



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 **Jane Han**, Senior Manager, at **(858) 627-1430**.

Northern California

FRESNO

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

SAN FRANCISCO

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

STOCKTON

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

HEALDSBURG

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

NAPA

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

SALINAS

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

SANTA ROSA

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

SACRAMENTO

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

SILICON VALLEY

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

WALNUT CREEK

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

Southern California

EL SEGUNDO

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

ORANGE COUNTY

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

PASADENA

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

SAN DIEGO

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

WOODLAND HILLS

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



ASSET SIZE DEFINITION

Group A \$50–\$250 million

Group B \$251 million–\$500 million

Group C \$501 million–\$1 billion

Group D Over \$1 billion

California counties included in the data:

Northern

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

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

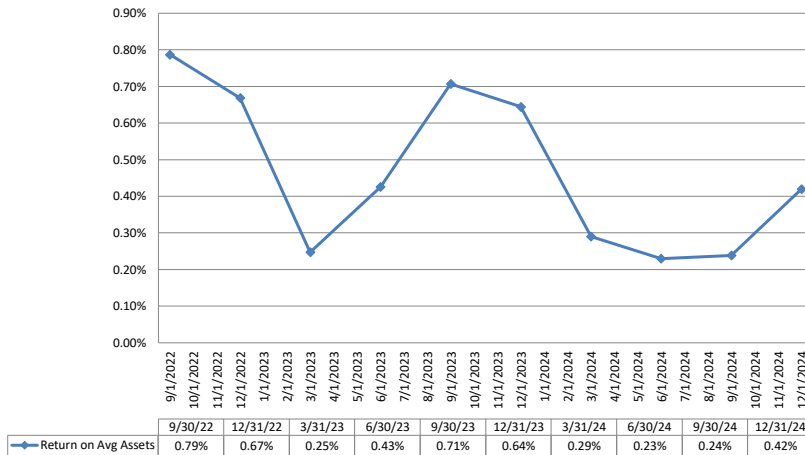
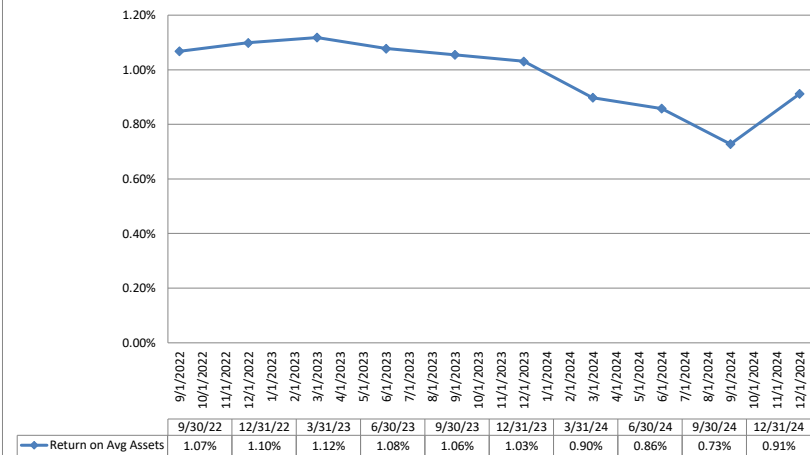
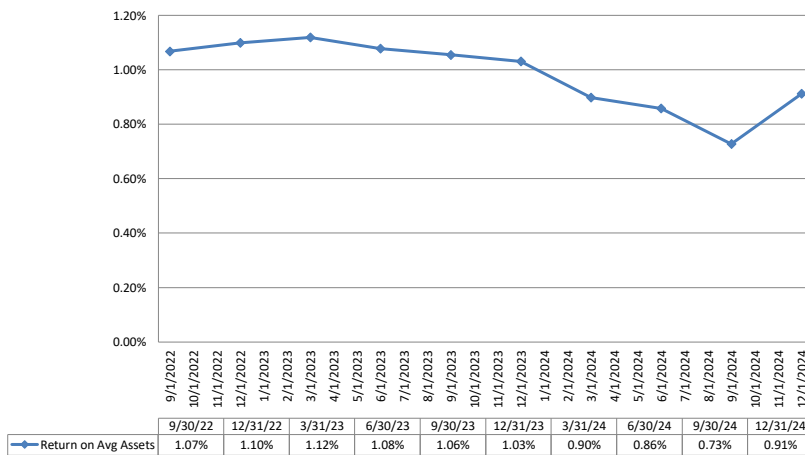
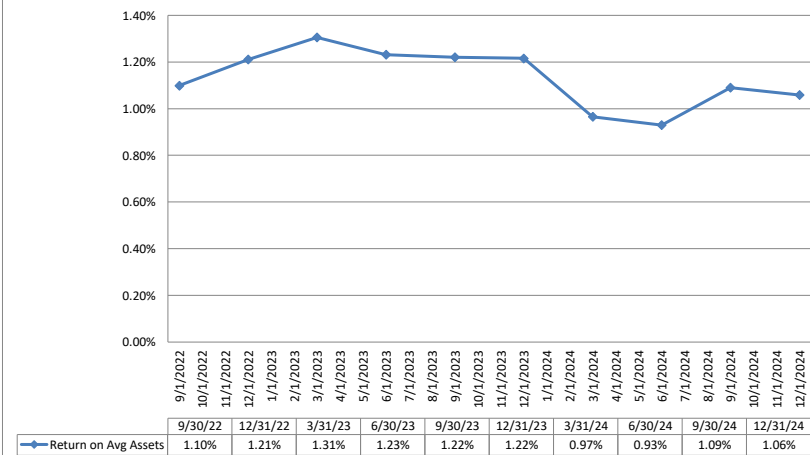
Southern

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

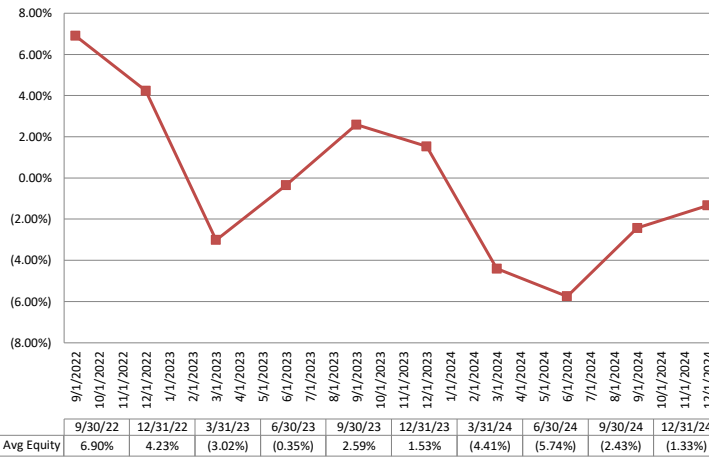
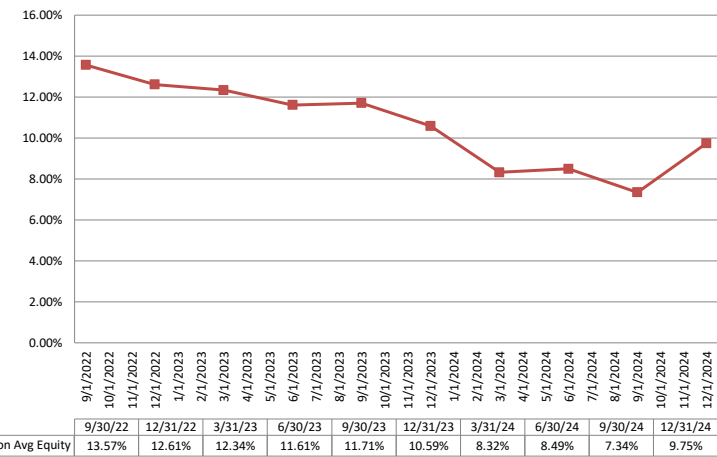
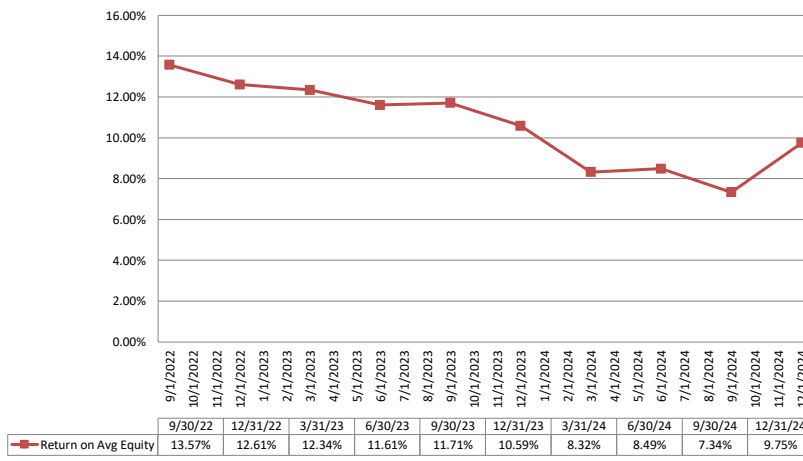
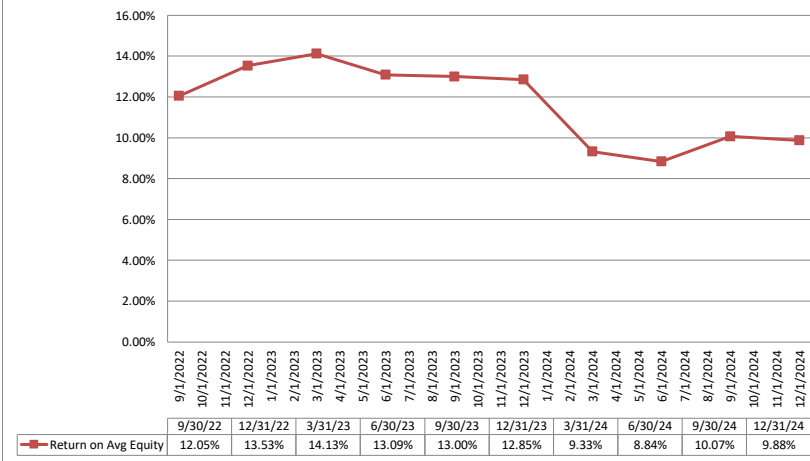
Northern California

Performance Analysis

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

Asset Group A - \$50 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

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

Asset Group A - \$50 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

Performance Analysis

December 31, 2024

Run Date: February 20, 2025

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

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

California Pacific Bank	\$82,356	\$782	3.62%	8.05%	37.82%	\$127	\$3,269	3.70%	7.99%	34.41%	\$87
Beacon Business Bank, National Association	\$177,003	(\$78)	(0.17%)	(1.98%)	94.92%	\$152	(\$25)	(0.01%)	(0.17%)	102.14%	\$157
Mission National Bank	\$218,988	(\$248)	(0.45%)	(2.66%)	124.10%	\$142	(\$541)	(0.25%)	(1.43%)	110.79%	\$151
Monterey County Bank	\$226,657	(\$834)	(1.43%)	(10.48%)	126.11%	\$103	(\$1,009)	(1.20%)	(17.49%)	124.04%	\$98
First Federal Savings and Loan Association of San Rafael	\$230,638	(\$113)	(0.20%)	(1.06%)	112.62%	\$127	(\$496)	(0.22%)	(1.16%)	115.40%	\$126
Metropolitan Bank	\$236,107	\$369	0.62%	5.31%	74.77%	\$91	\$1,166	0.50%	4.26%	77.07%	\$94
Average of Asset Group A	\$195,292	(\$20)	0.33%	(0.47%)	95.06%	\$124	\$394	0.42%	(1.33%)	93.98%	\$119

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

Gateway Bank, F.S.B.	\$256,131	(\$1,592)	(2.46%)	(24.91%)	185.68%	\$156	(\$4,113)	(1.75%)	(15.45%)	176.98%	\$125
Summit Bank	\$294,037	\$1,017	1.36%	8.59%	60.27%	\$179	\$4,545	1.48%	9.81%	56.37%	\$171
Murphy Bank	\$356,402	\$1,450	1.60%	11.50%	59.13%	\$165	\$5,512	1.51%	11.14%	58.82%	\$149
Average of Asset Group B	\$302,190	\$292	0.17%	(1.61%)	101.69%	\$167	\$1,981	0.41%	1.83%	97.39%	\$148

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

Redwood Capital Bank	\$531,726	\$1,482	1.10%	10.14%	63.74%	\$99	\$6,274	1.18%	10.75%	59.97%	\$95
Golden Valley Bank	\$536,288	\$933	0.69%	8.90%	68.73%	\$118	\$3,634	0.70%	9.11%	68.49%	\$111
River Valley Community Bank	\$602,580	\$1,326	0.88%	10.37%	62.20%	\$126	\$4,628	0.76%	9.61%	65.53%	\$121
Bank of San Francisco	\$615,437	\$1,628	1.04%	8.73%	69.64%	\$262	\$6,538	1.05%	9.10%	63.63%	\$220
Pacific Valley Bank	\$655,767	\$1,230	0.89%	6.80%	64.75%	\$141	\$5,068	0.95%	7.19%	63.67%	\$135
Cornerstone Community Bank	\$657,922	\$1,933	1.14%	14.59%	56.26%	\$111	(\$277)	(0.04%)	(0.50%)	58.76%	\$114
Column National Association	\$734,914	\$6,031	3.47%	50.33%	58.05%	\$230	\$13,150	2.26%	31.50%	62.53%	\$160
BAC Community Bank	\$783,096	\$1,088	0.53%	6.65%	80.66%	\$116	\$3,334	0.41%	5.33%	80.79%	\$117
Pinnacle Bank	\$846,847	\$3,421	1.55%	14.07%	52.75%	\$157	\$8,846	1.03%	9.45%	59.95%	\$189
Bank of the Orient	\$965,014	\$2,490	1.03%	7.67%	61.29%	\$111	\$7,641	0.82%	5.92%	67.88%	\$121
Average of Asset Group C	\$692,959	\$2,156	1.23%	13.83%	63.81%	\$147	\$5,884	0.91%	9.75%	65.12%	\$138

Performance Analysis

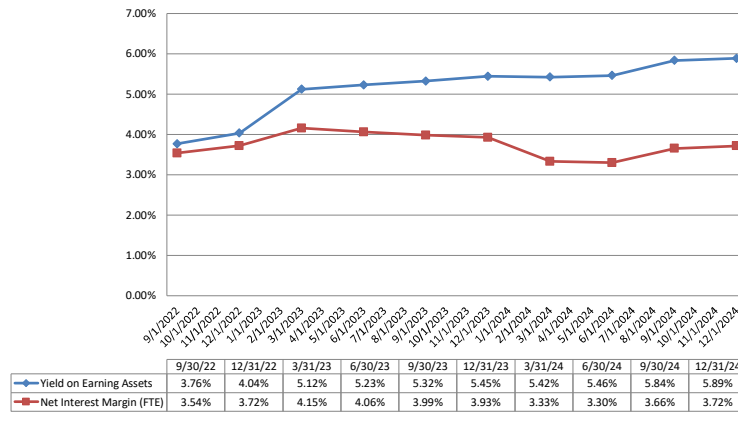
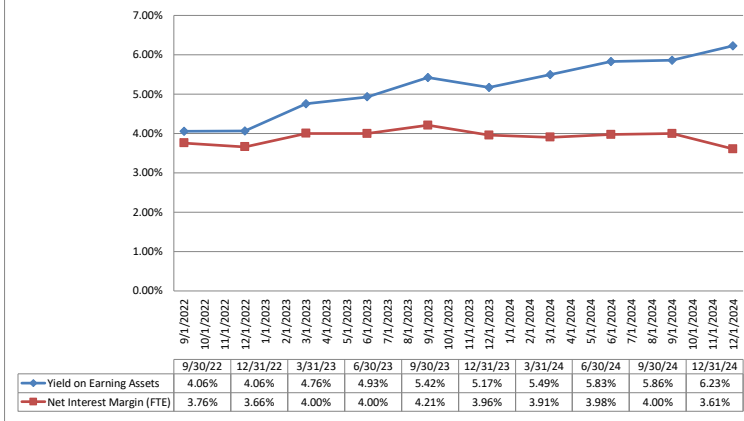
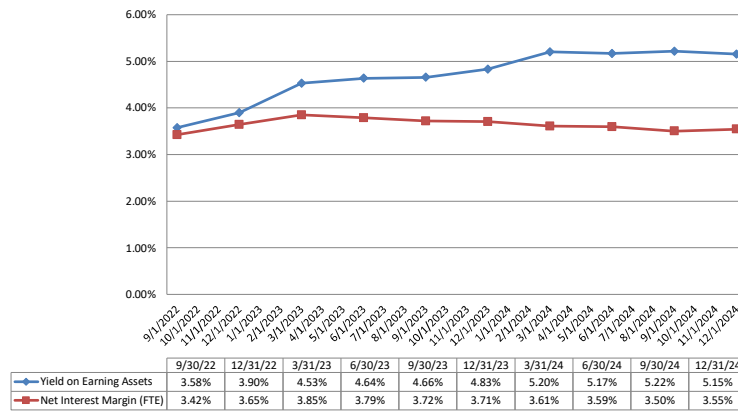
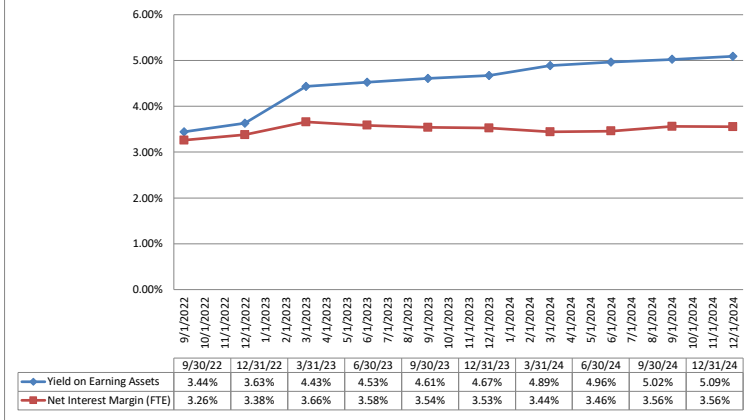
December 31, 2024

Run Date: February 20, 2025

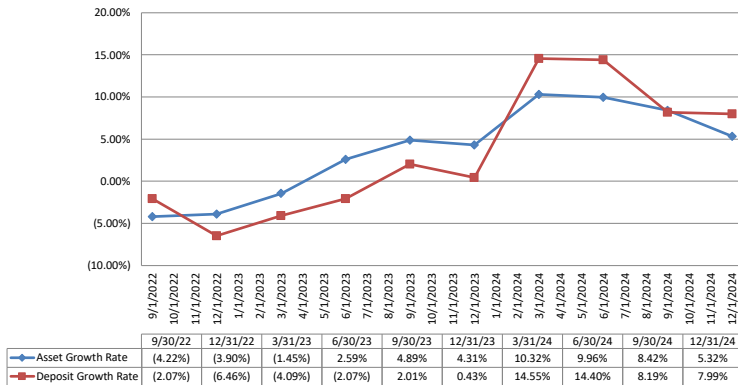
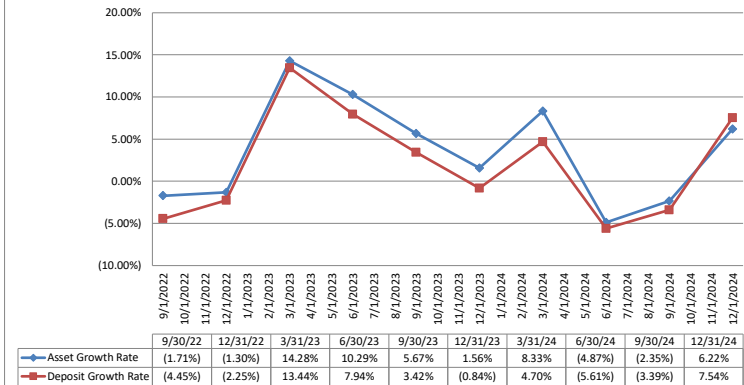
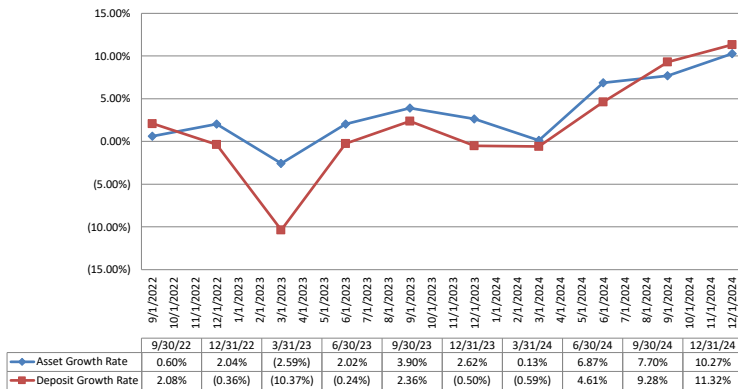
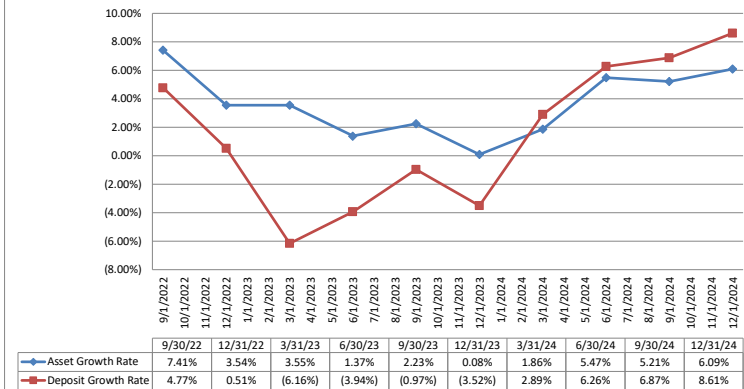
Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets												
	Summit State Bank	\$1,067,557	(\$6,605)	(2.40%)	(27.39%)	112.48%	\$133	(\$3,656)	(0.34%)	(3.74%)	87.32%	\$151
	United Security Bank	\$1,211,826	\$3,231	1.06%	9.19%	55.58%	\$121	\$16,151	1.34%	11.79%	52.16%	\$121
	Pacific Coast Bankers' Bank	\$1,251,957	\$2,471	0.82%	7.18%	79.00%	\$211	\$8,910	0.75%	6.55%	79.28%	\$203
	Savings Bank of Mendocino County	\$1,308,868	\$2,320	0.67%	5.75%	72.87%	\$135	\$10,853	0.79%	6.92%	66.70%	\$112
	FFB Bank	\$1,504,131	\$10,085	2.62%	20.15%	45.15%	\$123	\$35,600	2.45%	19.17%	49.07%	\$148
	Plumas Bank	\$1,622,958	\$7,934	1.89%	17.32%	48.63%	\$122	\$29,462	1.75%	17.10%	39.87%	\$118
	First Northern Bank of Dixon	\$1,891,283	\$5,891	1.20%	13.29%	55.25%	\$114	\$20,258	1.05%	12.12%	58.67%	\$127
	Oak Valley Community Bank	\$1,900,495	\$6,238	1.29%	13.58%	56.54%	\$120	\$25,732	1.37%	14.78%	56.85%	\$124
	Beneficial State Bank	\$1,944,646	\$1,263	0.25%	2.84%	72.07%	\$144	\$9,206	0.48%	5.36%	74.07%	\$140
	Avidbank	\$2,298,340	\$6,620	1.16%	13.04%	51.82%	\$200	\$21,933	0.95%	11.45%	57.23%	\$220
	El Dorado Savings Bank, F.S.B.	\$2,400,696	\$5,998	0.99%	7.80%	57.03%	\$78	\$21,044	0.87%	6.95%	60.10%	\$81
	United Business Bank	\$2,646,302	\$7,874	1.21%	8.53%	60.51%	\$119	\$26,316	1.02%	7.16%	62.12%	\$120
	Santa Cruz County Bank	\$2,680,345	\$4,588	0.68%	6.11%	55.86%	\$150	\$30,631	1.54%	11.94%	47.72%	\$111
	Exchange Bank (Santa Rosa, CA)	\$3,299,533	\$8,806	1.02%	12.26%	69.87%	\$116	\$23,853	0.69%	8.90%	72.51%	\$118
	Community West Bank	\$3,518,255	\$8,086	0.92%	7.53%	61.73%	\$146	\$13,523	0.42%	3.65%	71.34%	\$140
	Bank of the Sierra	\$3,607,133	\$11,713	1.28%	11.00%	55.79%	\$102	\$46,221	1.27%	11.13%	55.25%	\$100
	Bank of Marin	\$3,700,995	\$6,385	0.67%	6.03%	62.78%	\$129	(\$7,028)	(0.18%)	(1.66%)	73.97%	\$153
	Five Star Bank	\$4,052,812	\$14,615	1.44%	12.93%	38.05%	\$158	\$50,841	1.37%	12.38%	39.57%	\$150
	Bank of Stockton	\$4,444,022	(\$4,965)	(0.44%)	(2.59%)	72.28%	\$187	\$79,698	1.78%	11.16%	57.16%	\$142
	River City Bank	\$5,143,528	\$21,265	1.61%	17.88%	24.01%	\$168	\$73,399	1.42%	16.31%	26.57%	\$169
	Farmers & Merchants Bank of Central California	\$5,376,767	\$22,879	1.70%	15.28%	43.83%	\$196	\$91,091	1.68%	15.51%	44.58%	\$203
	Heritage Bank of Commerce	\$5,641,646	\$11,887	0.85%	6.73%	60.72%	\$185	\$45,320	0.85%	6.48%	61.16%	\$175
	Fremont Bank	\$5,802,335	\$14,777	1.01%	13.62%	74.55%	\$156	\$54,152	0.93%	12.83%	75.69%	\$152
	WestAmerica Bank	\$6,038,088	\$31,609	2.04%	20.50%	37.79%	\$74	\$135,755	2.12%	22.88%	36.50%	\$75
	Poppy Bank	\$6,937,842	\$13,053	0.78%	8.81%	52.60%	\$138	\$49,895	0.82%	8.84%	52.43%	\$134
	Tri Counties Bank	\$9,671,740	\$30,459	1.24%	9.24%	57.09%	\$121	\$120,833	1.22%	9.43%	56.60%	\$120
	Mechanics Bank	\$16,493,900	\$51,663	1.25%	8.98%	55.22%	\$119	\$28,999	0.17%	1.29%	56.71%	\$133
	Average of Asset Group D	\$3,979,926	\$11,116	0.99%	9.10%	58.86%	\$139	\$39,222	1.06%	9.88%	58.19%	\$139

Balance Sheet & Net Interest Margin

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

Asset Group A - \$50 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

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

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

Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 20, 2025

Region	Institution Name	As of Date						Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)		Assets/Employee s (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets													
	California Pacific Bank	\$82,356	\$65,050	\$42,281	153.85%	46.54%	\$8,236	8.53%	3.60%	2.15%	7.40%	(4.79%)	(4.67%)
	Beacon Business Bank, National Association	\$177,003	\$104,949	\$148,315	70.76%	18.50%	\$9,834	4.58%	3.02%	2.13%	2.67%	6.88%	24.09%
	Mission National Bank	\$218,988	\$175,468	\$176,245	99.56%	21.17%	\$7,300	5.44%	4.00%	2.99%	2.92%	8.79%	15.80%
	Monterey County Bank	\$226,657	\$85,650	\$172,374	49.69%	37.39%	\$5,151	5.41%	2.67%	2.15%	3.52%	13.96%	3.09%
	First Federal Savings and Loan Association of San Rafael	\$230,638	\$211,151	\$180,655	116.88%	3.80%	\$7,440	4.79%	2.91%	2.86%	2.39%	0.90%	3.16%
	Metropolitan Bank	\$236,107	\$195,200	\$194,625	100.30%	14.24%	\$5,366	6.57%	4.07%	3.51%	3.41%	6.17%	6.45%
	Average of Asset Group A	\$195,292	\$139,578	\$152,416	98.51%	23.61%	\$7,221	5.89%	3.38%	2.63%	3.72%	5.32%	7.99%
Asset Group B - \$251 to \$500 million in total assets													
	Gateway Bank, F.S.B.	\$256,131	\$189,827	\$228,680	83.01%	25.63%	\$8,262	5.32%	4.26%	4.02%	1.77%	29.58%	35.77%
	Summit Bank	\$294,037	\$206,044	\$237,439	86.78%	30.72%	\$8,648	5.93%	1.55%	0.77%	5.21%	(7.67%)	(10.18%)
	Murphy Bank	\$356,402	\$303,430	\$292,089	103.88%	12.47%	\$10,482	7.44%	4.12%	3.62%	3.84%	(3.26%)	(2.97%)
	Average of Asset Group B	\$302,190	\$233,100	\$252,736	91.22%	22.94%	\$9,131	6.23%	3.31%	2.80%	3.61%	6.22%	7.54%
Asset Group C - \$501 million to \$1 billion in total assets													
	Redwood Capital Bank	\$531,726	\$382,636	\$471,787	81.10%	20.03%	\$6,647	4.71%	1.37%	0.77%	3.81%	1.99%	2.45%
	Golden Valley Bank	\$536,288	\$247,500	\$491,921	50.31%	46.12%	\$9,246	4.39%	2.12%	1.44%	3.08%	9.77%	9.81%
	River Valley Community Bank	\$602,580	\$350,397	\$548,371	63.90%	27.35%	\$8,994	4.56%	2.30%	1.64%	3.06%	3.68%	2.96%
	Bank of San Francisco	\$615,437	\$507,970	\$530,735	95.71%	18.30%	\$12,822	5.41%	2.59%	1.63%	3.96%	0.57%	(0.88%)
	Pacific Valley Bank	\$655,767	\$485,992	\$579,914	83.80%	27.89%	\$11,710	5.53%	3.54%	2.16%	3.52%	11.85%	12.96%
	Cornerstone Community Bank	\$657,922	\$498,863	\$584,869	85.29%	4.95%	\$10,786	5.34%	2.67%	2.25%	3.19%	2.33%	3.52%
	Column National Association	\$734,914	\$215,338	\$653,787	32.94%	47.10%	\$7,205	5.11%	2.41%	1.34%	3.82%	63.98%	67.47%
	BAC Community Bank	\$783,096	\$452,909	\$697,807	64.90%	32.28%	\$8,073	3.84%	1.78%	0.87%	2.86%	(4.10%)	(1.44%)
	Pinnacle Bank	\$846,847	\$596,532	\$732,232	81.47%	30.06%	\$9,205	6.25%	2.81%	1.88%	4.59%	3.60%	2.45%
	Bank of the Orient	\$965,014	\$796,334	\$807,732	98.59%	16.84%	\$9,461	6.38%	3.88%	3.28%	3.56%	9.01%	13.89%
	Average of Asset Group C	\$692,959	\$453,447	\$609,916	73.80%	27.09%	\$9,415	5.15%	2.55%	1.73%	3.55%	10.27%	11.32%

Balance Sheet & Net Interest Margin

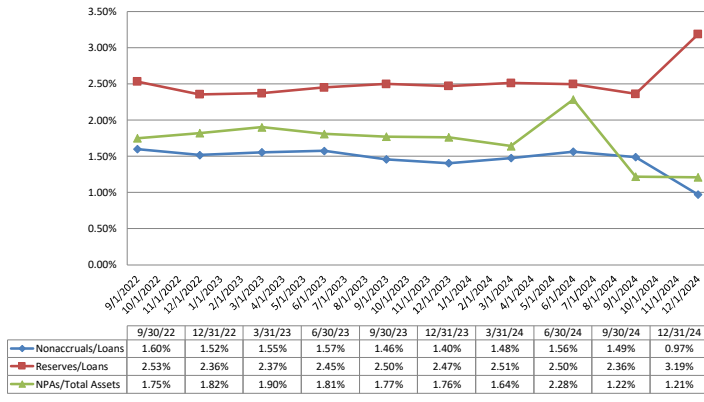
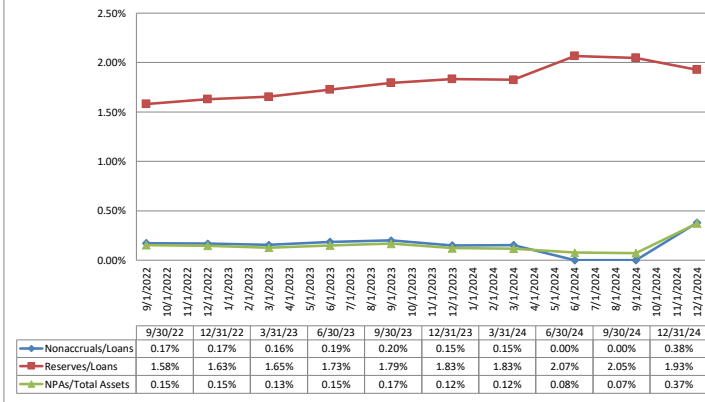
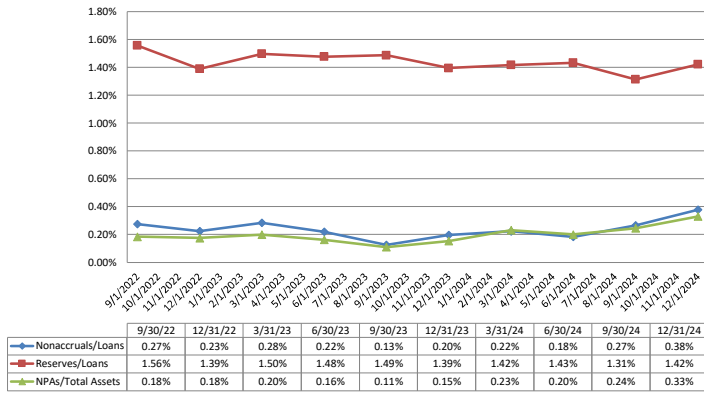
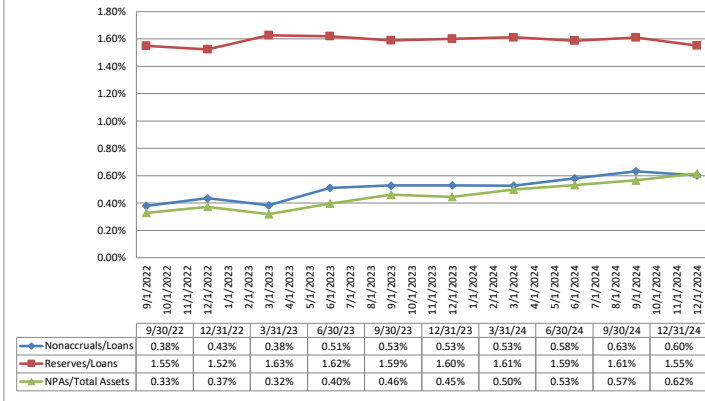
December 31, 2024

Run Date: February 20, 2025

		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 (%)
Region	Institution Name												
Asset Group D - Over \$1 billion in total assets													
	Summit State Bank	\$1,067,557	\$918,768	\$962,563	95.45%	11.43%	\$10,365	5.48%	3.65%	2.96%	2.75%	(4.90%)	(4.67%)
	United Security Bank	\$1,211,826	\$928,462	\$1,060,475	87.55%	12.98%	\$10,630	5.33%	1.85%	1.27%	4.19%	0.14%	5.23%
	Pacific Coast Bankers' Bank	\$1,251,957	\$408,674	\$534,841	76.41%	49.75%	\$10,433	5.64%	17.42%	5.19%	2.78%	19.80%	34.97%
	Savings Bank of Mendocino County	\$1,308,868	\$741,005	\$1,015,021	73.00%	29.05%	\$7,566	4.06%	1.59%	1.11%	3.19%	0.87%	(3.62%)
	FFB Bank	\$1,504,131	\$1,066,877	\$1,285,715	82.98%	14.03%	\$8,953	6.14%	2.62%	0.74%	5.29%	10.40%	12.08%
	Plumas Bank	\$1,622,958	\$1,018,571	\$1,383,361	73.63%	13.01%	\$8,869	5.37%	1.35%	0.69%	4.78%	0.79%	3.45%
	First Northern Bank of Dixon	\$1,891,283	\$1,062,737	\$1,701,186	62.47%	41.70%	\$10,114	4.28%	1.47%	0.62%	3.52%	1.05%	0.44%
	Oak Valley Community Bank	\$1,900,495	\$1,104,974	\$1,696,247	65.14%	20.77%	\$8,522	4.70%	1.20%	0.78%	4.12%	3.16%	2.76%
	Beneficial State Bank	\$1,944,646	\$1,279,120	\$1,704,092	75.06%	34.48%	\$7,394	5.13%	2.15%	1.60%	3.74%	7.29%	10.66%
	Avidbank	\$2,298,340	\$1,864,942	\$1,891,547	98.59%	17.35%	\$15,529	6.51%	4.10%	3.24%	3.50%	3.27%	14.30%
	El Dorado Savings Bank, F.S.B.	\$2,400,696	\$528,937	\$2,080,064	25.43%	76.70%	\$9,414	3.18%	0.89%	0.75%	2.51%	(1.83%)	(2.69%)
	United Business Bank	\$2,646,302	\$1,955,112	\$2,243,144	87.16%	24.50%	\$8,168	5.35%	2.35%	1.66%	3.87%	4.35%	4.54%
	Santa Cruz County Bank	\$2,680,345	\$2,045,215	\$2,311,516	88.48%	16.83%	\$12,183	6.35%	2.55%	1.47%	5.09%	49.38%	52.53%
	Exchange Bank (Santa Rosa, CA)	\$3,299,533	\$1,618,578	\$2,832,443	57.14%	23.09%	\$9,090	3.77%	2.05%	1.43%	2.50%	(2.02%)	(0.22%)
	Community West Bank	\$3,518,255	\$2,334,221	\$2,911,079	80.18%	15.37%	\$10,168	5.32%	2.76%	1.69%	3.84%	44.68%	42.53%
	Bank of the Sierra	\$3,607,133	\$2,331,434	\$2,904,735	80.26%	20.70%	\$7,437	5.10%	2.23%	1.52%	3.74%	(3.22%)	4.80%
	Bank of Marin	\$3,700,995	\$2,083,256	\$3,230,408	64.49%	14.13%	\$12,986	3.99%	2.55%	1.08%	2.71%	(2.73%)	(2.06%)
	Five Star Bank	\$4,052,812	\$3,535,933	\$3,566,789	99.13%	10.07%	\$19,867	5.73%	3.45%	2.55%	3.47%	12.96%	17.48%
	Bank of Stockton	\$4,444,022	\$2,372,323	\$3,558,874	66.66%	43.08%	\$10,383	4.12%	1.91%	1.35%	3.01%	(1.72%)	(3.26%)
	River City Bank	\$5,143,528	\$4,168,157	\$4,454,529	93.57%	12.97%	\$33,400	5.53%	3.83%	3.13%	2.72%	4.29%	3.10%
	Farmers & Merchants Bank of Central California	\$5,376,767	\$3,678,388	\$4,706,468	78.16%	15.44%	\$14,415	5.30%	1.92%	1.09%	4.07%	1.23%	0.76%
	Heritage Bank of Commerce	\$5,641,646	\$3,494,312	\$4,836,934	72.24%	21.59%	\$15,892	4.85%	2.32%	1.37%	3.32%	8.68%	10.01%
	Fremont Bank	\$5,802,335	\$4,621,338	\$5,179,324	89.23%	14.76%	\$7,905	5.71%	3.00%	1.61%	3.76%	3.50%	3.55%
	WestAmerica Bank	\$6,038,088	\$820,300	\$5,014,531	16.36%	51.28%	\$10,251	4.42%	0.56%	0.31%	4.15%	(4.46%)	(8.44%)
	Poppy Bank	\$6,937,842	\$4,905,499	\$5,749,439	85.32%	21.86%	\$28,908	6.19%	4.39%	4.20%	2.35%	17.62%	33.30%
	Tri Counties Bank	\$9,671,740	\$6,769,232	\$8,099,995	83.57%	17.32%	\$8,252	5.15%	2.23%	1.53%	3.75%	(2.38%)	3.32%
	Mechanics Bank	\$16,493,900	\$9,647,828	\$13,945,593	69.18%	20.69%	\$11,462	4.66%	2.44%	1.17%	3.29%	(5.78%)	(2.49%)
	Average of Asset Group D	\$3,979,926	\$2,492,748	\$3,365,219	75.07%	24.63%	\$12,169	5.09%	2.92%	1.71%	3.56%	6.09%	8.61%

Asset Quality

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

Asset Group A - \$50 to \$250 million in Total Assets
As of DateAsset Group B - \$251 to \$500 million in Total Assets
As of DateAsset Group C - \$501 to \$1 billion in Total Assets
As of DateAsset Group D - Over \$1 billion in Total Assets
As of Date

Asset Quality

December 31, 2024

Run Date: February 20, 2025

		As of Date						
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	California Pacific Bank	\$82,356	\$2,789	4.29%	8.29%	193.44%	13.22%	3.39%
	Beacon Business Bank, National Association	\$177,003	\$0	0.00%	1.43%	NA	0.00%	0.00%
	Mission National Bank	\$218,988	\$0	0.00%	1.33%	NA	0.00%	0.00%
	Monterey County Bank	\$226,657	\$1,309	1.53%	5.88%	384.49%	22.00%	2.38%
	First Federal Savings and Loan Association of San Rafael	\$230,638	\$0	0.00%	0.62%	NA	0.00%	0.00%
	Metropolitan Bank	\$236,107	\$0	0.00%	1.57%	343.76%	13.52%	1.49%
	Average of Asset Group A	\$195,292	\$683	0.97%	3.19%	307.23%	8.12%	1.21%
Asset Group B - \$251 to \$500 million in total assets								
	Gateway Bank, F.S.B.	\$256,131	\$2,164	1.14%	1.30%	107.31%	8.48%	0.90%
	Summit Bank	\$294,037	\$0	0.00%	3.19%	NM	0.65%	0.12%
	Murphy Bank	\$356,402	\$0	0.00%	1.29%	NM	1.27%	0.10%
	Average of Asset Group B	\$302,190	\$721	0.38%	1.93%	107.31%	3.46%	0.37%
Asset Group C - \$501 million to \$1 billion in total assets								
	Redwood Capital Bank	\$531,726	\$1,600	0.42%	1.66%	397.31%	2.59%	0.30%
	Golden Valley Bank	\$536,288	\$0	0.00%	1.59%	NA	0.00%	0.00%
	River Valley Community Bank	\$602,580	\$0	0.00%	1.23%	NA	0.00%	0.00%
	Bank of San Francisco	\$615,437	\$1,319	0.26%	1.31%	367.66%	2.21%	0.29%
	Pacific Valley Bank	\$655,767	\$168	0.03%	1.57%	NM	0.21%	0.03%
	Cornerstone Community Bank	\$657,922	\$408	0.08%	1.24%	NM	0.68%	0.06%
	Column National Association	\$734,914	\$935	0.43%	1.13%	193.87%	2.48%	0.17%
	BAC Community Bank	\$783,096	\$0	0.00%	1.52%	NA	0.00%	0.00%
	Pinnacle Bank	\$846,847	\$11,968	2.01%	1.23%	43.44%	15.92%	2.00%
	Bank of the Orient	\$965,014	\$4,484	0.56%	1.72%	305.73%	3.11%	0.46%
	Average of Asset Group C	\$692,959	\$2,088	0.38%	1.42%	261.60%	2.72%	0.33%

Asset Quality

December 31, 2024

Run Date: February 20, 2025

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
							NPA's/Total Assets (%)

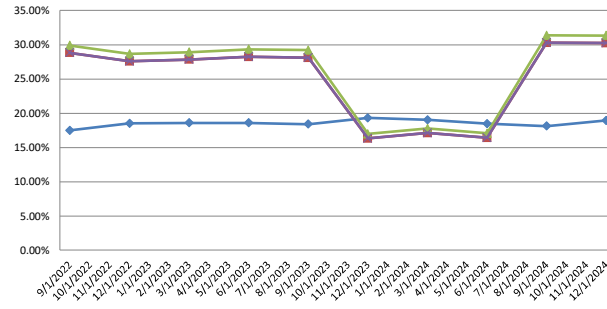
Asset Group D - Over \$1 billion in total assets

Summit State Bank	\$1,067,557	\$27,754	3.02%	1.50%	49.61%	32.05%	3.08%
United Security Bank	\$1,211,826	\$12,188	1.31%	1.73%	83.63%	12.95%	1.58%
Pacific Coast Bankers' Bank	\$1,251,957	\$0	0.00%	0.97%	NA	0.00%	0.00%
Savings Bank of Mendocino County	\$1,308,868	\$328	0.04%	2.50%	NM	0.21%	0.03%
FFB Bank	\$1,504,131	\$9,894	0.93%	1.11%	119.61%	5.07%	0.66%
Plumas Bank	\$1,622,958	\$4,105	0.40%	1.30%	87.55%	8.09%	0.93%
First Northern Bank of Dixon	\$1,891,283	\$11,212	1.06%	1.49%	121.36%	6.99%	0.69%
Oak Valley Community Bank	\$1,900,495	\$0	0.00%	1.04%	NA	0.00%	0.00%
Beneficial State Bank	\$1,944,646	\$17,313	1.35%	1.88%	77.25%	16.02%	1.60%
Avidbank	\$2,298,340	\$1,347	0.07%	1.00%	56.90%	14.87%	1.43%
El Dorado Savings Bank, F.S.B.	\$2,400,696	\$1,207	0.23%	1.13%	494.45%	0.38%	0.05%
United Business Bank	\$2,646,302	\$9,234	0.47%	0.92%	193.85%	2.71%	0.35%
Santa Cruz County Bank	\$2,680,345	\$618	0.03%	1.55%	287.84%	3.57%	0.41%
Exchange Bank (Santa Rosa, CA)	\$3,299,533	\$11,139	0.69%	2.17%	204.71%	5.43%	0.52%
Community West Bank	\$3,518,255	\$6,461	0.28%	1.11%	347.00%	2.71%	0.21%
Bank of the Sierra	\$3,607,133	\$19,668	0.84%	1.07%	120.14%	4.91%	0.57%
Bank of Marin	\$3,700,995	\$33,881	1.63%	1.47%	86.72%	9.30%	0.96%
Five Star Bank	\$4,052,812	\$1,798	0.05%	1.07%	NM	0.38%	0.05%
Bank of Stockton	\$4,444,022	\$3,796	0.16%	3.28%	NM	0.48%	0.09%
River City Bank	\$5,143,528	\$0	0.00%	2.45%	NA	0.00%	0.00%
Farmers & Merchants Bank of Central California	\$5,376,767	\$929	0.03%	2.05%	530.42%	2.33%	0.28%
Heritage Bank of Commerce	\$5,641,646	\$7,178	0.21%	1.40%	681.04%	1.31%	0.13%
Fremont Bank	\$5,802,335	\$26,818	0.58%	1.50%	232.57%	5.97%	0.51%
WestAmerica Bank	\$6,038,088	\$201	0.02%	1.80%	NM	0.15%	0.00%
Poppy Bank	\$6,937,842	\$101,221	2.06%	1.63%	72.30%	18.74%	1.83%
Tri Counties Bank	\$9,671,740	\$44,036	0.65%	1.85%	278.68%	4.26%	0.49%
Mechanics Bank	\$16,493,900	\$11,214	0.12%	0.92%	663.55%	1.93%	0.18%

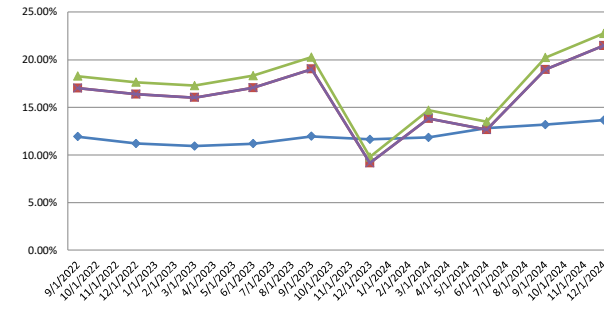
Average of Asset Group D

\$3,979,926	\$13,464	0.60%	1.55%	239.46%	5.96%	0.62%
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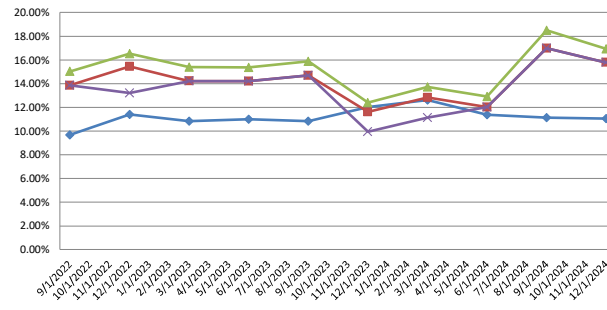
Capital Adequacy

Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio, Risk Based Capital Ratio
& Common Equity Tier 1 Risk Based RatioAsset Group A - \$50 to \$250 million in Total Assets
As of Date

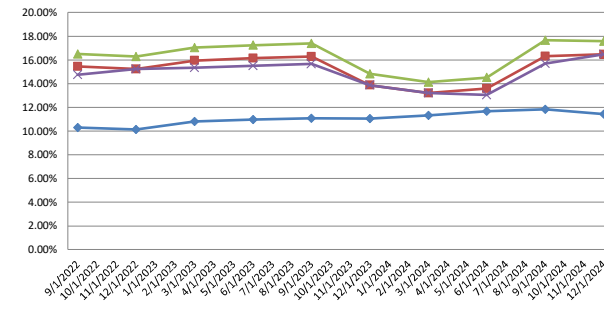
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Leverage Ratio	17.47%	18.53%	18.59%	18.60%	18.41%	19.32%	19.05%	18.49%	18.13%	18.95%
Tier 1 Risk Based Ratio	28.83%	27.60%	27.85%	28.25%	28.11%	16.34%	17.13%	16.42%	30.30%	30.27%
Risk Based Capital Ratio	29.92%	28.68%	28.93%	29.34%	29.23%	17.00%	17.78%	17.07%	31.39%	31.37%
Common Equity Tier 1 RB Ratio	28.83%	27.60%	27.85%	28.25%	28.11%	16.34%	17.13%	16.42%	30.30%	30.27%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Leverage Ratio	11.94%	11.20%	10.93%	11.19%	11.96%	11.65%	11.84%	12.83%	13.19%	13.65%
Tier 1 Risk Based Ratio	17.02%	16.39%	16.03%	17.07%	19.02%	9.15%	13.83%	12.66%	18.97%	21.49%
Risk Based Capital Ratio	18.28%	17.65%	17.29%	18.33%	20.29%	9.78%	14.71%	13.50%	20.23%	22.76%
Common Equity Tier 1 RB Ratio	17.02%	16.39%	16.03%	17.07%	19.02%	9.15%	13.83%	12.66%	18.97%	21.49%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Leverage Ratio	9.67%	11.39%	10.83%	11.00%	10.83%	12.03%	12.63%	11.38%	11.13%	11.05%
Tier 1 Risk Based Ratio	13.85%	15.45%	14.22%	14.21%	14.70%	11.61%	12.84%	12.03%	16.99%	15.79%
Risk Based Capital Ratio	15.03%	16.54%	15.39%	15.38%	15.88%	12.40%	13.72%	12.92%	18.49%	16.94%
Common Equity Tier 1 RB Ratio	13.85%	13.21%	14.22%	14.21%	14.70%	9.94%	11.14%	12.03%	16.99%	15.79%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Leverage Ratio	10.29%	10.14%	10.82%	10.97%	11.07%	11.05%	11.31%	11.67%	11.84%	11.44%
Tier 1 Risk Based Ratio	15.45%	15.24%	15.95%	16.15%	16.29%	13.87%	13.22%	13.60%	16.33%	16.47%
Risk Based Capital Ratio	16.51%	16.30%	17.05%	17.25%	17.39%	14.84%	14.13%	14.52%	17.67%	17.58%
Common Equity Tier 1 RB Ratio	14.74%	15.24%	15.34%	15.50%	15.67%	13.87%	13.22%	13.06%	15.69%	16.47%

Capital Adequacy

December 31, 2024

Run Date: February 20, 2025

		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 - \$50 to \$250 million in total assets									
	California Pacific Bank	\$82,356	\$39,247	\$39,247	\$39,247	45.41%	51.10%	52.43%	51.10%
	Beacon Business Bank, National Association	\$177,003	\$15,292	\$19,680	\$19,680	11.01%	17.03%	18.28%	17.03%
	Mission National Bank	\$218,988	\$37,102	\$36,848	\$36,848	16.80%	NA	NA	NA
	Monterey County Bank	\$226,657	\$29,085	\$23,059	\$23,059	10.25%	NA	NA	NA
	First Federal Savings and Loan Association of San Rafael	\$230,638	\$42,478	\$42,478	\$42,478	18.44%	22.69%	23.39%	22.69%
	Metropolitan Bank	\$236,107	\$27,931	\$28,011	\$28,011	11.80%	NA	NA	NA
	Average of Asset Group A	\$195,292	\$31,856	\$31,554	\$31,554	18.95%	30.27%	31.37%	30.27%
Asset Group B - \$251 to \$500 million in total assets									
	Gateway Bank, F.S.B.	\$256,131	\$24,656	\$28,621	\$28,621	11.05%	NA	NA	NA
	Summit Bank	\$294,037	\$47,477	\$47,477	\$47,477	15.90%	21.49%	22.76%	21.49%
	Murphy Bank	\$356,402	\$50,731	\$50,730	\$50,730	13.99%	NA	NA	NA
	Average of Asset Group B	\$302,190	\$40,955	\$42,276	\$42,276	13.65%	21.49%	22.76%	21.49%
Asset Group C - \$501 million to \$1 billion in total assets									
	Redwood Capital Bank	\$531,726	\$55,494	\$61,957	\$61,957	11.49%	15.35%	16.61%	15.35%
	Golden Valley Bank	\$536,288	\$41,588	\$52,597	\$52,597	9.76%	16.69%	17.94%	16.69%
	River Valley Community Bank	\$602,580	\$50,578	\$62,468	\$62,468	10.41%	13.97%	15.07%	13.97%
	Bank of San Francisco	\$615,437	\$75,321	\$75,365	\$75,365	12.05%	18.69%	19.95%	18.69%
	Pacific Valley Bank	\$655,767	\$72,600	\$73,256	\$73,256	13.33%	NA	NA	NA
	Cornerstone Community Bank	\$657,922	\$53,762	\$62,853	\$62,853	9.26%	11.25%	12.38%	11.25%
	Column National Association	\$734,914	\$48,474	\$60,668	\$60,668	8.74%	19.47%	20.30%	19.47%
	BAC Community Bank	\$783,096	\$66,090	\$84,882	\$84,882	10.36%	15.70%	16.95%	15.70%
	Pinnacle Bank	\$846,847	\$98,975	\$101,001	\$101,001	11.41%	15.22%	16.34%	15.22%
	Bank of the Orient	\$965,014	\$130,602	\$132,185	\$132,185	13.69%	NA	NA	NA
	Average of Asset Group C	\$692,959	\$69,348	\$76,723	\$76,723	11.05%	15.79%	16.94%	15.79%

Capital Adequacy

December 31, 2024

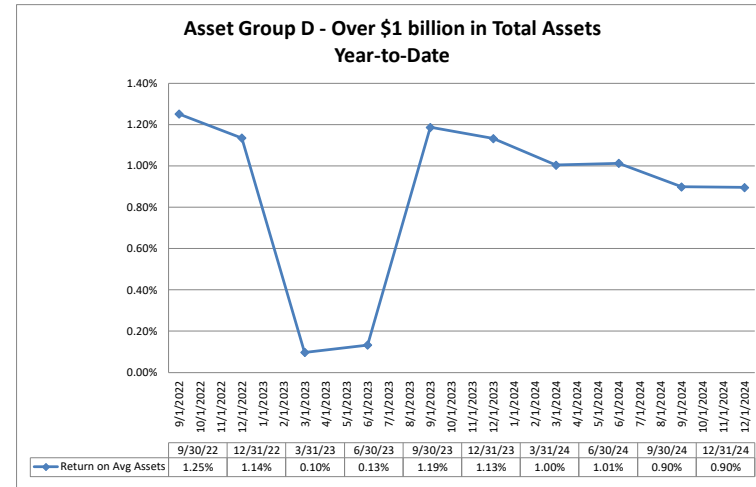
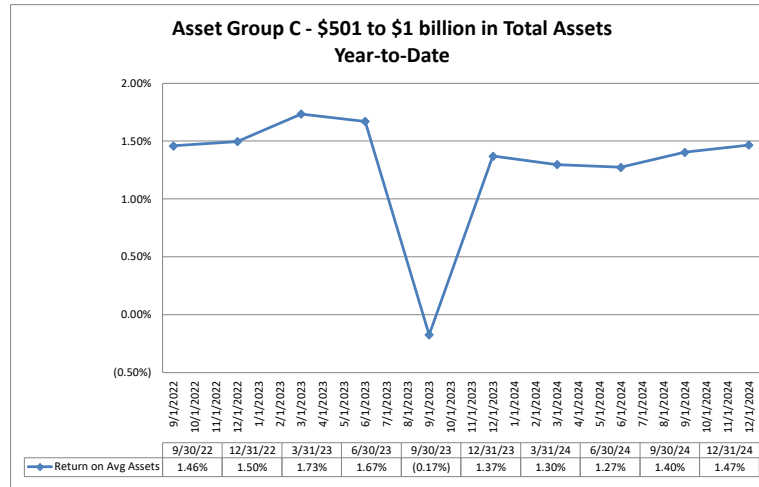
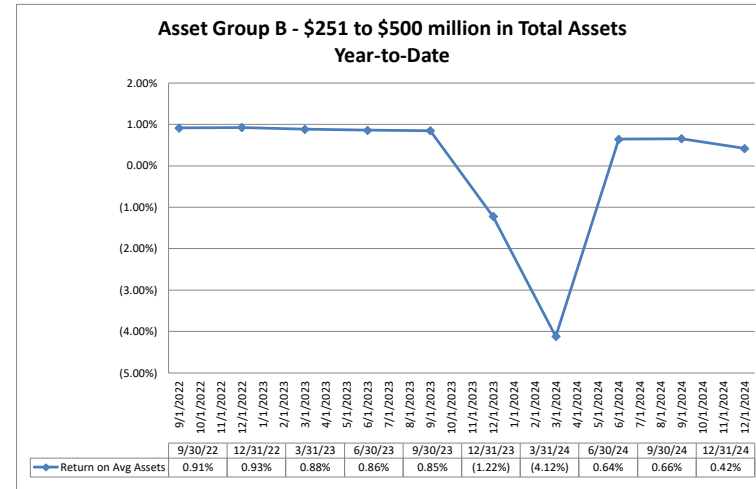
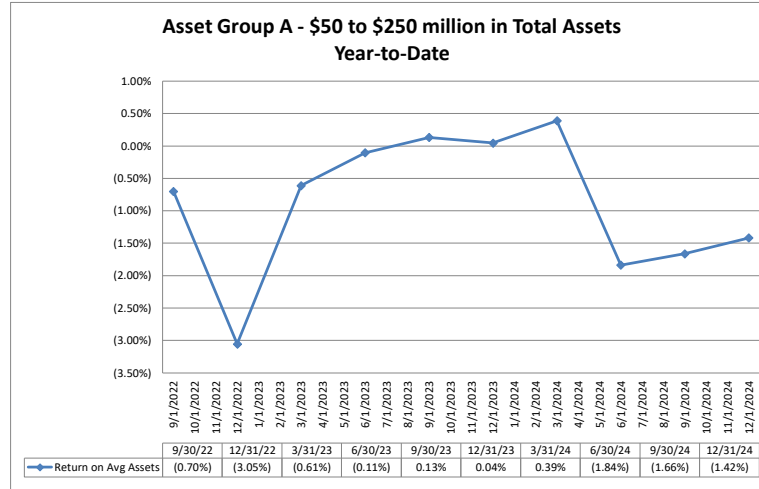
Run Date: February 20, 2025

		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 D - Over \$1 billion in total assets									
	Summit State Bank	\$1,067,557	\$92,261	\$97,711	\$97,711	8.92%	10.19%	11.94%	10.19%
	United Security Bank	\$1,211,826	\$139,845	\$153,601	\$153,601	12.59%	NA	NA	NA
	Pacific Coast Bankers' Bank	\$1,251,957	\$138,135	\$139,377	\$139,377	11.52%	27.10%	27.87%	27.10%
	Savings Bank of Mendocino County	\$1,308,868	\$155,482	\$227,329	\$227,329	16.47%	NA	NA	NA
	FFB Bank	\$1,504,131	\$202,809	\$220,991	\$220,991	14.33%	19.75%	20.84%	19.75%
	Plumas Bank	\$1,622,958	\$180,744	\$199,308	\$199,308	11.92%	17.25%	18.45%	17.25%
	First Northern Bank of Dixon	\$1,891,283	\$174,796	\$205,326	\$205,326	10.50%	16.41%	17.66%	16.41%
	Oak Valley Community Bank	\$1,900,495	\$182,783	\$203,093	\$203,093	10.51%	14.47%	15.31%	14.47%
	Beneficial State Bank	\$1,944,646	\$174,122	\$234,349	\$234,349	11.59%	NA	NA	NA
	Avidbank	\$2,298,340	\$202,099	\$253,437	\$253,437	11.07%	11.32%	12.26%	11.32%
	El Dorado Savings Bank, F.S.B.	\$2,400,696	\$309,275	\$302,978	\$302,978	12.56%	49.56%	50.56%	49.56%
	United Business Bank	\$2,646,302	\$372,266	\$342,614	\$342,614	13.42%	16.94%	17.86%	16.94%
	Santa Cruz County Bank	\$2,680,345	\$344,225	\$288,599	\$288,599	10.94%	12.74%	13.99%	12.74%
	Exchange Bank (Santa Rosa, CA)	\$3,299,533	\$280,809	\$381,903	\$381,903	11.07%	18.18%	19.43%	18.18%
	Community West Bank	\$3,518,255	\$428,753	\$377,411	\$377,411	11.04%	13.53%	14.54%	13.53%
	Bank of the Sierra	\$3,607,133	\$424,363	\$429,604	\$429,604	11.80%	NA	NA	NA
	Bank of Marin	\$3,700,995	\$424,987	\$379,028	\$379,028	10.18%	14.91%	16.13%	14.91%
	Five Star Bank	\$4,052,812	\$455,692	\$468,583	\$468,583	11.50%	12.61%	13.58%	12.61%
	Bank of Stockton	\$4,444,022	\$761,515	\$773,444	\$773,444	17.24%	17.37%	18.63%	17.37%
	River City Bank	\$5,143,528	\$484,740	\$480,854	\$480,854	9.12%	12.25%	13.52%	12.25%
	Farmers & Merchants Bank of Central California	\$5,376,767	\$584,542	\$591,071	\$591,071	10.99%	13.30%	14.55%	13.30%
	Heritage Bank of Commerce	\$5,641,646	\$709,379	\$543,872	\$543,872	10.01%	13.89%	15.09%	13.89%
	Fremont Bank	\$5,802,335	\$434,359	\$469,668	\$469,668	8.00%	10.75%	12.01%	10.75%
	WestAmerica Bank	\$6,038,088	\$591,386	\$632,147	\$632,147	10.41%	15.33%	15.84%	15.33%
	Poppy Bank	\$6,937,842	\$599,228	\$628,235	\$628,235	9.42%	10.49%	11.58%	10.49%
	Tri Counties Bank	\$9,671,740	\$1,308,545	\$1,148,328	\$1,148,328	12.02%	14.34%	15.60%	14.34%
	Mechanics Bank	\$16,493,900	\$2,301,868	\$1,509,029	\$1,509,029	9.66%	16.14%	17.14%	16.14%
Average of Asset Group D		\$3,979,926	\$461,445	\$432,663	\$432,663	11.44%	16.47%	17.58%	16.47%

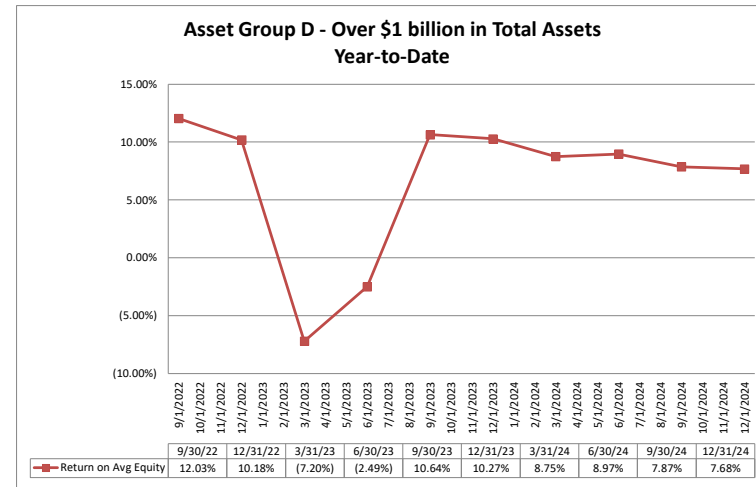
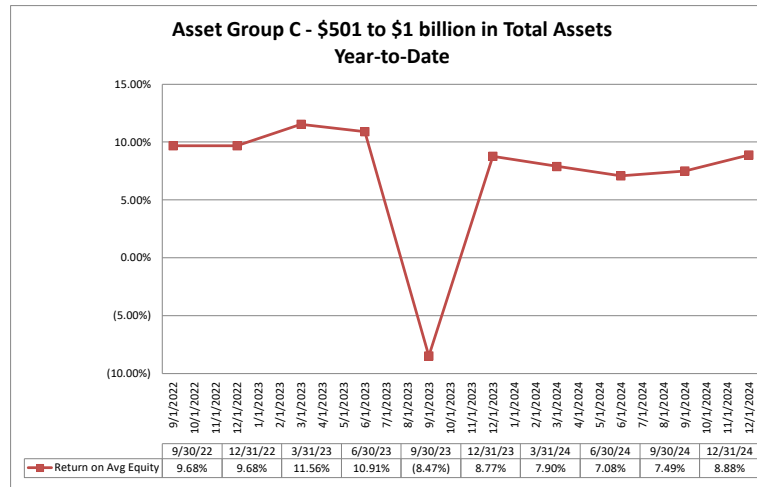
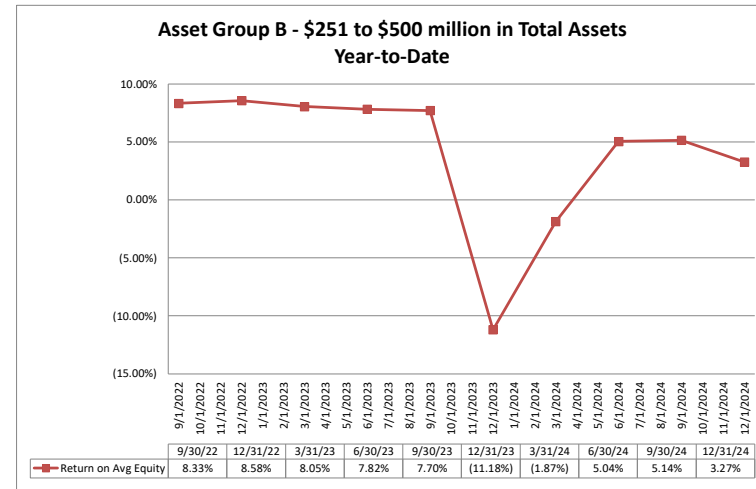
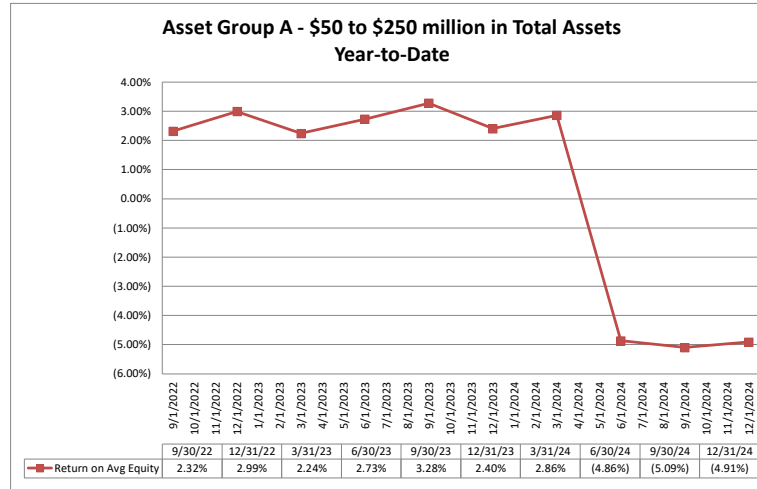
Southern California

Performance Analysis

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



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



Performance Analysis

December 31, 2024

Run Date: February 20, 2025

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

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

Asian Pacific National Bank	\$55,759	\$45	0.32%	1.71%	88.08%	\$92	\$144	0.25%	1.40%	89.59%	\$84
Legacy Bank	\$74,737	(\$424)	(2.42%)	(14.47%)	123.27%	\$141	(\$3,459)	(5.16%)	(26.56%)	181.09%	\$143
Tustin Community Bank	\$79,354	\$161	0.79%	5.67%	82.57%	\$119	\$700	0.89%	6.17%	80.57%	\$113
Icon Business Bank	\$96,851	(\$1,445)	(7.07%)	(35.65%)	227.86%	\$202	(\$5,804)	(9.75%)	(31.66%)	289.25%	\$193
California Business Bank	\$106,560	\$129	0.51%	3.13%	85.34%	\$173	\$505	0.50%	3.11%	89.52%	\$172
Eastern International Bank	\$128,399	\$115	0.36%	2.19%	98.68%	\$100	\$460	0.38%	2.21%	88.33%	\$90
Beach Cities Commercial Bank	\$130,786	(\$989)	(3.68%)	(25.24%)	153.76%	\$168	(\$4,524)	(5.67%)	(26.36%)	207.83%	\$166
United Pacific Bank	\$160,386	\$7	0.02%	0.09%	99.48%	\$127	\$2,084	1.35%	6.76%	67.04%	\$122
Neighborhood National Bank	\$174,489	(\$244)	(0.58%)	(4.32%)	115.20%	\$144	(\$1,111)	(0.70%)	(5.35%)	119.18%	\$131
Bank of Whittier, National Association	\$181,262	\$280	0.62%	4.71%	63.26%	\$93	\$1,178	0.66%	5.05%	64.50%	\$90
Genesis Bank	\$184,914	(\$1,575)	(3.16%)	(14.41%)	203.28%	\$196	(\$6,363)	(3.11%)	(13.84%)	198.43%	\$202
Bank Irvine	\$213,107	\$248	0.46%	3.38%	80.70%	\$119	\$570	0.30%	1.96%	74.75%	\$114
Home Bank of California	\$240,078	\$1,275	2.13%	17.39%	45.25%	\$137	\$3,826	1.61%	13.25%	56.94%	\$147
Average of Asset Group A	\$140,514	(\$186)	(0.90%)	(4.29%)	112.83%	\$139	(\$907)	(1.42%)	(4.91%)	123.62%	\$136

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

EH National Bank	\$298,634	(\$651)	(0.86%)	(11.18%)	176.42%	\$155	(\$4,627)	(1.56%)	(18.72%)	200.27%	\$159
Community Valley Bank	\$311,367	\$1,063	1.36%	11.47%	56.43%	\$98	\$4,156	1.36%	11.54%	54.34%	\$87
Infinity Bank	\$332,666	\$1,317	1.57%	14.66%	55.14%	\$228	\$4,207	1.35%	12.11%	56.52%	\$218
Universal Bank	\$356,343	\$40	0.04%	0.24%	99.39%	\$92	\$1,305	0.35%	2.00%	89.51%	\$88
American Continental Bank	\$357,116	\$1,536	1.72%	11.16%	48.57%	\$121	\$4,520	1.29%	8.46%	57.35%	\$125
Community Commerce Bank	\$400,344	\$593	0.60%	3.91%	70.76%	\$121	\$2,769	0.71%	4.61%	69.35%	\$125
Community Bank of Santa Maria	\$405,527	\$1,023	0.99%	11.12%	65.21%	\$124	\$3,581	0.88%	10.33%	68.43%	\$126
Pacific Alliance Bank	\$411,721	(\$73)	(0.07%)	(0.54%)	74.42%	\$126	\$1,434	0.37%	2.71%	67.81%	\$120
First Pacific Bank	\$432,854	\$510	0.48%	5.35%	80.97%	\$162	\$1,140	0.27%	3.05%	89.24%	\$173
Chino Commercial Bank, National Association	\$466,414	\$1,556	1.36%	12.98%	53.83%	\$93	\$5,787	1.23%	12.56%	53.81%	\$88
Liberty Bank, N.A.	\$478,848	(\$5,447)	(4.37%)	(33.02%)	162.86%	\$184	(\$8,781)	(1.66%)	(12.72%)	166.93%	\$197
Average of Asset Group B	\$386,530	\$133	0.26%	2.38%	85.82%	\$137	\$1,408	0.42%	3.27%	88.51%	\$137

Performance Analysis

December 31, 2024

Run Date: February 20, 2025

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

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

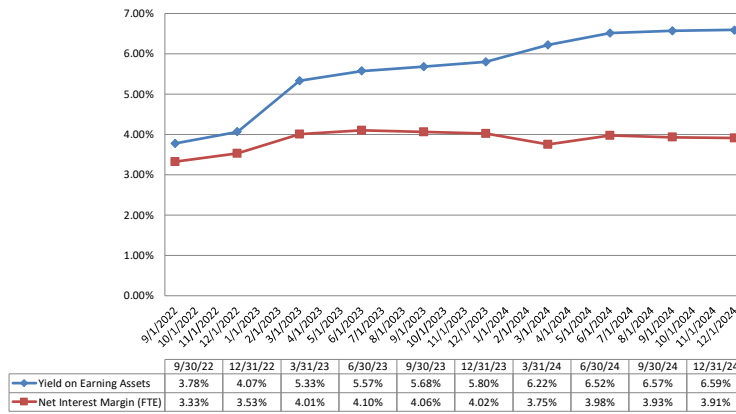
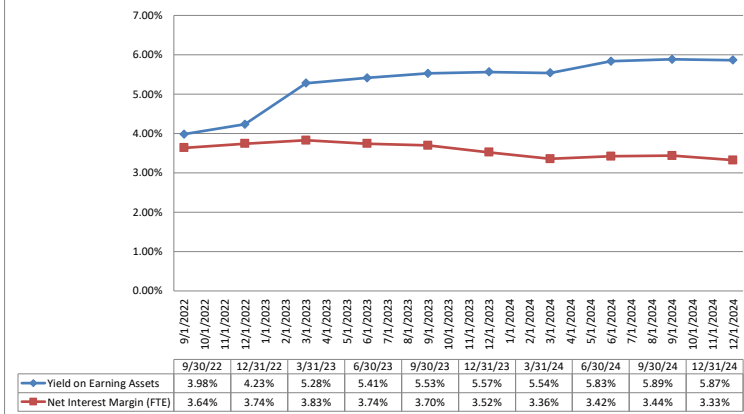
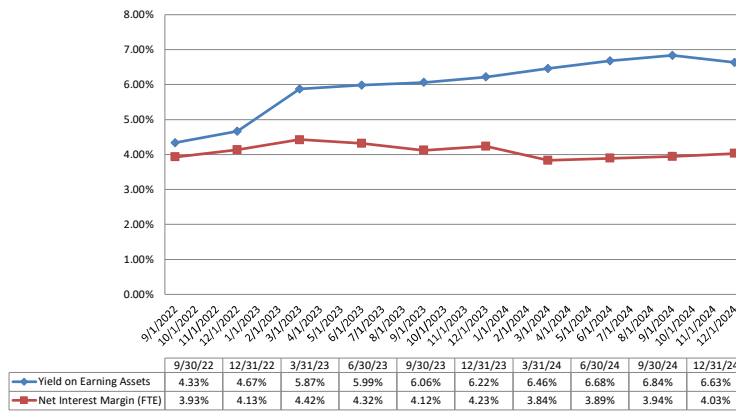
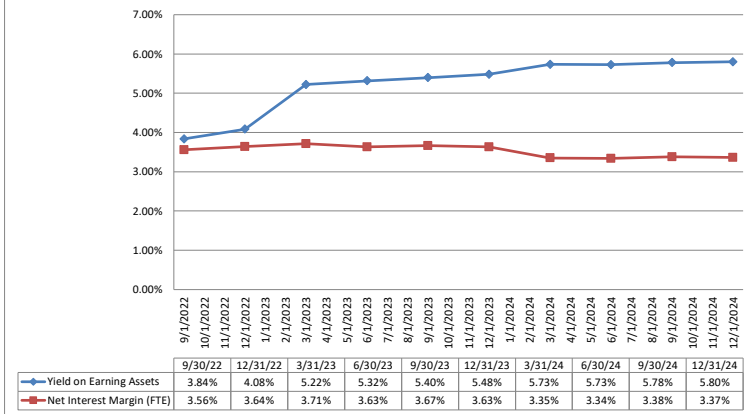
Mega Bank	\$524,360	\$1,538	1.16%	9.34%	52.42%	\$127	\$5,282	1.01%	8.29%	59.67%	\$147
New OMNI Bank, National Association	\$531,971	\$1,331	0.99%	4.01%	67.23%	\$170	\$5,012	0.95%	3.78%	65.28%	\$178
First Credit Bank	\$534,288	\$5,873	4.20%	10.07%	19.45%	\$472	\$34,078	5.97%	14.75%	13.01%	\$415
Partners Bank of California	\$663,640	\$1,475	1.06%	10.53%	55.39%	\$158	\$5,962	1.21%	11.13%	55.35%	\$167
GBC International Bank	\$670,708	\$1,265	0.76%	5.25%	66.88%	\$105	\$4,168	0.64%	4.41%	74.23%	\$114
Mission Valley Bank	\$676,792	\$1,375	0.80%	8.29%	65.39%	\$142	\$7,109	1.06%	11.20%	67.43%	\$143
Endeavor Bank	\$677,678	\$1,479	0.90%	8.31%	65.33%	\$158	\$4,591	0.76%	6.75%	66.87%	\$144
American Plus Bank, National Association	\$766,977	\$2,549	1.37%	7.88%	37.11%	\$145	\$11,787	1.68%	9.39%	34.62%	\$140
Golden State Bank	\$836,818	\$2,321	1.12%	11.53%	54.34%	\$163	\$8,818	1.10%	11.44%	54.02%	\$150
First Commercial Bank (U.S.A)	\$866,361	\$2,644	1.28%	5.83%	52.68%	\$95	\$11,304	1.39%	6.38%	48.19%	\$92
HCN Bank	\$939,572	\$3,902	1.53%	14.76%	42.12%	\$123	\$22,176	2.20%	21.86%	40.89%	\$114
EverTrust Bank	\$946,458	\$11,105	4.85%	18.82%	63.55%	\$155	\$19,753	2.18%	8.67%	54.07%	\$138
C3bank, National Association	\$950,499	\$2,568	1.17%	12.15%	56.20%	\$158	\$10,300	1.20%	12.58%	53.44%	\$148
Nano Banc	\$954,231	(\$8,514)	(3.42%)	(28.05%)	89.68%	\$272	(\$7,912)	(0.82%)	(6.35%)	96.83%	\$293
Average of Asset Group C	\$752,882	\$2,208	1.27%	7.05%	56.27%	\$175	\$10,173	1.47%	8.88%	55.99%	\$170

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

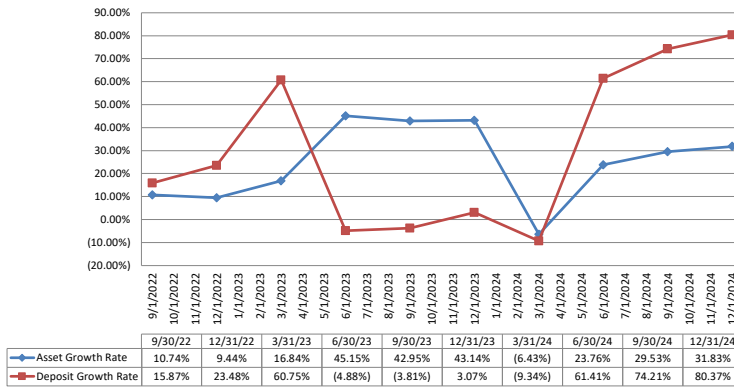
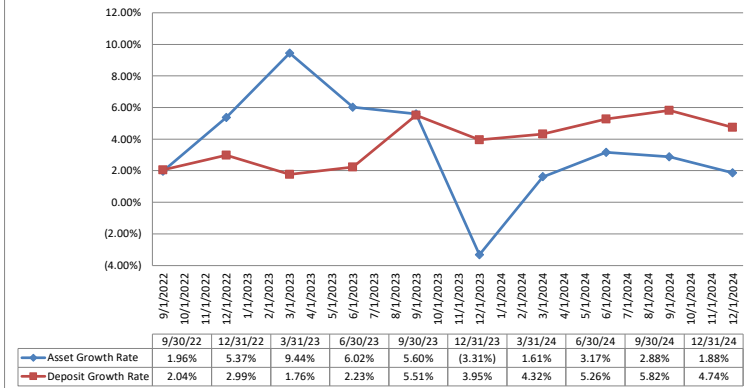
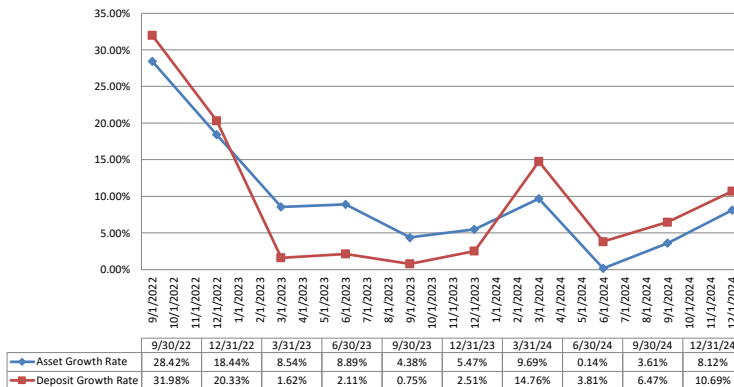
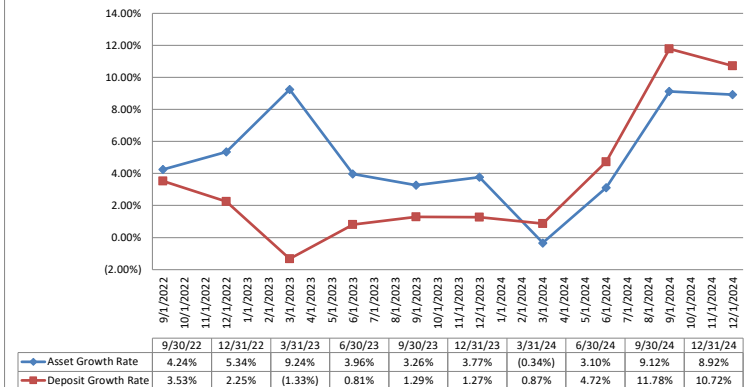
First General Bank	\$1,152,613	\$7,380	2.57%	10.85%	35.18%	\$180	\$35,572	3.16%	13.58%	26.17%	\$170
State Bank of India (California)	\$1,240,830	\$2,377	0.76%	5.53%	60.53%	\$130	\$10,265	0.86%	6.09%	58.88%	\$129
Provident Savings Bank, F.S.B.	\$1,254,963	\$1,085	0.35%	3.60%	78.96%	\$111	\$7,056	0.56%	5.73%	75.71%	\$107
American Riviera Bank	\$1,278,701	\$2,371	0.73%	7.27%	67.93%	\$141	\$9,660	0.75%	7.75%	69.04%	\$149
US Metro Bank	\$1,395,867	\$2,090	0.60%	6.71%	71.47%	\$178	\$8,435	0.63%	6.90%	71.90%	\$162
Malaga Bank, FSB	\$1,412,360	\$5,537	1.59%	10.02%	30.27%	\$108	\$23,552	1.65%	10.90%	29.12%	\$109
CommerceWest Bank	\$1,489,767	\$4,378	1.45%	13.68%	47.31%	\$139	\$14,914	1.34%	11.88%	48.57%	\$135
Commonwealth Business Bank	\$1,815,551	\$5,860	1.31%	9.31%	54.33%	\$132	\$23,063	1.34%	9.43%	54.30%	\$137
Mission Bank	\$1,854,472	\$7,563	1.62%	16.11%	42.41%	\$136	\$29,267	1.68%	16.27%	45.37%	\$145
Open Bank	\$2,365,822	\$5,173	0.87%	10.22%	59.88%	\$142	\$21,799	0.95%	11.07%	59.86%	\$136
CalPrivate Bank	\$2,424,211	\$11,052	1.87%	18.95%	47.13%	\$170	\$37,336	1.65%	17.10%	48.59%	\$163
PCB Bank	\$3,062,929	\$7,230	0.97%	8.16%	52.04%	\$129	\$26,607	0.92%	7.66%	59.11%	\$137
Commercial Bank of California	\$3,537,560	\$232	0.03%	0.38%	74.75%	\$204	\$15,738	0.57%	8.09%	68.08%	\$156
Royal Business Bank	\$3,985,037	\$5,759	0.57%	3.83%	56.49%	\$107	\$32,075	0.81%	5.34%	55.48%	\$106
California Bank of Commerce, National Association	\$4,030,569	\$17,695	1.70%	12.42%	53.21%	\$222	\$7,847	0.25%	1.95%	72.84%	\$172
American Business Bank	\$4,040,343	\$12,501	1.19%	14.04%	49.01%	\$201	\$43,277	1.06%	12.93%	52.29%	\$197
CTBC Bank Corp. (USA)	\$5,221,345	\$10,797	0.83%	6.11%	61.25%	\$174	\$39,694	0.77%	5.76%	63.54%	\$171
SMBC MANUBANK	\$6,335,320	(\$26,875)	(1.82%)	(12.30%)	141.87%	\$210	(\$169,528)	(3.02%)	(21.40%)	150.61%	\$205
Preferred Bank	\$6,924,154	\$30,221	1.74%	15.98%	38.71%	\$166	\$130,662	1.90%	18.01%	31.00%	\$168
Hanmi Bank	\$7,637,519	\$19,983	1.06%	9.80%	54.15%	\$132	\$70,915	0.94%	8.85%	56.41%	\$134
Farmers & Merchants Bank of Long Beach	\$11,690,069	\$3,996	0.13%	1.17%	74.47%	\$159	\$44,878	0.37%	3.29%	75.36%	\$154
First Foundation Bank	\$12,611,947	(\$11,168)	(0.34%)	(3.74%)	94.37%	\$157	(\$87,433)	(0.66%)	(7.80%)	199.38%	\$133
Citizens Business Bank	\$15,160,648	\$52,305	1.32%	9.63%	38.98%	\$129	\$206,511	1.25%	9.76%	41.40%	\$130
Pacific Premier Bank, National Association	\$17,900,400	\$38,568	0.85%	4.89%	63.73%	\$149	\$178,417	0.96%	5.63%	59.36%	\$157
Axos Bank	\$22,840,570	\$101,100	1.74%	17.12%	41.48%	\$152	\$384,854	1.71%	17.11%	42.23%	\$146
Average of Asset Group D	\$5,706,543	\$12,688	0.95%	7.99%	59.60%	\$154	\$45,817	0.90%	7.68%	64.58%	\$148

Balance Sheet & Net Interest Margin

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

Asset Group A - \$50 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

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

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

Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 20, 2025

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 (%)	Margin (FTE) (%)	Asset Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets													
	Asian Pacific National Bank	\$55,759	\$28,366	\$44,102	64.32%	30.48%	\$5,069	6.10%	4.30%	3.78%	2.83%	(2.10%)	(2.63%)
	Legacy Bank	\$74,737	\$62,140	\$56,519	109.95%	16.63%	\$2,198	7.60%	3.51%	3.07%	5.07%	20.24%	24.08%
	Tustin Community Bank	\$79,354	\$64,612	\$61,435	105.17%	15.60%	\$3,779	8.30%	3.36%	2.59%	5.97%	5.24%	1.68%
	Icon Business Bank	\$96,851	\$67,170	\$77,378	86.81%	31.05%	\$3,587	7.52%	4.72%	3.99%	4.59%	168.63%	635.04%
	California Business Bank	\$106,560	\$89,057	\$85,927	103.64%	19.99%	\$8,197	5.76%	2.53%	1.65%	4.31%	5.94%	2.55%
	Eastern International Bank	\$128,399	\$85,901	\$101,047	85.01%	37.53%	\$5,350	5.64%	2.70%	2.59%	3.52%	11.33%	14.03%
	Beach Cities Commercial Bank	\$130,786	\$105,648	\$112,892	93.58%	19.14%	\$4,844	7.41%	4.51%	3.97%	4.21%	172.72%	336.57%
	United Pacific Bank	\$160,386	\$123,477	\$125,833	98.13%	19.58%	\$5,346	7.46%	4.09%	3.85%	4.40%	6.19%	6.55%
	Neighborhood National Bank	\$174,489	\$129,641	\$139,841	92.71%	24.33%	\$6,232	5.87%	3.97%	2.93%	3.22%	18.83%	16.94%
	Bank of Whittier, National Association	\$181,262	\$85,501	\$156,004	54.81%	58.29%	\$8,632	5.55%	4.30%	3.95%	2.12%	3.09%	3.18%
	Genesis Bank	\$184,914	\$138,324	\$131,088	105.52%	28.81%	\$4,403	4.36%	3.53%	1.83%	3.02%	(6.92%)	(4.68%)
	Bank Irvine	\$213,107	\$174,562	\$182,330	95.74%	20.50%	\$8,196	6.68%	4.40%	3.77%	3.43%	6.86%	7.87%
	Home Bank of California	\$240,078	\$222,446	\$189,094	117.64%	7.55%	\$9,603	7.41%	3.93%	3.66%	4.15%	3.70%	3.58%
	Average of Asset Group A	\$140,514	\$105,911	\$112,576	93.31%	25.34%	\$5,803	6.59%	3.83%	3.20%	3.91%	31.83%	80.37%
Asset Group B - \$251 to \$500 million in total assets													
	EH National Bank	\$298,634	\$237,608	\$241,863	98.24%	20.96%	\$7,466	4.95%	4.07%	3.49%	1.82%	1.78%	10.71%
	Community Valley Bank	\$311,367	\$262,933	\$270,937	97.05%	12.55%	\$7,594	6.18%	2.53%	1.92%	4.39%	4.82%	4.37%
	Infinity Bank	\$332,666	\$226,305	\$285,076	79.38%	23.30%	\$10,081	7.43%	4.06%	2.06%	5.53%	9.12%	14.19%
	Universal Bank	\$356,343	\$273,185	\$241,875	112.94%	20.23%	\$6,252	5.50%	3.61%	3.23%	2.75%	(3.86%)	(5.09%)
	American Continental Bank	\$357,116	\$272,427	\$288,153	94.54%	24.51%	\$8,116	7.37%	4.34%	4.02%	3.94%	1.85%	0.80%
	Community Commerce Bank	\$400,344	\$296,986	\$307,194	96.68%	20.63%	\$10,009	6.77%	4.21%	4.22%	3.08%	5.89%	11.57%
	Community Bank of Santa Maria	\$405,527	\$255,750	\$366,422	69.80%	32.56%	\$7,373	4.53%	1.38%	0.84%	3.83%	3.54%	2.84%
	Pacific Alliance Bank	\$411,721	\$301,642	\$327,724	92.04%	25.71%	\$12,476	6.28%	4.33%	4.17%	2.64%	4.47%	8.99%
	First Pacific Bank	\$432,854	\$277,384	\$351,309	78.96%	10.86%	\$8,834	5.53%	3.42%	2.28%	3.40%	3.03%	5.19%
	Chino Commercial Bank, National Association	\$466,414	\$204,731	\$355,752	57.55%	13.81%	\$6,859	4.90%	3.34%	1.39%	3.20%	4.38%	9.01%
	Liberty Bank, N.A.	\$478,848	\$415,977	\$403,019	103.22%	12.34%	\$7,367	5.07%	4.09%	3.45%	2.01%	(14.38%)	(10.40%)
	Average of Asset Group B	\$386,530	\$274,993	\$312,666	89.13%	19.77%	\$8,402	5.87%	3.58%	2.82%	3.33%	1.88%	4.74%

Balance Sheet & Net Interest Margin

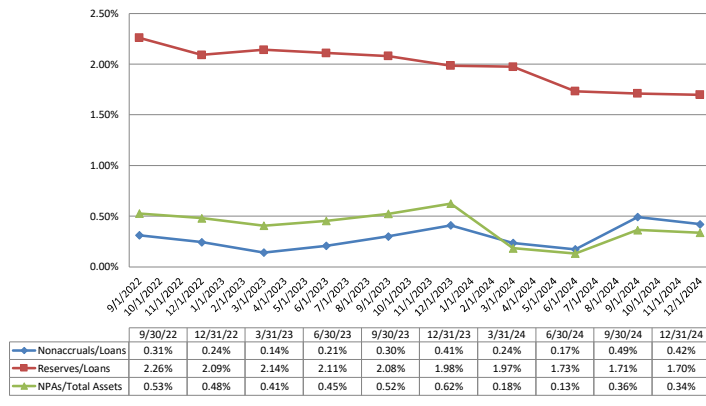
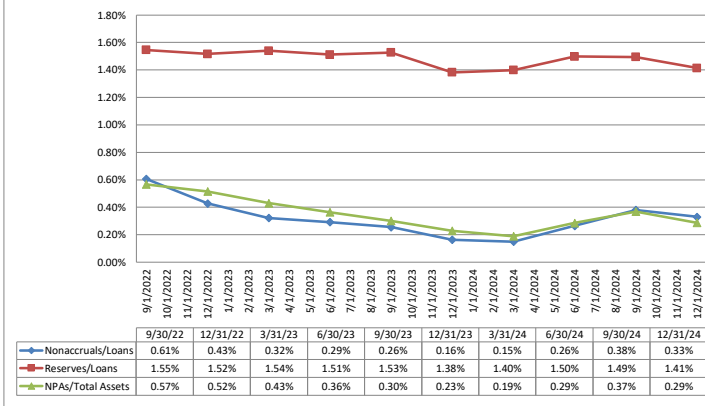
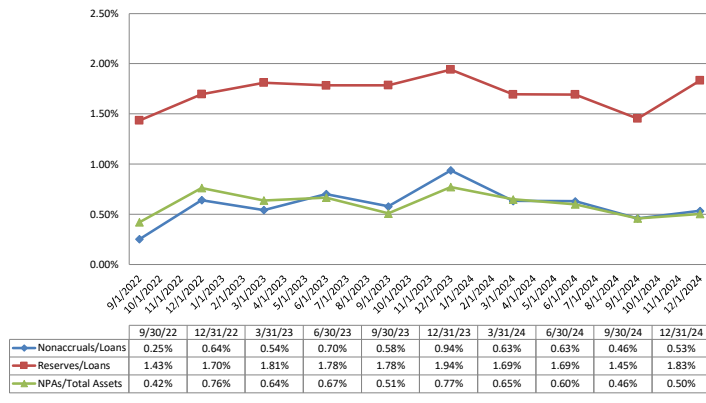
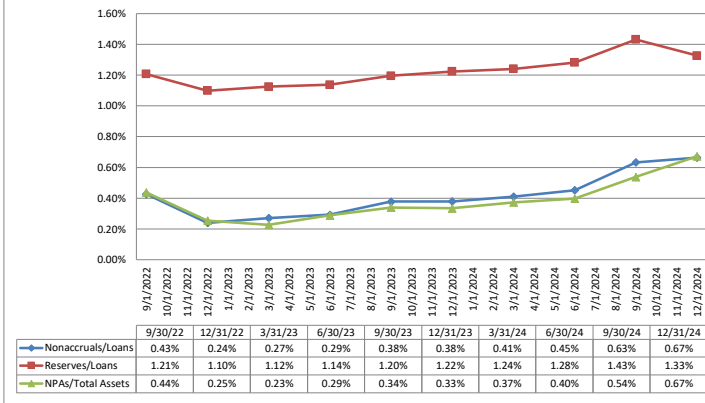
December 31, 2024

Run Date: February 20, 2025

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 (%)	Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets													
	Mega Bank	\$524,360	\$416,366	\$444,736	93.62%	20.33%	\$9,894	7.22%	4.40%	4.05%	3.61%	6.50%	6.85%
	New OMNI Bank, National Association	\$531,971	\$363,177	\$391,764	92.70%	36.99%	\$8,721	7.33%	4.65%	3.89%	4.15%	(1.20%)	8.87%
	First Credit Bank	\$534,288	\$413,255	\$299,913	137.79%	30.97%	\$22,262	9.96%	4.41%	3.99%	7.56%	(7.58%)	(14.35%)
	Partners Bank of California	\$663,640	\$397,022	\$558,443	71.09%	11.89%	\$14,748	5.40%	3.27%	2.22%	3.43%	36.10%	38.13%
	GBC International Bank	\$670,708	\$460,588	\$534,614	86.15%	32.59%	\$8,081	5.81%	3.93%	3.41%	2.90%	5.23%	19.74%
	Mission Valley Bank	\$676,792	\$547,796	\$551,536	99.32%	15.39%	\$6,508	6.83%	3.99%	2.65%	4.39%	3.58%	5.13%
	Endeavor Bank	\$677,678	\$571,816	\$602,111	94.97%	13.89%	\$8,801	6.44%	3.88%	2.64%	4.10%	18.86%	18.56%
	American Plus Bank, National Association	\$766,977	\$660,090	\$620,526	106.38%	12.84%	\$17,837	7.26%	4.50%	4.44%	3.54%	13.92%	14.32%
	Golden State Bank	\$836,818	\$709,558	\$717,133	98.94%	15.60%	\$12,679	6.93%	4.18%	3.55%	3.77%	14.71%	15.12%
	First Commercial Bank (U.S.A)	\$866,361	\$688,896	\$639,409	107.74%	22.29%	\$8,578	6.76%	3.99%	3.89%	3.71%	0.40%	2.70%
	HCN Bank	\$939,572	\$693,857	\$827,573	83.84%	13.01%	\$10,440	4.90%	2.04%	1.26%	3.76%	3.97%	3.49%
	EverTrust Bank	\$946,458	\$664,452	\$681,665	97.47%	30.25%	\$10,516	6.45%	3.84%	3.36%	3.90%	8.66%	7.73%
	C3bank, National Association	\$950,499	\$562,939	\$848,131	66.37%	39.76%	\$15,842	5.72%	3.65%	2.19%	3.73%	7.36%	13.09%
	Nano Banc	\$954,231	\$635,910	\$827,993	76.80%	29.37%	\$14,458	5.87%	4.09%	2.19%	3.89%	3.14%	10.30%
	Average of Asset Group C	\$752,882	\$556,123	\$610,396	93.80%	23.23%	\$12,098	6.63%	3.92%	3.12%	4.03%	8.12%	10.69%
Asset Group D - Over \$1 billion in total assets													
	First General Bank	\$1,152,613	\$848,990	\$847,444	100.18%	30.61%	\$17,203	8.32%	3.66%	3.14%	5.92%	0.24%	1.60%
	State Bank of India (California)	\$1,240,830	\$1,074,604	\$1,054,025	101.95%	14.17%	\$12,534	5.95%	4.23%	3.77%	2.76%	8.49%	9.68%
	Provident Savings Bank, F.S.B.	\$1,254,963	\$1,060,559	\$878,297	120.75%	4.08%	\$7,747	4.56%	2.05%	1.91%	2.82%	(3.55%)	(4.84%)
	American Riviera Bank	\$1,278,701	\$989,941	\$1,120,751	88.33%	15.25%	\$9,614	4.82%	2.57%	1.56%	3.43%	1.12%	5.78%
	US Metro Bank	\$1,395,867	\$1,176,386	\$1,228,307	95.77%	13.24%	\$9,244	6.22%	4.49%	3.81%	2.78%	13.94%	15.40%
	Malaga Bank, FSB	\$1,412,360	\$1,242,838	\$934,177	133.04%	11.77%	\$19,347	4.89%	2.27%	1.94%	3.23%	(4.18%)	(0.11%)
	CommerceWest Bank	\$1,489,767	\$793,075	\$1,349,575	58.76%	40.27%	\$19,100	5.01%	2.71%	1.53%	3.20%	14.42%	15.88%
	Commonwealth Business Bank	\$1,815,551	\$1,438,012	\$1,481,403	97.07%	20.35%	\$10,807	6.70%	4.42%	3.49%	3.69%	3.13%	1.89%
	Mission Bank	\$1,854,472	\$1,290,758	\$1,651,068	78.18%	26.46%	\$12,878	5.92%	3.02%	1.31%	4.31%	12.87%	14.83%
	Open Bank	\$2,365,822	\$1,961,433	\$2,028,748	96.68%	15.00%	\$10,242	6.20%	4.74%	3.50%	2.96%	10.16%	12.13%
	CalPrivate Bank	\$2,424,211	\$2,088,158	\$2,137,926	97.67%	14.08%	\$10,871	6.86%	3.54%	2.61%	4.52%	12.64%	13.79%
	PCB Bank	\$3,062,929	\$2,635,680	\$2,623,609	100.46%	10.07%	\$11,691	6.44%	4.81%	3.72%	3.16%	9.80%	11.22%
	Commercial Bank of California	\$3,537,560	\$2,514,473	\$2,857,159	88.01%	21.22%	\$11,911	5.49%	4.16%	2.50%	3.23%	45.85%	51.15%
	Royal Business Bank	\$3,985,037	\$3,064,480	\$3,117,791	98.29%	19.48%	\$10,712	5.81%	4.11%	3.37%	2.85%	(0.86%)	(3.33%)
	California Bank of Commerce, National Association	\$4,030,569	\$3,156,344	\$3,402,857	92.76%	14.99%	\$13,947	6.23%	3.21%	2.08%	4.37%	70.84%	74.76%
	American Business Bank	\$4,040,343	\$2,750,567	\$3,644,001	75.48%	6.02%	\$16,358	4.43%	2.64%	1.42%	3.19%	3.53%	4.19%
	CTBC Bank Corp. (USA)	\$5,221,345	\$4,197,740	\$4,452,062	94.29%	18.25%	\$13,998	5.84%	4.15%	3.67%	2.59%	(1.06%)	(2.10%)
	SBBC MANUBANK	\$6,335,320	\$4,110,790	\$5,048,563	81.42%	38.76%	\$6,993	6.77%	4.49%	3.78%	3.52%	29.52%	35.15%
	Preferred Bank	\$6,924,154	\$5,653,595	\$5,921,062	95.48%	15.36%	\$21,437	7.59%	4.49%	3.93%	4.07%	3.97%	3.67%
	Hanmi Bank	\$7,637,519	\$6,259,955	\$6,447,162	97.10%	16.81%	\$12,836	5.46%	3.98%	2.32%	2.86%	1.36%	2.53%
	Farmers & Merchants Bank of Long Beach	\$11,690,069	\$6,460,312	\$8,769,593	73.67%	13.94%	\$14,522	3.70%	2.61%	1.90%	2.04%	(2.87%)	1.15%
	First Foundation Bank	\$12,611,947	\$9,227,212	\$9,903,836	93.17%	11.74%	\$25,739	4.67%	4.14%	3.51%	1.54%	(5.16%)	(7.40%)
	Citizens Business Bank	\$15,160,648	\$8,536,432	\$12,004,758	71.11%	15.19%	\$14,398	4.19%	2.81%	1.32%	3.00%	(5.41%)	4.53%
	Pacific Premier Bank, National Association	\$17,900,400	\$12,044,992	\$14,564,635	82.70%	5.72%	\$13,510	4.92%	2.60%	1.76%	3.37%	(5.93%)	(3.42%)
	Axos Bank	\$22,840,570	\$18,831,410	\$20,090,707	93.73%	16.87%	\$17,083	8.06%	4.37%	3.34%	4.74%	10.09%	9.76%
	Average of Asset Group D	\$5,706,543	\$4,136,349	\$4,702,381	92.24%	17.19%	\$13,789	5.80%	3.61%	2.69%	3.37%	8.92%	10.72%

Asset Quality

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

Asset Group A - \$50 to \$250 million in Total Assets
As of DateAsset Group B - \$251 to \$500 million in Total Assets
As of DateAsset Group C - \$501 to \$1 billion in Total Assets
As of DateAsset Group D - Over \$1 billion in Total Assets
As of Date

Asset Quality

December 31, 2024

Run Date: February 20, 2025

		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 (%)
Region	Institution Name							
Asset Group A - \$50 to \$250 million in total assets								
	Asian Pacific National Bank	\$55,759	\$0	0.00%	2.05%	NA	0.00%	0.00%
	Legacy Bank	\$74,737	\$722	1.16%	1.18%	101.39%	5.90%	0.97%
	Tustin Community Bank	\$79,354	\$17	0.03%	3.36%	NM	0.13%	0.02%
	Icon Business Bank	\$96,851	\$0	0.00%	1.19%	NA	0.00%	0.00%
	California Business Bank	\$106,560	\$2,116	2.38%	1.79%	75.43%	11.68%	1.99%
	Eastern International Bank	\$128,399	\$0	0.00%	1.51%	NA	0.00%	0.00%
	Beach Cities Commercial Bank	\$130,786	\$0	0.00%	1.15%	NA	0.00%	0.00%
	United Pacific Bank	\$160,386	\$0	0.00%	2.27%	NA	0.00%	0.00%
	Neighborhood National Bank	\$174,489	\$2,446	1.89%	1.48%	78.21%	10.04%	1.40%
	Bank of Whittier, National Association	\$181,262	\$0	0.00%	2.65%	NA	0.00%	0.00%
	Genesis Bank	\$184,914	\$0	0.00%	1.19%	NA	0.00%	0.00%
	Bank Irvine	\$213,107	\$0	0.00%	1.17%	NA	0.00%	0.00%
	Home Bank of California	\$240,078	\$0	0.00%	1.07%	NA	0.00%	0.00%
	Average of Asset Group A	\$140,514	\$408	0.42%	1.70%	85.01%	2.13%	0.34%
Asset Group B - \$251 to \$500 million in total assets								
	EH National Bank	\$298,634	\$681	0.29%	1.70%	591.63%	2.54%	0.23%
	Community Valley Bank	\$311,367	\$250	0.10%	1.03%	NM	0.86%	0.08%
	Infinity Bank	\$332,666	\$2,047	0.90%	1.64%	180.85%	5.12%	0.62%
	Universal Bank	\$356,343	\$0	0.00%	1.25%	NA	0.00%	0.00%
	American Continental Bank	\$357,116	\$3,585	1.32%	1.58%	119.80%	6.10%	1.00%
	Community Commerce Bank	\$400,344	\$3	0.00%	1.14%	NM	4.24%	0.68%
	Community Bank of Santa Maria	\$405,527	\$65	0.03%	1.00%	NM	0.17%	0.02%
	Pacific Alliance Bank	\$411,721	\$451	0.15%	1.78%	NM	0.83%	0.11%
	First Pacific Bank	\$432,854	\$672	0.24%	1.15%	473.21%	1.67%	0.16%
	Chino Commercial Bank, National Association	\$466,414	\$1,228	0.60%	2.26%	376.55%	2.31%	0.26%
	Liberty Bank, N.A.	\$478,848	\$0	0.00%	1.02%	NA	0.00%	0.00%
	Average of Asset Group B	\$386,530	\$817	0.33%	1.41%	348.41%	2.17%	0.29%

Asset Quality

December 31, 2024

Run Date: February 20, 2025

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

Mega Bank	\$524,360	\$7,573	1.82%	1.15%	63.32%	10.61%	1.44%
New OMNI Bank, National Association	\$531,971	\$5,038	1.39%	1.64%	118.10%	5.28%	1.37%
First Credit Bank	\$534,288	\$2,012	0.49%	3.37%	692.84%	0.83%	0.38%
Partners Bank of California	\$663,640	\$0	0.00%	2.03%	NA	0.00%	0.00%
GBC International Bank	\$670,708	\$7,183	1.56%	1.18%	75.43%	7.13%	1.07%
Mission Valley Bank	\$676,792	\$5,284	0.96%	1.48%	144.08%	7.57%	0.83%
Endeavor Bank	\$677,678	\$2,608	0.46%	1.37%	137.65%	7.45%	0.84%
American Plus Bank, National Association	\$766,977	\$0	0.00%	1.44%	NA	1.98%	0.36%
Golden State Bank	\$836,818	\$461	0.06%	1.34%	NM	0.51%	0.06%
First Commercial Bank (U.S.A)	\$866,361	\$1,737	0.25%	1.47%	332.08%	1.58%	0.35%
HCN Bank	\$939,572	\$0	0.00%	1.39%	NA	0.00%	0.00%
EverTrust Bank	\$946,458	\$2,127	0.32%	1.49%	466.76%	1.09%	0.24%
C3bank, National Association	\$950,499	\$0	0.00%	1.41%	NA	0.00%	0.00%
Nano Banc	\$954,231	\$1,043	0.16%	4.90%	NM	0.70%	0.11%

Average of Asset Group C

\$752,882	\$2,505	0.53%	1.83%	253.78%	3.20%	0.50%
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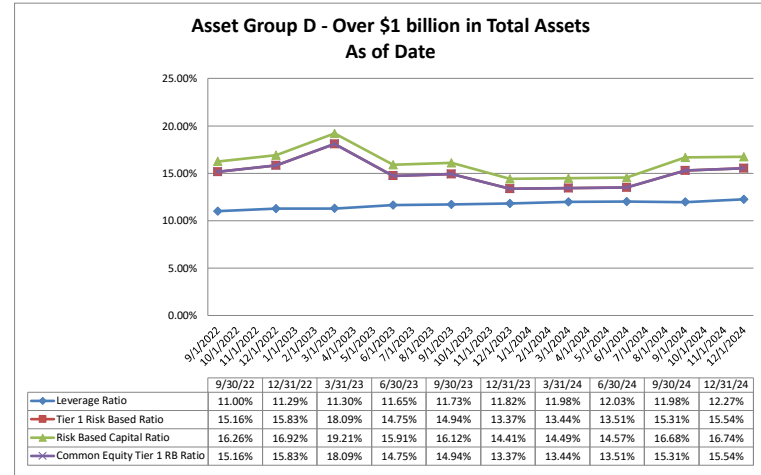
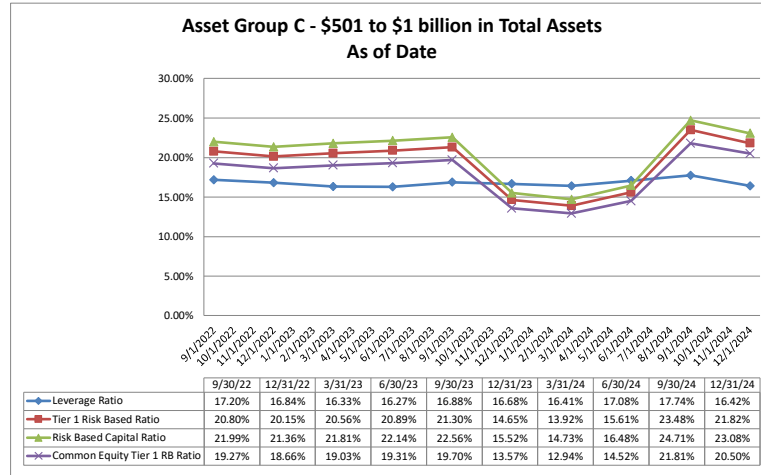
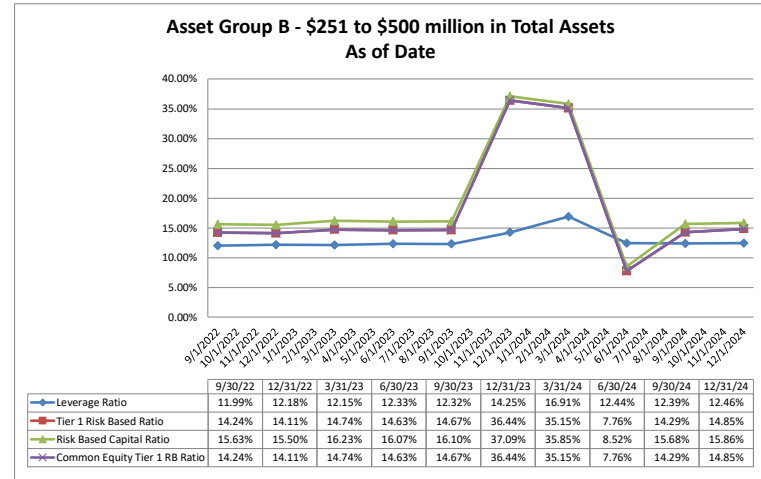
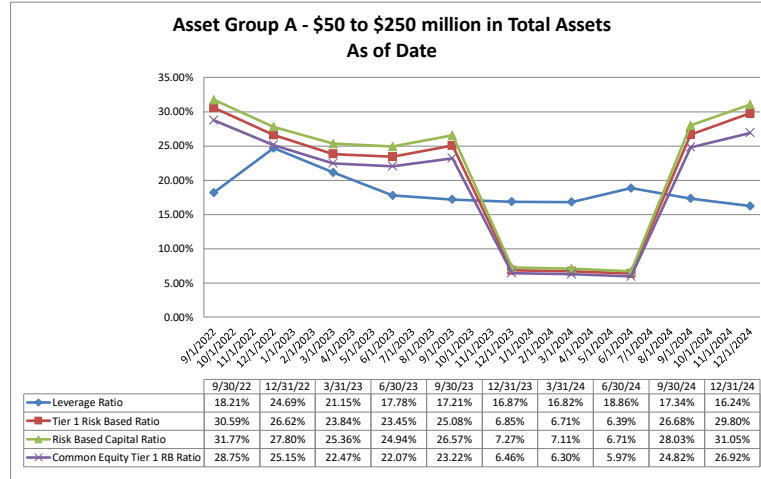
Asset Group D - Over \$1 billion in total assets

First General Bank	\$1,152,613	\$10,602	1.25%	1.42%	114.08%	4.75%	1.18%
State Bank of India (California)	\$1,240,830	\$9,845	0.92%	1.42%	155.11%	5.25%	0.79%
Provident Savings Bank, F.S.B.	\$1,254,963	\$2,528	0.24%	0.66%	275.16%	1.97%	0.20%
American Riviera Bank	\$1,278,701	\$6,098	0.62%	1.17%	189.77%	4.45%	0.48%
US Metro Bank	\$1,395,867	\$8,881	0.75%	1.20%	158.49%	6.43%	0.64%
Malaga Bank, FSB	\$1,412,360	\$0	0.00%	0.30%	NA	0.00%	0.00%
CommerceWest Bank	\$1,489,767	\$6,381	0.80%	1.45%	174.76%	4.85%	0.44%
Commonwealth Business Bank	\$1,815,551	\$18,022	1.25%	1.11%	85.47%	9.23%	1.06%
Mission Bank	\$1,854,472	\$1,062	0.08%	1.50%	NM	0.51%	0.06%
Open Bank	\$2,365,822	\$25,594	1.30%	1.26%	90.34%	12.62%	1.21%
CalPrivate Bank	\$2,424,211	\$11,474	0.55%	1.31%	237.64%	4.33%	0.47%
PCB Bank	\$3,062,929	\$4,693	0.18%	1.16%	589.23%	1.35%	0.17%
Commercial Bank of California	\$3,537,560	\$6,329	0.25%	1.21%	167.08%	7.23%	0.52%
Royal Business Bank	\$3,985,037	\$81,206	2.65%	1.56%	58.78%	14.08%	2.04%
California Bank of Commerce, National Association	\$4,030,569	\$26,385	0.84%	1.60%	100.07%	11.09%	1.35%
American Business Bank	\$4,040,343	\$7,360	0.27%	1.11%	273.57%	2.89%	0.28%
CTBC Bank Corp. (USA)	\$5,221,345	\$13,681	0.33%	1.00%	77.14%	7.93%	1.14%
SMBC MANUBANK	\$6,335,320	\$62,896	1.53%	4.93%	286.46%	6.08%	1.12%
Preferred Bank	\$6,924,154	\$8,251	0.15%	1.26%	866.28%	2.92%	0.34%
Hanmi Bank	\$7,637,519	\$14,278	0.23%	1.12%	119.91%	6.74%	0.77%
Farmers & Merchants Bank of Long Beach	\$11,690,069	\$22,770	0.35%	1.50%	110.58%	5.96%	0.75%
First Foundation Bank	\$12,611,947	\$40,444	0.44%	0.35%	76.00%	5.06%	0.39%
Citizens Business Bank	\$15,160,648	\$27,795	0.33%	0.94%	233.85%	3.65%	0.35%
Pacific Premier Bank, National Association	\$17,900,400	\$28,856	0.24%	1.48%	617.50%	1.21%	0.16%
Axos Bank	\$22,840,570	\$202,583	1.08%	1.14%	105.57%	9.28%	0.89%

Average of Asset Group D

\$5,706,543	\$25,921	0.67%	1.33%	224.47%	5.59%	0.67%
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Capital Adequacy

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

Capital Adequacy

December 31, 2024

Run Date: February 20, 2025

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

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

Asian Pacific National Bank	\$55,759	\$10,598	\$10,843	\$10,843	19.29%	NA	NA	NA
Legacy Bank	\$74,737	\$11,512	\$11,512	\$11,512	16.42%	NA	NA	NA
Tustin Community Bank	\$79,354	\$11,364	\$11,364	\$11,364	13.94%	NA	NA	NA
Icon Business Bank	\$96,851	\$15,526	\$15,523	\$15,523	18.98%	NA	NA	NA
California Business Bank	\$106,560	\$16,543	\$16,552	\$16,552	16.46%	18.24%	19.50%	18.24%
Eastern International Bank	\$128,399	\$20,963	\$22,546	\$22,546	17.54%	NA	NA	NA
Beach Cities Commercial Bank	\$130,786	\$15,232	\$15,193	\$15,193	14.16%	NA	NA	NA
United Pacific Bank	\$160,386	\$31,223	\$31,291	\$29,291	20.16%	NA	NA	NA
Neighborhood National Bank	\$174,489	\$22,467	\$22,625	\$22,625	13.40%	NA	NA	NA
Bank of Whittier, National Association	\$181,262	\$23,927	\$23,927	\$23,927	13.14%	NA	NA	NA
Genesis Bank	\$184,914	\$42,933	\$42,933	\$36,953	21.52%	41.35%	42.60%	35.59%
Bank Irvine	\$213,107	\$29,523	\$29,523	\$29,523	13.81%	NA	NA	NA
Home Bank of California	\$240,078	\$29,317	\$29,317	\$29,317	12.26%	NA	NA	NA
Average of Asset Group A	\$140,514	\$21,625	\$21,781	\$21,167	16.24%	29.80%	31.05%	26.92%

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

EH National Bank	\$298,634	\$22,761	\$23,955	\$23,955	7.90%	10.80%	12.06%	10.80%
Community Valley Bank	\$311,367	\$37,533	\$37,533	\$37,533	12.00%	NA	NA	NA
Infinity Bank	\$332,666	\$36,264	\$38,923	\$38,923	11.61%	14.85%	17.61%	14.85%
Universal Bank	\$356,343	\$65,258	\$65,944	\$65,944	18.34%	NA	NA	NA
American Continental Bank	\$357,116	\$55,562	\$54,504	\$54,504	15.27%	NA	NA	NA
Community Commerce Bank	\$400,344	\$60,804	\$60,803	\$60,803	15.45%	18.91%	19.97%	18.91%
Community Bank of Santa Maria	\$405,527	\$36,474	\$43,589	\$43,589	10.54%	15.27%	16.23%	15.27%
Pacific Alliance Bank	\$411,721	\$53,423	\$55,372	\$55,372	13.75%	NA	NA	NA
First Pacific Bank	\$432,854	\$38,422	\$38,074	\$38,074	8.97%	12.37%	13.41%	12.37%
Chino Commercial Bank, National Association	\$466,414	\$48,561	\$50,419	\$50,419	11.01%	NA	NA	NA
Liberty Bank, N.A.	\$478,848	\$63,173	\$60,738	\$60,738	12.23%	16.87%	NA	16.87%
Average of Asset Group B	\$386,530	\$47,112	\$48,169	\$48,169	12.46%	14.85%	15.86%	14.85%

Capital Adequacy

December 31, 2024

Run Date: February 20, 2025

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets									
	Mega Bank	\$524,360	\$66,570	\$67,609	\$67,609	12.70%	15.30%	16.55%	15.30%
	New OMNI Bank, National Association	\$531,971	\$133,307	\$132,143	\$90,580	24.57%	41.92%	43.18%	28.74%
	First Credit Bank	\$534,288	\$227,919	\$227,654	\$227,654	40.72%	44.14%	45.41%	44.14%
	Partners Bank of California	\$663,640	\$56,856	\$56,871	\$56,871	10.17%	14.36%	15.62%	14.36%
	GBC International Bank	\$670,708	\$96,751	\$97,448	\$97,448	14.68%	NA	NA	NA
	Mission Valley Bank	\$676,792	\$66,702	\$70,784	\$70,784	10.36%	11.24%	12.49%	11.24%
	Endeavor Bank	\$677,678	\$71,777	\$71,985	\$71,985	10.90%	10.71%	11.90%	10.71%
	American Plus Bank, National Association	\$766,977	\$129,938	\$130,507	\$130,507	17.56%	NA	NA	NA
	Golden State Bank	\$836,818	\$81,727	\$81,728	\$81,728	9.82%	NA	NA	NA
	First Commercial Bank (U.S.A)	\$866,361	\$182,574	\$182,540	\$182,540	22.07%	30.42%	31.68%	30.42%
	HCN Bank	\$939,572	\$104,096	\$110,266	\$110,266	10.85%	14.54%	15.79%	14.54%
	EverTrust Bank	\$946,458	\$240,962	\$209,473	\$209,473	23.84%	NA	NA	NA
	C3bank, National Association	\$950,499	\$85,732	\$85,779	\$85,779	9.78%	15.92%	17.17%	15.92%
	Nano Banc	\$954,231	\$116,885	\$118,554	\$118,554	11.90%	19.67%	20.97%	19.67%
	Average of Asset Group C	\$752,882	\$118,700	\$117,382	\$114,413	16.42%	21.82%	23.08%	20.50%
Asset Group D - Over \$1 billion in total assets									
	First General Bank	\$1,152,613	\$273,309	\$274,027	\$274,027	23.90%	NA	NA	NA
	State Bank of India (California)	\$1,240,830	\$172,325	\$182,522	\$182,522	14.51%	16.44%	17.69%	16.44%
	Provident Savings Bank, F.S.B.	\$1,254,963	\$121,109	\$121,094	\$121,094	9.81%	18.60%	19.67%	18.60%
	American Riviera Bank	\$1,278,701	\$130,228	\$144,964	\$144,964	11.17%	13.21%	14.36%	13.21%
	US Metro Bank	\$1,395,867	\$124,456	\$130,561	\$130,561	9.37%	11.61%	12.86%	11.61%
	Malaga Bank, FSB	\$1,412,360	\$222,628	\$222,628	\$222,628	15.94%	27.59%	28.07%	27.59%
	CommerceWest Bank	\$1,489,767	\$127,167	\$134,063	\$134,063	11.16%	16.67%	17.92%	16.67%
	Commonwealth Business Bank	\$1,815,551	\$254,103	\$251,625	\$251,625	14.07%	18.95%	20.16%	18.95%
	Mission Bank	\$1,854,472	\$188,564	\$206,756	\$206,756	11.07%	NA	NA	NA
	Open Bank	\$2,365,822	\$203,278	\$218,675	\$218,675	9.20%	11.25%	12.50%	11.25%
	CalPrivate Bank	\$2,424,211	\$237,863	\$244,925	\$244,925	10.39%	11.58%	12.83%	11.58%
	PCB Bank	\$3,062,929	\$355,036	\$363,786	\$363,786	12.16%	13.72%	14.92%	13.72%
	Commercial Bank of California	\$3,537,560	\$291,809	\$305,967	\$305,967	9.50%	10.57%	11.65%	10.57%
	Royal Business Bank	\$3,985,037	\$602,609	\$549,889	\$549,889	13.96%	21.74%	22.99%	21.74%
	California Bank of Commerce, National Association	\$4,030,569	\$577,083	\$450,600	\$450,600	11.15%	12.40%	13.55%	12.40%
	American Business Bank	\$4,040,343	\$354,778	\$430,182	\$430,182	10.21%	12.14%	13.02%	12.14%
	CTBC Bank Corp. (USA)	\$5,221,345	\$709,681	\$727,193	\$726,693	13.92%	NA	NA	NA
	SMBC MANUBANK	\$6,335,320	\$1,056,597	\$1,047,356	\$1,047,356	17.76%	22.34%	23.63%	22.34%
	Preferred Bank	\$6,924,154	\$763,152	\$788,853	\$788,853	11.33%	11.80%	15.11%	11.80%
	Hanmi Bank	\$7,637,519	\$812,512	\$859,309	\$859,309	11.47%	13.36%	14.43%	13.36%
	Farmers & Merchants Bank of Long Beach	\$11,690,069	\$1,368,883	\$1,363,229	\$1,363,229	11.42%	17.52%	18.77%	17.52%
	First Foundation Bank	\$12,611,947	\$1,188,672	\$1,141,373	\$1,141,373	8.63%	13.22%	13.63%	13.22%
	Citizens Business Bank	\$15,160,648	\$2,162,877	\$1,704,433	\$1,704,433	11.30%	16.01%	16.82%	16.01%
	Pacific Premier Bank, National Association	\$17,900,400	\$3,144,890	\$2,316,586	\$2,316,586	13.41%	18.57%	19.82%	18.57%
	Axos Bank	\$22,840,570	\$2,389,924	\$2,295,562	\$2,295,562	9.85%	12.67%	13.86%	12.67%
	Average of Asset Group D	\$5,706,543	\$713,341	\$659,046	\$659,026	12.27%	15.54%	16.74%	15.54%

Definitions



Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.
Efficiency ratio (FTE) (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.
Total deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Liquidity ratio (%)	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
Cost of interest-bearing liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.

Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Deposit growth rate (%)	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
Total equity capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
Tier 1 capital	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
Leverage ratio (%)	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
Tier 1 risk-based ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
Common Equity Tier Risk Based Ratio (%)	Tier 1 common capital as a percent of risk-weighted assets.