



Bankers' Index

AN ANALYSIS OF CALIFORNIA COMMUNITY BANKS





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

Northern California

FRESNO

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

SAN FRANCISCO

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

STOCKTON

3121 West March Lane
Suite 100
Stockton, CA 95219
(209) 955-6100

NAPA

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

SANTA ROSA

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

WALNUT CREEK

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

SACRAMENTO

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

SILICON VALLEY

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

Southern California

LOS ANGELES

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

ORANGE COUNTY

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

SAN DIEGO

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

WOODLAND HILLS

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



ASSET SIZE DEFINITION

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

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

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

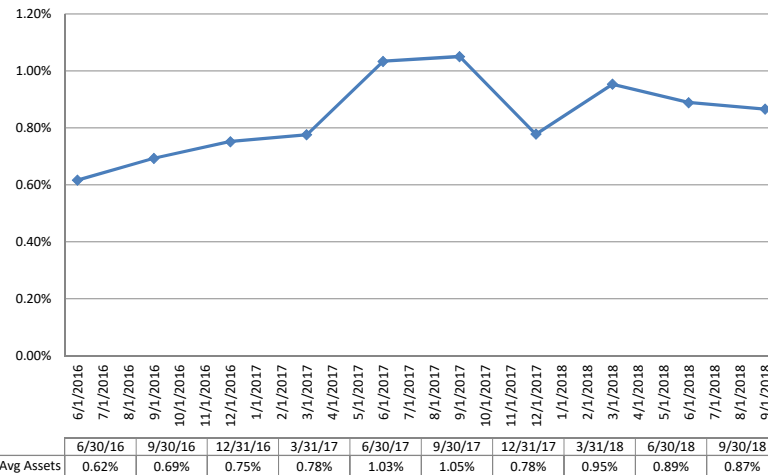
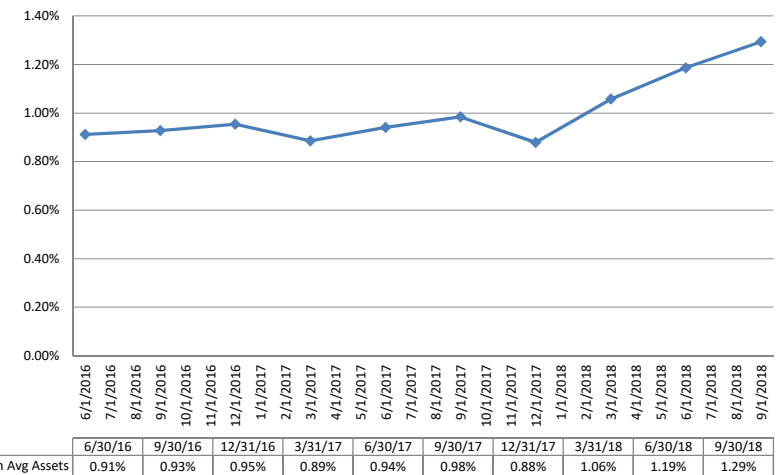
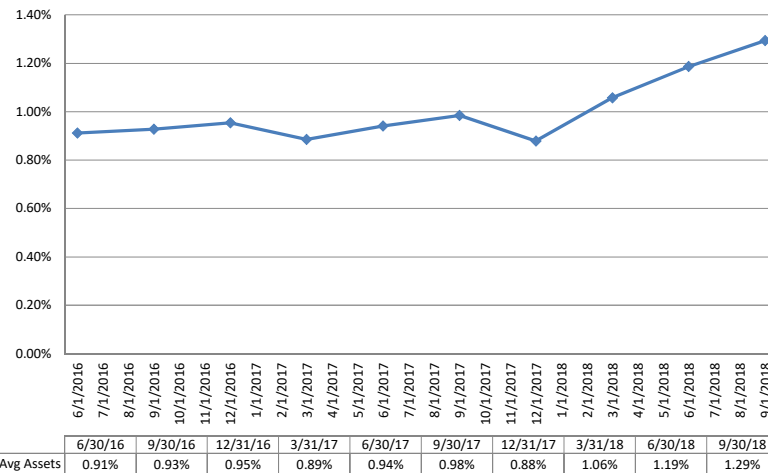
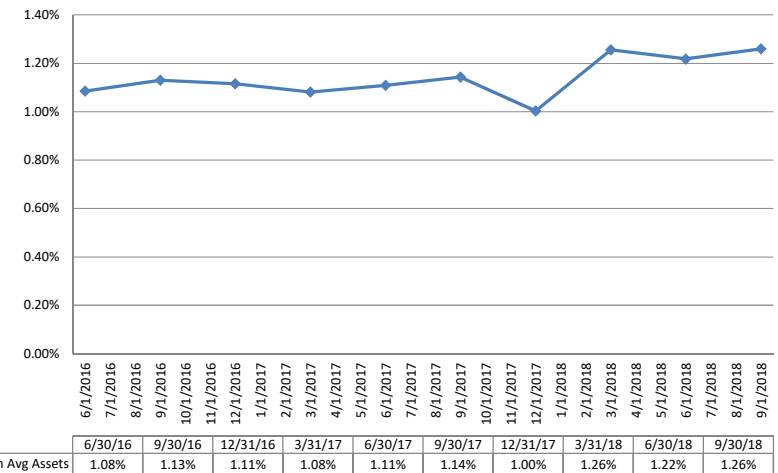
Southern

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

Northern California

Performance Analysis

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - \$1 to \$10 billion in Total Assets**
Year-to-Date

Source: SNL Financial

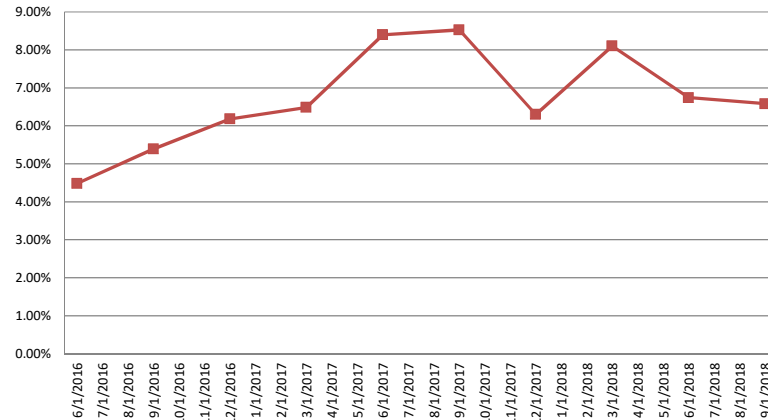
Note: Report includes only bank-level data.

NA = data was not available.

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

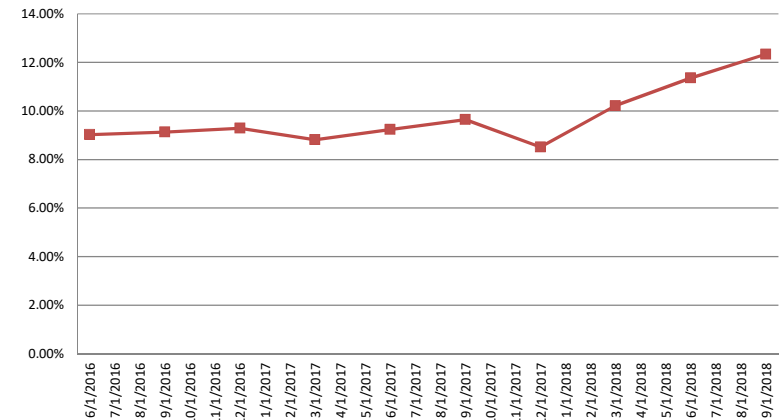
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



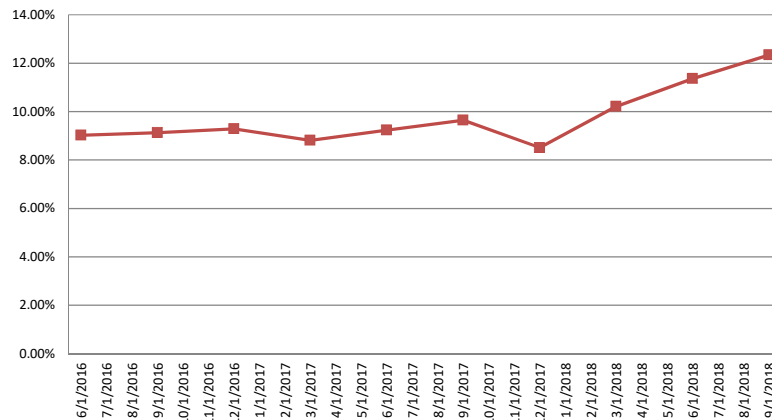
Return on Avg Equity

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



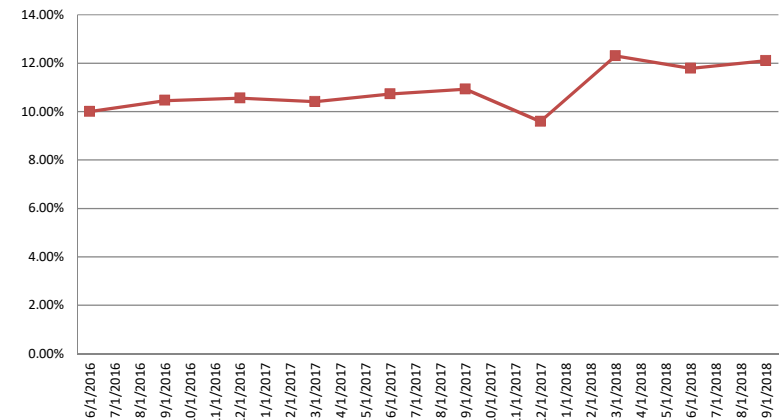
Return on Avg Equity

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



Return on Avg Equity

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



Return on Avg Equity

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2018

Run Date: November 8, 2018

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

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

California Pacific Bank	\$70,199	\$357	2.00%	4.62%	49.28%	\$131	\$1,321	2.40%	5.74%	43.34%	\$103
Gateway Bank, F.S.B.	\$114,206	(\$364)	(1.24%)	(9.08%)	135.31%	\$110	(\$713)	(0.81%)	(8.20%)	122.25%	\$95
Bank of Feather River	\$116,588	\$429	1.47%	13.39%	59.76%	\$106	\$1,181	1.35%	12.67%	61.81%	\$108
Golden Pacific Bank, National Association	\$126,688	\$267	0.83%	8.56%	80.40%	\$102	\$588	0.61%	6.36%	84.85%	\$96
Beacon Business Bank, National Association	\$139,967	\$228	0.67%	5.13%	72.00%	\$104	\$1,275	1.29%	9.73%	71.78%	\$107
Monterey County Bank	\$165,525	\$425	0.98%	11.18%	79.18%	\$77	\$583	0.45%	5.03%	88.41%	\$78
Metropolitan Bank	\$170,579	\$425	1.01%	8.98%	63.41%	\$73	\$1,404	1.13%	10.05%	61.47%	\$75
First Federal Savings and Loan Association of San Rafael	\$196,578	\$204	0.42%	2.04%	83.46%	\$98	\$624	0.43%	2.09%	82.27%	\$98
Merchants National Bank of Sacramento	\$213,360	\$389	0.72%	7.83%	60.55%	\$111	\$1,154	0.71%	7.68%	60.78%	\$110
Northern California National Bank	\$229,707	\$585	1.03%	11.28%	49.18%	\$81	\$1,650	0.95%	10.86%	49.70%	\$79
Golden Valley Bank	\$246,311	\$631	1.02%	10.92%	62.25%	\$79	\$1,776	1.01%	10.39%	63.33%	\$76
Average of Asset Group A	\$162,701	\$325	0.81%	6.80%	72.25%	\$97	\$986	0.87%	6.58%	71.82%	\$93

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

Cornerstone Community Bank	\$253,509	\$752	1.20%	11.58%	59.05%	\$89	\$2,138	1.18%	11.76%	60.05%	\$87
Liberty Bank	\$265,599	\$460	0.70%	5.13%	76.67%	\$107	\$1,342	0.66%	5.03%	76.51%	\$108
Mission National Bank	\$269,937	\$742	1.09%	10.11%	62.08%	\$84	\$2,018	0.97%	9.38%	65.95%	\$81
Summit Bank	\$280,539	\$826	1.24%	11.26%	61.61%	\$129	\$2,208	1.12%	10.29%	64.67%	\$125
Pacific Valley Bank	\$281,416	\$926	1.34%	11.58%	60.89%	\$118	\$1,953	0.97%	8.31%	69.31%	\$122
Murphy Bank	\$282,152	\$1,291	1.86%	16.81%	50.10%	\$106	\$3,995	2.00%	17.68%	50.24%	\$105
Lighthouse Bank	\$298,034	\$1,058	1.46%	11.39%	48.75%	\$149	\$3,338	1.62%	12.34%	49.61%	\$143
Bank of San Francisco	\$321,304	\$938	1.18%	10.65%	57.93%	\$139	\$2,302	1.02%	10.31%	61.30%	\$140
River Valley Community Bank	\$364,159	\$1,046	1.20%	14.48%	50.91%	\$91	\$2,991	1.13%	14.01%	50.57%	\$83
Pinnacle Bank	\$369,287	\$1,278	1.41%	13.49%	62.88%	\$149	\$3,810	1.43%	13.94%	62.96%	\$152
Redwood Capital Bank	\$373,291	\$1,091	1.20%	14.33%	56.62%	\$79	\$3,270	1.25%	14.65%	58.13%	\$82
Community Bank of the Bay	\$410,185	\$525	0.54%	5.32%	79.01%	\$125	\$2,052	0.78%	7.07%	71.76%	\$119
AltaPacific Bank	\$429,061	\$1,491	1.36%	10.20%	59.54%	\$145	\$4,088	1.27%	9.14%	62.13%	\$147
Fresno First Bank	\$443,390	\$1,644	1.51%	17.49%	50.32%	\$154	\$4,668	1.50%	17.19%	53.29%	\$150
Average of Asset Group B	\$331,562	\$1,005	1.24%	11.70%	59.74%	\$119	\$2,870	1.21%	11.51%	61.18%	\$117

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 2018

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

Summit State Bank	\$595,243	\$1,505	1.03%	9.98%	64.33%	\$109	\$4,706	1.08%	10.46%	60.69%	\$100
1st Capital Bank	\$606,635	\$1,742	1.13%	12.55%	62.07%	\$120	\$4,491	1.00%	11.11%	65.41%	\$121
Santa Cruz County Bank	\$664,895	\$2,950	1.78%	18.44%	47.75%	\$102	\$8,202	1.70%	17.85%	49.06%	\$102
BAC Community Bank	\$668,028	\$2,175	1.33%	15.25%	64.84%	\$86	\$5,428	1.13%	12.72%	68.21%	\$87
American River Bank	\$670,151	\$1,276	0.75%	7.08%	67.61%	\$102	\$4,146	0.81%	7.61%	65.12%	\$97
Plumas Bank	\$770,158	\$3,835	1.98%	21.88%	48.54%	\$80	\$10,782	1.92%	21.19%	50.42%	\$79
Pacific Coast Bankers' Bank	\$788,474	\$2,536	1.31%	14.78%	70.37%	\$245	\$6,040	1.01%	11.85%	74.09%	\$226
Presidio Bank	\$834,169	\$3,494	1.62%	16.89%	52.50%	\$200	\$8,548	1.38%	14.38%	57.65%	\$199
Bank of the Orient	\$836,464	\$5,583	2.76%	25.12%	41.36%	\$98	\$8,870	1.49%	13.92%	55.34%	\$92
Premier Valley Bank	\$851,358	\$3,006	1.44%	8.76%	51.09%	\$88	\$8,043	1.28%	7.77%	55.80%	\$95
United Security Bank	\$902,904	\$3,823	1.75%	13.34%	49.67%	\$87	\$11,128	1.75%	13.18%	51.30%	\$90
Suncrest Bank	\$911,511	\$3,503	1.58%	10.89%	46.12%	\$99	\$6,368	1.20%	8.96%	56.40%	\$85
Avidbank	\$933,302	\$3,031	1.37%	12.94%	54.48%	\$157	\$8,122	1.29%	12.16%	59.44%	\$163
California Bank of Commerce	\$954,201	\$2,649	1.10%	9.73%	59.58%	\$139	\$7,347	1.07%	9.61%	63.00%	\$145
Average of Asset Group C	\$784,821	\$2,936	1.50%	14.12%	55.74%	\$122	\$7,302	1.29%	12.34%	59.42%	\$120

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

Beneficial State Bank	\$1,003,509	\$461	0.18%	1.67%	80.89%	\$98	\$576	0.08%	0.74%	82.72%	\$96
Oak Valley Community Bank	\$1,075,744	\$3,279	1.23%	13.88%	58.68%	\$90	\$8,905	1.12%	12.82%	61.21%	\$90
Savings Bank of Mendocino County	\$1,119,371	\$3,639	1.29%	8.84%	53.45%	\$64	\$10,544	1.25%	8.53%	54.05%	\$68
Five Star Bank	\$1,120,348	\$5,960	2.12%	23.53%	37.24%	\$114	\$18,793	2.24%	24.70%	36.91%	\$111
First Northern Bank of Dixon	\$1,243,918	\$3,505	1.14%	13.73%	59.17%	\$102	\$9,328	1.03%	12.47%	61.73%	\$103
Redding Bank of Commerce	\$1,315,920	\$4,653	1.43%	13.67%	54.24%	\$93	\$12,704	1.32%	12.73%	57.24%	\$95
United Business Bank	\$1,343,657	\$3,485	1.04%	10.01%	55.67%	\$133	\$12,048	1.24%	11.89%	55.58%	\$121
Central Valley Community Bank	\$1,518,784	\$5,886	1.51%	10.94%	57.36%	\$83	\$16,521	1.38%	10.37%	59.99%	\$85
Poppy Bank	\$1,911,718	\$10,711	2.26%	21.15%	36.14%	\$103	\$31,272	2.42%	21.48%	33.32%	\$93
River City Bank	\$2,183,436	\$5,910	1.12%	11.94%	40.33%	\$114	\$17,194	1.11%	11.92%	40.44%	\$113
El Dorado Savings Bank, F.S.B.	\$2,198,930	\$4,588	0.83%	7.96%	59.88%	\$66	\$14,325	0.87%	8.44%	57.58%	\$65
Bank of the Sierra	\$2,462,903	\$7,534	1.23%	10.24%	57.93%	\$62	\$23,186	1.29%	10.65%	60.20%	\$64
Bank of Marin	\$2,545,496	\$8,970	1.44%	12.80%	51.45%	\$110	\$23,908	1.29%	11.05%	56.48%	\$115
Exchange Bank	\$2,614,097	\$9,530	1.45%	17.53%	54.45%	\$87	\$29,504	1.50%	18.60%	53.61%	\$88
Bank of Stockton	\$3,037,260	\$20,813	2.76%	17.86%	48.00%	\$115	\$33,885	1.52%	9.90%	47.63%	\$110
Farmers & Merchants Bank of Central California	\$3,173,292	\$11,838	1.53%	15.49%	53.28%	\$160	\$33,665	1.47%	14.71%	54.23%	\$161
Heritage Bank of Commerce	\$3,191,162	\$13,302	1.66%	14.55%	46.48%	\$140	\$24,990	1.11%	10.23%	56.01%	\$155
Fremont Bank	\$4,028,096	\$12,397	1.26%	16.00%	74.05%	\$112	\$39,528	1.34%	17.18%	72.14%	\$109
WestAmerica Bank	\$5,492,021	\$16,743	1.20%	13.61%	55.11%	\$61	\$52,566	1.26%	14.17%	51.83%	\$62
Mechanics Bank	\$6,004,338	\$14,310	0.95%	6.93%	63.92%	\$104	\$35,332	0.80%	5.77%	65.17%	\$103
Tri Counties Bank	\$6,317,124	\$16,992	1.10%	9.60%	61.58%	\$92	\$47,784	1.22%	10.46%	62.86%	\$83
Luther Burbank Savings	\$6,690,888	\$13,727	0.83%	7.74%	43.07%	\$132	\$39,413	0.84%	7.52%	43.42%	\$136
Average of Asset Group D	\$2,799,637	\$9,011	1.34%	12.71%	54.65%	\$102	\$24,362	1.26%	12.11%	55.65%	\$101

Source: SNL Financial

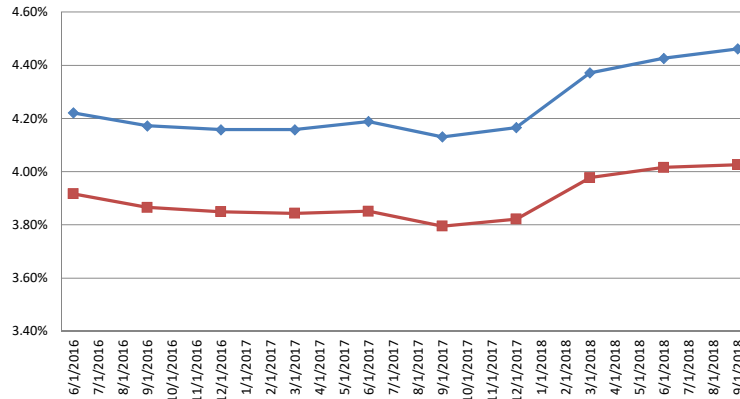
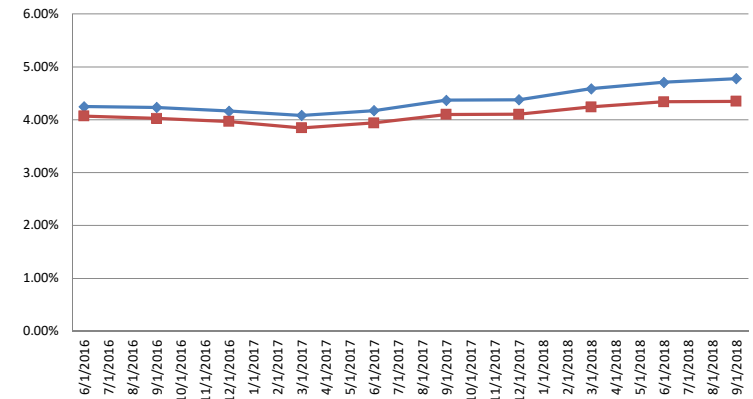
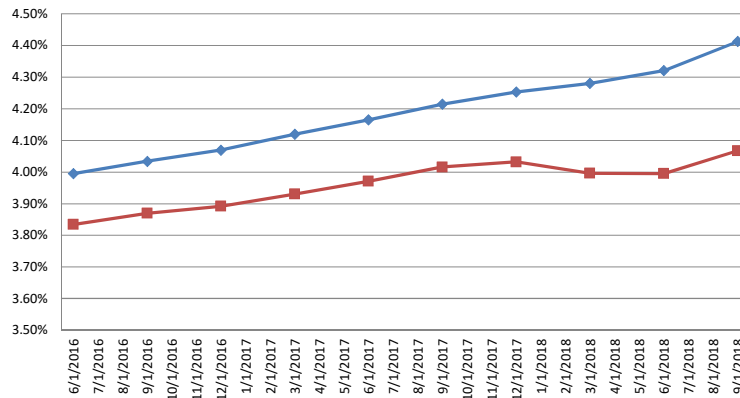
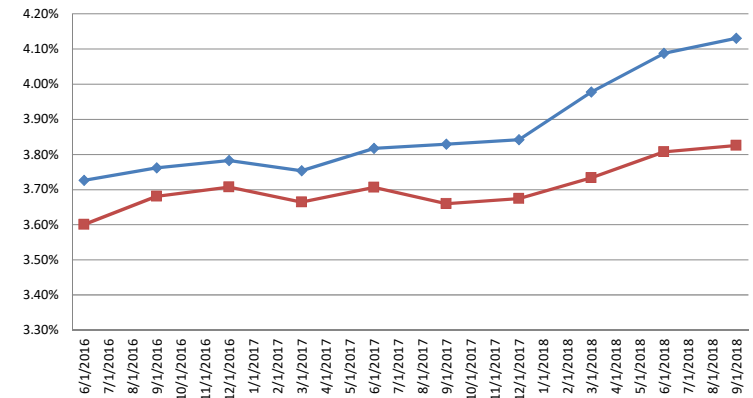
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Balance Sheet & Net Interest Margin

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date

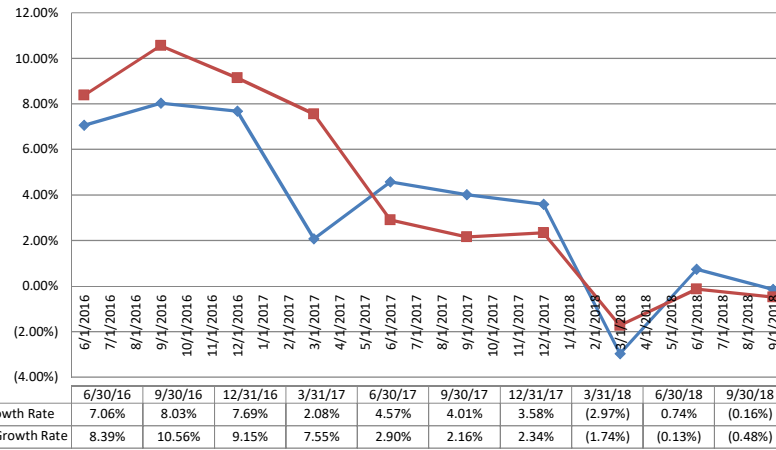
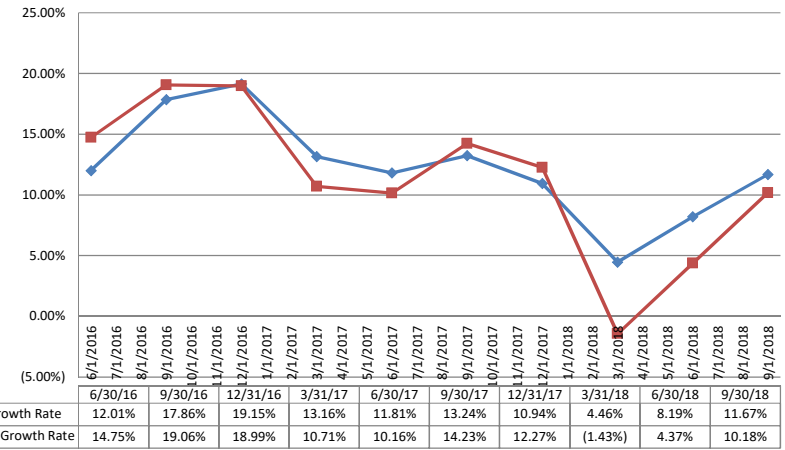
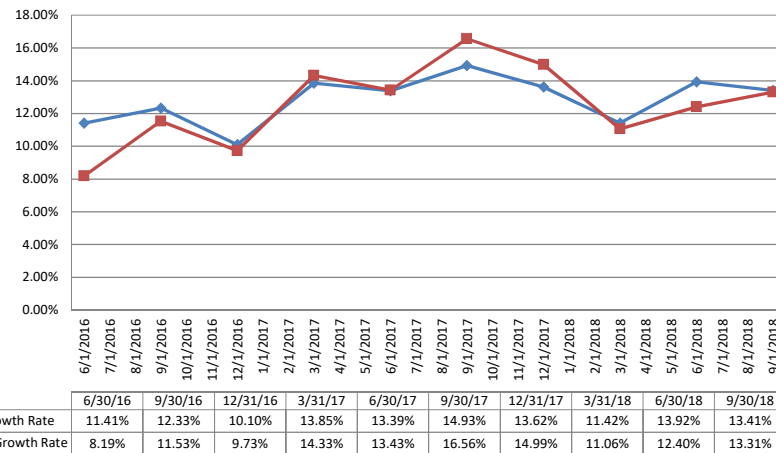
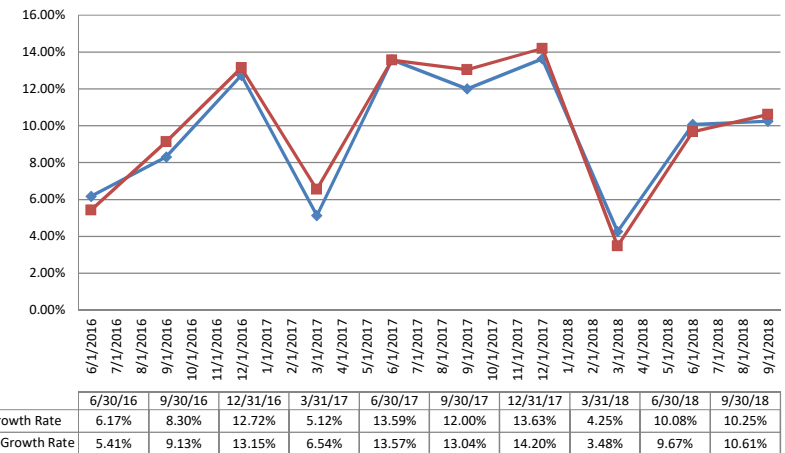
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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

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

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

California Pacific Bank	\$70,199	\$45,513	\$38,780	117.36%	58.40%	\$7,800	5.62%	0.54%	0.27%	5.46%	(13.24%)	(23.69%)
Gateway Bank, F.S.B.	\$114,206	\$67,227	\$97,692	68.82%	35.06%	\$6,718	3.80%	0.65%	0.63%	3.21%	(6.20%)	(15.81%)
Bank of Feather River	\$116,588	\$98,898	\$94,168	105.02%	13.67%	\$5,552	5.61%	0.95%	0.76%	4.90%	(6.06%)	(5.94%)
Golden Pacific Bank, National Association	\$126,688	\$99,630	\$113,948	87.43%	17.01%	\$3,334	4.93%	0.45%	0.25%	4.68%	2.24%	2.57%
Beacon Business Bank, National Association	\$139,967	\$103,473	\$120,879	85.60%	28.97%	\$4,241	4.74%	0.68%	0.44%	4.41%	7.67%	8.00%
Monterey County Bank	\$165,525	\$84,444	\$144,209	58.56%	23.62%	\$3,849	4.88%	0.67%	0.51%	4.33%	(7.69%)	(2.03%)
Metropolitan Bank	\$170,579	\$137,928	\$143,637	96.03%	13.78%	\$4,264	5.24%	1.22%	1.06%	4.29%	4.28%	5.37%
First Federal Savings and Loan Association of San Rafael	\$196,578	\$186,304	\$152,238	122.38%	5.10%	\$5,461	4.29%	0.78%	0.79%	3.66%	1.96%	7.11%
Merchants National Bank of Sacramento	\$213,360	\$88,259	\$192,241	45.91%	55.47%	\$11,229	2.80%	0.46%	0.34%	2.56%	(1.99%)	1.49%
Northern California National Bank	\$229,707	\$103,883	\$207,851	49.98%	48.48%	\$9,188	3.08%	0.37%	0.29%	2.84%	4.72%	3.97%
Golden Valley Bank	\$246,311	\$151,543	\$214,551	70.63%	39.71%	\$5,355	4.09%	0.32%	0.22%	3.94%	12.59%	13.65%
Average of Asset Group A	\$162,701	\$106,100	\$138,199	82.52%	30.84%	\$6,090	4.46%	0.64%	0.51%	4.03%	(0.16%)	(0.48%)

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

Cornerstone Community Bank	\$253,509	\$202,300	\$219,998	91.96%	15.77%	\$6,500	5.06%	0.98%	0.78%	4.31%	14.25%	15.63%
Liberty Bank	\$265,599	\$211,467	\$223,477	94.63%	20.18%	\$5,208	4.17%	0.35%	0.25%	3.96%	(6.56%)	(10.90%)
Mission National Bank	\$269,937	\$208,727	\$227,740	91.65%	23.49%	\$5,624	4.28%	1.07%	0.75%	3.58%	(7.12%)	(6.73%)
Summit Bank	\$280,539	\$166,426	\$245,564	67.77%	41.03%	\$7,193	4.83%	0.33%	0.17%	4.66%	9.06%	8.81%
Pacific Valley Bank	\$281,416	\$230,247	\$247,476	93.04%	18.53%	\$6,254	4.52%	0.59%	0.36%	4.18%	3.82%	3.25%
Murphy Bank	\$282,152	\$247,132	\$242,159	102.05%	12.79%	\$8,550	5.95%	1.38%	1.37%	4.68%	14.71%	13.07%
Lighthouse Bank	\$298,034	\$235,523	\$259,432	90.78%	16.38%	\$8,766	5.79%	0.51%	0.37%	5.47%	18.88%	19.66%
Bank of San Francisco	\$321,304	\$272,147	\$284,577	95.63%	17.11%	\$8,239	4.55%	0.56%	0.32%	4.25%	14.45%	9.96%
River Valley Community Bank	\$364,159	\$154,690	\$264,078	58.58%	42.06%	\$9,337	3.59%	0.77%	0.53%	3.08%	12.01%	4.67%
Pinnacle Bank	\$369,287	\$277,726	\$326,042	85.18%	21.59%	\$6,479	5.20%	0.28%	0.14%	5.06%	10.44%	9.36%
Redwood Capital Bank	\$373,291	\$277,096	\$340,472	81.39%	16.81%	\$5,743	4.29%	0.26%	0.18%	4.12%	11.99%	12.29%
Community Bank of the Bay	\$410,185	\$303,260	\$354,475	85.55%	25.86%	\$8,371	4.58%	0.99%	0.64%	3.98%	51.63%	50.42%
AltaPacific Bank	\$429,061	\$322,313	\$339,672	94.89%	15.03%	\$7,151	5.46%	0.69%	0.45%	5.05%	4.09%	1.77%
Fresno First Bank	\$443,390	\$283,057	\$403,048	70.23%	34.57%	\$10,557	4.58%	0.36%	0.15%	4.46%	11.79%	11.32%
Average of Asset Group B	\$331,562	\$242,294	\$284,158	85.95%	22.94%	\$7,427	4.77%	0.65%	0.46%	4.35%	11.67%	10.18%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

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

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

Summit State Bank	\$595,243	\$487,261	\$504,052	96.67%	8.45%	\$6,842	4.38%	0.94%	0.67%	3.76%	(3.41%)	(7.36%)
1st Capital Bank	\$606,635	\$485,601	\$547,888	88.63%	15.57%	\$7,309	3.92%	0.25%	0.14%	3.81%	6.07%	5.53%
Santa Cruz County Bank	\$664,895	\$471,666	\$589,706	79.98%	22.33%	\$7,731	4.77%	0.38%	0.22%	4.61%	7.39%	6.41%
BAC Community Bank	\$668,028	\$433,032	\$605,408	71.53%	30.34%	\$6,243	3.84%	0.20%	0.13%	3.78%	9.48%	10.36%
American River Bank	\$670,151	\$314,584	\$575,898	54.62%	41.08%	\$6,702	3.45%	0.39%	0.25%	3.24%	2.86%	4.35%
Plumas Bank	\$770,158	\$542,844	\$683,334	79.44%	15.44%	\$5,067	4.81%	0.16%	0.09%	4.75%	4.54%	4.08%
Pacific Coast Bankers' Bank	\$788,474	\$324,572	\$628,523	51.64%	27.96%	\$8,388	3.34%	1.94%	0.90%	2.47%	(5.69%)	(5.32%)
Presidio Bank	\$834,169	\$668,935	\$734,472	91.08%	18.84%	\$12,639	4.59%	0.59%	0.34%	4.26%	6.77%	5.74%
Bank of the Orient	\$836,464	\$719,548	\$708,760	101.52%	13.28%	\$5,614	4.93%	1.04%	0.88%	4.14%	18.11%	16.24%
Premier Valley Bank	\$851,358	\$495,028	\$706,125	70.10%	36.57%	\$9,566	4.63%	0.37%	0.21%	4.48%	(10.63%)	0.19%
United Security Bank	\$902,904	\$577,600	\$781,190	73.94%	28.61%	\$6,999	4.61%	0.46%	0.27%	4.35%	16.18%	17.75%
Suncrest Bank	\$911,511	\$640,515	\$776,543	82.48%	25.26%	\$8,599	4.87%	0.50%	0.31%	4.61%	96.45%	88.42%
Avidbank	\$933,302	\$757,115	\$801,158	94.50%	17.94%	\$10,145	5.03%	0.86%	0.48%	4.58%	25.94%	28.01%
California Bank of Commerce	\$954,201	\$785,112	\$828,692	94.74%	15.35%	\$9,002	4.61%	0.92%	0.54%	4.10%	13.65%	11.94%
Average of Asset Group C	\$784,821	\$550,244	\$676,554	80.78%	22.64%	\$7,918	4.41%	0.64%	0.39%	4.07%	13.41%	13.31%

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

Beneficial State Bank	\$1,003,509	\$774,921	\$800,370	96.82%	21.82%	\$4,289	5.21%	0.76%	0.61%	4.66%	43.05%	36.80%
Oak Valley Community Bank	\$1,075,744	\$662,130	\$974,755	67.93%	26.51%	\$6,147	3.95%	0.22%	0.15%	3.88%	5.29%	5.05%
Savings Bank of Mendocino County	\$1,119,371	\$526,290	\$949,620	55.42%	47.81%	\$5,280	3.69%	0.18%	0.13%	3.59%	0.40%	0.65%
Five Star Bank	\$1,120,348	\$890,856	\$1,016,376	87.65%	16.78%	\$12,312	4.61%	0.73%	0.51%	4.12%	20.22%	22.84%
First Northern Bank of Dixon	\$1,243,918	\$776,159	\$1,127,632	68.83%	35.00%	\$6,251	3.86%	0.17%	0.11%	3.77%	2.88%	2.42%
Redding Bank of Commerce	\$1,315,920	\$929,237	\$1,164,545	79.79%	22.14%	\$6,748	4.31%	0.47%	0.33%	4.05%	4.86%	4.48%
United Business Bank	\$1,343,657	\$902,454	\$1,191,943	75.71%	31.92%	\$8,193	4.53%	0.57%	0.40%	4.16%	10.53%	10.49%
Central Valley Community Bank	\$1,518,784	\$911,877	\$1,276,231	71.45%	31.28%	\$4,947	4.40%	0.15%	0.09%	4.39%	(11.40%)	(14.25%)
Poppy Bank	\$1,911,718	\$1,593,529	\$1,685,438	94.55%	17.02%	\$13,558	5.01%	1.37%	1.22%	3.92%	24.78%	25.44%
River City Bank	\$2,183,436	\$1,576,234	\$1,655,293	95.22%	9.43%	\$16,174	3.41%	0.98%	0.79%	2.70%	9.53%	10.72%
El Dorado Savings Bank, F.S.B.	\$2,198,930	\$580,605	\$1,956,133	29.68%	78.36%	\$7,583	2.57%	0.14%	0.13%	2.45%	1.62%	0.98%
Bank of the Sierra	\$2,462,903	\$1,697,111	\$2,108,342	80.50%	19.10%	\$4,414	4.53%	0.47%	0.32%	4.28%	6.99%	7.70%
Bank of Marin	\$2,545,496	\$1,728,871	\$2,244,173	77.04%	27.04%	\$8,869	4.02%	0.17%	0.09%	3.96%	4.19%	5.71%
Exchange Bank	\$2,614,097	\$1,497,087	\$2,357,444	63.50%	34.05%	\$6,455	3.76%	0.15%	0.09%	3.72%	1.60%	0.78%
Bank of Stockton	\$3,037,260	\$1,858,859	\$2,435,541	76.32%	36.64%	\$7,910	4.28%	0.14%	0.10%	4.20%	2.10%	1.09%
Farmers & Merchants Bank of Central California	\$3,173,292	\$2,416,601	\$2,779,694	86.94%	12.93%	\$9,041	4.47%	0.43%	0.24%	4.26%	4.76%	2.71%
Heritage Bank of Commerce	\$3,191,162	\$1,905,731	\$2,767,807	68.85%	36.60%	\$10,781	4.50%	0.32%	0.19%	4.34%	16.35%	13.93%
Fremont Bank	\$4,028,096	\$3,051,371	\$3,673,141	83.07%	18.89%	\$5,048	4.24%	0.43%	0.25%	4.02%	1.73%	7.32%
WestAmerica Bank	\$5,492,021	\$1,196,955	\$4,838,380	24.74%	65.78%	\$7,422	2.85%	0.07%	0.04%	2.92%	0.51%	0.21%
Mechanics Bank	\$6,004,338	\$4,510,423	\$4,782,291	94.32%	7.34%	\$5,887	4.72%	0.68%	0.40%	4.34%	8.67%	19.24%
Tri Counties Bank	\$6,317,124	\$4,031,260	\$5,099,792	79.05%	21.90%	\$5,590	4.41%	0.29%	0.20%	4.25%	43.63%	36.11%
Luther Burbank Savings	\$6,690,888	\$5,925,792	\$4,980,045	118.99%	11.50%	\$24,509	3.54%	1.56%	1.54%	2.18%	23.10%	33.08%
Average of Asset Group D	\$2,799,637	\$1,815,652	\$2,357,499	76.20%	28.63%	\$8,519	4.13%	0.48%	0.36%	3.83%	10.25%	10.61%

Source: SNL Financial

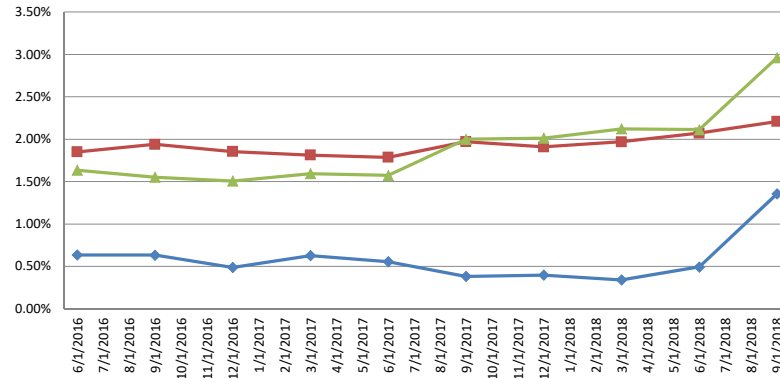
Note: Report includes only bank-level data.

NA = data was not available.

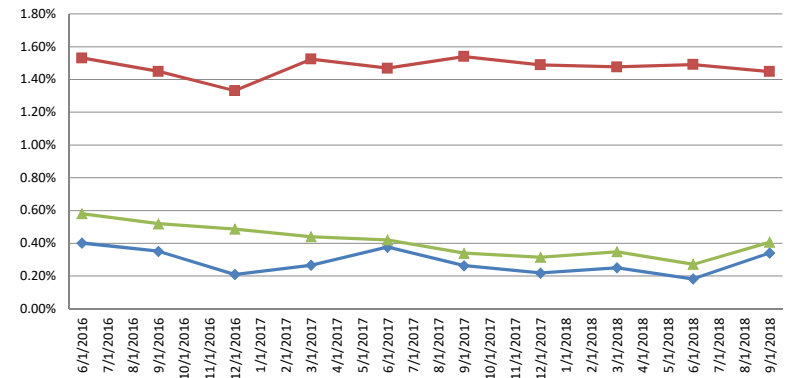
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

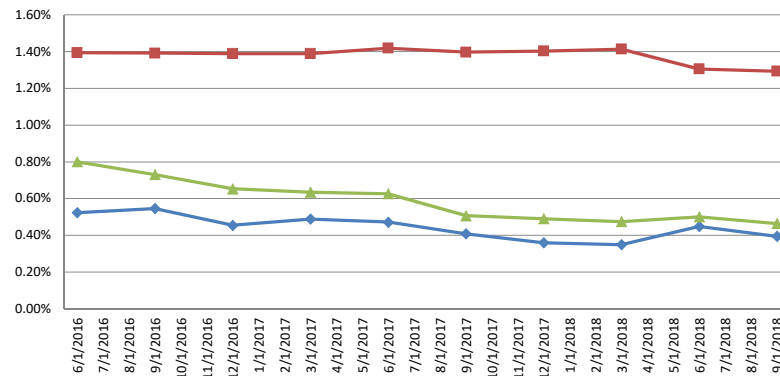
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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

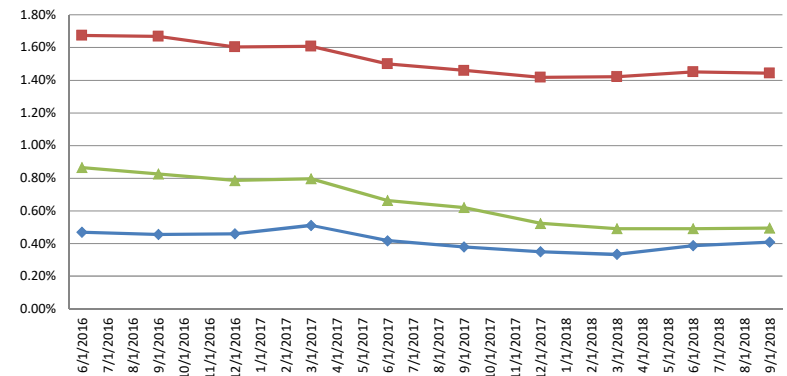
	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	0.63%	0.63%	0.49%	0.63%	0.55%	0.38%	0.40%	0.34%	0.49%	1.35%
Reserves/Loans	1.85%	1.94%	1.85%	1.81%	1.79%	1.97%	1.91%	1.97%	2.07%	2.21%
NPAs/Total Assets	1.63%	1.55%	1.51%	1.59%	1.57%	2.00%	2.01%	2.12%	2.11%	2.96%

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

	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	9/30/18
Nonaccruals/Loans	0.40%	0.35%	0.21%	0.27%	0.38%	0.26%	0.22%	0.25%	0.18%	0.34%
Reserves/Loans	1.53%	1.45%	1.33%	1.52%	1.47%	1.54%	1.49%	1.48%	1.49%	1.45%
NPAs/Total Assets	0.58%	0.52%	0.49%	0.44%	0.42%	0.34%	0.31%	0.35%	0.27%	0.41%

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

	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	9/30/18
Nonaccruals/Loans	0.52%	0.55%	0.45%	0.49%	0.47%	0.41%	0.36%	0.35%	0.45%	0.39%
Reserves/Loans	1.39%	1.39%	1.39%	1.39%	1.42%	1.40%	1.40%	1.41%	1.31%	1.29%
NPAs/Total Assets	0.80%	0.73%	0.65%	0.63%	0.63%	0.51%	0.49%	0.47%	0.50%	0.46%

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

	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	9/30/18
Nonaccruals/Loans	0.47%	0.45%	0.46%	0.51%	0.42%	0.38%	0.35%	0.33%	0.39%	0.41%
Reserves/Loans	1.67%	1.67%	1.60%	1.61%	1.50%	1.46%	1.42%	1.42%	1.45%	1.44%
NPAs/Total Assets	0.86%	0.83%	0.78%	0.80%	0.66%	0.62%	0.52%	0.49%	0.49%	0.49%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

September 30, 2018

Run Date: November 8, 2018

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

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

California Pacific Bank	\$70,199	\$0	0.00%	9.09%	NA	11.69%	5.80%
Gateway Bank, F.S.B.	\$114,206	\$2,053	3.05%	2.48%	25.44%	39.90%	6.11%
Bank of Feather River	\$116,588	\$42	0.04%	1.32%	NM	0.47%	0.04%
Golden Pacific Bank, National Association	\$126,688	\$2,937	2.95%	1.00%	31.89%	24.02%	2.47%
Beacon Business Bank, National Association	\$139,967	\$4,197	4.06%	2.77%	65.29%	22.48%	3.14%
Monterey County Bank	\$165,525	\$3,952	4.68%	1.23%	26.24%	148.31%	14.43%
Metropolitan Bank	\$170,579	\$0	0.00%	1.70%	287.41%	7.11%	0.48%
First Federal Savings and Loan Association of San Rafael	\$196,578	\$0	0.00%	0.50%	NA	0.00%	0.00%
Merchants National Bank of Sacramento	\$213,360	\$0	0.00%	1.45%	NA	0.00%	0.00%
Northern California National Bank	\$229,707	\$48	0.05%	1.42%	NM	0.60%	0.06%
Golden Valley Bank	\$246,311	\$101	0.07%	1.33%	NM	0.40%	0.04%
Average of Asset Group A	\$162,701	\$1,212	1.35%	2.21%	87.25%	23.18%	2.96%

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

Cornerstone Community Bank	\$253,509	\$0	0.00%	1.00%	NM	0.52%	0.06%
Liberty Bank	\$265,599	\$0	0.00%	1.36%	104.42%	7.13%	1.04%
Mission National Bank	\$269,937	\$1,719	0.82%	1.52%	178.62%	5.39%	0.66%
Summit Bank	\$280,539	\$2,158	1.30%	2.08%	76.05%	13.78%	1.62%
Pacific Valley Bank	\$281,416	\$1,737	0.75%	1.88%	227.73%	5.16%	0.67%
Murphy Bank	\$282,152	\$296	0.12%	1.01%	446.51%	4.11%	0.20%
Lighthouse Bank	\$298,034	\$0	0.00%	2.29%	NA	0.00%	0.00%
Bank of San Francisco	\$321,304	\$0	0.00%	1.38%	NA	0.00%	0.00%
River Valley Community Bank	\$364,159	\$0	0.00%	1.30%	NM	0.06%	0.01%
Pinnacle Bank	\$369,287	\$26	0.01%	1.33%	787.45%	1.12%	0.13%
Redwood Capital Bank	\$373,291	\$643	0.23%	1.44%	589.96%	1.95%	0.18%
Community Bank of the Bay	\$410,185	\$1,251	0.41%	1.10%	240.06%	3.26%	0.34%
AltaPacific Bank	\$429,061	\$49	0.02%	1.28%	NM	0.50%	0.07%
Fresno First Bank	\$443,390	\$3,155	1.11%	1.30%	116.26%	7.51%	0.71%
Average of Asset Group B	\$331,562	\$788	0.34%	1.45%	307.45%	3.61%	0.41%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

September 30, 2018

Run Date: November 8, 2018

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

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

Summit State Bank	\$595,243	\$2,170	0.45%	1.20%	248.91%	3.79%	0.39%
1st Capital Bank	\$606,635	\$2,906	0.60%	1.33%	216.67%	4.73%	0.49%
Santa Cruz County Bank	\$664,895	\$0	0.00%	2.04%	NA	0.00%	0.00%
BAC Community Bank	\$668,028	\$2,920	0.67%	1.42%	210.17%	4.63%	0.44%
American River Bank	\$670,151	\$376	0.12%	1.38%	65.60%	12.60%	1.13%
Plumas Bank	\$770,158	\$1,244	0.23%	1.26%	359.56%	3.84%	0.39%
Pacific Coast Bankers' Bank	\$788,474	\$2,035	0.63%	1.49%	237.15%	2.77%	0.26%
Presidio Bank	\$834,169	\$0	0.00%	1.11%	NA	0.00%	0.00%
Bank of the Orient	\$836,464	\$1,526	0.21%	1.66%	742.96%	1.55%	0.19%
Premier Valley Bank	\$851,358	\$1,113	0.22%	0.60%	267.39%	1.92%	0.18%
United Security Bank	\$902,904	\$12,106	2.10%	1.52%	54.21%	18.66%	2.43%
Suncrest Bank	\$911,511	\$370	0.06%	0.63%	NM	0.77%	0.08%
Avidbank	\$933,302	\$0	0.00%	1.16%	NA	2.01%	0.22%
California Bank of Commerce	\$954,201	\$1,754	0.22%	1.30%	374.59%	2.31%	0.29%
Average of Asset Group C	\$784,821	\$2,037	0.39%	1.29%	277.72%	4.26%	0.46%

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

Beneficial State Bank	\$1,003,509	\$6,782	0.88%	2.22%	241.19%	5.89%	0.71%
Oak Valley Community Bank	\$1,075,744	\$920	0.14%	1.23%	884.24%	0.93%	0.09%
Savings Bank of Mendocino County	\$1,119,371	\$2,372	0.45%	2.19%	266.64%	2.45%	0.39%
Five Star Bank	\$1,120,348	\$2,086	0.23%	1.23%	406.20%	2.44%	0.24%
First Northern Bank of Dixon	\$1,243,918	\$2,254	0.29%	1.59%	181.22%	5.90%	0.55%
Redding Bank of Commerce	\$1,315,920	\$3,717	0.40%	1.33%	115.74%	7.29%	0.82%
United Business Bank	\$1,343,657	\$5,206	0.58%	0.61%	91.99%	5.88%	0.47%
Central Valley Community Bank	\$1,518,784	\$4,133	0.45%	0.99%	120.77%	4.42%	0.49%
Poppy Bank	\$1,911,718	\$9,263	0.58%	1.27%	117.39%	9.78%	1.20%
River City Bank	\$2,183,436	\$44	0.00%	2.18%	NM	0.02%	0.00%
El Dorado Savings Bank, F.S.B.	\$2,198,930	\$4,409	0.76%	0.83%	50.03%	4.07%	0.44%
Bank of the Sierra	\$2,462,903	\$10,990	0.65%	0.56%	42.64%	9.00%	0.99%
Bank of Marin	\$2,545,496	\$386	0.02%	0.91%	101.84%	5.90%	0.61%
Exchange Bank	\$2,614,097	\$5,208	0.35%	2.63%	192.83%	7.87%	0.78%
Bank of Stockton	\$3,037,260	\$5,484	0.30%	3.03%	656.62%	1.76%	0.28%
Farmers & Merchants Bank of Central California	\$3,173,292	\$0	0.00%	2.20%	391.61%	4.12%	0.45%
Heritage Bank of Commerce	\$3,191,162	\$23,342	1.22%	1.44%	115.84%	8.36%	0.74%
Fremont Bank	\$4,028,096	\$11,768	0.39%	1.55%	199.32%	6.77%	0.61%
WestAmerica Bank	\$5,492,021	\$5,481	0.46%	1.84%	222.11%	2.80%	0.19%
Mechanics Bank	\$6,004,338	\$6,175	0.14%	0.55%	364.66%	2.69%	0.16%
Tri Counties Bank	\$6,317,124	\$26,100	0.65%	0.78%	95.91%	5.68%	0.55%
Luther Burbank Savings	\$6,690,888	\$2,042	0.03%	0.58%	472.96%	0.98%	0.11%
Average of Asset Group D	\$2,799,637	\$6,280	0.41%	1.44%	253.89%	4.77%	0.49%

Source: SNL Financial

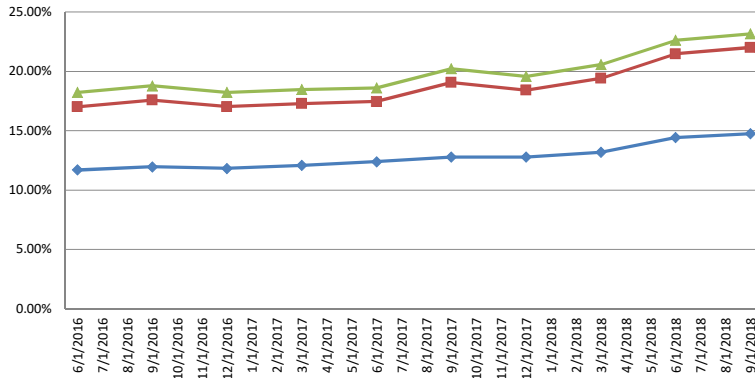
Note: Report includes only bank-level data.

NA = data was not available.

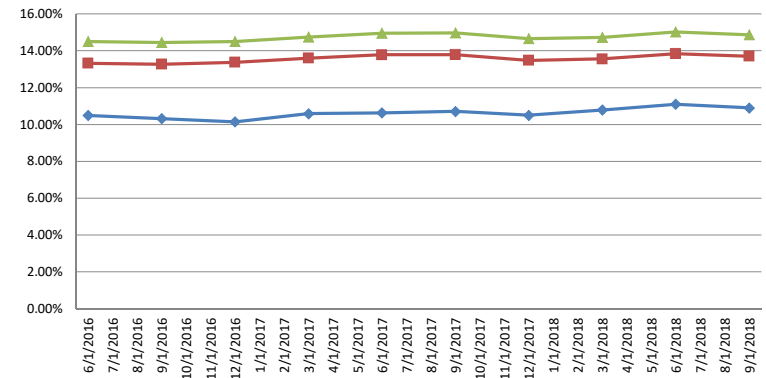
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

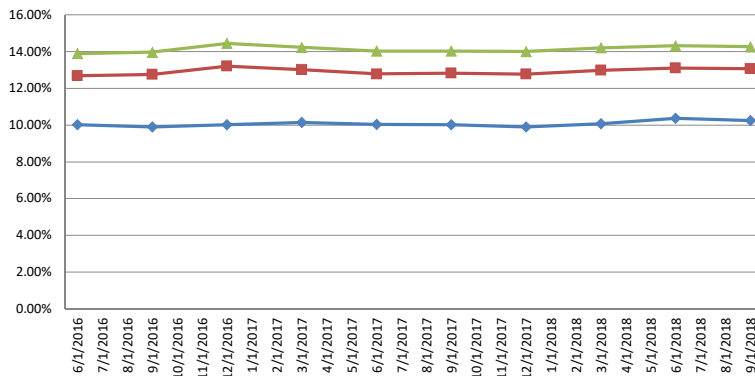
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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

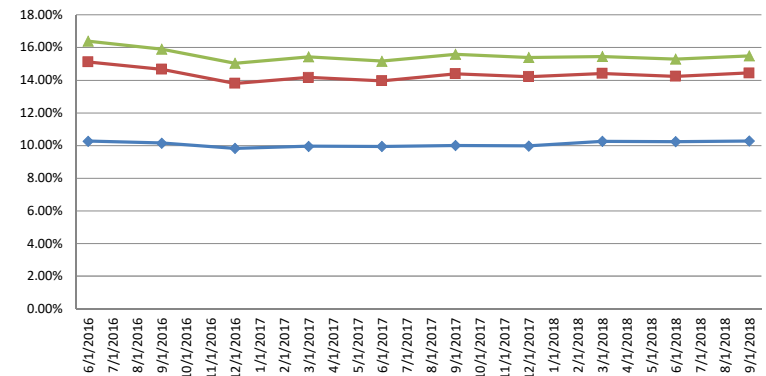
	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	11.69%	11.95%	11.82%	12.07%	12.38%	12.77%	12.77%	13.18%	14.41%	14.74%
Tier 1 Risk Based Ratio	17.01%	17.57%	17.02%	17.28%	17.45%	19.05%	18.41%	19.41%	21.47%	22.01%
Risk Based Capital Ratio	18.23%	18.78%	18.23%	18.46%	18.60%	20.22%	19.56%	20.57%	22.61%	23.16%

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

	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	9/30/18
Leverage Ratio	10.48%	10.31%	10.14%	10.58%	10.63%	10.71%	10.50%	10.78%	11.10%	10.89%
Tier 1 Risk Based Ratio	13.32%	13.27%	13.36%	13.59%	13.78%	13.78%	13.48%	13.55%	13.84%	13.70%
Risk Based Capital Ratio	14.50%	14.45%	14.50%	14.74%	14.95%	14.97%	14.66%	14.72%	15.02%	14.86%

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

	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	9/30/18
Leverage Ratio	10.02%	9.89%	10.02%	10.13%	10.03%	10.01%	9.89%	10.06%	10.36%	10.24%
Tier 1 Risk Based Ratio	12.68%	12.75%	13.21%	13.01%	12.78%	12.82%	12.78%	12.98%	13.10%	13.07%
Risk Based Capital Ratio	13.89%	13.96%	14.44%	14.23%	14.02%	14.03%	14.00%	14.20%	14.31%	14.26%

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

	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	9/30/18
Leverage Ratio	10.26%	10.14%	9.82%	9.95%	9.94%	9.99%	9.97%	10.24%	10.23%	10.27%
Tier 1 Risk Based Ratio	15.11%	14.66%	13.81%	14.16%	13.96%	14.39%	14.20%	14.41%	14.22%	14.43%
Risk Based Capital Ratio	16.38%	15.90%	15.03%	15.43%	15.16%	15.58%	15.38%	15.45%	15.28%	15.49%

Source: SNL Financial

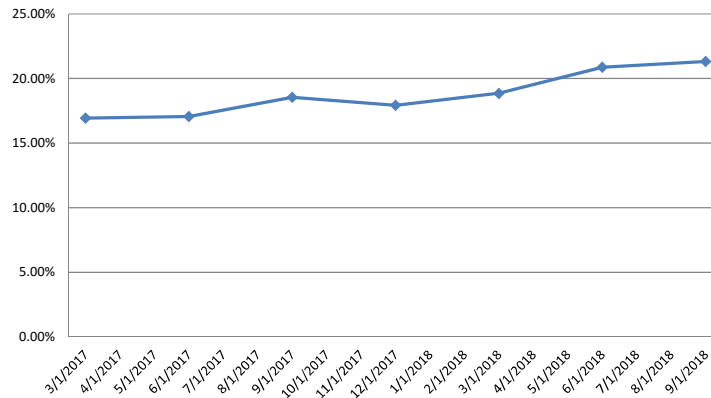
Note: Report includes only bank-level data.

NA = data was not available.

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

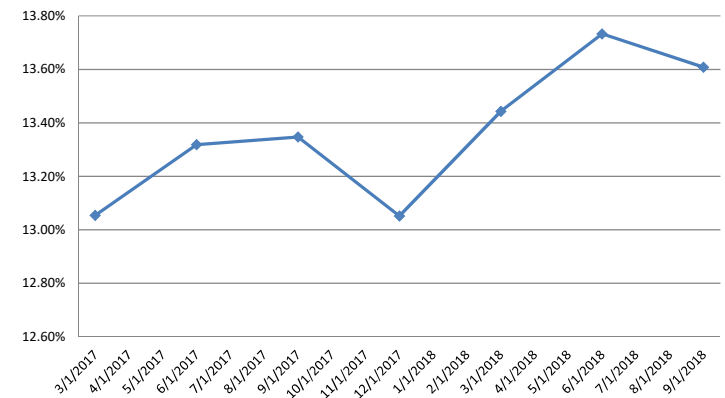
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



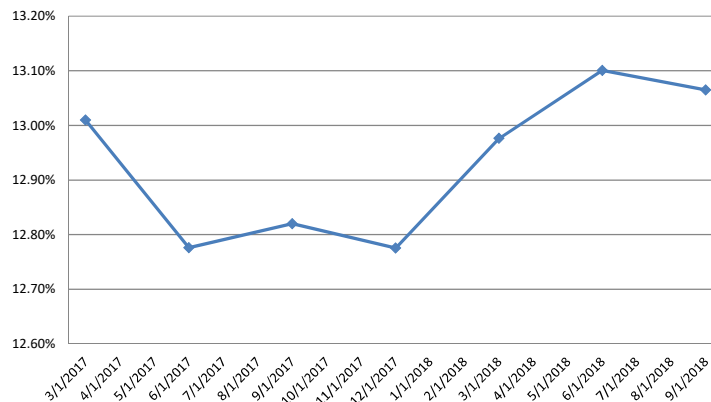
Common Equity Tier 1 RB Ratio	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	16.94%	17.06%	18.55%	17.92%	18.86%	20.88%	21.32%

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



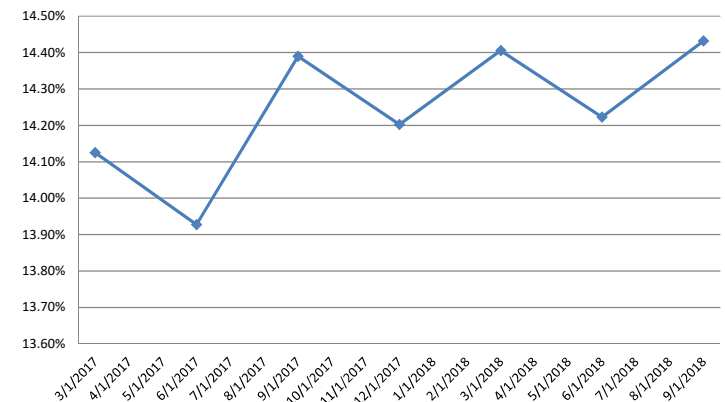
Common Equity Tier 1 RB Ratio	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	13.05%	13.32%	13.35%	13.05%	13.44%	13.73%	13.61%

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



Common Equity Tier 1 RB Ratio	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	13.01%	12.78%	12.82%	12.78%	12.98%	13.10%	13.07%

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



Common Equity Tier 1 RB Ratio	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	14.13%	13.93%	14.39%	14.20%	14.41%	14.22%	14.43%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

September 30, 2018

Run Date: November 8, 2018

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

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

California Pacific Bank	\$70,199	\$30,717	\$30,717	\$30,717	43.02%	52.89%	54.21%	52.89%
Gateway Bank, F.S.B.	\$114,206	\$15,820	\$16,342	\$12,655	13.93%	33.73%	35.00%	26.12%
Bank of Feather River	\$116,588	\$13,030	\$13,030	\$13,030	11.20%	12.34%	13.59%	12.34%
Golden Pacific Bank, National Association	\$126,688	\$12,603	\$12,192	\$12,192	9.54%	14.08%	15.26%	14.08%
Beacon Business Bank, National Association	\$139,967	\$17,644	\$16,462	\$16,462	12.16%	16.64%	17.91%	16.64%
Monterey County Bank	\$165,525	\$15,213	\$17,051	\$17,051	9.89%	13.35%	14.17%	13.35%
Metropolitan Bank	\$170,579	\$19,079	\$19,442	\$19,442	11.59%	16.92%	18.18%	16.92%
First Federal Savings and Loan Association of San Rafael	\$196,578	\$40,125	\$40,125	\$40,125	20.61%	25.94%	26.55%	25.94%
Merchants National Bank of Sacramento	\$213,360	\$19,886	\$23,059	\$23,059	10.68%	23.19%	24.44%	23.19%
Northern California National Bank	\$229,707	\$21,004	\$21,780	\$21,780	9.54%	19.48%	20.73%	19.48%
Golden Valley Bank	\$246,311	\$23,269	\$24,526	\$24,526	9.93%	13.59%	14.74%	13.59%

Average of Asset Group A

\$162,701	\$20,763	\$21,339	\$21,004	14.74%	22.01%	23.16%	21.32%
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Asset Group B - \$251 to \$500 million in total assets

Cornerstone Community Bank	\$253,509	\$26,338	\$26,357	\$26,357	10.49%	11.90%	12.85%	11.90%
Liberty Bank	\$265,599	\$35,825	\$35,052	\$35,052	13.28%	13.60%	14.77%	13.60%
Mission National Bank	\$269,937	\$29,702	\$29,702	\$29,702	10.91%	15.91%	17.16%	15.91%
Summit Bank	\$280,539	\$29,752	\$29,752	\$29,752	11.16%	15.57%	16.83%	15.57%
Pacific Valley Bank	\$281,416	\$32,455	\$31,983	\$31,983	11.56%	13.86%	15.12%	13.86%
Murphy Bank	\$282,152	\$31,028	\$31,028	\$31,028	11.19%	13.27%	14.33%	13.27%
Lighthouse Bank	\$298,034	\$37,623	\$37,711	\$37,711	13.00%	13.51%	14.77%	13.51%
Bank of San Francisco	\$321,304	\$35,704	\$35,422	\$35,422	11.14%	15.32%	16.58%	15.32%
River Valley Community Bank	\$364,159	\$29,253	\$30,714	\$30,714	8.81%	12.08%	12.92%	12.08%
Pinnacle Bank	\$369,287	\$38,584	\$38,593	\$38,593	10.66%	12.16%	13.34%	12.16%
Redwood Capital Bank	\$373,291	\$30,760	\$31,221	\$31,221	8.59%	11.29%	12.55%	11.29%
Community Bank of the Bay	\$410,185	\$39,679	\$39,663	\$35,603	10.24%	12.66%	13.75%	11.37%
AltaPacific Bank	\$429,061	\$57,229	\$54,517	\$54,517	12.48%	14.57%	15.71%	14.57%
Fresno First Bank	\$443,390	\$38,365	\$39,194	\$39,194	9.00%	16.11%	17.37%	16.11%

Average of Asset Group B

\$331,562	\$35,164	\$35,065	\$34,775	10.89%	13.70%	14.86%	13.61%
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Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

September 30, 2018

Run Date: November 8, 2018

		As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Region	Institution Name								
Asset Group C - \$501 million to \$1 billion in total assets									
	Summit State Bank	\$595,243	\$60,499	\$58,582	\$58,582	10.05%	10.92%	12.04%	10.92%
	1st Capital Bank	\$606,635	\$56,404	\$57,166	\$57,166	9.28%	12.83%	14.09%	12.83%
	Santa Cruz County Bank	\$664,895	\$65,428	\$65,647	\$65,647	9.90%	12.44%	13.69%	12.44%
	BAC Community Bank	\$668,028	\$57,038	\$61,106	\$61,106	9.34%	12.63%	13.88%	12.63%
	American River Bank	\$670,151	\$72,011	\$59,780	\$59,780	9.04%	16.70%	17.86%	16.70%
	Plumas Bank	\$770,158	\$71,609	\$74,890	\$74,890	9.67%	12.10%	13.25%	12.10%
	Pacific Coast Bankers' Bank	\$788,474	\$68,653	\$73,763	\$73,763	9.50%	18.57%	19.80%	18.57%
	Presidio Bank	\$834,169	\$84,755	\$85,185	\$85,185	9.85%	10.17%	12.31%	10.17%
	Bank of the Orient	\$836,464	\$91,254	\$88,435	\$88,435	10.98%	12.86%	14.11%	12.86%
	Premier Valley Bank	\$851,358	\$136,089	\$81,041	\$81,041	10.43%	13.05%	13.53%	13.05%
	United Security Bank	\$902,904	\$115,672	\$112,141	\$112,141	12.89%	16.77%	18.02%	16.77%
	Suncrest Bank	\$911,511	\$130,213	\$86,723	\$86,723	10.29%	11.99%	12.55%	11.99%
	Avidbank	\$933,302	\$95,207	\$97,058	\$97,058	10.94%	10.27%	11.24%	10.27%
	California Bank of Commerce	\$954,201	\$115,666	\$107,254	\$107,254	11.26%	11.61%	13.27%	11.61%
	Average of Asset Group C	\$784,821	\$87,178	\$79,198	\$79,198	10.24%	13.07%	14.26%	13.07%

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

Beneficial State Bank	\$1,003,509	\$113,212	\$104,082	\$104,082	10.50%	13.21%	14.48%	13.21%
Oak Valley Community Bank	\$1,075,744	\$95,275	\$92,012	\$92,012	8.63%	10.89%	11.90%	10.89%
Savings Bank of Mendocino County	\$1,119,371	\$164,904	\$176,108	\$176,108	15.58%	25.96%	27.22%	25.96%
Five Star Bank	\$1,120,348	\$100,682	\$102,793	\$102,793	9.14%	10.14%	11.24%	10.14%
First Northern Bank of Dixon	\$1,243,918	\$103,573	\$110,960	\$110,960	8.99%	12.68%	13.93%	12.68%
Redding Bank of Commerce	\$1,315,920	\$138,221	\$140,436	\$140,436	10.78%	13.14%	14.36%	13.14%
United Business Bank	\$1,343,657	\$141,006	\$125,406	\$125,406	9.44%	13.55%	14.18%	13.55%
Central Valley Community Bank	\$1,518,784	\$216,886	\$166,094	\$166,094	11.06%	15.51%	16.37%	15.51%
Poppy Bank	\$1,911,718	\$213,963	\$217,215	\$217,215	11.46%	14.21%	15.46%	14.21%
River City Bank	\$2,183,436	\$200,938	\$203,366	\$203,366	9.63%	11.81%	13.07%	11.81%
El Dorado Savings Bank, F.S.B.	\$2,198,930	\$232,482	\$227,862	\$227,862	10.35%	34.90%	35.69%	34.90%
Bank of the Sierra	\$2,462,903	\$295,614	\$273,927	\$273,927	11.30%	14.23%	14.73%	14.23%
Bank of Marin	\$2,545,496	\$283,345	\$257,881	\$257,881	10.47%	12.88%	13.72%	12.88%
Exchange Bank	\$2,614,097	\$220,530	\$236,706	\$236,706	8.97%	13.52%	14.78%	13.52%
Bank of Stockton	\$3,037,260	\$473,959	\$453,191	\$453,191	15.23%	12.73%	13.99%	12.73%
Farmers & Merchants Bank of Central California	\$3,173,292	\$297,848	\$303,153	\$303,153	9.78%	10.73%	11.99%	10.73%
Heritage Bank of Commerce	\$3,191,162	\$369,379	\$282,461	\$282,461	9.12%	12.19%	13.41%	12.19%
Fremont Bank	\$4,028,096	\$312,744	\$312,014	\$312,014	7.93%	10.15%	11.40%	10.15%
WestAmerica Bank	\$5,492,021	\$491,892	\$412,055	\$412,055	7.53%	13.07%	14.04%	13.07%
Mechanics Bank	\$6,004,338	\$831,463	\$481,626	\$481,626	8.55%	10.29%	11.41%	10.29%
Tri Counties Bank	\$6,317,124	\$851,277	\$624,172	\$624,172	10.56%	13.06%	13.77%	13.06%
Luther Burbank Savings	\$6,690,888	\$714,158	\$718,915	\$718,915	10.85%	18.66%	19.58%	18.66%
Average of Asset Group D	\$2,799,637	\$311,971	\$273,747	\$273,747	10.27%	14.43%	15.49%	14.43%

Source: SNL Financial

Note: Report includes only bank-level data.

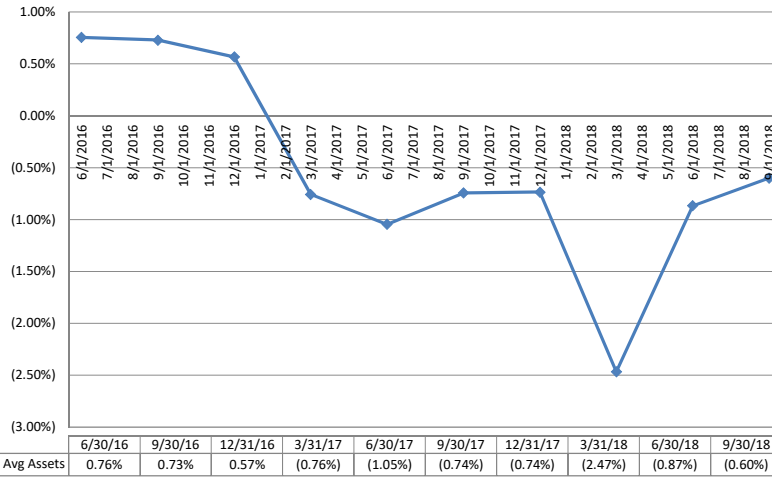
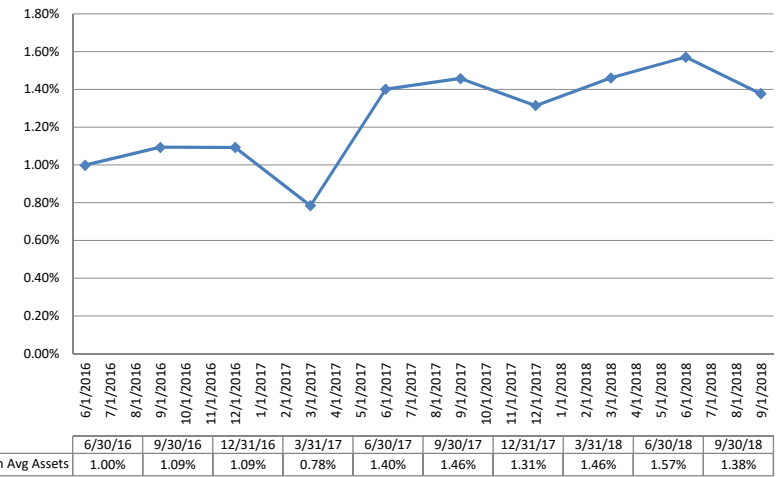
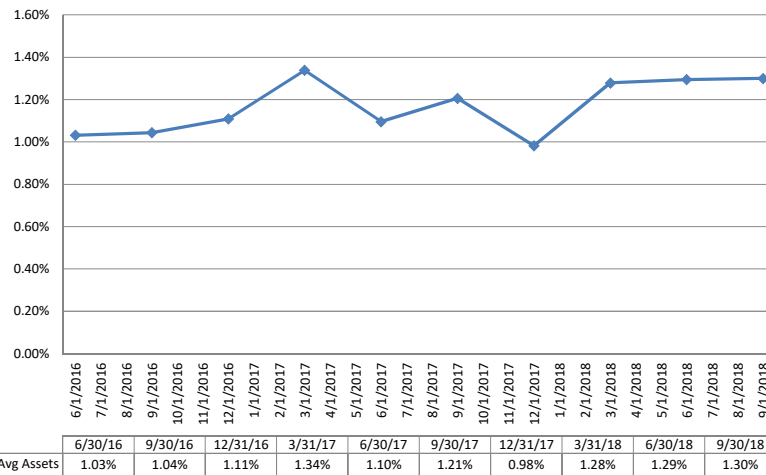
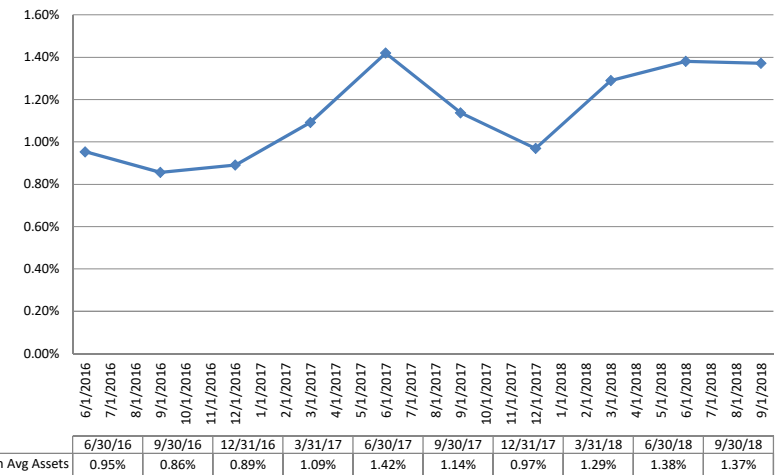
NA = data was not available.

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

Southern California

Performance Analysis

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - \$1 to \$10 billion in Total Assets**
Year-to-Date

Source: SNL Financial

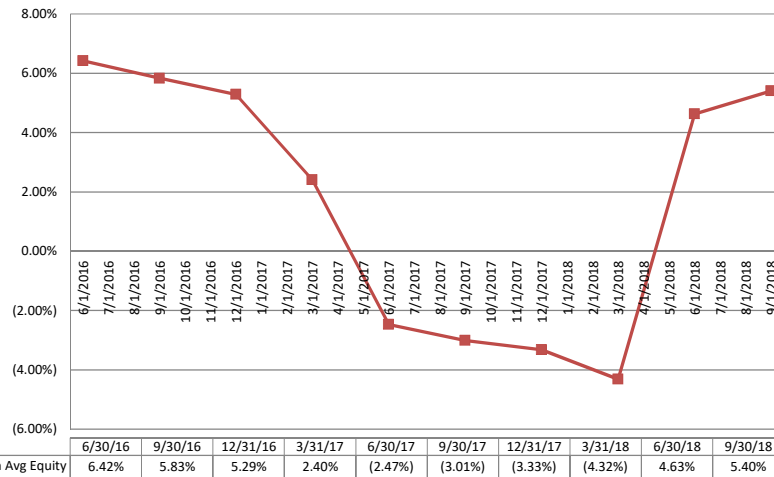
Note: Report includes only bank-level data.

NA = data was not available.

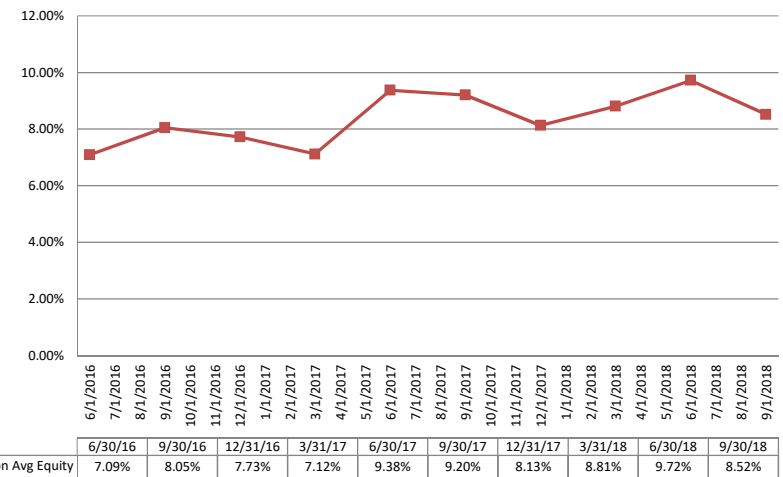
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

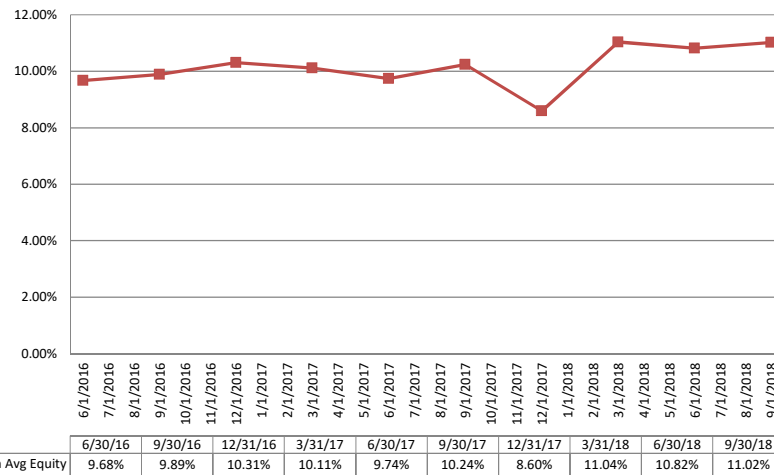
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



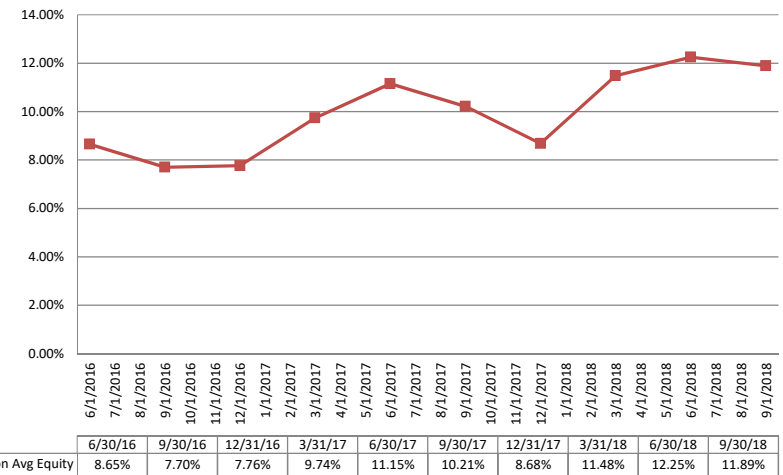
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Run Date: November 8, 2018

Average of Asset Group A

Average of Asset Group B

Performance Data-S Page 25 of 41

Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	American Plus Bank, N.A.	\$504,459	\$2,427	1.93%	14.12%	32.78%	\$95	\$6,633	1.79%	13.33%	36.03%	\$98
	Pacific Enterprise Bank	\$513,880	\$1,401	1.11%	9.93%	71.58%	\$139	\$3,535	0.93%	8.59%	75.74%	\$143
	GBC International Bank	\$532,904	\$1,207	0.90%	8.44%	67.94%	\$80	\$1,851	0.47%	4.33%	81.08%	\$83
	First Commercial Bank (USA)	\$574,595	\$2,248	1.65%	7.36%	42.54%	\$82	\$5,868	1.48%	6.51%	43.44%	\$79
	American Riviera Bank	\$589,115	\$1,569	1.06%	10.77%	61.30%	\$107	\$4,396	1.05%	10.33%	62.09%	\$103
	CommerceWest Bank	\$589,928	\$1,576	1.14%	10.43%	56.56%	\$123	\$4,245	1.04%	9.36%	55.93%	\$122
	Mission Bank	\$670,899	\$2,782	1.69%	18.87%	50.19%	\$99	\$7,578	1.59%	18.07%	51.81%	\$100
	Bank of Hemet	\$726,808	\$4,998	2.74%	27.20%	38.74%	\$88	\$13,294	2.50%	24.90%	40.68%	\$89
	Bank of Southern California, National Association	\$734,923	\$875	0.52%	3.98%	76.04%	\$104	\$3,253	0.77%	5.75%	69.05%	\$99
	State Bank of India (California)	\$738,580	\$2,283	1.24%	6.76%	59.95%	\$107	\$7,848	1.45%	7.87%	59.45%	\$108
	CalPrivate Bank	\$749,956	\$1,243	0.70%	5.72%	73.40%	\$140	\$3,516	0.69%	5.45%	73.91%	\$123
	Valley Republic Bank	\$779,383	\$2,384	1.31%	15.32%	49.62%	\$86	\$6,739	1.29%	14.97%	51.50%	\$84
	Community West Bank, National Association	\$847,623	\$2,433	1.13%	13.45%	67.80%	\$121	\$6,346	1.01%	11.69%	68.91%	\$120
	EverTrust Bank	\$875,224	\$3,102	1.43%	7.33%	47.45%	\$104	\$8,989	1.46%	7.20%	47.96%	\$103
	Commercial Bank of California	\$916,777	\$2,207	0.94%	9.45%	74.10%	\$129	\$6,072	0.93%	8.82%	74.03%	\$122
	First General Bank	\$947,679	\$5,278	2.30%	18.17%	29.83%	\$120	\$15,845	2.34%	19.11%	27.62%	\$103
	Average of Asset Group C	\$705,796	\$2,376	1.36%	11.71%	56.24%	\$108	\$6,626	1.30%	11.02%	57.45%	\$105
Asset Group D - \$1 billion to \$10 billion in total assets												
	Seacoast Commerce Bank	\$1,022,621	\$3,633	1.54%	11.37%	68.92%	\$164	\$10,331	1.43%	11.00%	66.95%	\$154
	Open Bank	\$1,034,937	\$3,532	1.44%	11.48%	59.69%	\$122	\$10,561	1.49%	12.19%	58.50%	\$116
	Malaga Bank F.S.B.	\$1,068,569	\$4,004	1.52%	11.18%	34.23%	\$87	\$11,849	1.51%	11.22%	34.73%	\$89
	Provident Savings Bank, F.S.B.	\$1,157,454	\$2,044	0.70%	7.16%	82.13%	\$89	\$5,516	0.63%	6.42%	83.54%	\$91
	Commonwealth Business Bank	\$1,204,222	\$4,489	1.56%	14.37%	54.92%	\$112	\$13,650	1.66%	15.10%	52.82%	\$108
	Pacific Mercantile Bank	\$1,319,359	\$4,486	1.35%	12.57%	66.20%	\$139	\$22,774	2.29%	22.80%	70.07%	\$143
	Sunwest Bank	\$1,359,843	\$4,870	1.49%	13.16%	52.36%	\$110	\$14,768	1.57%	13.77%	51.52%	\$106
	First Choice Bank	\$1,587,355	\$2,852	0.85%	6.33%	73.34%	\$121	\$9,017	1.14%	9.07%	64.08%	\$100
	Pacific City Bank	\$1,663,846	\$6,453	1.59%	14.70%	49.68%	\$96	\$18,026	1.54%	15.41%	52.37%	\$100
	American Business Bank	\$2,096,298	\$4,142	0.80%	10.70%	65.72%	\$191	\$10,299	0.69%	8.92%	67.65%	\$182
	Royal Business Bank	\$2,133,405	\$9,293	1.95%	12.95%	37.40%	\$77	\$29,177	2.20%	14.03%	37.92%	\$76
	Silvergate Bank	\$2,146,523	\$6,796	1.39%	16.18%	53.81%	\$139	\$15,686	1.10%	13.99%	60.34%	\$137
	Manufacturers Bank	\$2,588,293	\$5,704	0.87%	6.58%	58.84%	\$129	\$17,748	0.92%	6.94%	58.25%	\$124
	CTBC Bank Corp. (USA)	\$3,499,524	\$10,288	1.22%	8.87%	54.72%	\$154	\$30,877	1.25%	9.05%	53.27%	\$142
	Preferred Bank	\$4,077,681	\$18,323	1.86%	18.67%	33.07%	\$135	\$52,339	1.84%	18.47%	34.76%	\$136
	First Foundation Bank	\$5,468,058	\$15,481	1.07%	11.34%	54.54%	\$124	\$31,008	0.77%	8.48%	60.75%	\$119
	Hanmi Bank	\$5,482,211	\$18,277	1.34%	10.85%	51.60%	\$104	\$53,144	1.33%	10.56%	52.45%	\$106
	Farmers & Merchants Bank of Long Beach	\$7,309,219	\$20,663	1.13%	8.24%	64.31%	\$119	\$63,487	1.18%	8.59%	57.34%	\$120
	Opus Bank	\$7,395,074	\$9,412	0.52%	3.64%	69.47%	\$129	\$37,779	0.69%	4.90%	67.05%	\$129
	Axos Bank	\$9,771,003	\$41,733	1.78%	18.07%	43.23%	\$113	\$137,880	1.92%	20.15%	36.20%	\$106
	Citizens Business Bank	\$11,471,300	\$39,662	1.57%	10.84%	44.15%	\$94	\$111,784	1.69%	12.30%	41.70%	\$83
	Pacific Premier Bank	\$11,502,579	\$31,216	1.09%	7.37%	62.20%	\$144	\$90,697	1.32%	8.25%	55.64%	\$115
	Average of Asset Group D	\$3,925,426	\$12,152	1.30%	11.21%	56.12%	\$122	\$36,291	1.37%	11.89%	55.36%	\$117

Source: SNL Financial

Note: Report includes only bank-level data.

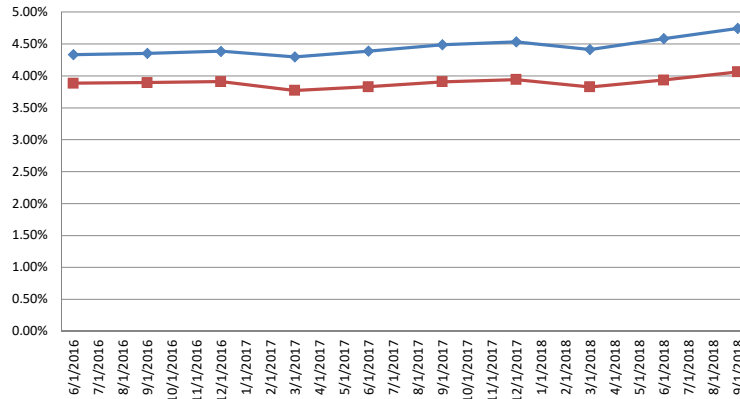
NA = data was not available.

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

Balance Sheet & Net Interest Margin

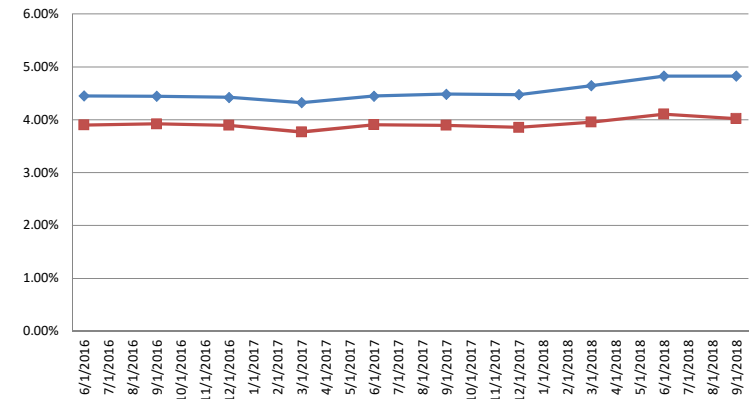
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



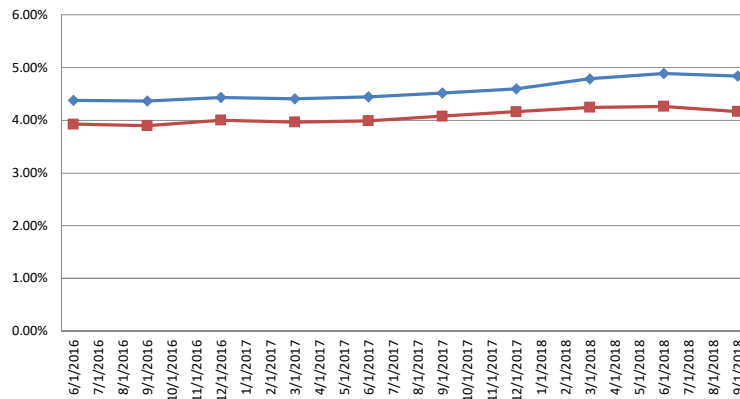
	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	4.33%	4.35%	4.38%	4.30%	4.39%	4.49%	4.53%	4.41%	4.58%	4.74%
Net Interest Margin (FTE)	3.88%	3.89%	3.91%	3.77%	3.83%	3.91%	3.94%	3.82%	3.93%	4.06%

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



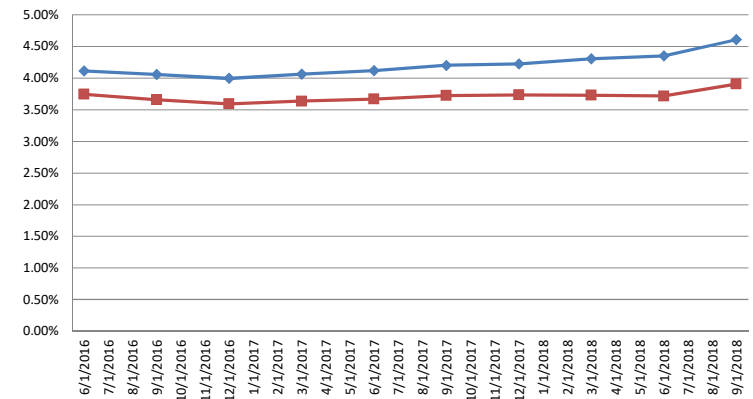
	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	4.45%	4.44%	4.42%	4.32%	4.44%	4.48%	4.47%	4.64%	4.82%	4.82%
Net Interest Margin (FTE)	3.90%	3.92%	3.89%	3.77%	3.90%	3.89%	3.85%	3.95%	4.10%	4.02%

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



	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	9/30/18
Yield on Earning Assets	4.38%	4.36%	4.43%	4.41%	4.44%	4.52%	4.60%	4.79%	4.88%	4.84%
Net Interest Margin (FTE)	3.93%	3.90%	4.00%	3.96%	3.99%	4.08%	4.16%	4.24%	4.26%	4.17%

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



	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	9/30/18
Yield on Earning Assets	4.11%	4.06%	3.99%	4.06%	4.12%	4.20%	4.22%	4.30%	4.35%	4.61%
Net Interest Margin (FTE)	3.74%	3.66%	3.59%	3.64%	3.67%	3.72%	3.73%	3.73%	3.72%	3.91%

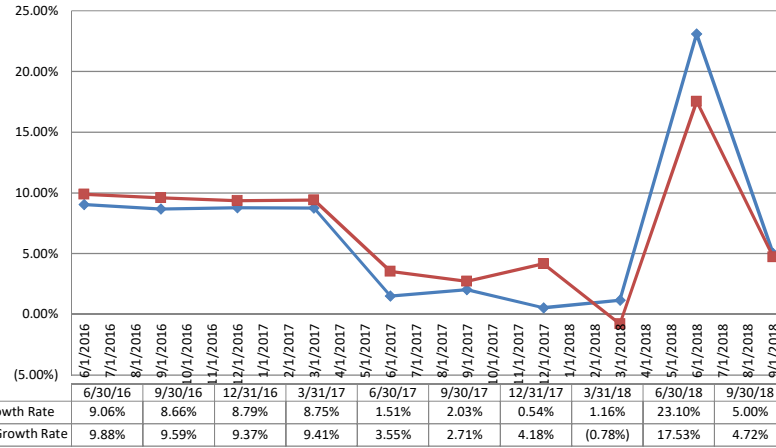
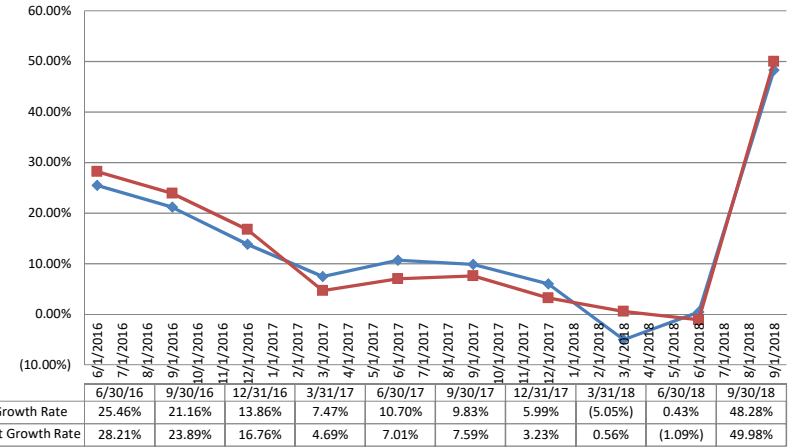
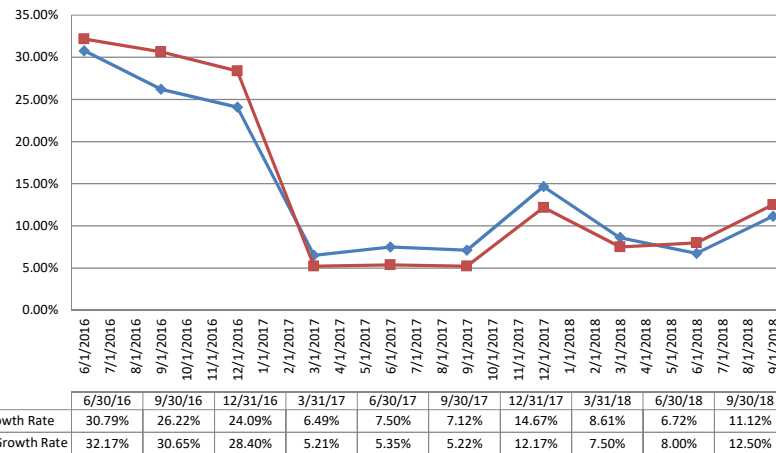
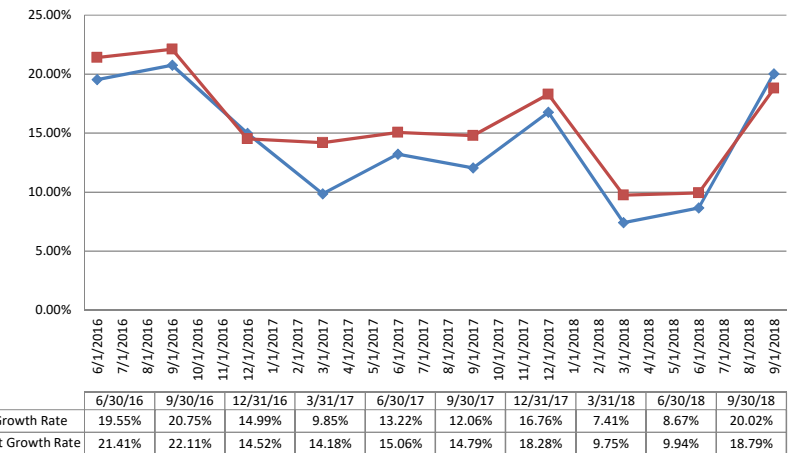
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets													
	Bank of Whittier, National Association	\$56,915	\$29,078	\$45,518	63.88%	56.27%	\$2,710	3.32%	1.02%	0.81%	2.66%	2.28%	1.34%
	Asian Pacific National Bank	\$56,975	\$21,630	\$47,408	45.63%	25.27%	\$4,748	3.93%	1.12%	0.98%	3.00%	2.40%	2.80%
	Neighborhood National Bank	\$59,160	\$37,928	\$45,938	82.56%	37.23%	\$1,409	4.76%	0.66%	0.37%	4.42%	1.97%	1.27%
	Infinity Bank	\$59,553	\$4,772	\$31,326	15.23%	171.40%	\$3,134	2.27%	NA	NA	2.21%	NA	NA
	Endeavor Bank	\$75,131	\$36,472	\$52,898	68.95%	69.79%	\$3,578	3.06%	NA	NA	2.57%	NA	NA
	Tustin Community Bank	\$78,091	\$63,485	\$66,039	96.13%	18.89%	\$2,892	7.98%	1.16%	1.01%	7.09%	10.39%	14.20%
	California Business Bank	\$95,727	\$75,687	\$53,228	142.19%	24.01%	\$4,786	4.42%	1.19%	1.07%	3.45%	(0.77%)	(9.36%)
	Eastern International Bank	\$112,233	\$78,174	\$92,552	84.46%	36.75%	\$4,008	4.52%	0.73%	0.69%	3.95%	0.64%	(0.04%)
	United Pacific Bank	\$136,265	\$99,945	\$97,150	102.88%	31.49%	\$4,699	4.44%	1.26%	1.17%	3.46%	(1.97%)	(7.61%)
	Friendly Hills Bank	\$155,421	\$77,965	\$120,506	64.70%	50.71%	\$6,476	3.90%	0.49%	0.35%	3.57%	0.82%	7.72%
	Home Bank of California	\$163,939	\$135,985	\$126,521	107.48%	19.43%	\$8,628	6.53%	1.66%	1.65%	5.12%	4.07%	7.47%
	EH National Bank	\$174,226	\$140,380	\$125,565	111.80%	19.41%	\$4,978	6.20%	1.15%	1.03%	5.32%	(14.07%)	(20.02%)
	Community Valley Bank	\$181,746	\$148,096	\$157,229	94.19%	14.87%	\$4,783	5.65%	1.01%	0.78%	4.93%	14.60%	13.37%
	Calwest Bank	\$193,676	\$139,954	\$174,191	80.35%	24.11%	\$4,966	4.44%	0.85%	0.49%	3.97%	19.46%	20.83%
	Chino Commercial Bank, N.A.	\$202,063	\$130,512	\$176,330	74.02%	22.41%	\$4,393	4.51%	0.69%	0.38%	4.15%	6.47%	22.86%
	American Continental Bank	\$219,486	\$175,082	\$185,843	94.21%	21.22%	\$5,932	5.15%	1.13%	1.00%	4.28%	7.18%	6.06%
	Partners Bank of California	\$239,514	\$195,252	\$196,114	99.56%	17.99%	\$6,303	4.81%	0.99%	0.51%	4.35%	27.84%	16.69%
	Community Commerce Bank	\$239,701	\$176,023	\$140,361	125.41%	22.08%	\$6,146	5.79%	1.78%	1.80%	4.36%	18.97%	20.37%
	Community Bank of Santa Maria	\$240,898	\$166,879	\$215,028	77.61%	27.93%	\$4,380	4.41%	0.29%	0.17%	4.27%	(15.23%)	(17.72%)
	Average of Asset Group A	\$144,248	\$101,753	\$113,144	85.85%	37.43%	\$4,682	4.74%	1.01%	0.84%	4.06%	5.00%	4.72%

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

	Golden State Bank	\$262,560	\$220,128	\$213,596	103.06%	15.55%	\$7,956	5.78%	1.50%	1.19%	4.67%	29.89%	35.62%
	International City Bank, Federal Savings	\$262,975	\$110,759	\$202,326	54.74%	38.81%	\$6,116	3.60%	1.22%	0.82%	2.89%	20.34%	16.77%
	Pacific Alliance Bank	\$272,526	\$203,657	\$232,357	87.65%	24.66%	\$10,094	4.63%	1.47%	1.39%	3.42%	5.13%	3.45%
	California First National Bank	\$282,889	\$215,234	\$156,303	137.70%	17.34%	\$8,083	4.72%	1.04%	1.01%	4.03%	(54.41%)	(72.33%)
	Bank of Santa Clarita	\$301,229	\$225,333	\$244,860	92.03%	16.29%	\$12,049	3.96%	1.18%	0.80%	3.19%	(3.02%)	8.44%
	First National Bank of Southern California	\$304,440	\$254,127	\$259,544	97.91%	15.67%	\$9,225	5.04%	0.90%	0.69%	4.42%	14.44%	14.55%
	Mission Valley Bank	\$306,068	\$245,799	\$255,446	96.22%	18.71%	\$5,277	5.01%	0.32%	0.12%	4.90%	(9.56%)	(12.06%)
	Uniti Bank	\$343,116	\$263,309	\$298,722	88.15%	24.12%	\$5,121	4.88%	1.29%	0.68%	4.28%	9.99%	9.81%
	US Metro Bank	\$370,728	\$262,285	\$315,611	83.10%	32.04%	\$5,373	5.15%	1.31%	1.03%	4.24%	18.61%	23.05%
	Universal Bank	\$370,949	\$294,215	\$309,927	94.93%	20.67%	\$5,620	4.18%	0.85%	0.78%	3.51%	(1.35%)	(2.83%)
	Mega Bank	\$378,023	\$306,927	\$305,405	100.50%	18.82%	\$8,043	4.56%	1.41%	1.24%	3.43%	9.74%	12.73%
	Broadway Federal Bank, F.S.B.	\$417,335	\$377,543	\$282,658	133.57%	7.82%	\$6,731	3.77%	1.32%	1.23%	2.68%	1.85%	(5.13%)
	Nano Banc	\$457,677	\$314,457	\$391,669	80.29%	31.75%	\$10,644	4.55%	1.08%	0.72%	3.90%	667.41%	700.07%
	New OMNI Bank, National Association	\$458,888	\$355,258	\$357,028	99.50%	24.84%	\$5,960	5.41%	1.59%	1.36%	4.22%	7.62%	11.19%
	First Credit Bank	\$486,121	\$321,720	\$285,743	112.59%	42.73%	\$16,763	7.13%	1.30%	1.10%	6.48%	7.46%	6.32%
	Average of Asset Group B	\$351,702	\$264,717	\$274,080	97.46%	23.32%	\$8,204	4.82%	1.19%	0.94%	4.02%	48.28%	49.98%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
	Asset Group C - \$501 million to \$1 billion in total assets												
	American Plus Bank, N.A.	\$504,459	\$439,221	\$410,432	107.01%	11.76%	\$11,465	5.07%	1.45%	1.41%	3.84%	6.13%	9.06%
	Pacific Enterprise Bank	\$513,880	\$402,093	\$441,414	91.09%	22.46%	\$4,630	6.50%	1.60%	1.39%	5.24%	1.69%	(2.62%)
	GBC International Bank	\$532,904	\$424,933	\$417,568	101.76%	17.41%	\$5,383	4.48%	1.27%	1.11%	3.51%	10.40%	13.53%
	First Commercial Bank (USA)	\$574,595	\$513,610	\$448,681	114.47%	11.21%	\$7,560	4.56%	0.86%	0.68%	4.03%	12.79%	14.35%
	American Riviera Bank	\$589,115	\$489,401	\$503,647	97.17%	12.00%	\$6,474	4.89%	0.52%	0.36%	4.56%	19.14%	16.31%
	CommerceWest Bank	\$589,928	\$429,014	\$523,618	81.93%	16.70%	\$8,550	4.56%	1.12%	0.55%	4.04%	(31.12%)	(34.22%)
	Mission Bank	\$670,899	\$527,321	\$590,477	89.30%	17.55%	\$6,777	4.81%	0.35%	0.17%	4.66%	17.22%	12.93%
	Bank of Hemet	\$726,808	\$515,796	\$648,272	79.56%	24.38%	\$8,551	4.23%	0.19%	0.12%	4.12%	5.36%	4.22%
	Bank of Southern California, National Association	\$734,923	\$606,753	\$632,803	95.88%	12.74%	\$7,818	4.81%	0.93%	0.65%	4.24%	71.02%	73.73%
	State Bank of India (California)	\$738,580	\$632,336	\$598,102	105.72%	16.93%	\$7,775	4.61%	1.25%	1.09%	3.70%	6.07%	9.29%
	CalPrivate Bank	\$749,956	\$582,292	\$551,486	105.59%	23.90%	\$6,250	4.78%	0.77%	0.56%	4.29%	15.64%	4.58%
	Valley Republic Bank	\$779,383	\$483,168	\$709,799	68.07%	32.79%	\$8,291	3.83%	0.77%	0.45%	3.42%	22.33%	23.50%
	Community West Bank, National Association	\$847,623	\$746,741	\$720,372	103.66%	6.17%	\$6,187	5.11%	1.22%	1.08%	4.13%	3.13%	3.75%
	EverTrust Bank	\$875,224	\$605,034	\$686,243	88.17%	19.86%	\$8,497	5.04%	1.21%	1.13%	4.09%	4.94%	17.04%
	Commercial Bank of California	\$916,777	\$652,526	\$810,517	80.51%	25.65%	\$5,150	4.72%	0.81%	0.51%	4.27%	7.33%	28.40%
	First General Bank	\$947,679	\$855,548	\$821,716	104.12%	9.19%	\$13,348	5.38%	1.14%	0.97%	4.51%	5.82%	6.11%
	Average of Asset Group C	\$705,796	\$556,612	\$594,697	94.63%	17.54%	\$7,669	4.84%	0.97%	0.76%	4.17%	11.12%	12.50%

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

Seacoast Commerce Bank	\$1,022,621	\$821,256	\$767,376	107.02%	12.62%	\$6,684	6.23%	0.80%	0.51%	5.76%	11.90%	8.22%
Open Bank	\$1,034,937	\$853,272	\$896,890	95.14%	15.88%	\$6,592	5.40%	1.48%	0.99%	4.47%	19.83%	21.31%
Malaga Bank F.S.B.	\$1,068,569	\$979,409	\$756,588	129.45%	7.58%	\$13,357	3.86%	0.89%	0.78%	3.19%	3.63%	(0.45%)
Provident Savings Bank, F.S.B.	\$1,157,454	\$963,040	\$919,156	104.77%	7.61%	\$3,189	3.95%	0.68%	0.62%	3.38%	(0.53%)	(0.42%)
Commonwealth Business Bank	\$1,204,222	\$934,587	\$1,057,593	88.37%	16.15%	\$6,881	5.41%	1.55%	1.24%	4.28%	15.50%	24.04%
Pacific Mercantile Bank	\$1,319,359	\$1,084,215	\$1,126,058	96.28%	16.25%	\$8,144	4.56%	1.47%	1.04%	3.62%	(0.11%)	(2.31%)
Sunwest Bank	\$1,359,843	\$1,099,500	\$1,018,165	107.99%	16.61%	\$7,597	4.91%	0.98%	0.64%	4.33%	20.73%	24.32%
First Choice Bank	\$1,587,355	\$1,251,498	\$1,314,149	95.23%	16.80%	\$9,283	5.52%	1.24%	0.90%	4.74%	100.88%	93.40%
Pacific City Bank	\$1,663,846	\$1,322,082	\$1,422,014	92.97%	14.27%	\$6,764	5.26%	1.55%	1.18%	4.17%	20.51%	18.07%
American Business Bank	\$2,096,298	\$1,138,437	\$1,915,307	59.44%	38.44%	\$11,151	3.57%	0.32%	0.16%	3.50%	15.85%	22.41%
Royal Business Bank	\$2,133,405	\$1,758,140	\$1,618,934	108.60%	14.58%	\$8,708	5.32%	1.29%	0.98%	4.42%	35.14%	22.37%
Silvergate Bank	\$2,146,523	\$880,311	\$1,963,034	44.84%	63.52%	\$10,522	3.60%	0.70%	0.11%	3.50%	18.15%	13.96%
Manufacturers Bank	\$2,588,293	\$1,849,314	\$2,063,519	89.62%	23.39%	\$9,658	3.90%	1.24%	0.98%	3.05%	(3.80%)	(2.25%)
CTBC Bank Corp. (USA)	\$3,499,524	\$2,834,062	\$2,972,296	95.35%	13.92%	\$11,181	4.42%	1.16%	0.91%	3.60%	10.67%	12.63%
Preferred Bank	\$4,077,681	\$3,320,819	\$3,518,866	94.37%	13.18%	\$15,805	5.07%	1.45%	1.08%	4.07%	10.83%	10.47%
First Foundation Bank	\$5,468,058	\$4,450,859	\$4,684,842	95.01%	15.76%	\$12,866	3.88%	1.32%	0.95%	3.01%	27.33%	47.00%
Hanmi Bank	\$5,482,211	\$4,587,338	\$4,622,259	99.24%	14.60%	\$8,294	4.55%	1.29%	0.92%	3.72%	7.00%	7.96%
Farmers & Merchants Bank of Long	\$7,309,219	\$4,247,542	\$5,630,907	75.43%	24.29%	\$9,918	3.65%	0.51%	0.33%	3.41%	6.06%	5.93%
Opus Bank	\$7,395,074	\$5,160,020	\$6,152,190	83.87%	24.41%	\$9,152	3.71%	0.81%	0.70%	3.08%	(1.63%)	4.53%
Axos Bank	\$9,771,003	\$8,741,596	\$6,180,067	141.45%	8.32%	\$12,078	5.56%	1.68%	1.37%	4.24%	12.90%	(22.67%)
Citizens Business Bank	\$11,471,300	\$7,582,459	\$9,133,543	83.02%	12.08%	\$10,372	3.96%	0.30%	0.13%	3.87%	51.77%	52.14%
Pacific Premier Bank	\$11,502,579	\$8,812,084	\$8,537,418	103.22%	12.56%	\$10,090	5.04%	0.93%	0.61%	4.54%	57.83%	52.80%
Average of Asset Group D	\$3,925,426	\$2,939,629	\$3,103,235	95.03%	18.31%	\$9,468	4.61%	1.07%	0.78%	3.91%	20.02%	18.79%

Source: SNL Financial

Note: Report includes only bank-level data.

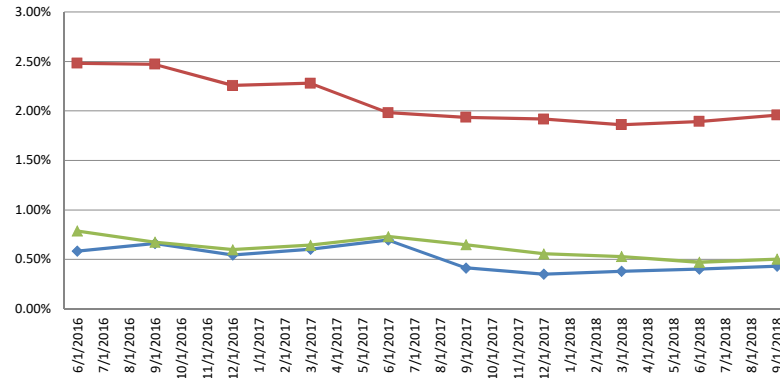
NA = data was not available.

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

Asset Quality

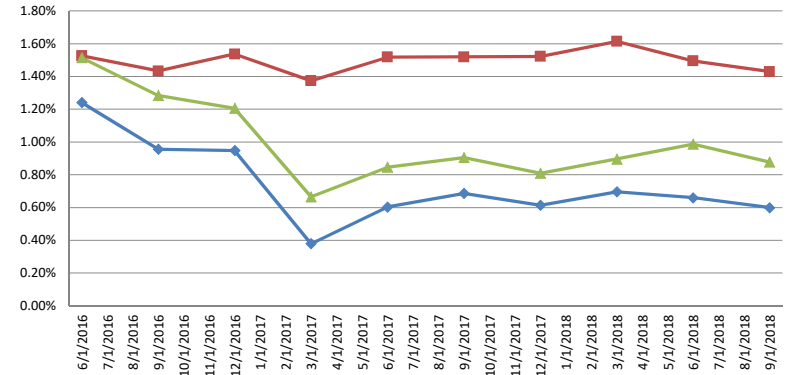
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



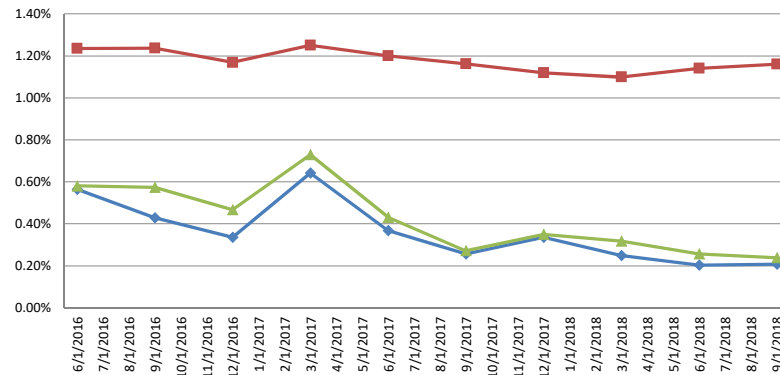
	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	0.58%	0.66%	0.54%	0.60%	0.69%	0.41%	0.35%	0.38%	0.40%	0.43%
Reserves/Loans	2.48%	2.47%	2.26%	2.28%	1.98%	1.93%	1.92%	1.86%	1.89%	1.96%
NPAs/Total Assets	0.79%	0.67%	0.60%	0.64%	0.73%	0.65%	0.55%	0.53%	0.47%	0.50%

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



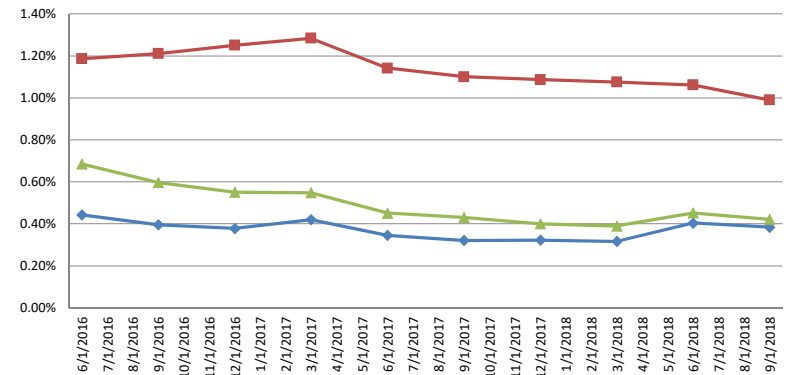
	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	1.24%	0.96%	0.95%	0.38%	0.60%	0.69%	0.61%	0.70%	0.66%	0.60%
Reserves/Loans	1.53%	1.43%	1.54%	1.37%	1.52%	1.52%	1.52%	1.61%	1.49%	1.43%
NPAs/Total Assets	1.51%	1.28%	1.20%	0.67%	0.85%	0.90%	0.81%	0.90%	0.99%	0.88%

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



	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	9/30/18
Nonaccruals/Loans	0.56%	0.43%	0.34%	0.64%	0.37%	0.26%	0.34%	0.25%	0.20%	0.21%
Reserves/Loans	1.23%	1.24%	1.17%	1.25%	1.20%	1.16%	1.12%	1.10%	1.14%	1.16%
NPAs/Total Assets	0.58%	0.57%	0.47%	0.73%	0.43%	0.27%	0.35%	0.32%	0.26%	0.24%

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



	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	9/30/18
Nonaccruals/Loans	0.44%	0.39%	0.38%	0.42%	0.34%	0.32%	0.32%	0.32%	0.40%	0.38%
Reserves/Loans	1.19%	1.21%	1.25%	1.28%	1.14%	1.10%	1.09%	1.07%	1.06%	0.99%
NPAs/Total Assets	0.68%	0.60%	0.55%	0.55%	0.45%	0.43%	0.40%	0.39%	0.45%	0.42%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality
September 30, 2018
Run Date: November 8, 2018

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

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

Bank of Whittier, National Association	\$56,915	\$0	0.00%	3.85%	NA	0.00%	0.00%
Asian Pacific National Bank	\$56,975	\$0	0.00%	2.54%	NA	0.00%	0.00%
Neighborhood National Bank	\$59,160	\$77	0.20%	2.58%	278.35%	3.11%	0.59%
Infinity Bank	\$59,553	\$0	0.00%	1.26%	NA	0.00%	0.00%
Endeavor Bank	\$75,131	\$0	0.00%	1.61%	NA	0.00%	0.00%
Tustin Community Bank	\$78,091	\$110	0.17%	3.42%	NM	0.86%	0.14%
California Business Bank	\$95,727	\$0	0.00%	2.21%	NA	0.00%	0.00%
Eastern International Bank	\$112,233	\$0	0.00%	1.46%	NA	0.00%	0.00%
United Pacific Bank	\$136,265	\$89	0.09%	2.72%	NM	0.34%	0.07%
Friendly Hills Bank	\$155,421	\$0	0.00%	1.96%	582.06%	1.52%	0.17%
Home Bank of California	\$163,939	\$0	0.00%	1.04%	NA	0.00%	0.00%
EH National Bank	\$174,226	\$7,321	5.22%	2.33%	36.80%	26.66%	5.11%
Community Valley Bank	\$181,746	\$1,772	1.20%	1.14%	95.03%	12.93%	0.97%
Calwest Bank	\$193,676	\$23	0.02%	1.78%	NM	0.71%	0.08%
Chino Commercial Bank, N.A.	\$202,063	\$647	0.50%	1.74%	117.38%	7.76%	0.96%
American Continental Bank	\$219,486	\$0	0.00%	1.63%	NM	0.22%	0.04%
Partners Bank of California	\$239,514	\$355	0.18%	1.50%	822.54%	1.18%	0.15%
Community Commerce Bank	\$239,701	\$1,032	0.59%	1.22%	73.58%	5.37%	1.22%
Community Bank of Santa Maria	\$240,898	\$0	0.00%	1.20%	NA	0.00%	0.00%
Average of Asset Group A	\$144,248	\$601	0.43%	1.96%	286.53%	3.19%	0.50%

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

Golden State Bank	\$262,560	\$287	0.13%	1.21%	925.44%	18.74%	2.19%
International City Bank, Federal Savings Bank	\$262,975	\$71	0.06%	1.27%	NM	0.20%	0.03%
Pacific Alliance Bank	\$272,526	\$107	0.05%	1.87%	NM	0.27%	0.04%
California First National Bank	\$282,889	\$0	0.00%	1.30%	NA	0.00%	0.00%
Bank of Santa Clarita	\$301,229	\$11	0.00%	1.03%	NM	0.03%	0.00%
First National Bank of Southern California	\$304,440	\$0	0.00%	1.29%	NA	0.00%	0.00%
Mission Valley Bank	\$306,068	\$2,443	0.99%	1.61%	157.91%	5.02%	0.82%
Uniti Bank	\$343,116	\$83	0.03%	1.27%	NM	0.18%	0.02%
US Metro Bank	\$370,728	\$490	0.19%	1.44%	768.98%	0.88%	0.13%
Universal Bank	\$370,949	\$56	0.02%	1.37%	153.25%	4.32%	0.71%
Mega Bank	\$378,023	\$0	0.00%	1.13%	NA	0.53%	0.00%
Broadway Federal Bank, F.S.B.	\$417,335	\$1,187	0.31%	0.84%	37.78%	17.13%	2.22%
Nano Banc	\$457,677	\$252	0.08%	0.89%	552.98%	0.89%	0.11%
New OMNI Bank, National Association	\$458,888	\$0	0.00%	1.32%	NA	0.00%	0.00%
First Credit Bank	\$486,121	\$22,900	7.12%	3.59%	39.44%	16.54%	6.89%
Average of Asset Group B	\$351,702	\$1,859	0.60%	1.43%	376.54%	4.32%	0.88%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality

September 30, 2018

Run Date: November 8, 2018

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

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

American Plus Bank, N.A.	\$504,459	\$0	0.00%	1.38%	NA	1.73%	0.26%
Pacific Enterprise Bank	\$513,880	\$553	0.14%	0.93%	628.11%	1.29%	0.12%
GBC International Bank	\$532,904	\$539	0.13%	1.02%	800.74%	0.89%	0.10%
First Commercial Bank (USA)	\$574,595	\$0	0.00%	1.31%	NA	0.00%	0.00%
American Riviera Bank	\$589,115	\$359	0.07%	1.06%	NM	0.61%	0.06%
CommerceWest Bank	\$589,928	\$2,376	0.55%	1.07%	193.60%	3.82%	0.40%
Mission Bank	\$670,899	\$217	0.04%	1.17%	NM	0.32%	0.03%
Bank of Hemet	\$726,808	\$0	0.00%	1.30%	614.12%	1.35%	0.15%
Bank of Southern California, National Association	\$734,923	\$3,860	0.64%	0.65%	101.61%	4.63%	0.53%
State Bank of India (California)	\$738,580	\$0	0.00%	1.29%	NA	0.00%	0.00%
CalPrivate Bank	\$749,956	\$0	0.00%	0.93%	NA	0.00%	0.00%
Valley Republic Bank	\$779,383	\$0	0.00%	1.39%	NA	0.00%	0.00%
Community West Bank, National Association	\$847,623	\$5,710	0.76%	1.12%	77.06%	13.80%	1.29%
EverTrust Bank	\$875,224	\$640	0.11%	1.51%	NM	0.45%	0.07%
Commercial Bank of California	\$916,777	\$4,477	0.69%	1.54%	186.97%	5.38%	0.59%
First General Bank	\$947,679	\$1,648	0.19%	0.89%	373.48%	1.61%	0.21%
Average of Asset Group C	\$705,796	\$1,274	0.21%	1.16%	371.96%	2.24%	0.24%

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

Seacoast Commerce Bank	\$1,022,621	\$3,538	0.43%	0.56%	128.89%	4.38%	0.41%
Open Bank	\$1,034,937	\$889	0.10%	1.12%	773.99%	0.92%	0.12%
Malaga Bank F.S.B.	\$1,068,569	\$0	0.00%	0.32%	NA	0.00%	0.00%
Provident Savings Bank, F.S.B.	\$1,157,454	\$7,243	0.75%	0.74%	28.26%	21.72%	2.23%
Commonwealth Business Bank	\$1,204,222	\$1,402	0.15%	1.05%	172.54%	4.19%	0.47%
Pacific Mercantile Bank	\$1,319,359	\$5,881	0.54%	1.24%	228.92%	4.52%	0.54%
Sunwest Bank	\$1,359,843	\$3,928	0.36%	2.09%	584.22%	4.17%	0.51%
First Choice Bank	\$1,587,355	\$1,138	0.09%	0.85%	721.46%	0.93%	0.09%
Pacific City Bank	\$1,663,846	\$1,589	0.12%	0.99%	636.70%	0.97%	0.12%
American Business Bank	\$2,096,298	\$1,361	0.12%	1.40%	998.12%	0.94%	0.08%
Royal Business Bank	\$2,133,405	\$2,240	0.13%	0.92%	345.46%	1.80%	0.23%
Silvergate Bank	\$2,146,523	\$9,689	1.10%	0.95%	85.16%	5.35%	0.46%
Manufacturers Bank	\$2,588,293	\$6,794	0.37%	1.80%	410.42%	2.11%	0.31%
CTBC Bank Corp. (USA)	\$3,499,524	\$3,659	0.13%	1.32%	NM	0.72%	0.10%
Preferred Bank	\$4,077,681	\$50,402	1.52%	0.96%	63.42%	12.65%	1.34%
First Foundation Bank	\$5,468,058	\$11,264	0.25%	0.43%	151.44%	3.68%	0.27%
Hanmi Bank	\$5,482,211	\$18,283	0.40%	0.69%	129.55%	3.67%	0.46%
Farmers & Merchants Bank of Long Beach	\$7,309,219	\$14,557	0.34%	1.46%	348.06%	1.66%	0.24%
Opus Bank	\$7,395,074	\$45,136	0.87%	1.14%	130.38%	6.31%	0.61%
Axos Bank	\$9,771,003	\$31,155	0.36%	0.57%	160.87%	4.38%	0.42%
Citizens Business Bank	\$11,471,300	\$16,430	0.22%	0.79%	297.31%	1.76%	0.18%
Pacific Premier Bank	\$11,502,579	\$7,240	0.08%	0.38%	460.03%	0.69%	0.07%
Average of Asset Group D	\$3,925,426	\$11,083	0.38%	0.99%	342.76%	3.98%	0.42%

Source: SNL Financial

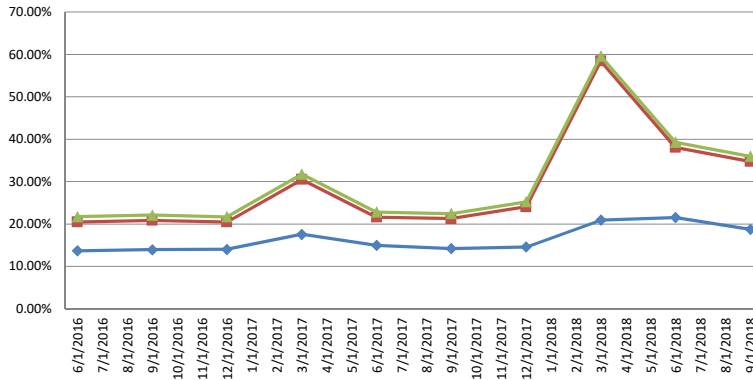
Note: Report includes only bank-level data.

NA = data was not available.

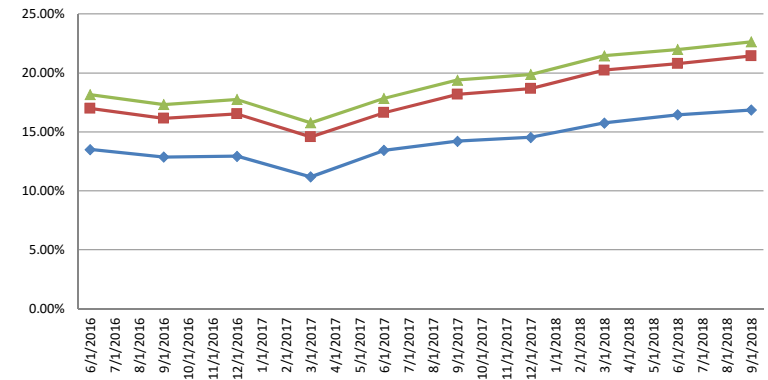
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

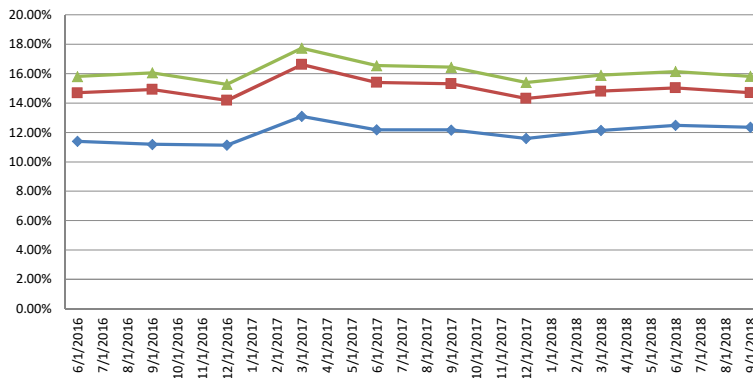
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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

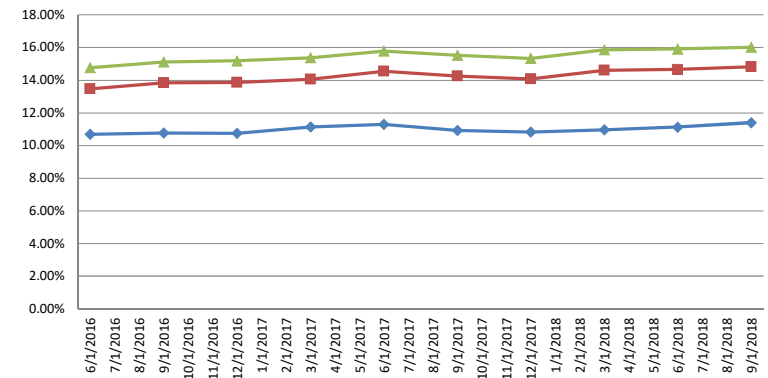
	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	13.64%	13.91%	13.98%	17.55%	14.93%	14.19%	14.55%	20.91%	21.48%	18.71%
Tier 1 Risk Based Ratio	20.46%	20.83%	20.45%	30.51%	21.57%	21.24%	24.04%	58.44%	38.05%	34.69%
Risk Based Capital Ratio	21.70%	22.08%	21.69%	31.73%	22.78%	22.41%	25.21%	59.58%	39.23%	35.90%

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

	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	9/30/18
Leverage Ratio	13.49%	12.86%	12.92%	11.18%	13.44%	14.20%	14.53%	15.75%	16.44%	16.86%
Tier 1 Risk Based Ratio	16.99%	16.15%	16.53%	14.57%	16.63%	18.18%	18.66%	20.23%	20.78%	21.43%
Risk Based Capital Ratio	18.15%	17.31%	17.74%	15.77%	17.83%	19.39%	19.86%	21.45%	21.97%	22.62%

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

	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	9/30/18
Leverage Ratio	11.39%	11.18%	11.13%	13.09%	12.17%	12.16%	11.59%	12.13%	12.48%	12.35%
Tier 1 Risk Based Ratio	14.69%	14.92%	14.18%	16.62%	15.40%	15.31%	14.31%	14.80%	15.02%	14.69%
Risk Based Capital Ratio	15.80%	16.04%	15.27%	17.73%	16.54%	16.43%	15.39%	15.89%	16.14%	15.81%

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

	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	9/30/18
Leverage Ratio	10.69%	10.75%	10.74%	11.13%	11.29%	10.92%	10.82%	10.96%	11.12%	11.40%
Tier 1 Risk Based Ratio	13.46%	13.84%	13.85%	14.06%	14.54%	14.26%	14.07%	14.59%	14.65%	14.82%
Risk Based Capital Ratio	14.77%	15.12%	15.18%	15.37%	15.78%	15.53%	15.33%	15.85%	15.90%	16.01%

Source: SNL Financial

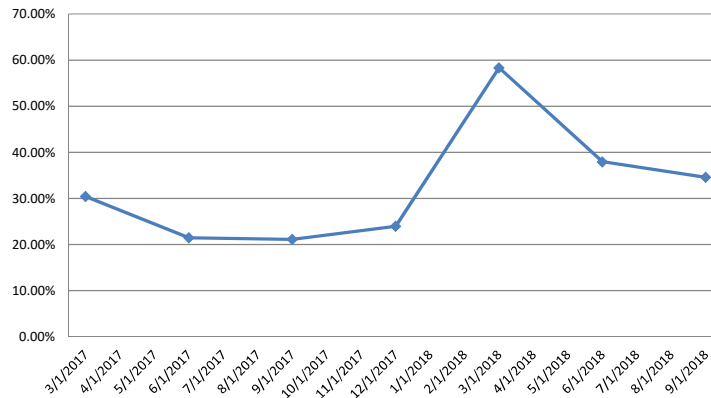
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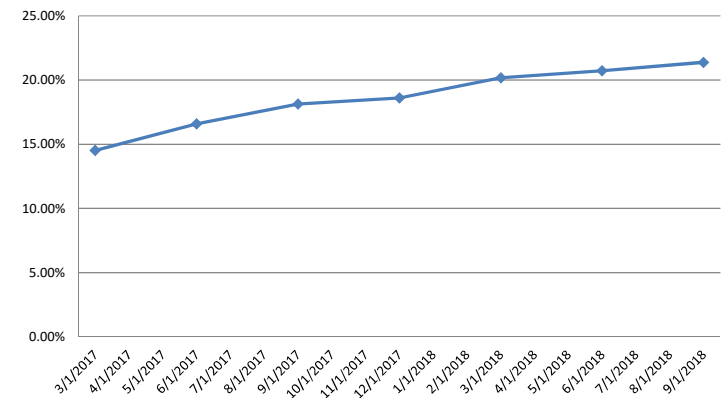
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

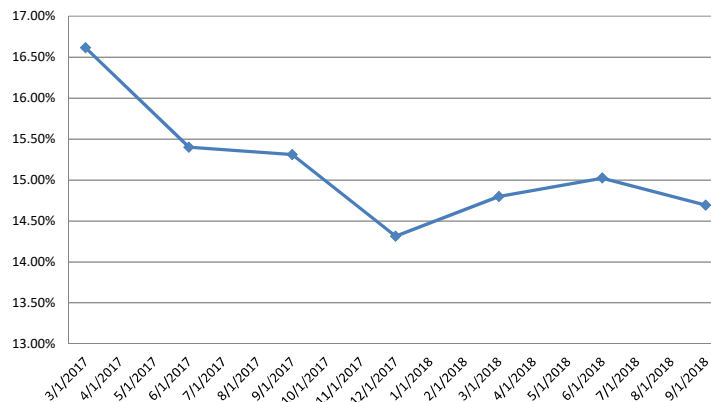
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



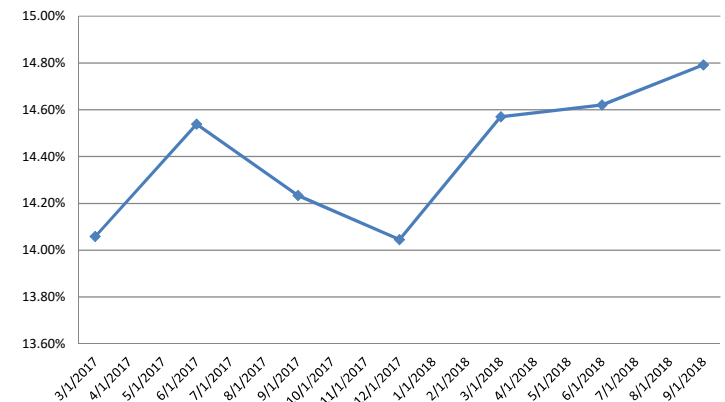
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

September 30, 2018

Run Date: November 8, 2018

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

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

Bank of Whittier, National Association	\$56,915	\$10,646	\$10,319	\$10,319	18.17%	23.13%	24.41%	23.13%
Asian Pacific National Bank	\$56,975	\$9,320	\$9,755	\$9,755	17.03%	29.89%	31.15%	29.89%
Neighborhood National Bank	\$59,160	\$10,301	\$10,295	\$10,295	18.06%	26.70%	27.97%	26.70%
Infinity Bank	\$59,553	\$28,050	\$28,199	\$28,199	64.00%	274.07%	274.65%	274.07%
Endeavor Bank	\$75,131	\$21,276	\$21,276	\$21,276	38.30%	45.92%	47.17%	45.92%
Tustin Community Bank	\$78,091	\$10,646	\$10,646	\$10,646	13.62%	15.52%	16.79%	15.52%
California Business Bank	\$95,727	\$13,744	\$13,741	\$13,741	14.47%	19.43%	20.69%	19.43%
Eastern International Bank	\$112,233	\$19,532	\$19,601	\$19,601	17.34%	24.23%	25.48%	24.23%
United Pacific Bank	\$136,265	\$23,700	\$23,413	\$21,413	16.94%	23.08%	24.35%	21.11%
Friendly Hills Bank	\$155,421	\$16,131	\$17,042	\$17,042	11.98%	18.51%	19.76%	18.51%
Home Bank of California	\$163,939	\$24,269	\$24,272	\$24,272	14.71%	22.88%	24.13%	22.88%
EH National Bank	\$174,226	\$30,120	\$30,988	\$30,988	17.66%	21.30%	22.57%	21.30%
Community Valley Bank	\$181,746	\$20,080	\$18,990	\$18,990	10.88%	14.18%	15.43%	14.18%
Calwest Bank	\$193,676	\$18,880	\$19,148	\$19,148	10.31%	12.40%	13.66%	12.40%
Chino Commercial Bank, N.A.	\$202,063	\$22,635	\$22,723	\$22,723	11.49%	16.34%	17.60%	16.34%
American Continental Bank	\$219,486	\$31,662	\$31,471	\$31,471	15.11%	17.50%	18.76%	17.50%
Partners Bank of California	\$239,514	\$27,209	\$27,310	\$27,310	12.51%	13.39%	14.65%	13.39%
Community Commerce Bank	\$239,701	\$52,169	\$52,169	\$52,169	22.41%	27.39%	28.51%	27.39%
Community Bank of Santa Maria	\$240,898	\$24,675	\$26,326	\$26,326	10.55%	13.30%	14.35%	13.30%
Average of Asset Group A	\$144,248	\$21,844	\$21,983	\$21,878	18.71%	34.69%	35.90%	34.59%

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

Golden State Bank	\$262,560	\$28,006	\$28,006	\$28,006	10.75%	11.74%	12.90%	11.74%
International City Bank, Federal Savings Bank	\$262,975	\$34,266	\$22,576	\$22,576	9.90%	19.24%	20.47%	19.24%
Pacific Alliance Bank	\$272,526	\$35,598	\$35,764	\$35,764	12.83%	16.27%	17.53%	16.27%
California First National Bank	\$282,889	\$117,458	\$117,649	\$117,649	40.68%	48.13%	49.27%	48.13%
Bank of Santa Clarita	\$301,229	\$32,067	\$32,340	\$32,340	10.39%	13.52%	14.50%	13.52%
First National Bank of Southern California	\$304,440	\$44,025	\$44,091	\$44,091	15.14%	16.59%	17.84%	16.59%
Mission Valley Bank	\$306,068	\$46,049	\$46,394	\$46,394	14.27%	17.00%	18.26%	17.00%
Uniti Bank	\$343,116	\$42,450	\$41,672	\$41,672	12.64%	15.76%	17.01%	15.76%
US Metro Bank	\$370,728	\$51,806	\$49,492	\$49,492	13.81%	18.02%	19.27%	18.02%
Universal Bank	\$370,949	\$56,839	\$57,336	\$57,336	15.74%	24.09%	25.35%	24.09%
Mega Bank	\$378,023	\$43,744	\$44,823	\$44,823	12.21%	16.61%	17.86%	16.61%
Broadway Federal Bank, F.S.B.	\$417,335	\$50,855	\$48,891	\$48,891	11.83%	18.14%	19.34%	18.14%
Nano Banc	\$457,677	\$64,526	\$51,586	\$51,586	18.36%	16.78%	17.73%	16.78%
New OMNI Bank, National Association	\$458,888	\$66,004	\$66,003	\$64,304	14.56%	22.42%	23.68%	21.85%
First Credit Bank	\$486,121	\$191,036	\$188,632	\$188,632	39.79%	47.09%	48.36%	47.09%
Average of Asset Group B	\$351,702	\$60,315	\$58,350	\$58,237	16.86%	21.43%	22.62%	21.39%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

September 30, 2018

Run Date: November 8, 2018

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

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

American Plus Bank, N.A.	\$504,459	\$70,061	\$69,972	\$69,972	13.93%	14.39%	15.64%	14.39%
Pacific Enterprise Bank	\$513,880	\$57,282	\$56,324	\$56,324	11.19%	15.30%	16.40%	15.30%
GBC International Bank	\$532,904	\$57,695	\$57,592	\$57,592	10.81%	14.73%	15.98%	14.73%
First Commercial Bank (USA)	\$574,595	\$123,317	\$123,210	\$123,210	22.65%	24.31%	25.56%	24.31%
American Riviera Bank	\$589,115	\$59,061	\$53,553	\$53,553	9.13%	10.35%	11.38%	10.35%
CommerceWest Bank	\$589,928	\$60,699	\$57,837	\$57,837	10.53%	12.42%	13.45%	12.42%
Mission Bank	\$670,899	\$61,170	\$62,102	\$62,102	9.45%	10.79%	11.88%	10.79%
Bank of Hemet	\$726,808	\$74,404	\$74,902	\$74,902	10.28%	13.28%	14.47%	13.28%
Bank of Southern California, National Association	\$734,923	\$98,865	\$81,129	\$81,129	12.43%	13.59%	14.27%	13.59%
State Bank of India (California)	\$738,580	\$136,163	\$137,853	\$137,853	18.77%	22.10%	23.35%	22.10%
CalPrivate Bank	\$749,956	\$87,478	\$86,728	\$86,728	12.30%	13.90%	14.80%	13.90%
Valley Republic Bank	\$779,383	\$63,375	\$64,735	\$64,735	8.91%	11.07%	12.24%	11.07%
Community West Bank, National Association	\$847,623	\$70,884	\$70,872	\$70,872	8.22%	9.63%	10.78%	9.63%
EverTrust Bank	\$875,224	\$170,682	\$134,859	\$134,859	16.30%	22.27%	23.52%	22.27%
Commercial Bank of California	\$916,777	\$94,310	\$91,065	\$91,065	9.74%	11.80%	13.05%	11.80%
First General Bank	\$947,679	\$118,956	\$118,417	\$118,417	12.91%	15.14%	16.12%	15.14%

Average of Asset Group C

\$705,796	\$87,775	\$83,822	\$83,822	12.35%	14.69%	15.81%	14.69%
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Asset Group D - \$1 billion to \$10 billion in total assets

Seacoast Commerce Bank	\$1,022,621	\$129,117	\$92,102	\$92,102	10.14%	15.62%	16.41%	15.62%
Open Bank	\$1,034,937	\$124,884	\$125,495	\$125,495	12.76%	15.00%	16.15%	15.00%
Malaga Bank F.S.B.	\$1,068,569	\$144,414	\$144,414	\$144,414	13.70%	24.20%	24.73%	24.20%
Provident Savings Bank, F.S.B.	\$1,157,454	\$111,817	\$111,602	\$111,602	9.59%	16.62%	17.71%	16.62%
Commonwealth Business Bank	\$1,204,222	\$127,110	\$128,061	\$128,061	11.15%	13.42%	14.56%	13.42%
Pacific Mercantile Bank	\$1,319,359	\$145,103	\$141,867	\$141,867	10.69%	11.65%	12.79%	11.65%
Sunwest Bank	\$1,359,843	\$150,313	\$149,894	\$149,894	11.46%	11.81%	13.07%	11.81%
First Choice Bank	\$1,587,355	\$248,243	\$170,588	\$170,588	13.50%	12.79%	13.69%	12.79%
Pacific City Bank	\$1,663,846	\$200,537	\$202,464	\$202,464	12.45%	15.89%	16.93%	15.89%
American Business Bank	\$2,096,298	\$154,945	\$175,616	\$175,616	8.48%	13.45%	14.70%	13.45%
Royal Business Bank	\$2,133,405	\$291,573	\$262,022	\$262,022	13.94%	17.40%	18.51%	17.40%
Silvergate Bank	\$2,146,523	\$176,579	\$178,298	\$178,298	9.12%	22.72%	23.81%	22.72%
Manufacturers Bank	\$2,588,293	\$349,627	\$351,585	\$351,585	13.41%	13.38%	14.63%	13.38%
CTBC Bank Corp. (USA)	\$3,499,524	\$468,642	\$456,204	\$455,704	13.57%	17.94%	19.20%	17.92%
Preferred Bank	\$4,077,681	\$399,969	\$396,960	\$396,960	10.07%	10.23%	13.65%	10.23%
First Foundation Bank	\$5,468,058	\$552,656	\$467,876	\$467,876	8.24%	11.82%	12.34%	11.82%
Hanmi Bank	\$5,482,211	\$673,006	\$656,833	\$656,833	12.11%	14.05%	14.76%	14.05%
Farmers & Merchants Bank of Long Beach	\$7,309,219	\$1,011,644	\$1,013,486	\$1,013,486	13.86%	18.34%	19.57%	18.34%
Opus Bank	\$7,395,074	\$1,037,050	\$683,162	\$654,052	9.89%	12.27%	15.75%	11.75%
Axos Bank	\$9,771,003	\$942,097	\$875,364	\$875,364	9.41%	12.69%	13.41%	12.69%
Citizens Business Bank	\$11,471,300	\$1,831,461	\$1,162,123	\$1,162,123	12.40%	13.10%	13.88%	13.10%
Pacific Premier Bank	\$11,502,579	\$2,012,889	\$1,138,980	\$1,138,980	10.83%	11.58%	11.97%	11.58%

Average of Asset Group D

\$3,925,426	\$512,894	\$412,954	\$411,608	11.40%	14.82%	16.01%	14.79%
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Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



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

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