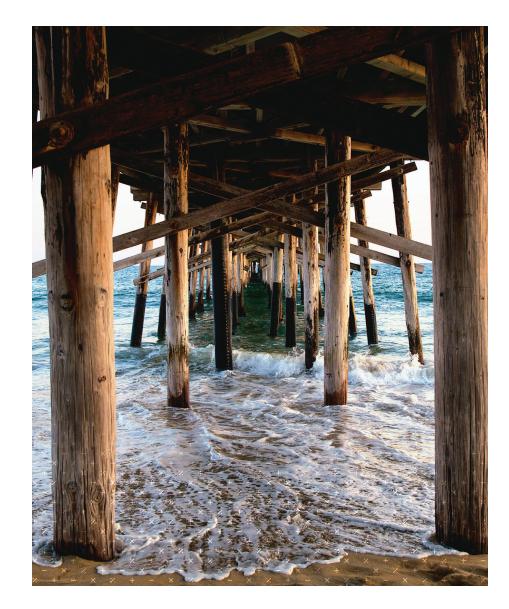




Bankers' Index

AN ANALYSIS OF CALIFORNIA COMMUNITY BANKS





Bankers' Index

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

Suite 1300

SAN DIEGO

San Diego, CA 92121 (858) 627-1400

4747 Executive Drive

WOODLAND HILLS

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



ASSET SIZE DEFINITION

Group A	\$0-\$250 million
Group B	\$251 million-\$500 million
Group C	\$501 million-\$1 billion
Group D	Over \$1 billion-\$10 billion

California counties included in the data:

Northern

Southern

Imperial

Alameda Napa Alpine Nevada Amador Placer Butte Plumas Calaveras Sacramento Colusa San Benito Contra Costa San Francisco Del Norte San Joaquin El Dorado San Mateo Fresno Santa Clara Glenn Santa Cruz Humboldt Shasta Inyo Sierra Siskiyou Kings Lake Solano Lassen Sonoma Madera Stanislaus Marin Sutter Tehama Mariposa Mendocino Trinity Merced Tulare Modoc Tuolumne Yolo Mono Monterey Yuba

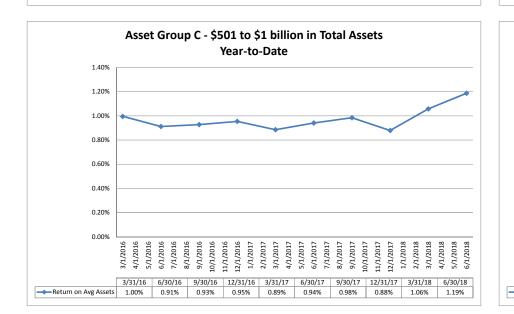
Kern Los Angeles Orange Riverside San Bernardino San Diego San Luis Obispo Santa Barbara Ventura

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

June 30, 2018



11/1/2016 12/1/2016 1/1/2017 2/1/2017 3/1/2017 4/1/2017

0.78%

9/30/16 12/31/16 3/31/17

0.75%

7/1/2017 8/1/2017 9/1/2017

1.05%

10/1/2017 11/1/2017

9/30/17 12/31/17

0.78%

6/1/2017

6/30/17

1.03%

5/1/2017

12/1/2017 1/1/2018 2/1/2018 3/1/2018

3/31/18

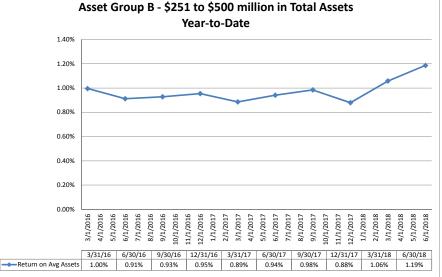
0.95%

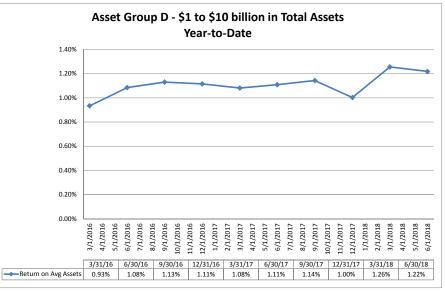
4/1/2018 5/1/2018 6/1/2018

6/30/18

0.89%

Year-to-Date





Source: SNL Financial

Note: Report includes only bank-level data.

Performance Analysis

1.20%

1.00%

0.80%

0.60%

0.40%

0.20%

0.00%

Return on Avg Assets

3/1/2016 4/1/2016 5/1/2016

0.56%

6/1/2016 7/1/2016 8/1/2016 9/1/2016 10/1/2016

0.62%

0.69%

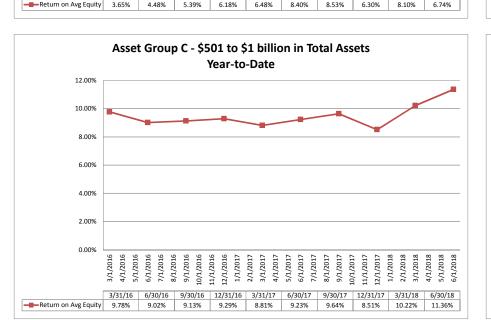
3/31/16 6/30/16

NA = data was not available.

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

Run Date: August 7, 2018

Performance Analysis June 30, 2018 Run Date: August 7, 2018 Summary Trends of Historical Asset Group Averages: Return on Average Equity Summary Trends of Historical Asset Group Averages: Return on Average Equity



1/1/2017 2/1/2017 3/1/2017 4/1/2017 6/1/2017 7/1/2017 8/1/2017 9/1/2017

5/1/2017

6/30/17

10/1/2017 11/1/2017

9/30/17 12/31/17

12/1/2017 1/1/2018 2/1/2018 3/1/2018

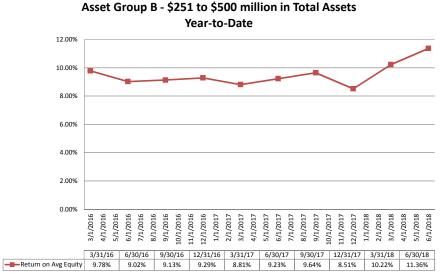
3/31/18

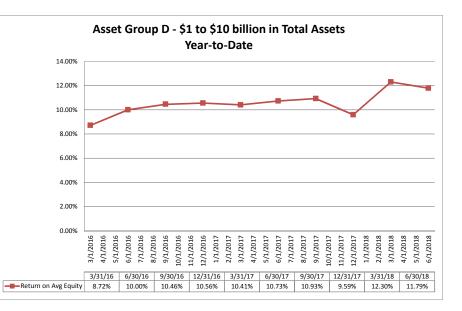
4/1/2018 5/1/2018 6/1/2018

6/30/18

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

Year-to-Date





Source: SNL Financial

Note: Report includes only bank-level data.

9.00%

8.00%

7.00%

5.00%

4.00%

3.00%

1.00%

0.00%

3/1/2016 4/1/2016 5/1/2016 6/1/2016 7/1/2016

6/30/16

3/31/16

8/1/2016 9/1/2016 10/1/2016

11/1/2016 12/1/2016

9/30/16 12/31/16 3/31/17

NA = data was not available.

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

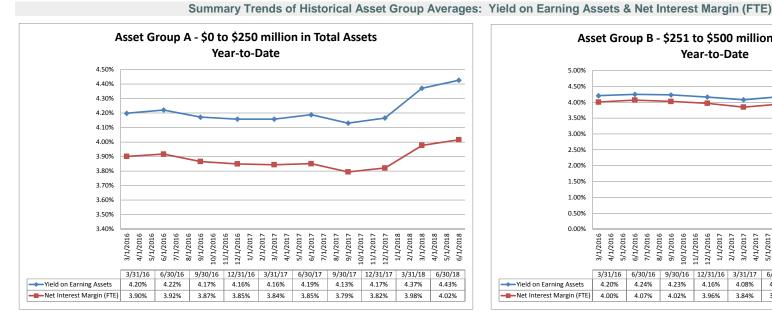
rformance Analysis				June 30,	2018				Run I	Date: Aug	ust 7, 2018
	As of Date			Quarter to Date					Year to Date	ľ	
gion Institution Name	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000
set Group A - \$0 to \$250 million in total ass	ets										
California Pacific Bank	\$71,299	\$469	2.64%	6.08%	43.16%	\$87	\$964	2.59%	6.30%	40.50%	\$8
Bank of Feather River	\$114,134	\$384	1.33%	12.37%	61.44%	\$107	\$752	1.29%	12.30%	62.86%	\$11
Gateway Bank, F.S.B.	\$120,867	(\$535)	(1.80%)	(18.35%)	156.43%	\$82	(\$349)	(0.60%)	(7.44%)	116.06%	\$8 \$9
Golden Pacific Bank, National Association Beacon Business Bank, National Association	\$132,018 \$136,919	\$86 \$888	0.27% 2.73%	2.79% 19.95%	91.33% 59.79%	\$91 \$110	\$321 \$1,156	0.50%	5.24% 13.16%	87.41% 69.87%	ծ \$1
Metropolitan Bank	\$165,703	\$321	0.78%	6.88%	66.36%	\$71	\$979	1.19%	10.59%	60.59%	۹۱ \$
Monterey County Bank	\$170,455	\$73	0.17%	1.91%	92.77%	\$76	\$158	0.18%	2.03%		\$
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%	\$1
Bank of Rio Vista	\$210,032	\$73	0.14%	1.12%	92.16%	\$82	\$413	0.39%	3.14%	84.97%	\$
Merchants National Bank of Sacramento	\$218,192	\$412	0.76%	8.29%	58.06%	\$104	\$765	0.71%	7.60%	60.90%	\$1
Northern California National Bank	\$225,823	\$535	0.94%	10.59%	50.93%	\$76	\$1,065	0.92%	10.64%	49.98%	\$
Golden Valley Bank	\$235,622	\$591	1.02%	10.41%	62.21%	\$76	\$1,145	1.00%	10.12%	63.90%	\$
Cornerstone Community Bank	\$244,745	\$745	1.25%	12.31%	58.28%	\$88	\$1,386	1.17%	11.85%	60.60%	\$
Average of Asset Group A	\$172,605	\$330	0.83%	5.91%	74.75%	\$89	\$706	0.89%	6.74%	71.78%	\$
set Group B -\$251 to \$500 million in total a	ssets										
Summit Bank	\$252,201	\$697	1.09%	9.76%	64.24%	\$128	\$1,382	1.06%	9.79%	66.34%	\$1:
Liberty Bank	\$260,331	\$436	0.64%	4.90%	76.35%	\$109	\$882	0.64%	4.98%	76.43%	\$1 ⁻
Pacific Valley Bank	\$267,692	\$557	0.84%	7.13%	72.62%	\$120	\$1,027	0.78%	6.63%	74.33%	\$1
Murphy Bank	\$270,326	\$1,252	1.90%	16.62%	51.59%	\$107	\$2,704	2.08%	18.12%	50.31%	\$1
Mission National Bank	\$280,469	\$696	1.01%	9.71%	66.05%	\$86	\$1,276	0.91%	9.00%	67.90%	\$
Lighthouse Bank Bank of San Francisco	\$281,882 \$309,286	\$1,242 \$793	1.84% 1.04%	13.75% 10.68%	48.82% 61.38%	\$151 \$151	\$2,280 \$1,364	1.71% 0.93%	12.83% 10.09%	50.08% 63.10%	\$1 \$1
Redwood Capital Bank	\$349,998	\$793 \$1.194	1.39%	16.07%	56.25%	\$78	\$2,179	1.28%	14.82%	58.89%	ب \$
River Valley Community Bank	\$359,653	\$1,075	1.18%	15.13%	48.82%	\$88	\$1,945	1.10%	13.78%	50.38%	÷
Pinnacle Bank	\$360,487	\$1,421	1.60%	15.59%	61.41%	\$149	\$2,532	1.44%	14.18%	62.99%	\$1
Community Bank of the Bay	\$373,438	\$998	1.14%	10.32%	62.53%	\$122	\$1,527	0.92%	7.97%	68.07%	\$1
Fresno First Bank	\$413,514	\$1,554	1.55%	17.20%	54.21%	\$145	\$3,024	1.49%	17.04%	54.98%	\$1
AltaPacific Bank	\$432,589	\$1,456	1.35%	9.74%	56.86%	\$147	\$2,597	1.23%	8.62%	63.46%	\$1

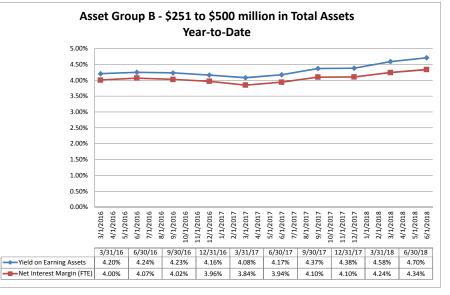
Note: Report includes only bank-level data.

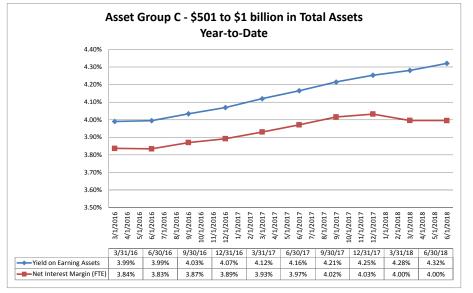
formance Analysis				June 30,	2018				Run D	Date: Augu	ust 7, 2018
	As of Date			Quarter to Date					Year to Date		
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000
ion Institution Name											
set Group C - \$501 million to \$1 billion in	n total assets										
Summit State Bank	\$585,950	\$1,461	1.01%	9.75%	60.53%	\$100	\$3,201	1.11%	10.70%	58.85%	\$9
1st Capital Bank	\$609,640	\$1,510	1.02%	11.23%	65.46%	\$119	\$2,749	0.93%	10.35%	67.24%	\$11
BAC Community Bank	\$625,351	\$1,732	1.10%	12.20%	69.78%	\$84	\$3,253	1.03%	11.45%	70.09%	\$8
Santa Cruz County Bank	\$635,257	\$2,721	1.73%	17.77%	48.96%	\$99	\$5,252	1.66%	17.53%	49.74%	\$10
American River Bank	\$675,657	\$1,397	0.81%	7.77%	65.78%	\$101	\$2,870	0.84%	7.88%	63.81%	\$
Pacific Coast Bankers' Bank	\$759,384	\$2,031	1.02%	11.98%	75.23%	\$223	\$3,504	0.87%	10.36%	76.24%	\$2
Plumas Bank	\$764,089	\$3,560	1.92%	21.06%	49.27%	\$79	\$6,947	1.88%	20.83%	51.43%	\$
Bank of the Orient	\$806,926	\$1,824	0.89%	8.63%	64.72%	\$87	\$3,287	0.84%	7.92%	68.11%	\$
Avidbank	\$842,874 \$846,215	\$2,836 \$2,664	1.38% 1.29%	12.77% 7.70%	58.66% 60.11%	\$167 \$88	\$5,091 \$5,037	1.25% 1.21%	11.74% 7.28%	62.11% 58.29%	\$1 \$
Premier Valley Bank											
Presidio Bank	\$853,318	\$2,829	1.38%	14.33%	59.06%	\$203	\$5,054	1.25%	13.05%	60.50%	\$20
United Security Bank Suncrest Bank	\$877,443 \$883,022	\$3,686 \$1,409	1.73% 0.81%	13.09% 5.97%	55.45% 68.33%	\$91 \$84	\$7,305 \$2,865	1.75% 0.93%	13.10% 7.36%	52.17% 64.25%	\$ \$
California Bank of Commerce	\$003,022 \$910,928	\$1,409	1.09%	9.71%	65.66%	\$04 \$156	\$2,605 \$4,698	1.06%	9.54%	64.82%	φ \$1
Gamorina Bank of Gommerce	\$910,920	φ2,400	1.0378	5.7170	05.0078	φ150	ψ4,030	1.0078	5.5478	04.0278	ψι
Average of Asset Group C	\$762,575	\$2,292	1.23%	11.71%	61.93%	\$120	\$4,365	1.19%	11.36%	61.98%	\$11
set Group D - \$1 billion to \$10 billion in Beneficial State Bank	total assets \$1,034,099	\$504	0.21%	1.88%	80.46%	\$95	\$115	0.02%	0.23%	83.74%	\$9
set Group D - \$1 billion to \$10 billion in Beneficial State Bank Oak Valley Community Bank	total assets \$1,034,099 \$1,069,476	\$504 \$2,733	0.21% 1.04%	1.88% 11.82%	80.46% 62.91%	\$95 \$89	\$115 \$5,626	0.02% 1.07%	0.23% 12.28%	83.74% 62.56%	\$
set Group D - \$1 billion to \$10 billion in Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County	total assets \$1,034,099 \$1,069,476 \$1,112,976	\$504 \$2,733 \$3,434	0.21% 1.04% 1.23%	1.88% 11.82% 8.36%	80.46% 62.91% 54.29%	\$95 \$89 \$69	\$115 \$5,626 \$6,905	0.02% 1.07% 1.23%	0.23% 12.28% 8.37%	83.74% 62.56% 54.36%	\$
Set Group D - \$1 billion to \$10 billion in Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054	\$504 \$2,733 \$3,434 \$6,706	0.21% 1.04% 1.23% 2.28%	1.88% 11.82% 8.36% 26.41%	80.46% 62.91% 54.29% 36.57%	\$95 \$89 \$69 \$112	\$115 \$5,626 \$6,905 \$12,833	0.02% 1.07% 1.23% 2.31%	0.23% 12.28% 8.37% 25.29%	83.74% 62.56% 54.36% 36.73%	\$ \$ \$ \$1
Set Group D - \$1 billion to \$10 billion in Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524	\$504 \$2,733 \$3,434 \$6,706 \$3,053	0.21% 1.04% 1.23% 2.28% 1.03%	1.88% 11.82% 8.36% 26.41% 12.28%	80.46% 62.91% 54.29% 36.57% 61.81%	\$95 \$89 \$69 \$112 \$103	\$115 \$5,626 \$6,905 \$12,833 \$5,823	0.02% 1.07% 1.23% 2.31% 0.98%	0.23% 12.28% 8.37% 25.29% 11.82%	83.74% 62.56% 54.36% 36.73% 63.10%	\$ \$ \$1 \$1
Set Group D - \$1 billion to \$10 billion in Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231	0.21% 1.04% 1.23% 1.03% 1.03% 1.32%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79%	80.46% 62.91% 54.29% 36.57% 61.81% 56.80%	\$95 \$89 \$62 \$112 \$103 \$93	\$115 \$5,626 \$6,905 \$12,833 \$5,823 \$8,051	0.02% 1.07% 1.23% 0.98% 1.27%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25%	83.74% 62.56% 54.36% 63.10% 58.82%	\$ \$ \$1 \$1 \$1 \$1
Set Group D - \$1 billion to \$10 billion in the Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344	0.21% 1.04% 1.23% 1.03% 1.03% 1.32% 1.34%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 12.85%	80.46% 62.91% 54.29% 61.81% 56.80% 56.57%	\$95 \$89 \$112 \$103 \$93 \$111	\$115 \$5,626 \$6,905 \$12,833 \$5,823 \$8,051 \$8,563	0.02% 1.07% 1.23% 0.98% 1.27% 1.35%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25% 12.87%	83.74% 62.56% 54.36% 63.10% 58.82% 55.54%	\$ \$ \$1 \$1 \$1 \$1
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344 \$5,129	0.21% 1.04% 2.28% 1.03% 1.32% 1.34% 1.29%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 12.85% 9.69%	80.46% 62.91% 54.29% 36.57% 61.81% 56.80% 56.57% 60.80%	\$95 \$89 \$69 \$112 \$103 \$93 \$111 \$87	\$115 \$5,626 \$6,905 \$12,833 \$5,823 \$8,051 \$8,563 \$10,635	0.02% 1.07% 1.23% 2.31% 0.98% 1.27% 1.35% 1.32%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25% 12.87% 10.09%	83.74% 62.56% 54.36% 36.73% 63.10% 58.82% 55.54% 61.33%	99 99 91 91 91 91 91 91
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,244 \$5,129 \$10,977	0.21% 1.04% 2.28% 1.03% 1.32% 1.32% 1.34% 2.62%	1.88% 11.82% 26.41% 12.28% 12.79% 12.85% 9.69% 23.02%	80.46% 62.91% 36.57% 61.81% 56.80% 56.57% 60.86% 30.44%	\$95 \$89 \$69 \$112 \$103 \$93 \$111 \$87 \$92	\$115 \$5,626 \$6,905 \$12,833 \$5,823 \$8,051 \$8,653 \$10,635 \$20,561	0.02% 1.07% 2.31% 0.98% 1.27% 1.35% 1.35% 2.51%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25% 12.87% 10.09% 21.66%	83.74% 62.56% 54.36% 36.73% 63.10% 58.82% 61.33% 31.86%	\$ \$ \$1 \$1 \$1 \$ \$ \$
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank	total assets \$1,034,099 \$1,069,476 \$1,158,054 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344 \$5,129 \$10,977 \$5,740	0.21% 1.04% 2.28% 1.03% 1.32% 1.34% 2.62% 1.12%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 12.85% 9.69% 23.02% 11.95%	80.46% 62.91% 36.57% 61.81% 56.80% 56.57% 60.80% 30.44% 39.87%	\$95 \$89 \$112 \$103 \$93 \$111 \$87 \$92 \$110	\$115 \$5,626 \$6,905 \$12,833 \$5,823 \$8,051 \$8,563 \$10,635 \$20,561 \$11,284	0.02% 1.07% 2.31% 0.98% 1.27% 1.35% 2.51% 1.11%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25% 12.87% 10.09% 21.66% 11.90%	83.74% 62.56% 36.73% 63.10% 58.82% 55.54% 61.33% 31.86% 40.49%	\$ \$ \$1 \$1 \$1 \$ \$1 \$1 \$ \$ \$1 \$ \$
Set Group D - \$1 billion to \$10 billion in the Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B.	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344 \$5,129 \$10,977 \$5,740 \$4,984	0.21% 1.04% 1.23% 1.03% 1.32% 1.34% 1.29% 2.62% 1.12% 0.91%	1.88% 11.82% 8.36% 26.41% 12.79% 12.85% 9.69% 23.02% 11.95% 8.81%	80.46% 62.91% 54.29% 61.81% 56.80% 56.57% 60.80% 30.44% 39.87% 56.05%	\$95 \$89 \$112 \$103 \$93 \$111 \$87 \$92 \$110 \$67	\$115 \$5,626 \$6,905 \$12,833 \$5,823 \$8,051 \$8,563 \$10,635 \$20,561 \$11,284 \$9,737	0.02% 1.07% 1.23% 0.98% 1.27% 1.35% 1.35% 1.32% 2.51% 1.11% 0.89%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25% 12.87% 10.09% 21.66% 11.90% 8.69%	83.74% 62.56% 54.36% 63.10% 58.82% 55.54% 61.33% 31.86% 40.49% 56.38%	\$ \$ \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank	total assets \$1,034,099 \$1,069,476 \$1,158,054 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344 \$5,129 \$10,977 \$5,740 \$4,984 \$8,503	0.21% 1.04% 1.23% 2.28% 1.03% 1.32% 1.34% 1.29% 2.62% 1.12% 0.91% 1.41%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 12.85% 9.69% 23.02% 11.95%	80.46% 62.91% 54.29% 36.57% 61.81% 56.80% 60.80% 60.80% 30.44% 39.87% 56.05% 59.47%	\$95 \$89 \$112 \$103 \$93 \$111 \$87 \$92 \$110	\$115 \$5,626 \$6,905 \$12,833 \$5,823 \$8,051 \$8,563 \$10,635 \$20,561 \$11,284 \$9,737 \$15,652	0.02% 1.07% 2.31% 0.98% 1.27% 1.35% 2.51% 1.11%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25% 12.87% 10.09% 21.66% 11.90%	83.74% 62.56% 36.73% 63.10% 58.82% 55.54% 61.33% 31.86% 40.49%	\$ \$ \$1 \$1 \$ \$1 \$ \$1 \$ \$ \$1 \$ \$
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,1158,054 \$1,186,654 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,206,292 \$2,245,318	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344 \$5,129 \$10,977 \$5,740 \$4,984	0.21% 1.04% 1.23% 1.03% 1.32% 1.34% 1.29% 2.62% 1.12% 0.91%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 12.85% 9.69% 23.02% 11.95% 8.81% 11.72%	80.46% 62.91% 54.29% 61.81% 56.80% 56.57% 60.80% 30.44% 39.87% 56.05%	\$95 \$89 \$69 \$112 \$103 \$93 \$111 \$87 \$92 \$110 \$67 \$63	\$115 \$5,626 \$6,905 \$12,833 \$5,823 \$8,051 \$8,563 \$10,635 \$20,561 \$11,284 \$9,737	0.02% 1.07% 1.23% 2.31% 0.98% 1.27% 1.35% 1.32% 2.51% 1.32% 0.89% 1.32%	0.23% 12.28% 8.37% 25.29% 11.82% 12.87% 10.09% 21.66% 11.90% 8.69% 10.86%	83.74% 62.56% 54.36% 36.73% 63.10% 55.54% 61.33% 31.86% 40.49% 61.40%	\$ \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,464,793	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344 \$5,129 \$10,977 \$5,740 \$4,984 \$8,503 \$8,249	0.21% 1.04% 1.23% 2.28% 1.03% 1.32% 1.32% 2.62% 1.12% 0.91% 1.41% 1.41%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 9.69% 23.02% 11.95% 8.81% 11.72% 11.49%	80.46% 62.91% 54.29% 36.57% 61.81% 56.80% 56.57% 60.80% 30.44% 39.87% 56.05% 59.47% 54.78%	\$95 \$89 \$69 \$112 \$103 \$93 \$111 \$87 \$92 \$110 \$67 \$63 \$63 \$113	\$115 \$5,626 \$6,905 \$12,833 \$8,051 \$8,0635 \$20,561 \$11,284 \$9,737 \$15,652 \$14,938	0.02% 1.07% 2.31% 0.98% 1.27% 1.35% 2.51% 1.11% 0.89% 1.22% 1.21%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25% 12.87% 10.09% 21.66% 11.90% 8.69% 10.86% 10.86%	83.74% 62.56% 54.36% 36.73% 63.10% 58.82% 61.33% 31.86% 40.49% 56.38% 61.40% 59.12%	\$ \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank	total assets \$1,034,099 \$1,069,476 \$1,158,054 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344 \$5,129 \$10,977 \$5,740 \$4,984 \$8,503 \$8,249 \$8,874	0.21% 1.04% 1.23% 1.03% 1.32% 1.32% 1.34% 2.62% 1.12% 0.91% 1.41% 1.33% 1.36%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 12.85% 9.69% 23.02% 11.95% 8.81% 11.72% 11.49% 11.49%	80.46% 62.91% 54.29% 36.57% 61.81% 56.80% 50.57% 60.80% 30.44% 39.87% 56.05% 54.78% 56.51%	\$95 \$89 \$112 \$113 \$93 \$111 \$87 \$92 \$110 \$67 \$63 \$113 \$89	\$115 \$5,626 \$6,905 \$12,833 \$5,823 \$8,051 \$8,563 \$10,635 \$20,561 \$11,284 \$9,737 \$15,652 \$14,938 \$19,974	0.02% 1.07% 1.23% 0.98% 1.27% 1.35% 2.51% 1.11% 0.89% 1.32% 1.21% 1.53%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25% 12.87% 10.09% 21.66% 11.90% 8.69% 10.21% 10.21%	83.74% 62.56% 36.73% 63.10% 58.82% 55.54% 61.33% 31.86% 40.49% 56.38% 61.40% 59.12% 53.20%	\$ \$ \$1 \$1 \$1 \$1 \$1 \$ \$ \$1 \$ \$ \$ \$ \$ \$ \$
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton	total assets \$1,034,099 \$1,069,476 \$1,158,054 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344 \$5,129 \$10,977 \$5,740 \$4,984 \$8,503 \$8,249 \$8,874	0.21% 1.04% 1.23% 1.03% 1.32% 1.32% 1.34% 2.62% 1.12% 0.91% 1.41% 1.33% 1.36%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 12.85% 9.69% 23.02% 11.95% 8.81% 11.72% 11.49% 11.49%	80.46% 62.91% 54.29% 36.57% 61.81% 56.80% 50.57% 60.80% 30.44% 39.87% 56.05% 54.78% 56.51%	\$95 \$89 \$112 \$113 \$93 \$111 \$87 \$92 \$110 \$67 \$63 \$113 \$89	\$115 \$5,626 \$6,905 \$12,833 \$5,823 \$8,051 \$8,563 \$10,635 \$20,561 \$11,284 \$9,737 \$15,652 \$14,938 \$19,974	0.02% 1.07% 1.23% 0.98% 1.27% 1.35% 2.51% 1.11% 0.89% 1.32% 1.21% 1.53%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25% 12.87% 10.09% 21.66% 11.90% 8.69% 10.21% 10.21%	83.74% 62.56% 36.73% 63.10% 58.82% 55.54% 61.33% 31.86% 40.49% 56.38% 61.40% 59.12% 53.20%	\$ \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344 \$5,129 \$10,977 \$5,740 \$4,984 \$8,503 \$8,249 \$8,874 \$14,024 \$11,124 \$1,974	0.21% 1.04% 2.28% 1.03% 1.32% 1.34% 2.62% 1.12% 0.91% 1.41% 1.33% 1.36% 1.36% 1.90%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 12.85% 9.69% 23.02% 11.95% 8.81% 11.72% 11.49% 16.80% 12.38% 14.41% 2.43%	80.46% 62.91% 54.29% 36.57% 61.81% 56.80% 50.57% 60.80% 30.44% 39.87% 56.05% 59.47% 54.78% 56.51% 44.16% 53.72% 69.99%	\$95 \$89 \$69 \$112 \$103 \$93 \$111 \$87 \$92 \$110 \$67 \$63 \$113 \$89 \$109 \$171 \$191	\$115 \$5,626 \$6,905 \$12,833 \$8,051 \$8,563 \$10,635 \$20,561 \$11,284 \$9,737 \$15,652 \$14,938 \$19,974 \$13,072 \$21,827 \$11,688	0.02% 1.07% 1.23% 2.31% 0.98% 1.27% 1.35% 2.51% 1.11% 0.89% 1.21% 1.53% 0.89% 1.44% 0.80%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25% 12.87% 10.09% 21.66% 11.90% 8.69% 10.86% 10.21% 19.16% 5.80% 14.32% 7.65%	83.74% 62.56% 54.36% 36.73% 63.10% 58.82% 61.33% 31.86% 40.49% 56.38% 61.40% 53.20% 47.43% 54.74% 61.42%	\$ \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank EI Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,231 \$4,244 \$5,129 \$10,977 \$5,740 \$4,984 \$8,503 \$8,249 \$8,503 \$8,249 \$8,503 \$8,249 \$8,874 \$14,024 \$11,124 \$11,974 \$13,034	0.21% 1.04% 1.23% 2.28% 1.03% 1.32% 1.32% 1.29% 2.62% 0.91% 1.41% 1.33% 1.36% 1.90% 1.46% 0.26% 1.33%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 12.85% 9.69% 23.02% 11.95% 8.81% 11.72% 11.49% 16.80% 12.38% 14.41% 2.43% 17.06%	$\begin{array}{c} 80.46\%\\ 62.91\%\\ 54.29\%\\ 36.57\%\\ 61.81\%\\ 56.80\%\\ 56.57\%\\ 60.80\%\\ 30.44\%\\ 39.87\%\\ 56.05\%\\ 59.47\%\\ 54.78\%\\ 56.51\%\\ 44.16\%\\ 53.72\%\\ 69.99\%\\ 72.41\%\end{array}$	\$95 \$89 \$69 \$112 \$103 \$93 \$111 \$87 \$92 \$110 \$67 \$63 \$113 \$89 \$109 \$109 \$171 \$191 \$105	\$115 \$5,626 \$6,905 \$12,833 \$5,823 \$8,051 \$8,563 \$10,635 \$20,561 \$11,284 \$9,737 \$15,652 \$14,938 \$19,974 \$13,072 \$21,827 \$11,688 \$27,131	0.02% 1.07% 1.23% 2.31% 0.98% 1.32% 1.35% 1.35% 1.32% 1.32% 1.32% 1.21% 0.89% 1.32% 1.21% 0.89% 1.44% 0.80% 1.39%	0.23% 12.28% 8.37% 25.29% 11.82% 12.87% 10.09% 21.66% 10.09% 8.69% 10.86% 10.86% 10.21% 5.80% 14.32% 7.65% 17.77%	83.74% 62.56% 54.36% 36.73% 63.10% 55.54% 61.33% 31.86% 40.49% 56.38% 61.40% 53.20% 47.43% 54.74% 61.42% 71.16%	\$ \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of the Sierra Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank Tri Counties Bank	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,118,054 \$1,186,054 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,330 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919 \$4,861,411	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344 \$5,129 \$10,977 \$5,740 \$4,984 \$8,503 \$8,249 \$8,874 \$14,024 \$11,124 \$11,124 \$13,034 \$16,023	0.21% 1.04% 1.23% 2.28% 1.03% 1.32% 2.62% 1.12% 0.91% 1.41% 1.33% 1.36% 1.36% 1.36% 1.36% 1.33% 1.33%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 12.85% 9.69% 23.02% 11.95% 8.81% 11.72% 11.49% 16.80% 12.38% 14.41% 2.43% 17.06% 11.42%	80.46% 62.91% 54.29% 36.57% 61.81% 56.57% 60.80% 30.44% 39.87% 56.05% 59.47% 54.78% 56.51% 44.16% 53.72% 69.99% 72.41% 62.89%	\$95 \$89 \$69 \$112 \$103 \$93 \$111 \$87 \$92 \$111 \$67 \$63 \$113 \$89 \$109 \$171 \$191 \$105 \$88	\$115 \$5,626 \$6,905 \$12,833 \$8,051 \$8,563 \$10,635 \$20,561 \$11,284 \$9,737 \$15,652 \$14,938 \$19,974 \$13,072 \$21,827 \$11,688 \$27,131 \$30,792	0.02% 1.07% 1.23% 2.31% 0.98% 1.27% 1.35% 1.32% 2.51% 1.32% 1.21% 1.32% 1.21% 1.53% 0.89% 1.32% 1.44% 0.80% 1.39%	0.23% 12.28% 8.37% 25.29% 11.82% 12.87% 10.09% 21.66% 11.90% 8.69% 10.86% 10.86% 10.21% 19.16% 5.80% 14.32% 7.65% 17.77% 11.01%	83.74% 62.56% 54.36% 36.73% 63.10% 55.54% 61.33% 31.86% 40.49% 56.38% 61.40% 59.12% 53.20% 47.43% 54.74% 61.42% 71.16% 63.66%	\$ \$ \$1 \$1 \$1 \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank Tri Counties Bank WestAmerica Bank	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,118,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919 \$4,861,411 \$5,537,276	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344 \$5,129 \$10,977 \$5,740 \$4,984 \$8,503 \$8,249 \$8,874 \$14,024 \$11,124 \$11,974 \$1,974 \$16,023 \$18,282	0.21% 1.04% 1.23% 2.28% 1.03% 1.32% 1.32% 1.34% 2.62% 1.12% 0.91% 1.41% 1.33% 1.36% 1.36% 1.36% 1.36% 1.33% 1.33% 1.33%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 12.85% 9.69% 23.02% 11.95% 8.81% 11.49% 16.80% 12.38% 14.41% 2.43% 17.06% 11.42%	80.46% 62.91% 54.29% 36.57% 61.81% 56.80% 56.57% 60.80% 30.44% 39.87% 56.05% 59.47% 54.78% 56.51% 44.16% 53.72% 69.99% 72.41% 62.89% 49.57%	\$95 \$89 \$69 \$112 \$103 \$93 \$111 \$87 \$92 \$110 \$63 \$113 \$89 \$109 \$109 \$171 \$191 \$105 \$88 \$88 \$61	\$115 \$5,626 \$6,905 \$12,833 \$8,051 \$8,635 \$20,561 \$11,284 \$9,737 \$15,652 \$14,938 \$19,974 \$13,072 \$21,827 \$11,688 \$27,131 \$30,792 \$35,823	0.02% 1.07% 1.23% 2.31% 0.98% 1.27% 1.35% 2.51% 1.11% 0.89% 1.32% 1.21% 1.53% 0.89% 1.44% 0.80% 1.44% 0.80% 1.39%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25% 12.87% 10.09% 21.66% 11.90% 8.69% 10.86% 10.21% 19.16% 5.80% 14.32% 7.65% 17.77% 11.01%	83.74% 62.56% 54.36% 36.73% 63.10% 58.82% 61.33% 31.86% 40.49% 56.38% 61.40% 59.12% 53.20% 47.43% 54.74% 61.42% 71.16% 63.66% 50.13%	\$ \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of the Sierra Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank Tri Counties Bank WestAmerica Bank Mechanics Bank	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,2615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919 \$4,861,411 \$5,537,276 \$6,133,131	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344 \$5,129 \$10,977 \$5,740 \$4,984 \$8,503 \$8,249 \$8,874 \$14,024 \$11,124 \$1,974 \$13,034 \$16,023 \$18,282 \$9,302	0.21% 1.04% 1.23% 2.28% 1.03% 1.32% 1.34% 2.62% 1.12% 0.91% 1.41% 1.33% 1.36% 1.90% 1.46% 0.26% 1.33% 1.33% 1.33% 1.32% 0.62%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 12.85% 9.69% 23.02% 11.95% 8.81% 11.42% 16.80% 12.38% 14.41% 2.43% 17.06% 14.81% 4.56%	80.46% 62.91% 54.29% 36.57% 61.81% 56.80% 50.80% 30.44% 39.87% 56.05% 59.47% 54.78% 56.51% 44.16% 53.72% 69.99% 72.41% 62.89% 49.57% 68.18%	\$95 \$89 \$69 \$112 \$103 \$93 \$111 \$87 \$92 \$110 \$67 \$63 \$113 \$89 \$109 \$109 \$171 \$191 \$105 \$88 \$61 \$100	\$115 \$5,626 \$6,905 \$12,833 \$8,051 \$8,653 \$10,635 \$20,561 \$11,284 \$9,737 \$15,652 \$14,938 \$19,974 \$13,072 \$21,827 \$11,688 \$27,131 \$30,792 \$35,823 \$21,023	0.02% 1.07% 1.23% 2.31% 0.98% 1.27% 1.35% 2.51% 1.11% 0.89% 1.21% 1.53% 0.89% 1.44% 0.80% 1.39% 1.29% 1.30% 0.72%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25% 12.87% 10.09% 21.66% 11.90% 8.69% 10.86% 10.21% 19.16% 5.80% 14.32% 7.65% 17.77% 11.01% 14.45% 5.18%	83.74% 62.56% 54.36% 36.73% 63.10% 58.82% 61.33% 31.86% 40.49% 56.38% 61.40% 59.12% 53.20% 47.43% 54.74% 61.42% 71.16% 63.66% 50.13% 65.87%	\$ \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1
Set Group D - \$1 billion to \$10 billion in a Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank Tri Counties Bank WestAmerica Bank	total assets \$1,034,099 \$1,069,476 \$1,112,976 \$1,112,976 \$1,158,054 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919 \$4,861,411 \$5,537,276	\$504 \$2,733 \$3,434 \$6,706 \$3,053 \$4,231 \$4,344 \$5,129 \$10,977 \$5,740 \$4,984 \$8,503 \$8,249 \$8,874 \$14,024 \$11,124 \$11,974 \$1,974 \$16,023 \$18,282	0.21% 1.04% 1.23% 2.28% 1.03% 1.32% 1.32% 1.34% 2.62% 1.12% 0.91% 1.41% 1.33% 1.36% 1.36% 1.36% 1.36% 1.33% 1.33% 1.33%	1.88% 11.82% 8.36% 26.41% 12.28% 12.79% 12.85% 9.69% 23.02% 11.95% 8.81% 11.49% 16.80% 12.38% 14.41% 2.43% 17.06% 11.42%	80.46% 62.91% 54.29% 36.57% 61.81% 56.80% 56.57% 60.80% 30.44% 39.87% 56.05% 59.47% 54.78% 56.51% 44.16% 53.72% 69.99% 72.41% 62.89% 49.57%	\$95 \$89 \$69 \$112 \$103 \$93 \$111 \$87 \$92 \$110 \$63 \$113 \$89 \$109 \$109 \$171 \$191 \$105 \$88 \$88 \$61	\$115 \$5,626 \$6,905 \$12,833 \$8,051 \$8,635 \$20,561 \$11,284 \$9,737 \$15,652 \$14,938 \$19,974 \$13,072 \$21,827 \$11,688 \$27,131 \$30,792 \$35,823	0.02% 1.07% 1.23% 2.31% 0.98% 1.27% 1.35% 2.51% 1.11% 0.89% 1.32% 1.21% 1.53% 0.89% 1.44% 0.80% 1.44% 0.80% 1.39%	0.23% 12.28% 8.37% 25.29% 11.82% 12.25% 12.87% 10.09% 21.66% 11.90% 8.69% 10.86% 10.21% 19.16% 5.80% 14.32% 7.65% 17.77% 11.01%	83.74% 62.56% 54.36% 36.73% 63.10% 58.82% 61.33% 31.86% 40.49% 56.38% 61.40% 59.12% 53.20% 47.43% 54.74% 61.42% 71.16% 63.66% 50.13%	\$

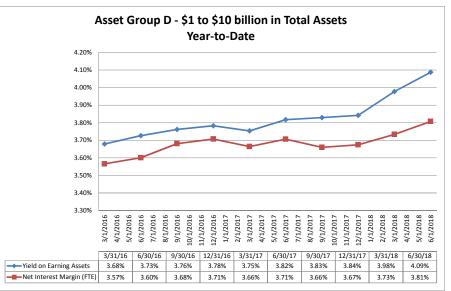
Note: Report includes only bank-level data.

June 30, 2018







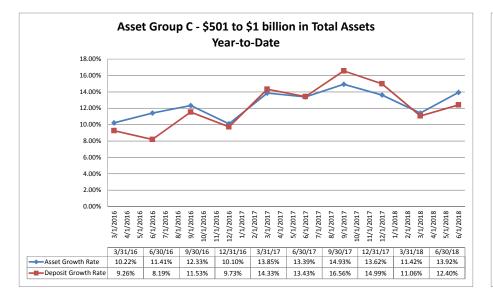


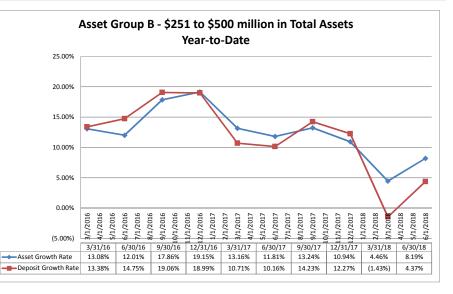
Source: SNL Financial

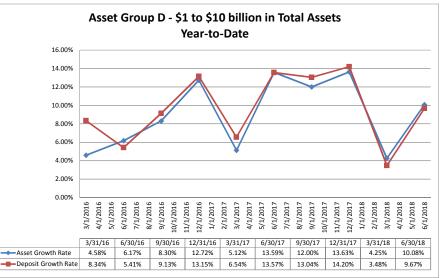
Note: Report includes only bank-level data.

Argin June 30, 2018 Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

Asset Group A - \$0 to \$250 million in Total Assets Year-to-Date 14.00% 12.00% 10.00% 8 00% 6.00% 4.00% 2.00% 0.00% 2016 1/1/2016 2016 2017 (2.00%) (4.00%) 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 Asset Growth Rate 9.21% 7.06% 8.03% 7.69% 2.08% 4.57% 4.01% 3.58% (2.97%) 0.74% Deposit Growth Rate 12.78% 8.39% 10.56% 9.15% 7.55% 2.90% 2.16% 2.34% (1.74%) (0.13%)







Source: SNL Financial

Note: Report includes only bank-level data.

on Table J (2000) (1500) (1500) (1500) (1500) Assents (1500) Res (15) <	ance Sheet & Net Interest N	Margin			Jun	e 30, 2018	}				Run D	Date: Augu	ust 7, 20 ⁻
on Table J (2000) (1500) (1500) (1500) (1500) Assents (1500) Res (15) <				As of Date	9					Year t	o Date		
Institution Name Institution Name Let Group A - 50 to \$250 million in total assets California Pacific Bank Bank of Fastin River \$17,299 \$44,741 \$39,644 112,86% 60,07% \$7,922 5,65% 0.42% 0.21% 5,53% (17,03%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (13,11%) (12,21%) (13,11%) (13,11%) (12,21%) (13,11%) (14,11%)		Total Assets (\$000)											Deposit Grov Rate (%)
California Pacific Bank \$71,299 \$44,741 \$39,644 112,89% 60,07% \$7,922 5,65% 0.42% 0.21% 5,53% (17,03%) (31,01%) Gatewy Bank, F.S.B. \$12,0087 \$57,570 \$100,218 \$119,466 83,89% 19,65% \$3,474 4,84% 0.43% 0.63% 0.89% 4,44% (17,03%)	on Institution Name												
Bank of Feather River \$114,134 \$99,020 \$22,374 (07,19%) (12,20%) \$56,435 5.49% 0.89% 0.69% 4.84% (13,113%) (12,05%) Gateway Bank, National Association \$132,018 \$100,0718 \$119,466 83,89% 19,65% \$3,474 4.84% 0.63% 0.69% 4.84% (13,113%) (12,05%) Beacon Business Bank, National Association \$132,018 \$105,468 \$117,220 89,97% 25,89% \$4,279 5,05% 0.64% 0.41% 4,73% 6,60% 5 Metropolitan Bank \$165,703 \$129,474 \$114,174 91,66% 22,58% 22,27% 3,3874 4,48% 0.95% 4,45% 0.52% 4 Association \$118,062 \$185,465 \$153,457 121,20% 6,36% \$5,825 4,29% 0.74% 0.75% 3,69% 4,47% 11 Bank of Rio Flan \$210,032 \$41,74 \$172,00% 42,15% \$5,6564 3,34% 0.24% 0.34% 2,2	set Group A - \$0 to \$250 million in	total assets											
Gateway Bank, F.S.B. \$120,867 \$76,757 \$103,614 65.21% 36.75% \$6,715 3.86% 0.63% 0.61% 3.28% 1.83% (13 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% 11 Association \$136,919 \$105,468 \$117,220 89.97% 25.89% \$4,279 5.05% 0.64% 0.44% 4.75% 6.60% 6.60% 0.51% 4.30% (5.92%) (3.95% 4.47% 0.75% 3.66% 0.51% 4.30% (5.92%) (3.95% 11.93% 11.92% 11.92% 11.92% 11.92% 11.92% 11.92% 11.92% 11.92% 11.92% 11.92% 11.92% 11.92% 11.92% 11.92% 11.92% 11.92% 11.92% 11.91% 14.91% 1.92% 1.92% 1.92% 11.92% 11.91% 1.92% 1.92% 1.92% 1.92% 1.92% 1.92% 1.92%<	California Pacific Bank	\$71,299			112.86%	60.07%		5.65%	0.42%	0.21%	5.53%	(17.03%)	(31.
Golden Pacific Bank, National Association Si 20.018 \$100.218 \$100.218 \$100.218 \$100.218 \$100.218 \$100.218 \$100.218 \$100.218 \$100.218 \$100.218 \$117.220 80.97% \$2.59% \$2.27% \$3.874 4.88% \$0.64% \$0.41% \$120.474 \$111.220% \$2.59% \$2.27% \$3.874 4.88% \$6.60% \$1.66.0% \$4.45% \$5.85% \$2.27% \$3.874 \$4.88% \$6.60% \$4.45% \$5.85% \$2.27% \$3.874 \$4.88% \$6.60% \$4.7% \$6.58% \$2.59% \$2.42% \$0.75% \$2.62% \$2.7% \$3.874 \$4.88% \$0.64% \$2.56.22 \$2.10.20% \$2.25% <th< td=""><td>Bank of Feather River</td><td>\$114,134</td><td>\$99,020</td><td>\$92,374</td><td>107.19%</td><td>12.20%</td><td>\$5,435</td><td>5.49%</td><td>0.86%</td><td>0.69%</td><td>4.84%</td><td>(13.11%)</td><td>(12</td></th<>	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
Association \$12,018 \$10,0218 \$119,466 83.89% 19.65% \$3,474 4.44% 0.42% 0.24% 4.61% 11.92% 1		\$120,867	\$67,570	\$103,614	65.21%	36.75%	\$6,715	3.86%	0.63%	0.61%	3.28%	1.83%	(13
Beacon Business Bank, National S105.468 S110.20 P8 97% 25.89% S4.279 5.05% 0.64% 0.41% 4.73% 6.60% 5.05% Metropolitan Bank Monterey Courty Bank Association of San Rafael Association of San Rafael Association of San Rafael Association of San Rafael S210.032 \$105.468 \$112.20% 6.38% \$2.27% \$3.874 4.86% 0.05% 4.45% 0.52% 4.47% \$157.455 \$152.457 121.20% 6.38% \$55.825 4.28% 0.75% 3.69% 4.47% \$17.87% 112.20% Bank of Rio Vista Bank of Rio Vista \$210.032 \$84.174 \$178.039 47.28% 42.15% \$5,664 3.34% 0.24% 0.17% 3.23% (7.87%) (12 Merchants National Bank of Rio Vista \$210.032 \$84.174 \$178.0465 47.99% 42.99% 0.36% 0.24% 0.34% 2.44% 1.48% 5 Staramento \$2216.022 \$197.021 45.83% 55.395 4.03% 0.24% 0.24% 0.36% 0.24% 0.36% 0.29% 0.24% <		\$132.018	\$100.218	\$119.466	83.89%	19.65%	\$3.474	4.84%	0.42%	0.24%	4.61%	11.92%	13
Association \$136,919 \$105,468 \$117,220 89,97% 25,89% \$4,279 5.05% 0.64% 0.41% 4,73% 6.60% 4 Metropolitan Bank \$165,703 \$129,474 \$141,179 62,58% 22,27% \$3,874 4,86% 0.66% 0.51% 4,45% 6,52% 2 Mortopitan Gan \$100,032 \$144,179 62,58% 22,27% \$3,874 4,86% 0.66% 0.51% 4,45% (6,52%) (3,65%) \$5,825 4,29% 0,74% 0,75% 3,69% 4,47% (1,7%) 2,23% (7,87%) 1,16% 3,26% 5,519% \$11,484 2,79% 0.45% 0,24% 0,17% 2,25% 1,48% 2,56% 2,24% 0,45% 0,34% 2,45% 3,58% 5,19% \$11,484 2,99% 0,45% 0,34% 2,45% 3,58% 5,19% \$11,484 2,99% 0,45% 0,35% 9,39% 5 5,19% \$11,484 2,99% 0,45% 0,35% 9,39% 5 5,19% \$11,484 2,99% 0,45% 0,35% 9,39% 5 5,19% </td <td></td> <td></td> <td>,</td> <td>,</td> <td></td> <td></td> <td>• - ,</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>			,	,			• - ,						
Metropolitan Bank Montery County Bank Association of San Rafael Association of San Rafael Str0,455 \$141,216 \$129,474 \$141,216 \$141,216 \$16,84% Bank Str0,455 \$4,042 \$3,874 \$3,0% 4,86% Bank Str0,455 \$1,10% Bank Str0,455 0.95% Str8,596 4,45% Str8,596 0.52% Str8,596 (5,2%) Str8,596 (4,4%) Str8,656 (7,4%) Str8,656 (1,2%) Str8,596 (7,8%) Str8,596 (1,2%) Str8,596 (7,8%) Str8,596 (1,2%) Str8,596 (1,2%)		\$136,919	\$105,468	\$117,220	89.97%	25.89%	\$4,279	5.05%	0.64%	0.41%	4.73%	6.60%	5
First Federal Savings and Loan Association of San Rafael Sign 602 S	Metropolitan Bank									0.95%			2
Bank of Rio Vista \$210,032 \$84,174 \$176,039 47.28% 42.15% \$6,564 3.34% 0.24% 0.17% 3.23% (7.87%) (12 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% 55.19% \$11,484 2.79% 0.45% 0.28% 2.54% 1.48% 55.19% \$11,484 2.79% 0.45% 0.28% 2.54% 1.48% 55.96% 20.46% 0.45% 0.28% 2.54% 1.48% 55.96% 20.4339 75.88% 35.06% \$5.555 4.08% 0.30% 0.28% 2.54% 1.37% 11 Average of Asset Group A \$172,605 \$111,094 \$146,717 80.23% 30.67% \$6,615 5.01% 0.91% 0.07% 4.02% 0.74% 0 Liberty Bank \$262,201 \$158,518 \$218,426 72.57% 37.27% \$6,637 4.75% 0.31% 0.16% 4.59% (7	Monterey County Bank												(3.
Merchants National Bank of Sacramento Summit Bank	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
Sacramento \$218,192 \$90,292 \$197,021 45,83% 55,19% \$11,484 2.79% 0.45% 0.34% 2.54% 1.48% 1.68% Northern California National Bank \$225,823 \$98,014 \$204,655 47.89% 49.99% \$8,364 2.98% 0.36% 0.28% 2.75% 3.95% 93.99% 55 Cornerstone Community Bank \$244,745 \$133,988 \$212,103 91.46% 16.47% \$6,615 5.01% 0.91% 0.73% 4.30% 13.72% 11 Average of Asset Group A \$172,605 \$111,094 \$146,717 80.23% 30.67% \$6,615 5.01% 0.91% 0.73% 4.30% 13.72% 10 att 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%) (16 Pacific Valley Bank \$252,021 \$158,518 \$218,426 72.57% 37.27% \$6,637 4.75%	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
Northern California National Bank Golden Valley Bank \$225,823 \$99,014 \$204,655 47.89% 49.99% \$8,364 2.98% 0.36% 0.28% 2.75% 3.58% 22 Golden Valley Bank \$225,622 \$155,056 \$204,339 75.88% 35.08% \$5,355 4.08% 0.30% 0.21% 3.35% 9.39% 92 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 et 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 Particit Valley Bank \$226,792 \$223,330 \$218,426 72.57% 37.27% \$6,637 4.75% 0.31% 0.16% 4.59% (7.98%) (10 Particit Valley Bank \$226,792 \$223,350 \$2218,426 72.57% 37.27% </td <td>Merchants National Bank of</td> <td></td>	Merchants National Bank of												
Golden Valley Bank Cornerstone Community Bank \$2235,622 \$244,745 \$155,056 \$131,988 \$204,339 \$212,103 75,88% 91,46% 35,08% 16,47% \$5,355 4,08% 0.91% 0.30% 0.91% 0.21% 0.73% 3.95% 4.30% 9.39% 13,72% 11 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% 10 et 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 Liberty Bank \$252,201 \$158,518 \$218,426 72.57% 37.27% \$6,637 4.75% 0.31% 0.16% 4.59% (7.98%) (10 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 Murphy Bank \$228,049 \$217,326 \$233,361 90.81% 23.19% <	Sacramento	\$218,192	\$90,292	\$197,021	45.83%	55.19%	\$11,484	2.79%	0.45%	0.34%	2.54%	1.48%	7
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% 14 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 et 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 Liberty Bank \$226,031 \$197,892 \$223,103 88.70% 24.25% \$5,313 4.11% 0.34% 0.25% 3.91% (13.62%) (16 Pacific Valley Bank \$267,092 \$228,883 \$219,789 103.91% 14.16% \$5,819 4.51% 0.47% 0.28% 4.24% (4.31%) (18 Murphy Bank \$270,326 \$239,316 90.81% 23.19% \$6,233 4.29% 1.04% 3.56% 11	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
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 et 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 Liberty Bank \$262,031 \$197,892 \$223,103 88.70% 24.25% \$5,313 4.11% 0.34% 0.25% 3.91% (13.62%) (16 Murphy Bank \$2270,326 \$223,350 \$223,163 88.70% 24.25% \$5,313 4.11% 0.34% 0.28% 4.24% (4.31%) (18 Murphy Bank \$2270,326 \$223,303 \$219,789 103.91% 14.16% \$5,819 4.51% 0.47% 0.28% 4.24% (4.31%) (18 Murphy Bank \$2270,326 \$223,303 \$219,824 \$228,819 \$233,861 \$0,8139 4.48% 0.55%	Golden Valley Bank		\$155,056		75.88%	35.08%	\$5,355	4.08%	0.30%	0.21%	3.95%	9.39%	ę
et 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 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 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 Murphy Bank \$270,326 \$223,300 \$231,634 101.60% 13.48% \$8,192 5.91% 1.24% 4.76% 12.76% 11 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%) 0.06% \$3,30% 10.45% \$5,819 4.31% 0.52% 0.30% 5.48% 15.95% 11 Bank of San Francisco \$281,822 \$228,679 \$245,020 93.33% 13.45% \$5,224 4.2	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%	1
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 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 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 Murphy Bank \$270,326 \$233,550 \$231,634 101.60% 13.48% \$8,192 5.91% 1.24% 4.76% 12.76% 11 Mission National Bank \$280,469 \$217,326 \$229,316 90.81% 23.19% \$6,233 4.29% 1.04% 0.75% 3.60% (3.30%) (0 Lighthouse Bank \$281,882 \$228,679 \$245,020 93.33% 13.45% \$9,993 5.73% 0.41% 0.30% 4.88% 0.52% 0.30% 4.20% 13.38% 0 Lighthouse Bank \$309,286 \$259,932 \$273,561	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
Liberty Bank\$260,331\$197,892\$223,10388.70%24.25%\$5,3134.11%0.34%0.25%3.91%(13.62%)(16Pacific Valley Bank\$267,692\$228,383\$219,789103.91%14.16%\$5,8194.51%0.47%0.28%4.24%(4.31%)(18Murphy Bank\$270,326\$223,530\$231,634101.60%13.48%\$8,1925.91%1.25%1.24%4.76%12.76%10.76%10.60%13.48%\$8,1925.91%1.04%0.75%3.60%(3.30%)(0Lighthouse Bank\$280,469\$217,326\$229,31690.81%23.19%\$6,2334.29%1.04%0.30%5.48%15.95%10Bank of San Francisco\$309,286\$229,932\$273,56195.02%17.80%\$8,1394.48%0.52%0.30%4.20%13.38%0Redwood Capital Bank\$349,998\$270,462\$318,10185.02%12.92%\$5,2244.28%0.24%0.17%4.12%4.38%0Reiver Valley Community Bank\$359,653\$144,350\$260,33755.45%44.76%\$9,9903.44%0.75%0.50%2.96%15.32%4Pinnacle Bank\$360,487\$268,039\$319,07384.01%22.55%\$6,1105.15%0.24%0.12%5.03%10.52%92%Community Bank\$360,487\$268,039\$319,07384.01%22.55%\$6,1105.15%0.24%0.53%4.01%52.59%<	et Group B - \$251 to \$500 million	in total assets											
Pacific Valley Bank\$267,692\$228,383\$219,789103.91%14.16%\$5,8194.51%0.47%0.28%4.24%(4.31%)(18Murphy Bank\$270,326\$223,535\$231,634101.60%13.48%\$8,1925.91%1.25%1.24%4.76%12.76%10Mission National Bank\$280,469\$217,326\$239,31690.81%23.19%\$6,2334.29%1.04%0.75%3.60%(3.30%)(0)Lighthouse Bank\$281,882\$228,679\$245,02093.33%13.45%\$9,0935.73%0.41%0.30%5.48%15.95%10Bank of San Francisco\$309,286\$259,932\$273,56195.02%17.80%\$8,1394.48%0.52%0.30%4.20%13.38%6Retwood Capital Bank\$349,998\$270,462\$318,10185.02%12.92%\$5,2244.28%0.24%0.17%4.12%4.38%4River Valley Community Bank\$359,653\$144,350\$260,33755.45%44.76%\$9,9903.44%0.75%0.50%2.96%15.32%4Pinnacle Bank\$360,487\$268,039\$319,07384.01%22.55%\$6,1105.15%0.24%0.12%5.03%10.52%944.76%4.37%3.01%44.76%4.47%0.55%0.61105.15%0.24%0.12%5.03%10.52%44.76%4.77%0.75%0.63%4.01%52.59%44.76%4.77%0.75%0.63%4.01% <td>Summit Bank</td> <td>\$252,201</td> <td>\$158,518</td> <td>\$218,426</td> <td>72.57%</td> <td>37.27%</td> <td>\$6,637</td> <td>4.75%</td> <td>0.31%</td> <td>0.16%</td> <td>4.59%</td> <td>(7.98%)</td> <td>(10</td>	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
Murphy Bank\$270,326\$235,350\$231,634101.60%13.48%\$8,1925.91%1.25%1.24%4.76%12.76%10Mission National Bank\$280,469\$217,326\$239,31690.81%23.19%\$6,2334.29%1.04%0.75%3.60%(3.30%)(0Lighthouse Bank\$281,882\$228,679\$2245,02093.33%13.45%\$9,0935.73%0.41%0.30%5.48%15.95%10Bank of San Francisco\$309,286\$259,932\$273,56195.02%17.80%\$8,1394.48%0.52%0.30%4.20%13.38%(0Redwood Capital Bank\$349,998\$270,462\$318,10185.02%12.92%\$5,2244.28%0.24%0.17%4.12%4.38%4.38%River Valley Community Bank\$359,653\$144,350\$260,33755.45%44.76%\$9,9903.44%0.75%0.50%2.96%15.32%4.38%Pinnacle Bank\$360,487\$268,039\$319,07384.01%22.55%\$6,1105.15%0.24%0.12%5.03%10.52%9.99%Community Bank\$360,487\$268,039\$318,10192.75%20.17%\$7,7804.51%0.84%0.53%4.01%52.59%4.1Fresno First Bank\$413,514\$279,940\$375,23074.60%30.06%\$9,8464.49%0.35%0.15%4.37%3.01%2.59%4.1AltaPacific Bank\$432,589\$328,319\$338,31197.05	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
Mission National Bank\$280,469\$217,326\$239,31690.81%23.19%\$6,2334.29%1.04%0.75%3.60%(3.30%)(0Lighthouse Bank\$281,882\$228,679\$245,02093.33%13.45%\$9,0935.73%0.41%0.30%5.48%15.95%10Bank of San Francisco\$309,286\$229,932\$273,56195.02%17.80%\$8,1394.48%0.52%0.30%4.20%13.38%0Redwood Capital Bank\$349,998\$270,462\$318,10185.02%17.80%\$8,1394.48%0.52%0.30%4.20%13.38%0River Valley Community Bank\$359,653\$144,350\$260,33755.45%44.76%\$9,9903.44%0.75%0.50%2.96%15.32%Pinnacle Bank\$360,487\$268,039\$319,07384.01%22.55%\$6,1105.15%0.24%0.12%5.03%10.52%9Community Bank\$360,487\$268,039\$319,07384.01%22.55%\$6,1105.15%0.24%0.12%5.03%10.52%9Pinnacle Bank\$360,487\$268,039\$319,07384.01%22.55%\$6,1105.15%0.24%0.12%5.03%10.52%9Community Bank\$360,487\$268,039\$319,07384.01%22.55%\$6,1105.15%0.24%0.12%5.03%10.52%9Group Light Bank\$360,487\$268,039\$318,01792.75%20.17%\$7,7804.5													
Lighthouse Bank\$281,882\$228,679\$245,02093.33%13.45%\$9,0935.73%0.41%0.30%5.48%15.95%10Bank of San Francisco\$309,286\$229,932\$273,56195.02%17.80%\$8,1394.48%0.52%0.30%4.20%13.38%0Redwood Capital Bank\$349,998\$270,462\$318,10185.02%12.92%\$5,2244.28%0.24%0.17%4.12%4.38%0River Valley Community Bank\$359,653\$144,350\$260,33755.45%44.76%\$9,9903.44%0.75%0.50%2.96%15.32%4Pinnacle Bank\$360,487\$268,039\$319,07384.01%22.55%\$6,1105.15%0.24%0.12%5.03%10.52%92%Community Bank of the Bay\$373,438\$295,128\$318,19192.75%20.17%\$7,7804.51%0.84%0.53%4.01%52.59%4Fresno First Bank\$413,514\$279,940\$375,23074.60%30.06%\$9,8464.49%0.35%0.15%4.37%3.01%2AltaPacific Bank\$432,589\$328,319\$338,31197.05%13.99%\$7,3325.49%0.68%0.43%5.09%7.83%													
Bank of San Francisco\$309,286\$259,932\$273,56195.02%17.80%\$8,1394.48%0.52%0.30%4.20%13.38%0Redwood Capital Bank\$349,998\$270,462\$318,10185.02%12.92%\$5,2244.28%0.24%0.17%4.12%4.38%4.38%River Valley Community Bank\$359,653\$144,350\$260,33755.45%44.76%\$9,9903.44%0.75%0.50%2.96%15.32%4.38%Pinnacle Bank\$360,487\$268,039\$319,07384.01%22.55%\$6,1105.15%0.24%0.12%5.03%10.52%9Community Bank of the Bay\$373,438\$295,128\$318,19192.75%20.17%\$7,7804.51%0.84%0.53%4.01%52.59%41Fresno First Bank\$413,514\$279,940\$375,23074.60%30.06%\$9,8464.49%0.35%0.15%4.37%3.01%22AltaPacific Bank\$432,589\$328,319\$338,31197.05%13.99%\$7,3325.49%0.68%0.43%5.09%7.83%													
Redwood Capital Bank\$349,998\$270,462\$318,10185.02%12.92%\$5,2244.28%0.24%0.17%4.12%4.38%River Valley Community Bank\$359,653\$144,350\$260,33755.45%44.76%\$9,9903.44%0.75%0.50%2.96%15.32%Pinnacle Bank\$360,487\$268,039\$319,07384.01%22.55%\$6,1105.15%0.24%0.12%5.03%10.52%52Community Bank of the Bay\$373,438\$295,128\$318,19192.75%20.17%\$7,7804.51%0.84%0.53%4.01%52.59%41Fresno First Bank\$413,514\$279,940\$375,23074.60%30.06%\$9,8464.49%0.35%0.15%4.37%3.01%22AltaPacific Bank\$432,589\$328,319\$338,31197.05%13.99%\$7,3325.49%0.68%0.43%5.09%7.83%													
River Valley Community Bank\$359,653\$144,350\$260,33755.45%44.76%\$9,9903.44%0.75%0.50%2.96%15.32%Pinnacle Bank\$360,487\$268,039\$319,07384.01%22.55%\$6,1105.15%0.24%0.12%5.03%10.52%9Community Bank of the Bay\$373,438\$295,128\$318,19192.75%20.17%\$7,7804.51%0.84%0.53%4.01%52.59%4Fresno First Bank\$413,514\$279,940\$375,23074.60%30.06%\$9,8464.49%0.35%0.15%4.37%3.01%2AltaPacific Bank\$432,589\$328,319\$338,31197.05%13.99%\$7,3325.49%0.68%0.43%5.09%7.83%													
Pinnacle Bank\$360,487\$268,039\$319,07384.01%22.55%\$6,1105.15%0.24%0.12%5.03%10.52%5Community Bank of the Bay\$373,438\$295,128\$318,19192.75%20.17%\$7,7804.51%0.84%0.53%4.01%52.59%41Fresno First Bank\$413,514\$279,940\$375,23074.60%30.06%\$9,8464.49%0.35%0.15%4.37%3.01%2AltaPacific Bank\$432,589\$328,319\$338,31197.05%13.99%\$7,3325.49%0.68%0.43%5.09%7.83%													4
Community Bank of the Bay\$373,438\$295,128\$318,19192.75%20.17%\$7,7804.51%0.84%0.53%4.01%52.59%43Fresno First Bank\$413,514\$279,940\$375,23074.60%30.06%\$9,8464.49%0.35%0.15%4.37%3.01%22AltaPacific Bank\$432,589\$328,319\$338,31197.05%13.99%\$7,3325.49%0.68%0.43%5.09%7.83%													
Fresno First Bank\$413,514\$279,940\$375,23074.60%30.06%\$9,8464.49%0.35%0.15%4.37%3.01%AltaPacific Bank\$432,589\$328,319\$338,31197.05%13.99%\$7,3325.49%0.68%0.43%5.09%7.83%	Community Bank of the Bay												
AltaPacific Bank \$432,589 \$328,319 \$338,311 97.05% 13.99% \$7,332 5.49% 0.68% 0.43% 5.09% 7.83%											4.37%		:
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%	AltaPacific Bank		\$328,319		97.05%	13.99%	\$7,332	5.49%	0.68%	0.43%	5.09%	7.83%	
	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

Note: Report includes only bank-level data.

NA = data was not available.

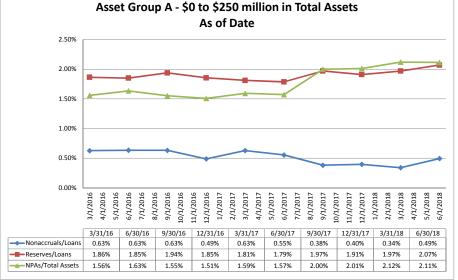
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

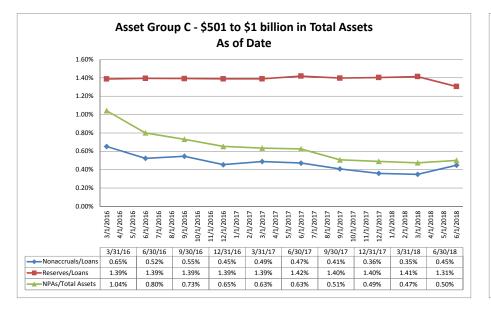
	-			Jun	e 30, 2018	}				Run D	ate: Augu	ust 7, 20
			As of Date	e					Year t	o Date		
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Gr Rate (%
Institution Name												
Group C - \$501 million to \$1 bill	ion in total asse	ts										
Summit State Bank	\$585,950	\$469,631	\$517,318	90.78%	10.15%	\$6,976	4.29%	0.86%	0.62%		(8.16%)	(6
1st Capital Bank	\$609,640	\$475,090	\$552,881	85.93%	17.75%	\$7,007	3.84%	0.22%	0.12%		10.14%	1
BAC Community Bank	\$625,351	\$429,569	\$548,213	78.36%	24.70%	\$5,634	3.74%	0.23%	0.14%		0.54%	(4
Santa Cruz County Bank	\$635,257	\$475,029	\$563,842	84.25%	18.34%	\$7,474	4.71%	0.35%	0.21%		1.68%	
American River Bank	\$675,657	\$295,039	\$581,594	50.73%	44.93%	\$6,757	3.36%	0.37%	0.24%		5.97%	
Pacific Coast Bankers' Bank	\$759,384	\$317,405	\$560,673	56.61%	28.14%	\$7,749	3.29%	1.83%	0.83%		(15.60%)	(2
Plumas Bank	\$764,089	\$518,675	\$679,618	76.32%	17.59%	\$5,163	4.73%	0.16%	0.09%		5.19%	
Bank of the Orient	\$806,926	\$694,333	\$688,395	100.86%	13.23%	\$5,344	4.68%	0.98%	0.83%		19.14%	
Avidbank	\$842,874	\$691,011	\$689,975	100.15%	17.08%	\$9,365	5.01%	0.79%	0.45%		15.77%	,
Premier Valley Bank	\$846,215	\$475,530 \$652,226	\$696,460	68.28%	38.91%	\$8,462	4.57%	0.38%	0.21% 0.32%		(17.05%)	(
Presidio Bank United Security Bank	\$853,318 \$877,443	\$653,226 \$574,352	\$757,467 \$759,069	86.24% 75.67%	22.63% 26.35%	\$13,333 \$6,647	4.51% 4.52%	0.55% 0.44%	0.32%		14.98% 17.94%	
Suncrest Bank	\$883,022	\$630,867	\$759,069 \$745,769	84.59%	20.35%	\$8,330	4.52%	0.44%	0.26%		133.90%	1
California Bank of Commerce	\$003,022 \$910,928	\$753,332	\$800,103	94.15%	23.22%	\$8,330 \$9,019	4.65%	0.43%	0.27%		10.48%	· ·
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%	
Group D - \$1 billion to \$10 billio	n in total assets											
Beneficial State Bank	\$1,034,099	\$787,069 \$653,298	\$814,774 \$970.895	96.60% 67.29%	22.04% 26.39%	\$4,400 \$6.111	5.19% 3.87%	0.66% 0.20%	0.53% 0.14%		72.65% 6.73%	ţ
Beneficial State Bank Oak Valley Community Bank	\$1,034,099 \$1,069,476	\$787,069 \$653,298 \$510,680	\$970,895	96.60% 67.29% 54.09%	22.04% 26.39% 49.26%	\$4,400 \$6,111 \$5,300		0.66% 0.20% 0.18%		3.81%	6.73%	
Beneficial State Bank	\$1,034,099	\$653,298		67.29%	26.39%	\$6,111	3.87%	0.20%	0.14%	3.81% 3.57%		(
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524	\$653,298 \$510,680 \$847,194 \$744,074	\$970,895 \$944,189	67.29% 54.09% 80.49% 69.24%	26.39% 49.26% 24.43% 34.55%	\$6,111 \$5,300 \$12,867 \$6,054	3.87% 3.66% 4.89% 3.80%	0.20% 0.18% 0.69% 0.15%	0.14% 0.13% 0.49% 0.10%	3.81% 3.57% 4.40% 3.72%	6.73% (0.55%)	(
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579	\$970,895 \$944,189 \$1,052,591 \$1,074,565 \$1,076,210	67.29% 54.09% 80.49% 69.24% 87.21%	26.39% 49.26% 24.43% 34.55% 19.79%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576	3.87% 3.66% 4.89% 3.80% 4.28%	0.20% 0.18% 0.69% 0.15% 0.47%	0.14% 0.13% 0.49% 0.10% 0.33%	3.81% 3.57% 4.40% 3.72% 4.01%	6.73% (0.55%) 38.09% (5.11%) 2.00%	
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$913,397	\$970,895 \$944,189 \$1,052,591 \$1,074,565 \$1,076,210 \$1,199,325	67.29% 54.09% 80.49% 69.24% 87.21% 76.16%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252	3.87% 3.66% 4.89% 3.80% 4.28% 4.56%	0.20% 0.18% 0.69% 0.15% 0.47% 0.52%	0.14% 0.13% 0.49% 0.10% 0.33% 0.37%	3.81% 3.57% 4.40% 3.72% 4.01% 4.22%	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03%	
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$913,397 \$934,834	\$970,895 \$944,189 \$1,052,591 \$1,074,565 \$1,076,210 \$1,199,325 \$1,325,909	67.29% 54.09% 80.49% 69.24% 87.21% 76.16% 70.51%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 33.45%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060	3.87% 3.66% 4.89% 3.80% 4.28% 4.56% 4.31%	0.20% 0.18% 0.69% 0.15% 0.47% 0.52% 0.15%	0.14% 0.13% 0.49% 0.10% 0.33% 0.37% 0.09%	3.81% 3.57% 4.40% 3.72% 4.01% 4.22% 4.30%	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%)	(1
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$913,397 \$934,834 \$1,431,502	\$970,895 \$944,189 \$1,052,591 \$1,074,565 \$1,076,210 \$1,199,325 \$1,325,909 \$1,326,921	67.29% 54.09% 80.49% 69.24% 87.21% 76.16% 70.51% 91.71%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 33.45% 19.34%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959	3.87% 3.66% 4.89% 3.80% 4.28% 4.28% 4.31% 4.39%	0.20% 0.18% 0.69% 0.47% 0.52% 0.15% 1.22%	0.14% 0.13% 0.49% 0.10% 0.33% 0.37% 0.09% 1.07%	3.81% 3.57% 4.40% 3.72% 4.01% 4.22% 4.30% 4.30%	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%) 18.65%	(1
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$938,579 \$934,834 \$1,431,502 \$1,520,104	\$970,895 \$944,189 \$1,052,591 \$1,074,565 \$1,076,210 \$1,199,325 \$1,325,909 \$1,325,909 \$1,560,921 \$1,538,604	67.29% 54.09% 80.49% 69.24% 76.16% 76.16% 70.51% 91.71% 98.80%	26.39% 49.26% 24.43% 34.55% 30.64% 33.45% 19.34% 10.66%	\$6,111 \$5,300 \$12,867 \$6,574 \$8,252 \$5,060 \$12,959 \$15,312	3.87% 3.66% 4.89% 3.80% 4.28% 4.56% 4.31% 4.51% 4.31% 3.36%	0.20% 0.18% 0.69% 0.15% 0.47% 0.52% 0.15% 1.22% 0.90%	0.14% 0.13% 0.49% 0.33% 0.33% 0.09% 1.07% 0.73%	3.81% 3.57% 4.40% 3.72% 4.01% 4.22% 4.30% 4.30% 4.01% 2.70%	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%) 18.65% 4.37%	(1
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B.	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$934,834 \$1,431,502 \$1,520,104 \$578,120	\$970,895 \$944,189 \$1,052,591 \$1,074,565 \$1,076,210 \$1,199,325 \$1,325,909 \$1,560,921 \$1,538,604 \$1,967,424	67.29% 54.09% 80.49% 87.21% 76.16% 70.51% 91.71% 98.80% 29.38%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 33.45% 19.34% 10.66% 78.34%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959 \$15,312 \$7,634	3.87% 3.66% 4.89% 4.28% 4.28% 4.56% 4.31% 3.36% 2.53%	0.20% 0.18% 0.69% 0.47% 0.52% 0.15% 1.22% 0.90% 0.13%	0.14% 0.13% 0.49% 0.33% 0.37% 0.09% 1.07% 0.73% 0.13%	3.81% 3.57% 4.40% 3.72% 4.01% 4.22% 4.30% 2.70% 2.41%	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%) 18.65% 4.37% 3.10%	() () (1
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$934,834 \$1,431,502 \$1,520,104 \$578,120 \$1,627,264	\$970,895 \$944,189 \$1,052,591 \$1,076,210 \$1,199,325 \$1,325,909 \$1,538,604 \$1,538,604 \$1,967,424 \$2,090,008	67.29% 54.09% 80.49% 87.21% 76.16% 70.51% 91.71% 98.80% 29.38% 77.86%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 33.45% 19.34% 10.66% 78.34% 20.90%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959 \$15,312 \$7,634 \$4,293	3.87% 3.66% 4.89% 4.28% 4.28% 4.56% 4.31% 4.99% 3.36% 2.53% 4.47%	0.20% 0.18% 0.69% 0.47% 0.52% 0.15% 1.22% 0.90% 0.13% 0.42%	0.14% 0.13% 0.49% 0.33% 0.37% 0.09% 1.07% 0.73% 0.13% 0.29%	3.81% 3.57% 4.40% 4.01% 4.22% 4.30% 4.01% 2.70% 2.41% 4.24%	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%) 18.65% 4.37% 3.10% 7.28%	() () (1
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,330 \$2,206,292 \$2,425,318 \$2,464,793	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$933,8579 \$933,834 \$1,431,502 \$1,520,104 \$578,120 \$1,627,264 \$1,717,611	\$970,895 \$944,189 \$1,052,591 \$1,074,565 \$1,109,325 \$1,325,909 \$1,560,921 \$1,538,604 \$1,967,424 \$2,090,008 \$2,170,329	67.29% 54.09% 80.49% 69.24% 87.21% 70.51% 91.71% 98.80% 29.38% 77.86% 79.14%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 33.45% 19.34% 10.66% 78.34% 20.90% 24.54%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959 \$15,312 \$7,634 \$4,293 \$8,558	3.87% 3.66% 4.89% 4.28% 4.28% 4.28% 4.31% 4.99% 3.36% 2.53% 4.47% 3.96%	$\begin{array}{c} 0.20\%\\ 0.18\%\\ 0.69\%\\ 0.15\%\\ 0.47\%\\ 0.52\%\\ 0.15\%\\ 1.22\%\\ 0.90\%\\ 0.13\%\\ 0.42\%\\ 0.90\%\\ 0.13\%\\ 0.42\%\\ 0.16\%\end{array}$	0.14% 0.13% 0.49% 0.10% 0.33% 0.09% 1.07% 0.73% 0.73% 0.29% 0.08%	3.81% 3.57% 4.40% 3.72% 4.01% 4.22% 4.30% 4.01% 2.70% 2.41% 4.24% 3.91%	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%) 18.65% 4.37% 3.10% 7.28% (0.26%)	() () (1
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of Marin Exchange Bank	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,345,123 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$934,834 \$1,431,502 \$1,520,104 \$578,120 \$1,627,264 \$1,717,611 \$1,506,469	\$970,895 \$944,189 \$1,052,591 \$1,074,565 \$1,076,210 \$1,199,325 \$1,325,909 \$1,550,921 \$1,550,921 \$1,560,921 \$1,560,921 \$1,560,921 \$1,967,424 \$2,090,008 \$2,170,329 \$2,365,352	67.29% 54.09% 69.24% 87.21% 76.16% 91.71% 98.80% 29.38% 77.86% 79.14% 63.69%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 19.34% 10.66% 78.34% 20.90% 24.54% 33.26%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959 \$15,312 \$7,634 \$4,293 \$8,558 \$6,538	3.87% 3.66% 4.89% 4.28% 4.28% 4.28% 4.31% 4.99% 3.36% 2.53% 4.47% 3.96% 3.70%	$\begin{array}{c} 0.20\%\\ 0.18\%\\ 0.69\%\\ 0.15\%\\ 0.47\%\\ 0.52\%\\ 0.15\%\\ 1.22\%\\ 0.90\%\\ 0.13\%\\ 0.42\%\\ 0.16\%\\ 0.12\%\\ 0.16\%\end{array}$	0.14% 0.13% 0.49% 0.10% 0.33% 0.37% 0.09% 1.07% 0.73% 0.73% 0.29% 0.08%	3.81% 3.57% 4.40% 3.72% 4.01% 4.22% 4.30% 4.01% 2.70% 2.41% 3.91% 3.91%	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%) 18.65% 4.37% 3.10% 7.28% (0.26%) 2.51%	((((1
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,186,524 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,330 \$2,206,292 \$2,425,318 \$2,464,793	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$933,8579 \$933,834 \$1,431,502 \$1,520,104 \$578,120 \$1,627,264 \$1,717,611	\$970,895 \$944,189 \$1,052,591 \$1,074,565 \$1,109,325 \$1,325,909 \$1,560,921 \$1,538,604 \$1,967,424 \$2,090,008 \$2,170,329	67.29% 54.09% 80.49% 69.24% 87.21% 70.51% 91.71% 98.80% 29.38% 77.86% 79.14%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 33.45% 19.34% 10.66% 78.34% 20.90% 24.54%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959 \$15,312 \$7,634 \$4,293 \$8,558	3.87% 3.66% 4.89% 4.28% 4.28% 4.28% 4.31% 4.99% 3.36% 2.53% 4.47% 3.96%	$\begin{array}{c} 0.20\%\\ 0.18\%\\ 0.69\%\\ 0.15\%\\ 0.47\%\\ 0.52\%\\ 0.15\%\\ 1.22\%\\ 0.90\%\\ 0.13\%\\ 0.42\%\\ 0.90\%\\ 0.13\%\\ 0.42\%\\ 0.16\%\end{array}$	0.14% 0.13% 0.49% 0.10% 0.33% 0.09% 1.07% 0.73% 0.73% 0.29% 0.08%	3.81% 3.57% 4.40% 3.72% 4.01% 4.22% 4.30% 4.01% 2.70% 2.41% 3.91% 3.91%	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%) 18.65% 4.37% 3.10% 7.28% (0.26%)	((((1
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396 \$2,981,404	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$934,834 \$1,431,502 \$1,520,104 \$578,120 \$1,627,264 \$1,717,611 \$1,506,469 \$1,847,378	\$970,895 \$944,189 \$1,052,591 \$1,074,565 \$1,076,210 \$1,199,325 \$1,325,909 \$1,560,921 \$1,558,604 \$1,967,424 \$2,090,008 \$2,170,329 \$2,365,352 \$2,379,787	67.29% 54.09% 80.49% 69.24% 87.21% 76.16% 91.71% 98.80% 29.38% 77.86% 79.14% 63.69% 77.63%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 33.45% 10.66% 78.34% 20.90% 24.54% 33.26% 35.69%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959 \$15,312 \$7,634 \$4,293 \$8,558 \$6,538 \$7,908	3.87% 3.66% 4.89% 4.28% 4.56% 4.31% 3.36% 2.53% 4.47% 3.96% 3.70% 4.22%	$\begin{array}{c} 0.20\%\\ 0.18\%\\ 0.69\%\\ 0.15\%\\ 0.47\%\\ 0.52\%\\ 0.15\%\\ 1.22\%\\ 0.90\%\\ 0.13\%\\ 0.42\%\\ 0.16\%\\ 0.12\%\\ 0.12\%\\ \end{array}$	0.14% 0.13% 0.49% 0.33% 0.37% 0.09% 1.07% 0.73% 0.13% 0.29% 0.08% 0.08%	$\begin{array}{c} 3.81\%\\ 3.57\%\\ 4.40\%\\ 3.72\%\\ 4.01\%\\ 4.22\%\\ 4.30\%\\ 4.01\%\\ 2.70\%\\ 2.41\%\\ 4.24\%\\ 3.91\%\\ 3.67\%\\ 4.16\%\end{array}$	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%) 18.65% 4.37% 3.10% 7.28% (0.26%) 2.51% (0.58%)	(1)
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$933,837 \$934,834 \$1,431,502 \$1,520,104 \$578,102 \$1,627,264 \$1,717,611 \$1,506,469 \$1,847,378 \$2,344,448	\$970,895 \$944,189 \$1,074,565 \$1,076,210 \$1,199,325 \$1,325,909 \$1,560,921 \$1,538,604 \$1,967,424 \$2,090,008 \$2,170,329 \$2,365,352 \$2,379,787 \$2,698,681	67.29% 54.09% 80.49% 69.24% 87.21% 70.51% 91.71% 98.80% 22.38% 77.86% 77.86% 77.86% 77.63% 86.87%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 33.45% 10.66% 78.34% 20.90% 24.54% 33.26% 35.69%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959 \$15,312 \$7,634 \$4,293 \$8,558 \$6,538 \$7,908 \$9,267	3.87% 3.66% 4.89% 3.80% 4.28% 4.28% 4.31% 4.99% 3.36% 3.70% 4.47% 3.96% 3.70% 4.22% 4.38%	0.20% 0.18% 0.69% 0.15% 0.47% 0.52% 0.15% 1.22% 0.90% 0.42% 0.42% 0.12% 0.12% 0.12% 0.12% 0.38%	0.14% 0.13% 0.49% 0.10% 0.33% 0.09% 1.07% 0.73% 0.29% 0.08% 0.08% 0.08% 0.08% 0.22%	3.81% 3.57% 4.40% 3.72% 4.01% 4.22% 4.30% 4.01% 2.70% 2.41% 4.24% 3.91% 3.67% 4.16% 4.19%	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%) 18.65% 4.37% 3.10% 7.28% (0.26%) 2.51% (0.58%) 1.44%	(((((((((((((((((((
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,330 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$934,834 \$1,431,502 \$1,520,104 \$578,120 \$1,627,264 \$1,717,611 \$1,506,469 \$1,847,378 \$2,344,448 \$1,962,378	\$970,895 \$944,189 \$1,074,565 \$1,076,210 \$1,199,325 \$1,325,909 \$1,560,921 \$1,560,921 \$1,560,921 \$1,560,921 \$1,560,921 \$1,560,921 \$1,967,424 \$2,090,008 \$2,170,329 \$2,365,352 \$2,379,787 \$2,698,681 \$2,705,981	67.29% 54.09% 69.24% 87.21% 76.16% 91.71% 98.80% 29.38% 77.86% 79.14% 63.69% 77.63% 86.87% 72.52%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 19.34% 10.66% 78.34% 20.90% 24.54% 33.26% 35.69% 14.31% 32.74%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959 \$15,312 \$7,634 \$4,293 \$8,558 \$6,538 \$7,908 \$9,267 \$10,304	3.87% 3.66% 4.89% 4.28% 4.28% 4.28% 4.31% 4.99% 3.36% 2.53% 4.47% 3.96% 3.70% 4.22% 4.38% 4.41%	0.20% 0.18% 0.69% 0.15% 0.15% 0.15% 1.22% 0.90% 0.13% 0.13% 0.12% 0.12% 0.12%	0.14% 0.13% 0.49% 0.10% 0.33% 0.37% 0.09% 1.07% 0.73% 0.29% 0.08% 0.08% 0.08% 0.08% 0.22% 0.17%	3.81% 3.57% 4.40% 3.72% 4.01% 4.22% 4.30% 4.01% 2.70% 2.41% 3.91% 3.67% 4.16% 4.19% 4.27%	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%) 18.65% 4.37% 3.10% 7.28% (0.26%) 2.51% (0.26%) 1.44% 19.66%	(1)
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$934,834 \$1,431,502 \$1,520,104 \$578,120 \$1,627,264 \$1,717,611 \$1,506,469 \$1,847,378 \$2,344,448 \$1,962,378 \$3,061,194	\$970,895 \$944,189 \$1,074,565 \$1,076,210 \$1,199,325 \$1,325,909 \$1,560,921 \$1,560,921 \$1,560,921 \$1,560,921 \$1,560,921 \$2,090,008 \$2,170,329 \$2,365,352 \$2,379,787 \$2,698,681 \$2,705,981 \$3,469,146	67.29% 54.09% 80.49% 69.24% 87.21% 76.16% 91.71% 98.80% 29.38% 77.86% 79.14% 63.69% 77.63% 86.87% 72.52% 88.24%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 19.34% 10.66% 78.34% 20.90% 24.54% 33.26% 35.69% 14.31% 32.74%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959 \$15,312 \$7,634 \$4,293 \$8,558 \$6,538 \$7,908 \$9,267 \$10,304 \$4,635	3.87% 3.66% 4.89% 3.80% 4.28% 4.56% 4.31% 4.99% 3.36% 2.53% 4.47% 3.96% 3.70% 4.22% 4.38% 4.41% 4.13%	0.20% 0.18% 0.69% 0.15% 0.47% 0.52% 1.22% 0.90% 0.13% 0.42% 0.18% 0.12% 0.12% 0.12% 0.12% 0.38% 0.29% 0.38%	0.14% 0.13% 0.49% 0.10% 0.33% 0.37% 0.09% 1.07% 0.73% 0.13% 0.29% 0.08% 0.08% 0.08% 0.08% 0.22%	3.81% 3.57% 4.40% 3.72% 4.01% 4.22% 4.30% 4.01% 2.70% 2.41% 4.24% 3.91% 3.67% 4.16% 4.19% 4.22% 3.94%	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%) 18.65% 4.37% 3.10% 7.28% (0.26%) 2.51% (0.26%) 2.51% (0.58%) 1.44% 19.66% (8.12%)	(((((((
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank Tri Counties Bank	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919 \$4,861,411	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$934,834 \$1,431,502 \$1,520,104 \$578,120 \$1,627,264 \$1,717,611 \$1,506,469 \$1,847,378 \$2,344,448 \$1,962,378 \$3,061,194 \$3,149,914	\$970,895 \$944,189 \$1,074,565 \$1,076,210 \$1,199,325 \$1,325,909 \$1,560,921 \$1,538,604 \$1,967,424 \$2,090,008 \$2,170,329 \$2,365,352 \$2,379,787 \$2,698,681 \$2,705,981 \$3,469,146 \$4,080,291	67.29% 54.09% 69.24% 87.21% 76.16% 70.51% 91.71% 98.80% 29.38% 77.86% 79.14% 63.69% 77.63% 86.87% 72.52% 88.24% 77.20%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 33.45% 19.34% 10.66% 78.34% 20.90% 24.54% 33.26% 35.69% 14.31% 32.74% 13.62% 23.48%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959 \$15,312 \$7,634 \$4,293 \$8,558 \$6,538 \$7,908 \$9,267 \$10,304 \$4,635 \$4,823	3.87% 3.66% 4.89% 4.28% 4.56% 4.31% 4.99% 3.36% 2.53% 4.47% 3.96% 3.70% 4.22% 4.38% 4.41% 4.13%	0.20% 0.18% 0.69% 0.15% 0.52% 0.52% 0.90% 0.13% 0.42% 0.13% 0.42% 0.12% 0.12% 0.12% 0.12% 0.38% 0.38% 0.23%	0.14% 0.13% 0.49% 0.10% 0.33% 0.09% 1.07% 0.73% 0.13% 0.29% 0.08% 0.08% 0.08% 0.08% 0.08% 0.22% 0.17% 0.22% 0.16%	$\begin{array}{c} 3.81\%\\ 3.57\%\\ 4.40\%\\ 3.72\%\\ 4.01\%\\ 4.22\%\\ 4.30\%\\ 4.01\%\\ 2.70\%\\ 2.41\%\\ 3.91\%\\ 3.67\%\\ 4.16\%\\ 4.19\%\\ 4.27\%\\ 3.94\%\\ 4.19\%\\ \end{array}$	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%) 18.65% 4.37% 3.10% 7.28% (0.26%) 2.51% (0.58%) 1.44% 19.66% (8.12%) 4.28%	(((((((
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank Tri Counties Bank WestAmerica Bank	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,206,292 \$2,425,318 \$2,464,793 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919 \$4,861,411 \$5,537,276	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$933,837 \$934,834 \$1,431,502 \$1,520,104 \$578,120 \$1,627,264 \$1,717,611 \$1,506,469 \$1,847,378 \$2,344,448 \$1,962,378 \$3,061,194 \$3,149,914 \$1,200,192	\$970,895 \$944,189 \$1,074,565 \$1,076,210 \$1,199,325 \$1,325,909 \$1,560,921 \$1,538,604 \$1,967,424 \$2,090,008 \$2,170,329 \$2,365,352 \$2,379,787 \$2,698,681 \$2,705,981 \$3,469,146 \$4,080,291 \$4,889,990	67.29% 54.09% 80.49% 69.24% 87.21% 91.71% 98.80% 77.63% 79.14% 63.69% 77.63% 86.87% 72.52% 88.24% 77.20% 24.54%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 33.45% 10.66% 78.34% 20.90% 24.54% 33.26% 35.69% 14.31% 32.74% 13.62% 23.48% 66.47%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959 \$15,312 \$7,634 \$4,293 \$8,558 \$6,538 \$7,908 \$9,267 \$10,304 \$4,635 \$4,823 \$7,423	3.87% 3.66% 4.89% 3.80% 4.28% 4.56% 4.31% 4.99% 3.36% 3.70% 4.47% 3.96% 3.70% 4.22% 4.38% 4.41% 4.13% 4.31% 2.82%	0.20% 0.18% 0.69% 0.47% 0.52% 0.52% 0.90% 0.13% 0.42% 0.42% 0.16% 0.12% 0.38% 0.29% 0.38% 0.23% 0.23%	0.14% 0.13% 0.49% 0.10% 0.33% 0.09% 1.07% 0.73% 0.29% 0.08% 0.08% 0.08% 0.22% 0.17% 0.22% 0.16% 0.06%	$\begin{array}{c} 3.81\%\\ 3.57\%\\ 4.40\%\\ 3.72\%\\ 4.01\%\\ 4.22\%\\ 4.30\%\\ 4.30\%\\ 4.01\%\\ 2.70\%\\ 2.41\%\\ 4.24\%\\ 3.91\%\\ 3.67\%\\ 4.16\%\\ 4.19\%\\ 4.27\%\\ 3.94\%\\ 4.19\%\\ 4.289\%\\ \end{array}$	6.73% (0.55%) 38.09% (5.11%) 2.00% (8.67%) 18.65% 4.37% 3.10% 7.28% (0.26%) 2.51% (0.26%) 2.51% (0.58%) 1.44% 19.66% (8.12%) 4.28% 2.42%	
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank Tri Counties Bank WestAmerica Bank	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,390 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,336 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919 \$4,861,411 \$5,537,276 \$6,133,131	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$9334,834 \$1,431,502 \$1,520,104 \$578,120 \$1,627,264 \$1,717,611 \$1,506,469 \$1,847,378 \$2,344,448 \$1,962,378 \$3,061,194 \$3,149,914 \$1,200,192 \$4,409,116	\$970,895 \$944,189 \$1,074,565 \$1,076,210 \$1,199,325 \$1,325,909 \$1,560,921 \$1,538,604 \$1,967,424 \$2,090,008 \$2,170,329 \$2,365,352 \$2,379,787 \$2,698,681 \$2,705,981 \$3,469,146 \$4,080,291 \$4,889,990 \$4,822,461	67.29% 54.09% 80.49% 69.24% 87.21% 70.51% 91.71% 98.80% 29.38% 77.86% 77.86% 77.63% 86.87% 72.52% 88.24% 77.20% 24.54% 91.43%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 33.45% 10.66% 78.34% 20.90% 24.54% 33.26% 35.69% 14.31% 32.74% 13.62% 23.48% 66.47%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959 \$15,312 \$7,634 \$4,293 \$8,558 \$6,538 \$7,908 \$9,267 \$10,304 \$4,635 \$4,823 \$7,423 \$7,423	3.87% 3.66% 4.89% 4.28% 4.26% 4.31% 4.99% 3.36% 2.53% 4.47% 3.96% 3.70% 4.22% 4.47% 4.22% 4.38% 4.41% 4.13% 2.82% 4.61%	0.20% 0.18% 0.69% 0.15% 0.47% 0.52% 0.15% 1.22% 0.90% 0.13% 0.42% 0.13% 0.12% 0.12% 0.38% 0.29% 0.38% 0.29% 0.38% 0.23% 0.77% 0.71%	0.14% 0.13% 0.49% 0.10% 0.33% 0.09% 1.07% 0.73% 0.29% 0.08% 0.08% 0.08% 0.22% 0.17% 0.22% 0.16% 0.04% 0.42%	3.81% 3.57% 4.40% 3.72% 4.01% 4.22% 4.30% 4.01% 2.70% 2.41% 3.91% 3.67% 4.16% 4.19% 4.27% 3.94% 4.27% 3.94% 4.28%	6.73% (0.55%) 38.09% (5.11%) 2.00% 16.03% (8.67%) 18.65% 4.37% 3.10% 7.28% (0.26%) 2.51% (0.26%) 2.51% (0.58%) 1.44% 19.66% (8.12%) 4.28% 2.42% 17.58%	
Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce United Business Bank Central Valley Community Bank Poppy Bank River City Bank El Dorado Savings Bank, F.S.B. Bank of the Sierra Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank Tri Counties Bank WestAmerica Bank	\$1,034,099 \$1,069,476 \$1,112,976 \$1,158,054 \$1,282,306 \$1,345,123 \$1,588,754 \$1,762,442 \$2,082,206,292 \$2,425,318 \$2,464,793 \$2,206,292 \$2,425,318 \$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919 \$4,861,411 \$5,537,276	\$653,298 \$510,680 \$847,194 \$744,074 \$938,579 \$933,837 \$934,834 \$1,431,502 \$1,520,104 \$578,120 \$1,627,264 \$1,717,611 \$1,506,469 \$1,847,378 \$2,344,448 \$1,962,378 \$3,061,194 \$3,149,914 \$1,200,192	\$970,895 \$944,189 \$1,074,565 \$1,076,210 \$1,199,325 \$1,325,909 \$1,560,921 \$1,538,604 \$1,967,424 \$2,090,008 \$2,170,329 \$2,365,352 \$2,379,787 \$2,698,681 \$2,705,981 \$3,469,146 \$4,080,291 \$4,889,990	67.29% 54.09% 80.49% 69.24% 87.21% 91.71% 98.80% 77.63% 79.14% 63.69% 77.63% 86.87% 72.52% 88.24% 77.20% 24.54%	26.39% 49.26% 24.43% 34.55% 19.79% 30.64% 33.45% 10.66% 78.34% 20.90% 24.54% 33.26% 35.69% 14.31% 32.74% 13.62% 23.48% 66.47%	\$6,111 \$5,300 \$12,867 \$6,054 \$6,576 \$8,252 \$5,060 \$12,959 \$15,312 \$7,634 \$4,293 \$8,558 \$6,538 \$7,908 \$9,267 \$10,304 \$4,635 \$4,823 \$7,423	3.87% 3.66% 4.89% 3.80% 4.28% 4.56% 4.31% 4.99% 3.36% 3.70% 4.47% 3.96% 3.70% 4.22% 4.38% 4.41% 4.13% 4.31% 2.82%	0.20% 0.18% 0.69% 0.47% 0.52% 0.52% 0.90% 0.13% 0.42% 0.42% 0.16% 0.12% 0.38% 0.29% 0.38% 0.23% 0.23%	0.14% 0.13% 0.49% 0.10% 0.33% 0.09% 1.07% 0.73% 0.29% 0.08% 0.08% 0.08% 0.22% 0.17% 0.22% 0.16% 0.06%	3.81% 3.57% 4.40% 3.72% 4.01% 4.22% 4.30% 4.01% 2.70% 2.41% 3.91% 3.67% 4.16% 4.19% 4.27% 3.94% 4.27% 3.94% 4.28%	6.73% (0.55%) 38.09% (5.11%) 2.00% (8.67%) 18.65% 4.37% 3.10% 7.28% (0.26%) 2.51% (0.26%) 2.51% (0.58%) 1.44% 19.66% (8.12%) 4.28% 2.42%	(1

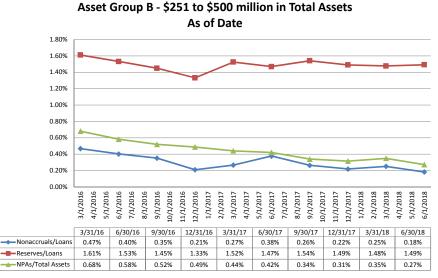
Note: Report includes only bank-level data.

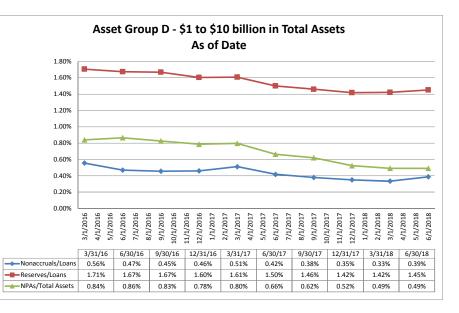
Asset Quality

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









Asset Quality

June 30, 2018

Source: SNL Financial

Note: Report includes only bank-level data.

Asset Quality

June 30, 2018

Run Date: August 7, 2018

	As of Date											
egion Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Asse (%)					
•												
sset 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%	0.0					
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					
sset Group B - \$251 to \$500 million in total assets												
Summit Bank	\$252,201	\$0	0.00%	2.15%	NM	0.71%	0.0					
Liberty Bank	\$260,331	\$0	0.00%	1.46%	103.97%	7.15%	1.00					
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%	0.0					
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%	0.7					
AltaPacific Bank	\$432,589	\$49	0.01%	1.26%	NM	0.48%	0.07					

Source: SNL Financial

Note: Report includes only bank-level data.

Asset Quality

June 30, 2018

Run Date: August 7, 2018

				As of Date			
Region Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Asset (%)
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%	
Santa Cruz County Bank	\$635,257	\$0	0.00%	2.00%	NA	0.00%	
American River Bank	\$675,657	\$1,944	0.66%	1.52%	54.75%	15.21%	
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%	
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%	
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%	
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
Forman & Marchanta David AControl Oplitania	AA AAF AF A		0.000/	a 4 a a 4	700 050/	a 4 a a 4	

\$3,085,871

\$3,122,015

\$3,814,919

\$4,861,411

\$5,537,276

\$6,133,131

\$6,507,646

\$2,698,983

\$729

\$26,034

\$11,648

\$25,420

\$4,893

\$23,148

\$4,640

\$6,503

0.03%

1.33%

0.38%

0.81%

0.41%

0.53%

0.08%

0.39%

2.18%

1.36%

1.55%

0.94%

1.92%

0.60%

0.58%

1.45%

720.85%

101.39%

194.08%

89.02%

233.98%

110.67%

353.52%

250.61%

2.19%

9.21%

6.99%

6.57%

2.81%

5.73%

1.28%

4.74%

0.26%

0.84%

0.65%

0.71%

0.19%

0.43%

0.14%

0.49%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

Farmers & Merchants Bank of Central California

Heritage Bank of Commerce

Fremont Bank

Tri Counties Bank

WestAmerica Bank

Luther Burbank Savings

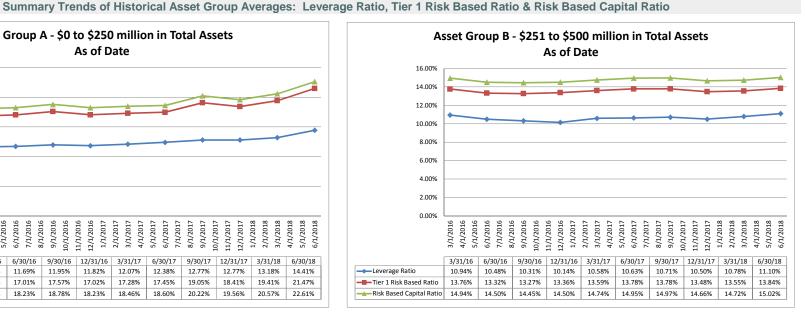
Average of Asset Group D

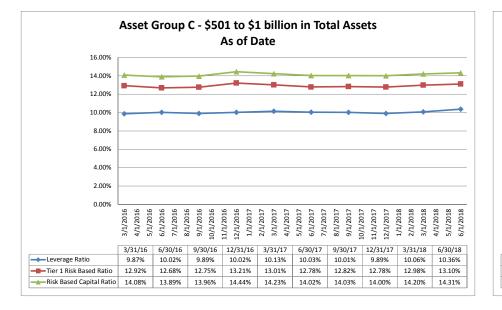
Mechanics Bank

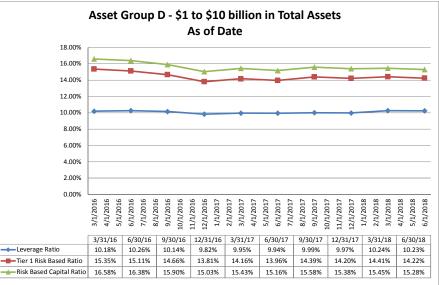
Capital Adequacy

June 30, 2018

Asset Group A - \$0 to \$250 million in Total Assets As of Date 25.00% 20.00% 15.00% 10.00% 5.00% 0.00% 1/1/2018 2/1/2018 3/1/2018 4/1/2016 5/1/2016 8/1/2016 9/1/2016 12/1/2016 1/1/2017 5/1/2017 6/1/2017 9/1/2017 10/1/2017 3/1/2016 6/1/2016 7/1/2016 10/1/2016 11/1/2016 2/1/2017 3/1/2017 4/1/2017 7/1/2017 8/1/2017 11/1/2017 12/1/2017 4/1/2018 5/1/2018 6/1/201 3/31/16 6/30/16 3/31/17 6/30/17 9/30/17 6/30/18 9/30/16 12/31/16 12/31/17 3/31/18 Leverage Ratio 11.62% 11.69% 11.95% 11.82% 12.07% 12.38% 12.77% 12.77% 13.18% 14.41% 21.47% Tier 1 Risk Based Ratio 16.82% 17.01% 17.57% 17.02% 17.28% 17.45% 19.05% 18.41% 19.41% -Risk Based Capital Ratio 18.04% 18.23% 18.78% 18.23% 18.46% 18.60% 20.22% 19.56% 20.57% 22.61%

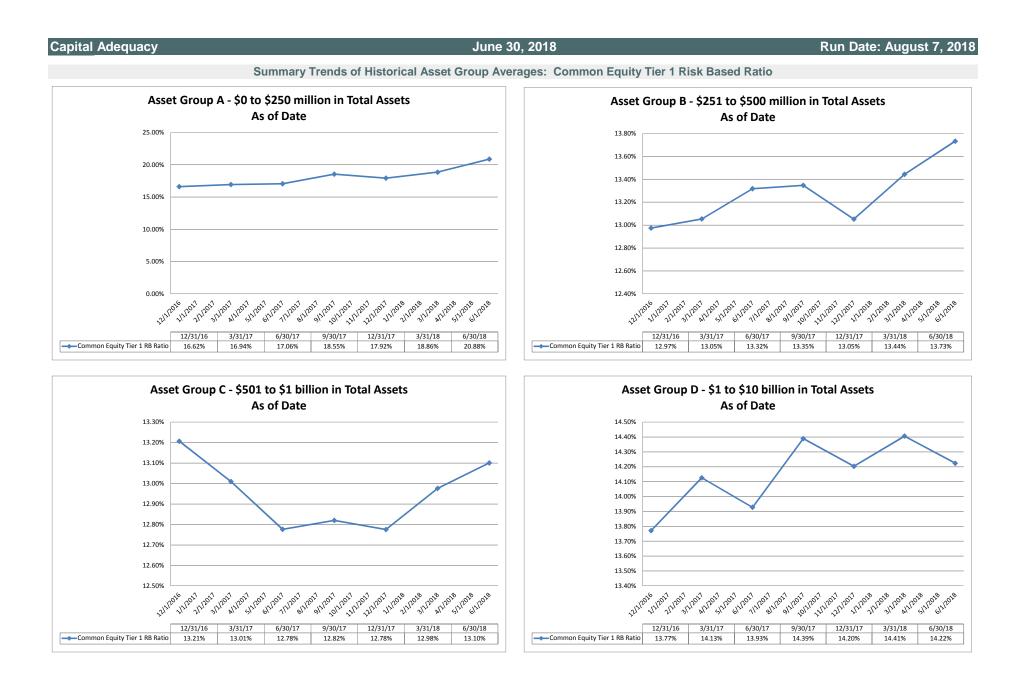






Source: SNL Financial

Note: Report includes only bank-level data.



Note: Report includes only bank-level data.

Capital Adequacy

June 30, 2018

Run Date: August 7, 2018

			1	As of Da	te			I
agion Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equi Tier 1 Risk Bas Ratio (%)
sset 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%	54.0
Bank of Feather River	\$114,134	\$12,601	\$12,601	\$12,601	10.91%	12.01%	13.26%	12.0
Gateway Bank, F.S.B.	\$120,867	\$16,246	\$16,717	\$13,030	14.07%	34.99%	36.27%	27.2
Golden Pacific Bank, National Association	\$132,018	\$12,350	\$11,904	\$11,904	9.38%	13.63%	14.88%	13.6
Beacon Business Bank, National Association	\$136,919	\$18,204	\$16,930	\$16,930	13.12%	17.50%	18.77%	17.5
Metropolitan Bank	\$165,703	\$18,775	\$19,109	\$19,109	11.65%	17.35%	18.61%	17.3
Monterey County Bank	\$170,455	\$15,197	\$16,731	\$16,731	9.81%	12.46%	13.24%	12.4
First Federal Savings and Loan Association of San								
Rafael	\$198.052	\$39,921	\$39,921	\$39,921	20.34%	25.92%	26.53%	25.9
Bank of Rio Vista	\$210,032	\$25,853	\$28,258	\$28,258	13.45%	23.41%	24.66%	23.4
Merchants National Bank of Sacramento	\$218,192	\$19.835	\$22,769	\$22,769	10.54%	22.68%	23.93%	
Northern California National Bank	\$225.823	\$20,498	\$21,169	\$21,169	9.29%	20.05%	21.30%	
Golden Valley Bank	\$235.622	\$22,953	\$23,970	\$23,970	10.32%	13.16%	14.27%	
Cornerstone Community Bank	\$244,745	\$25,610	\$25,621	\$25,621	10.72%	11.87%	12.81%	
			.					
Average of Asset Group A	\$172,605	\$21,471	\$22,060	\$21,776	14.41%	21.47%	22.61%	20.8
sset 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%	15.6
Liberty Bank	\$260,331	\$35,863	\$34,966	\$34,966	12.91%	13.79%	14.99%	13.7
Pacific Valley Bank	\$267,692	\$31,529	\$31,057	\$31,057	11.74%	13.65%	14.91%	13.6
Murphy Bank	\$270,326	\$30,405	\$30,405	\$30,405	11.52%	13.74%	14.79%	13.7
Mission National Bank	\$280,469	\$28,999	\$28,999	\$28,999	10.50%	15.22%	16.47%	
Lighthouse Bank	\$281.882	\$36,659	\$36,736	\$36,736	13.60%	13.58%	14.84%	
Bank of San Francisco	\$309,286	\$34,738	\$34,427	\$34,427	11.29%	15.36%	16.61%	
Redwood Capital Bank	\$349,998	\$30,144	\$30,531	\$30,531	8.89%	11.52%	12.77%	
River Valley Community Bank	\$359,653	\$28,555	\$29,668	\$29,668	8.15%	11.93%	12.79%	
Pinnacle Bank	\$360,487	\$37,222	\$37,207	\$37,207	10.50%	11.87%	13.06%	
Community Bank of the Bay	\$373,438	\$39,219	\$38,998	\$34,938	11.19%	12.92%	14.16%	
Fresno First Bank	\$413,514	\$36,847	\$37,440	\$37,440	9.32%	15.92%	17.17%	15.9
AltaPacific Bank	\$432,589	\$59,747	\$56,917	\$56,917	13.33%	14.74%	15.84%	14.7

Source: SNL Financial

Note: Report includes only bank-level data.

Capital Adequacy

June 30, 2018

Run Date: August 7, 2018

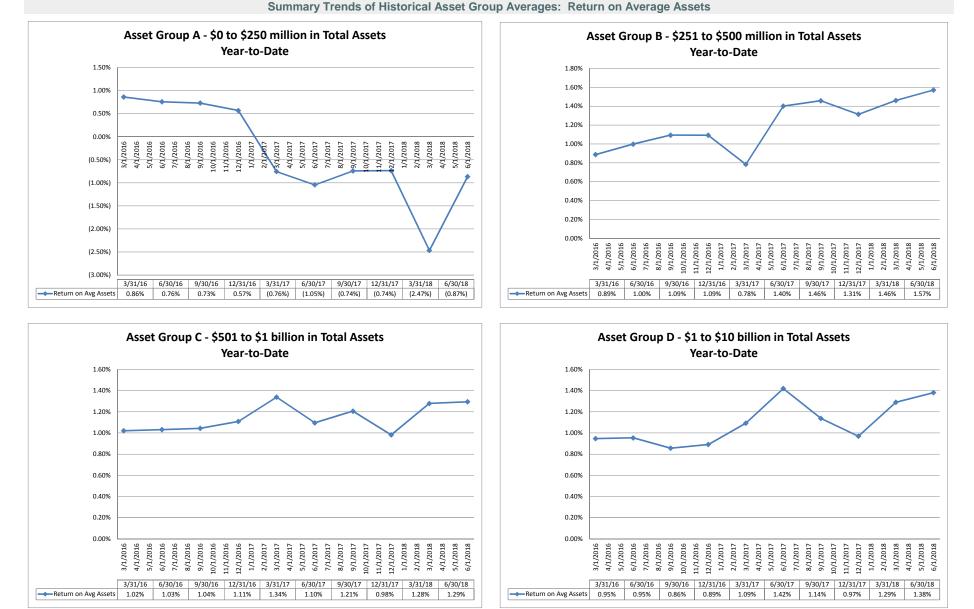
	As of Date										
egion Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equi Tier 1 Risk Base Ratio (%)			
-	· · · · ·										
sset Group 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%	12.4			
Avidbank	\$842,874	\$92,148	\$93,764	\$93,764	11.42%	10.69%	11.68%	10.6			
Premier Valley Bank Presidio Bank	\$846,215 \$853,318	\$138,450 \$80,739	\$82,719 \$80,903	\$82,719 \$80,903	10.85% 9.83%	14.03% 9.88%	14.48% 12.07%	14.0 9.8			
United Security Bank	\$877,443	\$113,642	\$80,903 \$109,961	\$109,961	9.83%	9.00% 17.07%	18.32%	9.0 17.0			
Suncrest Bank	\$883,022	\$127,069	\$82,690	\$82,690	12.33%	11.66%	12.18%	11.6			
California Bank of Commerce	\$910,928	\$102,031	\$93,548	\$93,548	10.56%	10.68%	12.38%	10.6			
Average of Asset Group C	\$762,575	\$84,605	\$76,152	\$76,152	10.36%	13.10%	14.31%	13.1			
	, <u>, , , , , , , , , , , , , , , , </u>		+· •, · •=								
sset 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%	10.5			
Savings Bank of Mendocino County	\$1,112,976	\$164,584	\$173,685	\$173,685	15.53%	26.36%	27.62%	26.3			
Five Star Bank	\$1,158,054	\$101,935	\$103,575	\$103,575	8.83%	10.57%	11.69%	10.5			
First Northern Bank of Dixon	\$1,186,524	\$100.637	\$107,455	\$107,455	9.06%	12.66%	13.92%	12.6			
Redding Bank of Commerce	\$1,282,306	\$134.133	\$135.653	\$135.653	10.60%	12.51%	13.72%	12.5			
United Business Bank	\$1,345,123	\$137,383	\$121,096	\$121,096	9.46%	13.36%	13.91%	13.3			
Central Valley Community Bank	\$1,588,754	\$213.679	\$160.082	\$160.082	10.44%	14.59%	15.43%	14.5			
Poppy Bank	\$1,762,442	\$191.266	\$193.911	\$193.911	11.59%	14.19%	15.45%	14.1			
River City Bank	\$2,082,390	\$194,963	\$197,450	\$197,450	9.67%	11.98%	13.24%	14.			
El Dorado Savings Bank, F.S.B.	\$2,002,390	\$228,489	\$223,926	\$223,926	10.23%	33.72%	34.50%	33.7			
				\$268,847	11.32%	14.57%	15.09%	33. <i>1</i> 14.5			
Rank of the Sierra							15.0976				
Bank of the Sierra	\$2,425,318 \$2,464,702	\$292,768 \$277,288	\$268,847 \$250,267	. ,			12 /00/				
Bank of Marin	\$2,464,793	\$277,388	\$250,367	\$250,367	10.23%	12.65%	13.49%	12.6			
Bank of Marin Exchange Bank	\$2,464,793 \$2,615,396	\$277,388 \$214,337	\$250,367 \$228,804	\$250,367 \$228,804	10.23% 8.70%	12.65% 12.93%	14.20%	12.6 12.9			
Bank of Marin Exchange Bank Bank of Stockton	\$2,464,793 \$2,615,396 \$2,981,404	\$277,388 \$214,337 \$458,314	\$250,367 \$228,804 \$437,294	\$250,367 \$228,804 \$437,294	10.23% 8.70% 14.99%	12.65% 12.93% 12.52%	14.20% 13.78%	12.6 12.9 12.5			
Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California	\$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871	\$277,388 \$214,337 \$458,314 \$313,410	\$250,367 \$228,804 \$437,294 \$317,503	\$250,367 \$228,804 \$437,294 \$317,503	10.23% 8.70% 14.99% 10.43%	12.65% 12.93% 12.52% 11.54%	14.20% 13.78% 12.80%	12.6 12.9 12.5 11.5			
Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce	\$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015	\$277,388 \$214,337 \$458,314 \$313,410 \$362,201	\$250,367 \$228,804 \$437,294 \$317,503 \$273,270	\$250,367 \$228,804 \$437,294 \$317,503 \$273,270	10.23% 8.70% 14.99% 10.43% 9.26%	12.65% 12.93% 12.52% 11.54% 11.36%	14.20% 13.78% 12.80% 12.50%	12.6 12.9 12.5 11.5 11.3			
Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank	\$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919	\$277,388 \$214,337 \$458,314 \$313,410 \$362,201 \$307,187	\$250,367 \$228,804 \$437,294 \$317,503 \$273,270 \$305,097	\$250,367 \$228,804 \$437,294 \$317,503 \$273,270 \$305,097	10.23% 8.70% 14.99% 10.43% 9.26% 7.79%	12.65% 12.93% 12.52% 11.54% 11.36% 9.95%	14.20% 13.78% 12.80% 12.50% 11.21%	12.6 12.9 12.5 11.5 11.3 9.9			
Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank Tri Counties Bank	\$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919 \$4,861,411	\$277,388 \$214,337 \$458,314 \$313,410 \$362,201 \$307,187 \$565,047	\$250,367 \$228,804 \$437,294 \$317,503 \$273,270 \$305,097 \$514,981	\$250,367 \$228,804 \$437,294 \$317,503 \$273,270 \$305,097 \$514,981	10.23% 8.70% 14.99% 10.43% 9.26% 7.79% 10.86%	12.65% 12.93% 12.52% 11.54% 11.36% 9.95% 13.01%	14.20% 13.78% 12.80% 12.50% 11.21% 13.85%	12.6 12.9 12.5 11.5 11.3 9.9 13.0			
Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank Tri Counties Bank WestAmerica Bank	\$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919 \$4,861,411 \$5,537,276	\$277,388 \$214,337 \$458,314 \$313,410 \$362,201 \$307,187 \$565,047 \$492,367	\$250,367 \$228,804 \$437,294 \$317,503 \$273,270 \$305,097 \$514,981 \$407,777	\$250,367 \$228,804 \$437,294 \$317,503 \$273,270 \$305,097 \$514,981 \$407,777	10.23% 8.70% 14.99% 10.43% 9.26% 7.79% 10.86% 7.54%	12.65% 12.93% 12.52% 11.54% 11.36% 9.95% 13.01% 13.18%	14.20% 13.78% 12.80% 12.50% 11.21% 13.85% 14.20%	12.6 12.9 12.5 11.5 11.3 9.9 13.0 13.1			
Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank Tri Counties Bank WestAmerica Bank Mechanics Bank	\$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919 \$4,861,411 \$5,537,276 \$6,133,131	\$277,388 \$214,337 \$458,314 \$313,410 \$362,201 \$307,187 \$565,047 \$492,367 \$819,387	\$250,367 \$228,804 \$437,294 \$317,503 \$273,270 \$305,097 \$514,981 \$407,777 \$465,828	\$250,367 \$228,804 \$437,294 \$317,503 \$273,270 \$305,097 \$514,981 \$407,777 \$465,828	10.23% 8.70% 14.99% 10.43% 9.26% 7.79% 10.86% 7.54% 8.25%	12.65% 12.93% 12.52% 11.54% 11.36% 9.95% 13.01% 13.18% 10.06%	14.20% 13.78% 12.80% 12.50% 11.21% 13.85% 14.20% 11.23%	12.6 12.9 12.5 11.5 11.3 9.9 13.0 13.1 10.0			
Bank of Marin Exchange Bank Bank of Stockton Farmers & Merchants Bank of Central California Heritage Bank of Commerce Fremont Bank Tri Counties Bank WestAmerica Bank	\$2,464,793 \$2,615,396 \$2,981,404 \$3,085,871 \$3,122,015 \$3,814,919 \$4,861,411 \$5,537,276	\$277,388 \$214,337 \$458,314 \$313,410 \$362,201 \$307,187 \$565,047 \$492,367	\$250,367 \$228,804 \$437,294 \$317,503 \$273,270 \$305,097 \$514,981 \$407,777	\$250,367 \$228,804 \$437,294 \$317,503 \$273,270 \$305,097 \$514,981 \$407,777	10.23% 8.70% 14.99% 10.43% 9.26% 7.79% 10.86% 7.54%	12.65% 12.93% 12.52% 11.54% 11.36% 9.95% 13.01% 13.18%	14.20% 13.78% 12.80% 12.50% 11.21% 13.85% 14.20%	12.6 12.9 12.5 11.5 11.3 9.9 13.0 13.1 10.0 18.5			

Source: SNL Financial

Note: Report includes only bank-level data.

Southern California

Performance Analysis



June 30, 2018

Source: SNL Financial

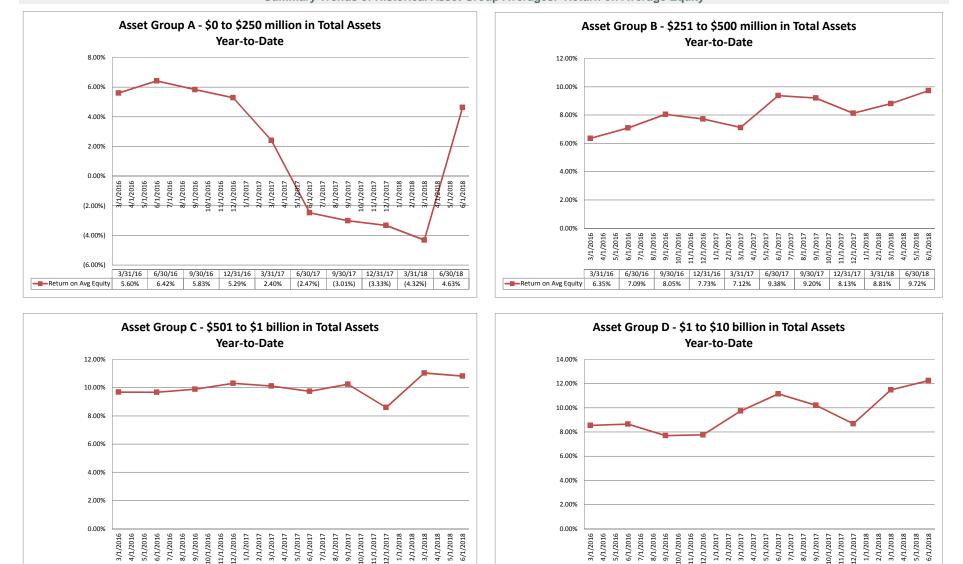
Note: Report includes only bank-level data.

Performance Analysis

NA = data was not available.

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

Run Date: August 7, 2018



6/30/18

10.82%

Return on Avg Equity 8.55%

8.65%

7.70%

7.76%

Performance Analysis

Source: SNI Financial

Note: Report includes only bank-level data.

NA = data was not available.

Return on Avg Equity 9.69%

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

9.89%

9.68%

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

9.74%

10.24%

8.60%

11.04%

10.11%

10.31%

11.48%

12.25%

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

11.15%

10.21%

8.68%

9.74%

June 30, 2018 Summary Trends of Historical Asset Group Averages: Return on Average Equity

erformance Analysis				June 30,	2018				Run I	Date: Aug	ust 7, 20 [.]
]	As of Date			Quarter to Date					Year to Date	1	
	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 (\$0
egion Institution Name											
sset Group A -\$0 to \$250 million in total asse	ets										
Infinity Bank	\$43,265	(\$853)	(9.29%)	(11.60%)	NM	\$149	(\$1,331)	(9.23%)	NA	NM	\$
Endeavor Bank	\$50,253	(\$1,514)	(14.95%)	(26.28%)	NM	\$193	(\$2,616)	(17.76%)	NA	NM	5
Neighborhood National Bank	\$54,068	(\$430)	(3.09%)	(18.11%)	135.61%	\$77	(\$735)	(2.62%)	(15.19%)	130.15%	
Bank of Whittier, National Association	\$55,829	\$123	0.85%	4.69%	77.43%	\$65	\$251	0.87%	4.82 %	76.67%	
Asian Pacific National Bank	\$57,064	\$41	0.28%	1.76%	88.66%	\$68	\$89	0.31%	1.91%	87.95%	
Tustin Community Bank	\$77,401	\$227	1.16%	8.61%		\$77	\$440	1.15%	8.38%		
California Business Bank	\$100,966	(\$420)	(1.79%)	(12.87%)	149.82%	\$132	(\$811)	(1.74%)	(12.87%)	147.29%	
Eastern International Bank	\$109,183	\$271	0.98%	5.63%		\$65	\$442	0.80%	4.61%	71.51%	
United Pacific Bank	\$138,995	\$255	0.75%	4.38%	76.54%	\$82	\$619	0.91%	5.35%	72.56%	
Community Valley Bank	\$151,628	\$401	1.03%	8.31%	68.55%	\$80	\$807	1.03%	8.45%	67.99%	
Friendly Hills Bank	\$154,452	\$188	0.53%	4.69%	80.74%	\$113	\$380	0.53%	4.73%	80.37%	
Home Bank of California	\$166,316	\$1,292	3.10%	21.59%	35.41%	\$110	\$2,333	2.85%	19.54%	40.41%	
Calwest Bank	\$176,930	\$545	1.21%	11.90%	73.45%	\$99	\$1,039	1.17%	11.50%	76.99%	
EH National Bank	\$178,164	\$115	0.25%	1.51%	96.77%	\$130	\$777	0.85%	5.09%	85.25%	
Chino Commercial Bank, N.A.	\$200,849	\$583	1.23%	10.71%	59.42%	\$76	\$1,140	1.21%	10.58%	60.42%	
American Continental Bank	\$202,006	\$701	1.40%	9.15%	58.07%	\$102	\$1,282	1.27%	8.45%	60.02%	
Partners Bank of California	\$213,859	\$516	1.02%	8.20%		\$130	\$872	0.86%	7.19%	69.14%	
Nano Banc	\$217,261	(\$2,189)	(6.05%)	(22.15%)	262.16%	\$234	(\$2,166)	(3.89%)	(16.38%)	192.60%	
Community Commerce Bank	\$234,119	\$779	1.40%	6.05%	62.25%	\$103	\$1,239	1.14%	4.83%	66.38%	
International City Bank, Federal Savings Bank	\$238,256	\$540	0.94%	6.82%	75.27%	\$120	\$3,423	2.97%	22.26%	47.77%	
Average of Asset Group A	\$141,043	\$59	(0.95%)	1.15%	88.82%	\$110	\$374	(0.87%)	4.63%	83.22%	
asset Group B - \$251 to \$500 million in total as											
Community Bank of Santa Maria	\$250,467	\$1,349	2.05%	22.96%		\$88	\$1,866	1.40%	16.01%		
Golden State Bank	\$256,514	\$994	1.64%	15.01%		\$103	\$1,923	1.64%	14.79%		
Pacific Alliance Bank California First National Bank	\$282,884 \$298,670	\$844	1.23% 2.95%	9.86% 8.31%		\$123 \$105	\$1,708 \$5,045	1.28% 2.73%	10.09% 8.97%		
		\$2,371	2.95%								
First National Bank of Southern California	\$299,224	\$1,254		11.95%		\$120	\$2,372	1.74%	11.46%		
Bank of Santa Clarita	\$310,174	\$867 \$959	1.12%	11.37%		\$130 \$120	\$1,476	0.94%	9.84%		
Mission Valley Bank Uniti Bank	\$318,479 \$324,983	\$959 \$940	1.16% 1.15%	8.30% 9.22%	69.31% 67.29%	\$120 \$104	\$2,498 \$1.816	1.51% 1.14%	10.86% 9.02%	63.71% 68.57%	
US Metro Bank	\$324,983 \$347,378	\$940 \$860	1.15%	9.22%		\$104	\$1,816	1.14%	9.02%		
Universal Bank	\$364,850	\$1,804	1.99%	13.00%		\$73	\$2,052	1.27%	8.42%		
Mega Bank	\$365,753	\$793	0.87%	7.38%		\$96	\$1,484	0.82%	6.97%		
Broadway Federal Bank, F.S.B.	\$409,946	(\$1)	0.00%	(0.01%)			\$18	0.01%	0.07%		
New OMNI Bank, National Association	\$453,427	\$1,236	1.12%	8.75%			\$2,321	1.06%	8.60%		
First Credit Bank	\$464,736	\$6,207	5.43%	13.43%			\$11,703	5.21%	12.76%		
Average of Asset Group B	\$339,106	\$1,463	1.68%	10.45%	58.72%	\$121	\$2,757	1.57%	9.72%	59.54%	
-											

Note: Report includes only bank-level data.

NA = data was not available.

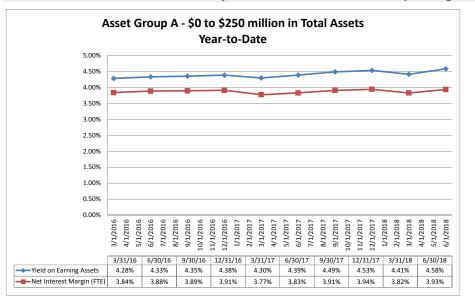
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

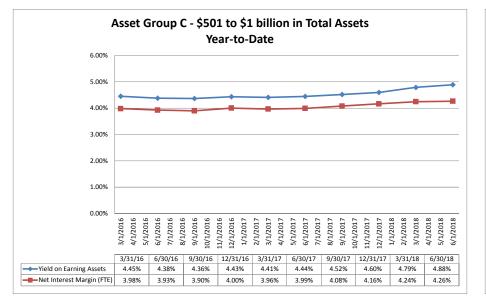
F				June 30,	2018				Run D	Date: Augu	ıst 7, 2018
	As of Date			Quarter to Date					Year to Date		
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000
egion Institution Name											
sset Group C - \$501 million to \$1 billion in tota	al 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%	\$15
Bank of Southern California, National	ψ000,700	ψ1,000	1.1070	10.22 /0	71.5470	ΨιΨι	ψ2,104	0.0470	1.0070	11.5170	ψισ
Association	\$521,437	\$1,306	0.99%	6.87%	61.73%	\$135	\$2,378	0.94%	6.87%	64.78%	\$13
GBC International Bank	\$527,959				106.44%	\$79	\$644	0.94%	2.26%	89.30%	\$8
		(\$156)	(0.12%)	(1.10%)							
First Commercial Bank (USA)	\$531,023	\$1,755	1.34%	5.84%	42.51%	\$79	\$3,620	1.38%	6.07%	43.94%	\$7
CommerceWest Bank	\$549,653	\$1,032	0.77%	6.82%	55.11%	\$115	\$2,669	0.99%	8.83%	55.61%	\$11
American Riviera Bank	\$591,259	\$1,475	1.06%	10.41%	60.98%	\$104	\$2,827	1.05%	10.10%	62.51%	\$10
Mission Bank	\$652,314	\$2,427	1.54%	17.49%	51.82%	\$107	\$4,796	1.54%	17.63%	52.68%	\$10
Valley Republic Bank	\$683,024	\$2,031	1.19%	13.51%	51.16%	\$85	\$4,355	1.28%	14.78%	52.52%	\$8
CalPrivate Bank	\$710,623	\$1,008	0.61%	4.69%	75.80%	\$134	\$2,273	0.69%	5.31%	74.22%	\$12
Bank of Hemet	\$719,053	\$4,318	2.50%	24.20%	40.89%	\$92	\$8,296	2.38%	23.69%	41.73%	\$9
State Bank of India (California)	\$737,183	\$2,205	1.22%	6.62%	56.76%	\$103	\$5,565	1.56%	8.43%	59.19%	\$11
EverTrust Bank	\$848,248	\$3,151	1.56%	7.58%	46.42%	\$106	\$5,887	1.47%	7.14%	48.23%	\$10
Community West Bank, National Association	\$859,789	\$1,958	0.94%	10.71%	68.00%	\$121	\$3,913	0.95%	10.81%	69.48%	\$12
Commercial Bank of California	\$903,193	\$1,810	0.86%	7.90%	73.23%	\$124	\$3,865	0.92%	8.50%	73.98%	\$12
First General Bank	\$911,374	\$5,818	2.57%	21.07%	24.92%	\$95	\$10,567	2.36%	19.62%	26.45%	\$9
First Choice Bank	\$962.663	\$3,548	1.53%	12.86%	52.46%	\$140	\$6,165	1.35%	11.34%	57.06%	\$15
Open Bank	\$979,346	\$3,808	1.61%	12.77%	57.95%	\$134	\$7,029	1.53%	12.58%	57.88%	\$12
Seacoast Commerce Bank	\$998,802	\$3,472	1.41%	11.09%	65.16%	\$156	\$6,698	1.38%	10.81%	65.92%	\$15
Average of Asset Group C	\$721,184	\$2,348	1.29%	10.69%	57.89%	\$113	\$4,626	1.29%	10.82%	58.48%	\$11
										JU.4070	۵ ۱۱
sset Group D - \$1 billion to \$10 billion in total	assets									30.40 //	δ11
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%	\$9
Malaga Bank F.S.B. Commonwealth Business Bank	\$1,061,897 \$1,137,201	\$4,840	1.78%	16.08%	34.36% 49.37%	\$110	\$9,161	1.71%	11.25% 15.48%	34.98% 51.79%	\$9 \$10
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B.	\$1,061,897 \$1,137,201 \$1,175,427	\$4,840 \$1,580	1.78% 0.54%	16.08% 5.46%	34.36% 49.37% 83.22%	\$110 \$85	\$9,161 \$3,472	1.71% 0.60%	11.25% 15.48% 6.05%	34.98% 51.79% 84.23%	\$9 \$10 \$8
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754	\$4,840 \$1,580 \$5,600	1.78% 0.54% 1.79%	16.08% 5.46% 15.68%	34.36% 49.37% 83.22% 46.63%	\$110 \$85 \$105	\$9,161 \$3,472 \$9,898	1.71% 0.60% 1.61%	11.25% 15.48% 6.05% 14.09%	34.98% 51.79% 84.23% 51.09%	\$9 \$10 \$8 \$10
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135	\$4,840 \$1,580 \$5,600 \$14,946	1.78% 0.54% 1.79% 4.44%	16.08% 5.46% 15.68% 44.98%	34.36% 49.37% 83.22% 46.63% 70.07%	\$110 \$85 \$105 \$144	\$9,161 \$3,472 \$9,898 \$18,288	1.71% 0.60% 1.61% 2.76%	11.25% 15.48% 6.05% 14.09% 28.50%	34.98% 51.79% 84.23% 51.09% 72.04%	\$9 \$10 \$8 \$10 \$14
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063	\$4,840 \$1,580 \$5,600 \$14,946 \$5,030	1.78% 0.54% 1.79% 4.44% 1.26%	16.08% 5.46% 15.68% 44.98% 13.55%	34.36% 49.37% 83.22% 46.63% 70.07% 58.12%	\$110 \$85 \$105 \$144 \$107	\$9,161 \$3,472 \$9,898 \$18,288 \$11,573	1.71% 0.60% 1.61% 2.76% 1.51%	11.25% 15.48% 6.05% 14.09% 28.50% 15.84%	34.98% 51.79% 84.23% 51.09% 72.04% 53.78%	\$9 \$10 \$8 \$10 \$14 \$14
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830	\$4,840 \$1,580 \$5,600 \$14,946 \$5,030 \$4,966	1.78% 0.54% 1.79% 4.44% 1.26% 1.08%	16.08% 5.46% 15.68% 44.98% 13.55% 12.65%	34.36% 49.37% 83.22% 46.63% 70.07% 58.12% 62.48%	\$110 \$85 \$105 \$144 \$107 \$141	\$9,161 \$3,472 \$9,898 \$18,288 \$11,573 \$8,890	1.71% 0.60% 1.61% 2.76% 1.51% 0.95%	11.25% 15.48% 6.05% 14.09% 28.50% 15.84% 12.67%	34.98% 51.79% 84.23% 51.09% 72.04% 53.78% 64.19%	\$9 \$10 \$8 \$10 \$14 \$10 \$14
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520	\$4,840 \$1,580 \$5,600 \$14,946 \$5,030 \$4,966 \$10,284	1.78% 0.54% 1.79% 4.44% 1.26% 1.08% 2.37%	16.08% 5.46% 15.68% 44.98% 13.55% 12.65% 14.84%	34.36% 49.37% 46.63% 70.07% 58.12% 62.48% 36.15%	\$110 \$85 \$105 \$144 \$107 \$141 \$75	\$9,161 \$3,472 \$9,898 \$18,288 \$11,573 \$8,890 \$19,884	1.71% 0.60% 1.61% 2.76% 1.51% 0.95% 2.34%	11.25% 15.48% 6.05% 14.09% 28.50% 15.84% 12.67% 14.60%	34.98% 51.79% 84.23% 51.09% 72.04% 53.78% 64.19% 38.20%	\$9 \$10 \$8 \$14 \$14 \$14 \$14 \$14
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252	\$4,840 \$1,580 \$5,600 \$14,946 \$5,030 \$4,966 \$10,284 \$3,731	1.78% 0.54% 1.79% 4.44% 1.26% 1.08% 2.37% 0.76%	16.08% 5.46% 15.68% 44.98% 13.55% 12.65% 14.84% 9.70%	34.36% 49.37% 83.22% 46.63% 70.07% 58.12% 62.48% 36.15% 64.58%	\$110 \$85 \$105 \$144 \$107 \$141 \$75 \$173	\$9,161 \$3,472 \$9,898 \$18,288 \$11,573 \$8,890 \$19,884 \$6,157	1.71% 0.60% 1.61% 2.76% 1.51% 0.95% 2.34% 0.63%	11.25% 15.48% 6.05% 14.09% 28.50% 15.84% 12.67% 14.60% 8.03%	34.98% 51.79% 84.23% 51.09% 72.04% 53.78% 64.19% 38.20% 68.72%	\$9 \$10 \$8 \$10 \$14 \$14 \$14 \$14 \$14 \$18
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436	\$4,840 \$1,580 \$5,600 \$14,946 \$5,030 \$4,966 \$10,284 \$3,731 \$6,306	1.78% 0.54% 1.79% 4.44% 1.26% 1.08% 2.37% 0.76% 0.99%	16.08% 5.46% 15.68% 44.98% 13.55% 12.65% 14.84% 9.70% 7.40%	34.36% 49.37% 83.22% 70.07% 58.12% 62.48% 36.15% 64.58% 56.57%	\$110 \$85 \$105 \$144 \$107 \$141 \$75 \$173 \$120	\$9,161 \$3,472 \$9,898 \$18,288 \$11,573 \$8,890 \$19,884 \$6,157 \$12,044	1.71% 0.60% 1.61% 2.76% 1.51% 0.95% 2.34% 0.63% 0.94%	11.25% 15.48% 6.05% 14.09% 28.50% 15.84% 12.67% 14.60% 8.03% 7.12%	34.98% 51.79% 84.23% 51.09% 72.04% 53.78% 64.19% 38.20% 68.72% 57.94%	\$9 \$10 \$8 \$14 \$14 \$17 \$18 \$12 \$12 \$12 \$12 \$12 \$12 \$12 \$12 \$12 \$12
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA)	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316	\$4,840 \$1,580 \$5,600 \$14,946 \$10,284 \$3,731 \$6,306 \$10,833	1.78% 0.54% 1.79% 4.44% 1.26% 1.08% 2.37% 0.76% 0.99% 1.32%	16.08% 5.46% 15.68% 44.98% 13.55% 12.65% 14.84% 9.70% 7.40% 9.54%	34.36% 49.37% 83.22% 46.63% 70.07% 62.48% 36.15% 64.58% 56.57% 51.62%	\$110 \$85 \$105 \$144 \$107 \$141 \$75 \$173 \$120 \$120 \$138	\$9,161 \$3,472 \$9,898 \$18,288 \$11,573 \$8,890 \$19,884 \$6,157 \$12,044 \$20,589	1.71% 0.60% 1.61% 2.76% 1.51% 0.95% 2.34% 0.63% 0.94% 1.27%	11.25% 15.48% 6.05% 14.09% 28.50% 15.84% 12.67% 14.60% 8.03% 7.12% 9.14%	34.98% 51.79% 84.23% 51.09% 64.19% 64.19% 38.20% 68.72% 57.94% 52.51%	\$9 \$10 \$18 \$14 \$10 \$14 \$10 \$14 \$17 \$18 \$12 \$13
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062	\$4,840 \$1,580 \$5,600 \$14,946 \$5,030 \$4,966 \$10,284 \$3,731 \$6,306 \$10,833 \$7,813	1.78% 0.54% 1.79% 4.44% 1.26% 2.37% 0.76% 0.99% 1.32% 0.84%	16.08% 5.46% 15.68% 44.98% 13.55% 12.65% 14.84% 9.70% 7.40% 9.54% 8.88%	34.36% 49.37% 83.22% 46.63% 70.07% 58.12% 62.48% 36.15% 64.58% 56.57% 51.62% 58.88%	\$110 \$85 \$105 \$144 \$107 \$141 \$75 \$173 \$120 \$138 \$138 \$144	\$9,161 \$3,472 \$9,898 \$18,288 \$11,573 \$8,800 \$19,884 \$6,157 \$12,044 \$20,589 \$15,817	1.71% 0.60% 1.61% 2.76% 1.51% 0.95% 2.34% 0.63% 0.63% 0.94% 0.84%	11.25% 15.48% 6.05% 14.09% 28.50% 15.84% 12.67% 14.60% 8.03% 7.12% 9.14% 9.00%	34.98% 51.79% 84.23% 51.09% 72.04% 53.78% 64.19% 38.20% 68.72% 57.94% 52.51% 61.31%	\$9 \$10 \$18 \$14 \$14 \$10 \$14 \$17 \$18 \$12 \$13 \$15
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA)	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,3619,063 \$1,720,830 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316	\$4,840 \$1,580 \$5,600 \$14,946 \$5,030 \$4,966 \$10,284 \$3,731 \$6,306 \$10,833 \$7,813 \$17,405	1.78% 0.54% 1.79% 4.44% 1.26% 1.08% 0.37% 0.76% 0.99% 1.32% 0.84% 1.83%	16.08% 5.46% 15.68% 44.98% 13.55% 12.65% 14.84% 9.70% 7.40% 8.88% 8.88% 18.41%	34.36% 49.37% 83.22% 46.63% 70.07% 58.12% 62.48% 36.15% 64.58% 56.57% 51.62% 35.22%	\$110 \$85 \$105 \$144 \$107 \$141 \$75 \$173 \$120 \$138 \$144 \$137	\$9,161 \$3,472 \$9,898 \$18,288 \$11,573 \$8,890 \$19,884 \$6,157 \$12,044 \$20,589 \$15,817 \$34,016	1.71% 0.60% 1.61% 2.76% 1.51% 0.95% 0.33% 0.34% 0.63% 0.94% 1.27% 0.84% 1.83%	11.25% 15.48% 6.05% 14.09% 28.50% 15.84% 12.67% 14.60% 8.03% 7.12% 9.14% 9.00% 18.36%	34.98% 51.79% 84.23% 51.09% 64.19% 64.19% 38.20% 68.72% 57.94% 52.51%	\$9 \$10 \$8 \$10 \$14 \$14 \$10 \$14 \$13 \$13 \$13 \$13 \$13
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062	\$4,840 \$1,580 \$5,600 \$14,946 \$5,030 \$4,966 \$10,284 \$3,731 \$6,306 \$10,833 \$7,813	1.78% 0.54% 1.79% 4.44% 1.26% 2.37% 0.76% 0.99% 1.32% 0.84%	16.08% 5.46% 15.68% 44.98% 13.55% 12.65% 14.84% 9.70% 7.40% 9.54% 8.88%	34.36% 49.37% 83.22% 46.63% 70.07% 58.12% 62.48% 36.15% 64.58% 56.57% 51.62% 58.88%	\$110 \$85 \$105 \$144 \$107 \$141 \$75 \$173 \$120 \$138 \$138 \$144	\$9,161 \$3,472 \$9,898 \$18,288 \$11,573 \$8,800 \$19,884 \$6,157 \$12,044 \$20,589 \$15,817	1.71% 0.60% 1.61% 2.76% 1.51% 0.95% 2.34% 0.63% 0.63% 0.94% 0.84%	11.25% 15.48% 6.05% 14.09% 28.50% 15.84% 12.67% 14.60% 8.03% 7.12% 9.14% 9.00%	34.98% 51.79% 84.23% 51.09% 72.04% 53.78% 64.19% 38.20% 68.72% 57.94% 52.51% 61.31% 35.65%	\$9 \$10 \$8 \$14 \$14 \$14 \$14 \$7 \$18 \$12 \$13 \$15 \$13 \$15 \$13
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,619,063 \$1,720,830 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018	\$4,840 \$1,580 \$5,600 \$14,946 \$10,284 \$3,731 \$6,306 \$10,833 \$7,813 \$17,405 \$17,883	1.78% 0.54% 1.79% 4.44% 1.26% 1.08% 0.76% 0.99% 1.32% 0.84% 1.83% 1.34%	16.08% 5.46% 15.68% 44.98% 13.55% 12.65% 14.84% 9.70% 7.40% 9.54% 8.88% 18.41% 10.65%	34.36% 49.37% 83.22% 46.63% 70.07% 62.48% 62.48% 36.15% 64.58% 56.57% 51.62% 58.88% 35.22% 52.59%	\$110 \$85 \$105 \$144 \$107 \$141 \$75 \$173 \$120 \$138 \$120 \$138 \$144 \$137 \$104	\$9,161 \$3,472 \$9,898 \$18,288 \$11,573 \$8,890 \$19,884 \$6,157 \$12,044 \$20,589 \$15,817 \$34,016 \$34,867	1.71% 0.60% 1.61% 2.76% 1.51% 0.95% 0.63% 0.63% 0.94% 1.27% 0.84% 1.83% 1.32%	11.25% 15.48% 6.05% 14.09% 28.50% 15.84% 12.67% 14.60% 8.03% 7.12% 9.14% 9.00% 18.36% 10.42%	34.98% 51.79% 84.23% 51.09% 72.04% 53.78% 64.19% 38.20% 68.72% 57.94% 52.51% 61.31% 35.65% 52.88%	\$9 \$10 \$14 \$14 \$14 \$14 \$14 \$13 \$13 \$13 \$13 \$13 \$13
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank Opus Bank	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018 \$5,963,949 \$7,193,326	\$4,840 \$1,580 \$5,600 \$14,946 \$5,030 \$4,966 \$10,284 \$3,731 \$6,306 \$10,833 \$7,813 \$17,405 \$17,883 \$5,549 \$15,463	1.78% 0.54% 1.79% 4.44% 1.26% 0.86% 0.76% 0.99% 1.32% 0.84% 1.83% 0.40% 0.85%	$\begin{array}{c} 16.08\% \\ 5.46\% \\ 15.68\% \\ 44.98\% \\ 13.55\% \\ 12.65\% \\ 14.84\% \\ 9.70\% \\ 7.40\% \\ 9.54\% \\ 8.88\% \\ 18.41\% \\ 10.65\% \\ 4.56\% \\ 6.02\% \end{array}$	34.36% 49.37% 83.22% 46.63% 70.07% 58.12% 62.48% 64.58% 56.57% 51.62% 58.88% 35.22% 52.59% 71.77% 66.37%	\$110 \$85 \$105 \$144 \$107 \$141 \$75 \$173 \$120 \$138 \$138 \$144 \$137 \$104 \$134 \$134 \$127	\$9,161 \$3,472 \$9,898 \$18,288 \$11,573 \$8,890 \$19,884 \$6,157 \$12,044 \$20,589 \$15,817 \$34,016 \$34,867 \$15,527 \$28,367	$\begin{array}{c} 1.71\%\\ 0.60\%\\ 1.61\%\\ 2.76\%\\ 0.95\%\\ 2.34\%\\ 0.63\%\\ 0.94\%\\ 1.27\%\\ 0.84\%\\ 1.82\%\\ 1.32\%\\ 0.60\%\\ 0.78\%\end{array}$	11.25% 15.48% 6.05% 14.09% 28.50% 15.84% 12.67% 14.60% 8.03% 7.12% 9.14% 9.00% 18.36% 10.42% 6.78% 5.53%	34.98% 51.79% 84.23% 51.09% 72.04% 53.78% 64.19% 38.20% 68.72% 57.94% 52.51% 61.31% 35.65% 52.88% 64.82% 65.89%	\$9 \$10 \$18 \$14 \$10 \$14 \$10 \$13 \$12 \$13 \$15 \$13 \$13 \$13 \$13
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,328,316 \$3,714,062 \$3,960,316 \$5,963,949	\$4,840 \$1,580 \$5,600 \$14,946 \$5,030 \$4,966 \$10,284 \$3,731 \$6,306 \$10,833 \$7,813 \$17,405 \$17,883 \$5,549	1.78% 0.54% 1.79% 4.44% 1.26% 0.88% 2.37% 0.76% 0.99% 1.32% 0.84% 1.32% 0.84% 1.33% 0.40%	16.08% 5.46% 15.68% 44.98% 13.55% 12.65% 14.84% 9.70% 7.40% 8.88% 18.41% 10.65% 4.56%	34.36% 49.37% 83.22% 46.63% 70.07% 58.12% 62.48% 36.15% 64.58% 51.62% 51.62% 58.88% 35.22% 52.59% 71.77%	\$110 \$85 \$105 \$144 \$107 \$141 \$75 \$173 \$120 \$138 \$138 \$144 \$137 \$104 \$134	\$9,161 \$3,472 \$9,898 \$11,273 \$8,890 \$19,884 \$6,157 \$12,044 \$20,589 \$15,817 \$34,016 \$34,867 \$15,527	$\begin{array}{c} 1.71\%\\ 0.60\%\\ 1.61\%\\ 2.76\%\\ 1.51\%\\ 0.95\%\\ 2.34\%\\ 0.63\%\\ 0.94\%\\ 1.27\%\\ 0.84\%\\ 1.83\%\\ 1.32\%\\ 0.60\%\end{array}$	11.25% 15.48% 6.05% 14.09% 28.50% 15.84% 12.67% 14.60% 8.03% 9.14% 9.00% 18.36% 10.42% 6.78%	34.98% 51.79% 84.23% 51.09% 72.04% 53.78% 64.19% 38.20% 68.72% 57.94% 57.51% 61.31% 35.65% 64.82%	\$9 \$10 \$18 \$14 \$14 \$10 \$14 \$12 \$13 \$15 \$13 \$13 \$13 \$13 \$13 \$13 \$13 \$13 \$13
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank Opus Bank Farmers & Merchants Bank of Long Beach	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,3619,063 \$1,720,830 \$1,720,830 \$1,720,830 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018 \$5,416,018 \$5,963,949 \$7,193,326 \$7,274,369	\$4,840 \$1,580 \$5,600 \$14,946 \$5,030 \$4,966 \$10,284 \$3,731 \$6,306 \$10,833 \$7,813 \$17,405 \$17,883 \$5,549 \$15,463 \$21,791	1.78% 0.54% 1.79% 4.44% 1.26% 1.08% 0.37% 0.76% 0.99% 1.32% 0.84% 1.32% 0.84% 1.33% 0.85% 1.21%	$\begin{array}{c} 16.08\% \\ 5.46\% \\ 15.68\% \\ 44.98\% \\ 13.55\% \\ 12.65\% \\ 14.84\% \\ 9.70\% \\ 7.40\% \\ 9.54\% \\ 8.88\% \\ 18.41\% \\ 10.65\% \\ 4.56\% \\ 6.02\% \\ 8.85\% \end{array}$	34.36% 49.37% 83.22% 46.63% 70.07% 58.12% 62.48% 36.15% 64.58% 56.57% 51.62% 58.88% 35.22% 52.59% 71.77% 66.37% 53.81%	\$110 \$85 \$105 \$144 \$107 \$141 \$75 \$173 \$120 \$138 \$144 \$137 \$104 \$134 \$127 \$121 \$105	\$9,161 \$3,472 \$9,898 \$18,288 \$11,573 \$8,890 \$19,884 \$6,157 \$12,044 \$20,589 \$15,817 \$34,016 \$34,867 \$15,527 \$28,367 \$42,824 \$72,122	1.71% 0.60% 1.61% 2.76% 1.51% 0.95% 0.33% 0.34% 0.94% 1.27% 0.84% 1.83% 1.32% 0.60% 0.78% 1.20%	11.25% 15.48% 6.05% 14.09% 28.50% 15.84% 12.67% 14.60% 8.03% 7.12% 9.14% 9.00% 18.36% 10.42% 6.78% 5.53% 8.77%	34.98% 51.79% 84.23% 51.09% 72.04% 53.78% 64.19% 38.20% 68.72% 57.94% 52.51% 61.31% 35.65% 52.88% 64.82% 65.89% 53.87%	\$99 \$100 \$88 \$100 \$144 \$100 \$144 \$17 \$132 \$133 \$155 \$133 \$150 \$133 \$130 \$130 \$131 \$131 \$132 \$132 \$132 \$132 \$133 \$132 \$132
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank Opus Bank Farmers & Merchants Bank of Long Beach Citizens Business Bank	\$1,061,897 \$1,137,201 \$1,175,427 \$1,327,754 \$1,619,063 \$1,720,830 \$1,720,830 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,963,949 \$7,193,326 \$7,274,369 \$8,085,158	\$4,840 \$1,580 \$5,600 \$14,946 \$10,284 \$3,731 \$6,306 \$10,833 \$7,813 \$17,405 \$17,883 \$5,549 \$15,463 \$15,463 \$2,549 \$15,463 \$2,791 \$36,376	1.78% 0.54% 1.79% 4.44% 1.26% 1.08% 0.76% 0.76% 0.99% 1.32% 0.84% 0.84% 1.83% 1.34% 0.40% 0.85% 1.21% 1.78%	16.08% 5.46% 15.68% 44.98% 13.55% 12.65% 14.84% 9.70% 7.40% 9.54% 8.88% 18.41% 10.65% 4.56% 6.02% 8.85% 13.36%	34.36% 49.37% 83.22% 46.63% 70.07% 62.48% 36.15% 64.58% 56.57% 51.62% 58.88% 35.22% 52.59% 71.77% 66.37% 53.81% 39.29%	\$110 \$85 \$105 \$144 \$107 \$141 \$75 \$173 \$120 \$138 \$144 \$137 \$104 \$134 \$137 \$104 \$134 \$127 \$121	\$9,161 \$3,472 \$9,898 \$18,288 \$11,573 \$8,890 \$19,884 \$6,157 \$12,044 \$20,589 \$15,587 \$34,016 \$34,867 \$15,527 \$28,367 \$42,824	1.71% 0.60% 1.61% 2.76% 1.51% 0.95% 2.34% 0.63% 0.94% 1.27% 0.84% 1.83% 1.32% 0.60% 0.78% 1.20%	11.25% 15.48% 6.05% 14.09% 28.50% 15.84% 14.60% 8.03% 7.12% 9.14% 9.00% 18.36% 10.42% 6.78% 5.53% 8.77% 13.28%	34.98% 51.79% 84.23% 51.09% 72.04% 53.78% 64.19% 38.20% 68.72% 61.31% 35.65% 52.51% 61.31% 55.88% 64.82% 64.82% 53.87% 40.18%	\$93 \$100 \$84 \$10 \$14 \$14 \$14 \$14 \$14 \$14 \$14 \$14 \$12 \$13 \$13 \$13 \$15 \$13 \$15 \$13 \$15 \$13 \$12 \$10 \$13 \$12 \$10 \$12 \$12 \$12 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10

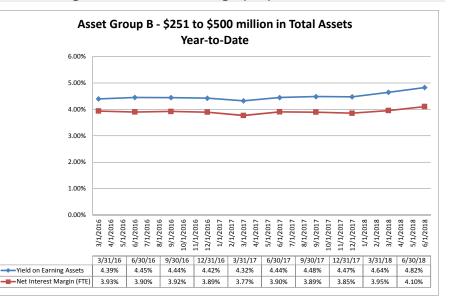
Note: Report includes only bank-level data.

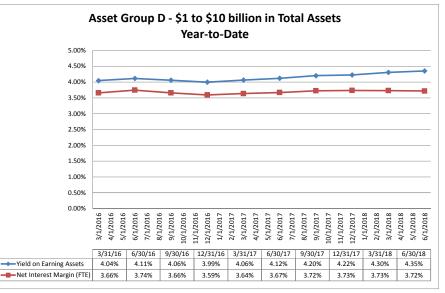
June 30, 2018

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





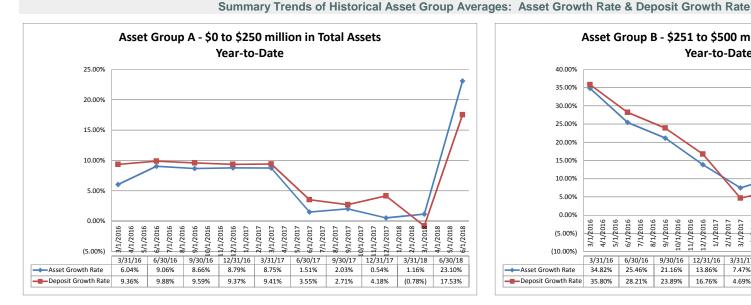


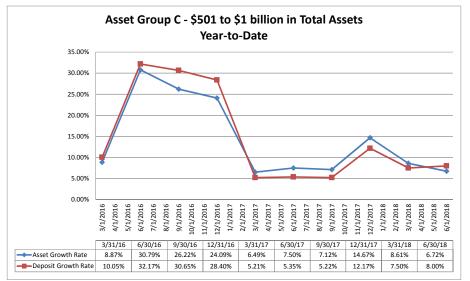


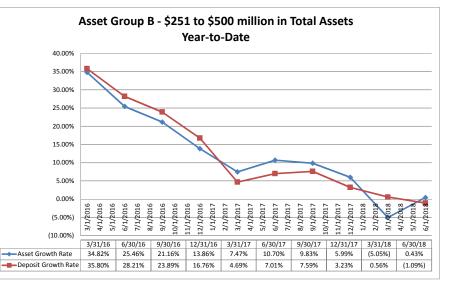
Source: SNL Financial

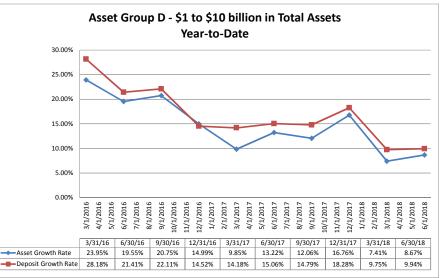
Note: Report includes only bank-level data.

June 30, 2018









Source: SNI Financial

Note: Report includes only bank-level data.

ance Sheet & Net Interest Margi	n			Jur	ne 30, 201	8				Run D	ate: Augu	ist 7, 20
F			As of	Date					Year t	o 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 Gro Rate (%
ion Institution Name								0 ()		0 ()()		
set Group A - \$0 to \$250 million in total a	ssets											
Infinity Bank	\$43,265	\$4,185	\$14,155	29.57%	263.61%	\$2,277	1.96%	NA	NA	1.91%	NA	
Endeavor Bank	\$50,253	\$13,263	\$26,811	49.47%	127.29%	\$2,393	2.03%	NA	NA	1.75%	NA	
Neighborhood National Bank	\$54,068	\$38,413	\$41,822	91.85%	27.99%	\$1,352	4.78%	0.62%	0.35%		(14.52%)	(16.
Bank of Whittier, National Association	\$55,829	\$29,624	\$44,553	66.49%	50.56%	\$2,659	3.20%	0.88%	0.70%		(0.46%)	(2.
Asian Pacific National Bank	\$57,064	\$21,581	\$47,586	45.35%	27.80%	\$4,390	3.81%	1.03%	0.90%		3.91%	
Tustin Community Bank	\$77,401	\$64,840	\$65,459	99.05%	15.95%	\$2,977	8.06%	1.06%	0.92%		13.68%	19
California Business Bank	\$100,966	\$80,132	\$59,089	135.61%	23.87%	\$5,048	4.32%	1.09%	0.99%		9.73%	6
Eastern International Bank	\$109,183	\$82,364	\$89,714	91.81%	29.88%	\$3,899	4.49%	0.71%	0.99%		(4.51%)	(6
			. ,									· ·
United Pacific Bank	\$138,995	\$98,705	\$100,281 \$129,808	98.43% 95.53%	34.10% 14.38%	\$4,793	4.33% 5.66%	1.13% 1.00%	1.05% 0.78%	3.45% 4.93%	0.99%	(5
Community Valley Bank Friendly Hills Bank	\$151,628 \$154,452	\$124,006 \$79,097	\$129,808	95.53% 68.19%	49.56%	\$4,891 \$6,178	3.88%	0.50%	0.78%		(14.88%) (0.02%)	(18
Home Bank of California	\$166,316	\$152,713	\$128,929	118.45%	49.56%	\$9,783	6.31%	1.62%	1.60%	3.54% 4.94%	9.09%	1
Calwest Bank	\$176,930	\$134,809	\$157,832	85.41%	19.53%	\$4,537	4.42%	0.82%	0.49%		9.38%	
EH National Bank	\$178,164	\$141,911	\$120,535	117.73%	19.86%	\$5,090	6.30%	1.10%	0.99%		(17.06%)	
												(36
Chino Commercial Bank, N.A.	\$200,849	\$129,491	\$170,827	75.80%	21.96%	\$4,463	4.50%	0.64%	0.35%		8.45%	20
American Continental Bank	\$202,006	\$160,183	\$170,170	94.13%	21.81%	\$5,772	5.01%	1.03%	0.90%		(6.02%)	(8
Partners Bank of California	\$213,859	\$173,662	\$176,598	98.34%	18.00%	\$6,290	4.78%	0.98%	0.49%		15.86%	
Nano Banc	\$217,261	\$159,308	\$150,571	105.80%	27.09%	\$6,390	4.33%	0.90%	0.54%		370.17%	
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
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%	1
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%	1
set Group B -\$251 to \$500 million in tota	l 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
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%	4
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%	1
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
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%	<u></u> 1
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%	1
Mission Valley Bank	\$318,479	\$234,285	\$268,196	87.36%	26.52%	\$5,491	4.89%	0.32%	0.12%		(6.82%)	(9
Uniti Bank	\$324,983	\$249,072	\$281,953	88.34%	24.20%	\$4,779	4.80%	1.19%	0.63%		3.63%	(-
US Metro Bank	\$347,378	\$250,837	\$293,863	85.36%	30.22%	\$5,428	4.96%	1.19%	0.94%		13.56%	
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
Mega Bank	\$365,753	\$289,049	\$293,808	98.38%	21.56%	\$7,782	4.49%	1.32%	1.16%		7.65%	
Broadway Federal Bank, F.S.B.	\$409,946	\$370,070	\$274,083	135.02%	8.22%	\$6,307	3.74%	1.18%	1.11%		(0.82%)	(13
New OMNI Bank, National Association	\$453,427	\$365,517	\$356,248	102.60%	20.90%	\$5,889	5.43%	1.45%	1.24%		8.91%	
First Credit Bank	\$464,736	\$325,096	\$268,739	120.97%	37.89%	\$17,212	6.97%	1.18%	1.03%		1.90%	
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%	('
	<i>4000</i> ,100	Ψ200,000	Ψ200,120	100.4170	21.5170	ψr,002	1.02 /0	1.0470	0.0070	4.1070	0.4070	(

Note: Report includes only bank-level data.

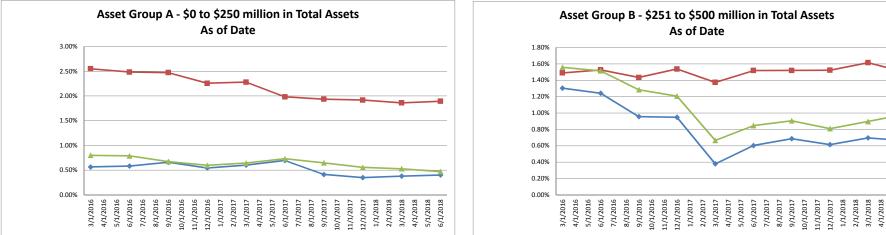
NA = data was not available.

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

	rgin			Jun	e 30, 201	5				Run Da	ate: Augu	st 7, 20
			As of E	Date					Year t	o 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 Gro Rate (%)
n Institution Name												
	n in total acceta											
et Group C - \$501 million to \$1 billion												
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.
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%	(0.5
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.
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
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
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.
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
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
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
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.
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
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
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
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
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
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
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
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
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.
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
et Group D - \$1 billion to \$10 billion i	in total assets											
Malaga Bank F.S.B.	\$1,061,897	\$972,813	\$747,506 \$985,989	130.14%	7.60%	\$13,791	3.83%	0.83%	0.72% 1.14%	3.19%	4.16%	(3.
		\$906,623				\$6,573		1.43%		4.26%	10.83%	20
Commonwealth Business Bank	\$1,137,201			91.95%	13.12%		5.30%					
Commonwealth Business Bank 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.
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank	\$1,175,427 \$1,327,754	\$1,006,368 \$1,080,656	\$916,283 \$972,183	109.83% 111.16%	4.15% 15.75%	\$3,126 \$7,765	3.93% 4.92%	0.67% 0.89%	0.61% 0.57%	3.37% 4.39%	25.64%	(1. 25
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank	\$1,175,427 \$1,327,754 \$1,357,135	\$1,006,368 \$1,080,656 \$1,062,372	\$916,283 \$972,183 \$1,176,947	109.83% 111.16% 90.27%	4.15% 15.75% 20.64%	\$3,126 \$7,765 \$8,482	3.93% 4.92% 4.50%	0.67% 0.89% 1.41%	0.61% 0.57% 1.00%	3.37% 4.39% 3.60%	25.64% 5.56%	(1. 25 5
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188	\$916,283 \$972,183 \$1,176,947 \$1,427,939	109.83% 111.16% 90.27% 89.30%	4.15% 15.75% 20.64% 14.15%	\$3,126 \$7,765 \$8,482 \$6,979	3.93% 4.92% 4.50% 5.20%	0.67% 0.89% 1.41% 1.46%	0.61% 0.57% 1.00% 1.11%	3.37% 4.39% 3.60% 4.16%	25.64% 5.56% 24.56%	(1. 25 5 28
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069	109.83% 111.16% 90.27% 89.30% 57.82%	4.15% 15.75% 20.64% 14.15% 51.66%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735	3.93% 4.92% 4.50% 5.20% 3.47%	0.67% 0.89% 1.41% 1.46% 0.70%	0.61% 0.57% 1.00% 1.11% 0.12%	3.37% 4.39% 3.60% 4.16% 3.37%	25.64% 5.56% 24.56% (17.83%)	(1. 25 5 28 (24.
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074	109.83% 111.16% 90.27% 89.30% 57.82% 105.78%	4.15% 15.75% 20.64% 14.15% 51.66% 9.40%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494	3.93% 4.92% 4.50% 5.20% 3.47% 5.27%	0.67% 0.89% 1.41% 1.46% 0.70% 1.17%	0.61% 0.57% 1.00% 1.11% 0.12% 0.87%	3.37% 4.39% 3.60% 4.16% 3.37% 4.48%	25.64% 5.56% 24.56% (17.83%) 14.81%	(1. 25 5 28 (24. 13
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476 \$1,093,535	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074 \$1,807,908	109.83% 111.16% 90.27% 89.30% 57.82% 105.78% 60.49%	4.15% 15.75% 20.64% 14.15% 51.66% 9.40% 38.26%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494 \$10,985	3.93% 4.92% 4.50% 5.20% 3.47% 5.27% 3.53%	0.67% 0.89% 1.41% 1.46% 0.70% 1.17% 0.31%	0.61% 0.57% 1.00% 1.11% 0.12% 0.87% 0.16%	3.37% 4.39% 3.60% 4.16% 3.37% 4.48% 3.47%	25.64% 5.56% 24.56% (17.83%) 14.81% 15.77%	(1. 25 5 28 (24. 13 20
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476 \$1,093,535 \$1,874,932	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074 \$1,807,908 \$2,035,126	109.83% 111.16% 90.27% 89.30% 57.82% 105.78% 60.49% 92.13%	4.15% 15.75% 20.64% 14.15% 51.66% 9.40% 38.26% 19.55%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494 \$10,985 \$9,370	3.93% 4.92% 4.50% 5.20% 3.47% 5.27% 3.53% 3.81%	0.67% 0.89% 1.41% 1.46% 0.70% 1.17% 0.31% 1.12%	0.61% 0.57% 1.00% 1.11% 0.12% 0.87% 0.16% 0.89%	3.37% 4.39% 3.60% 4.16% 3.37% 4.48% 3.47% 3.04%	25.64% 5.56% 24.56% (17.83%) 14.81% 15.77% (10.80%)	(1. 25 5 28 (24. 13 20 (6.
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA)	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476 \$1,093,535 \$1,874,932 \$2,755,201	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074 \$1,807,908 \$2,035,126 \$2,819,225	109.83% 111.16% 90.27% 89.30% 57.82% 105.78% 60.49% 92.13% 97.73%	4.15% 15.75% 20.64% 14.15% 51.66% 38.26% 19.55% 8.76%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494 \$10,985 \$9,370 \$10,498	3.93% 4.92% 4.50% 5.20% 3.47% 5.27% 3.53% 3.53% 3.81% 4.36%	0.67% 0.89% 1.41% 1.46% 0.70% 1.17% 0.31% 1.12% 1.07%	0.61% 0.57% 1.00% 1.11% 0.12% 0.87% 0.86% 0.89% 0.88%	3.37% 4.39% 3.60% 4.16% 3.37% 4.48% 3.47% 3.04% 3.60%	25.64% 5.56% 24.56% (17.83%) 14.81% 15.77% (10.80%) 6.06%	(1. 25 28 (24. 13 20 (6. 7
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476 \$1,093,535 \$1,874,932 \$2,755,201 \$2,785,415	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074 \$1,807,908 \$2,035,126 \$2,819,225 \$2,864,973	109.83% 111.16% 90.27% 89.30% 57.82% 105.78% 60.49% 92.13% 97.73% 97.22%	4.15% 15.75% 20.64% 14.15% 51.66% 9.40% 38.26% 19.55% 8.76% 15.18%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494 \$10,985 \$9,370 \$10,498 \$10,433	3.93% 4.92% 4.50% 5.20% 3.47% 5.27% 3.53% 4.36% 4.02%	0.67% 0.89% 1.41% 0.70% 1.17% 0.31% 1.12% 1.07% 0.91%	0.61% 0.57% 1.00% 1.11% 0.12% 0.87% 0.87% 0.86% 0.88% 0.84% 0.58%	3.37% 4.39% 3.60% 4.16% 3.37% 4.48% 3.47% 3.04% 3.60% 3.50%	25.64% 5.56% 24.56% (17.83%) 14.81% 15.77% (10.80%) 6.06% (1.78%)	(1. 25 5 28 (24. 13 20 (6. 7 0
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476 \$1,093,535 \$1,874,932 \$2,755,201 \$2,785,415 \$3,233,491	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074 \$1,807,908 \$2,035,126 \$2,819,225 \$2,864,973 \$3,410,365	109.83% 111.16% 90.27% 89.30% 57.82% 105.78% 60.49% 92.13% 97.73% 97.22% 94.81%	4.15% 15.75% 20.64% 14.15% 51.66% 9.40% 38.26% 19.55% 8.76% 15.18% 12.42%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494 \$10,985 \$9,370 \$10,498 \$10,433 \$15,350	3.93% 4.92% 4.50% 5.20% 3.47% 3.52% 3.53% 3.81% 4.36% 4.02% 4.99%	0.67% 0.89% 1.41% 0.70% 1.17% 0.31% 1.12% 0.91% 1.31%	0.61% 0.57% 1.00% 0.12% 0.87% 0.86% 0.86% 0.88% 0.84% 0.58% 0.99%	3.37% 4.39% 3.60% 4.16% 3.37% 4.48% 3.47% 3.04% 3.50% 4.07%	25.64% 5.56% 24.56% (17.83%) 14.81% 15.77% (10.80%) 6.06% (1.78%) 10.02%	(1. 25 5 28 (24. 13 20 (6. 7 0 9
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476 \$1,093,535 \$1,874,932 \$2,755,201 \$2,785,415 \$3,233,491 \$4,547,475	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074 \$1,807,908 \$2,035,126 \$2,819,225 \$2,864,973 \$3,410,365 \$4,443,133	109.83% 111.16% 90.27% 89.30% 57.82% 105.78% 60.49% 92.13% 97.73% 97.22% 94.81% 102.35%	4.15% 15.75% 20.64% 14.15% 51.66% 9.40% 38.26% 19.55% 8.76% 15.18% 12.42% 14.42%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494 \$10,985 \$9,370 \$10,498 \$10,433 \$15,350 \$8,194	3.93% 4.92% 4.50% 5.20% 3.47% 5.27% 3.53% 3.81% 4.36% 4.02% 4.99% 4.51%	0.67% 0.88% 1.41% 1.46% 0.70% 1.17% 0.31% 1.12% 1.07% 0.91% 1.31% 1.16%	0.61% 0.57% 1.00% 1.11% 0.12% 0.87% 0.88% 0.88% 0.88% 0.84% 0.58% 0.99% 0.83%	3.37% 4.39% 3.60% 4.16% 3.37% 4.48% 3.04% 3.60% 3.50% 4.07% 3.76%	25.64% 5.56% 24.56% (17.83%) 14.81% (10.80%) 6.06% (1.78%) 10.02% 7.96%	(1. 25 5 (24. 13 20 (6. 7 0 9 3
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018 \$5,963,949	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476 \$1,093,535 \$1,874,932 \$2,755,201 \$2,785,415 \$3,233,491 \$4,547,475 \$4,931,994	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074 \$1,807,908 \$2,035,126 \$2,819,225 \$2,864,973 \$3,410,365 \$4,443,133 \$4,649,908	109.83% 111.16% 90.27% 89.30% 57.82% 105.78% 60.49% 92.13% 97.22% 94.81% 102.35% 106.07%	4.15% 15.75% 20.64% 14.15% 51.66% 9.40% 38.26% 19.55% 8.76% 15.18% 12.42% 14.42%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494 \$10,985 \$9,370 \$10,498 \$10,433 \$15,350 \$8,194 \$16,295	3.93% 4.92% 4.50% 5.20% 3.47% 5.27% 3.53% 4.36% 4.02% 4.99% 4.51% 3.69%	0.67% 0.89% 1.41% 1.46% 0.70% 1.17% 0.31% 1.07% 0.91% 1.31% 1.16% 1.22%	0.61% 0.57% 1.00% 0.12% 0.87% 0.87% 0.86% 0.89% 0.84% 0.58% 0.88% 0.83%	3.37% 4.39% 3.60% 4.16% 3.37% 4.48% 3.47% 3.04% 3.60% 3.50% 4.07% 3.76% 2.89%	25.64% 5.56% 24.56% (17.83%) 14.81% 15.77% (10.80%) 6.06% (1.78%) 10.02% 7.96% 62.84%	(1. 25 28 (24. 13 20 (6. 7 0 9 3 3 68
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank American Business Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank Opus Bank	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476 \$1,093,535 \$1,874,932 \$2,755,201 \$2,785,415 \$3,233,491 \$4,547,475	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074 \$1,807,908 \$2,035,126 \$2,819,225 \$2,864,973 \$3,410,365 \$4,443,133	109.83% 111.16% 90.27% 89.30% 57.82% 105.78% 60.49% 92.13% 97.73% 97.22% 94.81% 102.35%	4.15% 15.75% 20.64% 14.15% 51.66% 9.40% 38.26% 19.55% 8.76% 15.18% 12.42% 14.42%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494 \$10,985 \$9,370 \$10,498 \$10,433 \$15,350 \$8,194	3.93% 4.92% 4.50% 5.20% 3.47% 5.27% 3.53% 3.81% 4.36% 4.02% 4.99% 4.51%	0.67% 0.88% 1.41% 1.46% 0.70% 1.17% 0.31% 1.12% 1.07% 0.91% 1.31% 1.16%	0.61% 0.57% 1.00% 1.11% 0.12% 0.87% 0.88% 0.88% 0.88% 0.84% 0.58% 0.99% 0.83%	3.37% 4.39% 3.60% 4.16% 3.37% 4.48% 3.04% 3.60% 3.50% 4.07% 3.76%	25.64% 5.56% 24.56% (17.83%) 14.81% (10.80%) 6.06% (1.78%) 10.02% 7.96%	(1. 25 5 (24. 13 20 (6. 7 0 9 3 3 68
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank Opus Bank Farmers & Merchants Bank of Long	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018 \$5,963,949 \$7,193,326	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476 \$1,093,535 \$1,874,932 \$2,755,201 \$2,785,415 \$3,233,491 \$4,547,475 \$4,931,994 \$5,072,519	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074 \$1,807,908 \$2,035,126 \$2,819,225 \$2,864,973 \$3,410,365 \$4,443,133 \$4,649,908 \$5,941,766	109.83% 111.16% 90.27% 89.30% 57.82% 105.78% 60.49% 92.13% 97.73% 97.22% 94.81% 102.35% 106.07% 85.37%	4.15% 15.75% 20.64% 14.15% 51.66% 9.40% 38.26% 19.55% 8.76% 15.18% 12.42% 14.42% 15.93% 23.13%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494 \$10,985 \$9,370 \$10,498 \$10,433 \$15,350 \$8,194 \$16,295 \$8,947	3.93% 4.92% 4.50% 5.20% 3.47% 5.27% 3.53% 3.81% 4.36% 4.02% 4.99% 4.51% 3.69% 3.70%	0.67% 0.89% 1.41% 1.46% 0.70% 1.17% 0.31% 1.12% 1.07% 0.91% 1.31% 1.16% 1.22% 0.73%	$\begin{array}{c} 0.61\%\\ 0.57\%\\ 1.00\%\\ 1.11\%\\ 0.12\%\\ 0.87\%\\ 0.16\%\\ 0.89\%\\ 0.89\%\\ 0.84\%\\ 0.58\%\\ 0.99\%\\ 0.84\%\\ 0.88\%\\ 0.84\%\\ 0.64\%\end{array}$	3.37% 4.39% 3.60% 4.16% 3.37% 4.48% 3.47% 3.04% 3.60% 3.50% 4.07% 3.76% 2.89% 3.12%	25.64% 5.56% 24.56% (17.83%) 14.81% (10.80%) 6.06% (1.78%) 10.02% 7.96% 62.84% (7.84%)	(1. 25 5 28 (24. 13 20 (6. 7 0 9 3 3 68 (0.
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank Opus Bank Farmers & Merchants Bank of Long Beach	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018 \$5,963,949 \$7,193,326 \$7,274,369	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476 \$1,093,535 \$1,874,932 \$2,755,201 \$2,785,415 \$3,233,491 \$4,547,475 \$4,931,994 \$5,072,519 \$4,015,714	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074 \$1,807,908 \$2,035,126 \$2,819,225 \$2,864,973 \$3,410,365 \$4,443,133 \$4,649,908 \$5,941,766 \$5,588,950	109.83% 111.16% 90.27% 89.30% 57.82% 105.78% 92.13% 97.73% 97.22% 94.81% 102.35% 106.07% 85.37% 71.85%	4.15% 15.75% 20.64% 14.15% 51.66% 9.40% 38.26% 19.55% 8.76% 12.42% 12.42% 14.42% 15.93% 23.13%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494 \$10,985 \$9,370 \$10,498 \$10,433 \$15,350 \$8,194 \$16,295 \$8,947 \$9,870	3.93% 4.92% 4.50% 5.20% 3.47% 5.27% 3.53% 3.81% 4.36% 4.02% 4.99% 4.51% 3.69% 3.70%	0.67% 0.89% 1.41% 1.46% 0.70% 1.17% 0.31% 1.12% 1.07% 0.91% 1.31% 1.16% 1.22% 0.73%	$\begin{array}{c} 0.61\%\\ 0.57\%\\ 1.00\%\\ 1.11\%\\ 0.12\%\\ 0.87\%\\ 0.16\%\\ 0.88\%\\ 0.84\%\\ 0.88\%\\ 0.84\%\\ 0.98\%\\ 0.88\%\\ 0.88\%\\ 0.64\%\\ 0.31\%\\ \end{array}$	3.37% 4.39% 3.60% 4.16% 3.37% 4.48% 3.47% 3.04% 3.60% 3.50% 4.07% 3.76% 2.89% 3.12% 3.37%	25.64% 5.56% 24.56% (17.83%) 14.81% (10.80%) (10.80%) 10.02% 7.96% 62.84% (7.84%) 8.09%	(1.1 25. 5 28. (24.3 13. 20. (6.7 7. 0. 9. 9. 3. 68. (0.1
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank Opus Bank Farmers & Merchants Bank of Long Beach Citizens Business Bank	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,963,949 \$7,193,326 \$7,274,369 \$8,085,158	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476 \$1,093,535 \$1,874,932 \$2,755,201 \$2,785,415 \$3,233,491 \$4,547,475 \$4,931,994 \$5,072,519 \$4,015,714 \$4,816,956	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074 \$1,807,908 \$2,035,126 \$2,819,225 \$2,864,973 \$3,410,365 \$4,443,133 \$4,649,908 \$5,941,766 \$5,588,950 \$6,555,653	109.83% 111.16% 90.27% 89.30% 57.82% 105.78% 92.13% 97.23% 97.22% 94.81% 102.35% 106.07% 85.37% 71.85% 73.48%	4.15% 15.75% 20.64% 14.15% 51.66% 9.40% 38.26% 19.55% 8.76% 15.18% 15.18% 15.18% 14.42% 15.93% 23.13% 27.53% 16.44%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494 \$10,985 \$9,370 \$10,498 \$10,433 \$15,350 \$8,194 \$16,295 \$8,947 \$9,870 \$10,260	3.93% 4.92% 5.20% 3.47% 5.27% 3.53% 4.36% 4.02% 4.99% 4.51% 3.69% 3.70% 3.61% 3.80%	0.67% 0.89% 1.41% 1.46% 0.70% 1.17% 0.31% 1.12% 1.07% 0.91% 1.16% 1.22% 0.73% 0.48% 0.25%	0.61% 0.57% 1.00% 1.11% 0.12% 0.87% 0.88% 0.88% 0.88% 0.88% 0.88% 0.83% 0.83% 0.64% 0.31% 0.11%	3.37% 4.39% 4.16% 3.60% 3.37% 4.48% 3.04% 3.60% 3.60% 3.50% 4.07% 3.76% 2.89% 3.12% 3.37% 3.74%	25.64% 5.56% 24.56% (17.83%) 14.81% 15.77% (10.80%) 6.06% (1.78%) 10.02% 7.96% 62.84% (7.84%) 8.09% (4.31%)	(1 25 5 28 (24.) 13 20 (6.) 7 7 0 9 3 8 68 (0.) 7 7 7 (0.)
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank American Business Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank Opus Bank Farmers & Merchants Bank of Long Beach Citizens Business Bank Pacific Premier Bank	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018\$5,158 \$5,0158	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476 \$1,093,535 \$1,874,932 \$2,755,201 \$2,785,415 \$3,233,491 \$4,547,475 \$4,931,994 \$5,072,519 \$4,015,714 \$4,816,956 \$6,291,465	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074 \$1,807,908 \$2,035,126 \$2,819,225 \$2,864,973 \$3,410,365 \$4,443,133 \$4,649,908 \$5,941,766 \$5,588,950 \$6,555,653 \$6,349,965	109.83% 111.16% 90.27% 89.30% 57.82% 105.78% 60.49% 92.13% 97.22% 94.81% 102.35% 106.07% 85.37% 71.85% 73.48% 99.08%	4.15% 15.75% 20.64% 14.15% 51.66% 9.40% 38.26% 19.55% 8.76% 15.18% 12.42% 14.42% 15.93% 23.13% 27.53% 16.44% 11.63%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494 \$10,985 \$9,370 \$10,498 \$10,433 \$15,350 \$8,194 \$16,295 \$8,947 \$9,870 \$10,260 \$9,105	3.93% 4.92% 4.50% 5.20% 3.47% 5.27% 3.53% 4.36% 4.02% 4.92% 4.92% 4.51% 3.69% 3.70% 3.61% 3.80% 5.01%	0.67% 0.89% 1.41% 1.46% 0.70% 1.17% 0.31% 1.07% 0.91% 1.31% 1.26% 0.73% 0.48% 0.25% 0.82%	0.61% 0.57% 1.00% 1.11% 0.12% 0.87% 0.88% 0.88% 0.88% 0.88% 0.88% 0.88% 0.64% 0.31% 0.11% 0.11%	3.37% 4.39% 3.60% 4.16% 3.37% 4.48% 3.47% 3.04% 3.60% 3.50% 4.07% 3.76% 2.89% 3.12% 3.37% 3.74% 4.54%	25.64% 5.56% 24.56% (17.83%) 14.81% 15.77% (10.80%) 6.06% (1.78%) 10.02% 62.84% (7.84%) 8.09% (4.31%) 3.38%	(1.1 25 5 28 (24.1 3 20 (6.0 7 0 9 3 3 68 68 (0.1 7 (0.1 7 7
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank Opus Bank Farmers & Merchants Bank of Long Beach Citizens Business Bank	\$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,963,949 \$7,193,326 \$7,274,369 \$8,085,158	\$1,006,368 \$1,080,656 \$1,062,372 \$1,275,188 \$899,138 \$1,563,476 \$1,093,535 \$1,874,932 \$2,755,201 \$2,785,415 \$3,233,491 \$4,547,475 \$4,931,994 \$5,072,519 \$4,015,714 \$4,816,956	\$916,283 \$972,183 \$1,176,947 \$1,427,939 \$1,555,069 \$1,478,074 \$1,807,908 \$2,035,126 \$2,819,225 \$2,864,973 \$3,410,365 \$4,443,133 \$4,649,908 \$5,941,766 \$5,588,950 \$6,555,653	109.83% 111.16% 90.27% 89.30% 57.82% 105.78% 92.13% 97.23% 97.22% 94.81% 102.35% 106.07% 85.37% 71.85% 73.48%	4.15% 15.75% 20.64% 14.15% 51.66% 9.40% 38.26% 19.55% 8.76% 15.18% 15.18% 15.18% 14.42% 15.93% 23.13% 27.53% 16.44%	\$3,126 \$7,765 \$8,482 \$6,979 \$8,735 \$7,494 \$10,985 \$9,370 \$10,498 \$10,433 \$15,350 \$8,194 \$16,295 \$8,947 \$9,870 \$10,260	3.93% 4.92% 5.20% 3.47% 5.27% 3.53% 4.36% 4.02% 4.99% 4.51% 3.69% 3.70% 3.61% 3.80%	0.67% 0.89% 1.41% 1.46% 0.70% 1.17% 0.31% 1.12% 1.07% 0.91% 1.16% 1.22% 0.73% 0.48% 0.25%	0.61% 0.57% 1.00% 1.11% 0.12% 0.87% 0.88% 0.88% 0.88% 0.88% 0.88% 0.83% 0.83% 0.64% 0.31% 0.11%	3.37% 4.39% 4.16% 3.60% 3.37% 4.48% 3.04% 3.60% 3.60% 3.50% 4.07% 3.76% 2.89% 3.12% 3.37% 3.74%	25.64% 5.56% 24.56% (17.83%) 14.81% 15.77% (10.80%) 6.06% (1.78%) 10.02% 7.96% 62.84% (7.84%) 8.09% (4.31%)	(1. 25 5 288 (24. 13 20 (6. 7 0 9 3 3 68 (0. 7 7 (0.

Note: Report includes only bank-level data.

Asset Quality



3/31/16

1.30%

1.49%

1 56%

6/30/16

1.24%

1.53%

1.51%

9/30/16

0.96%

1.43%

1.28%

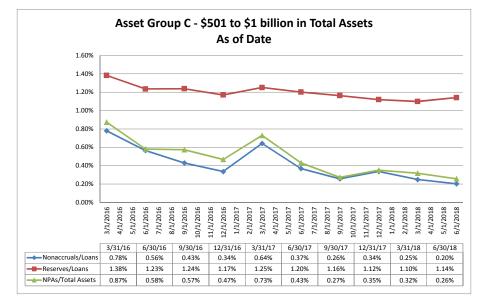
12/31/16

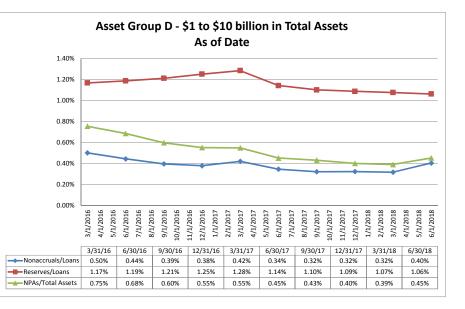
0.95%

1.54%

1.20%

	3/1/2	4/1/2	5/1/2	6/1/2	7/1/2	8/1/2	9/1/2	10/1/2	11/1/2	12/1/2	1/1/2	2/1/2	3/1/2	4/1/2	5/1/2	6/1/2	7/1/2	8/1/2	9/1/2	10/1/2	11/1/2	12/1/2	1/1/2	2/1/2	3/1/2	4/1/2	5/1/2	6/1/2
	3/	31/1	6	6/3	0/16		9/30)/16	1	2/3	1/16	3	/31/	17	6/	30/1	7	9/3	0/17	'	12/3	1/17	1	3/31/	/18	6,	/30/2	18
Nonaccruals/Loans	0	.56%	5	0.	58%		0.6	6%		0.5	4%		0.60	%	0	.69%		0.4	11%		0.3	5%		0.38	%	0	0.40%	6
	2	.55%	5	2.	48%		2.4	7%		2.2	6%		2.28	%	1	.98%		1.9	93%		1.9	2%		1.86	%	1	.89%	6
	0	.80%	5	0.	79%		0.6	7%		0.6	0%		0.64	%	0	.73%		0.0	55%		0.5	5%		0.53	%	0).479	%





3/31/17

0.38%

1.37%

0.67%

6/30/17

0.60%

1.52%

0.85%

9/30/17

0.69%

1.52%

0.90%

12/31/17

0.61%

1.52%

0.81%

3/31/18

0.70%

1.61%

0.90%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

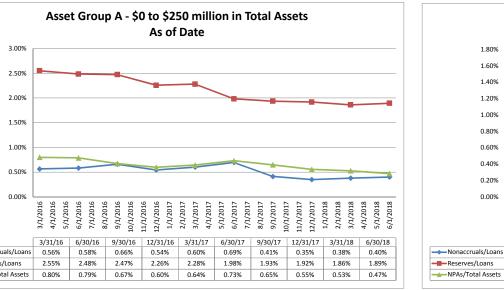
5/1/2018 6/1/2018

6/30/18

0.66%

1.49%

0.99%



Asset Quality

June 30, 2018 Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

Asset Quality

June 30, 2018

Run Date: August 7, 2018

		As of Date											
toring legituring Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Asse (%)						
Region Institution Name													
Asset Group A - \$0 to \$250 million in total assets													
Infinity Bank	\$43,265	\$0	0.00%	1.24%	NA								
Endeavor Bank	\$50,253	\$0	0.00%	1.55%	NA								
Neighborhood National Bank	\$54,068	\$451	1.17%	2.51%	130.58%	7.21%							
Bank of Whittier, National Association	\$55,829	\$0	0.00%	3.74%	NA								
Asian Pacific National Bank	\$57,064	\$0	0.00%	2.64%	NA								
Tustin Community Bank	\$77,401	\$55	0.08%	3.35%	NM	0.43%							
California Business Bank	\$100,966	\$0	0.00%	2.13%	NA								
Eastern International Bank	\$109,183	\$0	0.00%	1.39%	NA								
United Pacific Bank	\$138,995	\$98	0.10%	2.76%	NM	0.38%							
Community Valley Bank	\$151,628	\$1,429	1.15%	1.27%	110.43%	6.79%							
Friendly Hills Bank	\$154,452	\$0	0.00%	1.93%	579.85%								
Home Bank of California	\$166,316	\$0	0.00%	0.92%	NA								
Calwest Bank	\$176,930	\$29	0.02%	1.86%	NM	0.78%							
EH National Bank	\$178,164	\$6,148	4.33%	2.16%	39.49%	23.16%							
Chino Commercial Bank, N.A.	\$200,849	\$0	0.00%	1.72%	172.68%	5.33%							
American Continental Bank	\$202,006	\$0	0.00%	1.72%	NM								
Partners Bank of California	\$213,859	\$375	0.22%	1.65%	764.27%								
Nano Banc	\$217,261	\$288	0.18%	0.71%	395.14%	0.52%							
Community Commerce Bank	\$234,119	\$1,183	0.70%	1.35%	74.32%	5.71%							
International City Bank, Federal Savings Bank	\$238,256	\$76	0.07%	1.24%	NM	0.23%	0.0						
Average of Asset Group A	\$141,043	\$507	0.40%	1.89%	283.35%	2.68%	0.4						
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%	0.0						
Golden State Bank	\$256,514	\$287	0.13%	1.14%	856.45%								
Pacific Alliance Bank	\$282.884	\$107	0.05%	1.82%	NM	0.28%							
California First National Bank	\$298.670	\$0	0.00%	1.24%	NA								
First National Bank of Southern California	\$299,224	\$0	0.00%	1.25%									
Bank of Santa Clarita	\$310,174	\$12	0.01%	1.05%	NM	0.04%							
Mission Valley Bank	\$318,479	\$677	0.29%	1.53%	474.01%								
Uniti Bank	\$324,983	\$474	0.19%	1.32%	694.09%	1.06%							
US Metro Bank	\$347,378	\$608	0.24%	1.49%	613.65%	1.12%							
Universal Bank	\$364.850	\$61	0.02%	1.34%	151.00%	4.40%							
Mega Bank	\$365,753	\$2,325	0.80%	1.43%	177.72%	4.91%							
Broadway Federal Bank, F.S.B.	\$409,946	\$1.247	0.34%	1.13%	48.84%	17.29%							
New OMNI Bank, National Association	\$453,427	\$0	0.00%	1.28%	+0.0470 NA								
First Credit Bank	\$464,736	\$23,273	7.16%	3.70%	40.51%								
Average of Asset Group B	\$339,106	\$2.077	0.66%	1.49%	382.03%	5.42%	0.9						

Source: SNL Financial

Note: Report includes only bank-level data.

Asset Quality

June 30, 2018

Run Date: August 7, 2018

				As of Date			
cion Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Asse (%)
sset 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%	
GBC International Bank	\$527,959	\$789	0.19%	1.02%	545.50%	1.32%	
First Commercial Bank (USA)	\$531,023	\$0	0.00%	1.39%	NA		
CommerceWest Bank	\$549,653	\$2,718	0.62%	1.05%	140.42%	5.30%	
American Riviera Bank	\$591,259	\$359	0.08%	1.02%	NM	0.63%	
Mission Bank Valley Republic Bank	\$652,314 \$683,024	\$228 \$0	0.04%	1.15% 1.40%	NM NA	0.37% 0.00%	
CalPrivate Bank	\$710,623	\$0 \$1,481	0.28%	0.92%	330.38%		
Bank of Hemet	\$719,053	\$0	0.20%	1.30%	613.57%	1.38%	
State Bank of India (California)	\$737,183	\$0 \$0	0.00%	1.30%	NA		
EverTrust Bank	\$848.248	\$658	0.12%	1.61%	NM	0.47%	
Community West Bank, National Association	\$859.789	\$5.688	0.75%	1.13%	77.15%		
Commercial Bank of California	\$903,193	\$1.009	0.17%	1.36%	236.70%	3.63%	
First General Bank	\$911,374	\$1,594	0.18%	0.86%	373.84%	1.64%	0.2
First Choice Bank	\$962,663	\$1,511	0.19%	1.31%	560.56%	1.51%	0.1
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%	0.3
Average of Asset Group C	\$721,184	\$1,206	0.20%	1.14%	371.51%	2.32%	0.20
Malaga Bank F.S.B.	\$1,061,897	\$0	0.00%	0.33%	NA		
Malaga Bank F.S.B. Commonwealth Business Bank	\$1,137,201	\$1,298	0.14%	1.03%	271.40%	2.63%	0.3
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B.	\$1,137,201 \$1,175,427	\$1,298 \$6,215	0.14% 0.62%	1.03% 0.73%	271.40% 28.09%	2.63% 21.93%	0.3 2.3
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank	\$1,137,201 \$1,175,427 \$1,327,754	\$1,298 \$6,215 \$3,989	0.14% 0.62% 0.37%	1.03% 0.73% 2.12%	271.40% 28.09% 575.41%	2.63% 21.93% 4.37%	0.3 2.3 0.5
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135	\$1,298 \$6,215 \$3,989 \$5,325	0.14% 0.62% 0.37% 0.50%	1.03% 0.73% 2.12% 1.26%	271.40% 28.09% 575.41% 251.06%	2.63% 21.93% 4.37% 4.81%	0.3 2.3 0.5 0.5
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048	0.14% 0.62% 0.37% 0.50% 0.16%	1.03% 0.73% 2.12% 1.26% 0.99%	271.40% 28.09% 575.41% 251.06% 504.64%	2.63% 21.93% 4.37% 4.81% 1.54%	0.3 2.3 0.5 0.5 0.1
Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048 \$10,136	0.14% 0.62% 0.37% 0.50% 0.16% 1.13%	1.03% 0.73% 2.12% 1.26% 0.99% 0.93%	271.40% 28.09% 575.41% 251.06% 504.64% 80.85%	2.63% 21.93% 4.37% 4.81% 1.54% 6.15%	0.3 2.3 0.5 0.5 0.1 0.6
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048 \$10,136 \$2,173	0.14% 0.62% 0.37% 0.50% 0.16% 1.13% 0.14%	1.03% 0.73% 2.12% 1.26% 0.99% 0.93% 0.93%	271.40% 28.09% 575.41% 251.06% 504.64% 80.85% 316.63%	2.63% 21.93% 4.37% 4.81% 1.54% 6.15% 1.85%	0.3 2.3 0.5 0.5 0.1 0.6 0.2
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048 \$10,136 \$2,173 \$2,115	0.14% 0.62% 0.37% 0.50% 0.16% 1.13% 0.14% 0.19%	1.03% 0.73% 2.12% 1.26% 0.99% 0.93% 0.94% 1.41%	271.40% 28.09% 575.41% 251.06% 504.64% 80.85% 316.63% 655.24%	2.63% 21.93% 4.37% 4.81% 1.54% 6.15% 1.85% 1.38%	0.3 2.3 0.5 0.5 0.1 0.6 0.2 0.1
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048 \$10,136 \$2,173 \$2,115 \$7,758	0.14% 0.62% 0.37% 0.16% 1.13% 0.14% 0.14%	1.03% 0.73% 2.12% 1.26% 0.99% 0.93% 0.94% 1.41% 1.79%	271.40% 28.09% 575.41% 251.06% 504.64% 80.85% 316.63% 655.24% 432.46%	2.63% 21.93% 4.37% 4.81% 1.54% 6.15% 1.85% 1.38% 2.05%	0.3 2.3 0.5 0.5 0.1 0.6 0.2 0.1 0.1
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048 \$10,136 \$2,173 \$2,115	0.14% 0.62% 0.37% 0.50% 0.16% 1.13% 0.14% 0.19%	1.03% 0.73% 2.12% 1.26% 0.99% 0.93% 0.94% 1.41%	271.40% 28.09% 575.41% 251.06% 504.64% 80.85% 316.63% 655.24%	2.63% 21.93% 4.37% 4.81% 1.54% 6.15% 1.85% 1.38% 2.05%	0.3 2.3 0.5 0.5 0.1 0.1 0.2 0.1 0.3 0.0
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA)	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048 \$10,136 \$2,173 \$2,115 \$7,758 \$2,801	0.14% 0.62% 0.37% 0.50% 0.16% 1.13% 0.14% 0.14% 0.41% 0.10%	1.03% 0.73% 2.12% 0.99% 0.93% 0.94% 1.41% 1.79% 1.36%	271.40% 28.09% 575.41% 251.06% 504.64% 80.85% 316.63% 655.24% 432.46% NM	2.63% 21.93% 4.37% 1.54% 6.15% 1.85% 1.38% 2.05% 0.56%	0.3 2.3 0.5 0.1 0.6 0.2 0.1 0.3 0.0 0.2
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048 \$10,136 \$2,173 \$2,115 \$7,758 \$2,801 \$10,592	$\begin{array}{c} 0.14\%\\ 0.62\%\\ 0.37\%\\ 0.50\%\\ 0.16\%\\ 0.14\%\\ 0.14\%\\ 0.19\%\\ 0.41\%\\ 0.38\%\\ 0.38\%\end{array}$	1.03% 0.73% 2.12% 1.26% 0.99% 0.93% 0.94% 1.41% 1.79% 1.36% 1.34%	271.40% 28.09% 575.41% 251.06% 504.64% 80.85% 316.63% 655.24% 432.46% NM 352.01%	2.63% 21.93% 4.37% 4.81% 6.15% 1.85% 1.38% 2.05% 0.56% 2.72%	0.3 2.3 0.5 0.5 0.1 0.6 0.2 0.1 0.3 0.0 0.2 1.3
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048 \$10,136 \$2,173 \$2,115 \$7,758 \$2,801 \$10,592 \$50,532	$\begin{array}{c} 0.14\%\\ 0.62\%\\ 0.37\%\\ 0.50\%\\ 0.16\%\\ 1.13\%\\ 0.14\%\\ 0.19\%\\ 0.41\%\\ 0.41\%\\ 0.38\%\\ 1.56\%\end{array}$	1.03% 0.73% 2.12% 1.26% 0.99% 0.93% 0.94% 1.41% 1.79% 1.36% 1.34% 0.92%	271.40% 28.09% 575.41% 251.06% 504.64% 80.85% 316.63% 655.24% 432.46% NM 352.01% 55.92%	2.63% 21.93% 4.37% 4.81% 1.54% 6.15% 1.85% 1.38% 2.05% 0.56% 2.72% 13.20%	0.3 2.3 0.5 0.5 0.1 0.6 0.2 0.1 0.3 0.0 0.2 1.3 0.0 0.2 1.3
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048 \$10,136 \$2,173 \$2,173 \$2,115 \$7,758 \$2,801 \$10,592 \$50,532 \$50,532	$\begin{array}{c} 0.14\%\\ 0.62\%\\ 0.37\%\\ 0.50\%\\ 0.16\%\\ 1.13\%\\ 0.14\%\\ 0.19\%\\ 0.41\%\\ 0.19\%\\ 0.41\%\\ 0.10\%\\ 0.38\%\\ 1.56\%\\ 0.35\%\end{array}$	1.03% 0.73% 2.12% 0.99% 0.93% 0.94% 1.41% 1.79% 1.36% 0.92% 0.70%	271.40% 28.09% 575.41% 251.06% 504.64% 80.85% 316.65% 432.46% NM 352.01% 58.92% 142.29%	2.63% 21.93% 4.37% 4.81% 1.54% 6.15% 1.85% 1.38% 2.05% 0.56% 2.72% 13.20% 3.27% 3.52% 5.65%	0.3 2.3 0.5 0.5 0.1 0.1 0.2 0.1 0.3 0.0 0.2 1.3 0.2 1.3 0.2 0.2 0.2 0.2 0.2 0.5
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank Opus Bank Farmers & Merchants Bank of Long Beach	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018 \$5,963,949 \$7,193,326 \$7,274,369	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048 \$10,136 \$2,173 \$2,173 \$2,175 \$7,758 \$2,801 \$10,592 \$50,532 \$15,804 \$8,691 \$39,992 \$14,269	0.14% 0.62% 0.37% 0.50% 0.16% 1.13% 0.14% 0.19% 0.41% 0.19% 0.38% 1.56% 0.35% 0.35% 0.79% 0.36%	$\begin{array}{c} 1.03\%\\ 0.73\%\\ 2.12\%\\ 1.26\%\\ 0.99\%\\ 0.93\%\\ 0.94\%\\ 1.41\%\\ 1.79\%\\ 1.36\%\\ 0.92\%\\ 0.70\%\\ 0.39\%\\ 0.70\%\\ 0.39\%\\ 1.17\%\\ 1.49\%\end{array}$	271.40% 28.09% 575.41% 251.06% 504.64% 80.85% 316.63% 655.24% 432.46% NM 352.01% 58.92% 142.29% 142.29% 140.17% 345.57%	$\begin{array}{c} 2.63\%\\ 21.93\%\\ 4.37\%\\ 4.81\%\\ 1.54\%\\ 6.15\%\\ 1.85\%\\ 1.38\%\\ 2.05\%\\ 0.56\%\\ 2.72\%\\ 13.20\%\\ 3.27\%\\ 3.52\%\\ 5.65\%\\ 1.64\%\end{array}$	0.3 2.3 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank Opus Bank Farmers & Merchants Bank of Long Beach Citizens Business Bank	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018 \$5,963,949 \$7,193,326 \$7,274,369 \$8,085,158	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048 \$10,136 \$2,173 \$2,173 \$2,115 \$7,758 \$2,801 \$10,592 \$50,532 \$50,532 \$15,804 \$8,691 \$39,992 \$14,269 \$14,269 \$10,182	0.14% 0.62% 0.37% 0.50% 0.16% 1.13% 0.14% 0.19% 0.41% 0.19% 0.41% 0.38% 1.56% 0.35% 0.35% 0.18% 0.36% 0.21%	1.03% 0.73% 2.12% 1.26% 0.99% 0.94% 1.41% 1.79% 1.36% 0.92% 0.70% 0.39% 1.17% 1.49% 1.24%	271.40% 28.09% 575.41% 251.06% 504.64% 80.85% 316.63% 655.24% 432.46% NM 352.01% 58.92% 142.29% 190.17% 147.51% 345.57%	2.63% 21.93% 4.37% 4.81% 1.54% 6.15% 1.85% 1.38% 2.05% 0.56% 2.72% 13.20% 3.27% 3.52% 5.65% 1.64% 1.42%	0.33 2.33 0.55 0.54 0.64 0.22 0.11 0.33 0.04 0.22 1.33 0.44 0.22 0.56 0.24 0.24
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank American Business Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank Opus Bank Farmers & Merchants Bank of Long Beach Citizens Business Bank Pacific Premier Bank	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018 \$5,963,949 \$7,193,326 \$7,274,369 \$8,085,158 \$8,158,224	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048 \$10,136 \$2,173 \$2,115 \$7,758 \$2,801 \$10,592 \$50,532 \$15,804 \$8,691 \$39,992 \$14,269 \$10,182 \$6,039	0.14% 0.62% 0.37% 0.50% 0.16% 1.13% 0.14% 0.19% 0.41% 0.38% 1.56% 0.35% 0.35% 0.18% 0.79% 0.36% 0.21% 0.21%	$\begin{array}{c} 1.03\%\\ 0.73\%\\ 2.12\%\\ 1.26\%\\ 0.99\%\\ 0.93\%\\ 0.94\%\\ 1.41\%\\ 1.79\%\\ 1.36\%\\ 1.34\%\\ 0.92\%\\ 0.70\%\\ 0.39\%\\ 1.17\%\\ 1.49\%\\ 1.24\%\\ 0.50\%\end{array}$	271.40% 28.09% 575.41% 251.06% 504.64% 80.85% 432.46% NM 352.01% 58.92% 142.29% 142.29% 142.57% 405.00% 525.70%	2.63% 21.93% 4.37% 4.81% 1.54% 6.15% 1.85% 1.38% 2.05% 0.56% 2.72% 13.20% 3.27% 3.52% 5.65% 1.64% 1.42% 0.72%	0.30 2.3'3 0.55 0.14 0.66 0.22 0.12 0.3' 0.02 1.3'4 0.22 0.22 0.22 0.24 0.24 0.24 0.24 0.2
Malaga Bank F.S.B. Commonwealth Business Bank Provident Savings Bank, F.S.B. Sunwest Bank Pacific Mercantile Bank Pacific City Bank Silvergate Bank Royal Business Bank American Business Bank Manufacturers Bank CTBC Bank Corp. (USA) Community Bank Preferred Bank Hanmi Bank First Foundation Bank Opus Bank Farmers & Merchants Bank of Long Beach Citizens Business Bank	\$1,137,201 \$1,175,427 \$1,327,754 \$1,357,135 \$1,619,063 \$1,720,830 \$1,813,520 \$2,021,252 \$2,520,436 \$3,338,316 \$3,714,062 \$3,960,316 \$5,416,018 \$5,963,949 \$7,193,326 \$7,274,369 \$8,085,158	\$1,298 \$6,215 \$3,989 \$5,325 \$2,048 \$10,136 \$2,173 \$2,173 \$2,115 \$7,758 \$2,801 \$10,592 \$50,532 \$50,532 \$15,804 \$8,691 \$39,992 \$14,269 \$14,269 \$10,182	0.14% 0.62% 0.37% 0.50% 0.16% 1.13% 0.14% 0.19% 0.41% 0.19% 0.41% 0.38% 1.56% 0.35% 0.35% 0.18% 0.36% 0.21%	1.03% 0.73% 2.12% 1.26% 0.99% 0.94% 1.41% 1.79% 1.36% 0.92% 0.70% 0.39% 1.17% 1.49% 1.24%	271.40% 28.09% 575.41% 251.06% 504.64% 80.85% 316.63% 655.24% 432.46% NM 352.01% 58.92% 142.29% 190.17% 147.51% 345.57%	2.63% 21.93% 4.37% 4.81% 1.54% 6.15% 1.85% 1.38% 2.05% 0.56% 2.72% 13.20% 3.27% 3.52% 5.65% 1.64% 1.42% 0.72%	0.30 2.31 0.53 0.55 0.65 0.65 0.27 0.12 0.31 0.08 0.22 1.38 0.42 0.22 0.56 0.24 0.22

Source: SNL Financial

Note: Report includes only bank-level data.

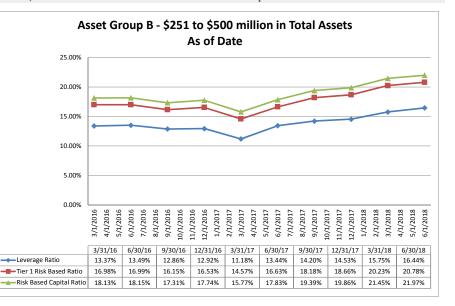
Capital Adequacy

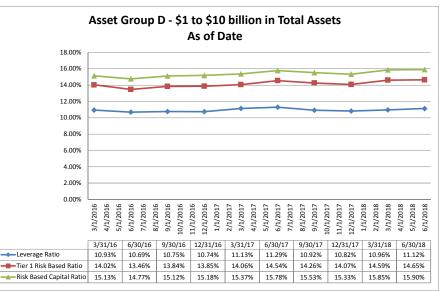
Capital Adequacy

June 30, 2018

Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio Asset Group A - \$0 to \$250 million in Total Assets As of Date 70.00% 60.00% 50.00% 40.00% 30.00% 20.00% 10.00% 0.00% 1/1/2018 2/1/2018 3/1/2018 4/1/2016 5/1/2016 8/1/2016 9/1/2016 12/1/2016 1/1/2017 5/1/2017 6/1/2017 9/1/2017 10/1/2017 3/1/2016 6/1/2016 7/1/2016 10/1/2016 11/1/2016 2/1/2017 3/1/2017 4/1/2017 7/1/2017 8/1/2017 11/1/2017 12/1/2017 4/1/2018 5/1/2018 6/1/2018 3/31/16 3/31/17 6/30/17 9/30/17 6/30/18 6/30/16 9/30/16 12/31/16 12/31/17 3/31/18 Leverage Ratio 21.48% 13.46% 13.64% 13.91% 13.98% 17.55% 14.93% 14.19% 14.55% 20.91% 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% 20.99% 21.70% 22.08% 21.69% 31.73% 22.78% 22.41% 25.21% 59.58% 39.23%

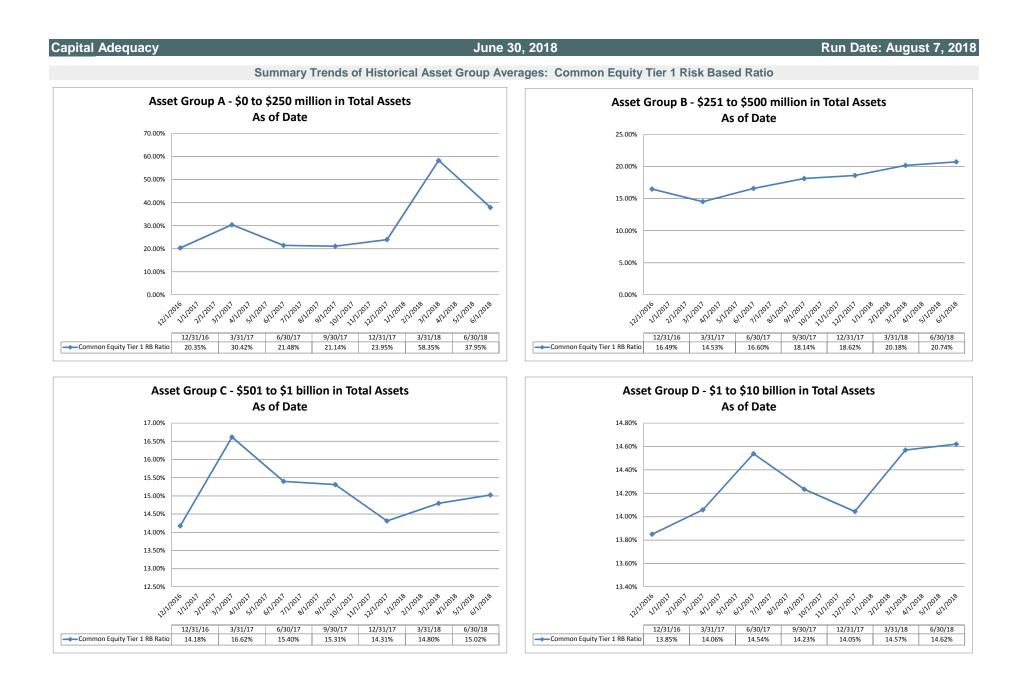
Asset Group C - \$501 to \$1 billion in Total Assets As of Date 20.00% 18.00% 16.00% 14.00% 12.00% 10.00% 8.00% 6.00% 4 00% 2.00% 0.00% 4/1/2016 5/1/2016 12/1/2016 1/1/2017 3/1/2016 6/1/2016 7/1/2016 8/1/2016 9/1/2016 10/1/2016 11/1/2016 2/1/2017 3/1/2017 4/1/2017 5/1/2017 6/1/2017 7/1/2017 8/1/2017 9/1/2017 10/1/2017 11/1/2017 12/1/2017 1/1/2018 2/1/2018 3/1/2018 4/1/2018 5/1/2018 6/1/2018 3/31/16 3/31/17 6/30/17 9/30/17 12/31/17 3/31/18 6/30/18 6/30/16 9/30/16 12/31/16 Leverage Ratio 11.18% 11.13% 13.09% 12.16% 11.59% 12.48% 11.38% 11.39% 12.17% 12.13% 14.92% 14.18% 16.62% 15.40% 15.31% 14.31% 14.80% 15.02% Tier 1 Risk Based Ratio 14.30% 14.69% Hisk Based Capital Ratio 15.51% 15.80% 16.04% 15.27% 17.73% 16.54% 16.43% 15.39% 15.89% 16.14%





Source: SNL Financial

Note: Report includes only bank-level data.



Note: Report includes only bank-level data.

Capital Adequacy

June 30, 2018

Run Date: August 7, 2018

				As of Da	ate			
Region Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equ Tier 1 Risk Bas 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%	129.9
Neighborhood National Bank	\$54,068	\$9,286	\$9,279	\$9,279	16.69%	23.27%	24.53%	23.2
Bank of Whittier, National Association	\$55,829	\$10,544	\$10,223	\$10,223	17.81%	22.38%	23.65%	22.3
Asian Pacific National Bank	\$57,064	\$9,294	\$9,697	\$9,697	16.85%	31.90%	33.15%	31.9
Tustin Community Bank	\$77,401	\$10,583	\$10,583	\$10,583	13.49%	15.40%	16.67%	15.4
California Business Bank	\$100,966	\$14,108	\$14,104	\$14,104	15.05%	19.14%	20.40%	19.1
Eastern International Bank	\$109,183	\$19,383	\$19,428	\$19,428	17.63%	22.96%	24.21%	22.9
United Pacific Bank	\$138,995	\$23,410	\$23,107	\$21,107	17.00%	23.05%	24.32%	21.0
Community Valley Bank	\$151,628	\$19,513	\$19,529	\$19,529	12.60%	16.70%	17.95%	16.
Friendly Hills Bank	\$154,452	\$16.054	\$16,832	\$16,832	11.82%	17.86%	19.11%	17.
Home Bank of California	\$166,316	\$24,079	\$24,082	\$24,082	14.45%	19.87%	21.03%	19.
Calwest Bank	\$176,930	\$18,586	\$18,796	\$18,796	10.45%			
EH National Bank	\$178,164	\$30,509	\$31,244	\$31,244	17.24%			
Chino Commercial Bank, N.A.	\$200,849	\$21,998	\$22,075	\$22,075	11.63%			16.
American Continental Bank	\$200,049	\$30,995	\$30,793	\$30,793	15.36%			
Partners Bank of California	\$213,859	\$26,808	\$26,896	\$26,896	13.32%			
	\$217,261	\$65,710	\$53,083	\$53,083	40.15%			
Nano Banc		. ,	. ,					
Community Commerce Bank International City Bank, Federal Savings Bank	\$234,119 \$238,256	\$51,704 \$32,253	\$51,704 \$21,879	\$51,704 \$21,879	23.20% 10.47%			
international City Dank, rederal Savings Dank	ψ230,230	ψ02,200	φ21,079	φ21,079	10.4776	10.9078	20.1376	10.
Average of Asset Group A	\$141,043	\$24,310	\$23,240	\$23,140	21.48%	38.05%	39.23%	37.9
sset 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%	12.6
Golden State Bank	\$256,514	\$26,994	\$26,994	\$26,994	11.14%			
Pacific Alliance Bank	\$282,884	\$34,667	\$34,818	\$34,818	12.72%			15.
California First National Bank	\$298,670	\$115,869	\$116,031	\$116,031	36.14%			44.
First National Bank of Southern California	\$299,224	\$42,600	\$42,655	\$42,655	15.42%			15.
Bank of Santa Clarita	\$310,174	\$31,106	\$31,377	\$31.377	10.11%			
Mission Valley Bank	\$318,479	\$45,902	\$46,205	\$46,205	13.95%			17.
Uniti Bank	\$324,983	\$41,468	\$40,678	\$40,678	12.50%			
US Metro Bank	\$347,378	\$50,827	\$48,497	\$48,497	14.70%	18.28%		
Universal Bank	\$364,850	\$56,420	\$56,800	\$56,800	15.68%	23.02%		
Mega Bank	\$365,753	\$43,249	\$44,141	\$44,141	12.04%	17.13%		
Broadway Federal Bank, F.S.B.	\$409,946	\$50,167	\$47,751	\$47,751	11.98%	18.02%		
New OMNI Bank. National Association	\$409,940	\$61.018	\$61.018	\$59.319	13.77%	21.97%		21.
First Credit Bank	\$464,736	\$186,748	\$184,233	\$184,233	40.28%	46.01%		
Average of Asset Group B	\$339,106	\$57,931	\$57,624	\$57,502	16.44%	20.78%	21.97%	20.

Source: SNL Financial

Note: Report includes only bank-level data.

Capital Adequacy

June 30, 2018

Run Date: August 7, 2018

Region Institution Name Total Assets (\$000) Total Equity Capital (\$000) Common Equity Tier1 Capital (\$000) Leverage Ratio (%) Tier 1 Risk Based Ratio (%) C 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%	Risk Based Capital Ratio (%)	Common Equ Tier 1 Risk Ba Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets	<u>.</u>	
American Plus Bank, N.A. \$506.753 \$67,474 \$67,415 \$67,415 13.74% 13.95%		
	15.20%	13.9
Pacific Enterprise Bank \$508,793 \$55,535 \$54,575 \$10,72% 15,63% Violation \$508,793 \$55,535 \$54,575 \$10,72% 15,63%	16.76%	15.6
Bank of Southern California, National Association \$521,437 \$77,006 \$76,100 \$76,100 \$14.50% \$19.13% GBC International Bank \$527,959 \$56,741 \$56,424 \$56,424 10.83% 14.67%	20.01% 15.94%	19.1 14.6
Gle international Bank (USA) = \$22,559 \$300,741 \$300,724 \$300,724 10.05 \$120,962 \$120,962 \$23,16% \$24,67%	25.92%	24.6
CommerceWest Bank \$549,653 \$60,184 \$57,033 \$57,033 10.69% 12.34%	13.37%	12.3
American Riviera Bank \$591,259 \$57,486 \$51,518 \$51,518 9.36% 10.26%	11.27%	10.2
Mission Bank \$652,314 \$56,747 \$57,583 \$57,583 9.13% 10.24%	11.30%	10.2
Valley Republic Bank \$683,024 \$61,113 \$62,212 \$9,12% 10.98%	12.13%	10.9
CalPrivate Bank \$710,623 \$86,292 \$85,396 \$12.97% 14.73% Bank of Hemet \$719,053 \$72.599 \$72.964 \$10.57% 12.85%	15.60%	14.7
Bank of Hemet \$719,053 \$72,599 \$72,964 \$10.57% \$12.85% State Bank of India (California) \$737,183 \$134,036 \$135,569 \$135,569 \$18.78% \$22.58%	14.03% 23.83%	12.8 22.5
EverTrust Bank State Sta	23.87%	22.
Community West Bank, National Association \$859,789 \$73,848 \$73,773 \$73,773 8.87% 10.10%	11.28%	10.
Commercial Bank of California \$903,193 \$92,478 \$88,760 \$88,760 10.61% 12.18%	13.36%	12.
First General Bank \$911,374 \$113,450 \$112,899 \$112,899 12.46% 14.59%	15.56%	14.
First Choice Bank \$962,663 \$112,266 \$113,091 \$12.16% \$13.48%	14.73%	13.
Open Bank \$779,346 \$121,299 \$121,753 \$121,753 12.90% 14.89%	16.08%	14.8
Seacoast Commerce Bank \$998,802 \$126,612 \$88,820 \$9.38% 15.58%	16.40%	15.5
Average of Asset Group C \$721,184 \$90,206 \$85,715 \$85,715 12.48% 15.02%	16.14%	15.0
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%	24.1
Commonwealth Business Bank \$1,137,201 \$122,766 \$123,521 \$123,521 11.37% 13.23%	14.35%	13.2
Provident Savings Bank, F.S.B. \$1,175,427 \$116,608 \$116,369 \$116,369 9.96% 16.81%	17.90%	16.
Sunwest Bank \$1,327,754 \$145,625 \$144,820 \$144,820 11.58% 11.86%	13.12%	11.
Pacific Mercantile Bank \$1,357,135 \$140,489 \$137,161 \$10.23% \$11.68%	12.85%	11.
Pacific City Bank \$1,619,063 \$150,654 \$152,101 \$152,101 9.53% 12.37%	13.40%	12.
Silvergate Bank \$1,720,830 \$159,475 \$161,473 \$161,473 8.81% 20.18% Royal Business Bank \$1,813,520 \$282,305 \$252,676 \$252,676 14.84% 18.06%	21.25%	20.
Royal Business Bank \$1,813,520 \$282,305 \$252,676 \$4.84% 18.06% American Business Bank \$2,021,252 \$154,657 \$170,673 \$170,673 8.66% 13.67%	19.14% 14.92%	18. 13.
Manufacturers Bank \$2,520,436 \$344,108 \$345,926 \$345,926 13.54% 13.36%	14.61%	13.
	18.65%	17.3
	10 500/	11.
	12.50%	
CTBC Bank Corp. (USA) \$3,338,316 \$459,442 \$441,814 \$441,314 13.51% 17.39% Community Bank \$3,714,062 \$353,888 \$369,032 \$369,032 9.88% 11.32% Preferred Bank \$3,960,316 \$385,226 \$381,596 \$30,04% 10.14%	13.62%	
CTBC Bank Corp. (USA) \$3,338,316 \$459,442 \$441,814 \$441,314 13.51% 17.39% Community Bank \$3,714,062 \$353,888 \$369,032 \$369,032 9.88% 11.32% Preferred Bank \$3,960,316 \$385,226 \$381,596 \$30.04% 10.14% Hanmi Bank \$5,416,018 \$675,101 \$656,948 \$265,948 12.42% 14.15%	13.62% 14.86%	14.
CTBC Bank Corp. (USA)\$3,338,316\$459,442\$441,814\$441,31413.51%17.39%Community Bank\$3,714,062\$353,888\$369,032\$369,0329.88%11.32%Preferred Bank\$3,960,316\$385,226\$381,596\$381,59610.04%10.14%Hanmi Bank\$5,416,018\$675,101\$656,948\$656,94812.42%14.15%First Foundation Bank\$5,963,949\$539,096\$451,396\$451,3968.25%11.49%	13.62% 14.86% 11.99%	14. 11.4
CTBC Bank Corp. (USA)\$3,338,316\$459,442\$441,814\$441,31413.51%17.39%Community Bank\$3,714,062\$353,888\$369,032\$369,0329.88%11.32%Preferred Bank\$3,960,316\$385,226\$381,59610.04%10.14%Hanmi Bank\$5,416,018\$675,101\$656,948\$656,94812.42%14.15%First Foundation Bank\$5,963,949\$539,096\$451,3968.25%11.49%Opus Bank\$7,193,326\$1,033,057\$676,216\$647,1069.85%12.33%	13.62% 14.86% 11.99% 15.86%	14.1 11.4 11.8
CTBC Bank Corp. (USA) \$3,338,316 \$459,442 \$441,814 \$441,314 13.51% 17.39% Community Bank \$3,714,062 \$353,888 \$369,032 \$369,032 9.88% 11.32% Preferred Bank \$3,960,316 \$385,226 \$381,596 \$381,596 10.04% 10.14% Hanmi Bank \$5,416,018 \$675,101 \$656,948 \$656,948 12.42% 14.15% First Foundation Bank \$5,963,949 \$539,096 \$451,396 \$8.25% 11.49% Opus Bank \$7,193,326 \$1,033,057 \$676,216 \$6471,106 9.85% 12.3% Farmers & Merchants Bank of Long Beach \$7,274,369 \$994,501 \$995,295 \$995,295 13.86% 18.86%	13.62% 14.86% 11.99% 15.86% 20.09%	14.1 11.4 11.8 18.8
CTBC Bank Corp. (USA) \$3,338,316 \$459,442 \$441,814 \$441,314 13.51% 17.39% Community Bank \$3,714,062 \$353,888 \$369,032 \$369,032 9.86% 11.32% Preferred Bank \$3,960,316 \$385,226 \$381,596 10.04% 10.14% Hanmi Bank \$5,416,018 \$675,101 \$656,948 \$656,948 12.42% 14.15% First Foundation Bank \$5,963,949 \$539,096 \$451,396 \$451,396 8.25% 11.49% Opus Bank \$7,193,326 \$1,033,057 \$676,216 \$647,106 9.85% 12.33% Farmers & Merchants Bank of Long Beach \$7,274,369 \$994,501 \$995,295 \$13.86% 18.86%	13.62% 14.86% 11.99% 15.86%	14.1 11.4 11.8 18.8 17.3
CTBC Bank Corp. (USA) \$3,338,316 \$459,442 \$441,814 \$441,314 13.51% 17.39% Community Bank \$3,714,062 \$333,838 \$369,032 \$369,032 9.88% 11.32% Preferred Bank \$3,960,316 \$385,226 \$381,596 \$381,596 10.04% 10.14% Hanmi Bank \$5,416,018 \$675,101 \$656,948 \$656,948 12.42% 14.15% First Foundation Bank \$5,963,949 \$539,096 \$451,396 \$8.25% 11.49% Opus Bank \$7,193,326 \$1,033,057 \$676,216 \$647,106 9.85% 12.33% Farmers & Merchants Bank of Long Beach \$7,274,369 \$994,501 \$995,295 \$13.86% 18.86% Citizens Business Bank \$8,085,158 \$1,096,049 \$1,001,502 12.41% 17.30%	13.62% 14.86% 11.99% 15.86% 20.09% 18.44%	10.1 14.1 11.2 11.8 18.8 17.3 12.0 12.5

Source: SNL Financial

Note: Report includes only bank-level data.

Definitions



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

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