



# 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

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### FRESNO

265 East River Park Circle  
Suite 110  
Fresno, CA 93270  
**(559) 389-5700**

### SAN FRANCISCO

101 Second Street  
Suite 900  
San Francisco, CA 94105  
**(415) 956-1500**

### STOCKTON

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

### NAPA

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

### SANTA ROSA

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

### WALNUT CREEK

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

### 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**

## Southern California

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### LOS ANGELES

10960 Wilshire Boulevard  
Suite 1100  
Los Angeles, CA 90024  
**(310) 477-0450**

### ORANGE COUNTY

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

### 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

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<b>Group A</b>	\$0–\$250 million
<b>Group B</b>	\$251 million–\$500 million
<b>Group C</b>	\$501 million–\$1 billion
<b>Group D</b>	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

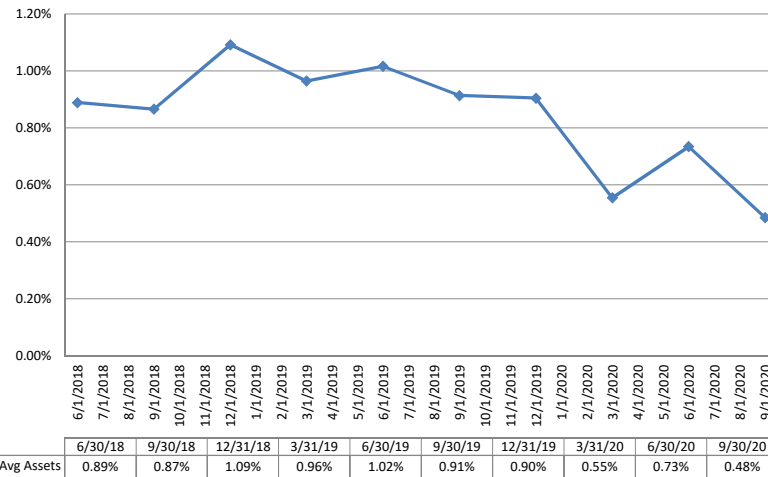
Imperial  
Kern  
Los Angeles  
Orange  
Riverside  
San Bernardino  
San Diego  
San Luis Obispo  
Santa Barbara  
Ventura

# Northern California

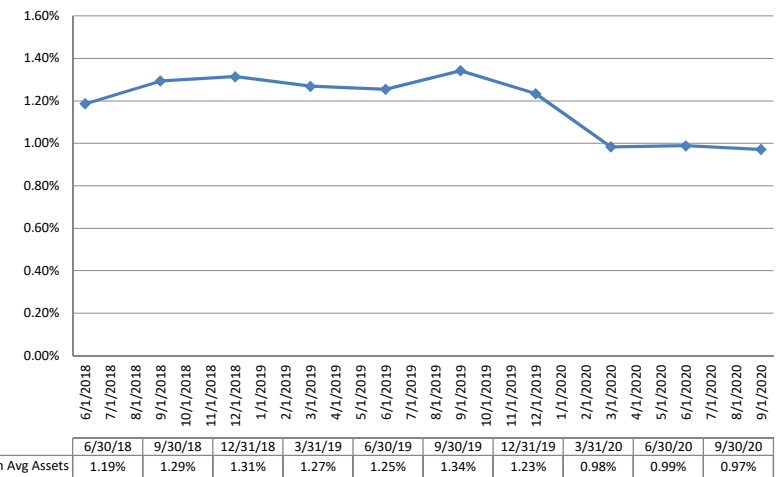
# Performance Analysis

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

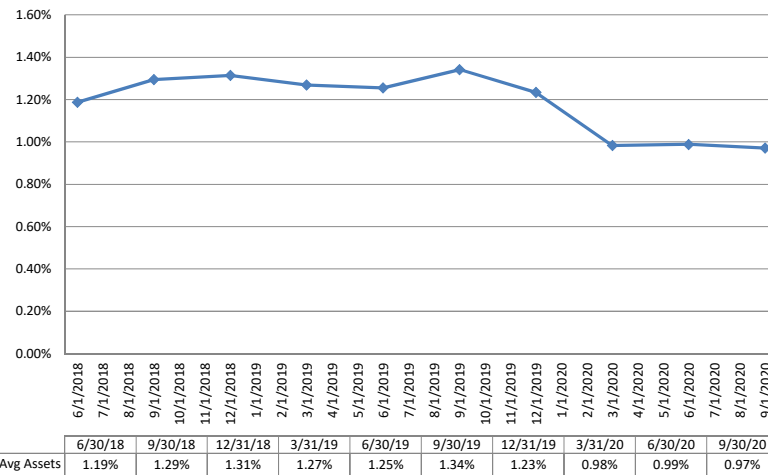
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



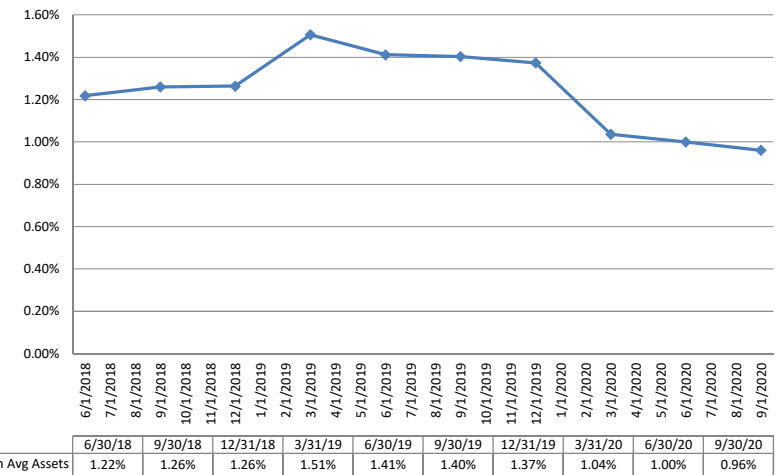
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

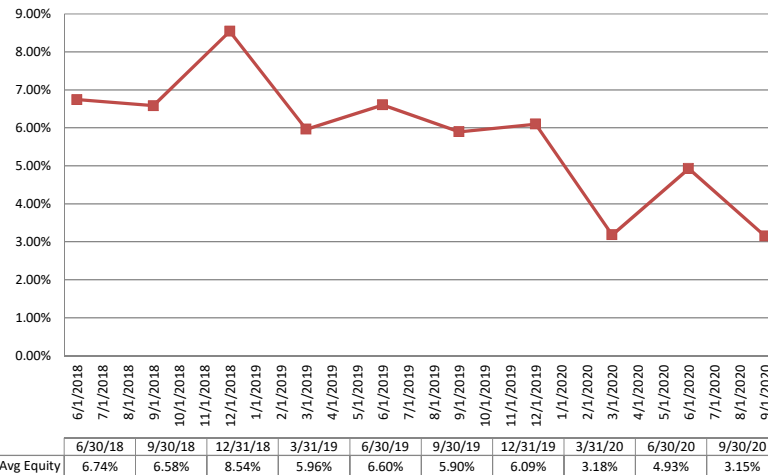
Note: Report includes only bank-level data.

NA = data was not available.

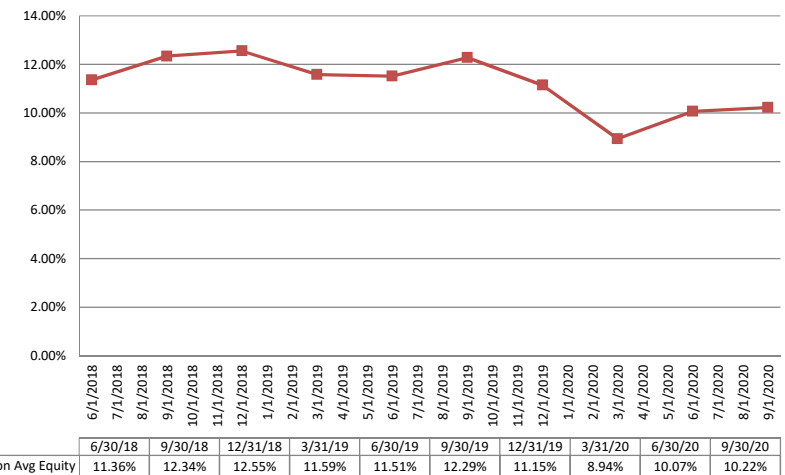
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

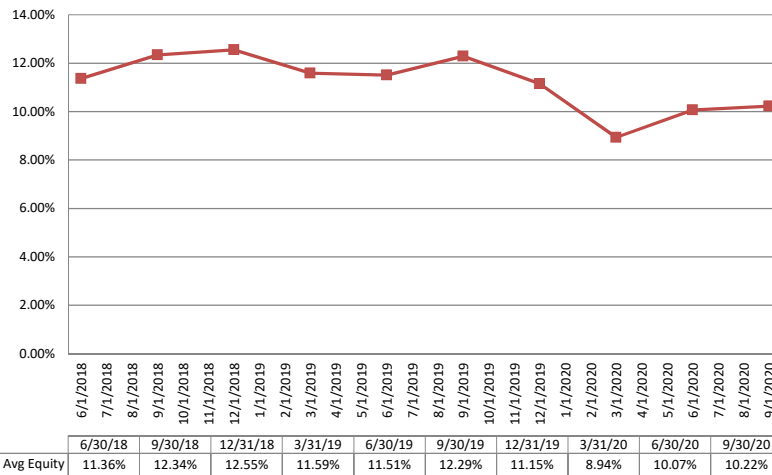
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



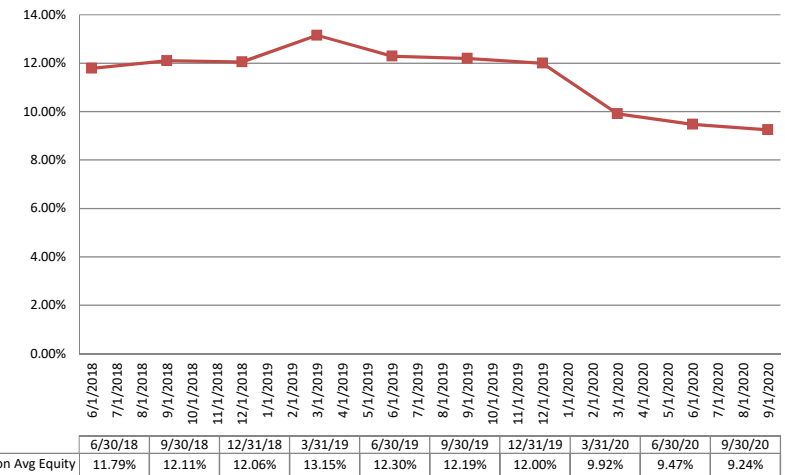
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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# Performance Analysis

September 30, 2020

Run Date: November 10, 2020

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 - \$0 to \$250 million in total assets

California Pacific Bank	\$89,177	\$350	1.58%	4.11%	44.06%	\$116	\$1,186	1.89%	4.70%	45.09%	\$103
Beacon Business Bank, National Association	\$161,135	(\$189)	(0.47%)	(4.12%)	112.27%	\$136	(\$203)	(0.17%)	(1.48%)	103.30%	\$146
Golden Pacific Bank, National Association	\$168,926	(\$35)	(0.08%)	(0.87%)	103.71%	\$108	(\$189)	(0.16%)	(1.56%)	101.78%	\$109
Gateway Bank, F.S.B.	\$173,523	\$39	0.09%	0.97%	111.70%	\$102	\$259	0.23%	2.15%	104.88%	\$87
Bank of Feather River	\$184,409	\$248	0.55%	5.97%	80.16%	\$189	\$1,457	1.16%	12.10%	56.61%	\$98
Metropolitan Bank	\$187,854	\$243	0.54%	4.35%	71.69%	\$76	\$777	0.58%	4.64%	73.00%	\$78
Monterey County Bank	\$210,911	\$180	0.35%	3.66%	96.39%	\$76	\$1,295	0.92%	9.01%	105.16%	\$78
First Federal Savings and Loan Association of San Rafael	\$222,382	\$185	0.33%	1.78%	85.61%	\$111	\$562	0.35%	1.81%	85.32%	\$111
Mission National Bank	\$243,906	(\$809)	(1.31%)	(8.50%)	134.97%	\$114	(\$809)	(0.44%)	(3.05%)	110.83%	\$109
Average of Asset Group A	\$182,469	\$24	0.18%	0.82%	93.40%	\$114	\$482	0.48%	3.15%	87.33%	\$102

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

Liberty Bank	\$300,029	\$337	0.44%	3.75%	79.48%	\$119	\$1,007	0.46%	3.78%	81.01%	\$125
Northern California National Bank	\$312,343	\$1,063	1.38%	14.73%	56.20%	\$122	\$2,671	1.19%	12.94%	49.22%	\$108
Summit Bank	\$317,370	\$506	0.65%	5.62%	68.08%	\$164	\$2,061	0.94%	7.76%	65.93%	\$164
Murphy Bank	\$319,605	\$1,778	2.27%	20.09%	44.14%	\$123	\$4,455	1.92%	17.15%	48.72%	\$125
Golden Valley Bank	\$413,983	\$940	0.90%	11.29%	56.65%	\$96	\$3,125	1.06%	13.51%	57.03%	\$95
Pacific Valley Bank	\$420,189	\$979	0.93%	10.38%	63.80%	\$132	\$2,313	0.80%	8.36%	68.06%	\$134
Cornerstone Community Bank	\$485,281	\$1,324	1.12%	16.06%	52.15%	\$93	\$2,822	0.93%	11.85%	49.67%	\$73
Redwood Capital Bank	\$492,194	\$1,456	1.22%	14.46%	51.16%	\$77	\$3,564	1.11%	12.56%	57.59%	\$80
Average of Asset Group B	\$382,624	\$1,048	1.11%	12.05%	58.96%	\$116	\$2,752	1.05%	10.99%	59.65%	\$113

Source: SNL Financial

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## Performance Analysis

September 30, 2020

Run Date: November 10, 2020

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		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

River Valley Community Bank	\$531,019	\$1,372	1.06%	12.42%	50.99%	\$88	\$2,904	0.79%	9.42%	63.27%	\$95
Pinnacle Bank	\$625,764	\$1,348	0.86%	9.64%	63.05%	\$164	\$2,530	0.63%	6.15%	68.33%	\$158
Community Bank of the Bay	\$636,346	\$1,241	0.82%	8.36%	61.64%	\$138	\$3,304	0.79%	7.59%	60.44%	\$126
Bank of San Francisco	\$662,421	\$1,093	0.71%	10.06%	50.88%	\$148	\$2,870	0.74%	9.01%	51.60%	\$132
1st Capital Bank	\$749,022	\$953	0.52%	5.32%	69.64%	\$115	\$2,911	0.56%	5.54%	67.59%	\$112
BAC Community Bank	\$755,920	\$1,764	0.93%	9.19%	68.49%	\$92	\$6,789	1.27%	12.16%	62.00%	\$81
Fresno First Bank	\$830,913	\$3,048	1.56%	19.93%	43.96%	\$171	\$8,299	1.65%	19.36%	45.32%	\$148
Summit State Bank	\$833,806	\$2,954	1.42%	16.34%	46.90%	\$107	\$7,588	1.31%	14.47%	52.25%	\$107
American River Bank	\$858,463	\$1,899	0.89%	8.29%	56.87%	\$114	\$5,403	0.90%	8.11%	56.81%	\$109
Bank of the Orient	\$931,663	\$1,376	0.59%	5.52%	79.95%	\$101	\$7,555	1.07%	10.42%	59.65%	\$109
Average of Asset Group C	\$741,534	\$1,705	0.94%	10.51%	59.24%	\$124	\$5,015	0.97%	10.22%	58.73%	\$118

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

Premier Valley Bank	\$1,042,436	(\$1,544)	(0.60%)	(4.35%)	54.69%	\$106	\$818	0.11%	0.78%	59.84%	\$107
Plumas Bank	\$1,114,796	\$3,810	1.43%	14.72%	47.71%	\$80	\$10,606	1.46%	14.10%	48.68%	\$81
United Security Bank	\$1,133,063	\$2,374	0.87%	7.55%	56.75%	\$89	\$6,391	0.84%	6.81%	57.75%	\$89
Beneficial State Bank	\$1,201,069	(\$7,702)	(2.53%)	(25.73%)	118.14%	\$166	(\$7,549)	(0.88%)	(8.32%)	96.29%	\$147
Savings Bank of Mendocino County	\$1,286,022	\$4,019	1.27%	8.01%	51.21%	\$84	\$11,674	1.32%	7.93%	52.51%	\$84
Suncrest Bank	\$1,290,368	\$3,208	0.99%	7.89%	48.71%	\$104	\$8,782	1.00%	7.44%	50.18%	\$100
Pacific Coast Bankers' Bank	\$1,300,428	\$1,102	0.32%	3.35%	84.79%	\$255	\$24,521	2.62%	26.89%	46.96%	\$279
Avidbank	\$1,441,008	\$2,571	0.73%	7.85%	70.75%	\$182	\$7,397	0.77%	7.71%	68.54%	\$183
Santa Cruz County Bank	\$1,448,697	\$5,339	1.51%	13.16%	43.07%	\$107	\$13,506	1.44%	11.43%	46.15%	\$103
Oak Valley Community Bank	\$1,448,980	\$3,882	1.09%	12.77%	56.22%	\$91	\$9,456	0.96%	10.76%	57.08%	\$89
First Northern Bank of Dixon	\$1,677,266	\$3,465	0.86%	9.70%	63.14%	\$114	\$8,940	0.80%	8.61%	64.56%	\$108
Merchants Bank of Commerce	\$1,739,269	\$4,787	1.13%	10.19%	51.89%	\$100	\$10,558	0.89%	7.54%	56.67%	\$104
Central Valley Community Bank	\$1,950,121	\$4,501	0.94%	7.63%	62.20%	\$94	\$13,701	1.03%	7.94%	62.76%	\$98
California Bank of Commerce	\$1,972,944	\$764	0.16%	2.14%	83.36%	\$182	\$3,303	0.27%	3.17%	74.57%	\$141
Five Star Bank	\$2,057,242	\$10,160	1.99%	27.38%	36.04%	\$118	\$28,338	2.10%	26.99%	35.43%	\$104
United Business Bank	\$2,270,142	\$3,782	0.67%	5.67%	63.34%	\$109	\$10,154	0.62%	5.15%	64.26%	\$109
El Dorado Savings Bank, F.S.B.	\$2,448,387	\$2,332	0.39%	3.64%	74.23%	\$75	\$8,840	0.51%	4.63%	69.53%	\$76
Bank of Marin	\$2,975,150	\$7,752	1.03%	9.02%	55.30%	\$116	\$22,934	1.07%	9.10%	54.32%	\$117
Exchange Bank	\$3,038,464	\$7,978	1.05%	10.81%	58.81%	\$101	\$24,463	1.14%	11.41%	59.54%	\$100
River City Bank	\$3,147,300	\$8,347	1.09%	13.01%	30.81%	\$135	\$21,764	1.03%	11.63%	35.57%	\$133
Poppy Bank	\$3,157,255	\$11,599	1.55%	19.22%	42.65%	\$148	\$33,791	1.61%	18.98%	40.78%	\$140
Bank of the Sierra	\$3,199,559	\$10,846	1.42%	12.28%	51.48%	\$77	\$27,993	1.33%	10.71%	54.18%	\$77
Bank of Stockton	\$3,850,180	\$17,628	1.87%	11.91%	46.91%	\$109	\$558	0.02%	0.13%	43.47%	\$107
Farmers & Merchants Bank of Central California	\$4,301,259	\$15,165	1.44%	14.45%	47.72%	\$161	\$44,348	1.49%	14.55%	48.99%	\$159
Heritage Bank of Commerce	\$4,605,351	\$12,060	1.06%	8.13%	52.22%	\$137	\$26,571	0.82%	5.98%	53.47%	\$146
Fremont Bank	\$5,119,606	\$23,020	1.86%	25.79%	62.81%	\$121	\$47,777	1.36%	18.30%	70.54%	\$108
WestAmerica Bank	\$6,517,382	\$20,089	1.26%	11.59%	46.84%	\$63	\$57,007	1.27%	12.10%	46.87%	\$64
Luther Burbank Savings	\$7,067,694	\$15,668	0.87%	8.41%	42.39%	\$160	\$35,453	0.67%	6.38%	44.50%	\$154
Tri Counties Bank	\$7,447,929	\$18,162	0.98%	7.69%	56.47%	\$107	\$43,066	0.82%	6.14%	56.77%	\$102
Mechanics Bank	\$18,539,337	\$10,647	0.23%	1.76%	57.62%	\$112	\$42,157	0.32%	2.36%	63.43%	\$120
Average of Asset Group D	\$3,326,290	\$7,527	0.90%	8.85%	57.28%	\$120	\$19,911	0.96%	9.24%	56.14%	\$118

Source: SNL Financial

Note: Report includes only bank-level data.

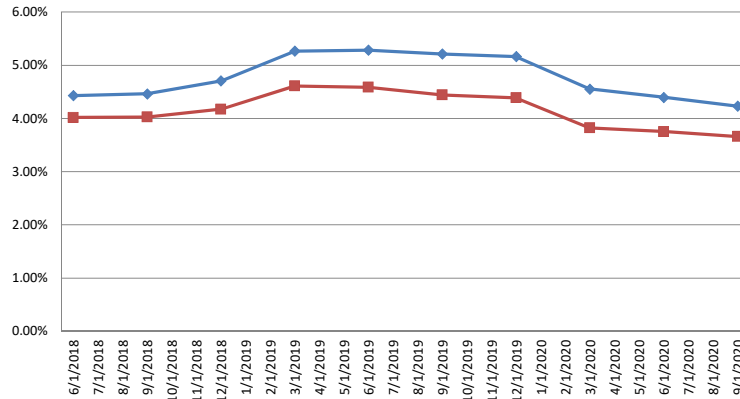
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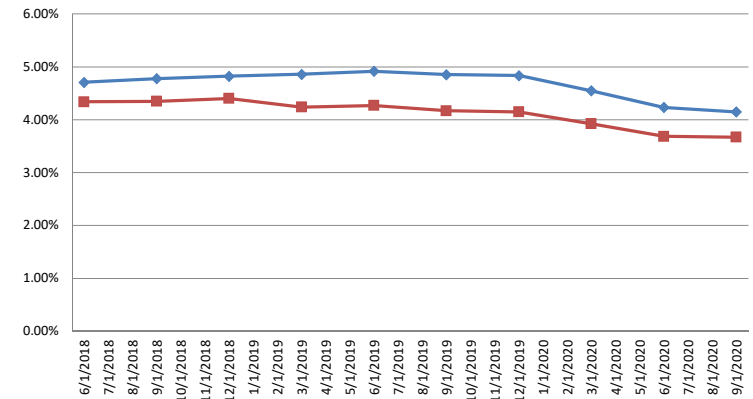
# Balance Sheet & Net Interest Margin

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

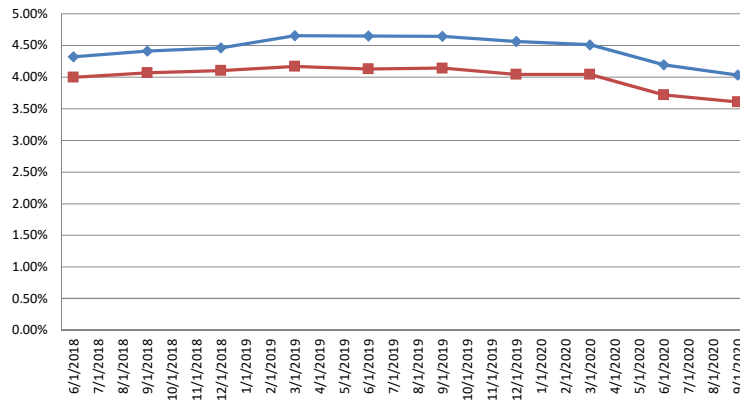
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



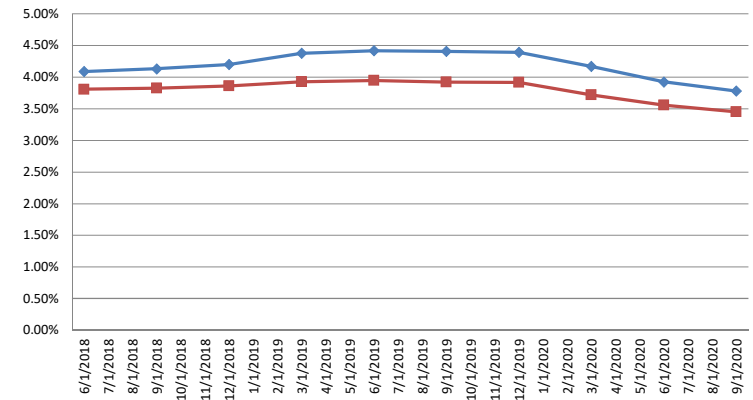
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



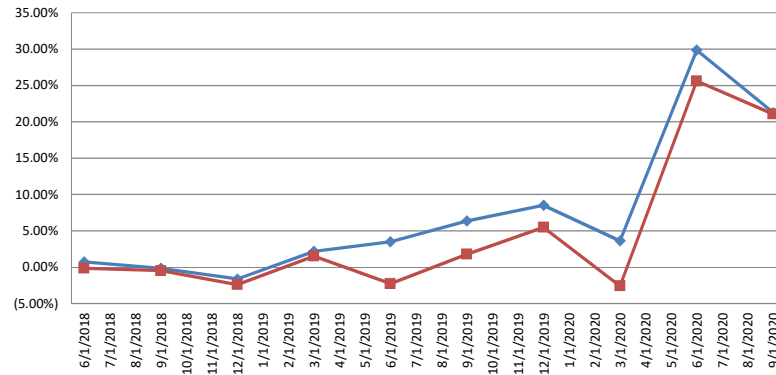
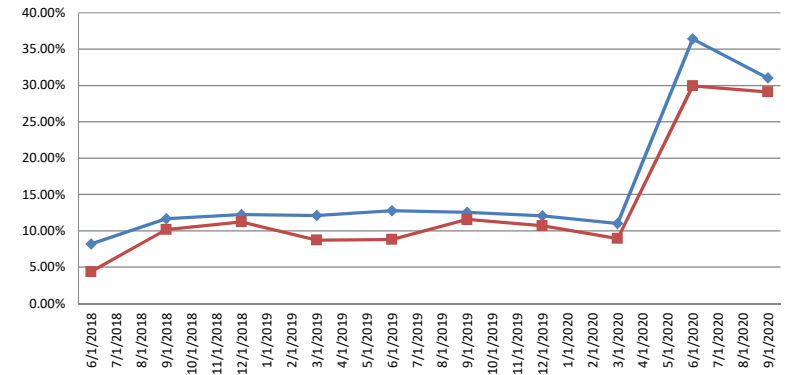
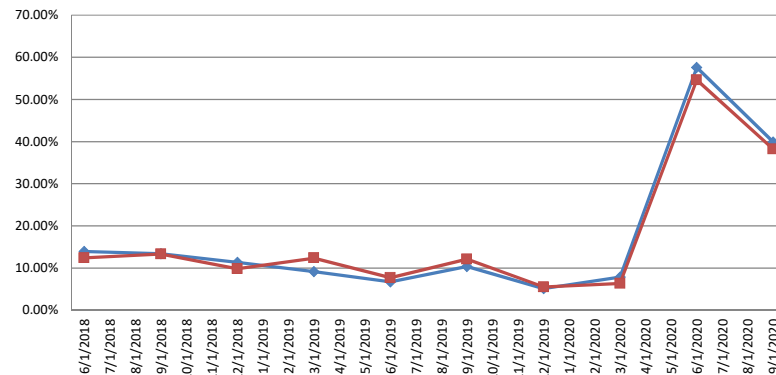
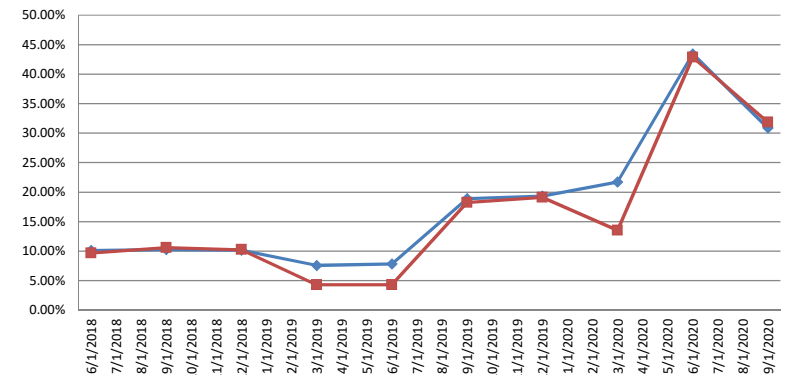
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## Summary Trends of Historical Asset Group Averages: Asset Growth Rate &amp; Deposit Growth Rate

Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets  
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets  
Year-to-DateAsset Group D - Over \$1 billion in Total Assets  
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

September 30, 2020

Run Date: November 10, 2020

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 - \$0 to \$250 million in total assets

California Pacific Bank	\$89,177	\$54,648	\$54,093	101.03%	60.17%	\$11,147	4.81%	0.67%	0.30%	4.63%	20.30%	32.57%
Beacon Business Bank, National Association	\$161,135	\$108,431	\$141,803	76.47%	36.27%	\$6,198	3.79%	0.71%	0.48%	3.41%	4.32%	5.55%
Golden Pacific Bank, National Association	\$168,926	\$118,141	\$152,396	77.52%	26.77%	\$5,449	3.82%	0.50%	0.28%	3.56%	34.14%	39.12%
Gateway Bank, F.S.B.	\$173,523	\$127,023	\$124,557	101.98%	25.09%	\$6,941	4.12%	0.98%	0.95%	3.24%	46.63%	40.44%
Bank of Feather River	\$184,409	\$156,076	\$150,532	103.68%	12.71%	\$7,376	4.88%	0.92%	0.69%	4.23%	35.86%	41.27%
Metropolitan Bank	\$187,854	\$147,272	\$151,617	97.13%	21.78%	\$4,582	4.56%	1.42%	1.21%	3.49%	4.71%	1.08%
Monterey County Bank	\$210,911	\$108,602	\$165,770	65.51%	39.70%	\$4,793	4.22%	0.71%	0.50%	3.73%	34.88%	33.24%
First Federal Savings and Loan Association of San Rafael	\$222,382	\$185,421	\$160,981	115.18%	17.12%	\$6,541	4.13%	0.95%	0.94%	3.36%	13.84%	10.06%
Mission National Bank	\$243,906	\$170,712	\$193,039	88.43%	32.94%	\$5,189	3.74%	0.88%	0.53%	3.25%	(3.27%)	(13.75%)
Average of Asset Group A	\$182,469	\$130,703	\$143,865	91.88%	30.28%	\$6,468	4.23%	0.86%	0.65%	3.66%	21.27%	21.06%

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

Liberty Bank	\$300,029	\$221,700	\$262,520	84.45%	26.49%	\$6,819	3.90%	0.67%	0.49%	3.47%	10.96%	12.86%
Northern California National Bank	\$312,343	\$143,262	\$275,929	51.92%	31.66%	\$11,155	3.19%	0.43%	0.32%	2.91%	18.19%	14.38%
Summit Bank	\$317,370	\$216,329	\$273,859	78.99%	31.17%	\$9,617	4.56%	0.41%	0.24%	4.37%	30.63%	35.76%
Murphy Bank	\$319,605	\$274,421	\$265,757	103.26%	15.16%	\$10,310	5.93%	1.70%	1.69%	4.37%	5.22%	0.22%
Golden Valley Bank	\$413,983	\$277,562	\$364,995	76.05%	31.23%	\$8,280	3.68%	0.44%	0.29%	3.42%	21.29%	31.72%
Pacific Valley Bank	\$420,189	\$346,128	\$380,349	91.00%	17.88%	\$8,575	3.98%	0.59%	0.34%	3.66%	26.28%	28.28%
Cornerstone Community Bank	\$485,281	\$342,416	\$371,635	92.14%	27.22%	\$11,554	4.04%	0.71%	0.54%	3.51%	91.07%	62.10%
Redwood Capital Bank	\$492,194	\$354,547	\$448,236	79.10%	21.07%	\$7,031	3.91%	0.41%	0.28%	3.65%	44.84%	47.44%
Average of Asset Group B	\$382,624	\$272,046	\$330,410	82.11%	25.24%	\$9,168	4.15%	0.67%	0.52%	3.67%	31.06%	29.10%

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 &amp; Net Interest Margin

September 30, 2020

Run Date: November 10, 2020

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

River Valley Community Bank	\$531,019	\$263,621	\$401,143	65.72%	39.54%	\$10,412	3.43%	0.67%	0.47%	3.03%	26.75%	25.13%
Pinnacle Bank	\$625,764	\$494,085	\$548,818	90.03%	18.57%	\$8,814	4.54%	0.78%	0.43%	4.12%	65.35%	71.92%
Community Bank of the Bay	\$636,346	\$477,873	\$530,610	90.06%	24.04%	\$11,570	4.28%	1.06%	0.69%	3.61%	38.49%	43.87%
Bank of San Francisco	\$662,421	\$531,390	\$515,812	103.02%	20.94%	\$14,400	3.81%	0.59%	0.41%	3.43%	88.95%	61.59%
1st Capital Bank	\$749,022	\$628,640	\$661,575	95.02%	11.75%	\$7,968	3.79%	0.33%	0.17%	3.65%	21.42%	20.86%
BAC Community Bank	\$755,920	\$532,002	\$662,739	80.27%	26.75%	\$6,690	3.77%	0.24%	0.10%	3.71%	27.92%	27.53%
Fresno First Bank	\$830,913	\$612,814	\$754,557	81.22%	21.58%	\$13,622	4.19%	0.43%	0.12%	4.08%	72.47%	74.58%
Summit State Bank	\$833,806	\$735,252	\$688,026	106.86%	10.42%	\$8,685	4.64%	1.20%	0.81%	3.79%	26.40%	26.53%
American River Bank	\$858,463	\$478,171	\$728,925	65.60%	26.41%	\$8,500	3.78%	0.41%	0.28%	3.57%	25.43%	27.27%
Bank of the Orient	\$931,663	\$736,084	\$789,695	93.21%	20.79%	\$7,637	4.11%	1.34%	0.98%	3.10%	5.60%	3.07%
Average of Asset Group C	\$741,534	\$548,993	\$628,190	87.10%	22.08%	\$9,830	4.03%	0.71%	0.45%	3.61%	39.88%	38.24%

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

Premier Valley Bank	\$1,042,436	\$606,548	\$855,913	70.87%	23.14%	\$15,108	3.98%	0.25%	0.14%	3.86%	20.55%	27.90%
Plumas Bank	\$1,114,796	\$747,250	\$977,767	76.42%	22.27%	\$7,146	4.24%	0.19%	0.09%	4.17%	38.60%	41.00%
United Security Bank	\$1,133,063	\$660,446	\$997,702	66.20%	33.29%	\$9,364	3.67%	0.39%	0.18%	3.44%	24.72%	28.64%
Beneficial State Bank	\$1,201,069	\$964,865	\$1,032,091	93.49%	18.92%	\$6,191	4.43%	0.68%	0.51%	3.97%	21.16%	31.68%
Savings Bank of Mendocino County	\$1,286,022	\$634,862	\$1,080,076	58.78%	47.42%	\$7,066	3.65%	0.19%	0.10%	3.56%	21.97%	24.97%
Suncrest Bank	\$1,290,368	\$809,530	\$1,050,620	77.05%	36.73%	\$10,753	4.04%	0.57%	0.33%	3.79%	41.35%	35.73%
Pacific Coast Bankers' Bank	\$1,300,428	\$205,578	\$1,012,126	20.31%	28.88%	\$12,749	2.11%	0.71%	0.49%	1.41%	106.35%	98.99%
Avidbank	\$1,441,008	\$1,011,137	\$1,280,356	78.97%	29.73%	\$11,437	4.37%	0.86%	0.45%	3.94%	36.83%	39.86%
Santa Cruz County Bank	\$1,448,697	\$1,206,822	\$1,179,709	102.30%	9.18%	\$10,811	4.21%	0.46%	0.20%	3.99%	47.02%	40.60%
Oak Valley Community Bank	\$1,448,980	\$1,020,667	\$1,311,454	77.83%	16.49%	\$7,749	3.65%	0.18%	0.10%	3.63%	35.00%	38.09%
First Northern Bank of Dixon	\$1,677,266	\$984,953	\$1,502,841	65.54%	40.03%	\$7,949	3.41%	0.21%	0.12%	3.31%	39.68%	42.10%
Merchants Bank of Commerce	\$1,739,269	\$1,205,028	\$1,522,475	79.15%	24.67%	\$8,484	3.99%	0.43%	0.22%	3.76%	23.58%	26.13%
Central Valley Community Bank	\$1,950,121	\$1,109,889	\$1,681,879	65.99%	33.25%	\$6,795	4.01%	0.20%	0.08%	3.93%	29.55%	34.65%
California Bank of Commerce	\$1,972,944	\$1,354,111	\$1,448,874	93.46%	29.55%	\$13,894	3.53%	0.89%	0.58%	2.99%	94.93%	61.63%
Five Star Bank	\$2,057,242	\$1,564,908	\$1,894,769	82.59%	22.69%	\$15,825	4.13%	0.74%	0.52%	3.64%	52.03%	58.71%
United Business Bank	\$2,270,142	\$1,706,139	\$1,964,578	86.85%	22.11%	\$7,276	4.42%	0.61%	0.41%	4.05%	18.56%	20.58%
El Dorado Savings Bank, F.S.B.	\$2,448,387	\$605,151	\$2,178,984	27.77%	80.39%	\$9,239	2.30%	0.33%	0.32%	2.00%	16.15%	17.87%
Bank of Marin	\$2,975,150	\$2,107,991	\$2,581,524	81.66%	24.39%	\$10,224	3.74%	0.26%	0.09%	3.65%	13.19%	13.38%
Exchange Bank	\$3,038,464	\$1,823,034	\$2,685,030	67.90%	29.59%	\$7,831	3.59%	0.23%	0.12%	3.50%	18.41%	18.65%
River City Bank	\$3,147,300	\$2,498,364	\$2,836,260	88.09%	11.64%	\$23,313	3.48%	1.07%	0.69%	2.73%	31.57%	43.01%
Poppy Bank	\$3,157,255	\$2,431,305	\$2,788,066	87.20%	25.50%	\$21,625	4.31%	1.73%	1.59%	2.85%	32.80%	39.10%
Bank of the Sierra	\$3,199,559	\$2,377,222	\$2,603,565	91.31%	15.07%	\$6,516	4.16%	0.28%	0.16%	4.03%	31.16%	26.42%
Bank of Stockton	\$3,850,180	\$2,009,466	\$3,102,635	64.77%	48.73%	\$9,578	3.77%	0.31%	0.20%	3.61%	19.56%	25.85%
Farmers & Merchants Bank of												
Central California	\$4,301,259	\$3,111,931	\$3,815,755	81.55%	17.14%	\$11,948	4.13%	0.43%	0.23%	3.87%	20.71%	21.73%
Heritage Bank of Commerce	\$4,605,351	\$2,700,581	\$3,912,098	69.03%	37.68%	\$13,466	3.84%	0.32%	0.13%	3.69%	16.14%	18.52%
Fremont Bank	\$5,119,606	\$3,864,043	\$4,693,271	82.33%	20.43%	\$5,135	3.80%	0.51%	0.20%	3.55%	22.60%	23.51%
WestAmerica Bank	\$6,517,382	\$1,310,009	\$5,541,531	23.64%	70.76%	\$9,514	2.91%	0.06%	0.03%	2.94%	21.87%	20.10%
Luther Burbank Savings	\$7,067,694	\$6,148,543	\$5,314,445	115.69%	13.58%	\$25,063	3.50%	1.65%	1.62%	2.05%	0.46%	0.90%
Tri Counties Bank	\$7,447,929	\$4,832,907	\$6,345,298	76.17%	25.39%	\$6,814	4.17%	0.21%	0.13%	4.06%	20.17%	24.16%
Mechanics Bank	\$18,539,337	\$11,104,017	\$15,773,408	70.40%	27.19%	\$9,449	3.82%	0.47%	0.19%	3.57%	10.35%	10.78%
Average of Asset Group D	\$3,326,290	\$2,090,577	\$2,832,170	74.11%	29.53%	\$10,944	3.78%	0.51%	0.34%	3.45%	30.90%	31.84%

Source: SNL Financial

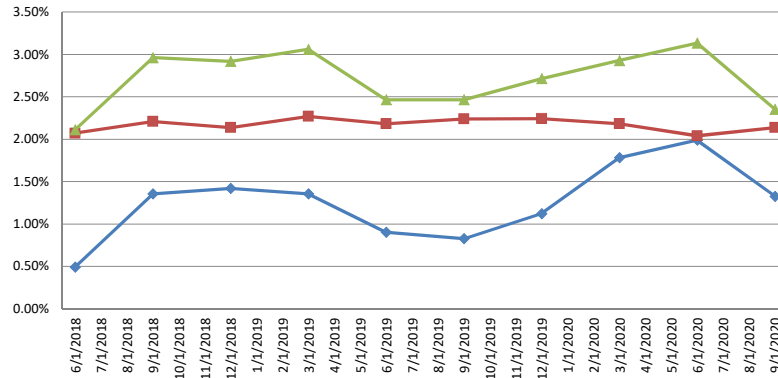
Note: Report includes only bank-level data.

NA = data was not available.

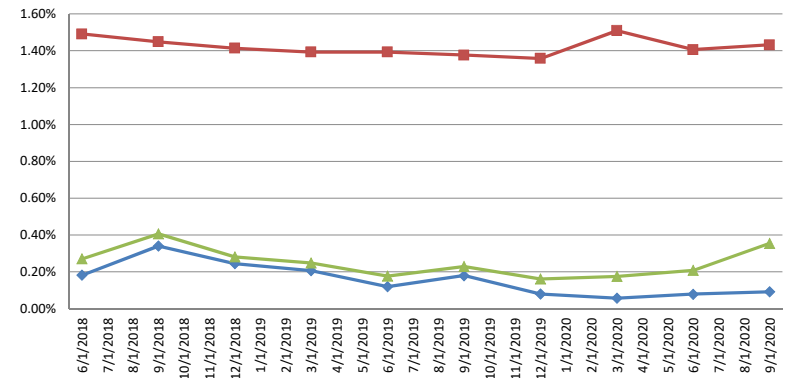
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

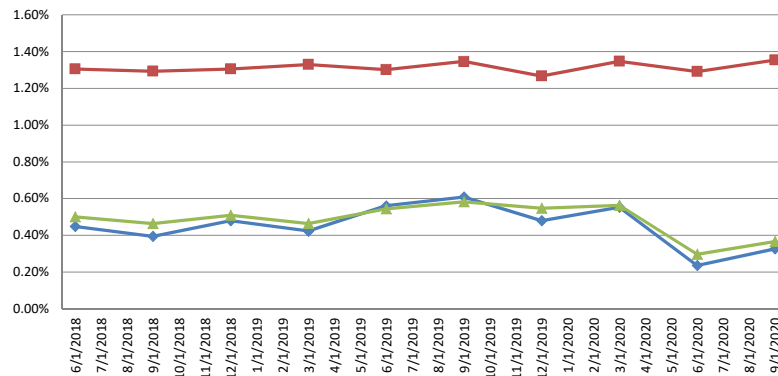
## Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans &amp; NPAs/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets  
As of Date

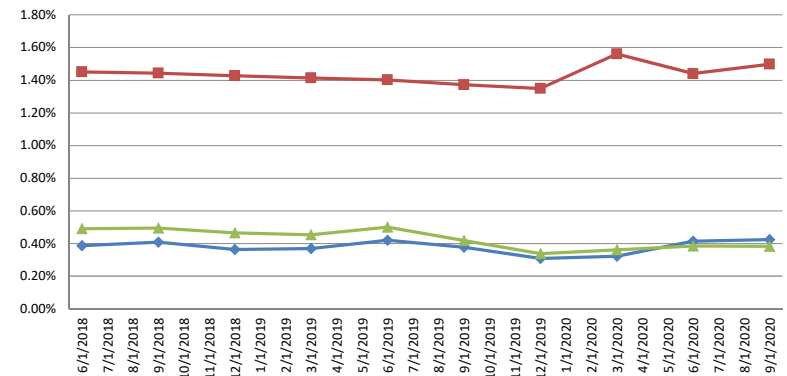
	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Nonaccruals/Loans	0.49%	1.35%	1.42%	1.35%	0.90%	0.83%	1.12%	1.78%	1.99%	1.33%
Reserves/Loans	2.07%	2.21%	2.14%	2.27%	2.18%	2.24%	2.24%	2.18%	2.04%	2.14%
NPAs/Total Assets	2.11%	2.96%	2.92%	3.06%	2.47%	2.46%	2.71%	2.93%	3.13%	2.35%

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

	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Nonaccruals/Loans	0.18%	0.34%	0.24%	0.21%	0.12%	0.18%	0.08%	0.06%	0.08%	0.09%
Reserves/Loans	1.49%	1.45%	1.41%	1.39%	1.39%	1.38%	1.36%	1.51%	1.41%	1.43%
NPAs/Total Assets	0.27%	0.41%	0.28%	0.25%	0.18%	0.23%	0.16%	0.18%	0.21%	0.36%

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

	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Nonaccruals/Loans	0.45%	0.39%	0.48%	0.42%	0.56%	0.61%	0.48%	0.55%	0.24%	0.33%
Reserves/Loans	1.31%	1.29%	1.31%	1.33%	1.30%	1.35%	1.27%	1.35%	1.29%	1.35%
NPAs/Total Assets	0.50%	0.46%	0.51%	0.46%	0.54%	0.58%	0.55%	0.56%	0.30%	0.37%

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

	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Nonaccruals/Loans	0.39%	0.41%	0.36%	0.37%	0.42%	0.38%	0.31%	0.32%	0.41%	0.42%
Reserves/Loans	1.45%	1.44%	1.43%	1.41%	1.40%	1.37%	1.35%	1.56%	1.44%	1.50%
NPAs/Total Assets	0.49%	0.49%	0.46%	0.45%	0.50%	0.42%	0.34%	0.36%	0.38%	0.38%

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**
**September 30, 2020**
**Run Date: November 10, 2020**

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 - \$0 to \$250 million in total assets**

California Pacific Bank	\$89,177	\$2,019	3.69%	8.08%	218.57%	15.76%	6.83%
Beacon Business Bank, National Association	\$161,135	\$1,943	1.79%	2.75%	141.49%	9.91%	1.31%
Golden Pacific Bank, National Association	\$168,926	\$3,143	2.66%	1.20%	45.05%	18.12%	1.86%
Gateway Bank, F.S.B.	\$173,523	\$294	0.23%	1.05%	36.00%	21.40%	2.14%
Bank of Feather River	\$184,409	\$0	0.00%	1.12%	NA	0.00%	0.00%
Metropolitan Bank	\$187,854	\$0	0.00%	1.78%	174.37%	5.99%	0.80%
Monterey County Bank	\$210,911	\$3,880	3.57%	1.01%	28.22%	84.37%	8.24%
First Federal Savings and Loan Association of San Rafael	\$222,382	\$0	0.00%	0.51%	NA	0.00%	0.00%
Mission National Bank	\$243,906	\$0	0.00%	1.73%	NA	0.00%	0.00%
Average of Asset Group A	\$182,469	\$1,253	1.33%	2.14%	107.28%	17.28%	2.35%

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

Liberty Bank	\$300,029	\$0	0.00%	1.32%	112.09%	6.71%	0.87%
Northern California National Bank	\$312,343	\$0	0.00%	2.18%	145.80%	6.58%	0.69%
Summit Bank	\$317,370	\$0	0.00%	1.77%	213.43%	4.51%	0.57%
Murphy Bank	\$319,605	\$210	0.08%	1.08%	821.05%	1.85%	0.11%
Golden Valley Bank	\$413,983	\$75	0.03%	1.18%	NM	0.20%	0.02%
Pacific Valley Bank	\$420,189	\$894	0.26%	1.39%	485.51%	2.31%	0.24%
Cornerstone Community Bank	\$485,281	\$0	0.00%	1.17%	NM	0.24%	0.02%
Redwood Capital Bank	\$492,194	\$1,261	0.36%	1.36%	305.19%	3.45%	0.32%
Average of Asset Group B	\$382,624	\$305	0.09%	1.43%	347.18%	3.23%	0.36%

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

September 30, 2020

Run Date: November 10, 2020

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

River Valley Community Bank	\$531,019	\$284	0.11%	1.33%	606.55%	1.19%	0.11%
Pinnacle Bank	\$625,764	\$50	0.01%	1.19%	NM	0.13%	0.01%
Community Bank of the Bay	\$636,346	\$156	0.03%	1.12%	NM	0.43%	0.04%
Bank of San Francisco	\$662,421	\$1,039	0.20%	1.28%	654.48%	2.05%	0.16%
1st Capital Bank	\$749,022	\$1,535	0.24%	1.40%	485.34%	2.23%	0.24%
BAC Community Bank	\$755,920	\$4,544	0.85%	1.22%	143.16%	5.48%	0.60%
Fresno First Bank	\$830,913	\$1,069	0.17%	1.07%	611.60%	1.54%	0.13%
Summit State Bank	\$833,806	\$267	0.04%	1.14%	339.80%	3.23%	0.30%
American River Bank	\$858,463	\$0	0.00%	1.38%	112.44%	8.14%	0.78%
Bank of the Orient	\$931,663	\$11,842	1.61%	2.40%	146.65%	10.41%	1.29%
Average of Asset Group C	\$741,534	\$2,079	0.33%	1.35%	387.50%	3.48%	0.37%

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

Premier Valley Bank	\$1,042,436	\$4,690	0.77%	1.02%	131.81%	5.23%	0.45%
Plumas Bank	\$1,114,796	\$2,445	0.33%	1.28%	289.16%	3.60%	0.37%
United Security Bank	\$1,133,063	\$11,535	1.75%	1.32%	66.25%	10.45%	1.20%
Beneficial State Bank	\$1,201,069	\$9,601	1.00%	1.85%	185.87%	7.23%	0.80%
Savings Bank of Mendocino County	\$1,286,022	\$796	0.13%	1.85%	650.89%	0.84%	0.14%
Suncrest Bank	\$1,290,368	\$4,258	0.53%	1.02%	193.85%	3.37%	0.34%
Pacific Coast Bankers' Bank	\$1,300,428	\$0	0.00%	1.94%	NA	0.00%	0.00%
Avidbank	\$1,441,008	\$331	0.03%	1.23%	NM	0.23%	0.02%
Santa Cruz County Bank	\$1,448,697	\$626	0.05%	0.91%	NM	0.43%	0.04%
Oak Valley Community Bank	\$1,448,980	\$757	0.07%	1.14%	NM	0.68%	0.06%
First Northern Bank of Dixon	\$1,677,266	\$15,637	1.59%	1.47%	79.84%	11.39%	1.08%
Merchants Bank of Commerce	\$1,739,269	\$8,098	0.67%	1.40%	136.55%	6.48%	0.71%
Central Valley Community Bank	\$1,950,121	\$3,458	0.31%	1.32%	115.54%	6.37%	0.65%
California Bank of Commerce	\$1,972,944	\$580	0.04%	0.99%	NM	0.39%	0.03%
Five Star Bank	\$2,057,242	\$1,467	0.09%	1.25%	NM	0.84%	0.07%
United Business Bank	\$2,270,142	\$7,562	0.44%	0.93%	189.54%	3.63%	0.38%
El Dorado Savings Bank, F.S.B.	\$2,448,387	\$2,626	0.43%	0.95%	103.70%	2.11%	0.23%
Bank of Marin	\$2,975,150	\$1,442	0.07%	1.05%	160.62%	4.10%	0.46%
Exchange Bank	\$3,038,464	\$10,987	0.60%	2.22%	259.69%	4.61%	0.51%
River City Bank	\$3,147,300	\$25	0.00%	2.03%	NM	0.02%	0.00%
Poppy Bank	\$3,157,255	\$27,968	1.15%	3.75%	300.55%	10.09%	1.09%
Bank of the Sierra	\$3,199,559	\$7,227	0.30%	0.66%	104.52%	5.19%	0.56%
Bank of Stockton	\$3,850,180	\$2,291	0.11%	3.05%	617.38%	1.63%	0.26%
Farmers & Merchants Bank of Central California	\$4,301,259	\$498	0.02%	1.83%	677.13%	1.98%	0.22%
Heritage Bank of Commerce	\$4,605,351	\$9,661	0.36%	1.68%	465.44%	2.28%	0.21%
Fremont Bank	\$5,119,606	\$20,154	0.52%	1.33%	173.26%	7.39%	0.58%
WestAmerica Bank	\$6,517,382	\$4,380	0.33%	1.84%	332.35%	1.26%	0.11%
Luther Burbank Savings	\$7,067,694	\$4,831	0.08%	0.75%	754.76%	0.77%	0.09%
Tri Counties Bank	\$7,447,929	\$22,919	0.47%	1.81%	310.16%	3.79%	0.41%
Mechanics Bank	\$18,539,337	\$49,222	0.44%	1.05%	226.40%	4.40%	0.37%
Average of Asset Group D	\$3,326,290	\$7,869	0.42%	1.50%	283.71%	3.69%	0.38%

Source: SNL Financial

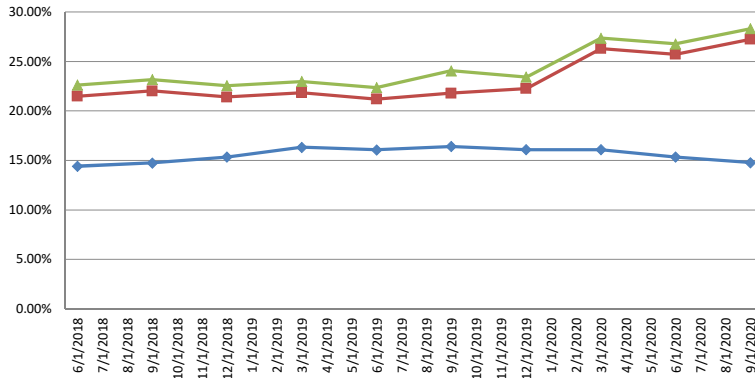
Note: Report includes only bank-level data.

NA = data was not available.

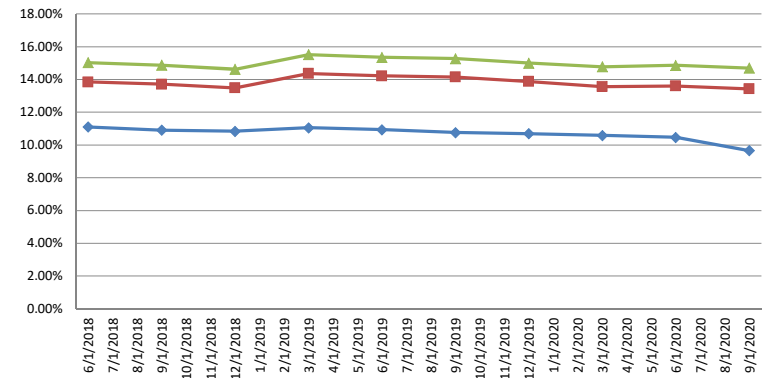
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Capital Adequacy

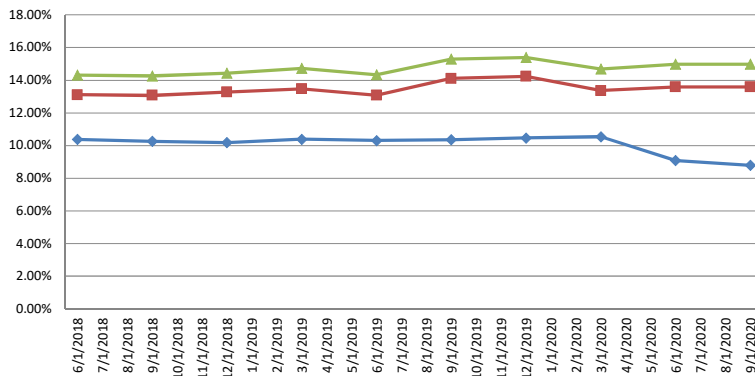
## Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio &amp; Risk Based Capital Ratio

Asset Group A - \$0 to \$250 million in Total Assets  
As of Date

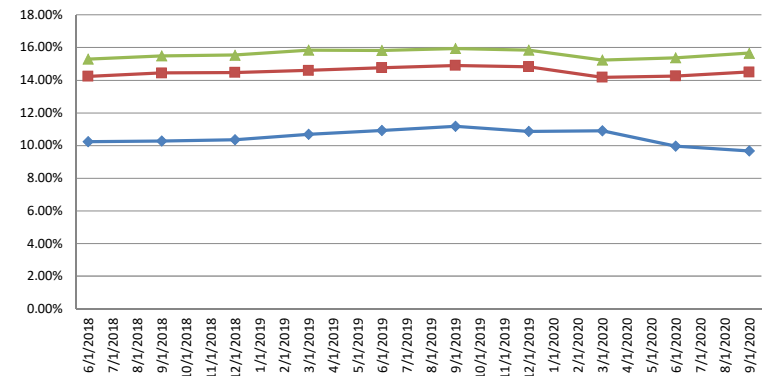
	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Leverage Ratio	14.41%	14.74%	15.33%	16.32%	16.05%	16.40%	16.07%	16.08%	15.34%	14.77%
Tier 1 Risk Based Ratio	21.47%	22.01%	21.39%	21.83%	21.19%	21.79%	22.26%	26.29%	25.71%	27.25%
Risk Based Capital Ratio	22.61%	23.16%	22.54%	22.97%	22.34%	24.05%	23.41%	27.35%	26.77%	28.30%

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

	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Leverage Ratio	11.10%	10.89%	10.83%	11.04%	10.93%	10.75%	10.69%	10.57%	10.46%	9.66%
Tier 1 Risk Based Ratio	13.84%	13.70%	13.48%	14.36%	14.21%	14.14%	13.87%	13.55%	13.60%	13.43%
Risk Based Capital Ratio	15.02%	14.86%	14.62%	15.51%	15.35%	15.26%	14.99%	14.76%	14.86%	14.69%

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

	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Leverage Ratio	10.36%	10.24%	10.17%	10.38%	10.30%	10.35%	10.46%	10.54%	9.08%	8.78%
Tier 1 Risk Based Ratio	13.10%	13.07%	13.27%	13.47%	13.08%	14.10%	14.24%	13.36%	13.58%	13.59%
Risk Based Capital Ratio	14.31%	14.26%	14.43%	14.72%	14.32%	15.29%	15.39%	14.68%	14.97%	14.97%

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

	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Leverage Ratio	10.23%	10.27%	10.35%	10.69%	10.91%	11.16%	10.86%	10.90%	9.96%	9.66%
Tier 1 Risk Based Ratio	14.22%	14.43%	14.46%	14.59%	14.75%	14.90%	14.81%	14.18%	14.24%	14.49%
Risk Based Capital Ratio	15.28%	15.49%	15.53%	15.83%	15.82%	15.94%	15.83%	15.23%	15.37%	15.65%

Source: SNL Financial

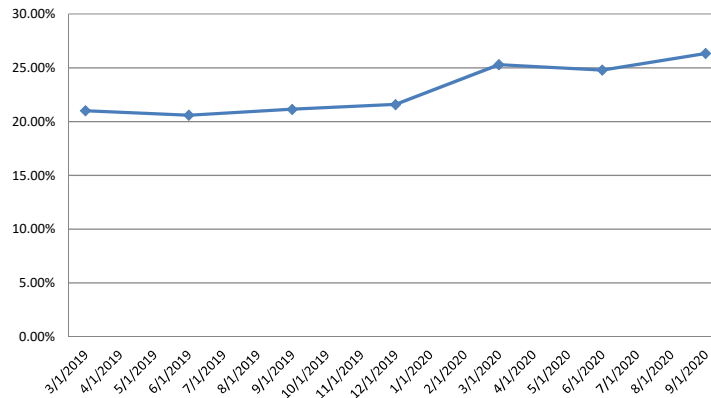
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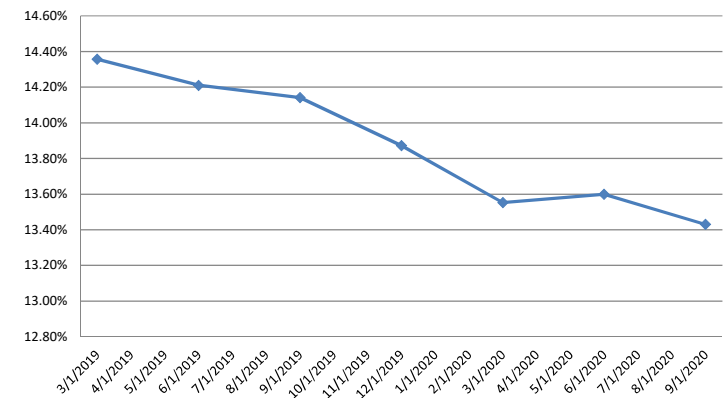
## Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date



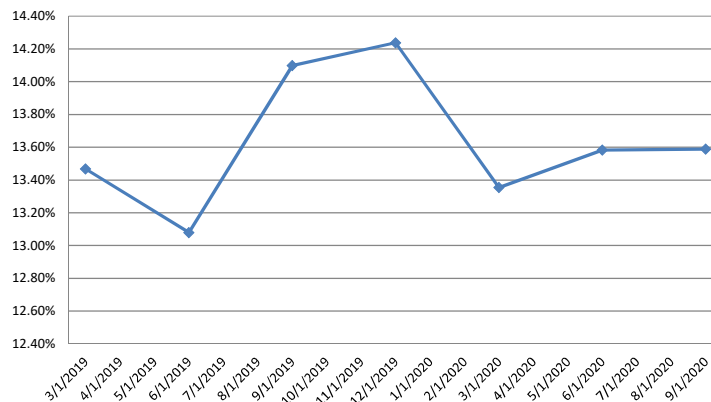
	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Common Equity Tier 1 RB Ratio	21.00%	20.60%	21.14%	21.59%	25.29%	24.79%	26.34%

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



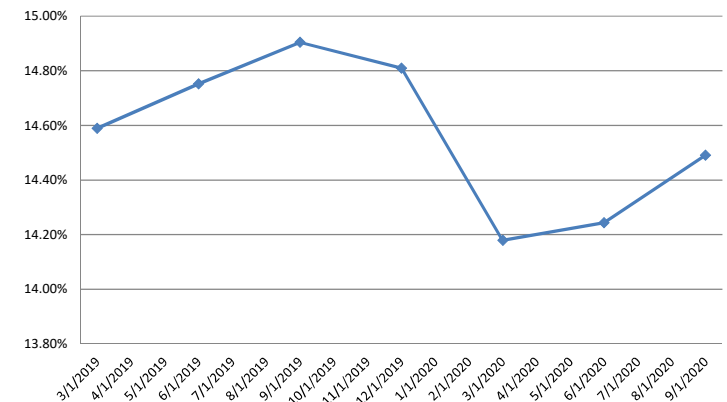
	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Common Equity Tier 1 RB Ratio	14.36%	14.21%	14.14%	13.87%	13.55%	13.60%	13.43%

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



	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Common Equity Tier 1 RB Ratio	13.47%	13.08%	14.10%	14.24%	13.36%	13.58%	13.59%

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



	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Common Equity Tier 1 RB Ratio	14.59%	14.75%	14.90%	14.81%	14.18%	14.24%	14.49%

Source: SNL Financial

Note: Report includes only bank-level data.

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

# Capital Adequacy

September 30, 2020

Run Date: November 10, 2020

		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 (%)	Common Equity Tier 1 Risk Based Ratio (%)
Region	Institution Name								

## Asset Group A - \$0 to \$250 million in total assets

California Pacific Bank	\$89,177	\$34,259	\$34,259	\$34,259	38.78%	56.44%	57.77%	56.44%
Beacon Business Bank, National Association	\$161,135	\$18,269	\$17,528	\$17,528	10.82%	19.71%	20.98%	19.71%
Golden Pacific Bank, National Association	\$168,926	\$16,197	\$13,533	\$13,533	8.11%	NA	NA	NA
Gateway Bank, F.S.B.	\$173,523	\$16,055	\$16,088	\$12,401	9.89%	19.75%	21.00%	15.22%
Bank of Feather River	\$184,409	\$16,736	\$16,736	\$16,736	9.63%	NA	NA	NA
Metropolitan Bank	\$187,854	\$22,463	\$22,493	\$22,493	12.40%	NA	NA	NA
Monterey County Bank	\$210,911	\$19,627	\$19,144	\$19,144	9.32%	14.34%	15.18%	14.34%
First Federal Savings and Loan Association of San Rafael	\$222,382	\$41,601	\$41,601	\$41,601	18.72%	26.01%	26.59%	26.01%
Mission National Bank	\$243,906	\$37,634	\$37,634	\$37,634	15.25%	NA	NA	NA
Average of Asset Group A	\$182,469	\$24,760	\$24,335	\$23,925	14.77%	27.25%	28.30%	26.34%

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

Liberty Bank	\$300,029	\$36,054	\$35,763	\$35,763	11.79%	NA	NA	NA
Northern California National Bank	\$312,343	\$29,410	\$27,746	\$27,746	8.99%	NA	NA	NA
Summit Bank	\$317,370	\$35,987	\$35,987	\$35,987	11.64%	14.51%	15.77%	14.51%
Murphy Bank	\$319,605	\$35,882	\$35,882	\$35,882	11.44%	NA	NA	NA
Golden Valley Bank	\$413,983	\$34,183	\$31,744	\$31,744	7.61%	14.40%	15.65%	14.40%
Pacific Valley Bank	\$420,189	\$38,212	\$38,212	\$38,212	9.11%	NA	NA	NA
Cornerstone Community Bank	\$485,281	\$33,645	\$33,272	\$33,272	8.14%	10.75%	12.00%	10.75%
Redwood Capital Bank	\$492,194	\$41,023	\$40,632	\$40,632	8.53%	14.06%	15.32%	14.06%
Average of Asset Group B	\$382,624	\$35,550	\$34,905	\$34,905	9.66%	13.43%	14.69%	13.43%

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

September 30, 2020

Run Date: November 10, 2020

		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 (%)	Common Equity Tier 1 Risk Based Ratio (%)
Region	Institution Name								
Asset Group C - \$501 million to \$1 billion in total assets									
	River Valley Community Bank	\$531,019	\$45,317	\$38,040	\$38,040	7.36%	12.62%	13.85%	12.62%
	Pinnacle Bank	\$625,764	\$56,681	\$56,649	\$56,649	8.99%	13.50%	14.76%	13.50%
	Community Bank of the Bay	\$636,346	\$60,037	\$59,406	\$59,406	9.79%	14.70%	15.95%	14.70%
	Bank of San Francisco	\$662,421	\$44,068	\$43,827	\$43,827	8.17%	15.14%	16.40%	15.14%
	1st Capital Bank	\$749,022	\$72,388	\$70,831	\$70,831	9.58%	14.16%	15.42%	14.16%
	BAC Community Bank	\$755,920	\$76,501	\$71,648	\$71,648	9.40%	NA	NA	NA
	Fresno First Bank	\$830,913	\$63,074	\$59,526	\$59,526	7.61%	14.54%	15.79%	14.54%
	Summit State Bank	\$833,806	\$73,424	\$66,875	\$66,875	8.10%	10.46%	12.63%	10.46%
	American River Bank	\$858,463	\$92,341	\$69,481	\$69,481	8.30%	NA	NA	NA
	Bank of the Orient	\$931,663	\$100,508	\$97,818	\$97,818	10.48%	NA	NA	NA
	Average of Asset Group C	\$741,534	\$68,434	\$63,410	\$63,410	8.78%	13.59%	14.97%	13.59%

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

Premier Valley Bank	\$1,042,436	\$142,161	\$81,475	\$81,475	8.37%	11.64%	12.68%	11.64%
Plumas Bank	\$1,114,796	\$104,958	\$99,521	\$99,521	9.33%	14.02%	15.27%	14.02%
United Security Bank	\$1,133,063	\$126,204	\$121,705	\$121,705	11.24%	NA	NA	NA
Beneficial State Bank	\$1,201,069	\$115,413	\$113,619	\$113,619	9.33%	NA	NA	NA
Savings Bank of Mendocino County	\$1,286,022	\$201,926	\$196,284	\$196,284	15.54%	NA	NA	NA
Suncrest Bank	\$1,290,368	\$163,602	\$112,218	\$112,218	9.50%	13.72%	14.74%	13.72%
Pacific Coast Bankers' Bank	\$1,300,428	\$132,101	\$130,875	\$130,875	9.54%	14.72%	15.17%	14.72%
Avidbank	\$1,441,008	\$132,529	\$131,501	\$131,501	9.31%	10.95%	12.02%	10.95%
Santa Cruz County Bank	\$1,448,697	\$164,947	\$135,145	\$135,145	10.25%	15.25%	16.50%	15.25%
Oak Valley Community Bank	\$1,448,980	\$123,645	\$113,118	\$113,118	7.95%	11.65%	12.89%	11.65%
First Northern Bank of Dixon	\$1,677,266	\$144,530	\$138,177	\$138,177	8.54%	15.83%	17.09%	15.83%
Merchants Bank of Commerce	\$1,739,269	\$189,954	\$167,804	\$167,804	9.99%	14.01%	15.26%	14.01%
Central Valley Community Bank	\$1,950,121	\$239,620	\$171,257	\$171,257	9.20%	14.56%	15.81%	14.56%
California Bank of Commerce	\$1,972,944	\$143,305	\$134,881	\$134,881	7.95%	11.36%	12.93%	11.36%
Five Star Bank	\$2,057,242	\$156,253	\$153,527	\$153,527	7.51%	10.94%	12.19%	10.94%
United Business Bank	\$2,270,142	\$269,711	\$218,216	\$218,216	9.94%	13.41%	14.41%	13.41%
El Dorado Savings Bank, F.S.B.	\$2,448,387	\$256,879	\$251,723	\$251,723	10.41%	35.09%	35.94%	35.09%
Bank of Marin	\$2,975,150	\$348,146	\$302,848	\$302,848	10.17%	14.34%	15.47%	14.34%
Exchange Bank	\$3,038,464	\$298,078	\$291,245	\$291,245	9.59%	13.84%	15.10%	13.84%
River City Bank	\$3,147,300	\$260,231	\$255,822	\$255,822	8.41%	NA	NA	NA
Poppy Bank	\$3,157,255	\$248,539	\$313,655	\$313,655	10.25%	16.71%	17.96%	16.71%
Bank of the Sierra	\$3,199,559	\$359,419	\$311,242	\$311,242	10.29%	NA	NA	NA
Bank of Stockton	\$3,850,180	\$600,844	\$566,606	\$566,606	15.14%	15.73%	16.99%	15.73%
Farmers & Merchants Bank of Central California	\$4,301,259	\$426,436	\$398,656	\$398,656	9.49%	11.85%	13.11%	11.85%
Heritage Bank of Commerce	\$4,605,351	\$595,194	\$422,369	\$422,369	9.68%	14.08%	15.24%	14.08%
Fremont Bank	\$5,119,606	\$355,640	\$346,734	\$346,734	6.99%	10.27%	11.52%	10.27%
WestAmerica Bank	\$6,517,382	\$707,979	\$472,408	\$472,408	7.57%	11.89%	12.65%	11.89%
Luther Burbank Savings	\$7,067,694	\$751,277	\$741,409	\$741,409	10.35%	19.07%	20.28%	19.07%
Tri Counties Bank	\$7,447,929	\$953,539	\$705,673	\$705,673	9.89%	13.89%	15.14%	13.89%
Mechanics Bank	\$18,539,337	\$2,423,092	\$1,419,395	\$1,419,395	8.08%	13.46%	14.86%	13.46%
Average of Asset Group D	\$3,326,290	\$371,205	\$300,637	\$300,637	9.66%	14.49%	15.65%	14.49%

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.

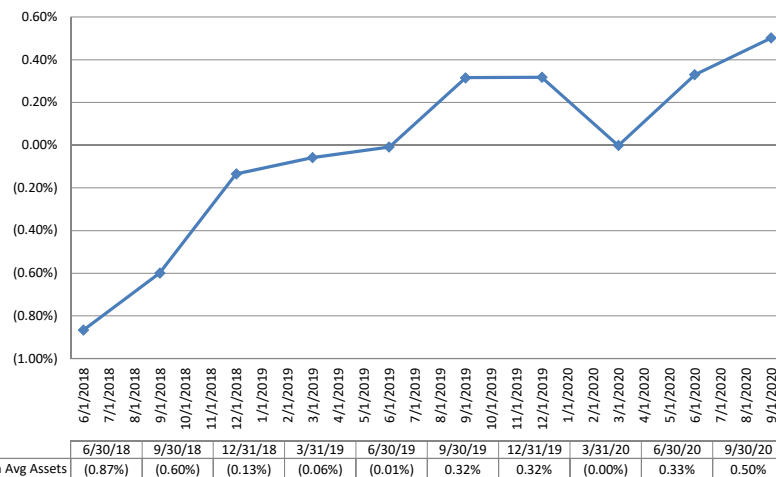
# **Southern California**



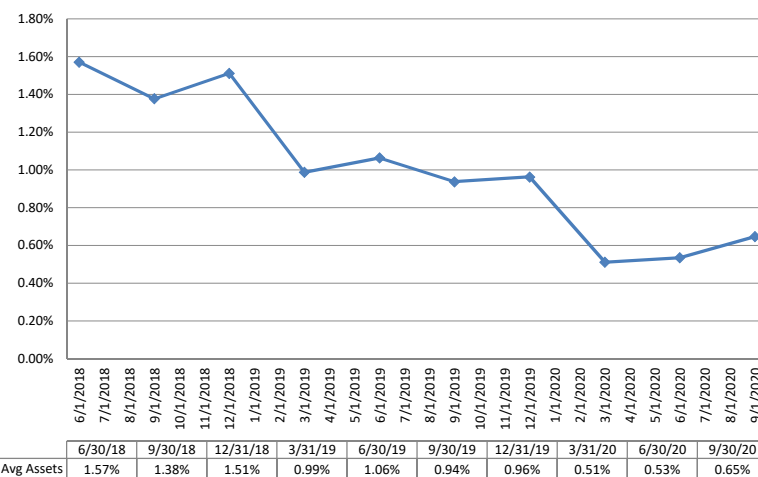
# Performance Analysis

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

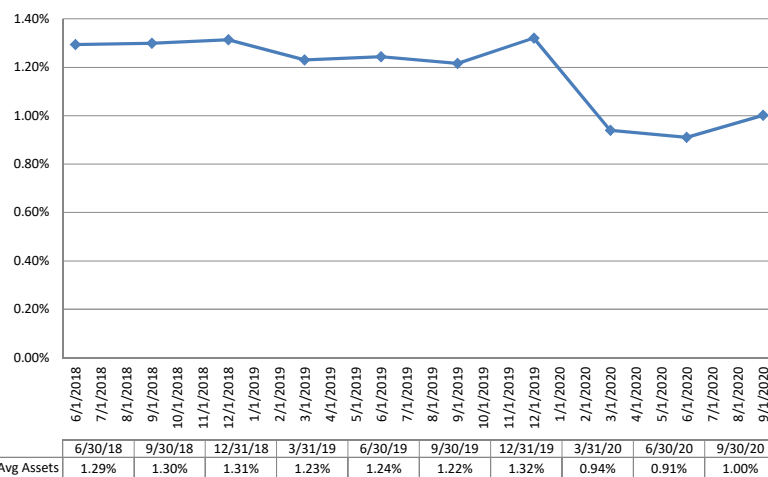
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



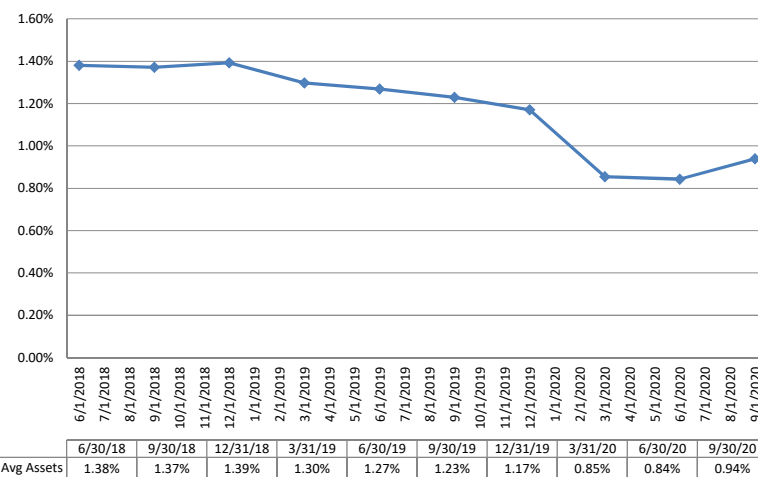
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

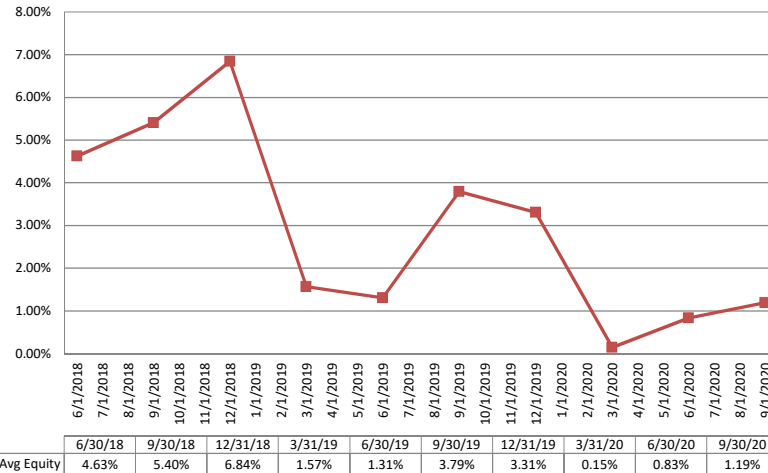
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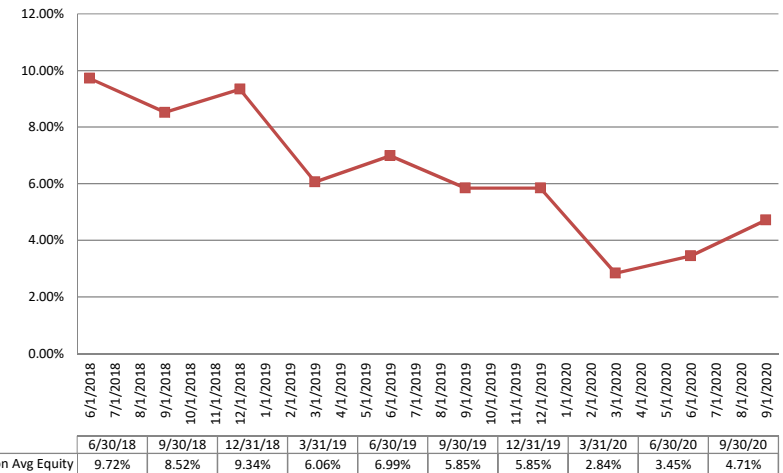
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

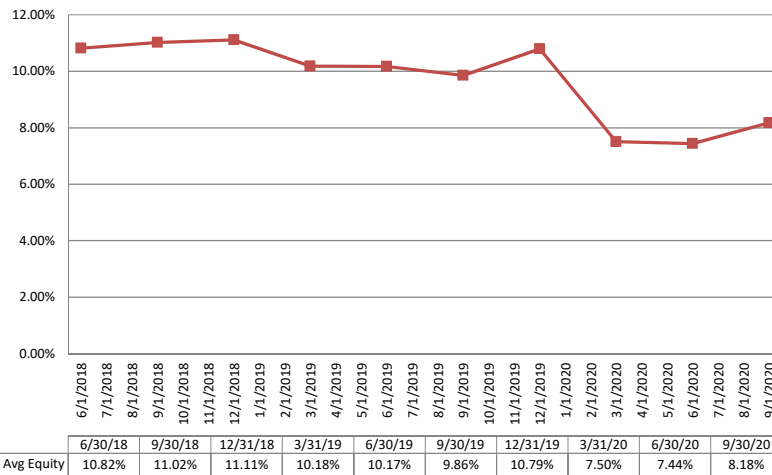
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



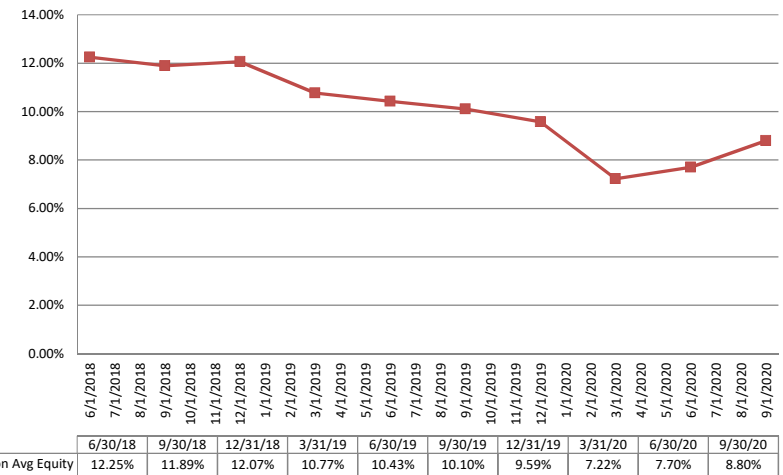
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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# Performance Analysis

September 30, 2020

Run Date: November 10, 2020

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 - \$0 to \$250 million in total assets

Asian Pacific National Bank	\$58,573	\$75	0.53%	3.01%	82.69%	\$72	\$103	0.24%	1.39%	91.10%	\$70
Tustin Community Bank	\$87,582	\$195	0.89%	7.12%	76.19%	\$92	\$499	0.82%	6.11%	75.14%	\$89
California Business Bank	\$97,413	(\$191)	(0.80%)	(6.49%)	122.11%	\$140	(\$747)	(1.09%)	(8.32%)	129.00%	\$134
Bank of Whittier, National Association	\$107,488	\$891	3.64%	24.62%	18.31%	(\$26)	\$1,024	1.64%	10.20%	51.98%	\$30
California First National Bank	\$115,713	\$1,243	4.28%	8.57%	28.85%	\$134	\$3,460	3.76%	7.79%	35.56%	\$141
Neighborhood National Bank	\$135,407	(\$438)	(1.24%)	(17.00%)	145.74%	\$107	(\$1,953)	(2.36%)	(24.49%)	168.95%	\$108
Eastern International Bank	\$146,554	\$87	0.24%	1.70%	86.71%	\$84	\$230	0.22%	1.50%	88.54%	\$85
United Pacific Bank	\$173,334	\$280	0.65%	4.45%	72.39%	\$89	\$528	0.43%	2.81%	80.14%	\$89
Infinity Bank	\$189,970	(\$165)	(0.34%)	(2.58%)	95.44%	\$172	(\$548)	(0.46%)	(2.85%)	102.26%	\$153
Home Bank of California	\$205,853	\$1,156	2.29%	18.99%	41.48%	\$110	\$2,688	1.89%	14.80%	49.40%	\$124
Friendly Hills Bank	\$236,335	\$234	0.40%	4.68%	80.16%	\$125	\$622	0.43%	4.19%	76.11%	\$114
Average of Asset Group A	\$141,293	\$306	0.96%	4.28%	77.28%	\$100	\$537	0.50%	1.19%	86.20%	\$103

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

Community Valley Bank	\$251,789	\$801	1.25%	13.01%	54.06%	\$59	\$2,240	1.29%	12.45%	53.69%	\$52
EH National Bank	\$281,764	\$49	0.07%	0.52%	97.01%	\$120	(\$290)	(0.15%)	(1.02%)	103.74%	\$122
American Continental Bank	\$299,231	\$636	0.85%	7.00%	55.34%	\$89	\$1,454	0.69%	5.40%	64.52%	\$86
Chino Commercial Bank, N.A.	\$303,332	\$715	0.94%	10.76%	55.78%	\$80	\$2,093	1.03%	10.73%	58.45%	\$80
Community Bank of Santa Maria	\$327,457	\$656	0.82%	9.10%	68.79%	\$88	\$1,795	0.81%	8.45%	71.11%	\$86
Community Commerce Bank	\$338,351	\$579	0.71%	4.32%	55.89%	\$93	\$1,272	0.55%	3.17%	66.91%	\$98
Pacific Alliance Bank	\$358,668	\$518	0.60%	5.11%	60.88%	\$107	\$1,567	0.68%	5.25%	63.11%	\$106
Endeavor Bank	\$360,949	\$332	0.37%	5.22%	69.08%	\$138	\$265	0.13%	1.48%	79.92%	\$127
Bank of Santa Clarita	\$391,976	\$864	0.92%	8.76%	52.23%	\$128	\$2,354	0.91%	8.17%	53.81%	\$125
Mega Bank	\$403,634	\$437	0.43%	4.04%	85.73%	\$155	(\$339)	(0.11%)	(1.05%)	81.48%	\$124
First Credit Bank	\$412,451	\$2,632	2.51%	5.45%	41.68%	\$294	\$10,595	3.24%	7.38%	25.99%	\$340
Universal Bank	\$423,819	\$271	0.26%	1.79%	87.89%	\$93	\$605	0.20%	1.34%	91.75%	\$98
Partners Bank of California	\$438,080	\$856	0.86%	9.86%	47.34%	\$148	\$1,608	0.61%	6.30%	54.59%	\$154
International City Bank	\$440,906	\$1,116	1.02%	8.34%	64.56%	\$142	(\$977)	(0.32%)	(2.66%)	128.25%	\$142
Golden State Bank	\$444,566	(\$238)	(0.22%)	(2.67%)	102.08%	\$122	(\$265)	(0.09%)	(0.99%)	97.86%	\$116
Mission Valley Bank	\$465,780	\$168	0.13%	1.54%	75.31%	\$143	\$1,667	0.52%	5.16%	70.96%	\$127
C3bank, National Association	\$470,493	\$1,802	1.57%	15.41%	54.71%	\$126	\$4,627	1.47%	13.58%	54.75%	\$118
Broadway Federal Bank, F.S.B.	\$497,028	(\$9)	(0.01%)	(0.07%)	94.78%	\$113	\$638	0.17%	1.68%	93.42%	\$117
Average of Asset Group B	\$383,904	\$677	0.73%	5.97%	67.95%	\$124	\$1,717	0.65%	4.71%	73.02%	\$127

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

September 30, 2020

Run Date: November 10, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
			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)
		Total Assets (\$000)										
Asset Group C - \$501 million to \$1 billion in total assets												
	New OMNI Bank, National Association	\$523,693	\$1,680	1.32%	9.12%	51.06%	\$123	\$3,936	1.07%	7.26%	59.77%	\$132
	American Plus Bank, N.A.	\$576,256	\$1,972	1.37%	9.26%	35.41%	\$106	\$5,181	1.23%	8.28%	34.89%	\$100
	Pacific Enterprise Bank	\$619,183	\$988	0.65%	7.37%	76.37%	\$149	\$1,983	0.48%	5.05%	71.12%	\$135
	GBC International Bank	\$705,121	\$1,455	0.84%	8.39%	56.63%	\$88	\$4,516	0.90%	8.89%	56.69%	\$81
	US Metro Bank	\$733,656	\$1,573	0.92%	8.97%	51.26%	\$114	\$3,738	0.79%	7.40%	56.14%	\$104
	First Commercial Bank (USA)	\$746,448	\$1,508	0.85%	4.38%	52.57%	\$76	\$4,900	0.94%	4.82%	51.53%	\$76
	Bank of Hemet	\$854,584	\$5,014	2.33%	23.13%	39.51%	\$87	\$14,123	2.43%	22.33%	40.70%	\$93
	State Bank of India (California)	\$886,657	\$2,569	1.14%	6.85%	58.05%	\$118	\$4,921	0.73%	4.43%	63.71%	\$119
	American Riviera Bank	\$930,169	\$2,264	1.00%	11.19%	62.35%	\$123	\$5,000	0.81%	8.47%	65.50%	\$120
	CommerceWest Bank	\$937,741	\$1,975	0.87%	12.17%	46.40%	\$130	\$4,115	0.71%	8.53%	46.96%	\$132
	EverTrust Bank	\$983,879	\$3,097	1.27%	6.32%	50.58%	\$92	\$6,587	0.93%	4.52%	47.46%	\$97
	Average of Asset Group C	\$772,490	\$2,190	1.14%	9.74%	52.74%	\$110	\$5,364	1.00%	8.18%	54.04%	\$108

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

Community West Bank, National Association	\$1,041,943	\$3,018	1.16%	14.21%	60.19%	\$138	\$6,065	0.83%	9.72%	67.09%	\$140
First General Bank	\$1,066,779	\$4,421	1.70%	11.58%	28.48%	\$93	\$13,798	1.83%	12.42%	29.79%	\$100
Provident Savings Bank, F.S.B.	\$1,184,018	\$1,699	0.57%	5.88%	72.09%	\$108	\$4,805	0.56%	5.56%	71.24%	\$108
Mission Bank	\$1,184,229	\$3,896	1.36%	15.62%	49.65%	\$125	\$10,096	1.32%	14.89%	52.99%	\$123
Valley Republic Bank	\$1,193,970	\$3,415	1.14%	NA	43.73%	\$84	\$9,821	1.24%	NA	46.25%	\$87
CalPrivate Bank	\$1,243,375	\$2,822	0.89%	9.64%	59.10%	\$158	\$7,364	0.81%	8.57%	64.34%	\$164
Malaga Bank F.S.B.	\$1,282,413	\$4,872	1.49%	11.99%	30.47%	\$102	\$13,902	1.45%	11.59%	31.14%	\$99
Seacoast Commerce Bank	\$1,327,398	\$2,961	0.87%	8.54%	72.70%	\$170	\$10,509	1.13%	10.30%	68.53%	\$164
Open Bank	\$1,339,959	\$3,708	1.15%	10.78%	54.20%	\$121	\$9,956	1.07%	9.67%	55.87%	\$114
Nano Banc	\$1,366,675	\$2,102	0.73%	8.61%	78.08%	\$256	\$4,515	0.59%	6.68%	75.29%	\$232
Commonwealth Business Bank	\$1,399,381	\$3,016	0.89%	7.84%	57.44%	\$109	\$6,538	0.69%	5.77%	64.21%	\$112
Bank of Southern California, N.A.	\$1,575,329	\$2,451	0.63%	6.85%	62.53%	\$141	\$7,279	0.79%	7.34%	57.46%	\$119
Commercial Bank of California	\$1,587,533	\$1,918	0.51%	6.70%	73.72%	\$128	\$4,196	0.43%	5.05%	72.92%	\$123
Pacific Mercantile Bank	\$1,617,448	\$5,386	1.24%	13.15%	54.11%	\$149	\$5,593	0.46%	4.63%	61.40%	\$153
Sunwest Bank	\$1,976,181	\$4,968	1.01%	10.20%	60.76%	\$164	\$14,581	1.12%	10.28%	56.94%	\$143
Pacific City Bank	\$2,021,119	\$3,558	0.72%	6.34%	50.82%	\$103	\$10,830	0.76%	6.48%	52.68%	\$100
First Choice Bank	\$2,256,077	\$8,147	1.45%	11.88%	46.17%	\$155	\$19,014	1.25%	9.30%	49.28%	\$151
Silvergate Bank	\$2,620,425	\$7,993	1.29%	11.48%	57.42%	\$160	\$19,268	1.12%	9.94%	63.44%	\$161
American Business Bank	\$3,321,380	\$7,874	0.95%	13.59%	54.17%	\$197	\$19,448	0.87%	11.72%	56.70%	\$187
Royal Business Bank	\$3,357,964	\$10,054	1.25%	7.81%	41.86%	\$89	\$26,435	1.13%	7.00%	47.12%	\$99
Manufacturers Bank	\$4,011,529	\$1,945	0.19%	2.01%	75.55%	\$147	\$13,348	0.42%	4.61%	61.25%	\$128
CTBC Bank Corp. (USA)	\$4,181,256	\$9,941	1.00%	7.34%	50.56%	\$124	\$21,157	0.73%	5.28%	55.06%	\$129
Preferred Bank	\$5,087,666	\$17,125	1.35%	13.80%	29.76%	\$136	\$48,588	1.33%	13.41%	32.36%	\$149
Hanmi Bank	\$6,103,789	\$18,234	1.21%	11.15%	52.18%	\$111	\$33,819	0.78%	6.92%	56.20%	\$106
First Foundation Bank	\$6,465,382	\$31,198	1.78%	18.88%	35.26%	\$125	\$62,791	1.25%	13.12%	43.72%	\$129
Banc of California, National Association	\$7,725,308	\$19,903	1.04%	8.25%	58.60%	\$147	\$2,434	0.04%	0.34%	83.87%	\$149
Farmers & Merchants Bank of Long Beach	\$9,682,905	\$19,864	0.83%	7.06%	60.95%	\$143	\$58,438	0.88%	7.03%	61.12%	\$145
Axos Bank	\$12,426,062	\$56,724	1.78%	19.75%	38.62%	\$130	\$167,389	1.84%	19.98%	36.39%	\$123
Citizens Business Bank	\$13,813,407	\$48,720	1.42%	9.86%	38.64%	\$121	\$130,913	1.39%	8.86%	37.84%	\$117
Pacific Premier Bank	\$19,841,091	\$71,213	1.40%	NA	46.31%	\$133	\$6,227	0.05%	NA	59.21%	\$117
Average of Asset Group D	\$4,110,066	\$12,772	1.10%	10.39%	53.14%	\$136	\$25,637	0.94%	8.80%	55.72%	\$132

Source: SNL Financial

Note: Report includes only bank-level data.

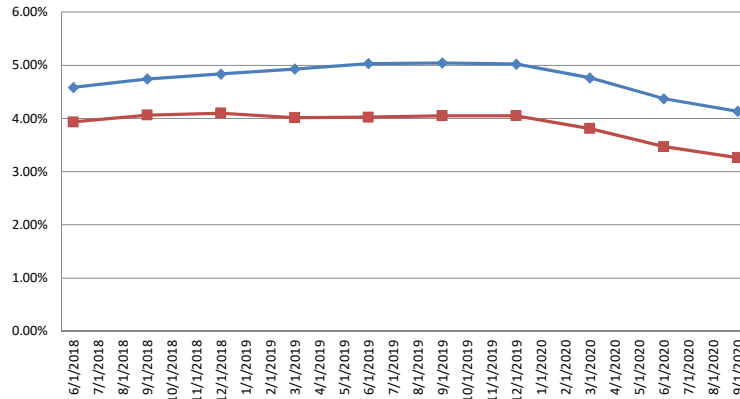
NA = data was not available.

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

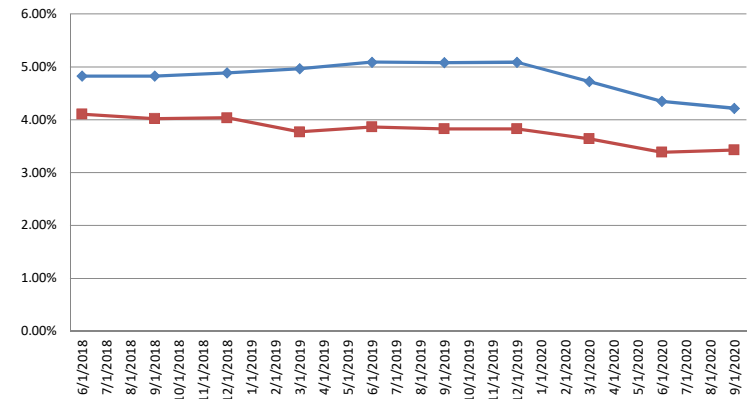
# Balance Sheet & Net Interest Margin

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

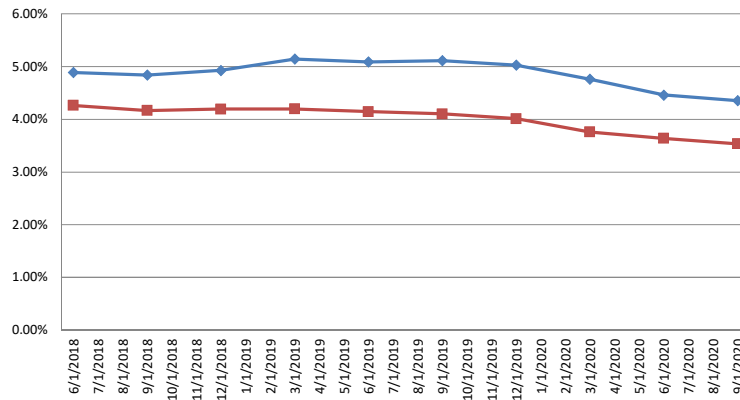
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



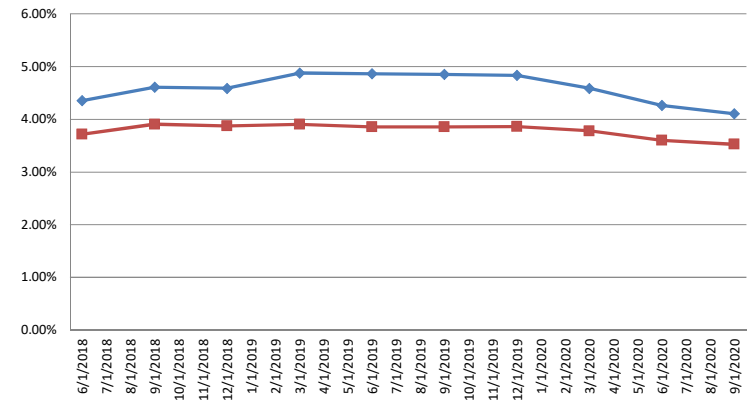
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



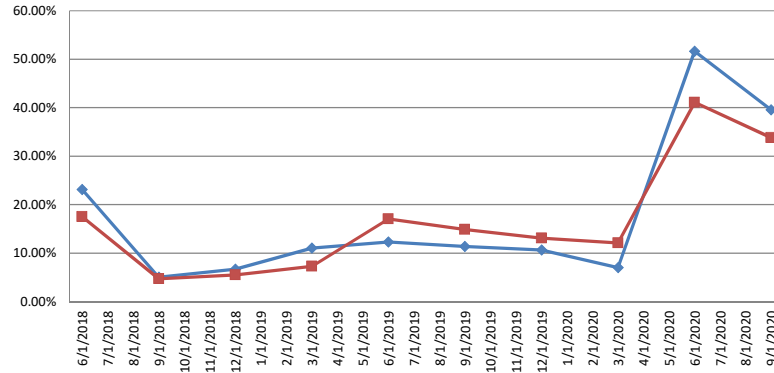
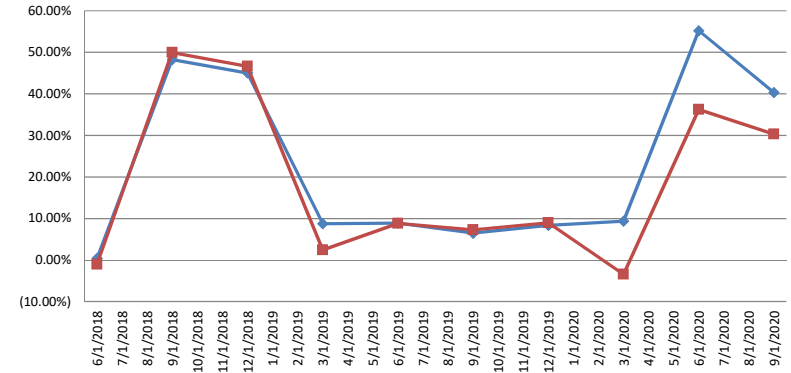
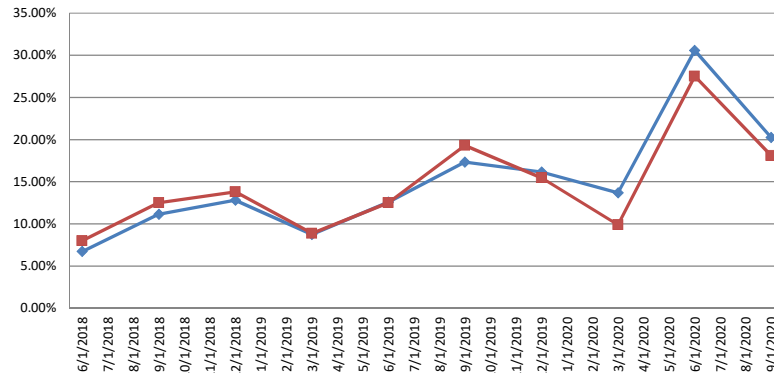
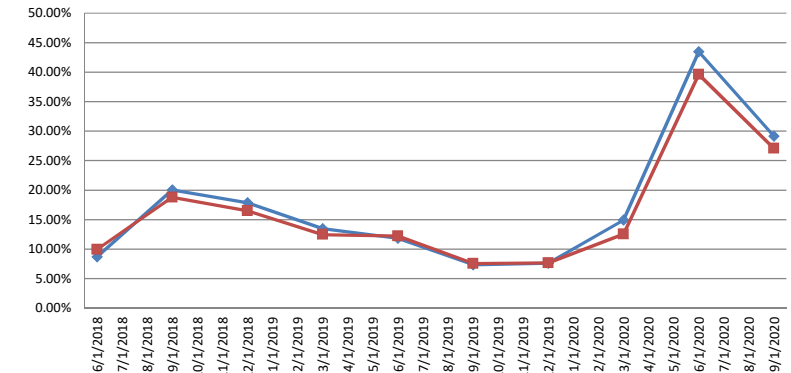
Source: SNL Financial

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 &amp; Deposit Growth Rate

Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets  
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets  
Year-to-DateAsset Group D - Over \$1 billion in Total Assets  
Year-to-Date

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 &amp; Net Interest Margin

September 30, 2020

Run Date: November 10, 2020

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 - \$0 to \$250 million in total assets													
	Asian Pacific National Bank	\$58,573	\$25,856	\$48,442	53.38%	58.61%	\$4,506	3.78%	1.37%	1.15%	2.79%	4.80%	5.75%
	Tustin Community Bank	\$87,582	\$62,773	\$67,725	92.69%	26.70%	\$3,981	6.62%	1.33%	1.14%	5.51%	23.34%	16.16%
	California Business Bank	\$97,413	\$63,878	\$68,136	93.75%	39.17%	\$8,118	4.03%	1.31%	0.96%	3.14%	23.90%	30.08%
	Bank of Whittier, National Association	\$107,488	\$36,843	\$90,696	40.62%	68.85%	\$4,479	2.41%	1.48%	1.19%	1.12%	60.64%	67.29%
	California First National Bank	\$115,713	\$55,245	\$52,364	105.50%	95.95%	\$6,807	4.54%	0.28%	0.27%	4.43%	(22.03%)	(25.16%)
	Neighborhood National Bank	\$135,407	\$78,207	\$76,705	101.96%	43.35%	\$4,231	3.07%	0.85%	0.57%	2.49%	134.67%	73.28%
	Eastern International Bank	\$146,554	\$99,740	\$115,888	86.07%	36.77%	\$5,862	3.82%	1.05%	1.00%	2.97%	18.50%	9.43%
	United Pacific Bank	\$173,334	\$137,904	\$130,399	105.76%	23.66%	\$6,191	4.24%	1.78%	1.67%	2.83%	21.40%	21.89%
	Infinity Bank	\$189,970	\$136,074	\$152,688	89.12%	17.00%	\$7,599	3.79%	0.83%	0.46%	3.41%	83.84%	95.37%
	Home Bank of California	\$205,853	\$177,674	\$159,373	111.48%	15.14%	\$8,950	6.08%	1.84%	1.82%	4.49%	21.42%	31.56%
	Friendly Hills Bank	\$236,335	\$139,887	\$159,589	87.65%	40.81%	\$9,847	3.09%	0.68%	0.48%	2.68%	64.94%	46.67%
	Average of Asset Group A	\$141,293	\$92,189	\$102,000	88.00%	42.36%	\$6,416	4.13%	1.16%	0.97%	3.26%	39.58%	33.85%

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

	Community Valley Bank	\$251,789	\$206,771	\$205,540	100.60%	15.17%	\$6,456	5.02%	0.96%	0.58%	4.45%	33.00%	27.23%
	EH National Bank	\$281,764	\$227,372	\$225,937	100.64%	17.80%	\$6,404	4.18%	1.14%	0.97%	3.32%	16.69%	49.83%
	American Continental Bank	\$299,231	\$221,927	\$241,394	91.94%	27.48%	\$7,481	4.06%	1.61%	1.48%	2.76%	14.50%	4.50%
	Chino Commercial Bank, N.A.	\$303,332	\$191,329	\$244,746	78.17%	29.75%	\$6,190	3.89%	0.69%	0.26%	3.55%	42.96%	45.55%
	Community Bank of Santa Maria	\$327,457	\$245,334	\$296,783	82.66%	23.09%	\$5,458	4.13%	0.33%	0.18%	3.98%	32.47%	34.93%
	Community Commerce Bank	\$338,351	\$254,136	\$203,517	124.87%	21.25%	\$7,519	4.91%	1.87%	1.85%	3.33%	27.90%	12.74%
	Pacific Alliance Bank	\$358,668	\$258,964	\$296,219	87.42%	26.78%	\$10,248	4.11%	1.61%	1.52%	2.81%	44.36%	45.07%
	Endeavor Bank	\$360,949	\$300,812	\$188,832	159.30%	17.61%	\$11,644	3.19%	0.56%	0.34%	2.89%	250.39%	116.57%
	Bank of Santa Clarita	\$391,976	\$286,867	\$293,559	97.72%	21.02%	\$15,076	3.50%	0.97%	0.66%	2.87%	38.37%	35.32%
	Mega Bank	\$403,634	\$349,098	\$306,613	113.86%	12.60%	\$9,387	3.72%	1.37%	1.22%	2.62%	4.66%	(7.52%)
	First Credit Bank	\$412,451	\$243,758	\$209,887	116.14%	60.42%	\$16,498	6.00%	1.64%	1.40%	5.21%	(2.92%)	(10.55%)
	Universal Bank	\$423,819	\$323,394	\$307,711	105.10%	22.26%	\$6,326	4.20%	1.31%	1.17%	3.17%	2.11%	(16.55%)
	Partners Bank of California	\$438,080	\$361,472	\$321,878	112.30%	18.85%	\$10,430	5.24%	0.79%	0.56%	4.75%	56.46%	49.35%
	International City Bank	\$440,906	\$160,342	\$313,058	51.22%	42.23%	\$10,498	3.19%	0.78%	0.58%	2.67%	26.93%	32.01%
	Golden State Bank	\$444,566	\$291,884	\$375,757	77.68%	35.30%	\$8,549	4.38%	1.78%	1.51%	2.96%	35.10%	35.94%
	Mission Valley Bank	\$465,780	\$339,422	\$374,274	90.69%	26.26%	\$7,513	4.27%	0.31%	0.11%	4.16%	41.58%	29.65%
	C3bank, National Association	\$470,493	\$389,005	\$411,772	94.47%	17.29%	\$13,069	4.09%	0.83%	0.61%	3.55%	42.71%	48.46%
	Broadway Federal Bank, F.S.B.	\$497,028	\$405,661	\$329,037	123.29%	17.93%	\$7,647	3.81%	1.47%	1.31%	2.62%	17.96%	12.45%
	Average of Asset Group B	\$383,904	\$280,975	\$285,917	100.45%	25.17%	\$9,244	4.22%	1.11%	0.91%	3.43%	40.29%	30.28%

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 &amp; Net Interest Margin

September 30, 2020

Run Date: November 10, 2020

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	\$523,693	\$412,585	\$394,743	104.52%	22.73%	\$8,183	5.05%	1.48%	1.30%	3.89%	18.38%	6.46%
	American Plus Bank, N.A.	\$576,256	\$493,342	\$472,199	104.48%	13.33%	\$12,806	4.69%	1.46%	1.41%	3.47%	3.03%	0.89%
	Pacific Enterprise Bank	\$619,183	\$556,186	\$483,684	114.99%	9.41%	\$6,957	5.48%	1.37%	1.24%	4.35%	35.77%	30.23%
	GBC International Bank	\$705,121	\$596,575	\$578,709	103.09%	15.78%	\$6,981	4.34%	1.48%	1.30%	3.19%	21.14%	24.12%
	US Metro Bank	\$733,656	\$582,012	\$641,813	90.68%	21.13%	\$8,243	4.25%	1.33%	0.97%	3.36%	47.05%	46.00%
	First Commercial Bank (USA)	\$746,448	\$628,761	\$521,153	120.65%	16.32%	\$8,203	3.76%	1.15%	1.06%	2.90%	10.47%	4.34%
	Bank of Hemet	\$854,584	\$581,327	\$751,647	77.34%	24.57%	\$9,711	4.20%	0.26%	0.13%	4.05%	31.21%	38.67%
	State Bank of India (California)	\$886,657	\$734,621	\$689,529	106.54%	12.65%	\$9,852	4.07%	1.36%	1.20%	3.07%	2.98%	(4.29%)
	American Riviera Bank	\$930,169	\$720,912	\$828,805	86.98%	20.87%	\$7,950	4.37%	0.53%	0.33%	4.07%	39.16%	44.57%
	CommerceWest Bank	\$937,741	\$614,432	\$865,721	70.97%	28.81%	\$16,168	3.51%	0.56%	0.29%	3.26%	8.19%	8.87%
	EverTrust Bank	\$983,879	\$690,428	\$738,140	93.54%	29.38%	\$10,143	4.16%	1.28%	1.10%	3.25%	5.46%	(0.80%)
	Average of Asset Group C	\$772,490	\$601,016	\$633,286	97.62%	19.54%	\$9,563	4.35%	1.11%	0.94%	3.53%	20.26%	18.10%
Asset Group D - Over \$1 billion in total assets													
	Community West Bank, National	\$1,041,943	\$854,470	\$759,464	112.51%	13.89%	\$8,204	4.66%	1.07%	0.90%	3.83%	18.71%	1.34%
	First General Bank	\$1,066,779	\$968,481	\$817,996	118.40%	7.48%	\$15,240	4.52%	1.27%	1.08%	3.60%	12.20%	3.81%
	Provident Savings Bank, F.S.B.	\$1,184,018	\$893,443	\$920,683	97.04%	6.27%	\$7,264	3.61%	0.64%	0.57%	3.10%	9.23%	11.28%
	Mission Bank	\$1,184,229	\$831,591	\$1,062,916	78.24%	26.71%	\$10,209	4.18%	0.47%	0.14%	4.00%	53.05%	53.19%
	Valley Republic Bank	\$1,193,970	\$864,961	\$1,045,141	82.76%	21.46%	\$10,854	3.40%	NA	NA	NA	NA	NA
	CalPrivate Bank	\$1,243,375	\$1,042,786	\$1,031,653	101.08%	14.99%	\$9,279	4.65%	0.96%	0.58%	4.11%	22.26%	27.76%
	Malaga Bank F.S.B.	\$1,282,413	\$1,186,831	\$814,275	145.75%	6.42%	\$17,811	3.83%	1.11%	0.97%	2.98%	3.74%	1.23%
	Seacoast Commerce Bank	\$1,327,398	\$1,161,597	\$1,005,544	115.52%	6.29%	\$8,733	5.26%	0.46%	0.21%	5.07%	23.11%	6.51%
	Open Bank	\$1,339,959	\$1,114,221	\$1,174,500	94.87%	15.40%	\$8,024	4.51%	1.32%	0.87%	3.71%	18.15%	19.76%
	Nano Banc	\$1,366,675	\$878,357	\$1,207,879	72.72%	37.18%	\$19,524	4.17%	1.20%	0.33%	3.84%	90.21%	107.28%
	Commonwealth Business Bank	\$1,399,381	\$1,065,622	\$1,101,866	96.71%	21.25%	\$7,818	4.45%	1.56%	1.20%	3.39%	27.17%	17.55%
	Bank of Southern California, N.A.	\$1,575,329	\$1,363,477	\$1,142,113	119.38%	9.60%	\$13,350	4.25%	0.79%	0.45%	3.79%	119.67%	93.31%
	Commercial Bank of California	\$1,587,533	\$1,039,260	\$1,355,612	76.66%	34.20%	\$8,312	3.70%	0.78%	0.31%	3.32%	61.87%	53.61%
	Pacific Mercantile Bank	\$1,617,448	\$1,280,853	\$1,409,886	90.85%	20.68%	\$11,155	3.89%	1.02%	0.46%	3.32%	19.08%	22.45%
	Sunwest Bank	\$1,976,181	\$1,723,963	\$1,501,614	114.81%	8.14%	\$10,346	4.11%	0.73%	0.44%	3.73%	50.23%	55.97%
	Pacific City Bank	\$2,021,119	\$1,609,682	\$1,650,798	97.51%	15.93%	\$8,020	4.30%	1.28%	0.86%	3.49%	20.98%	15.18%
	First Choice Bank	\$2,256,077	\$1,921,404	\$1,560,534	123.12%	11.23%	\$12,534	4.69%	0.71%	0.41%	4.31%	44.62%	25.01%
	Silvergate Bank	\$2,620,425	\$1,408,462	\$2,293,714	61.41%	49.09%	\$12,188	3.45%	2.25%	0.40%	3.14%	30.92%	33.45%
	American Business Bank	\$3,321,380	\$2,175,995	\$3,048,568	71.38%	27.74%	\$17,209	3.15%	0.26%	0.12%	3.08%	51.04%	54.43%
	Royal Business Bank	\$3,357,964	\$2,835,041	\$2,628,116	107.87%	12.12%	\$9,847	4.68%	1.42%	1.11%	3.70%	27.53%	20.04%
	Manufacturers Bank	\$4,011,529	\$2,318,326	\$3,160,712	73.35%	39.79%	\$14,125	2.40%	0.64%	0.49%	1.91%	(11.41%)	(21.55%)
	CTBC Bank Corp. (USA)	\$4,181,256	\$3,103,826	\$3,495,850	88.79%	24.44%	\$12,519	3.96%	1.36%	0.93%	2.98%	18.72%	16.55%
	Preferred Bank	\$5,087,666	\$3,965,310	\$4,415,502	89.80%	18.20%	\$8,774	4.50%	1.25%	0.86%	3.60%	13.17%	14.45%
	Hanmi Bank	\$6,103,789	\$4,846,971	\$5,210,428	93.02%	19.29%	\$10,173	4.05%	1.15%	0.79%	3.32%	13.82%	13.98%
	First Foundation Bank	\$6,465,382	\$5,127,920	\$5,474,122	93.68%	16.76%	\$14,795	3.90%	1.23%	0.75%	3.07%	3.54%	15.42%
	Banc of California, National Association	\$7,725,308	\$5,679,851	\$6,085,896	93.33%	22.18%	\$12,602	4.05%	1.18%	0.95%	3.18%	(1.31%)	14.14%
	Farmers & Merchants Bank of Long Beach	\$9,682,905	\$5,358,734	\$7,421,329	72.21%	27.11%	\$12,674	3.33%	0.55%	0.27%	3.06%	36.42%	36.44%
	Axos Bank	\$12,426,062	\$11,116,158	\$10,755,592	103.35%	9.97%	\$12,917	5.29%	1.25%	1.01%	4.37%	10.10%	7.96%
	Citizens Business Bank	\$13,813,407	\$8,407,872	\$11,203,756	75.05%	20.81%	\$13,786	3.80%	0.34%	0.14%	3.69%	29.95%	37.66%
	Pacific Premier Bank	\$19,841,091	\$13,453,749	\$16,488,838	81.59%	27.20%	\$12,909	4.29%	NA	NA	NA	NA	NA
	Average of Asset Group D	\$4,110,066	\$2,986,640	\$3,374,830	94.76%	19.73%	\$12,040	4.10%	1.01%	0.63%	3.52%	29.17%	27.08%

Source: SNL Financial

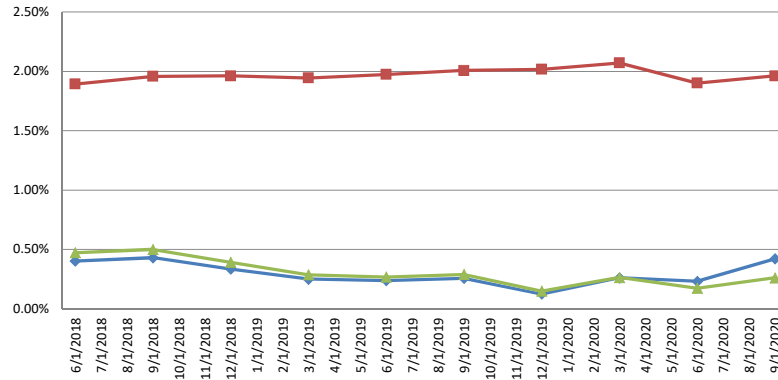
Note: Report includes only bank-level data.

NA = data was not available.

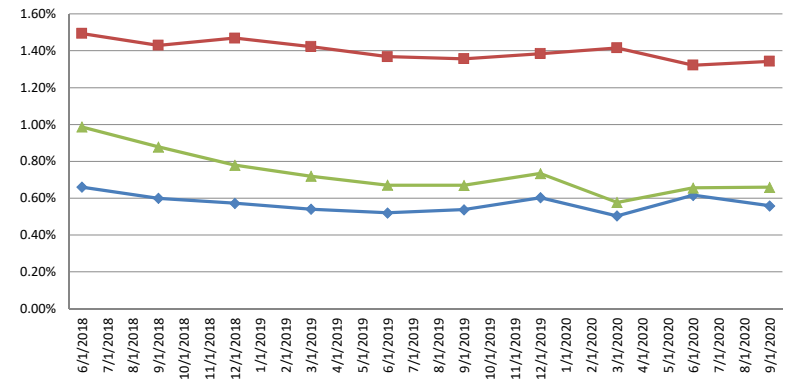
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

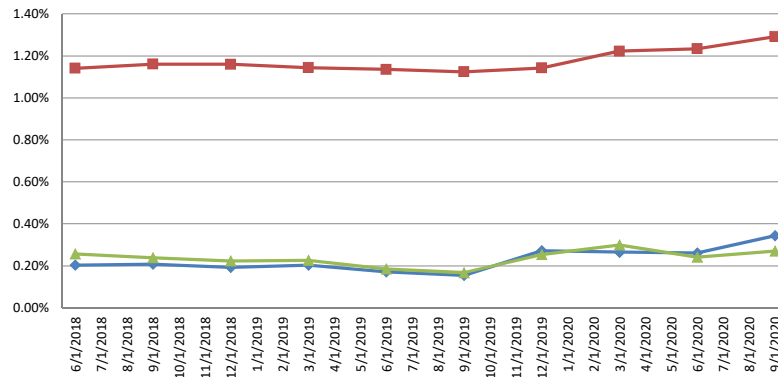
## Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans &amp; NPAs/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets  
As of Date

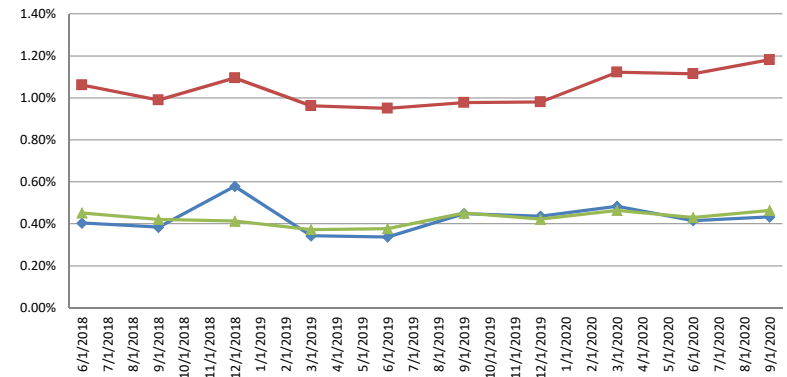
	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Nonaccruals/Loans	0.40%	0.43%	0.33%	0.25%	0.24%	0.26%	0.12%	0.26%	0.23%	0.42%
Reserves/Loans	1.89%	1.96%	1.96%	1.94%	1.97%	2.01%	2.02%	2.07%	1.90%	1.96%
NPAs/Total Assets	0.47%	0.50%	0.39%	0.29%	0.27%	0.29%	0.15%	0.26%	0.17%	0.26%

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

	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Nonaccruals/Loans	0.66%	0.60%	0.57%	0.54%	0.52%	0.54%	0.60%	0.50%	0.62%	0.56%
Reserves/Loans	1.49%	1.43%	1.47%	1.42%	1.37%	1.36%	1.38%	1.42%	1.32%	1.34%
NPAs/Total Assets	0.99%	0.88%	0.78%	0.72%	0.67%	0.67%	0.73%	0.58%	0.66%	0.66%

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

	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Nonaccruals/Loans	0.20%	0.21%	0.19%	0.20%	0.17%	0.15%	0.27%	0.26%	0.26%	0.34%
Reserves/Loans	1.14%	1.16%	1.16%	1.14%	1.14%	1.12%	1.14%	1.22%	1.23%	1.29%
NPAs/Total Assets	0.26%	0.24%	0.22%	0.23%	0.18%	0.17%	0.25%	0.30%	0.24%	0.27%

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

	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Nonaccruals/Loans	0.40%	0.38%	0.58%	0.34%	0.34%	0.45%	0.44%	0.48%	0.41%	0.43%
Reserves/Loans	1.06%	0.99%	1.09%	0.96%	0.95%	0.98%	0.98%	1.12%	1.11%	1.18%
NPAs/Total Assets	0.45%	0.42%	0.41%	0.37%	0.38%	0.45%	0.42%	0.46%	0.43%	0.46%

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**
**September 30, 2020**
**Run Date: November 10, 2020**

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 - \$0 to \$250 million in total assets**

Asian Pacific National Bank	\$58,573	\$0	0.00%	2.17%	NA	0.00%	0.00%
Tustin Community Bank	\$87,582	\$38	0.06%	3.46%	NM	0.29%	0.04%
California Business Bank	\$97,413	\$0	0.00%	2.82%	NA	0.00%	0.00%
Bank of Whittier, National Association	\$107,488	\$0	0.00%	3.27%	NA	0.00%	0.00%
California First National Bank	\$115,713	\$0	0.00%	1.84%	NA	0.00%	0.00%
Neighborhood National Bank	\$135,407	\$2,845	3.64%	1.61%	43.14%	24.74%	2.16%
Eastern International Bank	\$146,554	\$0	0.00%	1.31%	NA	0.00%	0.00%
United Pacific Bank	\$173,334	\$21	0.02%	1.97%	NM	0.07%	0.01%
Infinity Bank	\$189,970	\$1,131	0.83%	1.02%	122.63%	4.20%	0.60%
Home Bank of California	\$205,853	\$0	0.00%	1.05%	NA	0.00%	0.00%
Friendly Hills Bank	\$236,335	\$107	0.08%	1.05%	NM	0.51%	0.05%
Average of Asset Group A	\$141,293	\$377	0.42%	1.96%	82.89%	2.71%	0.26%

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

Community Valley Bank	\$251,789	\$1,371	0.66%	0.98%	147.85%	7.81%	0.81%
EH National Bank	\$281,764	\$7,453	3.28%	1.62%	47.82%	18.55%	2.73%
American Continental Bank	\$299,231	\$0	0.00%	1.55%	NM	0.19%	0.02%
Chino Commercial Bank, N.A.	\$303,332	\$111	0.06%	1.49%	210.55%	4.57%	0.45%
Community Bank of Santa Maria	\$327,457	\$0	0.00%	0.86%	160.73%	4.19%	0.40%
Community Commerce Bank	\$338,351	\$3,857	1.52%	1.13%	49.02%	10.31%	1.73%
Pacific Alliance Bank	\$358,668	\$0	0.00%	1.48%	NA	0.00%	0.00%
Endeavor Bank	\$360,949	\$0	0.00%	0.88%	NA	0.00%	0.00%
Bank of Santa Clarita	\$391,976	\$787	0.27%	0.86%	159.12%	3.66%	0.40%
Mega Bank	\$403,634	\$0	0.00%	1.51%	NA	0.00%	0.00%
First Credit Bank	\$412,451	\$7,604	3.12%	2.94%	65.62%	7.04%	2.64%
Universal Bank	\$423,819	\$305	0.09%	1.34%	198.71%	3.34%	0.51%
Partners Bank of California	\$438,080	\$539	0.15%	1.94%	NM	1.28%	0.12%
International City Bank	\$440,906	\$37	0.02%	1.15%	NM	0.06%	0.01%
Golden State Bank	\$444,566	\$1,415	0.48%	1.34%	275.62%	8.13%	0.72%
Mission Valley Bank	\$465,780	\$629	0.19%	1.27%	402.80%	3.41%	0.35%
C3bank, National Association	\$470,493	\$0	0.00%	1.03%	NA	0.00%	0.00%
Broadway Federal Bank, F.S.B.	\$497,028	\$820	0.20%	0.79%	66.99%	8.97%	0.97%
Average of Asset Group B	\$383,904	\$1,385	0.56%	1.34%	162.26%	4.53%	0.66%

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

September 30, 2020

Run Date: November 10, 2020

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	\$523,693	\$325	0.08%	1.32%	NM	0.41%	0.06%
American Plus Bank, N.A.	\$576,256	\$0	0.00%	1.60%	NA	0.75%	0.12%
Pacific Enterprise Bank	\$619,183	\$1,161	0.21%	1.04%	498.88%	2.47%	0.19%
GBC International Bank	\$705,121	\$1,556	0.26%	1.01%	385.99%	2.09%	0.22%
US Metro Bank	\$733,656	\$2,102	0.36%	1.41%	391.77%	2.66%	0.29%
First Commercial Bank (USA)	\$746,448	\$0	0.00%	1.15%	NA	0.00%	0.00%
Bank of Hemet	\$854,584	\$0	0.00%	1.39%	NA	0.00%	0.00%
State Bank of India (California)	\$886,657	\$2,004	0.27%	1.42%	519.46%	1.24%	0.23%
American Riviera Bank	\$930,169	\$12	0.00%	1.12%	NM	0.46%	0.04%
CommerceWest Bank	\$937,741	\$0	0.00%	1.39%	NA	0.00%	0.00%
EverTrust Bank	\$983,879	\$17,910	2.59%	1.36%	52.31%	10.60%	1.82%
Average of Asset Group C	\$772,490	\$2,279	0.34%	1.29%	369.68%	1.88%	0.27%

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

Community West Bank, National Association	\$1,041,943	\$2,485	0.29%	1.19%	281.22%	6.45%	0.59%
First General Bank	\$1,066,779	\$1,349	0.14%	0.96%	687.47%	0.82%	0.13%
Provident Savings Bank, F.S.B.	\$1,184,018	\$4,972	0.56%	0.95%	60.81%	11.39%	1.18%
Mission Bank	\$1,184,229	\$140	0.02%	1.15%	NM	0.16%	0.01%
Valley Republic Bank	\$1,193,970	\$1,137	0.13%	1.16%	260.23%	2.82%	0.32%
CalPrivate Bank	\$1,243,375	\$1,743	0.17%	1.22%	727.60%	1.33%	0.14%
Malaga Bank F.S.B.	\$1,282,413	\$0	0.00%	0.31%	NA	0.00%	0.00%
Seacoast Commerce Bank	\$1,327,398	\$4,729	0.41%	0.63%	154.39%	5.18%	0.43%
Open Bank	\$1,339,959	\$0	0.00%	1.27%	NM	0.22%	0.02%
Nano Banc	\$1,366,675	\$1,218	0.14%	1.07%	109.50%	8.21%	0.63%
Commonwealth Business Bank	\$1,399,381	\$4,484	0.42%	1.28%	244.90%	3.42%	0.40%
Bank of Southern California, N.A.	\$1,575,329	\$1,125	0.08%	0.76%	915.20%	0.85%	0.07%
Commercial Bank of California	\$1,587,533	\$2,740	0.26%	1.40%	354.38%	3.19%	0.26%
Pacific Mercantile Bank	\$1,617,448	\$16,780	1.31%	1.37%	104.21%	11.14%	1.04%
Sunwest Bank	\$1,976,181	\$14,635	0.85%	1.47%	172.89%	6.79%	0.77%
Pacific City Bank	\$2,021,119	\$2,893	0.18%	1.52%	692.61%	1.85%	0.19%
First Choice Bank	\$2,256,077	\$13,043	0.68%	0.98%	140.11%	6.20%	0.59%
Silvergate Bank	\$2,620,425	\$4,043	0.29%	0.48%	147.34%	1.57%	0.18%
American Business Bank	\$3,321,380	\$2,563	0.12%	1.05%	823.21%	1.07%	0.08%
Royal Business Bank	\$3,357,964	\$16,379	0.58%	0.94%	153.40%	3.74%	0.53%
Manufacturers Bank	\$4,011,529	\$8,216	0.35%	1.78%	258.10%	3.85%	0.41%
CTBC Bank Corp. (USA)	\$4,181,256	\$14,975	0.48%	1.36%	281.56%	2.55%	0.36%
Preferred Bank	\$5,087,666	\$25,152	0.63%	1.54%	127.23%	8.53%	0.95%
Hanmi Bank	\$6,103,789	\$64,333	1.33%	1.79%	119.82%	9.95%	1.20%
First Foundation Bank	\$6,465,382	\$20,654	0.40%	0.47%	100.78%	4.36%	0.37%
Banc of California, National Association	\$7,725,308	\$66,988	1.18%	1.60%	126.55%	7.01%	0.93%
Farmers & Merchants Bank of Long Beach	\$9,682,905	\$4,934	0.09%	1.33%	178.09%	3.43%	0.42%
Axos Bank	\$12,426,062	\$170,329	1.53%	1.19%	77.93%	15.49%	1.42%
Citizens Business Bank	\$13,813,407	\$11,775	0.14%	1.12%	670.88%	1.32%	0.13%
Pacific Premier Bank	\$19,841,091	\$27,214	0.20%	2.10%	NM	1.24%	0.14%
Average of Asset Group D	\$4,110,066	\$17,034	0.43%	1.18%	306.55%	4.47%	0.46%

Source: SNL Financial

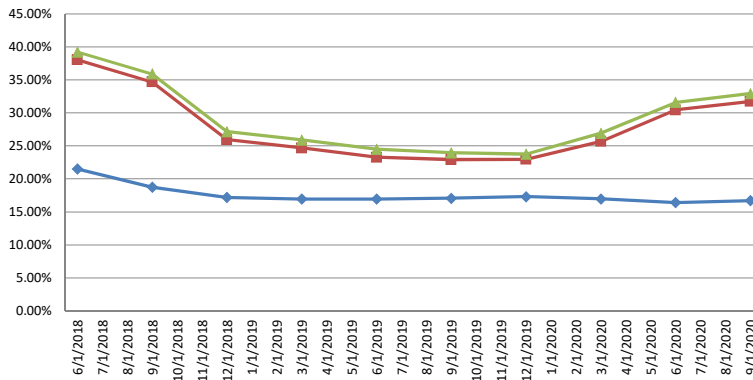
Note: Report includes only bank-level data.

NA = data was not available.

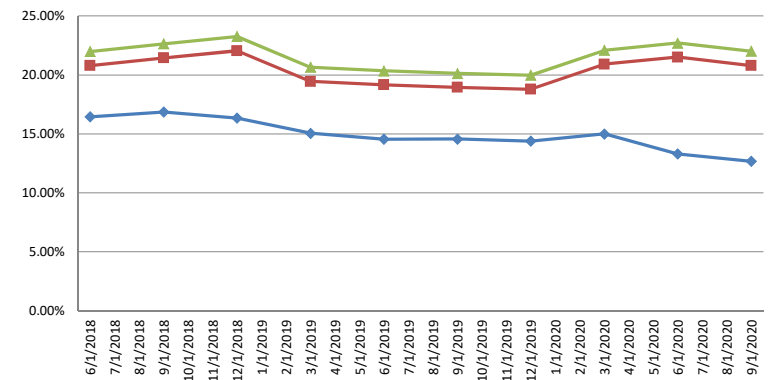
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Capital Adequacy

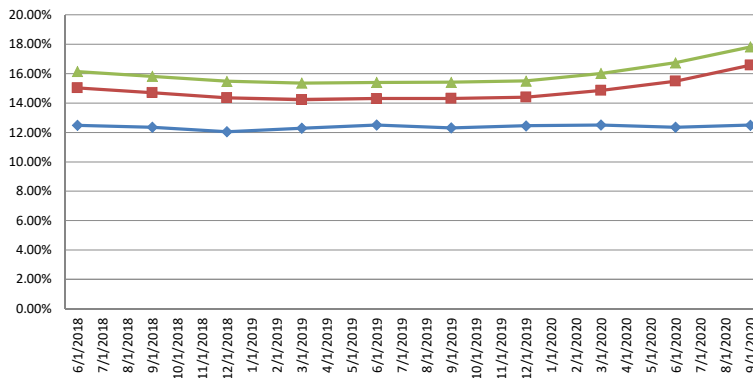
## Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio &amp; Risk Based Capital Ratio

Asset Group A - \$0 to \$250 million in Total Assets  
As of Date

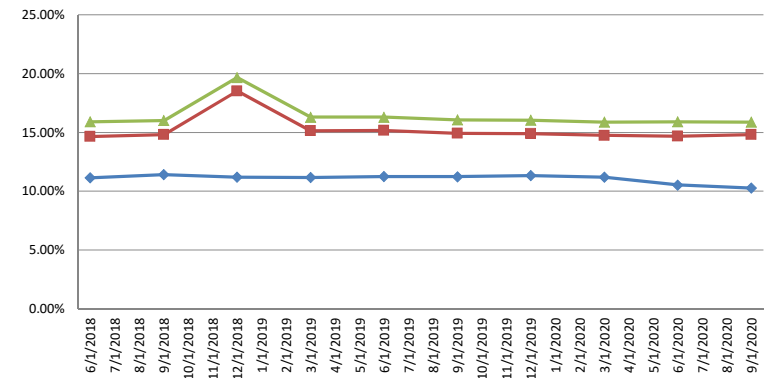
	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Leverage Ratio	21.48%	18.71%	17.18%	16.91%	16.93%	17.05%	17.30%	16.96%	16.40%	16.70%
Tier 1 Risk Based Ratio	38.05%	34.69%	25.94%	24.67%	23.25%	22.93%	22.94%	25.68%	30.45%	31.73%
Risk Based Capital Ratio	39.23%	35.90%	27.14%	25.88%	24.47%	23.94%	23.76%	26.91%	31.59%	32.92%

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

	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Leverage Ratio	16.44%	16.86%	16.33%	15.04%	14.54%	14.55%	14.37%	14.99%	13.28%	12.67%
Tier 1 Risk Based Ratio	20.78%	21.43%	22.05%	19.44%	19.16%	18.94%	18.79%	20.90%	21.50%	20.79%
Risk Based Capital Ratio	21.97%	22.62%	23.25%	20.64%	20.34%	20.12%	19.97%	22.09%	22.69%	22.00%

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

	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Leverage Ratio	12.48%	12.35%	12.04%	12.28%	12.50%	12.30%	12.44%	12.51%	12.34%	12.49%
Tier 1 Risk Based Ratio	15.02%	14.69%	14.36%	14.23%	14.30%	14.31%	14.40%	14.85%	15.49%	16.57%
Risk Based Capital Ratio	16.14%	15.81%	15.47%	15.35%	15.40%	15.41%	15.50%	16.00%	16.73%	17.82%

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

	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
Leverage Ratio	11.12%	11.40%	11.19%	11.16%	11.25%	11.23%	11.31%	11.19%	10.52%	10.27%
Tier 1 Risk Based Ratio	14.65%	14.82%	18.51%	15.13%	15.15%	14.91%	14.88%	14.74%	14.67%	14.82%
Risk Based Capital Ratio	15.90%	16.01%	19.66%	16.29%	16.29%	16.06%	16.03%	15.87%	15.90%	15.86%

Source: SNL Financial

Note: Report includes only bank-level data.

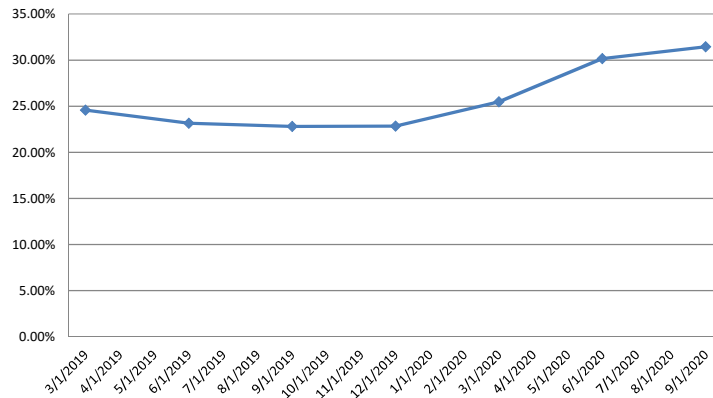
NA = data was not available.

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



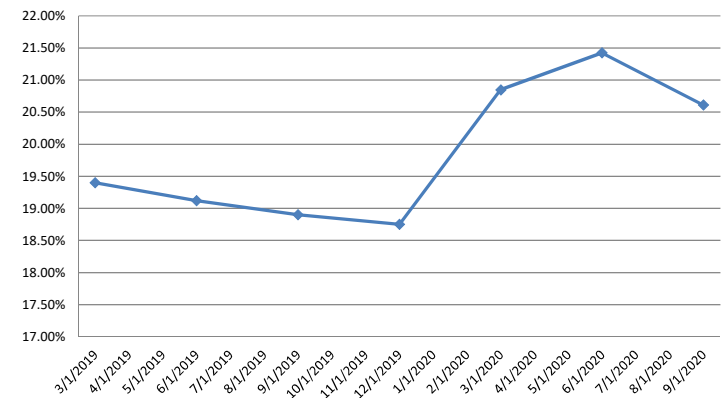
## Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date



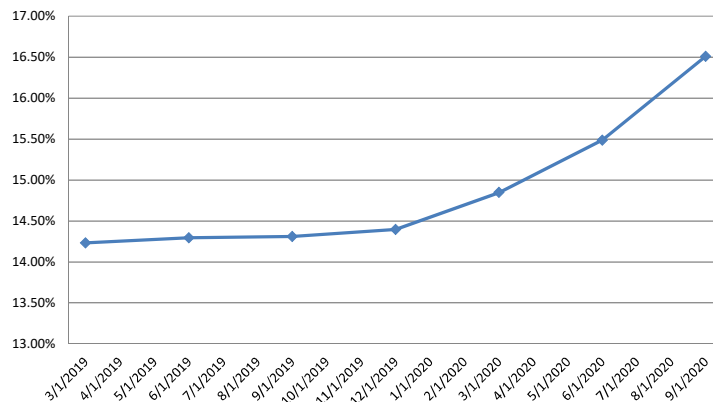
Common Equity Tier 1 RB Ratio	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
	24.57%	23.15%	22.82%	22.83%	25.47%	30.17%	31.46%

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



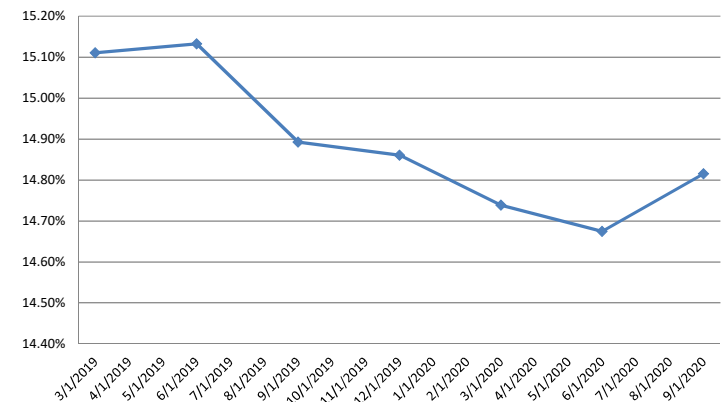
Common Equity Tier 1 RB Ratio	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
	19.40%	19.12%	18.90%	18.75%	20.85%	21.42%	20.61%

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



Common Equity Tier 1 RB Ratio	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
	14.23%	14.30%	14.31%	14.40%	14.85%	15.49%	16.51%

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



Common Equity Tier 1 RB Ratio	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20	9/30/20
	15.11%	15.13%	14.89%	14.86%	14.74%	14.67%	14.82%

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

September 30, 2020

Run Date: November 10, 2020

		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 (%)	Common Equity Tier 1 Risk Based Ratio (%)
Region	Institution Name								
Asset Group A - \$0 to \$250 million in total assets									
	Asian Pacific National Bank	\$58,573	\$9,974	\$9,921	\$9,921	17.54%	NA	NA	NA
	Tustin Community Bank	\$87,582	\$10,956	\$10,956	\$10,956	12.52%	NA	NA	NA
	California Business Bank	\$97,413	\$11,667	\$11,656	\$11,656	12.25%	17.96%	19.23%	17.96%
	Bank of Whittier, National Association	\$107,488	\$15,976	\$15,976	\$15,976	16.31%	NA	NA	NA
	California First National Bank	\$115,713	\$58,631	\$58,631	\$58,631	50.51%	92.53%	93.79%	92.53%
	Neighborhood National Bank	\$135,407	\$10,613	\$10,571	\$10,571	10.70%	25.63%	26.91%	25.63%
	Eastern International Bank	\$146,554	\$20,471	\$20,412	\$20,412	14.12%	NA	NA	NA
	United Pacific Bank	\$173,334	\$25,332	\$25,108	\$23,108	14.60%	19.84%	21.10%	18.26%
	Infinity Bank	\$189,970	\$25,514	\$25,467	\$25,467	13.28%	15.67%	16.52%	15.67%
	Home Bank of California	\$205,853	\$24,645	\$24,645	\$24,645	12.19%	NA	NA	NA
	Friendly Hills Bank	\$236,335	\$20,062	\$19,366	\$19,366	9.64%	18.72%	19.97%	18.72%
	Average of Asset Group A	\$141,293	\$21,258	\$21,155	\$20,974	16.70%	31.73%	32.92%	31.46%

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

	Community Valley Bank	\$251,789	\$24,933	\$24,177	\$24,177	9.76%	NA	NA	NA
	EH National Bank	\$281,764	\$37,823	\$30,240	\$30,240	11.37%	15.31%	16.57%	15.31%
	American Continental Bank	\$299,231	\$36,670	\$36,043	\$36,043	12.13%	16.07%	17.32%	16.07%
	Chino Commercial Bank, N.A.	\$303,332	\$26,820	\$26,510	\$26,510	8.71%	NA	NA	NA
	Community Bank of Santa Maria	\$327,457	\$29,158	\$28,643	\$28,643	8.92%	NA	NA	NA
	Community Commerce Bank	\$338,351	\$53,758	\$53,758	\$53,758	17.43%	22.78%	23.99%	22.78%
	Pacific Alliance Bank	\$358,668	\$40,931	\$39,893	\$39,893	11.56%	NA	NA	NA
	Endeavor Bank	\$360,949	\$25,643	\$25,643	\$25,643	11.52%	16.87%	18.13%	16.87%
	Bank of Santa Clarita	\$391,976	\$39,879	\$39,872	\$39,872	10.64%	15.94%	16.95%	15.94%
	Mega Bank	\$403,634	\$43,540	\$43,540	\$43,540	10.69%	NA	NA	NA
	First Credit Bank	\$412,451	\$194,013	\$192,339	\$192,339	45.84%	58.63%	59.90%	58.63%
	Universal Bank	\$423,819	\$60,763	\$60,688	\$60,688	14.57%	NA	NA	NA
	Partners Bank of California	\$438,080	\$35,182	\$35,072	\$35,072	8.77%	14.91%	16.18%	14.91%
	International City Bank	\$440,906	\$56,392	\$35,221	\$32,021	8.82%	21.12%	22.24%	19.20%
	Golden State Bank	\$444,566	\$35,595	\$32,430	\$32,430	7.42%	NA	NA	NA
	Mission Valley Bank	\$465,780	\$43,663	\$43,445	\$43,445	9.68%	14.47%	15.73%	14.47%
	C3bank, National Association	\$470,493	\$47,529	\$47,392	\$47,392	10.31%	15.61%	16.86%	15.61%
	Broadway Federal Bank, F.S.B.	\$497,028	\$50,261	\$47,779	\$47,779	9.84%	16.94%	18.10%	16.94%
	Average of Asset Group B	\$383,904	\$49,031	\$46,816	\$46,638	12.67%	20.79%	22.00%	20.61%

Source: SNL Financial

Note: Report includes only bank-level data.

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## Capital Adequacy

September 30, 2020

Run Date: November 10, 2020

		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 (%)	Common Equity Tier 1 Risk Based Ratio (%)
Region	Institution Name								
Asset Group C - \$501 million to \$1 billion in total assets									
	New OMNI Bank, National Association	\$523,693	\$74,557	\$73,934	\$72,284	14.56%	22.20%	23.46%	21.71%
	American Plus Bank, N.A.	\$576,256	\$86,242	\$85,759	\$85,759	15.05%	NA	NA	NA
	Pacific Enterprise Bank	\$619,183	\$54,231	\$53,754	\$53,754	9.80%	17.10%	18.36%	17.10%
	GBC International Bank	\$705,121	\$70,077	\$68,530	\$68,530	9.86%	NA	NA	NA
	US Metro Bank	\$733,656	\$70,901	\$69,649	\$69,649	10.23%	12.82%	14.07%	12.82%
	First Commercial Bank (USA)	\$746,448	\$138,583	\$138,511	\$138,511	19.51%	24.41%	25.66%	24.41%
	Bank of Hemet	\$854,584	\$87,700	\$85,385	\$85,385	9.93%	13.43%	14.68%	13.43%
	State Bank of India (California)	\$886,657	\$151,128	\$148,444	\$148,444	16.46%	19.34%	20.59%	19.34%
	American Riviera Bank	\$930,169	\$82,101	\$76,530	\$76,530	8.49%	11.82%	13.07%	11.82%
	CommerceWest Bank	\$937,741	\$65,635	\$59,063	\$59,063	6.53%	11.44%	12.69%	11.44%
	EverTrust Bank	\$983,879	\$197,275	\$158,804	\$158,804	16.96%	NA	NA	NA
	Average of Asset Group C	\$772,490	\$98,039	\$92,578	\$92,428	12.49%	16.57%	17.82%	16.51%

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

	Community West Bank, National Association	\$1,041,943	\$86,483	\$85,137	\$85,137	8.79%	NA	NA	NA
	First General Bank	\$1,066,779	\$154,893	\$154,527	\$154,527	14.85%	NA	NA	NA
	Provident Savings Bank, F.S.B.	\$1,184,018	\$114,048	\$113,942	\$113,942	9.64%	16.94%	18.19%	16.94%
	Mission Bank	\$1,184,229	\$101,928	\$99,581	\$99,581	8.67%	NA	NA	NA
	Valley Republic Bank	\$1,193,970	\$126,344	\$123,100	\$123,100	10.49%	NA	NA	NA
	CalPrivate Bank	\$1,243,375	\$118,671	\$115,920	\$115,920	9.14%	13.54%	14.80%	13.54%
	Malaga Bank F.S.B.	\$1,282,413	\$164,004	\$164,004	\$164,004	12.51%	20.66%	21.12%	20.66%
	Seacoast Commerce Bank	\$1,327,398	\$139,620	\$103,104	\$103,104	8.35%	13.68%	14.66%	13.68%
	Open Bank	\$1,339,959	\$137,351	\$135,995	\$135,995	10.52%	13.26%	14.51%	13.26%
	Nano Banc	\$1,366,675	\$105,378	\$93,668	\$93,668	8.44%	10.37%	11.44%	10.37%
	Commonwealth Business Bank	\$1,399,381	\$155,571	\$152,472	\$152,472	11.73%	15.20%	16.45%	15.20%
	Bank of Southern California, N.A.	\$1,575,329	\$144,432	\$121,556	\$121,556	9.17%	14.68%	15.93%	14.68%
	Commercial Bank of California	\$1,587,533	\$118,288	\$112,641	\$112,641	8.00%	NA	NA	NA
	Pacific Mercantile Bank	\$1,617,448	\$166,690	\$164,124	\$164,124	9.49%	14.73%	15.98%	14.73%
	Sunwest Bank	\$1,976,181	\$197,246	\$194,500	\$194,500	9.88%	NA	NA	NA
	Pacific City Bank	\$2,021,119	\$225,570	\$222,960	\$222,960	11.21%	15.34%	16.60%	15.34%
	First Choice Bank	\$2,256,077	\$275,854	\$197,885	\$197,885	10.29%	NA	NA	NA
	Silvertgate Bank	\$2,620,425	\$286,732	\$244,533	\$244,533	9.84%	22.82%	23.47%	22.82%
	American Business Bank	\$3,321,380	\$235,989	\$232,022	\$232,022	6.97%	13.29%	14.54%	13.29%
	Royal Business Bank	\$3,357,964	\$519,983	\$445,700	\$445,700	14.16%	18.13%	19.26%	18.13%
	Manufacturers Bank	\$4,011,529	\$387,512	\$386,297	\$386,297	9.78%	12.14%	13.39%	12.14%
	CTBC Bank Corp. (USA)	\$4,181,256	\$546,270	\$537,301	\$536,801	13.68%	NA	NA	NA
	Preferred Bank	\$5,087,666	\$503,868	\$493,538	\$493,538	9.75%	11.02%	14.51%	11.02%
	Hanmi Bank	\$6,103,789	\$663,229	\$649,086	\$649,086	10.88%	13.51%	14.77%	13.51%
	First Foundation Bank	\$6,465,382	\$677,224	\$568,476	\$568,476	8.21%	10.98%	11.43%	10.98%
	Banc of California, National Association	\$7,725,308	\$983,320	\$931,932	\$931,932	12.21%	16.89%	18.14%	16.89%
	Farmers & Merchants Bank of Long Beach	\$9,682,905	\$1,132,868	\$1,130,013	\$1,130,013	12.69%	19.13%	NA	19.13%
	Axos Bank	\$12,426,062	\$1,149,528	\$1,106,486	\$1,106,486	8.83%	11.67%	12.72%	11.67%
	Citizens Business Bank	\$13,813,407	\$1,984,759	\$1,261,707	\$1,261,707	9.71%	14.64%	15.83%	14.64%
	Pacific Premier Bank	\$19,841,091	\$2,927,997	\$2,004,452	\$2,004,452	10.33%	13.31%	15.38%	13.31%
	Average of Asset Group D	\$4,110,066	\$484,388	\$411,555	\$411,539	10.27%	14.82%	15.86%	14.82%

Source: SNL Financial

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# Definitions



<b>Total assets</b>	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
<b>Net income</b>	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.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average equity (%)</b>	Return on average equity; net income as a percent of average equity.
<b>Efficiency ratio (FTE) (%)</b>	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.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<b>Total loans and leases</b>	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.
<b>Total deposits</b>	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.
<b>Liquidity ratio (%)</b>	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.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Loans ÷ deposits (%)</b>	Loans held for investment, before reserves, as a percent of total insured deposits.
<b>Yield on earning assets (%)</b>	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
<b>Cost of interest-bearing liability (%)</b>	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.

<b>Cost of funds (%)</b>	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
<b>Net interest margin (FTE) (%)</b>	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Deposit growth rate (%)</b>	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
<b>Total loans and leases nonaccrual</b>	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
<b>Nonaccrual loans ÷ total loans (%)</b>	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Nonperforming assets / total assets (%)</b>	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
<b>Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)</b>	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.
<b>Total equity capital</b>	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.
<b>Tier 1 capital</b>	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.
<b>Leverage ratio (%)</b>	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
<b>Tier 1 risk-based ratio (%)</b>	Tier 1 capital as a percent of total risk-adjusted assets.
<b>Risk-Based Capital Ratio (%)</b>	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.
<b>Common Equity Tier Risk Based Ratio (%)</b>	Tier 1 common capital as a percent of risk-weighted assets.