bank | \$269,244 | \$213,759 | \$213,759 | \$213,759 | 36.59% | 387.27% | 387.27% | 387.27% |
| EH National Bank | \$293,425 | \$27,381 | \$28,461 | \$28,461 | 9.32% | 12.29% | 13.55% | 12.29% |
| Community Valley Bank | \$297,041 | \$34,722 | \$34,572 | \$34,572 | 11.80% | 0.00% | 0.00% | 0.00% |
| Infinity Bank | \$304,871 | \$34,027 | \$37,459 | \$37,459 | 13.26% | 15.47% | 18.35% | 15.47% |
| American Continental Bank | \$350,626 | \$51,508 | \$50,126 | \$50,126 | 14.65% | 0.00% | 0.00% | 0.00% |
| Universal Bank | \$370,662 | \$64,765 | \$64,639 | \$64,639 | 17.40% | 0.00% | 0.00% | 0.00% |
| Community Commerce Bank | \$378,011 | \$59,250 | \$59,250 | \$59,250 | 15.78% | 19.45% | 20.57% | 19.45% |
| Community Bank of Santa Maria | \$391,681 | \$32,834 | \$40,695 | \$40,695 | 9.92% | 15.21% | 16.21% | 15.21% |
| Pacific Alliance Bank | \$394,118 | \$51,941 | \$54,052 | \$54,052 | 14.19% | 0.00% | 0.00% | 0.00% |
| First Pacific Bank | \$420,113 | \$36,612 | \$36,306 | \$36,306 | 8.72% | 11.01% | 11.98% | 11.01% |
| Chino Commercial Bank, National Association | \$446,831 | \$43,695 | \$45,631 | \$45,631 | 9.95% | 0.00% | 0.00% | 0.00% |
| Partners Bank of California | \$487,602 | \$50,373 | \$50,489 | \$50,489 | 10.77% | 13.03% | 14.29% | 13.03% |
| Mega Bank | \$492,376 | \$61,843 | \$63,056 | \$63,056 | 12.95% | 0.00% | 0.00% | 0.00% |
| Average of Asset Group B | \$376,662 | \$58,670 | \$59,884 | \$59,884 | 14.25% | 36.44% | 37.09% | 36.44% |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

December 31, 2023

Run Date: February 21, 2024

| | | As of Date | | | | | | | |
|---|--|----------------------|------------------------------|-----------------------|--------------------------------------|--------------------|-----------------------------|------------------------------|---|
| Region | Institution Name | Total Assets (\$000) | Total Equity Capital (\$000) | Tier1 Capital (\$000) | Common Equity Tier 1 Capital (\$000) | Leverage Ratio (%) | Tier 1 Risk Based Ratio (%) | Risk Based Capital Ratio (%) | Common Equity Tier 1 Risk Based Ratio (%) |
| Asset Group C - \$501 million to \$1 billion in total assets | | | | | | | | | |
| | New OMNI Bank, National Association | \$538,454 | \$132,074 | \$131,099 | \$89,536 | 24.52% | 44.45% | 45.70% | 30.36% |
| | Liberty Bank, N.A. | \$559,241 | \$71,766 | \$68,786 | \$68,786 | 12.33% | 14.02% | 15.27% | 14.02% |
| | Endeavor Bank | \$570,132 | \$57,028 | \$57,070 | \$57,070 | 10.14% | 10.92% | 12.09% | 10.92% |
| | First Credit Bank | \$578,104 | \$221,409 | \$221,047 | \$221,047 | 38.83% | 38.96% | 40.22% | 38.96% |
| | GBC International Bank | \$637,400 | \$92,052 | \$93,238 | \$93,238 | 15.25% | 0.00% | 0.00% | 0.00% |
| | Mission Valley Bank | \$653,401 | \$60,015 | \$64,619 | \$64,619 | 10.53% | 11.23% | 12.48% | 11.23% |
| | American Plus Bank, National Association | \$673,257 | \$121,190 | \$121,829 | \$121,829 | 17.89% | 0.00% | 0.00% | 0.00% |
| | Golden State Bank | \$729,515 | \$72,624 | \$72,623 | \$72,623 | 9.99% | 0.00% | 0.00% | 0.00% |
| | First Commercial Bank (U.S.A) | \$862,889 | \$171,207 | \$171,240 | \$171,240 | 21.85% | 28.02% | 29.28% | 28.02% |
| | EverTrust Bank | \$871,052 | \$220,731 | \$189,723 | \$189,723 | 22.48% | 0.00% | 0.00% | 0.00% |
| | C3bank, National Association | \$885,366 | \$78,686 | \$78,816 | \$78,816 | 9.23% | 13.71% | 14.96% | 13.71% |
| | HCN Bank | \$903,701 | \$96,770 | \$105,242 | \$105,242 | 11.18% | 13.66% | 14.91% | 13.66% |
| | Nano Banc | \$925,159 | \$124,626 | \$116,736 | \$116,736 | 12.66% | 15.52% | 16.82% | 15.52% |
| | Average of Asset Group C | \$722,129 | \$116,937 | \$114,774 | \$111,577 | 16.68% | 14.65% | 15.52% | 13.57% |

Asset Group D - Over \$1 billion in total assets

| | | | | | | | | | |
|--|---|--------------|-------------|-------------|-------------|--------|--------|--------|--------|
| | Community West Bank, National Association | \$1,087,785 | \$115,408 | \$116,299 | \$116,299 | 10.88% | 11.89% | 13.10% | 11.89% |
| | State Bank of India (California) | \$1,143,704 | \$166,142 | \$176,256 | \$176,256 | 15.51% | 17.11% | 18.37% | 17.11% |
| | First General Bank | \$1,149,802 | \$246,380 | \$246,968 | \$246,968 | 21.87% | 0.00% | 0.00% | 0.00% |
| | US Metro Bank | \$1,225,106 | \$119,246 | \$125,432 | \$125,432 | 10.30% | 12.98% | 14.24% | 12.98% |
| | American Riviera Bank | \$1,264,563 | \$118,566 | \$134,561 | \$134,561 | 10.62% | 12.62% | 13.77% | 12.62% |
| | Provident Savings Bank, F.S.B. | \$1,301,087 | \$122,629 | \$122,632 | \$122,632 | 9.48% | 18.20% | 19.24% | 18.20% |
| | CommerceWest Bank | \$1,301,979 | \$123,277 | \$129,121 | \$129,121 | 12.09% | 18.56% | 19.82% | 18.56% |
| | Malaga Bank, FSB | \$1,474,039 | \$208,576 | \$208,576 | \$208,576 | 13.76% | 25.81% | 26.30% | 25.81% |
| | Mission Bank | \$1,643,010 | \$169,538 | \$188,320 | \$188,320 | 11.33% | 0.00% | 0.00% | 0.00% |
| | Commonwealth Business Bank | \$1,760,375 | \$235,353 | \$233,151 | \$233,151 | 12.96% | 18.05% | 19.27% | 18.05% |
| | Open Bank | \$2,147,667 | \$190,855 | \$206,936 | \$206,936 | 9.49% | 12.41% | 13.66% | 12.41% |
| | CalPrivate Bank | \$2,152,083 | \$200,580 | \$207,551 | \$207,551 | 10.07% | 11.02% | 12.27% | 11.02% |
| | Bank of Southern California, National Association | \$2,359,231 | \$301,455 | \$270,341 | \$270,341 | 11.65% | 12.61% | 13.51% | 12.61% |
| | Commercial Bank of California | \$2,425,518 | \$169,914 | \$193,937 | \$193,937 | 8.18% | 9.84% | 10.86% | 9.84% |
| | PCB Bank | \$2,789,471 | \$341,595 | \$350,038 | \$350,038 | 13.16% | 14.85% | 16.07% | 14.85% |
| | American Business Bank | \$3,902,724 | \$314,054 | \$384,581 | \$384,581 | 9.64% | 11.47% | 12.37% | 11.47% |
| | Royal Business Bank | \$4,019,691 | \$589,927 | \$535,952 | \$535,952 | 13.62% | 22.41% | 23.67% | 22.41% |
| | SMBC MANUBANK | \$4,891,391 | \$830,706 | \$819,224 | \$819,224 | 14.99% | 22.14% | 23.40% | 22.14% |
| | CTBC Bank Corp. (USA) | \$5,277,406 | \$669,696 | \$686,508 | \$686,008 | 13.39% | 0.00% | 0.00% | 0.00% |
| | Preferred Bank | \$6,659,765 | \$695,105 | \$724,686 | \$724,686 | 10.85% | 11.57% | 15.18% | 11.57% |
| | Hanmi Bank | \$7,534,939 | \$790,425 | \$840,046 | \$840,046 | 11.32% | 13.26% | 14.27% | 13.26% |
| | Farmers & Merchants Bank of Long Beach | \$12,035,854 | \$1,351,445 | \$1,353,714 | \$1,353,714 | 11.01% | 16.26% | 17.51% | 16.26% |
| | First Foundation Bank | \$13,298,671 | \$1,069,960 | \$1,076,337 | \$1,076,337 | 8.35% | 11.62% | 12.01% | 11.62% |
| | Citizens Business Bank | \$16,027,043 | \$2,061,860 | \$1,610,514 | \$1,610,514 | 10.17% | 14.49% | 15.34% | 14.49% |
| | Pacific Premier Bank | \$19,028,211 | \$3,145,886 | \$2,347,494 | \$2,347,494 | 12.43% | 16.13% | 17.23% | 16.13% |
| | Axos Bank | \$20,746,963 | \$2,075,342 | \$2,049,461 | \$2,049,461 | 10.22% | 12.26% | 13.25% | 12.26% |
| | Average of Asset Group D | \$5,332,618 | \$631,689 | \$589,948 | \$589,928 | 11.82% | 13.37% | 14.41% | 13.37% |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Definitions



| | | | |
|---|--|---|---|
| Total assets | All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles. | Cost of funds (%) | Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities. |
| Net income | Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example. | Net interest margin (FTE) (%) | Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets. |
| Return on average assets (%) | Return on average assets; net income as a percent of average assets. | Asset growth rate (%) | Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets. |
| Return on average equity (%) | Return on average equity; net income as a percent of average equity. | Deposit growth rate (%) | Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits. |
| Efficiency ratio (FTE) (%) | Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items. | Total loans and leases nonaccrual | Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing. |
| Salary expense ÷ employees | Salary and benefits expense divided by number of full-time equivalent employees at end of period. | Nonaccrual loans ÷ total loans (%) | Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans. |
| Total loans and leases | The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above. | Reserves ÷ loans (%) | Reserves for loan losses as a percent of loans before reserves. |
| Total deposits | Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations. | Reserves ÷ nonperforming loans (%) | Loan loss reserves as a percent of nonperforming loans. |
| Liquidity ratio (%) | Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities. | Nonperforming assets / total assets (%) | Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets. |
| Total assets ÷ employees | Total assets divided by number of full-time equivalent employees at end of period. | Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%) | Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio. |
| Loans ÷ deposits (%) | Loans held for investment, before reserves, as a percent of total insured deposits. | Total equity capital | Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example. |
| Yield on earning assets (%) | Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets. | Tier 1 capital | For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines. |
| Cost of interest-bearing liability (%) | Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities. | Leverage ratio (%) | Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets. |
| | | Tier 1 risk-based ratio (%) | Tier 1 capital as a percent of total risk-adjusted assets. |
| | | Risk-Based Capital Ratio (%) | The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets. |
| | | Common Equity Tier Risk Based Ratio (%) | Tier 1 common capital as a percent of risk-weighted assets. |