



# Bankers' Index

AN ANALYSIS OF CALIFORNIA COMMUNITY BANKS





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

## Northern California

---

### FRESNO

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 100  
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 North California  
Boulevard, Suite 350  
Walnut Creek, CA 94596  
**(925) 952-2500**

### SACRAMENTO

3100 Zinfandel Drive  
Fifth Floor  
Rancho Cordova, CA 95670  
**(916) 503-8100**

### SILICON VALLEY

635 Campbell Technology  
Parkway, Suite 300  
Campbell, CA 95008  
**(408) 369-2400**

## Southern California

---

### 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

---

<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–\$10 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

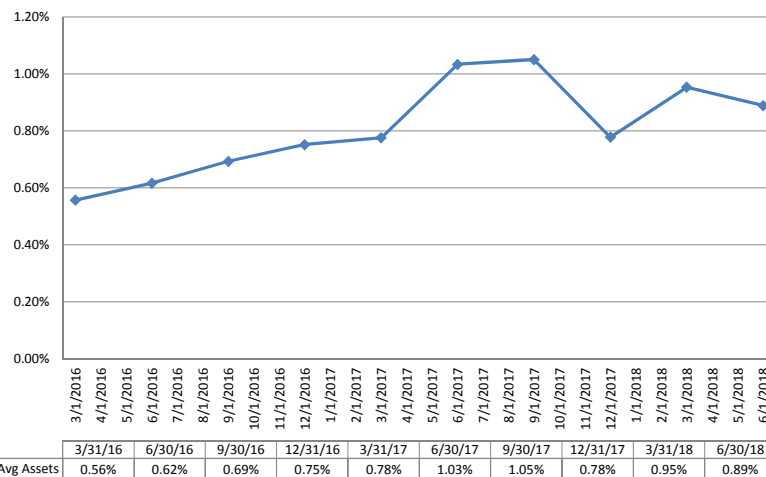
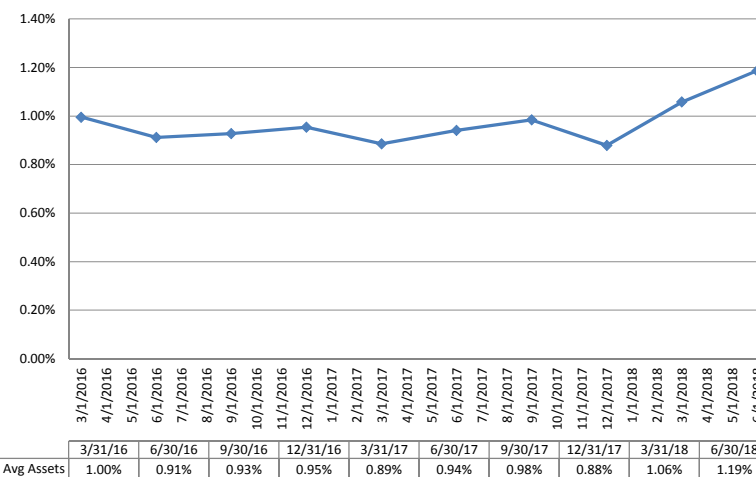
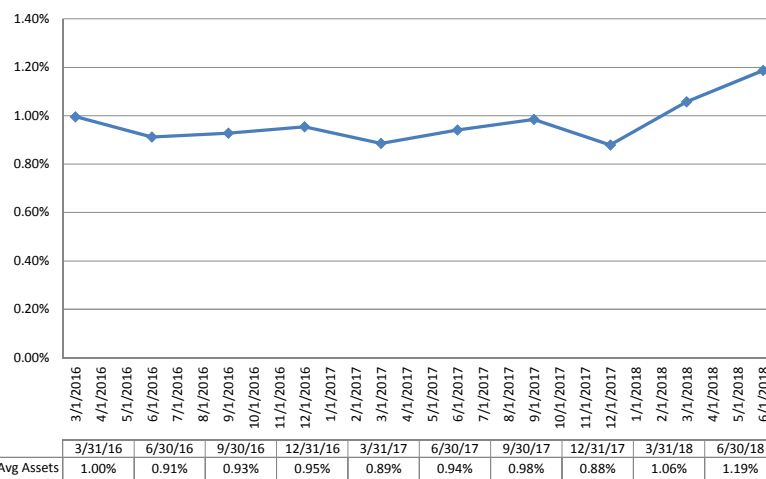
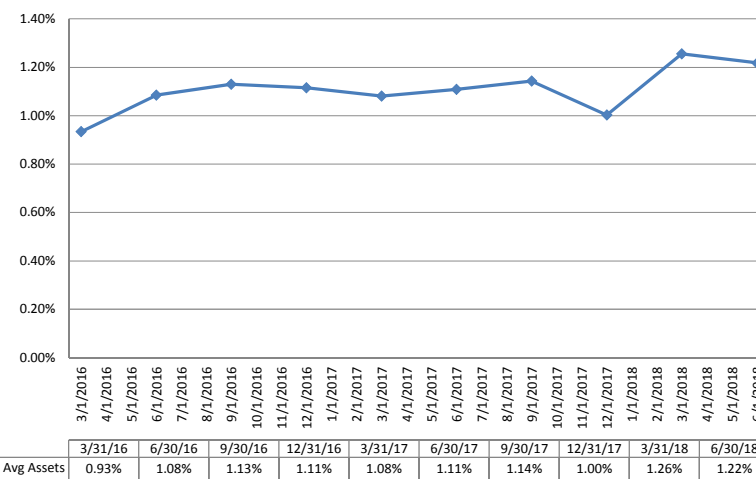
### Southern

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 - \$1 to \$10 billion in Total Assets**  
Year-to-Date

Source: SNL Financial

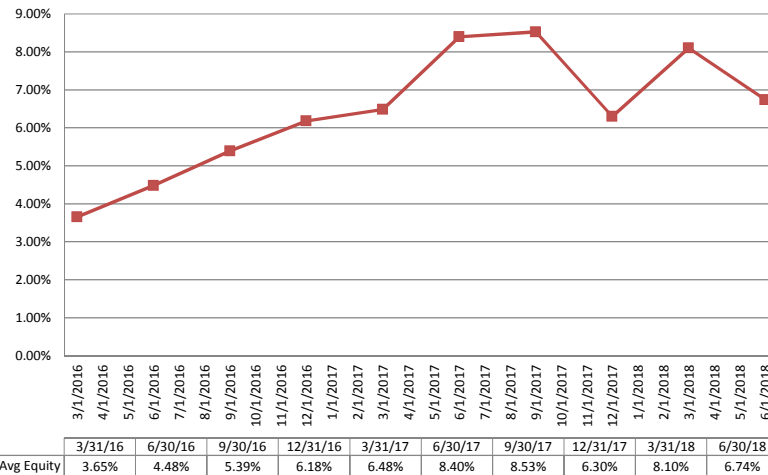
Note: Report includes only bank-level data.

NA = data was not available.

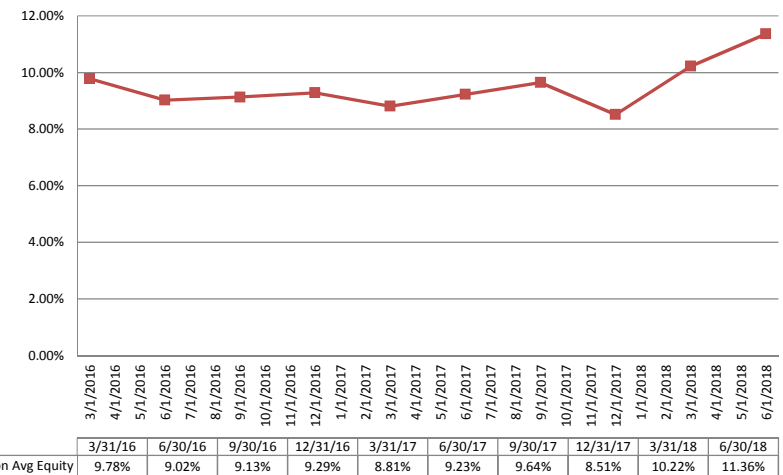
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

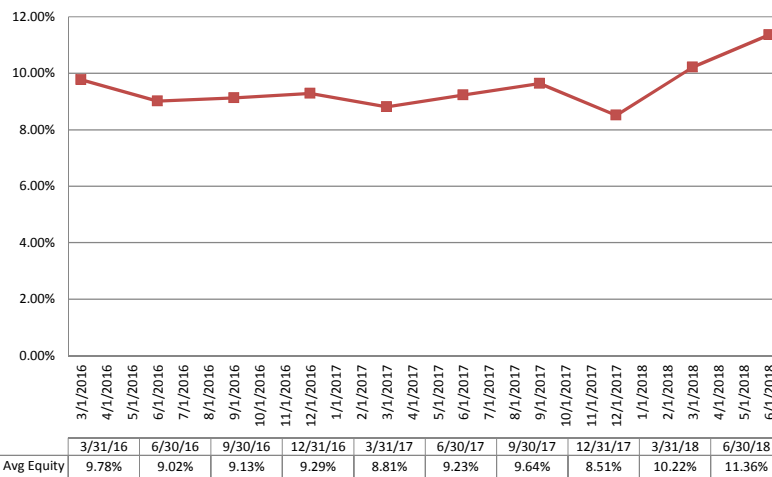
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



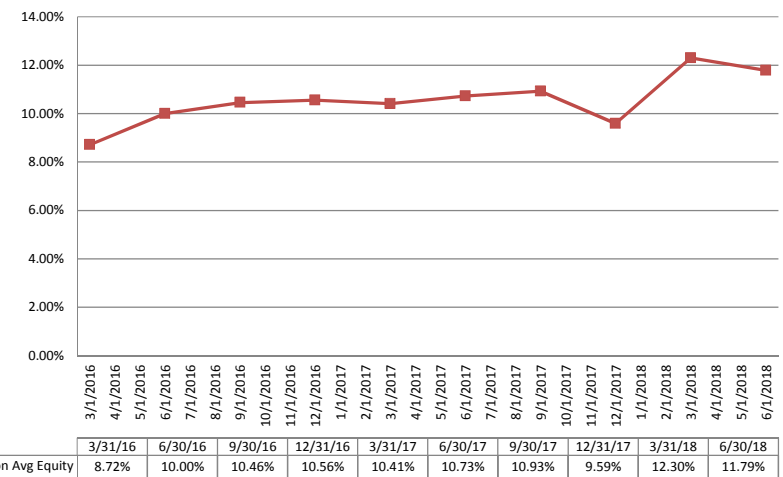
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



**Asset Group D - \$1 to \$10 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.

# Performance Analysis

June 30, 2018

Run Date: August 7, 2018

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	\$71,299	\$469	2.64%	6.08%	43.16%	\$87	\$964	2.59%	6.30%	40.50%	\$88
Bank of Feather River	\$114,134	\$384	1.33%	12.37%	61.44%	\$107	\$752	1.29%	12.30%	62.86%	\$110
Gateway Bank, F.S.B.	\$120,867	(\$535)	(1.80%)	(18.35%)	156.43%	\$82	(\$349)	(0.60%)	(7.44%)	116.06%	\$83
Golden Pacific Bank, National Association	\$132,018	\$86	0.27%	2.79%	91.33%	\$91	\$321	0.50%	5.24%	87.41%	\$93
Beacon Business Bank, National Association	\$136,919	\$888	2.73%	19.95%	59.79%	\$110	\$1,156	1.78%	13.16%	69.87%	\$112
Metropolitan Bank	\$165,703	\$321	0.78%	6.88%	66.36%	\$71	\$979	1.19%	10.59%	60.59%	\$74
Monterey County Bank	\$170,455	\$73	0.17%	1.91%	92.77%	\$76	\$158	0.18%	2.03%	93.79%	\$76
First Federal Savings and Loan Association of San Rafael	\$198,052	\$245	0.50%	2.46%	78.81%	\$101	\$420	0.43%	2.12%	81.69%	\$105
Bank of Rio Vista	\$210,032	\$73	0.14%	1.12%	92.16%	\$82	\$413	0.39%	3.14%	84.97%	\$89
Merchants National Bank of Sacramento	\$218,192	\$412	0.76%	8.29%	58.06%	\$104	\$765	0.71%	7.60%	60.90%	\$109
Northern California National Bank	\$225,823	\$535	0.94%	10.59%	50.93%	\$76	\$1,065	0.92%	10.64%	49.98%	\$73
Golden Valley Bank	\$235,622	\$591	1.02%	10.41%	62.21%	\$76	\$1,145	1.00%	10.12%	63.90%	\$78
Cornerstone Community Bank	\$244,745	\$745	1.25%	12.31%	58.28%	\$88	\$1,386	1.17%	11.85%	60.60%	\$91
Average of Asset Group A	\$172,605	\$330	0.83%	5.91%	74.75%	\$89	\$706	0.89%	6.74%	71.78%	\$91

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

Summit Bank	\$252,201	\$697	1.09%	9.76%	64.24%	\$128	\$1,382	1.06%	9.79%	66.34%	\$125
Liberty Bank	\$260,331	\$436	0.64%	4.90%	76.35%	\$109	\$882	0.64%	4.98%	76.43%	\$113
Pacific Valley Bank	\$267,692	\$557	0.84%	7.13%	72.62%	\$120	\$1,027	0.78%	6.63%	74.33%	\$121
Murphy Bank	\$270,326	\$1,252	1.90%	16.62%	51.59%	\$107	\$2,704	2.08%	18.12%	50.31%	\$105
Mission National Bank	\$280,469	\$696	1.01%	9.71%	66.05%	\$86	\$1,276	0.91%	9.00%	67.90%	\$85
Lighthouse Bank	\$281,882	\$1,242	1.84%	13.75%	48.82%	\$151	\$2,280	1.71%	12.83%	50.08%	\$153
Bank of San Francisco	\$309,286	\$793	1.04%	10.68%	61.38%	\$151	\$1,364	0.93%	10.09%	63.10%	\$144
Redwood Capital Bank	\$349,998	\$1,194	1.39%	16.07%	56.25%	\$78	\$2,179	1.28%	14.82%	58.89%	\$81
River Valley Community Bank	\$359,653	\$1,075	1.18%	15.13%	48.82%	\$88	\$1,945	1.10%	13.78%	50.38%	\$86
Pinnacle Bank	\$360,487	\$1,421	1.60%	15.59%	61.41%	\$149	\$2,532	1.44%	14.18%	62.99%	\$148
Community Bank of the Bay	\$373,438	\$998	1.14%	10.32%	62.53%	\$122	\$1,527	0.92%	7.97%	68.07%	\$118
Fresno First Bank	\$413,514	\$1,554	1.55%	17.20%	54.21%	\$145	\$3,024	1.49%	17.04%	54.98%	\$148
AltaPacific Bank	\$432,589	\$1,456	1.35%	9.74%	56.86%	\$147	\$2,597	1.23%	8.62%	63.46%	\$150
Average of Asset Group B	\$323,990	\$1,029	1.27%	12.05%	60.09%	\$122	\$1,901	1.20%	11.37%	62.10%	\$121

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

June 30, 2018

Run Date: August 7, 2018

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

Summit State Bank	\$585,950	\$1,461	1.01%	9.75%	60.53%	\$100	\$3,201	1.11%	10.70%	58.85%	\$99
1st Capital Bank	\$609,640	\$1,510	1.02%	11.23%	65.46%	\$119	\$2,749	0.93%	10.35%	67.24%	\$116
BAC Community Bank	\$625,351	\$1,732	1.10%	12.20%	69.78%	\$84	\$3,253	1.03%	11.45%	70.09%	\$85
Santa Cruz County Bank	\$635,257	\$2,721	1.73%	17.77%	48.96%	\$99	\$5,252	1.66%	17.53%	49.74%	\$103
American River Bank	\$675,657	\$1,397	0.81%	7.77%	65.78%	\$101	\$2,870	0.84%	7.88%	63.81%	\$94
Pacific Coast Bankers' Bank	\$759,384	\$2,031	1.02%	11.98%	75.23%	\$223	\$3,504	0.87%	10.36%	76.24%	\$208
Plumas Bank	\$764,089	\$3,560	1.92%	21.06%	49.27%	\$79	\$6,947	1.88%	20.83%	51.43%	\$81
Bank of the Orient	\$806,926	\$1,824	0.89%	8.63%	64.72%	\$87	\$3,287	0.84%	7.92%	68.11%	\$87
Avidbank	\$842,874	\$2,836	1.38%	12.77%	58.66%	\$167	\$5,091	1.25%	11.74%	62.11%	\$170
Premier Valley Bank	\$846,215	\$2,664	1.29%	7.70%	60.11%	\$88	\$5,037	1.21%	7.28%	58.29%	\$87
Presidio Bank	\$853,318	\$2,829	1.38%	14.33%	59.06%	\$203	\$5,054	1.25%	13.05%	60.50%	\$204
United Security Bank	\$877,443	\$3,686	1.73%	13.09%	55.45%	\$91	\$7,305	1.75%	13.10%	52.17%	\$90
Suncrest Bank	\$883,022	\$1,409	0.81%	5.97%	68.33%	\$84	\$2,865	0.93%	7.36%	64.25%	\$78
California Bank of Commerce	\$910,928	\$2,433	1.09%	9.71%	65.66%	\$156	\$4,698	1.06%	9.54%	64.82%	\$155
Average of Asset Group C	\$762,575	\$2,292	1.23%	11.71%	61.93%	\$120	\$4,365	1.19%	11.36%	61.98%	\$118

## Asset Group D - \$1 billion to \$10 billion in total assets

Beneficial State Bank	\$1,034,099	\$504	0.21%	1.88%	80.46%	\$95	\$115	0.02%	0.23%	83.74%	\$95
Oak Valley Community Bank	\$1,069,476	\$2,733	1.04%	11.82%	62.91%	\$89	\$5,626	1.07%	12.28%	62.56%	\$90
Savings Bank of Mendocino County	\$1,112,976	\$3,434	1.23%	8.36%	54.29%	\$69	\$6,905	1.23%	8.37%	54.36%	\$70
Five Star Bank	\$1,158,054	\$6,706	2.28%	26.41%	36.57%	\$112	\$12,833	2.31%	25.29%	36.73%	\$110
First Northern Bank of Dixon	\$1,186,524	\$3,053	1.03%	12.28%	61.81%	\$103	\$5,823	0.98%	11.82%	63.10%	\$105
Redding Bank of Commerce	\$1,282,306	\$4,231	1.32%	12.79%	56.80%	\$93	\$8,051	1.27%	12.25%	58.82%	\$96
United Business Bank	\$1,345,123	\$4,344	1.34%	12.85%	56.57%	\$111	\$8,563	1.35%	12.87%	55.54%	\$116
Central Valley Community Bank	\$1,588,754	\$5,129	1.29%	9.69%	60.80%	\$87	\$10,635	1.32%	10.09%	61.33%	\$84
Poppy Bank	\$1,762,442	\$10,977	2.62%	23.02%	30.44%	\$92	\$20,561	2.51%	21.66%	31.86%	\$92
River City Bank	\$2,082,390	\$5,740	1.12%	11.95%	39.87%	\$110	\$11,284	1.11%	11.90%	40.49%	\$112
El Dorado Savings Bank, F.S.B.	\$2,206,292	\$4,984	0.91%	8.81%	56.05%	\$67	\$9,737	0.89%	8.69%	56.38%	\$65
Bank of the Sierra	\$2,425,318	\$8,503	1.41%	11.72%	59.47%	\$63	\$15,652	1.32%	10.86%	61.40%	\$63
Bank of Marin	\$2,464,793	\$8,249	1.33%	11.49%	54.78%	\$113	\$14,938	1.21%	10.21%	59.12%	\$118
Exchange Bank	\$2,615,396	\$8,874	1.36%	16.80%	56.51%	\$89	\$19,974	1.53%	19.16%	53.20%	\$89
Bank of Stockton	\$2,981,404	\$14,024	1.90%	12.38%	44.16%	\$109	\$13,072	0.89%	5.80%	47.43%	\$109
Farmers & Merchants Bank of Central California	\$3,085,871	\$11,124	1.46%	14.41%	53.72%	\$171	\$21,827	1.44%	14.32%	54.74%	\$171
Heritage Bank of Commerce	\$3,122,015	\$1,974	0.26%	2.43%	69.99%	\$191	\$11,688	0.80%	7.65%	61.42%	\$158
Fremont Bank	\$3,814,919	\$13,034	1.33%	17.06%	72.41%	\$105	\$27,131	1.39%	17.77%	71.16%	\$104
Tri Counties Bank	\$4,861,411	\$16,023	1.33%	11.42%	62.89%	\$88	\$30,792	1.29%	11.01%	63.66%	\$88
WestAmerica Bank	\$5,537,276	\$18,282	1.32%	14.81%	49.57%	\$61	\$35,823	1.30%	14.45%	50.13%	\$61
Mechanics Bank	\$6,133,131	\$9,302	0.62%	4.56%	68.18%	\$100	\$21,023	0.72%	5.18%	65.87%	\$101
Luther Burbank Savings	\$6,507,646	\$12,812	0.81%	7.33%	43.56%	\$135	\$25,686	0.84%	7.41%	43.60%	\$138
Average of Asset Group D	\$2,698,983	\$7,911	1.25%	12.01%	55.99%	\$102	\$15,352	1.22%	11.79%	56.21%	\$102

Source: SNL Financial

Note: Report includes only bank-level data.

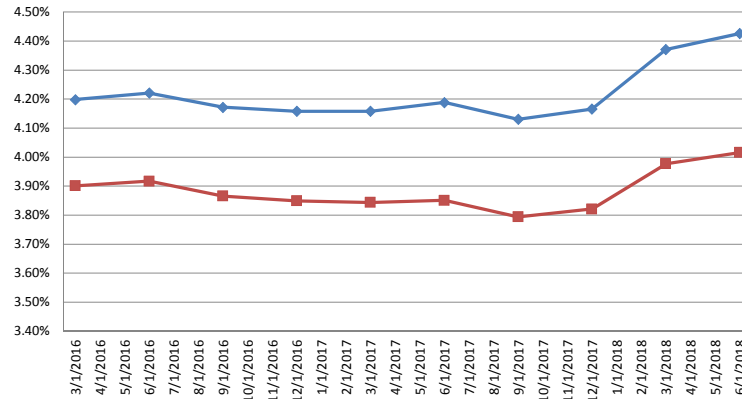
NA = data was not available.

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

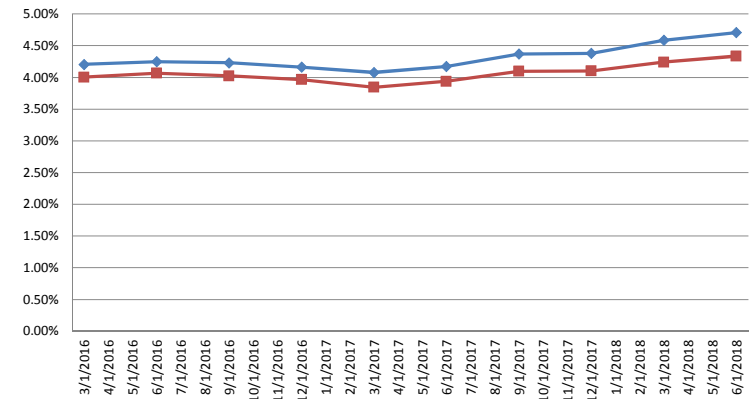
# Balance Sheet & Net Interest Margin

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

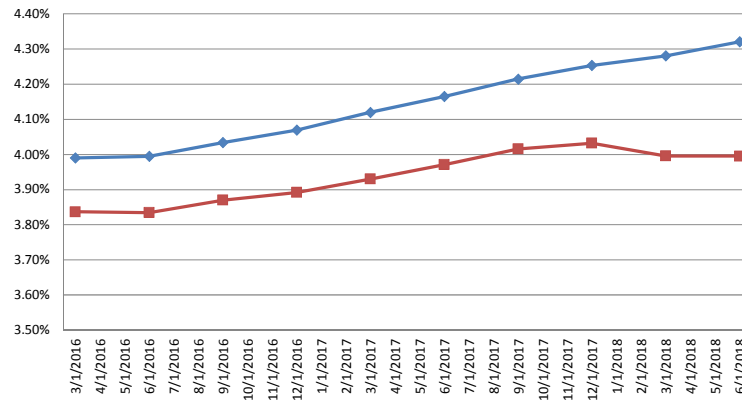
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



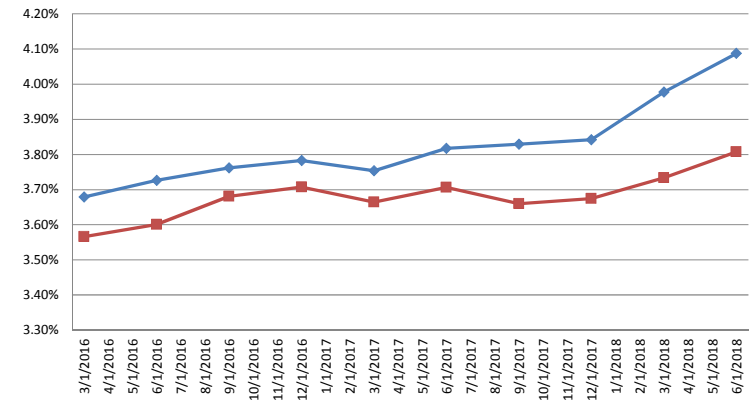
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



**Asset Group D - \$1 to \$10 billion in Total Assets**  
Year-to-Date



Source: SNL Financial

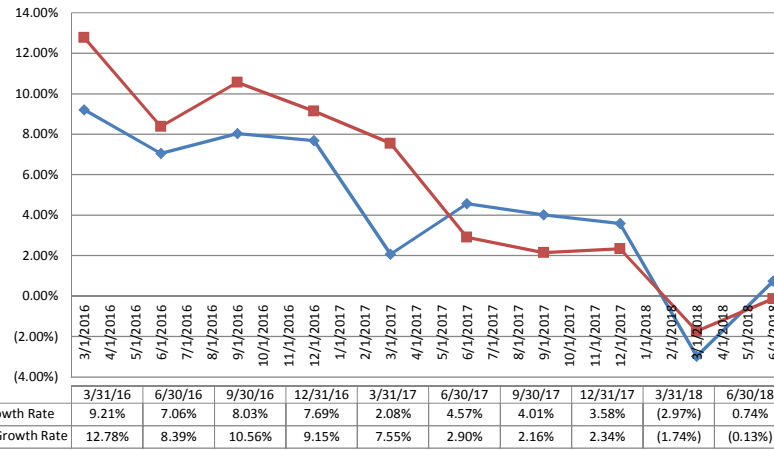
Note: Report includes only bank-level data.

NA = data was not available.

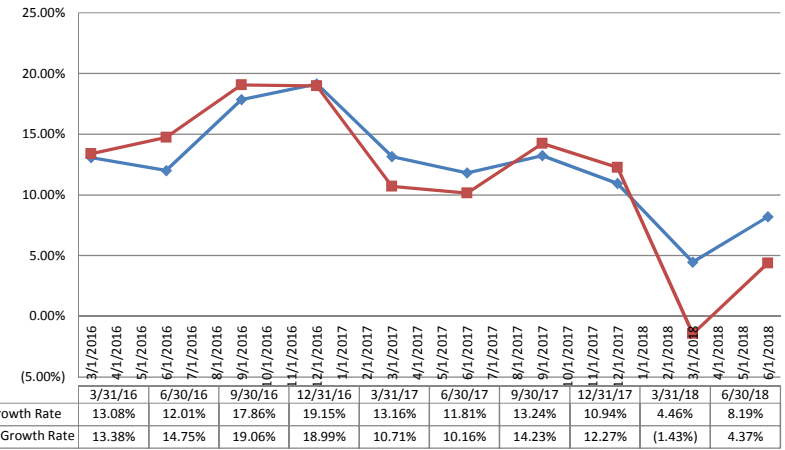
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

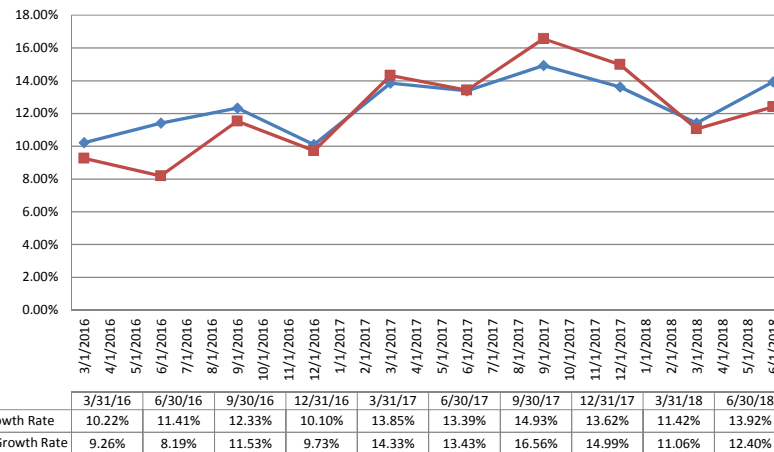
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



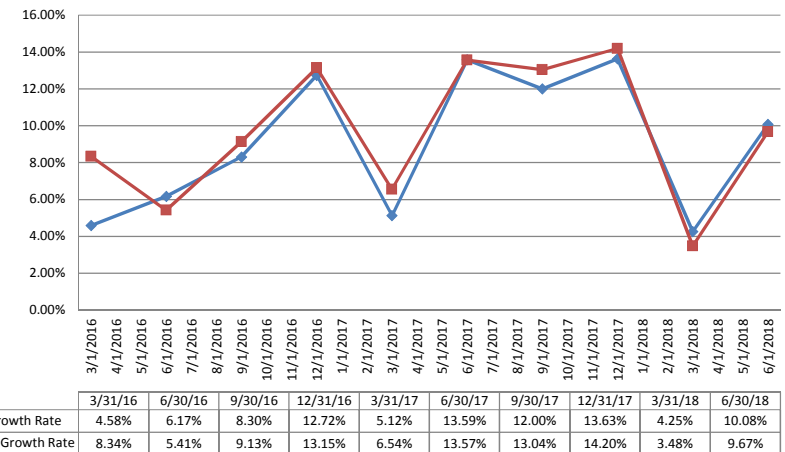
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



**Asset Group D - \$1 to \$10 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

June 30, 2018

Run Date: August 7, 2018

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	\$71,299	\$44,741	\$39,644	112.86%	60.07%	\$7,922	5.65%	0.42%	0.21%	5.53%	(17.03%)	(31.87%)
Bank of Feather River	\$114,134	\$99,020	\$92,374	107.19%	12.20%	\$5,435	5.49%	0.86%	0.69%	4.84%	(13.11%)	(12.54%)
Gateway Bank, F.S.B.	\$120,867	\$67,570	\$103,614	65.21%	36.75%	\$6,715	3.86%	0.63%	0.61%	3.28%	1.83%	(13.02%)
Golden Pacific Bank, National Association	\$132,018	\$100,218	\$119,466	83.89%	19.65%	\$3,474	4.84%	0.42%	0.24%	4.61%	11.92%	13.73%
Beacon Business Bank, National Association	\$136,919	\$105,468	\$117,220	89.97%	25.89%	\$4,279	5.05%	0.64%	0.41%	4.73%	6.60%	5.59%
Metropolitan Bank	\$165,703	\$129,474	\$141,216	91.69%	16.64%	\$4,042	5.30%	1.10%	0.95%	4.45%	0.52%	4.55%
Monterey County Bank	\$170,455	\$90,225	\$144,179	62.58%	22.27%	\$3,874	4.86%	0.66%	0.51%	4.30%	(5.92%)	(3.09%)
First Federal Savings and Loan Association of San Rafael	\$198,052	\$185,986	\$153,457	121.20%	6.36%	\$5,825	4.29%	0.74%	0.75%	3.69%	4.47%	12.36%
Bank of Rio Vista	\$210,032	\$84,174	\$178,039	47.28%	42.15%	\$6,564	3.34%	0.24%	0.17%	3.23%	(7.87%)	(12.91%)
Merchants National Bank of Sacramento	\$218,192	\$90,292	\$197,021	45.83%	55.19%	\$11,484	2.79%	0.45%	0.34%	2.54%	1.48%	7.27%
Northern California National Bank	\$225,823	\$98,014	\$204,655	47.89%	49.99%	\$8,364	2.98%	0.36%	0.28%	2.75%	3.58%	2.79%
Golden Valley Bank	\$235,622	\$155,056	\$204,339	75.88%	35.08%	\$5,355	4.08%	0.30%	0.21%	3.95%	9.39%	9.98%
Cornerstone Community Bank	\$244,745	\$193,988	\$212,103	91.46%	16.47%	\$6,615	5.01%	0.91%	0.73%	4.30%	13.72%	15.43%
Average of Asset Group A	\$172,605	\$111,094	\$146,717	80.23%	30.67%	\$6,150	4.43%	0.59%	0.47%	4.02%	0.74%	(0.13%)

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

Summit Bank	\$252,201	\$158,518	\$218,426	72.57%	37.27%	\$6,637	4.75%	0.31%	0.16%	4.59%	(7.98%)	(10.35%)
Liberty Bank	\$260,331	\$197,892	\$223,103	88.70%	24.25%	\$5,313	4.11%	0.34%	0.25%	3.91%	(13.62%)	(16.65%)
Pacific Valley Bank	\$267,692	\$228,383	\$219,789	103.91%	14.16%	\$5,819	4.51%	0.47%	0.28%	4.24%	(4.31%)	(18.05%)
Murphy Bank	\$270,326	\$235,350	\$231,634	101.60%	13.48%	\$8,192	5.91%	1.25%	1.24%	4.76%	12.76%	10.06%
Mission National Bank	\$280,469	\$217,326	\$239,316	90.81%	23.19%	\$6,233	4.29%	1.04%	0.75%	3.60%	(3.30%)	(0.44%)
Lighthouse Bank	\$281,882	\$228,679	\$245,020	93.33%	13.45%	\$9,093	5.73%	0.41%	0.30%	5.48%	15.95%	16.74%
Bank of San Francisco	\$309,286	\$259,932	\$273,561	95.02%	17.80%	\$8,139	4.48%	0.52%	0.30%	4.20%	13.38%	6.62%
Redwood Capital Bank	\$349,998	\$270,462	\$318,101	85.02%	12.92%	\$5,224	4.28%	0.24%	0.17%	4.12%	4.38%	4.08%
River Valley Community Bank	\$359,653	\$144,350	\$260,337	55.45%	44.76%	\$9,990	3.44%	0.75%	0.50%	2.96%	15.32%	4.07%
Pinnacle Bank	\$360,487	\$268,039	\$319,073	84.01%	22.55%	\$6,110	5.15%	0.24%	0.12%	5.03%	10.52%	9.47%
Community Bank of the Bay	\$373,438	\$295,128	\$318,191	92.75%	20.17%	\$7,780	4.51%	0.84%	0.53%	4.01%	52.59%	47.42%
Fresno First Bank	\$413,514	\$279,940	\$375,230	74.60%	30.06%	\$9,846	4.49%	0.35%	0.15%	4.37%	3.01%	2.01%
AltaPacific Bank	\$432,589	\$328,319	\$338,311	97.05%	13.99%	\$7,332	5.49%	0.68%	0.43%	5.09%	7.83%	1.84%
Average of Asset Group B	\$323,990	\$239,409	\$275,392	87.29%	22.16%	\$7,362	4.70%	0.57%	0.40%	4.34%	8.19%	4.37%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

June 30, 2018

Run Date: August 7, 2018

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

Summit State Bank	\$585,950	\$469,631	\$517,318	90.78%	10.15%	\$6,976	4.29%	0.86%	0.62%	3.72%	(8.16%)	(6.07%)
1st Capital Bank	\$609,640	\$475,090	\$552,881	85.93%	17.75%	\$7,007	3.84%	0.22%	0.12%	3.74%	10.14%	10.19%
BAC Community Bank	\$625,351	\$429,569	\$548,213	78.36%	24.70%	\$5,634	3.74%	0.23%	0.14%	3.67%	0.54%	(4.82%)
Santa Cruz County Bank	\$635,257	\$475,029	\$563,842	84.25%	18.34%	\$7,474	4.71%	0.35%	0.21%	4.55%	1.68%	0.42%
American River Bank	\$675,657	\$295,039	\$581,594	50.73%	44.93%	\$6,757	3.36%	0.37%	0.24%	3.17%	5.97%	8.57%
Pacific Coast Bankers' Bank	\$759,384	\$317,405	\$560,673	56.61%	28.14%	\$7,749	3.29%	1.83%	0.83%	2.49%	(15.60%)	(28.71%)
Plumas Bank	\$764,089	\$518,675	\$679,618	76.32%	17.59%	\$5,163	4.73%	0.16%	0.09%	4.68%	5.19%	5.00%
Bank of the Orient	\$806,926	\$694,333	\$688,395	100.86%	13.23%	\$5,344	4.68%	0.98%	0.83%	3.94%	19.14%	17.91%
Avidbank	\$842,874	\$691,011	\$689,975	100.15%	17.08%	\$9,365	5.01%	0.79%	0.45%	4.58%	15.77%	8.43%
Premier Valley Bank	\$846,215	\$475,530	\$696,460	68.28%	38.91%	\$8,462	4.57%	0.38%	0.21%	4.40%	(17.05%)	(2.46%)
Presidio Bank	\$853,318	\$653,226	\$757,467	86.24%	22.63%	\$13,333	4.51%	0.55%	0.32%	4.21%	14.98%	15.14%
United Security Bank	\$877,443	\$574,352	\$759,069	75.67%	26.35%	\$6,647	4.52%	0.44%	0.26%	4.27%	17.94%	20.20%
Suncrest Bank	\$883,022	\$630,867	\$745,769	84.59%	23.22%	\$8,330	4.65%	0.43%	0.27%	4.40%	133.90%	119.45%
California Bank of Commerce	\$910,928	\$753,332	\$800,103	94.15%	14.38%	\$9,019	4.59%	0.85%	0.50%	4.11%	10.48%	10.39%
Average of Asset Group C	\$762,575	\$532,364	\$652,956	80.92%	22.67%	\$7,661	4.32%	0.60%	0.36%	4.00%	13.92%	12.40%

## Asset Group D - \$1 billion to \$10 billion in total assets

Beneficial State Bank	\$1,034,099	\$787,069	\$814,774	96.60%	22.04%	\$4,400	5.19%	0.66%	0.53%	4.72%	72.65%	59.80%
Oak Valley Community Bank	\$1,069,476	\$653,298	\$970,895	67.29%	26.39%	\$6,111	3.87%	0.20%	0.14%	3.81%	6.73%	6.76%
Savings Bank of Mendocino County	\$1,112,976	\$510,680	\$944,189	54.09%	49.26%	\$5,300	3.66%	0.18%	0.13%	3.57%	(0.55%)	(0.18%)
Five Star Bank	\$1,158,054	\$847,194	\$1,052,591	80.49%	24.43%	\$12,867	4.89%	0.69%	0.49%	4.40%	38.09%	42.61%
First Northern Bank of Dixon	\$1,186,524	\$744,074	\$1,074,565	69.24%	34.55%	\$6,054	3.80%	0.15%	0.10%	3.72%	(5.11%)	(5.96%)
Redding Bank of Commerce	\$1,282,306	\$938,579	\$1,076,210	87.21%	19.79%	\$6,576	4.28%	0.47%	0.33%	4.01%	2.00%	(8.97%)
United Business Bank	\$1,345,123	\$913,397	\$1,199,325	76.16%	30.64%	\$8,252	4.56%	0.52%	0.37%	4.22%	16.03%	17.08%
Central Valley Community Bank	\$1,588,754	\$934,834	\$1,325,909	70.51%	33.45%	\$5,060	4.31%	0.15%	0.09%	4.30%	(8.67%)	(14.43%)
Poppy Bank	\$1,762,442	\$1,431,502	\$1,560,921	91.71%	19.34%	\$12,959	4.99%	1.22%	1.07%	4.01%	18.65%	20.57%
River City Bank	\$2,082,390	\$1,520,104	\$1,538,604	98.80%	10.66%	\$15,312	3.36%	0.90%	0.73%	2.70%	4.37%	0.85%
El Dorado Savings Bank, F.S.B.	\$2,206,292	\$578,120	\$1,967,424	29.38%	78.34%	\$7,634	2.53%	0.13%	0.13%	2.41%	3.10%	2.64%
Bank of the Sierra	\$2,425,318	\$1,627,264	\$2,090,008	77.86%	20.90%	\$4,293	4.47%	0.42%	0.29%	4.24%	7.28%	9.70%
Bank of Marin	\$2,464,793	\$1,717,611	\$2,170,329	79.14%	24.54%	\$8,558	3.96%	0.16%	0.08%	3.91%	(0.26%)	1.71%
Exchange Bank	\$2,615,396	\$1,506,469	\$2,365,352	63.69%	33.26%	\$6,538	3.70%	0.12%	0.08%	3.67%	2.51%	1.85%
Bank of Stockton	\$2,981,404	\$1,847,378	\$2,379,787	77.63%	35.69%	\$7,908	4.22%	0.12%	0.08%	4.16%	(0.58%)	(2.97%)
Farmers & Merchants Bank of Central California	\$3,085,871	\$2,344,448	\$2,698,681	86.87%	14.31%	\$9,267	4.38%	0.38%	0.22%	4.19%	1.44%	(1.88%)
Heritage Bank of Commerce	\$3,122,015	\$1,962,378	\$2,705,981	72.52%	32.74%	\$10,304	4.41%	0.29%	0.17%	4.27%	19.66%	15.97%
Fremont Bank	\$3,814,919	\$3,061,194	\$3,469,146	88.24%	13.62%	\$4,635	4.13%	0.38%	0.22%	3.94%	(8.12%)	(0.73%)
Tri Counties Bank	\$4,861,411	\$3,149,914	\$4,080,291	77.20%	23.48%	\$4,823	4.31%	0.23%	0.16%	4.19%	4.28%	3.35%
WestAmerica Bank	\$5,537,276	\$1,200,192	\$4,889,990	24.54%	66.47%	\$7,423	2.82%	0.07%	0.04%	2.89%	2.42%	2.46%
Mechanics Bank	\$6,133,131	\$4,409,116	\$4,822,461	91.43%	10.64%	\$5,897	4.61%	0.71%	0.42%	4.21%	17.58%	30.79%
Luther Burbank Savings	\$6,507,646	\$5,756,579	\$4,621,542	124.56%	11.57%	\$24,013	3.48%	1.44%	1.41%	2.22%	28.23%	31.65%
Average of Asset Group D	\$2,698,983	\$1,747,336	\$2,264,499	76.60%	28.91%	\$8,372	4.09%	0.44%	0.33%	3.81%	10.08%	9.67%

Source: SNL Financial

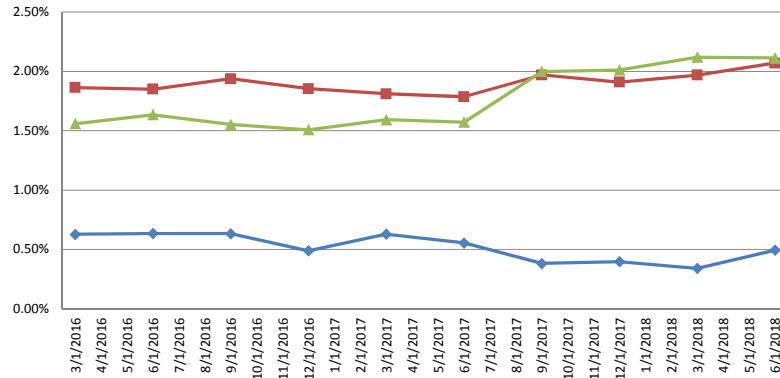
Note: Report includes only bank-level data.

NA = data was not available.

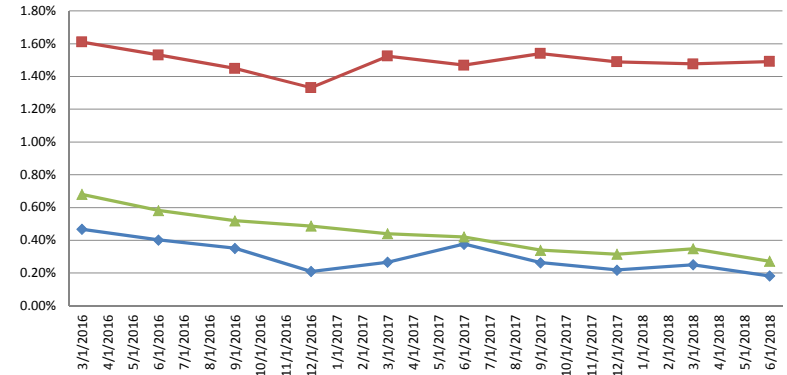
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

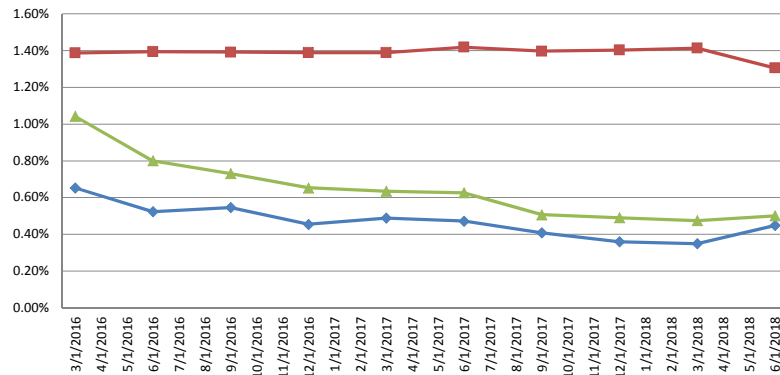
## Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans &amp; NPAs/Total Assets

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

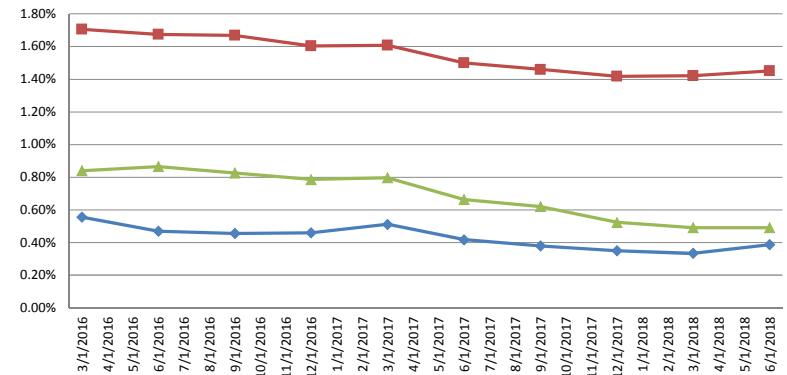
	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.63%	0.63%	0.63%	0.49%	0.63%	0.55%	0.38%	0.40%	0.34%	0.49%
Reserves/Loans	1.86%	1.85%	1.94%	1.85%	1.81%	1.79%	1.97%	1.91%	1.97%	2.07%
NPAs/Total Assets	1.56%	1.63%	1.55%	1.51%	1.59%	1.57%	2.00%	2.01%	2.12%	2.11%

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

	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.47%	0.40%	0.35%	0.21%	0.27%	0.38%	0.26%	0.22%	0.25%	0.18%
Reserves/Loans	1.61%	1.53%	1.45%	1.33%	1.52%	1.47%	1.54%	1.49%	1.48%	1.49%
NPAs/Total Assets	0.68%	0.58%	0.52%	0.49%	0.44%	0.42%	0.34%	0.31%	0.35%	0.27%

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

	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.65%	0.52%	0.55%	0.45%	0.49%	0.47%	0.41%	0.36%	0.35%	0.45%
Reserves/Loans	1.39%	1.39%	1.39%	1.39%	1.39%	1.42%	1.40%	1.40%	1.41%	1.31%
NPAs/Total Assets	1.04%	0.80%	0.73%	0.65%	0.63%	0.63%	0.51%	0.49%	0.47%	0.50%

Asset Group D - \$1 to \$10 billion in Total Assets  
As of Date

	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.56%	0.47%	0.45%	0.46%	0.51%	0.42%	0.38%	0.35%	0.33%	0.39%
Reserves/Loans	1.71%	1.67%	1.67%	1.60%	1.61%	1.50%	1.46%	1.42%	1.42%	1.45%
NPAs/Total Assets	0.84%	0.86%	0.83%	0.78%	0.80%	0.66%	0.62%	0.52%	0.49%	0.49%

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.



**Asset Quality**
**June 30, 2018**
**Run Date: August 7, 2018**

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	\$71,299	\$0	0.00%	9.03%	NA	11.60%	5.71%
Bank of Feather River	\$114,134	\$197	0.20%	1.32%	661.42%	1.42%	0.17%
Gateway Bank, F.S.B.	\$120,867	\$1,748	2.59%	2.47%	26.42%	37.59%	5.57%
Golden Pacific Bank, National Association	\$132,018	\$3,252	3.24%	1.07%	28.05%	29.70%	2.89%
Beacon Business Bank, National Association	\$136,919	\$0	0.00%	2.58%	NM	2.02%	0.15%
Metropolitan Bank	\$165,703	\$0	0.00%	1.82%	148.33%	9.19%	0.96%
Monterey County Bank	\$170,455	\$228	0.25%	1.14%	451.32%	125.42%	11.83%
First Federal Savings and Loan Association of San Rafael	\$198,052	\$0	0.00%	0.51%	NA	0.00%	0.00%
Bank of Rio Vista	\$210,032	\$0	0.00%	1.86%	NM	0.04%	0.01%
Merchants National Bank of Sacramento	\$218,192	\$0	0.00%	1.40%	NA	0.00%	0.00%
Northern California National Bank	\$225,823	\$49	0.05%	1.43%	NM	2.84%	0.06%
Golden Valley Bank	\$235,622	\$104	0.07%	1.27%	NM	0.42%	0.04%
Cornerstone Community Bank	\$244,745	\$0	0.00%	1.00%	NM	0.54%	0.06%
Average of Asset Group A	\$172,605	\$429	0.49%	2.07%	263.11%	16.98%	2.11%

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

Summit Bank	\$252,201	\$0	0.00%	2.15%	NM	0.71%	0.09%
Liberty Bank	\$260,331	\$0	0.00%	1.46%	103.97%	7.15%	1.06%
Pacific Valley Bank	\$267,692	\$556	0.24%	1.89%	602.37%	3.77%	0.50%
Murphy Bank	\$270,326	\$229	0.10%	0.99%	468.21%	3.42%	0.18%
Mission National Bank	\$280,469	\$0	0.00%	1.46%	NM	0.22%	0.02%
Lighthouse Bank	\$281,882	\$0	0.00%	2.17%	NA	0.00%	0.00%
Bank of San Francisco	\$309,286	\$0	0.00%	1.39%	NM	0.02%	0.00%
Redwood Capital Bank	\$349,998	\$602	0.22%	1.40%	591.88%	1.89%	0.18%
River Valley Community Bank	\$359,653	\$0	0.00%	1.39%	NM	0.11%	0.01%
Pinnacle Bank	\$360,487	\$33	0.01%	1.38%	NM	0.71%	0.08%
Community Bank of the Bay	\$373,438	\$2,194	0.74%	1.24%	158.09%	5.47%	0.62%
Fresno First Bank	\$413,514	\$2,927	1.05%	1.20%	115.00%	7.28%	0.71%
AltaPacific Bank	\$432,589	\$49	0.01%	1.26%	NM	0.48%	0.07%
Average of Asset Group B	\$323,990	\$507	0.18%	1.49%	339.92%	2.40%	0.27%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Asset Quality

June 30, 2018

Run Date: August 7, 2018

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

Summit State Bank	\$585,950	\$2,606	0.55%	1.23%	221.60%	4.23%	0.44%
1st Capital Bank	\$609,640	\$198	0.04%	1.35%	NM	0.82%	0.08%
BAC Community Bank	\$625,351	\$2,976	0.69%	1.41%	203.13%	4.71%	0.48%
Santa Cruz County Bank	\$635,257	\$0	0.00%	2.00%	NA	0.00%	0.00%
American River Bank	\$675,657	\$1,944	0.66%	1.52%	54.75%	15.21%	1.36%
Pacific Coast Bankers' Bank	\$759,384	\$2,426	0.76%	1.52%	198.72%	3.31%	0.32%
Plumas Bank	\$764,089	\$882	0.17%	1.29%	431.02%	3.35%	0.33%
Bank of the Orient	\$806,926	\$1,554	0.22%	1.72%	465.72%	2.60%	0.32%
Avidbank	\$842,874	\$2,245	0.32%	1.20%	369.58%	2.24%	0.27%
Premier Valley Bank	\$846,215	\$1,516	0.32%	0.56%	175.13%	2.39%	0.23%
Presidio Bank	\$853,318	\$0	0.00%	1.12%	NA	0.00%	0.00%
United Security Bank	\$877,443	\$12,203	2.12%	1.47%	51.17%	18.95%	2.53%
Suncrest Bank	\$883,022	\$411	0.07%	0.58%	893.19%	2.50%	0.24%
California Bank of Commerce	\$910,928	\$2,557	0.34%	1.30%	274.82%	3.43%	0.39%
Average of Asset Group C	\$762,575	\$2,251	0.45%	1.31%	303.53%	4.55%	0.50%

## Asset Group D - \$1 billion to \$10 billion in total assets

Beneficial State Bank	\$1,034,099	\$4,717	0.60%	2.14%	335.60%	4.35%	0.48%
Oak Valley Community Bank	\$1,069,476	\$1,309	0.20%	1.25%	623.53%	1.34%	0.12%
Savings Bank of Mendocino County	\$1,112,976	\$1,785	0.35%	2.26%	289.60%	2.27%	0.36%
Five Star Bank	\$1,158,054	\$4,144	0.49%	1.28%	225.53%	4.28%	0.41%
First Northern Bank of Dixon	\$1,186,524	\$2,398	0.32%	1.59%	181.93%	5.78%	0.55%
Redding Bank of Commerce	\$1,282,306	\$4,232	0.45%	1.32%	108.52%	7.99%	0.90%
United Business Bank	\$1,345,123	\$932	0.10%	0.50%	269.32%	1.34%	0.13%
Central Valley Community Bank	\$1,588,754	\$4,092	0.44%	0.95%	83.69%	6.44%	0.67%
Poppy Bank	\$1,762,442	\$6,287	0.44%	1.33%	137.13%	9.32%	1.11%
River City Bank	\$2,082,390	\$80	0.01%	2.18%	NM	0.04%	0.00%
El Dorado Savings Bank, F.S.B.	\$2,206,292	\$4,609	0.80%	0.84%	46.74%	4.44%	0.47%
Bank of the Sierra	\$2,425,318	\$3,131	0.19%	0.56%	60.53%	6.41%	0.71%
Bank of Marin	\$2,464,793	\$385	0.02%	0.92%	99.58%	6.18%	0.64%
Exchange Bank	\$2,615,396	\$4,475	0.30%	2.64%	198.01%	7.92%	0.77%
Bank of Stockton	\$2,981,404	\$3,974	0.22%	3.01%	799.53%	1.47%	0.23%
Farmers & Merchants Bank of Central California	\$3,085,871	\$729	0.03%	2.18%	720.85%	2.19%	0.26%
Heritage Bank of Commerce	\$3,122,015	\$26,034	1.33%	1.36%	101.39%	9.21%	0.84%
Fremont Bank	\$3,814,919	\$11,648	0.38%	1.55%	194.08%	6.99%	0.65%
Tri Counties Bank	\$4,861,411	\$25,420	0.81%	0.94%	89.02%	6.57%	0.71%
WestAmerica Bank	\$5,537,276	\$4,893	0.41%	1.92%	233.98%	2.81%	0.19%
Mechanics Bank	\$6,133,131	\$23,148	0.53%	0.60%	110.67%	5.73%	0.43%
Luther Burbank Savings	\$6,507,646	\$4,640	0.08%	0.58%	353.52%	1.28%	0.14%
Average of Asset Group D	\$2,698,983	\$6,503	0.39%	1.45%	250.61%	4.74%	0.49%

Source: SNL Financial

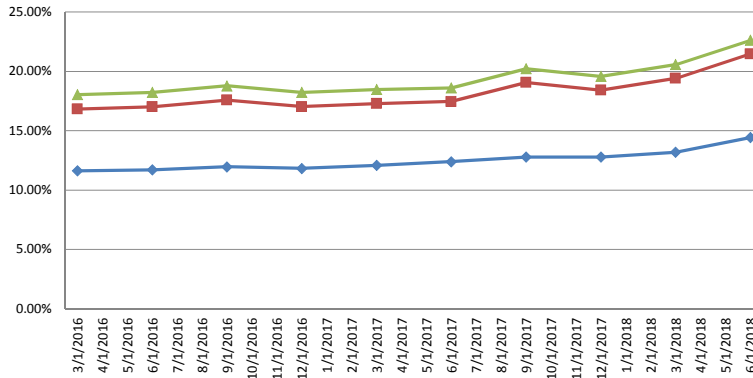
Note: Report includes only bank-level data.

NA = data was not available.

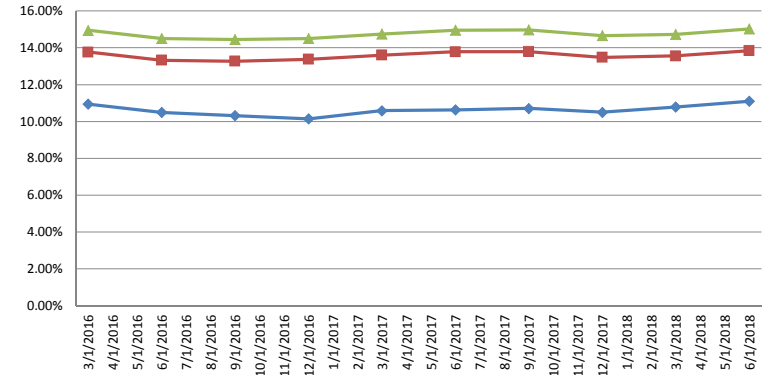
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Capital Adequacy

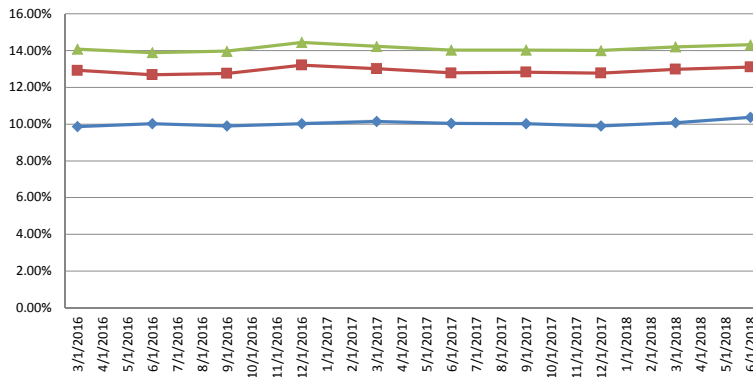
## Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio &amp; Risk Based Capital Ratio

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

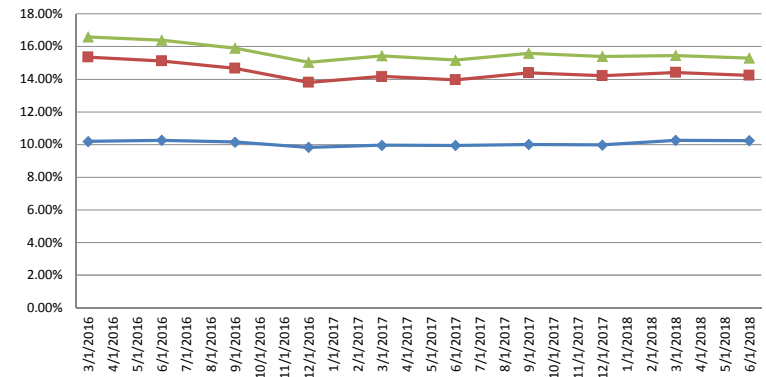
	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	11.62%	11.69%	11.95%	11.82%	12.07%	12.38%	12.77%	12.77%	13.18%	14.41%
Tier 1 Risk Based Ratio	16.82%	17.01%	17.57%	17.02%	17.28%	17.45%	19.05%	18.41%	19.41%	21.47%
Risk Based Capital Ratio	18.04%	18.23%	18.78%	18.23%	18.46%	18.60%	20.22%	19.56%	20.57%	22.61%

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

	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	10.94%	10.48%	10.31%	10.14%	10.58%	10.63%	10.71%	10.50%	10.78%	11.10%
Tier 1 Risk Based Ratio	13.76%	13.32%	13.27%	13.36%	13.59%	13.78%	13.78%	13.48%	13.55%	13.84%
Risk Based Capital Ratio	14.94%	14.50%	14.45%	14.50%	14.74%	14.95%	14.97%	14.66%	14.72%	15.02%

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

	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	9.87%	10.02%	9.89%	10.02%	10.13%	10.03%	10.01%	9.89%	10.06%	10.36%
Tier 1 Risk Based Ratio	12.92%	12.68%	12.75%	13.21%	13.01%	12.78%	12.82%	12.78%	12.98%	13.10%
Risk Based Capital Ratio	14.08%	13.89%	13.96%	14.44%	14.23%	14.02%	14.03%	14.00%	14.20%	14.31%

Asset Group D - \$1 to \$10 billion in Total Assets  
As of Date

	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	10.18%	10.26%	10.14%	9.82%	9.95%	9.94%	9.99%	9.97%	10.24%	10.23%
Tier 1 Risk Based Ratio	15.35%	15.11%	14.66%	13.81%	14.16%	13.96%	14.39%	14.20%	14.41%	14.22%
Risk Based Capital Ratio	16.58%	16.38%	15.90%	15.03%	15.43%	15.16%	15.58%	15.38%	15.45%	15.28%

Source: SNL Financial

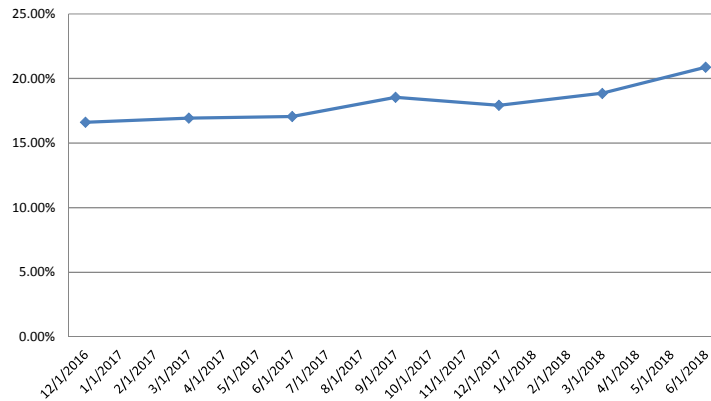
Note: Report includes only bank-level data.

NA = data was not available.

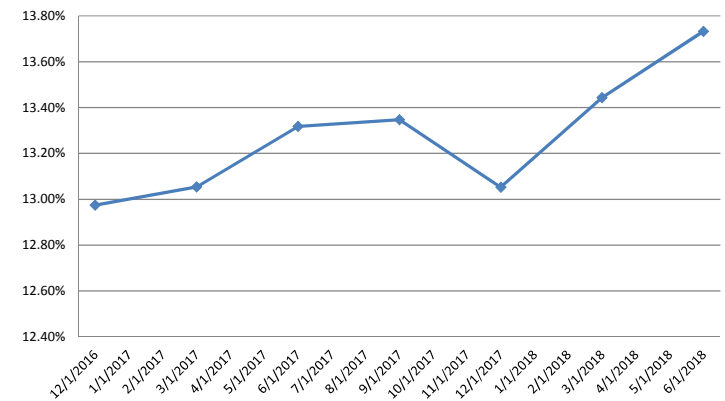
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

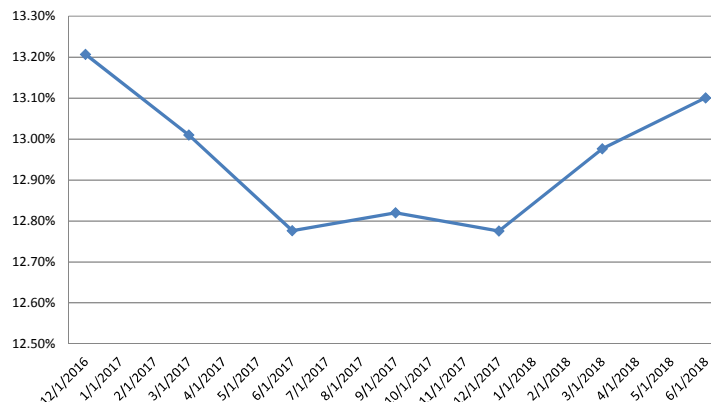
**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date



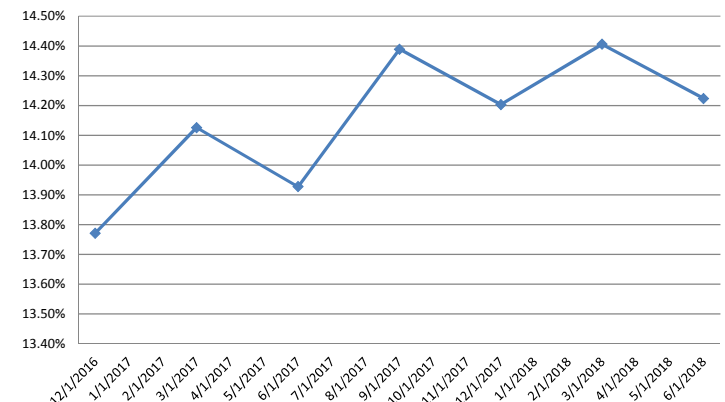
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



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



**Asset Group D - \$1 to \$10 billion in Total Assets**  
As of 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.

# Capital Adequacy

June 30, 2018

Run Date: August 7, 2018

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

California Pacific Bank	\$71,299	\$31,076	\$31,077	\$31,077	43.77%	54.09%	55.41%	54.09%
Bank of Feather River	\$114,134	\$12,601	\$12,601	\$12,601	10.91%	12.01%	13.26%	12.01%
Gateway Bank, F.S.B.	\$120,867	\$16,246	\$16,717	\$13,030	14.07%	34.99%	36.27%	27.28%
Golden Pacific Bank, National Association	\$132,018	\$12,350	\$11,904	\$11,904	9.38%	13.63%	14.88%	13.63%
Beacon Business Bank, National Association	\$136,919	\$18,204	\$16,930	\$16,930	13.12%	17.50%	18.77%	17.50%
Metropolitan Bank	\$165,703	\$18,775	\$19,109	\$19,109	11.65%	17.35%	18.61%	17.35%
Monterey County Bank	\$170,455	\$15,197	\$16,731	\$16,731	9.81%	12.46%	13.24%	12.46%
First Federal Savings and Loan Association of San Rafael	\$198,052	\$39,921	\$39,921	\$39,921	20.34%	25.92%	26.53%	25.92%
Bank of Rio Vista	\$210,032	\$25,853	\$28,258	\$28,258	13.45%	23.41%	24.66%	23.41%
Merchants National Bank of Sacramento	\$218,192	\$19,835	\$22,769	\$22,769	10.54%	22.68%	23.93%	22.68%
Northern California National Bank	\$225,823	\$20,498	\$21,169	\$21,169	9.29%	20.05%	21.30%	20.05%
Golden Valley Bank	\$235,622	\$22,953	\$23,970	\$23,970	10.32%	13.16%	14.27%	13.16%
Cornerstone Community Bank	\$244,745	\$25,610	\$25,621	\$25,621	10.72%	11.87%	12.81%	11.87%

Average of Asset Group A

\$172,605	\$21,471	\$22,060	\$21,776	14.41%	21.47%	22.61%	20.88%
-----------	----------	----------	----------	--------	--------	--------	--------

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

Summit Bank	\$252,201	\$28,926	\$28,926	\$28,926	11.34%	15.63%	16.88%	15.63%
Liberty Bank	\$260,331	\$35,863	\$34,966	\$34,966	12.91%	13.79%	14.99%	13.79%
Pacific Valley Bank	\$267,692	\$31,529	\$31,057	\$31,057	11.74%	13.65%	14.91%	13.65%
Murphy Bank	\$270,326	\$30,405	\$30,405	\$30,405	11.52%	13.74%	14.79%	13.74%
Mission National Bank	\$280,469	\$28,999	\$28,999	\$28,999	10.50%	15.22%	16.47%	15.22%
Lighthouse Bank	\$281,882	\$36,659	\$36,736	\$36,736	13.60%	13.58%	14.84%	13.58%
Bank of San Francisco	\$309,286	\$34,738	\$34,427	\$34,427	11.29%	15.36%	16.61%	15.36%
Redwood Capital Bank	\$349,998	\$30,144	\$30,531	\$30,531	8.89%	11.52%	12.77%	11.52%
River Valley Community Bank	\$359,653	\$28,555	\$29,668	\$29,668	8.15%	11.93%	12.79%	11.93%
Pinnacle Bank	\$360,487	\$37,222	\$37,207	\$37,207	10.50%	11.87%	13.06%	11.87%
Community Bank of the Bay	\$373,438	\$39,219	\$38,998	\$34,938	11.19%	12.92%	14.16%	11.58%
Fresno First Bank	\$413,514	\$36,847	\$37,440	\$37,440	9.32%	15.92%	17.17%	15.92%
AltaPacific Bank	\$432,589	\$59,747	\$56,917	\$56,917	13.33%	14.74%	15.84%	14.74%

Average of Asset Group B

\$323,990	\$35,296	\$35,098	\$34,786	11.10%	13.84%	15.02%	13.73%
-----------	----------	----------	----------	--------	--------	--------	--------

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

June 30, 2018

Run Date: August 7, 2018

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 (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets									
	Summit State Bank	\$585,950	\$60,199	\$57,831	\$57,831	10.03%	11.30%	12.46%	11.30%
	1st Capital Bank	\$609,640	\$54,666	\$55,234	\$55,234	9.35%	12.74%	14.00%	12.74%
	BAC Community Bank	\$625,351	\$57,084	\$60,038	\$60,038	9.56%	12.54%	13.79%	12.54%
	Santa Cruz County Bank	\$635,257	\$62,571	\$62,784	\$62,784	9.96%	12.05%	13.31%	12.05%
	American River Bank	\$675,657	\$72,075	\$58,745	\$58,745	8.77%	17.50%	18.75%	17.50%
	Pacific Coast Bankers' Bank	\$759,384	\$68,588	\$73,222	\$73,222	9.19%	18.73%	19.97%	18.73%
	Plumas Bank	\$764,089	\$68,640	\$70,986	\$70,986	9.59%	12.09%	13.28%	12.09%
	Bank of the Orient	\$806,926	\$86,574	\$83,704	\$83,704	10.23%	12.45%	13.70%	12.45%
	Avidbank	\$842,874	\$92,148	\$93,764	\$93,764	11.42%	10.69%	11.68%	10.69%
	Premier Valley Bank	\$846,215	\$138,450	\$82,719	\$82,719	10.85%	14.03%	14.48%	14.03%
	Presidio Bank	\$853,318	\$80,739	\$80,903	\$80,903	9.83%	9.88%	12.07%	9.88%
	United Security Bank	\$877,443	\$113,642	\$109,961	\$109,961	12.99%	17.07%	18.32%	17.07%
	Suncrest Bank	\$883,022	\$127,069	\$82,690	\$82,690	12.72%	11.66%	12.18%	11.66%
	California Bank of Commerce	\$910,928	\$102,031	\$93,548	\$93,548	10.56%	10.68%	12.38%	10.68%
	Average of Asset Group C	\$762,575	\$84,605	\$76,152	\$76,152	10.36%	13.10%	14.31%	13.10%

## Asset Group D - \$1 billion to \$10 billion in total assets

	Beneficial State Bank	\$1,034,099	\$107,212	\$97,887	\$97,887	10.41%	12.13%	13.40%	12.13%
	Oak Valley Community Bank	\$1,069,476	\$93,750	\$89,768	\$89,768	8.56%	10.54%	11.54%	10.54%
	Savings Bank of Mendocino County	\$1,112,976	\$164,584	\$173,685	\$173,685	15.53%	26.36%	27.62%	26.36%
	Five Star Bank	\$1,158,054	\$101,935	\$103,575	\$103,575	8.83%	10.57%	11.69%	10.57%
	First Northern Bank of Dixon	\$1,186,524	\$100,637	\$107,455	\$107,455	9.06%	12.66%	13.92%	12.66%
	Redding Bank of Commerce	\$1,282,306	\$134,133	\$135,653	\$135,653	10.60%	12.51%	13.72%	12.51%
	United Business Bank	\$1,345,123	\$137,383	\$121,096	\$121,096	9.46%	13.36%	13.91%	13.36%
	Central Valley Community Bank	\$1,588,754	\$213,679	\$160,082	\$160,082	10.44%	14.59%	15.43%	14.59%
	Poppy Bank	\$1,762,442	\$191,266	\$193,911	\$193,911	11.59%	14.19%	15.45%	14.19%
	River City Bank	\$2,082,390	\$194,963	\$197,450	\$197,450	9.67%	11.98%	13.24%	11.98%
	El Dorado Savings Bank, F.S.B.	\$2,206,292	\$228,489	\$223,926	\$223,926	10.23%	33.72%	34.50%	33.72%
	Bank of the Sierra	\$2,425,318	\$292,768	\$268,847	\$268,847	11.32%	14.57%	15.09%	14.57%
	Bank of Marin	\$2,464,793	\$277,388	\$250,367	\$250,367	10.23%	12.65%	13.49%	12.65%
	Exchange Bank	\$2,615,396	\$214,337	\$228,804	\$228,804	8.70%	12.93%	14.20%	12.93%
	Bank of Stockton	\$2,981,404	\$458,314	\$437,294	\$437,294	14.99%	12.52%	13.78%	12.52%
	Farmers & Merchants Bank of Central California	\$3,085,871	\$313,410	\$317,503	\$317,503	10.43%	11.54%	12.80%	11.54%
	Heritage Bank of Commerce	\$3,122,015	\$362,201	\$273,270	\$273,270	9.26%	11.36%	12.50%	11.36%
	Fremont Bank	\$3,814,919	\$307,187	\$305,097	\$305,097	7.79%	9.95%	11.21%	9.95%
	Tri Counties Bank	\$4,861,411	\$565,047	\$514,981	\$514,981	10.86%	13.01%	13.85%	13.01%
	WestAmerica Bank	\$5,537,276	\$492,367	\$407,777	\$407,777	7.54%	13.18%	14.20%	13.18%
	Mechanics Bank	\$6,133,131	\$819,387	\$465,828	\$465,828	8.25%	10.06%	11.23%	10.06%
	Luther Burbank Savings	\$6,507,646	\$705,182	\$709,252	\$709,252	11.24%	18.53%	19.45%	18.53%
	Average of Asset Group D	\$2,698,983	\$294,346	\$262,887	\$262,887	10.23%	14.22%	15.28%	14.22%

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.

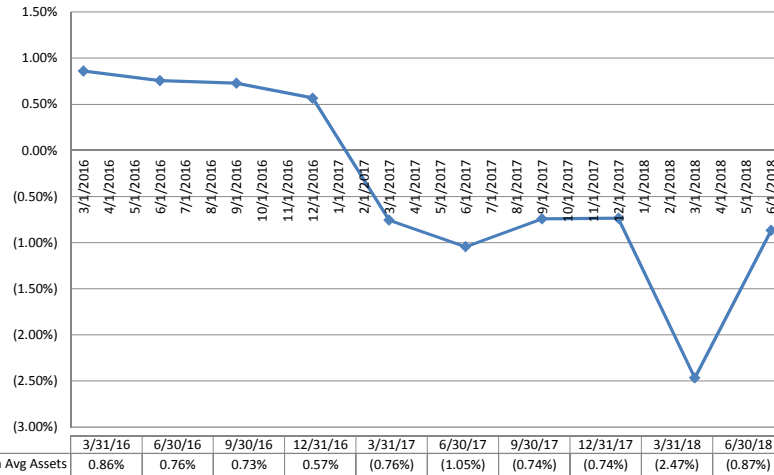
# **Southern California**



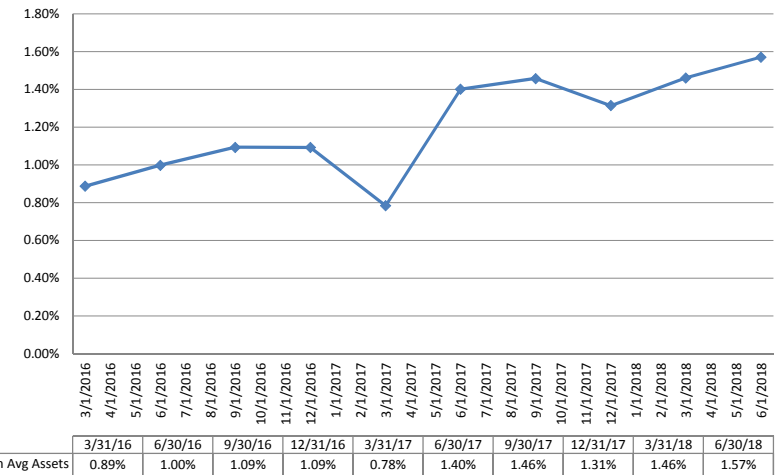
# Performance Analysis

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

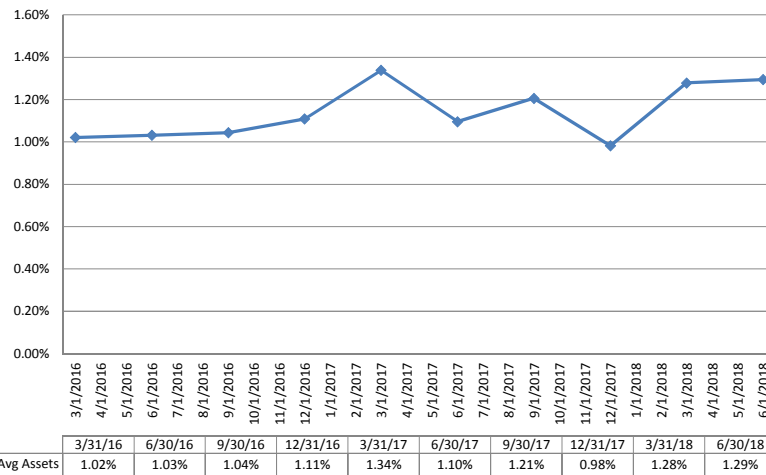
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



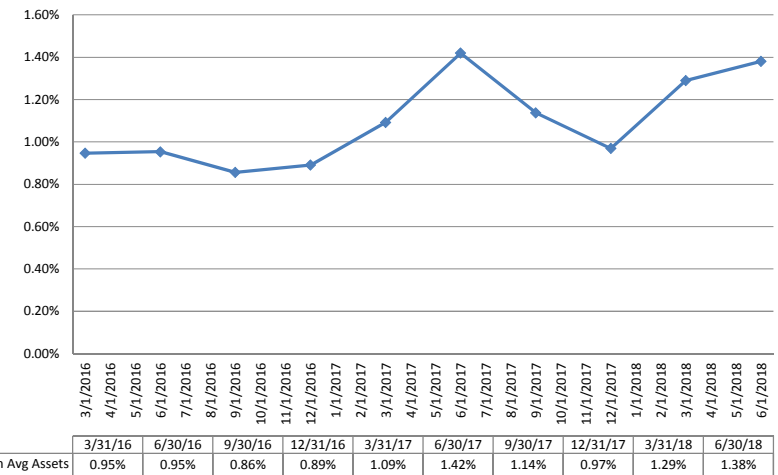
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



**Asset Group D - \$1 to \$10 billion in Total Assets**  
Year-to-Date



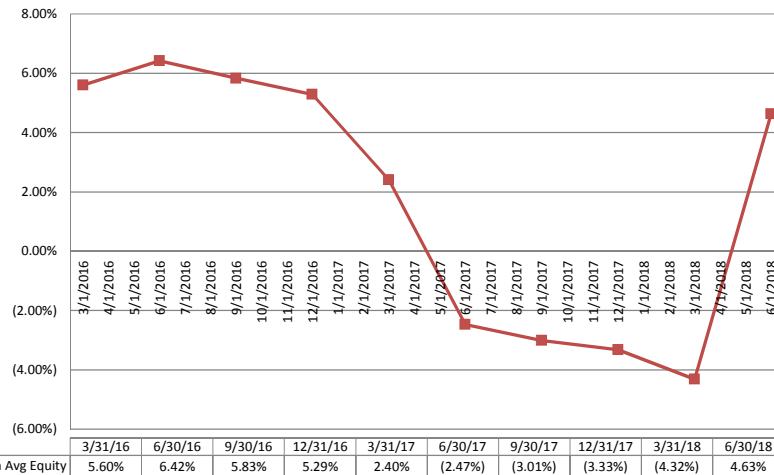
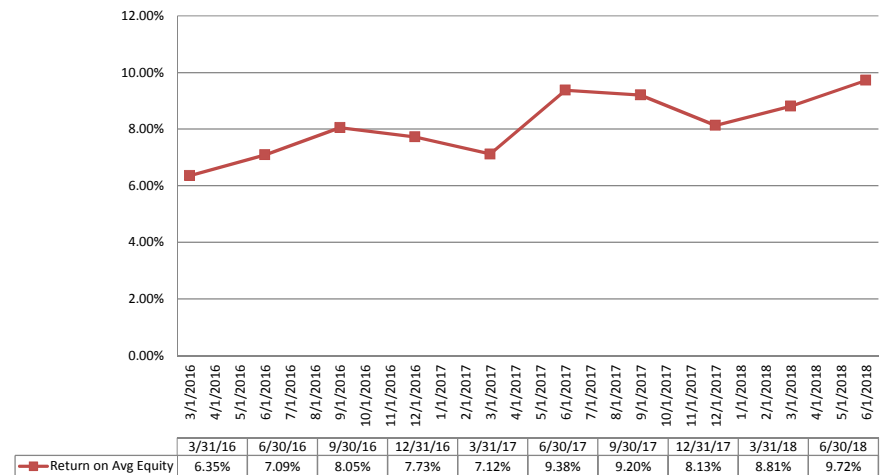
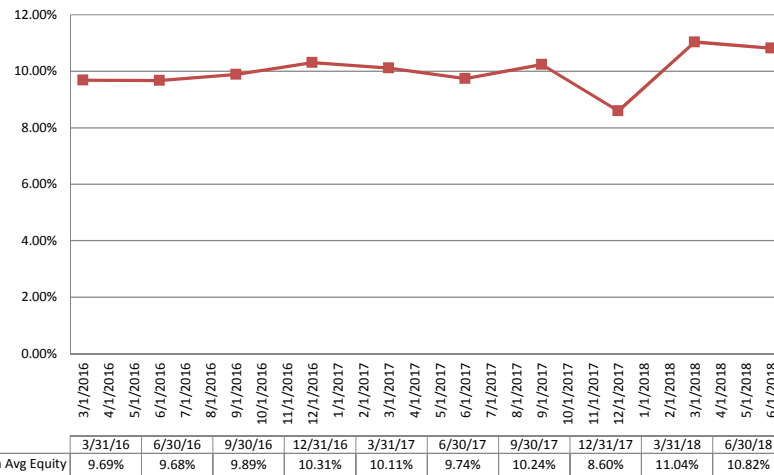
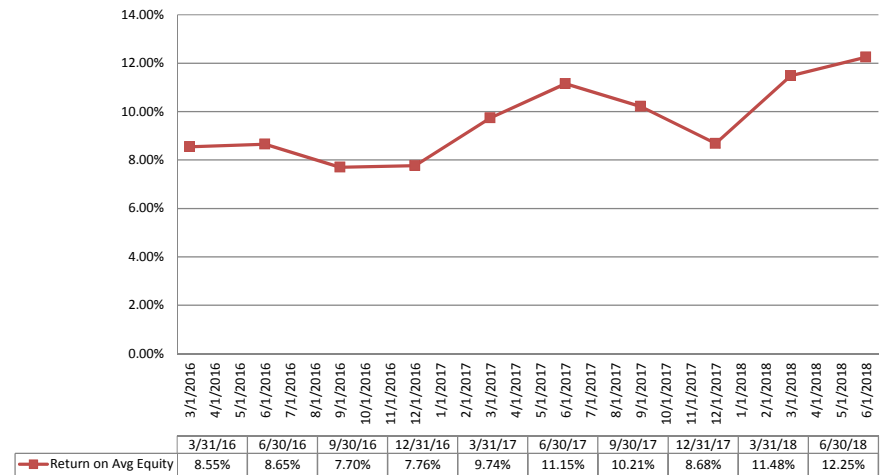
Source: SNL Financial

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 - \$1 to \$10 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.

# Performance Analysis

June 30, 2018

Run Date: August 7, 2018

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

Infinity Bank	\$43,265	(\$853)	(9.29%)	(11.60%)	NM	\$149	(\$1,331)	(9.23%)	NA	NM	\$137
Endeavor Bank	\$50,253	(\$1,514)	(14.95%)	(26.28%)	NM	\$193	(\$2,616)	(17.76%)	NA	NM	\$191
Neighborhood National Bank	\$54,068	(\$430)	(3.09%)	(18.11%)	135.61%	\$77	(\$735)	(2.62%)	(15.19%)	130.15%	\$74
Bank of Whittier, National Association	\$55,829	\$123	0.85%	4.69%	77.43%	\$65	\$251	0.87%	4.82%	76.67%	\$59
Asian Pacific National Bank	\$57,064	\$41	0.28%	1.76%	88.66%	\$68	\$89	0.31%	1.91%	87.95%	\$68
Tustin Community Bank	\$77,401	\$227	1.16%	8.61%	65.40%	\$77	\$440	1.15%	8.38%	64.55%	\$76
California Business Bank	\$100,966	(\$420)	(1.79%)	(12.87%)	149.82%	\$132	(\$811)	(1.74%)	(12.87%)	147.29%	\$134
Eastern International Bank	\$109,183	\$271	0.98%	5.63%	66.95%	\$65	\$442	0.80%	4.61%	71.51%	\$67
United Pacific Bank	\$138,995	\$255	0.75%	4.38%	76.54%	\$82	\$619	0.91%	5.35%	72.56%	\$80
Community Valley Bank	\$151,628	\$401	1.03%	8.31%	68.55%	\$80	\$807	1.03%	8.45%	67.99%	\$84
Friendly Hills Bank	\$154,452	\$188	0.53%	4.69%	80.74%	\$113	\$380	0.53%	4.73%	80.37%	\$111
Home Bank of California	\$166,316	\$1,292	3.10%	21.59%	35.41%	\$110	\$2,333	2.85%	19.54%	40.41%	\$131
Calwest Bank	\$176,930	\$545	1.21%	11.90%	73.45%	\$99	\$1,039	1.17%	11.50%	76.99%	\$98
EH National Bank	\$178,164	\$115	0.25%	1.51%	96.77%	\$130	\$777	0.85%	5.09%	85.25%	\$128
Chino Commercial Bank, N.A.	\$200,849	\$583	1.23%	10.71%	59.42%	\$76	\$1,140	1.21%	10.58%	60.42%	\$76
American Continental Bank	\$202,006	\$701	1.40%	9.15%	58.07%	\$102	\$1,282	1.27%	8.45%	60.02%	\$101
Partners Bank of California	\$213,859	\$516	1.02%	8.20%	66.18%	\$130	\$872	0.86%	7.19%	69.14%	\$128
Nano Banc	\$217,261	(\$2,189)	(6.05%)	(22.15%)	262.16%	\$234	(\$2,166)	(3.89%)	(16.38%)	192.60%	\$142
Community Commerce Bank	\$234,119	\$779	1.40%	6.05%	62.25%	\$103	\$1,239	1.14%	4.83%	66.38%	\$103
International City Bank, Federal Savings Bank	\$238,256	\$540	0.94%	6.82%	75.27%	\$120	\$3,423	2.97%	22.26%	47.77%	\$114
Average of Asset Group A	\$141,043	\$59	(0.95%)	1.15%	88.82%	\$110	\$374	(0.87%)	4.63%	83.22%	\$105

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

Community Bank of Santa Maria	\$250,467	\$1,349	2.05%	22.96%	51.44%	\$88	\$1,866	1.40%	16.01%	60.69%	\$90
Golden State Bank	\$256,514	\$994	1.64%	15.01%	55.92%	\$103	\$1,923	1.64%	14.79%	57.73%	\$102
Pacific Alliance Bank	\$282,884	\$844	1.23%	9.86%	52.83%	\$123	\$1,708	1.28%	10.09%	52.54%	\$124
California First National Bank	\$298,670	\$2,371	2.95%	8.31%	52.96%	\$105	\$5,045	2.73%	8.97%	44.91%	\$120
First National Bank of Southern California	\$299,224	\$1,254	1.81%	11.95%	48.70%	\$120	\$2,372	1.74%	11.46%	49.89%	\$119
Bank of Santa Clarita	\$310,174	\$867	1.12%	11.37%	54.67%	\$130	\$1,476	0.94%	9.84%	58.18%	\$137
Mission Valley Bank	\$318,479	\$959	1.16%	8.30%	69.31%	\$120	\$2,498	1.51%	10.86%	63.71%	\$119
Uniti Bank	\$324,983	\$940	1.15%	9.22%	67.29%	\$104	\$1,816	1.14%	9.02%	68.57%	\$108
US Metro Bank	\$347,378	\$860	1.04%	6.83%	65.05%	\$112	\$2,052	1.25%	8.23%	63.31%	\$117
Universal Bank	\$364,850	\$1,804	1.99%	13.00%	74.01%	\$73	\$2,315	1.27%	8.42%	77.12%	\$77
Mega Bank	\$365,753	\$793	0.87%	7.38%	60.20%	\$96	\$1,484	0.82%	6.97%	61.89%	\$99
Broadway Federal Bank, F.S.B.	\$409,946	(\$1)	0.00%	(0.01%)	100.04%	\$101	\$18	0.01%	0.07%	99.61%	\$108
New OMNI Bank, National Association	\$453,427	\$1,236	1.12%	8.75%	60.63%	\$104	\$2,321	1.06%	8.60%	61.46%	\$109
First Credit Bank	\$464,736	\$6,207	5.43%	13.43%	9.08%	\$313	\$11,703	5.21%	12.76%	13.89%	\$306
Average of Asset Group B	\$339,106	\$1,463	1.68%	10.45%	58.72%	\$121	\$2,757	1.57%	9.72%	59.54%	\$124

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

June 30, 2018

Run Date: August 7, 2018

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												
	American Plus Bank, N.A.	\$506,753	\$2,245	1.83%	13.55%	36.61%	\$100	\$4,206	1.72%	12.92%	37.79%	\$100
	Pacific Enterprise Bank	\$508,793	\$1,399	1.10%	10.22%	71.94%	\$141	\$2,134	0.84%	7.89%	77.91%	\$151
	Bank of Southern California, National Association	\$521,437	\$1,306	0.99%	6.87%	61.73%	\$135	\$2,378	0.94%	6.87%	64.78%	\$139
	GBC International Bank	\$527,959	(\$156)	(0.12%)	(1.10%)	106.44%	\$79	\$644	0.25%	2.26%	89.30%	\$84
	First Commercial Bank (USA)	\$531,023	\$1,755	1.34%	5.84%	42.51%	\$79	\$3,620	1.38%	6.07%	43.94%	\$78
	CommerceWest Bank	\$549,653	\$1,032	0.77%	6.82%	55.11%	\$115	\$2,669	0.99%	8.83%	55.61%	\$116
	American Riviera Bank	\$591,259	\$1,475	1.06%	10.41%	60.98%	\$104	\$2,827	1.05%	10.10%	62.51%	\$105
	Mission Bank	\$652,314	\$2,427	1.54%	17.49%	51.82%	\$107	\$4,796	1.54%	17.63%	52.68%	\$108
	Valley Republic Bank	\$683,024	\$2,031	1.19%	13.51%	51.16%	\$85	\$4,355	1.28%	14.78%	52.52%	\$87
	CalPrivate Bank	\$710,623	\$1,008	0.61%	4.69%	75.80%	\$134	\$2,273	0.69%	5.31%	74.22%	\$120
	Bank of Hemet	\$719,053	\$4,318	2.50%	24.20%	40.89%	\$92	\$8,296	2.38%	23.69%	41.73%	\$90
	State Bank of India (California)	\$737,183	\$2,205	1.22%	6.62%	56.76%	\$103	\$5,565	1.56%	8.43%	59.19%	\$111
	EverTrust Bank	\$848,248	\$3,151	1.56%	7.58%	46.42%	\$106	\$5,887	1.47%	7.14%	48.23%	\$108
	Community West Bank, National Association	\$859,789	\$1,958	0.94%	10.71%	68.00%	\$121	\$3,913	0.95%	10.81%	69.48%	\$122
	Commercial Bank of California	\$903,193	\$1,810	0.86%	7.90%	73.23%	\$124	\$3,865	0.92%	8.50%	73.98%	\$128
	First General Bank	\$911,374	\$5,818	2.57%	21.07%	24.92%	\$95	\$10,567	2.36%	19.62%	26.45%	\$93
	First Choice Bank	\$962,663	\$3,548	1.53%	12.86%	52.46%	\$140	\$6,165	1.35%	11.34%	57.06%	\$150
	Open Bank	\$979,346	\$3,808	1.61%	12.77%	57.95%	\$134	\$7,029	1.53%	12.58%	57.88%	\$128
	Seacoast Commerce Bank	\$998,802	\$3,472	1.41%	11.09%	65.16%	\$156	\$6,698	1.38%	10.81%	65.92%	\$154
	Average of Asset Group C	\$721,184	\$2,348	1.29%	10.69%	57.89%	\$113	\$4,626	1.29%	10.82%	58.48%	\$114

## Asset Group D - \$1 billion to \$10 billion in total assets

	Malaga Bank F.S.B.	\$1,061,897	\$3,883	1.48%	11.03%	34.36%	\$91	\$7,845	1.50%	11.25%	34.98%	\$93
	Commonwealth Business Bank	\$1,137,201	\$4,840	1.78%	16.08%	49.37%	\$110	\$9,161	1.71%	15.48%	51.79%	\$108
	Provident Savings Bank, F.S.B.	\$1,175,427	\$1,580	0.54%	5.46%	83.22%	\$85	\$3,472	0.60%	6.05%	84.23%	\$89
	Sunwest Bank	\$1,327,754	\$5,600	1.79%	15.68%	46.63%	\$105	\$9,898	1.61%	14.09%	51.09%	\$109
	Pacific Mercantile Bank	\$1,357,135	\$14,946	4.44%	44.98%	70.07%	\$144	\$18,288	2.76%	28.50%	72.04%	\$147
	Pacific City Bank	\$1,619,063	\$5,030	1.26%	13.55%	58.12%	\$107	\$11,573	1.51%	15.84%	53.78%	\$108
	Silvergate Bank	\$1,720,830	\$4,966	1.08%	12.65%	62.48%	\$141	\$8,890	0.95%	12.67%	64.19%	\$140
	Royal Business Bank	\$1,813,520	\$10,284	2.37%	14.84%	36.15%	\$75	\$19,884	2.34%	14.60%	38.20%	\$77
	American Business Bank	\$2,021,252	\$3,731	0.76%	9.70%	64.58%	\$173	\$6,157	0.63%	8.03%	68.72%	\$182
	Manufacturers Bank	\$2,520,436	\$6,306	0.99%	7.40%	56.57%	\$120	\$12,044	0.94%	7.12%	57.94%	\$122
	CTBC Bank Corp. (USA)	\$3,338,316	\$10,833	1.32%	9.54%	51.62%	\$138	\$20,589	1.27%	9.14%	52.51%	\$134
	Community Bank	\$3,714,062	\$7,813	0.84%	8.88%	58.88%	\$144	\$15,817	0.84%	9.00%	61.31%	\$154
	Preferred Bank	\$3,960,316	\$17,405	1.83%	18.41%	35.22%	\$137	\$34,016	1.83%	18.36%	35.65%	\$136
	Hanmi Bank	\$5,416,018	\$17,883	1.34%	10.65%	52.59%	\$104	\$34,867	1.32%	10.42%	52.88%	\$108
	First Foundation Bank	\$5,963,949	\$5,549	0.40%	4.56%	71.77%	\$134	\$15,527	0.60%	6.78%	64.82%	\$136
	Opus Bank	\$7,193,326	\$15,463	0.85%	6.02%	66.37%	\$127	\$28,367	0.78%	5.53%	65.89%	\$130
	Farmers & Merchants Bank of Long Beach	\$7,274,369	\$21,791	1.21%	8.85%	53.81%	\$121	\$42,824	1.20%	8.77%	53.87%	\$121
	Citizens Business Bank	\$8,085,158	\$36,376	1.78%	13.36%	39.29%	\$105	\$72,122	1.75%	13.28%	40.18%	\$108
	Pacific Premier Bank	\$8,158,224	\$29,404	1.45%	8.63%	51.81%	\$127	\$59,481	1.47%	8.80%	51.26%	\$127
	Bofl Federal Bank	\$9,531,165	\$41,265	1.74%	18.04%	39.48%	\$104	\$96,147	1.99%	21.21%	33.23%	\$104
	Average of Asset Group D	\$3,919,471	\$13,247	1.46%	12.92%	54.12%	\$120	\$26,348	1.38%	12.25%	54.43%	\$122

Source: SNL Financial

Note: Report includes only bank-level data.

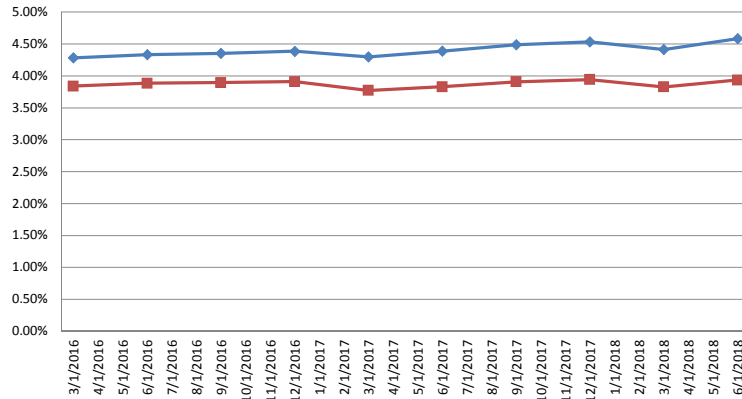
NA = data was not available.

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

# Balance Sheet & Net Interest Margin

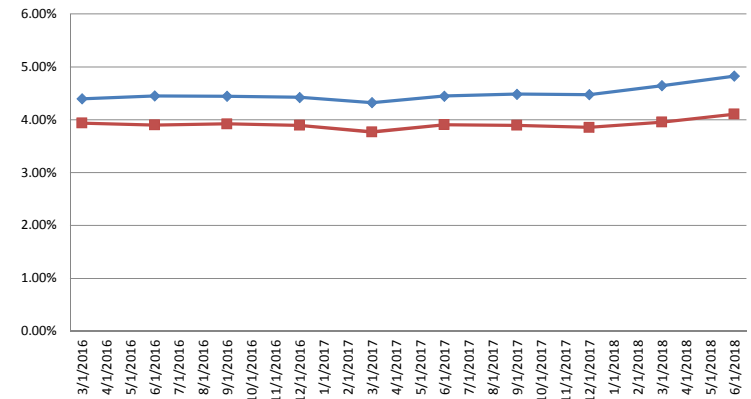
## Summary Trends of Historical Asset Group Averages: Yield on Earning Assets &amp; Net Interest Margin (FTE)

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



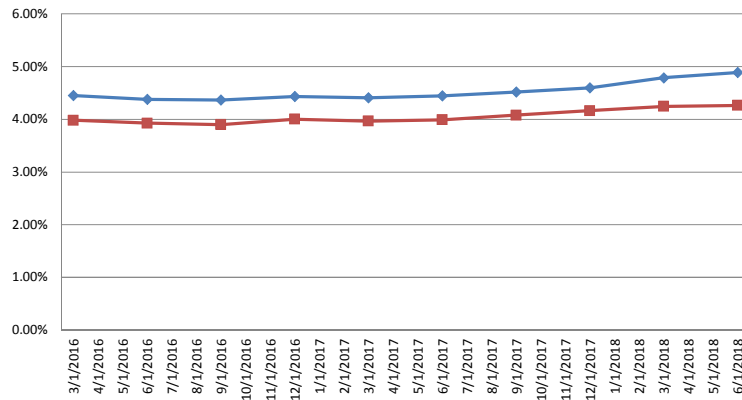
	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.28%	4.33%	4.35%	4.38%	4.30%	4.39%	4.49%	4.53%	4.41%	4.58%
Net Interest Margin (FTE)	3.84%	3.88%	3.89%	3.91%	3.77%	3.83%	3.91%	3.94%	3.82%	3.93%

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



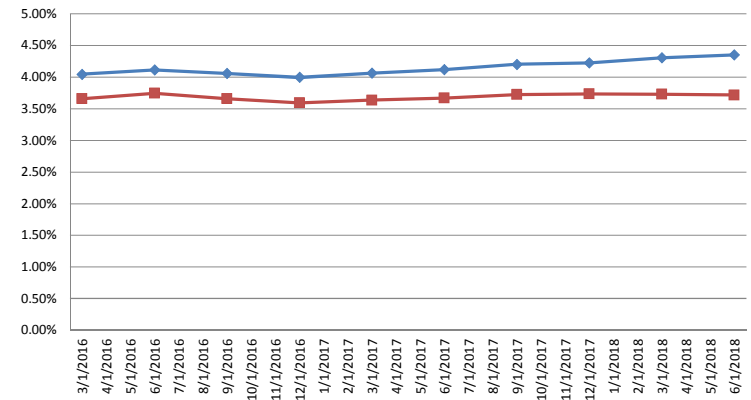
	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.39%	4.45%	4.44%	4.42%	4.32%	4.44%	4.48%	4.47%	4.64%	4.82%
Net Interest Margin (FTE)	3.93%	3.90%	3.92%	3.89%	3.77%	3.90%	3.89%	3.85%	3.95%	4.10%

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



	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.45%	4.38%	4.36%	4.43%	4.41%	4.44%	4.52%	4.60%	4.79%	4.88%
Net Interest Margin (FTE)	3.98%	3.93%	3.90%	4.00%	3.96%	3.99%	4.08%	4.16%	4.24%	4.26%

**Asset Group D - \$1 to \$10 billion in Total Assets**  
Year-to-Date



	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.04%	4.11%	4.06%	3.99%	4.06%	4.12%	4.20%	4.22%	4.30%	4.35%
Net Interest Margin (FTE)	3.66%	3.74%	3.66%	3.59%	3.64%	3.67%	3.72%	3.73%	3.73%	3.72%

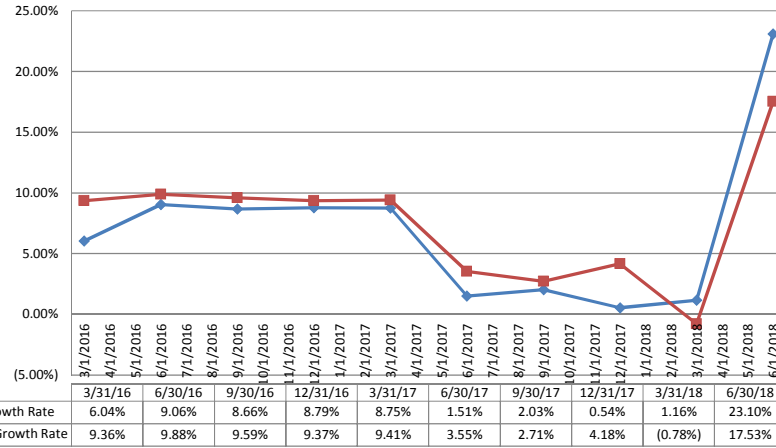
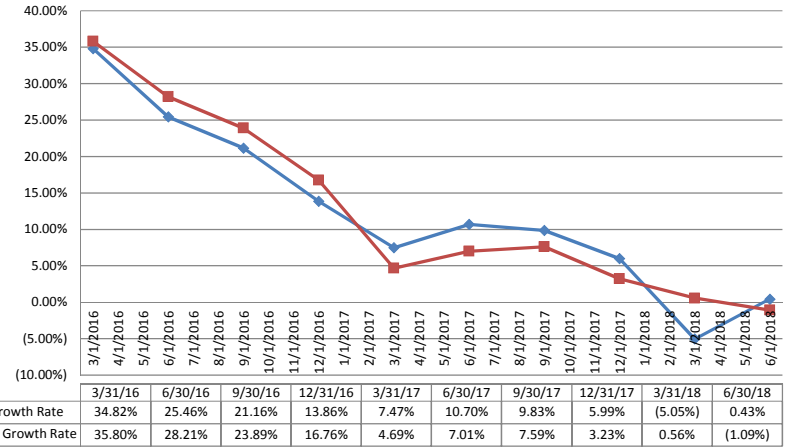
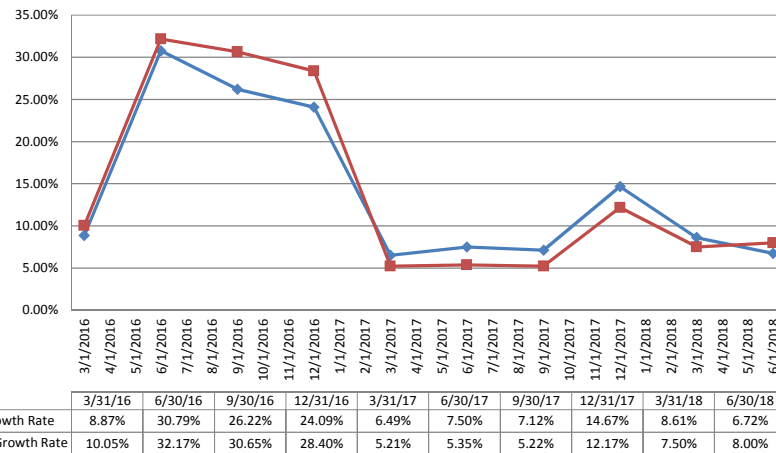
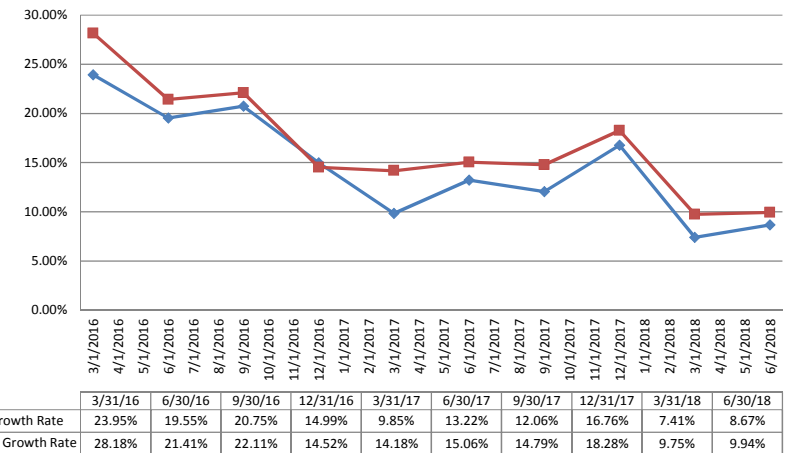
Source: SNL Financial

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 - \$1 to \$10 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

June 30, 2018

Run Date: August 7, 2018

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													
	Infinity Bank	\$43,265	\$4,185	\$14,155	29.57%	263.61%	\$2,277	1.96%	NA	NA	1.91%	NA	NA
	Endeavor Bank	\$50,253	\$13,263	\$26,811	49.47%	127.29%	\$2,393	2.03%	NA	NA	1.75%	NA	NA
	Neighborhood National Bank	\$54,068	\$38,413	\$41,822	91.85%	27.99%	\$1,352	4.78%	0.62%	0.35%	4.45%	(14.52%)	(16.18%)
	Bank of Whittier, National Association	\$55,829	\$29,624	\$44,553	66.49%	50.56%	\$2,659	3.20%	0.88%	0.70%	2.63%	(0.46%)	(2.27%)
	Asian Pacific National Bank	\$57,064	\$21,581	\$47,586	45.35%	27.80%	\$4,390	3.81%	1.03%	0.90%	2.96%	3.91%	4.96%
	Tustin Community Bank	\$77,401	\$64,840	\$65,459	99.05%	15.95%	\$2,977	8.06%	1.06%	0.92%	7.26%	13.68%	19.36%
	California Business Bank	\$100,966	\$80,132	\$59,089	135.61%	23.87%	\$5,048	4.32%	1.09%	0.99%	3.42%	9.73%	6.44%
	Eastern International Bank	\$109,183	\$82,364	\$89,714	91.81%	29.88%	\$3,899	4.49%	0.71%	0.67%	3.93%	(4.51%)	(6.19%)
	United Pacific Bank	\$138,995	\$98,705	\$100,281	98.43%	34.10%	\$4,793	4.33%	1.13%	1.05%	3.45%	0.99%	(5.34%)
	Community Valley Bank	\$151,628	\$124,006	\$129,808	95.53%	14.38%	\$4,891	5.66%	1.00%	0.78%	4.93%	(14.88%)	(18.32%)
	Friendly Hills Bank	\$154,452	\$79,097	\$115,994	68.19%	49.56%	\$6,178	3.88%	0.50%	0.36%	3.54%	(0.02%)	3.65%
	Home Bank of California	\$166,316	\$152,713	\$128,929	118.45%	8.96%	\$9,783	6.31%	1.62%	1.60%	4.94%	9.09%	15.23%
	Calwest Bank	\$176,930	\$134,809	\$157,832	85.41%	19.53%	\$4,537	4.42%	0.82%	0.49%	3.96%	9.38%	9.53%
	EH National Bank	\$178,164	\$141,911	\$120,535	117.73%	19.86%	\$5,090	6.30%	1.10%	0.99%	5.45%	(17.06%)	(36.84%)
	Chino Commercial Bank, N.A.	\$200,849	\$129,491	\$170,827	75.80%	21.96%	\$4,463	4.50%	0.64%	0.35%	4.17%	8.45%	26.97%
	American Continental Bank	\$202,006	\$160,183	\$170,170	94.13%	21.81%	\$5,772	5.01%	1.03%	0.90%	4.22%	(6.02%)	(8.55%)
	Partners Bank of California	\$213,859	\$173,662	\$176,598	98.34%	18.00%	\$6,290	4.78%	0.98%	0.49%	4.34%	15.86%	2.65%
	Nano Banc	\$217,261	\$159,308	\$150,571	105.80%	27.09%	\$6,390	4.33%	0.90%	0.54%	3.88%	370.17%	280.58%
	Community Commerce Bank	\$234,119	\$169,811	\$136,461	124.44%	23.20%	\$5,853	5.77%	1.65%	1.66%	4.46%	23.13%	24.15%
	International City Bank, Federal Savings Bank	\$238,256	\$108,868	\$193,883	56.15%	33.55%	\$5,541	3.66%	1.13%	0.78%	2.98%	8.84%	15.76%
	Average of Asset Group A	\$141,043	\$98,348	\$107,054	87.38%	42.95%	\$4,729	4.58%	0.99%	0.81%	3.93%	23.10%	17.53%

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

	Community Bank of Santa Maria	\$250,467	\$167,059	\$212,129	78.75%	30.74%	\$4,554	4.27%	0.26%	0.15%	4.14%	(15.81%)	(28.91%)
	Golden State Bank	\$256,514	\$214,932	\$208,544	103.06%	15.44%	\$7,773	5.68%	1.39%	1.09%	4.66%	39.19%	47.43%
	Pacific Alliance Bank	\$282,884	\$210,046	\$244,453	85.92%	25.26%	\$10,477	4.55%	1.36%	1.28%	3.43%	15.58%	15.86%
	California First National Bank	\$298,670	\$225,299	\$174,226	129.31%	18.08%	\$7,285	4.76%	0.99%	0.96%	4.06%	(74.84%)	(98.00%)
	First National Bank of Southern California	\$299,224	\$260,532	\$255,951	101.79%	11.20%	\$9,652	5.02%	0.80%	0.61%	4.47%	17.86%	18.76%
	Bank of Santa Clarita	\$310,174	\$225,015	\$247,406	90.95%	18.81%	\$11,930	3.84%	1.13%	0.79%	3.08%	1.27%	14.87%
	Mission Valley Bank	\$318,479	\$234,285	\$268,196	87.36%	26.52%	\$5,491	4.89%	0.32%	0.12%	4.79%	(6.82%)	(9.01%)
	Uniti Bank	\$324,983	\$249,072	\$281,953	88.34%	24.20%	\$4,779	4.80%	1.19%	0.63%	4.24%	3.63%	2.67%
	US Metro Bank	\$347,378	\$250,837	\$293,863	85.36%	30.22%	\$5,428	4.96%	1.19%	0.94%	4.14%	13.56%	18.41%
	Universal Bank	\$364,850	\$300,638	\$304,199	98.83%	17.08%	\$5,365	4.15%	0.80%	0.73%	3.52%	(5.28%)	(7.86%)
	Mega Bank	\$365,753	\$289,049	\$293,808	98.38%	21.56%	\$7,782	4.49%	1.32%	1.16%	3.43%	7.65%	10.77%
	Broadway Federal Bank, F.S.B.	\$409,946	\$370,070	\$274,083	135.02%	8.22%	\$6,307	3.74%	1.18%	1.11%	2.76%	(0.82%)	(13.53%)
	New OMNI Bank, National Association	\$453,427	\$365,517	\$356,248	102.60%	20.90%	\$5,889	5.43%	1.45%	1.24%	4.34%	8.91%	16.31%
	First Credit Bank	\$464,736	\$325,096	\$268,739	120.97%	37.89%	\$17,212	6.97%	1.18%	1.03%	6.37%	1.90%	(2.99%)
	Average of Asset Group B	\$339,106	\$263,389	\$263,128	100.47%	21.87%	\$7,852	4.82%	1.04%	0.85%	4.10%	0.43%	(1.09%)

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

June 30, 2018

Run Date: August 7, 2018

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													
	American Plus Bank, N.A.	\$506,753	\$444,373	\$409,599	108.49%	11.10%	\$11,517	4.99%	1.35%	1.31%	3.84%	10.15%	13.15%
	Pacific Enterprise Bank	\$508,793	\$401,134	\$449,049	89.33%	21.77%	\$4,800	6.37%	1.51%	1.29%	5.21%	0.53%	(0.54%)
	Bank of Southern California, National Association	\$521,437	\$414,925	\$442,046	93.86%	18.11%	\$8,022	4.74%	0.83%	0.58%	4.22%	17.49%	16.96%
	GBC International Bank	\$527,959	\$422,423	\$414,013	102.03%	17.15%	\$5,280	4.35%	1.20%	1.04%	3.44%	13.60%	18.43%
	First Commercial Bank (USA)	\$531,023	\$481,926	\$408,108	118.09%	9.40%	\$7,080	4.40%	0.72%	0.56%	3.97%	2.56%	1.49%
	CommerceWest Bank	\$549,653	\$436,819	\$483,916	90.27%	8.54%	\$7,634	4.50%	0.95%	0.47%	4.05%	(57.14%)	(62.60%)
	American Riviera Bank	\$591,259	\$477,837	\$531,612	89.88%	14.29%	\$6,719	4.88%	0.43%	0.29%	4.60%	29.55%	36.93%
	Mission Bank	\$652,314	\$513,018	\$579,244	88.57%	16.97%	\$7,014	4.78%	0.33%	0.16%	4.64%	19.57%	15.23%
	Valley Republic Bank	\$683,024	\$466,768	\$615,613	75.82%	24.43%	\$7,674	3.78%	0.66%	0.39%	3.43%	4.63%	4.03%
	CalPrivate Bank	\$710,623	\$532,295	\$530,773	100.29%	26.02%	\$6,234	4.59%	0.69%	0.49%	4.16%	11.74%	(0.90%)
	Bank of Hemet	\$719,053	\$513,779	\$642,643	79.95%	24.92%	\$8,459	4.17%	0.19%	0.12%	4.06%	5.83%	4.54%
	State Bank of India (California)	\$737,183	\$606,385	\$598,921	101.25%	20.98%	\$7,927	4.52%	1.16%	1.00%	3.68%	8.70%	14.23%
	EverTrust Bank	\$848,248	\$568,081	\$662,605	85.73%	22.08%	\$8,656	4.99%	1.10%	1.04%	4.11%	1.02%	17.79%
	Community West Bank, National Association	\$859,789	\$754,890	\$703,873	107.25%	6.94%	\$6,416	5.03%	1.07%	0.95%	4.16%	7.63%	0.92%
	Commercial Bank of California	\$903,193	\$606,363	\$798,899	75.90%	29.57%	\$5,474	4.71%	0.72%	0.47%	4.31%	7.87%	39.13%
	First General Bank	\$911,374	\$862,189	\$792,233	108.83%	4.16%	\$12,658	5.28%	1.05%	0.89%	4.48%	0.73%	1.67%
	First Choice Bank	\$962,663	\$794,954	\$785,489	101.20%	18.04%	\$9,438	5.35%	1.19%	0.91%	4.53%	13.06%	3.29%
	Open Bank	\$979,346	\$834,758	\$823,373	101.38%	12.67%	\$7,097	5.32%	1.37%	0.90%	4.47%	17.40%	12.95%
	Seacoast Commerce Bank	\$998,802	\$805,275	\$777,875	103.52%	13.16%	\$6,749	6.06%	0.76%	0.48%	5.62%	12.77%	15.23%
	Average of Asset Group C	\$721,184	\$575,694	\$602,625	95.88%	16.86%	\$7,624	4.88%	0.91%	0.70%	4.26%	6.72%	8.00%

## Asset Group D - \$1 billion to \$10 billion in total assets

	Malaga Bank F.S.B.	\$1,061,897	\$972,813	\$747,506	130.14%	7.60%	\$13,791	3.83%	0.83%	0.72%	3.19%	4.16%	(3.07%)
	Commonwealth Business Bank	\$1,137,201	\$906,623	\$985,989	91.95%	13.12%	\$6,573	5.30%	1.43%	1.14%	4.26%	10.83%	20.07%
	Provident Savings Bank, F.S.B.	\$1,175,427	\$1,006,368	\$916,283	109.83%	4.15%	\$3,126	3.93%	0.67%	0.61%	3.37%	2.31%	(1.26%)
	Sunwest Bank	\$1,327,754	\$1,080,656	\$972,183	111.16%	15.75%	\$7,765	4.92%	0.89%	0.57%	4.39%	25.64%	25.80%
	Pacific Mercantile Bank	\$1,357,135	\$1,062,372	\$1,176,947	90.27%	20.64%	\$8,482	4.50%	1.41%	1.00%	3.60%	5.56%	5.42%
	Pacific City Bank	\$1,619,063	\$1,275,188	\$1,427,939	89.30%	14.15%	\$6,979	5.20%	1.46%	1.11%	4.16%	24.56%	28.05%
	Silvergate Bank	\$1,720,830	\$899,138	\$1,555,069	57.82%	51.66%	\$8,735	3.47%	0.70%	0.12%	3.37%	(17.83%)	(24.98%)
	Royal Business Bank	\$1,813,520	\$1,563,476	\$1,478,074	105.78%	9.40%	\$7,494	5.27%	1.17%	0.87%	4.48%	14.81%	13.24%
	American Business Bank	\$2,021,252	\$1,093,535	\$1,807,908	60.49%	38.26%	\$10,985	3.53%	0.31%	0.16%	3.47%	15.77%	20.51%
	Manufacturers Bank	\$2,520,436	\$1,874,932	\$2,035,126	92.13%	19.55%	\$9,370	3.81%	1.12%	0.89%	3.04%	(10.80%)	(6.08%)
	CTBC Bank Corp. (USA)	\$3,338,316	\$2,755,201	\$2,819,225	97.73%	8.76%	\$10,498	4.36%	1.07%	0.84%	3.60%	6.06%	7.68%
	Community Bank	\$3,714,062	\$2,785,415	\$2,864,973	97.22%	15.18%	\$10,433	4.02%	0.91%	0.58%	3.50%	(1.78%)	0.33%
	Preferred Bank	\$3,960,316	\$3,233,491	\$3,410,365	94.81%	12.42%	\$15,350	4.99%	1.31%	0.99%	4.07%	10.02%	9.05%
	Hanmi Bank	\$5,416,018	\$4,547,475	\$4,443,133	102.35%	14.42%	\$8,194	4.51%	1.16%	0.83%	3.76%	7.96%	3.73%
	First Foundation Bank	\$5,963,949	\$4,931,994	\$4,649,908	106.07%	15.93%	\$16,295	3.69%	1.22%	0.88%	2.89%	62.84%	68.48%
	Opus Bank	\$7,193,326	\$5,072,519	\$5,941,766	85.37%	23.13%	\$8,947	3.70%	0.73%	0.64%	3.12%	(7.84%)	(0.28%)
	Farmers & Merchants Bank of Long Beach	\$7,274,369	\$4,015,714	\$5,588,950	71.85%	27.53%	\$9,870	3.61%	0.48%	0.31%	3.37%	8.09%	7.34%
	Citizens Business Bank	\$8,085,158	\$4,816,956	\$6,555,653	73.48%	16.44%	\$10,260	3.80%	0.25%	0.11%	3.74%	(4.31%)	(0.32%)
	Pacific Premier Bank	\$8,158,224	\$6,291,465	\$6,349,965	99.08%	11.63%	\$9,105	5.01%	0.82%	0.53%	4.54%	3.38%	7.66%
	Boji Federal Bank	\$9,531,165	\$8,519,181	\$8,093,434	105.26%	9.28%	\$11,899	5.60%	1.58%	1.23%	4.39%	13.97%	17.39%
	Average of Asset Group D	\$3,919,471	\$2,935,226	\$3,191,020	93.60%	17.45%	\$9,708	4.35%	0.98%	0.71%	3.72%	8.67%	9.94%

Source: SNL Financial

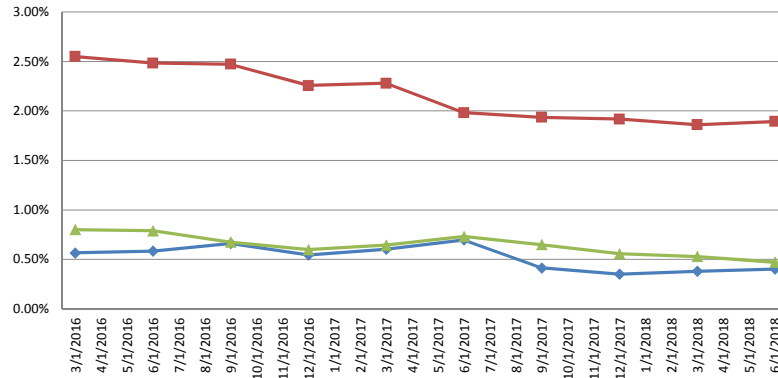
Note: Report includes only bank-level data.

NA = data was not available.

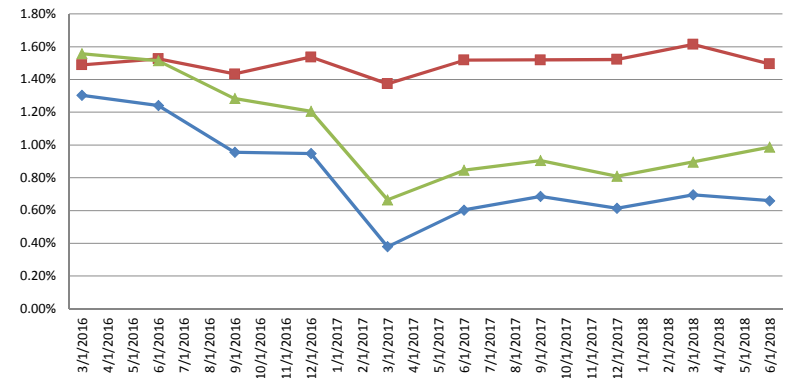
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

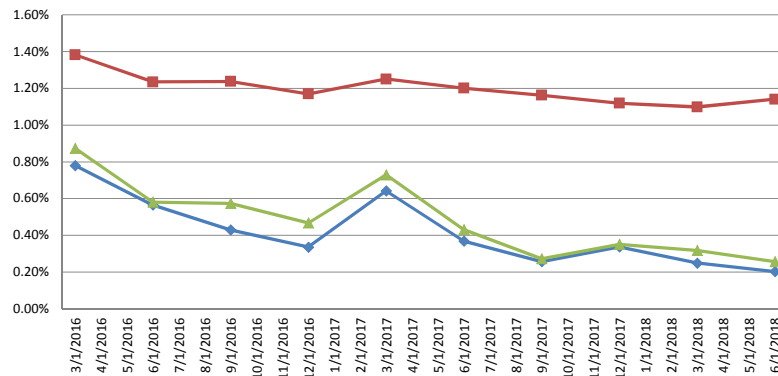
## Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans &amp; NPAs/Total Assets

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

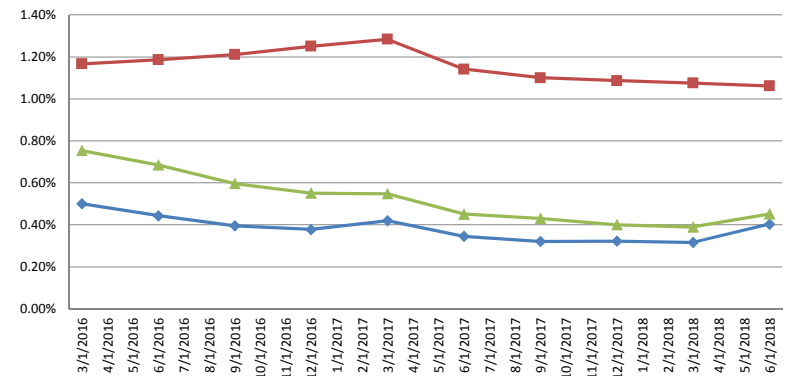
	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.56%	0.58%	0.66%	0.54%	0.60%	0.69%	0.41%	0.35%	0.38%	0.40%
Reserves/Loans	2.55%	2.48%	2.47%	2.26%	2.28%	1.98%	1.93%	1.92%	1.86%	1.89%
NPAs/Total Assets	0.80%	0.79%	0.67%	0.60%	0.64%	0.73%	0.65%	0.55%	0.53%	0.47%

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

	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	1.30%	1.24%	0.96%	0.95%	0.38%	0.60%	0.69%	0.61%	0.70%	0.66%
Reserves/Loans	1.49%	1.53%	1.43%	1.54%	1.37%	1.52%	1.52%	1.52%	1.61%	1.49%
NPAs/Total Assets	1.56%	1.51%	1.28%	1.20%	0.67%	0.85%	0.90%	0.81%	0.90%	0.99%

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

	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.78%	0.56%	0.43%	0.34%	0.64%	0.37%	0.26%	0.34%	0.25%	0.20%
Reserves/Loans	1.38%	1.23%	1.24%	1.17%	1.25%	1.20%	1.16%	1.12%	1.10%	1.14%
NPAs/Total Assets	0.87%	0.58%	0.57%	0.47%	0.73%	0.43%	0.27%	0.35%	0.32%	0.26%

Asset Group D - \$1 to \$10 billion in Total Assets  
As of Date

	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.50%	0.44%	0.39%	0.38%	0.42%	0.34%	0.32%	0.32%	0.32%	0.40%
Reserves/Loans	1.17%	1.19%	1.21%	1.25%	1.28%	1.14%	1.10%	1.09%	1.07%	1.06%
NPAs/Total Assets	0.75%	0.68%	0.60%	0.55%	0.55%	0.45%	0.43%	0.40%	0.39%	0.45%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Asset Quality

June 30, 2018

Run Date: August 7, 2018

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

Infinity Bank	\$43,265	\$0	0.00%	1.24%	NA	0.00%	0.00%
Endeavor Bank	\$50,253	\$0	0.00%	1.55%	NA	0.00%	0.00%
Neighborhood National Bank	\$54,068	\$451	1.17%	2.51%	130.58%	7.21%	1.37%
Bank of Whittier, National Association	\$55,829	\$0	0.00%	3.74%	NA	0.00%	0.00%
Asian Pacific National Bank	\$57,064	\$0	0.00%	2.64%	NA	0.00%	0.00%
Tustin Community Bank	\$77,401	\$55	0.08%	3.35%	NM	0.43%	0.07%
California Business Bank	\$100,966	\$0	0.00%	2.13%	NA	0.00%	0.00%
Eastern International Bank	\$109,183	\$0	0.00%	1.39%	NA	0.00%	0.00%
United Pacific Bank	\$138,995	\$98	0.10%	2.76%	NM	0.38%	0.07%
Community Valley Bank	\$151,628	\$1,429	1.15%	1.27%	110.43%	6.79%	0.94%
Friendly Hills Bank	\$154,452	\$0	0.00%	1.93%	579.85%	1.54%	0.17%
Home Bank of California	\$166,316	\$0	0.00%	0.92%	NA	0.00%	0.00%
Calwest Bank	\$176,930	\$29	0.02%	1.86%	NM	0.78%	0.09%
EH National Bank	\$178,164	\$6,148	4.33%	2.16%	39.49%	23.16%	4.36%
Chino Commercial Bank, N.A.	\$200,849	\$0	0.00%	1.72%	172.68%	5.33%	0.64%
American Continental Bank	\$202,006	\$0	0.00%	1.72%	NM	0.23%	0.04%
Partners Bank of California	\$213,859	\$375	0.22%	1.65%	764.27%	1.26%	0.18%
Nano Banc	\$217,261	\$288	0.18%	0.71%	395.14%	0.52%	0.13%
Community Commerce Bank	\$234,119	\$1,183	0.70%	1.35%	74.32%	5.71%	1.32%
International City Bank, Federal Savings Bank	\$238,256	\$76	0.07%	1.24%	NM	0.23%	0.03%
Average of Asset Group A	\$141,043	\$507	0.40%	1.89%	283.35%	2.68%	0.47%

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

Community Bank of Santa Maria	\$250,467	\$0	0.00%	1.20%	NA	0.00%	0.00%
Golden State Bank	\$256,514	\$287	0.13%	1.14%	856.45%	19.51%	2.24%
Pacific Alliance Bank	\$282,884	\$107	0.05%	1.82%	NM	0.28%	0.04%
California First National Bank	\$298,670	\$0	0.00%	1.24%	NA	0.00%	0.00%
First National Bank of Southern California	\$299,224	\$0	0.00%	1.25%	NA	1.16%	0.00%
Bank of Santa Clarita	\$310,174	\$12	0.01%	1.05%	NM	0.04%	0.00%
Mission Valley Bank	\$318,479	\$677	0.29%	1.53%	474.01%	2.34%	0.24%
Uniti Bank	\$324,983	\$474	0.19%	1.32%	694.09%	1.06%	0.15%
US Metro Bank	\$347,378	\$608	0.24%	1.49%	613.65%	1.12%	0.18%
Universal Bank	\$364,850	\$61	0.02%	1.34%	151.00%	4.40%	0.73%
Mega Bank	\$365,753	\$2,325	0.80%	1.43%	177.72%	4.91%	0.64%
Broadway Federal Bank, F.S.B.	\$409,946	\$1,247	0.34%	1.13%	48.84%	17.29%	2.29%
New OMNI Bank, National Association	\$453,427	\$0	0.00%	1.28%	NA	0.00%	0.00%
First Credit Bank	\$464,736	\$23,273	7.16%	3.70%	40.51%	23.83%	7.30%
Average of Asset Group B	\$339,106	\$2,077	0.66%	1.49%	382.03%	5.42%	0.99%

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

June 30, 2018

Run Date: August 7, 2018

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

American Plus Bank, N.A.	\$506,753	\$0	0.00%	1.37%	NA	1.79%	0.26%
Pacific Enterprise Bank	\$508,793	\$357	0.09%	0.91%	328.05%	2.64%	0.22%
Bank of Southern California, National Association	\$521,437	\$2,746	0.66%	0.83%	125.38%	3.49%	0.53%
GBC International Bank	\$527,959	\$789	0.19%	1.02%	545.50%	1.32%	0.15%
First Commercial Bank (USA)	\$531,023	\$0	0.00%	1.39%	NA	0.00%	0.00%
CommerceWest Bank	\$549,653	\$2,718	0.62%	1.05%	140.42%	5.30%	0.60%
American Riviera Bank	\$591,259	\$359	0.08%	1.02%	NM	0.63%	0.06%
Mission Bank	\$652,314	\$228	0.04%	1.15%	NM	0.37%	0.03%
Valley Republic Bank	\$683,024	\$0	0.00%	1.40%	NA	0.00%	0.00%
CalPrivate Bank	\$710,623	\$1,481	0.28%	0.92%	330.38%	1.63%	0.21%
Bank of Hemet	\$719,053	\$0	0.00%	1.30%	613.57%	1.38%	0.15%
State Bank of India (California)	\$737,183	\$0	0.00%	1.30%	NA	0.00%	0.00%
EverTrust Bank	\$848,248	\$658	0.12%	1.61%	NM	0.47%	0.08%
Community West Bank, National Association	\$859,789	\$5,688	0.75%	1.13%	77.15%	13.45%	1.29%
Commercial Bank of California	\$903,193	\$1,009	0.17%	1.36%	236.70%	3.63%	0.39%
First General Bank	\$911,374	\$1,594	0.18%	0.86%	373.84%	1.64%	0.22%
First Choice Bank	\$962,663	\$1,511	0.19%	1.31%	560.56%	1.51%	0.19%
Open Bank	\$979,346	\$643	0.08%	1.16%	981.13%	0.76%	0.10%
Seacoast Commerce Bank	\$998,802	\$3,136	0.39%	0.57%	145.41%	4.07%	0.38%
Average of Asset Group C	\$721,184	\$1,206	0.20%	1.14%	371.51%	2.32%	0.26%

## Asset Group D - \$1 billion to \$10 billion in total assets

Malaga Bank F.S.B.	\$1,061,897	\$0	0.00%	0.33%	NA	0.00%	0.00%
Commonwealth Business Bank	\$1,137,201	\$1,298	0.14%	1.03%	271.40%	2.63%	0.30%
Provident Savings Bank, F.S.B.	\$1,175,427	\$6,215	0.62%	0.73%	28.09%	21.93%	2.31%
Sunwest Bank	\$1,327,754	\$3,989	0.37%	2.12%	575.41%	4.37%	0.53%
Pacific Mercantile Bank	\$1,357,135	\$5,325	0.50%	1.26%	251.06%	4.81%	0.55%
Pacific City Bank	\$1,619,063	\$2,048	0.16%	0.99%	504.64%	1.54%	0.15%
Silvergate Bank	\$1,720,830	\$10,136	1.13%	0.93%	80.85%	6.15%	0.60%
Royal Business Bank	\$1,813,520	\$2,173	0.14%	0.94%	316.63%	1.85%	0.27%
American Business Bank	\$2,021,252	\$2,115	0.19%	1.41%	655.24%	1.38%	0.12%
Manufacturers Bank	\$2,520,436	\$7,758	0.41%	1.79%	432.46%	2.05%	0.31%
CTBC Bank Corp. (USA)	\$3,338,316	\$2,801	0.10%	1.36%	NM	0.56%	0.08%
Community Bank	\$3,714,062	\$10,592	0.38%	1.34%	352.01%	2.72%	0.29%
Preferred Bank	\$3,960,316	\$50,532	1.56%	0.92%	58.92%	13.20%	1.38%
Hanmi Bank	\$5,416,018	\$15,804	0.35%	0.70%	142.29%	3.27%	0.42%
First Foundation Bank	\$5,963,949	\$8,691	0.18%	0.39%	190.17%	3.52%	0.22%
Opus Bank	\$7,193,326	\$39,992	0.79%	1.17%	147.51%	5.65%	0.56%
Farmers & Merchants Bank of Long Beach	\$7,274,369	\$14,269	0.36%	1.49%	345.57%	1.64%	0.24%
Citizens Business Bank	\$8,085,158	\$10,182	0.21%	1.24%	405.00%	1.42%	0.18%
Pacific Premier Bank	\$8,158,224	\$6,039	0.10%	0.50%	525.70%	0.72%	0.08%
Bofi Federal Bank	\$9,531,165	\$31,226	0.37%	0.58%	157.40%	4.58%	0.43%
Average of Asset Group D	\$3,919,471	\$11,559	0.40%	1.06%	302.24%	4.20%	0.45%

Source: SNL Financial

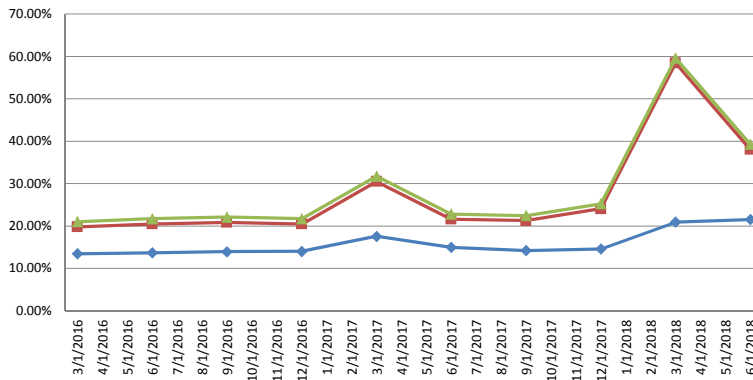
Note: Report includes only bank-level data.

NA = data was not available.

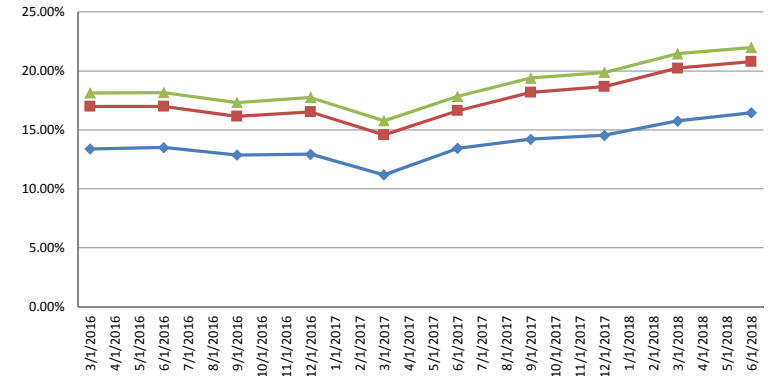
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Capital Adequacy

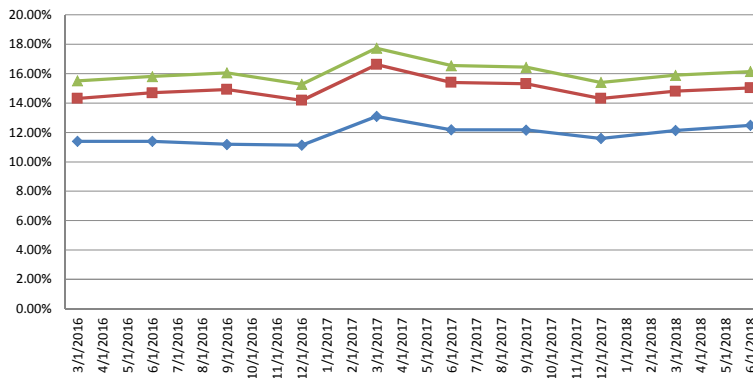
## Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio &amp; Risk Based Capital Ratio

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

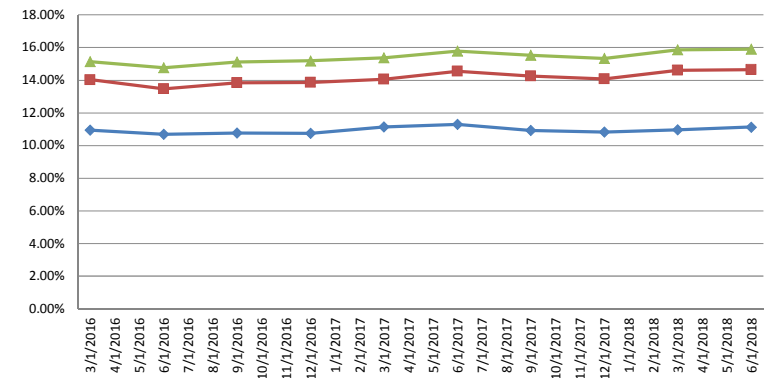
	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	13.46%	13.64%	13.91%	13.98%	17.55%	14.93%	14.19%	14.55%	20.91%	21.48%
Tier 1 Risk Based Ratio	19.74%	20.46%	20.83%	20.45%	30.51%	21.57%	21.24%	24.04%	58.44%	38.05%
Risk Based Capital Ratio	20.99%	21.70%	22.08%	21.69%	31.73%	22.78%	22.41%	25.21%	59.58%	39.23%

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

	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	13.37%	13.49%	12.86%	12.92%	11.18%	13.44%	14.20%	14.53%	15.75%	16.44%
Tier 1 Risk Based Ratio	16.98%	16.99%	16.15%	16.53%	14.57%	16.63%	18.18%	18.66%	20.23%	20.78%
Risk Based Capital Ratio	18.13%	18.15%	17.31%	17.74%	15.77%	17.83%	19.39%	19.86%	21.45%	21.97%

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

	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	11.38%	11.39%	11.18%	11.13%	13.09%	12.17%	12.16%	11.59%	12.13%	12.48%
Tier 1 Risk Based Ratio	14.30%	14.69%	14.92%	14.18%	16.62%	15.40%	15.31%	14.31%	14.80%	15.02%
Risk Based Capital Ratio	15.51%	15.80%	16.04%	15.27%	17.73%	16.54%	16.43%	15.39%	15.89%	16.14%

Asset Group D - \$1 to \$10 billion in Total Assets  
As of Date

	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	10.93%	10.69%	10.75%	10.74%	11.13%	11.29%	10.92%	10.82%	10.96%	11.12%
Tier 1 Risk Based Ratio	14.02%	13.46%	13.84%	13.85%	14.06%	14.54%	14.26%	14.07%	14.59%	14.65%
Risk Based Capital Ratio	15.13%	14.77%	15.12%	15.18%	15.37%	15.78%	15.53%	15.33%	15.85%	15.90%

Source: SNL Financial

Note: Report includes only bank-level data.

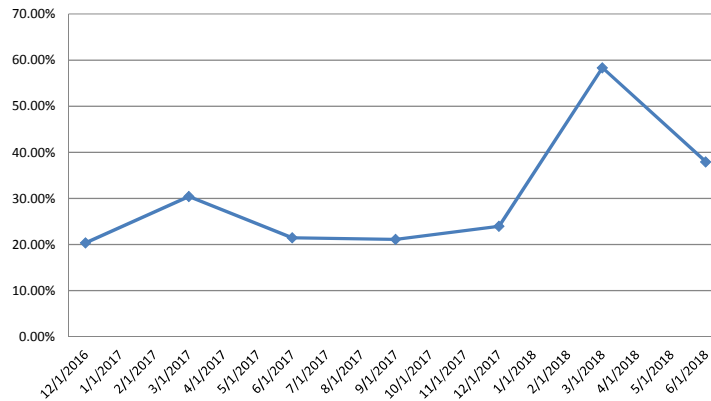
NA = data was not available.

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

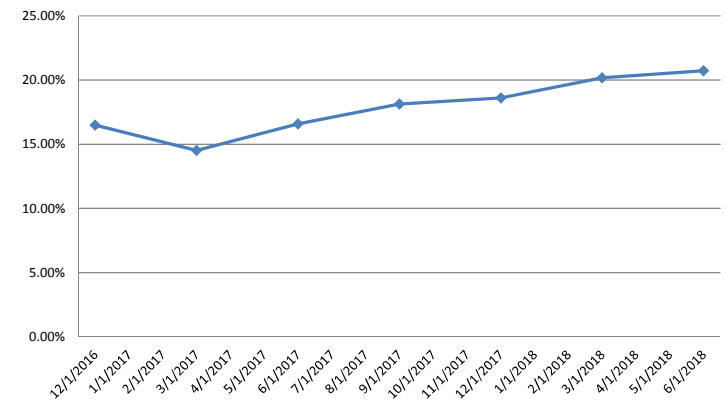


## Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

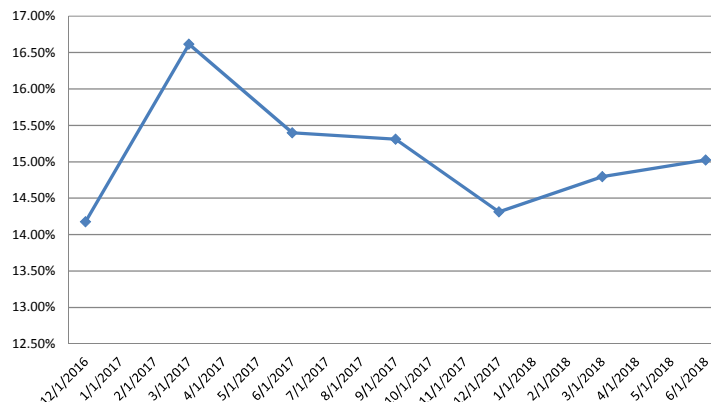
**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date



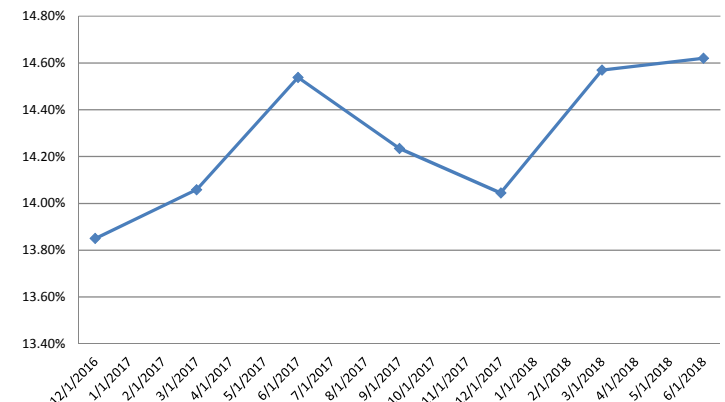
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



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



**Asset Group D - \$1 to \$10 billion in Total Assets**  
As of 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.

# Capital Adequacy

June 30, 2018

Run Date: August 7, 2018

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

Infinity Bank	\$43,265	\$28,960	\$29,046	\$29,046	79.07%	257.68%	258.14%	257.68%
Endeavor Bank	\$50,253	\$22,418	\$22,418	\$22,418	55.34%	129.91%	131.17%	129.91%
Neighborhood National Bank	\$54,068	\$9,286	\$9,279	\$9,279	16.69%	23.27%	24.53%	23.27%
Bank of Whittier, National Association	\$55,829	\$10,544	\$10,223	\$10,223	17.81%	22.38%	23.65%	22.38%
Asian Pacific National Bank	\$57,064	\$9,294	\$9,697	\$9,697	16.85%	31.90%	33.15%	31.90%
Tustin Community Bank	\$77,401	\$10,583	\$10,583	\$10,583	13.49%	15.40%	16.67%	15.40%
California Business Bank	\$100,966	\$14,108	\$14,104	\$14,104	15.05%	19.14%	20.40%	19.14%
Eastern International Bank	\$109,183	\$19,383	\$19,428	\$19,428	17.63%	22.96%	24.21%	22.96%
United Pacific Bank	\$138,995	\$23,410	\$23,107	\$21,107	17.00%	23.05%	24.32%	21.06%
Community Valley Bank	\$151,628	\$19,513	\$19,529	\$19,529	12.60%	16.70%	17.95%	16.70%
Friendly Hills Bank	\$154,452	\$16,054	\$16,832	\$16,832	11.82%	17.86%	19.11%	17.86%
Home Bank of California	\$166,316	\$24,079	\$24,082	\$24,082	14.45%	19.87%	21.03%	19.87%
Calwest Bank	\$176,930	\$18,586	\$18,796	\$18,796	10.45%	12.95%	14.21%	12.95%
EH National Bank	\$178,164	\$30,509	\$31,244	\$31,244	17.24%	20.26%	21.52%	20.26%
Chino Commercial Bank, N.A.	\$200,849	\$21,998	\$22,075	\$22,075	11.63%	16.03%	17.29%	16.03%
American Continental Bank	\$202,006	\$30,995	\$30,793	\$30,793	15.36%	18.59%	19.84%	18.59%
Partners Bank of California	\$213,859	\$26,808	\$26,896	\$26,896	13.32%	14.85%	16.11%	14.85%
Nano Banc	\$217,261	\$65,710	\$53,083	\$53,083	40.15%	31.16%	31.88%	31.16%
Community Commerce Bank	\$234,119	\$51,704	\$51,704	\$51,704	23.20%	28.02%	29.27%	28.02%
International City Bank, Federal Savings Bank	\$238,256	\$32,253	\$21,879	\$21,879	10.47%	18.96%	20.15%	18.96%
Average of Asset Group A	\$141,043	\$24,310	\$23,240	\$23,140	21.48%	38.05%	39.23%	37.95%

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

Community Bank of Santa Maria	\$250,467	\$23,997	\$25,532	\$25,532	9.70%	12.83%	13.87%	12.83%
Golden State Bank	\$256,514	\$26,994	\$26,994	\$26,994	11.14%	11.57%	12.67%	11.57%
Pacific Alliance Bank	\$282,884	\$34,667	\$34,818	\$34,818	12.72%	15.46%	16.71%	15.45%
California First National Bank	\$298,670	\$115,869	\$116,031	\$116,031	36.14%	44.67%	45.75%	44.67%
First National Bank of Southern California	\$299,224	\$42,600	\$42,655	\$42,655	15.42%	15.58%	16.79%	15.58%
Bank of Santa Clarita	\$310,174	\$31,106	\$31,377	\$31,377	10.11%	12.80%	13.78%	12.80%
Mission Valley Bank	\$318,479	\$45,902	\$46,205	\$46,205	13.95%	17.67%	18.92%	17.67%
Uniti Bank	\$324,983	\$41,468	\$40,678	\$40,678	12.50%	15.91%	17.16%	15.91%
US Metro Bank	\$347,378	\$50,827	\$48,497	\$48,497	14.70%	18.28%	19.54%	18.28%
Universal Bank	\$364,850	\$56,420	\$56,800	\$56,800	15.68%	23.02%	24.27%	23.02%
Mega Bank	\$365,753	\$43,249	\$44,141	\$44,141	12.04%	17.13%	18.38%	17.13%
Broadway Federal Bank, F.S.B.	\$409,946	\$50,167	\$47,751	\$47,751	11.98%	18.02%	19.28%	18.02%
New OMNI Bank, National Association	\$453,427	\$61,018	\$61,018	\$59,319	13.77%	21.97%	23.23%	21.36%
First Credit Bank	\$464,736	\$186,748	\$184,233	\$184,233	40.28%	46.01%	47.28%	46.01%
Average of Asset Group B	\$339,106	\$57,931	\$57,624	\$57,502	16.44%	20.78%	21.97%	20.74%

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

June 30, 2018

Run Date: August 7, 2018

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

American Plus Bank, N.A.	\$506,753	\$67,474	\$67,415	\$67,415	13.74%	13.95%	15.20%	13.95%
Pacific Enterprise Bank	\$508,793	\$55,535	\$54,575	\$54,575	10.72%	15.63%	16.76%	15.63%
Bank of Southern California, National Association	\$521,437	\$77,006	\$76,100	\$76,100	14.50%	19.13%	20.01%	19.13%
GBC International Bank	\$527,959	\$56,741	\$56,424	\$56,424	10.83%	14.67%	15.94%	14.67%
First Commercial Bank (USA)	\$531,023	\$121,055	\$120,962	\$120,962	23.16%	24.67%	25.92%	24.67%
CommerceWest Bank	\$549,653	\$60,184	\$57,033	\$57,033	10.69%	12.34%	13.37%	12.34%
American Riviera Bank	\$591,259	\$57,486	\$51,518	\$51,518	9.36%	10.26%	11.27%	10.26%
Mission Bank	\$652,314	\$56,747	\$57,583	\$57,583	9.13%	10.24%	11.30%	10.24%
Valley Republic Bank	\$683,024	\$61,113	\$62,212	\$62,212	9.12%	10.96%	12.13%	10.96%
CalPrivate Bank	\$710,623	\$86,292	\$85,396	\$85,396	12.97%	14.73%	15.60%	14.73%
Bank of Hemet	\$719,053	\$72,599	\$72,964	\$72,964	10.57%	12.85%	14.03%	12.85%
State Bank of India (California)	\$737,183	\$134,036	\$135,569	\$135,569	18.78%	22.58%	23.83%	22.58%
EverTrust Bank	\$848,248	\$167,697	\$131,736	\$131,736	17.08%	22.62%	23.87%	22.62%
Community West Bank, National Association	\$859,789	\$73,848	\$73,773	\$73,773	8.87%	10.10%	11.28%	10.10%
Commercial Bank of California	\$903,193	\$92,478	\$88,760	\$88,760	10.61%	12.18%	13.36%	12.18%
First General Bank	\$911,374	\$113,450	\$112,899	\$112,899	12.46%	14.59%	15.56%	14.59%
First Choice Bank	\$962,663	\$112,266	\$113,091	\$113,091	12.16%	13.48%	14.73%	13.48%
Open Bank	\$979,346	\$121,299	\$121,753	\$121,753	12.90%	14.89%	16.08%	14.89%
Seacoast Commerce Bank	\$998,802	\$126,612	\$88,820	\$88,820	9.38%	15.58%	16.40%	15.58%
Average of Asset Group C	\$721,184	\$90,206	\$85,715	\$85,715	12.48%	15.02%	16.14%	15.02%

## Asset Group D - \$1 billion to \$10 billion in total assets

Malaga Bank F.S.B.	\$1,061,897	\$142,160	\$142,160	\$142,160	13.52%	24.20%	24.74%	24.19%
Commonwealth Business Bank	\$1,137,201	\$122,766	\$123,521	\$123,521	11.37%	13.23%	14.35%	13.23%
Provident Savings Bank, F.S.B.	\$1,175,427	\$116,608	\$116,369	\$116,369	9.96%	16.81%	17.90%	16.81%
Sunwest Bank	\$1,327,754	\$145,625	\$144,820	\$144,820	11.58%	11.86%	13.12%	11.86%
Pacific Mercantile Bank	\$1,357,135	\$140,489	\$137,161	\$137,161	10.23%	11.68%	12.85%	11.68%
Pacific City Bank	\$1,619,063	\$150,654	\$152,101	\$152,101	9.53%	12.37%	13.40%	12.37%
Silvergate Bank	\$1,720,830	\$159,475	\$161,473	\$161,473	8.81%	20.18%	21.25%	20.18%
Royal Business Bank	\$1,813,520	\$282,305	\$252,676	\$252,676	14.84%	18.06%	19.14%	18.06%
American Business Bank	\$2,021,252	\$154,657	\$170,673	\$170,673	8.66%	13.67%	14.92%	13.67%
Manufacturers Bank	\$2,520,436	\$344,108	\$345,926	\$345,926	13.54%	13.36%	14.61%	13.36%
CTBC Bank Corp. (USA)	\$3,338,316	\$459,442	\$441,814	\$441,314	13.51%	17.39%	18.65%	17.37%
Community Bank	\$3,714,062	\$353,888	\$369,032	\$369,032	9.88%	11.32%	12.50%	11.32%
Preferred Bank	\$3,960,316	\$385,226	\$381,596	\$381,596	10.04%	10.14%	13.62%	10.14%
Hanmi Bank	\$5,416,018	\$675,101	\$656,948	\$656,948	12.42%	14.15%	14.86%	14.15%
First Foundation Bank	\$5,963,949	\$539,096	\$451,396	\$451,396	8.25%	11.49%	11.99%	11.49%
Opus Bank	\$7,193,326	\$1,033,057	\$676,216	\$647,106	9.85%	12.33%	15.86%	11.80%
Farmers & Merchants Bank of Long Beach	\$7,274,369	\$994,501	\$995,295	\$995,295	13.86%	18.86%	20.09%	18.86%
Citizens Business Bank	\$8,085,158	\$1,096,049	\$1,001,502	\$1,001,502	12.41%	17.30%	18.44%	17.30%
Pacific Premier Bank	\$8,158,224	\$1,376,719	\$859,167	\$859,167	11.31%	12.05%	12.53%	12.05%
Bofl Federal Bank	\$9,531,165	\$905,159	\$837,985	\$837,985	8.88%	12.53%	13.27%	12.53%
Average of Asset Group D	\$3,919,471	\$478,854	\$420,892	\$419,411	11.12%	14.65%	15.90%	14.62%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Definitions



<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.