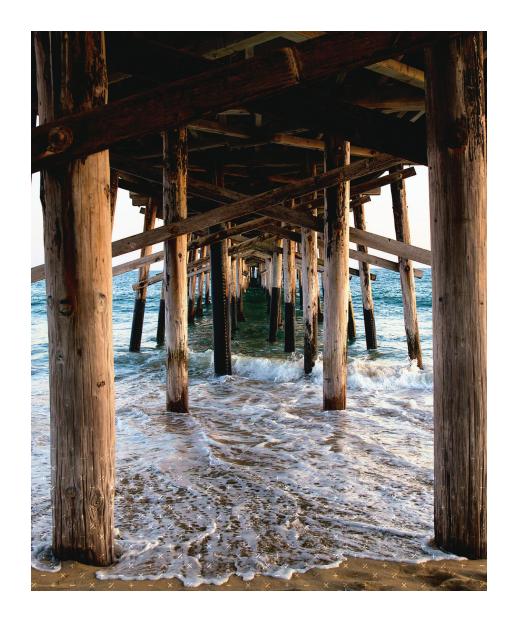




# Bankers' Index

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

SAN DIEGO

4747 Executive Drive

Suite 1300

San Diego, CA 92121

(858) 627-1400

ORANGE COUNTY

2040 Main Street

Suite 900

Irvine, CA 92614

(949) 221-4000

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

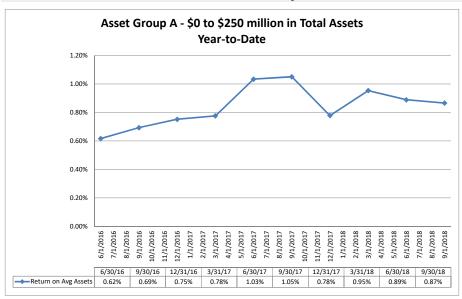
# Southern

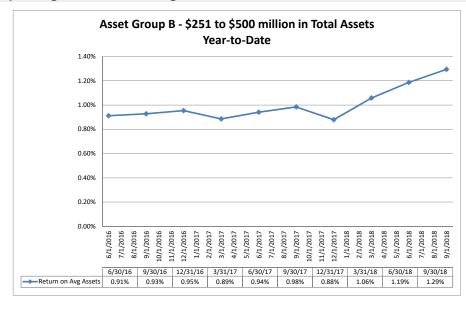
Imperial
Kern
Los Angeles
Orange
Riverside
San Bernardino
San Diego
San Luis Obispo
Santa Barbara
Ventura

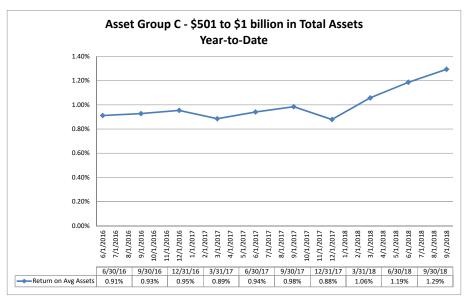
# Northern California

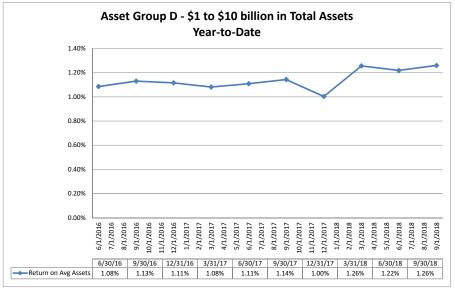
Performance Analysis

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





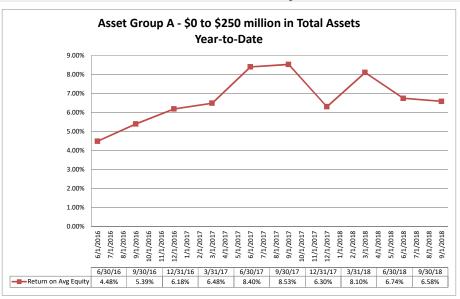


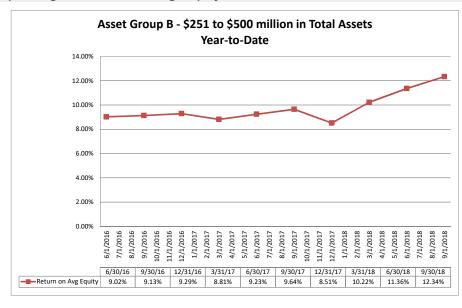


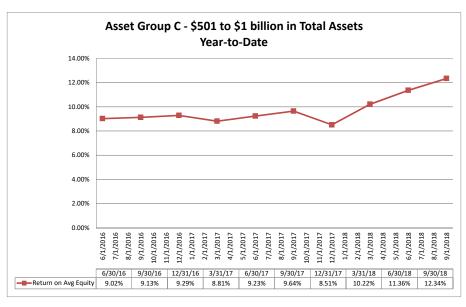
Source: SNL Financial

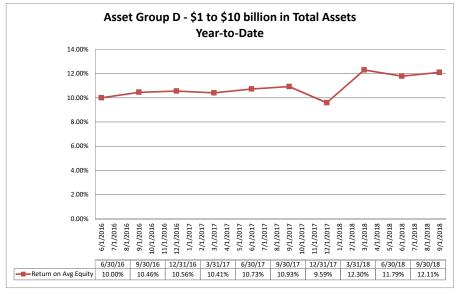
Note: Report includes only bank-level data.

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









Source: SNL Financial

Note: Report includes only bank-level data.

Performance Analysis				Septemb	er 30, 201	8			Run Date	e: Novemb	per 8, 2018
	As of Date			Quarter to Date					Year to Date		
Region 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)
Asset Group A - \$0 to \$250 million in total ass	ets										
California Pacific Bank Gateway Bank, F.S.B. Bank of Feather River Golden Pacific Bank, National Association Beacon Business Bank, National Association Monterey County Bank Metropolitan Bank First Federal Savings and Loan Association	\$70,199 \$114,206 \$116,588 \$126,688 \$139,967 \$165,525 \$170,579	\$357 (\$364) \$429 \$267 \$228 \$425 \$425	2.00% (1.24%) 1.47% 0.83% 0.67% 0.98% 1.01%	4.62% (9.08%) 13.39% 8.56% 5.13% 11.18% 8.98%	49.28% 135.31% 59.76% 80.40% 72.00% 79.18% 63.41%	\$131 \$110 \$106 \$102 \$104 \$77 \$73	\$1,321 (\$713) \$1,181 \$588 \$1,275 \$583 \$1,404	2.40% (0.81%) 1.35% 0.61% 1.29% 0.45% 1.13%	(8.20%) 12.67% 6.36% 9.73% 5.03% 10.05%	43.34% 122.25% 61.81% 84.85% 71.78% 88.41% 61.47%	\$103 \$95 \$108 \$96 \$107 \$78 \$75
of San Rafael Merchants National Bank of Sacramento Northern California National Bank Golden Valley Bank	\$196,578 \$213,360 \$229,707 \$246,311	\$204 \$389 \$585 \$631	0.42% 0.72% 1.03% 1.02%	2.04% 7.83% 11.28% 10.92%	83.46% 60.55% 49.18% 62.25%	\$98 \$111 \$81 \$79	\$624 \$1,154 \$1,650 \$1,776	0.43% 0.71% 0.95% 1.01%	7.68% 10.86%	82.27% 60.78% 49.70% 63.33%	\$98 \$110 \$79 \$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 a	ssets										
Cornerstone Community Bank Liberty Bank Mission National Bank Summit Bank Pacific Valley Bank Murphy Bank Lighthouse Bank Bank of San Francisco River Valley Community Bank Pinnacle Bank Redwood Capital Bank Community Bank AltaPacific Bank Fresno First Bank	\$253,509 \$265,599 \$269,937 \$280,539 \$281,416 \$282,152 \$298,034 \$321,304 \$364,159 \$369,287 \$373,291 \$410,185 \$429,061 \$443,390	\$752 \$460 \$742 \$826 \$926 \$1,291 \$1,058 \$938 \$1,046 \$1,278 \$1,091 \$525 \$1,491 \$1,644	1.20% 0.70% 1.09% 1.24% 1.34% 1.86% 1.46% 1.18% 1.20% 1.41% 1.20% 0.54% 1.36% 1.51%	11.58% 5.13% 10.11% 11.26% 11.58% 16.81% 10.65% 14.48% 13.49% 14.33% 5.32% 10.20% 17.49%	48.75% 57.93% 50.91% 62.88% 56.62% 79.01% 59.54% 50.32%	\$89 \$107 \$84 \$129 \$118 \$106 \$149 \$139 \$91 \$149 \$79 \$125 \$145	\$2,138 \$1,342 \$2,018 \$2,208 \$1,953 \$3,995 \$3,338 \$2,302 \$2,991 \$3,810 \$3,270 \$2,052 \$4,088 \$4,668	1.18% 0.66% 0.97% 1.12% 0.97% 2.00% 1.62% 1.02% 1.13% 1.43% 1.25% 0.78% 1.27%	5.03% 9.38% 10.29% 8.31% 17.689% 12.34% 10.31% 14.01% 13.94% 14.65% 7.07% 9.14% 17.19%	60.05% 76.51% 65.95% 64.67% 69.31% 50.24% 49.61% 61.30% 50.57% 62.96% 58.13% 71.76% 62.13% 53.29%	\$87 \$108 \$81 \$125 \$122 \$105 \$143 \$140 \$83 \$152 \$82 \$119 \$147 \$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

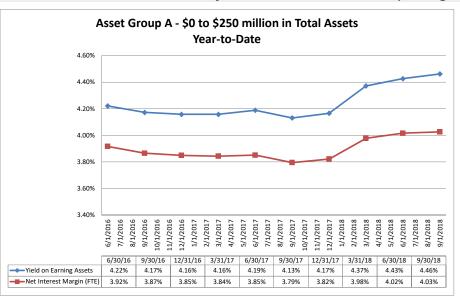
Note: Report includes only bank-level data.

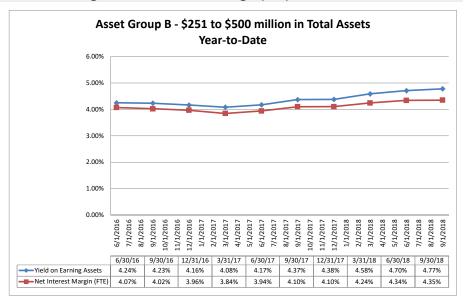
Performance Analysis				Septemb	er 30, 201	8			Run Date	e: Novemb	er 8, 2018
	As of Date			Quarter to Date					Year to Date		
Region Institution Name	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
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% 64.84%	\$102	\$8,202	1.70% 1.13%	17.85%	49.06%	\$102 \$87
BAC Community Bank American River Bank	\$668,028 \$670,151	\$2,175 \$1,276	1.33% 0.75%	15.25% 7.08%	64.84% 67.61%	\$86 \$102	\$5,428 \$4,146	1.13% 0.81%	12.72% 7.61%	68.21% 65.12%	\$87 \$97
Plumas Bank	\$770,151 \$770,158	\$3,835	1.98%	21.88%	48.54%	\$80	\$4,146 \$10,782	1.92%	21.19%	50.42%	\$79 \$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
Camornia Dank of Commerce											
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
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to	otal assets					· ·					
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to  Beneficial State Bank	otal assets \$1,003,509	\$461	0.18%	1.67%	80.89%	\$98	\$576	0.08%	0.74%	82.72%	\$96
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to  Beneficial State Bank Oak Valley Community Bank	otal assets \$1,003,509 \$1,075,744	\$461 \$3,279	0.18% 1.23%	1.67% 13.88%	80.89% 58.68%	\$98 \$90	\$576 \$8,905	0.08% 1.12%	0.74% 12.82%	82.72% 61.21%	\$96 \$90
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County	\$1,003,509 \$1,075,744 \$1,119,371	\$461 \$3,279 \$3,639	0.18% 1.23% 1.29%	1.67% 13.88% 8.84%	80.89% 58.68% 53.45%	\$98 \$90 \$64	\$576 \$8,905 \$10,544	0.08% 1.12% 1.25%	0.74% 12.82% 8.53%	82.72% 61.21% 54.05%	\$96 \$90 \$68
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348	\$461 \$3,279 \$3,639 \$5,960	0.18% 1.23% 1.29% 2.12%	1.67% 13.88% 8.84% 23.53%	80.89% 58.68% 53.45% 37.24%	\$98 \$90 \$64 \$114	\$576 \$8,905 \$10,544 \$18,793	0.08% 1.12% 1.25% 2.24%	0.74% 12.82% 8.53% 24.70%	82.72% 61.21% 54.05% 36.91%	\$96 \$90 \$68 \$111
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to  Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918	\$461 \$3,279 \$3,639 \$5,960 \$3,505	0.18% 1.23% 1.29% 2.12% 1.14%	1.67% 13.88% 8.84% 23.53% 13.73%	80.89% 58.68% 53.45% 37.24% 59.17%	\$98 \$90 \$64 \$114 \$102	\$576 \$8,905 \$10,544 \$18,793 \$9,328	0.08% 1.12% 1.25% 2.24% 1.03%	0.74% 12.82% 8.53% 24.70% 12.47%	82.72% 61.21% 54.05% 36.91% 61.73%	\$96 \$90 \$68 \$111 \$103
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653	0.18% 1.23% 1.29% 2.12% 1.14% 1.43%	1.67% 13.88% 8.84% 23.53% 13.73% 13.67%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24%	\$98 \$90 \$64 \$114 \$102 \$93	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704	0.08% 1.12% 1.25% 2.24% 1.03% 1.32%	0.74% 12.82% 8.53% 24.70% 12.47% 12.73%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24%	\$96 \$90 \$68 \$111 \$103 \$95
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485	0.18% 1.23% 1.29% 2.12% 1.14% 1.43%	1.67% 13.88% 8.84% 23.53% 13.67% 10.01%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24% 55.67%	\$98 \$90 \$64 \$114 \$102 \$93 \$133	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.24%	0.74% 12.82% 8.53% 24.70% 12.47% 12.73% 11.89%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58%	\$96 \$90 \$68 \$111 \$103 \$95 \$121
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653	0.18% 1.23% 1.29% 2.12% 1.14% 1.43%	1.67% 13.88% 8.84% 23.53% 13.73% 13.67%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24%	\$98 \$90 \$64 \$114 \$102 \$93	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704	0.08% 1.12% 1.25% 2.24% 1.03% 1.32%	0.74% 12.82% 8.53% 24.70% 12.47% 12.73%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24%	\$96 \$90 \$68 \$111 \$103 \$95
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485 \$5,886	0.18% 1.23% 1.29% 2.12% 1.14% 1.43% 1.04%	1.67% 13.88% 8.84% 23.53% 13.73% 10.01% 10.94%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24% 55.67% 57.36%	\$98 \$90 \$64 \$114 \$102 \$93 \$133 \$83	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704 \$12,048 \$16,521	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.24% 1.38%	0.74% 12.82% 8.53% 24.70% 12.47% 11.89% 10.37%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58% 59.99%	\$96 \$90 \$68 \$111 \$103 \$95 \$121 \$85 \$93 \$113
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485 \$5,886 \$10,711	0.18% 1.23% 1.29% 2.12% 1.14% 1.43% 1.04% 1.51% 2.26%	1.67% 13.88% 8.84% 23.53% 13.73% 10.01% 10.94% 21.15%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24% 55.67% 57.36% 36.14%	\$98 \$90 \$64 \$114 \$102 \$93 \$133 \$83 \$103	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704 \$12,048 \$16,521 \$31,272	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.24% 1.38% 2.42% 1.11% 0.87%	0.74% 12.82% 8.53% 24.70% 12.47% 12.73% 11.89% 10.37% 21.48%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58% 59.99% 33.32%	\$96 \$90 \$68 \$111 \$103 \$95 \$121 \$85 \$93 \$113 \$65
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485 \$5,886 \$10,711 \$5,910 \$4,588 \$7,534	0.18% 1.23% 1.29% 2.12% 1.14% 1.43% 1.04% 1.51% 2.26% 1.12% 0.83% 1.23%	1.67% 13.88% 8.84% 23.53% 13.73% 10.01% 10.94% 21.15% 11.94% 7.96%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24% 55.67% 57.36% 36.14% 40.33% 59.88% 57.93%	\$98 \$90 \$64 \$114 \$102 \$93 \$133 \$83 \$103 \$114 \$66	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704 \$12,048 \$16,521 \$31,272 \$17,194 \$14,325 \$23,186	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.24% 1.38% 2.42% 1.11% 0.87%	0.74% 12.82% 8.53% 24.70% 12.47% 11.89% 10.37% 21.48% 11.92% 8.44% 10.65%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58% 59.99% 33.32% 40.44% 57.58% 60.20%	\$96 \$90 \$68 \$111 \$103 \$95 \$121 \$85 \$93 \$113 \$65
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,545,496	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485 \$5,886 \$10,711 \$5,910 \$4,588 \$7,534 \$8,970	0.18% 1.23% 1.29% 2.12% 1.14% 1.43% 1.04% 1.51% 2.26% 1.12% 0.83% 1.23%	1.67% 13.88% 8.84% 23.53% 13.73% 10.01% 10.94% 21.15% 11.94% 7.96% 10.24% 12.80%	80.89% 58.68% 53.45% 37.24% 59.17% 55.67% 57.36% 36.14% 40.33% 59.88% 57.93% 51.45%	\$98 \$90 \$64 \$114 \$102 \$93 \$133 \$83 \$103 \$114 \$66 \$62 \$110	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704 \$12,048 \$16,521 \$31,272 \$17,194 \$14,325 \$23,186 \$23,908	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.24% 1.38% 2.42% 1.11% 0.87% 1.29%	0.74% 12.82% 8.53% 24.70% 12.47% 11.89% 10.37% 21.48% 11.92% 8.44% 10.65% 11.05%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58% 59.99% 33.32% 40.44% 60.20% 56.48%	\$96 \$90 \$68 \$111 \$103 \$95 \$121 \$85 \$93 \$113 \$65 \$64
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,545,496 \$2,614,097	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485 \$5,886 \$10,711 \$4,588 \$7,534 \$8,970 \$9,530	0.18% 1.23% 1.29% 2.12% 1.14% 1.04% 1.51% 2.26% 1.12% 0.83% 1.23% 1.44%	1.67% 13.88% 8.84% 23.53% 13.73% 10.01% 10.94% 21.15% 11.94% 7.96% 10.24% 12.80%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24% 55.67% 36.14% 40.33% 59.88% 57.93% 51.45% 54.45%	\$98 \$90 \$64 \$114 \$102 \$93 \$133 \$83 \$103 \$114 \$66 \$62 \$110 \$87	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704 \$16,521 \$31,272 \$17,194 \$14,325 \$23,186 \$23,908 \$29,504	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.24% 1.38% 2.42% 1.11% 0.87% 1.29% 1.29%	0.74% 12.82% 8.53% 24.70% 12.47% 12.73% 11.89% 10.37% 21.48% 11.92% 8.44% 10.65% 11.05% 18.60%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58% 59.99% 33.32% 40.44% 60.20% 56.48% 53.61%	\$96 \$90 \$68 \$111 \$103 \$121 \$85 \$93 \$113 \$65 \$64 \$115 \$88
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,545,496	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485 \$5,886 \$10,711 \$5,910 \$4,588 \$7,534 \$8,970	0.18% 1.23% 1.29% 2.12% 1.14% 1.43% 1.04% 1.51% 2.26% 1.12% 0.83% 1.23%	1.67% 13.88% 8.84% 23.53% 13.73% 10.01% 10.94% 21.15% 11.94% 7.96% 10.24% 12.80%	80.89% 58.68% 53.45% 37.24% 59.17% 55.67% 57.36% 36.14% 40.33% 59.88% 57.93% 51.45%	\$98 \$90 \$64 \$114 \$102 \$93 \$133 \$83 \$103 \$114 \$66 \$62 \$110	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704 \$12,048 \$16,521 \$31,272 \$17,194 \$14,325 \$23,186 \$23,908	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.24% 1.38% 2.42% 1.11% 0.87% 1.29%	0.74% 12.82% 8.53% 24.70% 12.47% 11.89% 10.37% 21.48% 11.92% 8.44% 10.65% 11.05%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58% 59.99% 33.32% 40.44% 60.20% 56.48%	\$96 \$90 \$68 \$111 \$103 \$95 \$121 \$85 \$93 \$113 \$65 \$64
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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 Bank of Stockton Farmers & Merchants Bank of Central	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,462,903 \$2,614,097 \$3,037,260	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485 \$5,886 \$10,711 \$5,910 \$4,588 \$7,534 \$8,970 \$9,530 \$20,813	0.18% 1.23% 1.29% 2.12% 1.14% 1.43% 1.51% 2.26% 1.12% 0.83% 1.23% 1.44% 1.45% 2.76%	1.67% 13.88% 8.84% 23.53% 13.73% 10.01% 10.94% 21.15% 11.94% 7.96% 10.24% 12.80% 17.53% 17.86%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24% 55.67% 57.36% 36.14% 40.33% 59.88% 57.93% 51.45% 48.00%	\$98 \$90 \$64 \$114 \$102 \$93 \$133 \$83 \$103 \$114 \$66 \$62 \$110 \$87 \$115	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704 \$12,048 \$16,521 \$31,272 \$17,194 \$14,325 \$23,186 \$23,908 \$29,504 \$33,885	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.38% 2.42% 1.11% 0.87% 1.29% 1.29% 1.50%	0.74% 12.82% 8.53% 24.70% 12.47% 11.89% 10.37% 21.48% 11.92% 8.44% 10.65% 11.05% 18.60% 9.90%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58% 59.99% 33.32% 40.44% 57.58% 60.20% 56.48% 53.61% 47.63%	\$96 \$90 \$68 \$111 \$103 \$95 \$121 \$85 \$93 \$113 \$65 \$64 \$115
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,462,903 \$2,614,097 \$3,037,260 \$3,173,292	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485 \$5,886 \$10,711 \$5,910 \$4,588 \$7,534 \$8,970 \$9,530 \$20,813	0.18% 1.23% 1.29% 2.12% 1.14% 1.43% 1.04% 1.51% 2.26% 1.12% 0.83% 1.23% 1.44% 1.45% 2.76%	1.67% 13.88% 8.84% 23.53% 13.67% 10.01% 10.94% 21.15% 11.94% 7.96% 10.24% 12.80% 17.86%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24% 55.67% 57.36% 36.14% 40.33% 59.88% 57.93% 51.45% 54.45% 48.00%	\$98 \$90 \$64 \$114 \$102 \$93 \$133 \$83 \$103 \$114 \$66 \$62 \$110 \$87 \$115	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704 \$12,048 \$16,521 \$31,272 \$17,194 \$14,325 \$23,186 \$23,908 \$29,504 \$33,885	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.34% 1.38% 2.42% 1.11% 0.87% 1.29% 1.29% 1.50%	0.74% 12.82% 8.53% 24.70% 12.47% 10.37% 21.48% 11.92% 8.44% 10.65% 11.05% 18.60% 9.90%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58% 59.99% 33.32% 40.44% 57.58% 60.20% 56.48% 53.61% 47.63%	\$96 \$90 \$68 \$111 \$103 \$95 \$121 \$85 \$93 \$113 \$65 \$64 \$115 \$88 \$110
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,462,903 \$2,545,496 \$2,614,097 \$3,037,260	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485 \$5,886 \$10,711 \$5,910 \$4,588 \$7,534 \$8,970 \$9,530 \$20,813	0.18% 1.23% 1.29% 2.12% 1.14% 1.43% 1.51% 2.26% 1.12% 0.83% 1.23% 1.44% 1.45% 2.76%	1.67% 13.88% 8.84% 23.53% 13.73% 10.01% 10.94% 21.15% 1.94% 12.80% 17.86% 15.49% 14.55%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24% 55.67% 36.14% 40.13% 59.88% 57.93% 51.45% 54.45% 48.00%	\$98 \$90 \$64 \$114 \$102 \$93 \$133 \$133 \$133 \$103 \$114 \$66 \$62 \$110 \$87 \$115	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704 \$16,521 \$31,272 \$17,194 \$14,325 \$23,186 \$23,908 \$29,504 \$33,885	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.24% 1.38% 2.42% 1.11% 0.87% 1.29% 1.50% 1.55%	0.74% 12.82% 8.53% 24.70% 12.47% 12.73% 11.89% 10.37% 21.48% 11.92% 8.44% 10.65% 11.05% 18.60% 9.90%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58% 59.99% 33.32% 40.44% 57.58% 60.20% 56.48% 53.61% 47.63%	\$96 \$90 \$68 \$111 \$103 \$95 \$121 \$85 \$93 \$113 \$65 \$64 \$115 \$88 \$110
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,545,496 \$2,614,097 \$3,037,260 \$3,173,292 \$3,191,162 \$4,028,096	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485 \$5,886 \$10,711 \$5,910 \$4,588 \$7,534 \$8,970 \$9,530 \$20,813	0.18% 1.23% 1.29% 2.12% 1.14% 1.43% 1.04% 1.51% 2.26% 1.12% 0.83% 1.23% 1.44% 2.76% 1.53% 1.66% 1.66% 1.26%	1.67% 13.88% 8.84% 23.53% 13.73% 10.01% 10.94% 21.15% 11.94% 7.96% 10.24% 12.80% 17.53% 17.86% 14.55% 16.00%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24% 55.67% 57.36% 36.14% 40.33% 59.88% 57.93% 51.45% 54.45% 48.00%	\$98 \$90 \$64 \$114 \$102 \$93 \$133 \$83 \$103 \$114 \$66 \$62 \$110 \$87 \$115	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704 \$12,048 \$16,521 \$31,272 \$17,194 \$14,325 \$23,186 \$23,908 \$29,504 \$33,885 \$33,665 \$24,990 \$39,528	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.24% 1.38% 2.42% 1.11% 0.87% 1.29% 1.50% 1.50% 1.50% 1.47% 1.47% 1.11% 1.34%	0.74% 12.82% 8.53% 24.70% 12.47% 11.89% 10.37% 21.48% 11.92% 8.44% 10.65% 11.05% 18.60% 9.90% 14.71% 10.23% 17.18%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58% 59.99% 33.32% 40.44% 57.58% 60.20% 56.48% 53.61% 47.63%	\$96 \$90 \$68 \$111 \$103 \$95 \$121 \$85 \$93 \$113 \$64 \$115 \$84 \$110
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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 WestAmerica Bank	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,545,496 \$2,614,097 \$3,037,260 \$3,173,292 \$3,191,162 \$4,028,096 \$5,492,021	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485 \$5,886 \$10,711 \$5,910 \$4,588 \$7,534 \$8,970 \$9,530 \$20,813	0.18% 1.23% 1.29% 2.12% 1.14% 1.43% 1.04% 1.51% 2.26% 1.12% 0.83% 1.23% 1.44% 1.45% 2.76% 1.53% 1.66% 1.26%	1.67% 13.88% 8.84% 23.53% 13.73% 10.01% 10.94% 7.96% 10.24% 12.80% 17.53% 17.86% 15.49% 16.00% 13.61%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24% 55.67% 57.36% 36.14% 40.33% 59.88% 57.93% 51.45% 48.00% 53.28% 46.48% 74.05% 55.11%	\$98 \$90 \$64 \$114 \$102 \$93 \$133 \$83 \$103 \$114 \$66 \$62 \$110 \$87 \$115	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704 \$12,048 \$16,521 \$31,272 \$17,194 \$14,325 \$23,186 \$23,908 \$29,504 \$33,885 \$33,665 \$24,990 \$39,528 \$52,566	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.24% 1.38% 2.42% 1.11% 0.87% 1.29% 1.50% 1.50% 1.52%	0.74% 12.82% 8.53% 24.70% 12.47% 12.73% 11.89% 10.37% 21.48% 10.65% 11.05% 18.60% 9.90% 14.71% 10.23% 17.18% 14.17%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58% 59.99% 33.32% 40.44% 57.58% 60.20% 56.48% 53.61% 47.63%	\$96 \$90 \$68 \$111 \$103 \$95 \$121 \$85 \$93 \$113 \$65 \$64 \$115 \$88 \$110
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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 WestAmerica Bank Mechanics Bank	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,545,496 \$2,614,097 \$3,037,260 \$3,173,292 \$3,191,162 \$4,028,096 \$5,492,021 \$6,004,338	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485 \$5,886 \$10,711 \$5,910 \$4,588 \$7,534 \$8,970 \$9,530 \$20,813 \$11,838 \$13,302 \$12,397 \$16,743 \$14,310	0.18% 1.23% 1.29% 2.12% 1.14% 1.43% 1.04% 1.51% 2.26% 1.12% 0.83% 1.23% 1.44% 1.45% 2.76% 1.53% 1.66% 1.20% 0.95%	1.67% 13.88% 8.84% 23.53% 13.73% 10.01% 10.94% 21.15% 11.94% 7.96% 10.24% 17.53% 17.86% 15.49% 14.55% 16.00% 13.61% 6.93%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24% 55.67% 57.36% 40.33% 59.88% 57.93% 51.45% 48.00% 53.28% 46.48% 74.05% 55.11% 63.92%	\$98 \$90 \$64 \$114 \$102 \$93 \$133 \$83 \$103 \$114 \$66 \$62 \$110 \$87 \$115	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704 \$16,521 \$31,272 \$17,194 \$14,325 \$23,186 \$23,908 \$29,504 \$33,885 \$33,665 \$24,990 \$39,528 \$52,566 \$35,332	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.24% 1.38% 2.42% 1.11% 0.87% 1.29% 1.50% 1.52% 1.47% 1.11% 1.34% 1.26% 0.80%	0.74% 12.82% 8.53% 24.70% 12.47% 12.73% 11.89% 10.37% 21.48% 11.92% 8.44% 10.65% 11.05% 18.60% 9.90%  14.71% 10.23% 17.18% 4.17% 5.77%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58% 59.99% 33.32% 40.44% 57.58% 60.20% 56.48% 53.61% 47.63%	\$96 \$90 \$68 \$111 \$103 \$121 \$85 \$133 \$113 \$65 \$64 \$115 \$88 \$110 \$161 \$155 \$109 \$62 \$103
Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in to 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 WestAmerica Bank	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,545,496 \$2,614,097 \$3,037,260 \$3,173,292 \$3,191,162 \$4,028,096 \$5,492,021	\$461 \$3,279 \$3,639 \$5,960 \$3,505 \$4,653 \$3,485 \$5,886 \$10,711 \$5,910 \$4,588 \$7,534 \$8,970 \$9,530 \$20,813	0.18% 1.23% 1.29% 2.12% 1.14% 1.43% 1.04% 1.51% 2.26% 1.12% 0.83% 1.23% 1.44% 1.45% 2.76% 1.53% 1.66% 1.26%	1.67% 13.88% 8.84% 23.53% 13.73% 10.01% 10.94% 7.96% 10.24% 12.80% 17.53% 17.86% 15.49% 16.00% 13.61%	80.89% 58.68% 53.45% 37.24% 59.17% 54.24% 55.67% 57.36% 36.14% 40.33% 59.88% 57.93% 51.45% 48.00% 53.28% 46.48% 74.05% 55.11%	\$98 \$90 \$64 \$114 \$102 \$93 \$133 \$83 \$103 \$114 \$66 \$62 \$110 \$87 \$115	\$576 \$8,905 \$10,544 \$18,793 \$9,328 \$12,704 \$12,048 \$16,521 \$31,272 \$17,194 \$14,325 \$23,186 \$23,908 \$29,504 \$33,885 \$33,665 \$24,990 \$39,528 \$52,566	0.08% 1.12% 1.25% 2.24% 1.03% 1.32% 1.24% 1.38% 2.42% 1.11% 0.87% 1.29% 1.50% 1.50% 1.52%	0.74% 12.82% 8.53% 24.70% 12.47% 12.73% 11.89% 10.37% 21.48% 10.65% 11.05% 18.60% 9.90% 14.71% 10.23% 17.18% 14.17%	82.72% 61.21% 54.05% 36.91% 61.73% 57.24% 55.58% 59.99% 33.32% 40.44% 57.58% 60.20% 56.48% 53.61% 47.63%	\$96 \$90 \$68 \$111 \$103 \$95 \$121 \$85 \$93 \$113 \$65 \$64 \$115 \$88 \$110

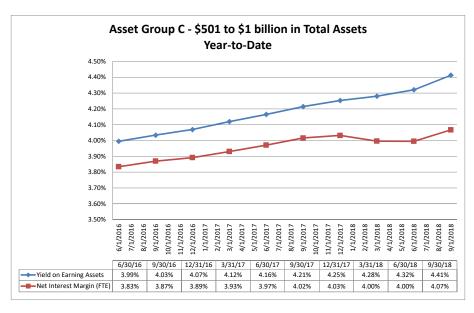
Note: Report includes only bank-level data.

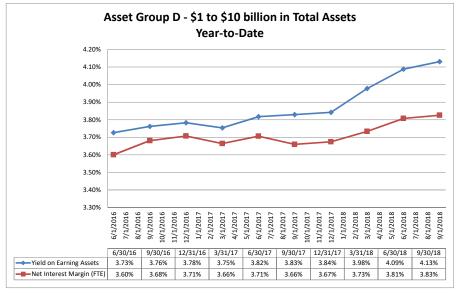
Balance Sheet & Net Interest Margin

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





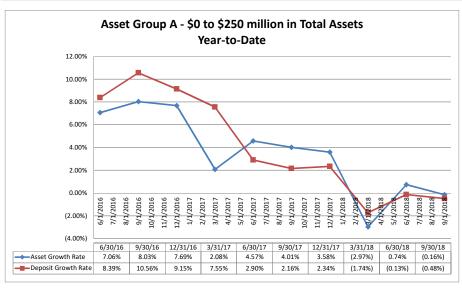


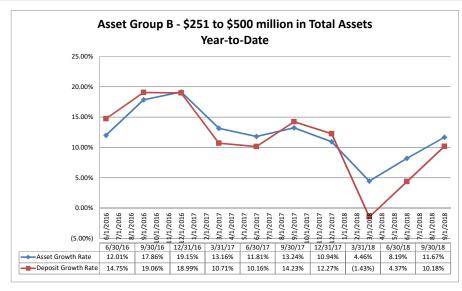


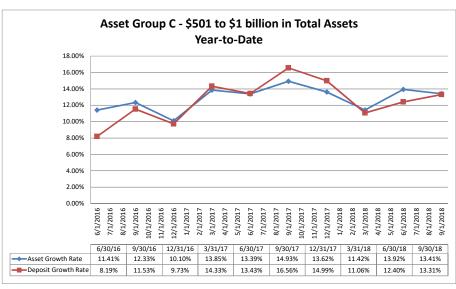
Source: SNL Financial

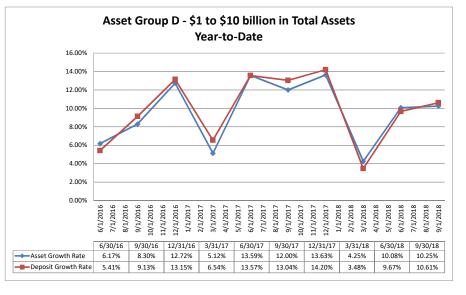
Note: Report includes only bank-level data.

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









Source: SNL Financial

Note: Report includes only bank-level data.

Balance Sheet & Net Interest M	Margin			Sep	tember 30	), 2018				Run Date	e: Novemb	per 8, 2018
			As of Dat	e					Year	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 Growth Rate (%)
Region Institution Name												
Asset Group A - \$0 to \$250 million in	total assets											
California Pacific Bank	\$70,199	\$45,513	\$38,780	117.36%			5.62%	0.54%	0.27%		(13.24%)	(23.69%)
Gateway Bank, F.S.B.	\$114,206	\$67,227	\$97,692	68.82%			3.80%	0.65%	0.63%			(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	<b>#</b> 400.000	#00.000	0440.040	07.400/	47.040/	<b>#0.004</b>	4.000/	0.450/	0.050/	4.000/	0.040/	0.570/
Association Beacon Business Bank. National	\$126,688	\$99,630	\$113,948	87.43%	17.01%	\$3,334	4.93%	0.45%	0.25%	4.68%	2.24%	2.57%
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	\$139,967 \$165,525	\$103,473 \$84,444	\$120,879 \$144,209	58.56%			4.74%	0.67%	0.44%			(2.03%)
Metropolitan Bank	\$170,579	\$137,928	\$143,637	96.03%			5.24%	1.22%	1.06%			5.37%
First Federal Savings and Loan	<b>\$1.0,0.0</b>	Ψ.σ.,σ2σ	ψ,σσ.	00.0070	10.1070	Ψ.,20.	0.2170	/	1.0070	2070	2070	0.0170
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											
<b>Cornerstone Community Bank</b>	\$253,509	\$202,300	\$219,998	91.96%			5.06%	0.98%	0.78%			15.63%
Liberty Bank	\$265,599	\$211,467	\$223,477	94.63%			4.17%	0.35%	0.25%		(6.56%)	(10.90%)
Mission National Bank Summit Bank	\$269,937 \$280.539	\$208,727 \$166,426	\$227,740 \$245.564	91.65% 67.77%			4.28% 4.83%	1.07% 0.33%	0.75% 0.17%	3.58% 4.66%	(7.12%) 9.06%	(6.73%) 8.81%
Pacific Valley Bank	\$281,416	\$230.247	\$245,564	93.04%	18.53%		4.52%	0.59%	0.17%	4.18%		3.25%
Murphy Bank	\$282,152	\$247,132	\$242,159	102.05%			5.95%	1.38%	1.37%			13.07%
Lighthouse Bank	\$298,034	\$235,523	\$259,432	90.78%			5.79%	0.51%	0.37%			19.66%
Bank of San Francisco	\$321,304	\$272,147	\$284,577	95.63%			4.55%	0.56%	0.32%	4.25%	14.45%	9.96%
River Valley Community Bank	\$364,159	\$154,690	\$264,078	58.58%			3.59%	0.77%	0.53%	3.08%	12.01%	4.67%
Pinnacle Bank	\$369,287	\$277,726	\$326,042	85.18%			5.20% 4.29%	0.28%	0.14% 0.18%			9.36% 12.29%
Redwood Capital Bank Community Bank of the Bay	\$373,291 \$410.185	\$277,096 \$303,260	\$340,472 \$354,475	81.39% 85.55%			4.29% 4.58%	0.26% 0.99%	0.18%			12.29% 50.42%
AltaPacific Bank	\$429,061	\$303,260	\$339,672	94.89%			5.46%	0.69%	0.45%			1.77%
Fresno First Bank	\$443,390	\$283,057	\$403,048	70.23%			4.58%	0.36%	0.15%			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%
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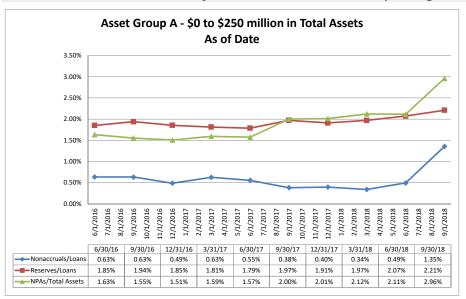
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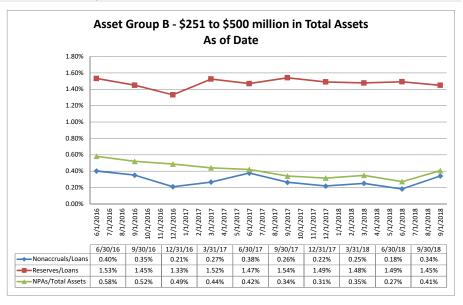
	argin			Sep	tember 30	, 2018				Run Date	: Novemb	er 8, 2018
F		T	As of Date	9					Year t	o Date		
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
on Institution Name												
set Group C - \$501 million to \$1 billion	on in total asse	ets										
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%		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%)	(5.329
Presidio Bank	\$834,169	\$668,935	\$734,472	91.08%	18.84%	\$12,639	4.59%	0.59%	0.34%		`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
set Group D - \$1 billion to \$10 billion	in total assets	•			-							
set Group D - \$1 billion to \$10 billion Beneficial State Bank	in total assets	\$774,921	\$800,370	96.82%	21.82%	\$4,289	5.21%	0.76%	0.61%	4.66%	43.05%	36.80
set Group D - \$1 billion to \$10 billion  Beneficial State Bank Oak Valley Community Bank	\$1,003,509 \$1,075,744	\$774,921 \$662,130	\$800,370 \$974,755	96.82% 67.93%	21.82% 26.51%	\$4,289 \$6,147	5.21% 3.95%	0.76% 0.22%	0.61% 0.15%	4.66% 3.88%	43.05% 5.29%	36.80 5.05
set Group D - \$1 billion to \$10 billion  Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County	\$1,003,509 \$1,075,744 \$1,119,371	\$774,921 \$662,130 \$526,290	\$800,370 \$974,755 \$949,620	96.82% 67.93% 55.42%	21.82% 26.51% 47.81%	\$4,289 \$6,147 \$5,280	5.21% 3.95% 3.69%	0.76% 0.22% 0.18%	0.61% 0.15% 0.13%	4.66% 3.88% 3.59%	43.05% 5.29% 0.40%	36.80 5.05 0.65
set Group D - \$1 billion to \$10 billion  Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348	\$774,921 \$662,130 \$526,290 \$890,856	\$800,370 \$974,755 \$949,620 \$1,016,376	96.82% 67.93% 55.42% 87.65%	21.82% 26.51% 47.81% 16.78%	\$4,289 \$6,147 \$5,280 \$12,312	5.21% 3.95% 3.69% 4.61%	0.76% 0.22% 0.18% 0.73%	0.61% 0.15% 0.13% 0.51%	4.66% 3.88% 3.59% 4.12%	43.05% 5.29% 0.40% 20.22%	36.80 5.05 0.65 22.84
set Group D - \$1 billion to \$10 billion  Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632	96.82% 67.93% 55.42% 87.65% 68.83%	21.82% 26.51% 47.81% 16.78% 35.00%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251	5.21% 3.95% 3.69% 4.61% 3.86%	0.76% 0.22% 0.18% 0.73% 0.17%	0.61% 0.15% 0.13% 0.51% 0.11%	4.66% 3.88% 3.59% 4.12% 3.77%	43.05% 5.29% 0.40% 20.22% 2.88%	36.80 5.05 0.65 22.84 2.42
set Group D - \$1 billion to \$10 billion  Beneficial State Bank Oak Valley Community Bank Savings Bank of Mendocino County Five Star Bank First Northern Bank of Dixon Redding Bank of Commerce	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545	96.82% 67.93% 55.42% 87.65% 68.83% 79.79%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748	5.21% 3.95% 3.69% 4.61% 3.86% 4.31%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47%	0.61% 0.15% 0.13% 0.511% 0.11% 0.33%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86%	36.80 5.05 0.65 22.84 2.42 4.48
set Group D - \$1 billion to \$10 billion  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	\$1,003,509 \$1,0075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 75.71%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57%	0.61% 0.15% 0.13% 0.51% 0.33% 0.40%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53%	36.80 5.05 0.65 22.84 2.42 4.48 10.49
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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 75.71% 71.45%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16% 4.39%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%)	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.25)
Set Group D - \$1 billion to \$10 billion  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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231 \$1,685,438	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 75.71.45% 94.55%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 1.22%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16% 4.39% 3.92%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%) 24.78%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.255
Bet Group D - \$1 billion to \$10 billion  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	\$1,003,509 \$1,005,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436	\$774,921 \$662,130 \$526,290 \$890,855 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231 \$1,685,438 \$1,655,293	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 75.71% 71.45% 94.55% 95.22%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02% 9.43%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 1.37%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 1.22% 0.79%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16% 4.39% 3.92% 2.70%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%) 24.78% 9.53%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.25' 25.44
set Group D - \$1 billion to \$10 billion  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.	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,188,930	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234 \$580,605	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231 \$1,685,438 \$1,655,293 \$1,956,133	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 75.71% 71.45% 94.55% 95.22% 29.68%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02% 9.43% 78.36%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174 \$7,583	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41% 2.57%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 1.37% 0.98% 0.14%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 1.22% 0.79% 0.13%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16% 4.39% 3.92% 2.70% 2.45%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%) 24.78% 9.53% 1.62%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.25° 25.44 10.72 0.98
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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,188,930 \$2,462,903	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234 \$580,605 \$1,697,111	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231 \$1,685,438 \$1,655,293 \$1,956,133 \$2,108,342	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 75.71% 71.45% 94.55% 95.22% 29.68% 80.50%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02% 9.43% 78.36% 19.10%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174 \$7,583 \$4,414	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41% 2.57% 4.53%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 1.37% 0.98% 0.14%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 1.22% 0.79% 0.13% 0.32%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16% 4.39% 3.92% 2.70% 2.45% 4.28%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%) 24.78% 9.53% 1.62% 6.99%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.259 25.44 10.72 0.98 7.70
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	\$1,003,509 \$1,075,744 \$1,179,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,545,496	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234 \$580,605 \$1,697,111	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,262,31 \$1,685,438 \$1,655,293 \$1,956,133 \$2,108,342 \$2,244,173	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 71.45% 94.55% 95.22% 29.68% 80.50% 77.04%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02% 9.43% 78.36% 19.10% 27.04%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174 \$7,583 \$4,414 \$8,869	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41% 2.57% 4.53% 4.02%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 1.37% 0.98% 0.14% 0.47%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 1.22% 0.79% 0.13% 0.32%	4.66% 3.88% 3.59% 4.12% 4.05% 4.16% 4.39% 3.92% 2.70% 4.245% 4.28% 3.96%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%) 24.78% 9.53% 1.62% 6.99% 4.19%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.25° 25.44 10.72 0.98 7.70 5.71
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 Merin Exchange Bank	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,545,496 \$2,614,097	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234 \$580,605 \$1,697,111 \$1,728,871 \$1,497,087	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231 \$1,685,293 \$1,956,133 \$2,108,342 \$2,244,173 \$2,357,444	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 75.71% 94.55% 95.22% 29.68% 80.50% 63.50%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02% 9.43% 78.36% 19.10% 27.04% 34.05%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174 \$7,583 \$4,414 \$8,869 \$6,455	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41% 2.57% 4.53% 4.02% 3.76%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 0.14% 0.44% 0.47% 0.15%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 1.22% 0.79% 0.13% 0.32% 0.09%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16% 4.39% 3.92% 2.70% 2.45% 4.28% 3.96% 3.72%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%) 24.78% 9.53% 1.62% 6.99% 4.19% 1.60%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.25) 25.44 10.72 0.98 7.70 5.71
Set Group D - \$1 billion to \$10 billion  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	\$1,003,509 \$1,075,744 \$1,179,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,545,496	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234 \$580,605 \$1,697,111	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,262,31 \$1,685,438 \$1,655,293 \$1,956,133 \$2,108,342 \$2,244,173	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 71.45% 94.55% 95.22% 29.68% 80.50% 77.04%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02% 9.43% 78.36% 19.10% 27.04%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174 \$7,583 \$4,414 \$8,869 \$6,455	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41% 2.57% 4.53% 4.02%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 1.37% 0.98% 0.14% 0.47%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 1.22% 0.79% 0.13% 0.32%	4.66% 3.88% 3.59% 4.12% 4.05% 4.16% 4.39% 3.92% 2.70% 4.245% 4.28% 3.96%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%) 24.78% 9.53% 1.62% 6.99% 4.19%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.25) 25.44 10.72 0.98 7.70 5.71
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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,188,930 \$2,462,903 \$2,462,903 \$2,545,496 \$2,614,097 \$3,037,260	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234 \$580,605 \$1,697,111 \$1,728,871 \$1,497,087 \$1,858,859	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231 \$1,685,438 \$1,655,293 \$1,956,133 \$2,108,342 \$2,244,173 \$2,357,444 \$2,435,541	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 75.71% 71.45% 94.55% 95.22% 29.68% 80.50% 77.04% 63.50% 76.32%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02% 9.43% 78.36% 19.10% 27.04% 34.05% 36.64%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174 \$7,583 \$4,414 \$8,869 \$6,455 \$7,910	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41% 2.57% 4.53% 4.02% 3.76% 4.28%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 1.37% 0.98% 0.14% 0.17% 0.15% 0.14%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 1.22% 0.79% 0.13% 0.32% 0.09% 0.09% 0.10%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16% 4.39% 3.92% 2.70% 4.28% 3.96% 3.72% 4.20%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% (11.40%) 24.78% 9.53% 1.62% 6.99% 4.19% 2.10%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.25) 25.44 10.72 0.98 7.70 5.71 0.78 1.09
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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,303 \$2,462,903 \$2,545,496 \$2,614,097 \$3,037,260 \$3,173,292	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234 \$580,605 \$1,697,111 \$1,728,871 \$1,497,087 \$1,858,859 \$2,416,601	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231 \$1,685,438 \$1,655,293 \$1,956,133 \$2,108,342 \$2,244,173 \$2,357,444 \$2,435,541	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 75.71% 71.45% 94.55% 95.22% 29.68% 80.50% 77.04% 63.50% 76.32%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02% 9.43% 78.36% 19.10% 27.04% 34.05% 36.64%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174 \$7,583 \$4,414 \$8,869 \$6,455 \$7,910	5.21% 3.95% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41% 2.57% 4.53% 4.02% 3.76% 4.28%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 1.37% 0.98% 0.14% 0.47% 0.15% 0.14%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 0.122% 0.79% 0.13% 0.32% 0.09% 0.10%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.39% 2.70% 2.45% 4.28% 3.96% 3.72% 4.20%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%) 24.78% 9.53% 6.99% 4.19% 1.60% 2.10%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.25° 25.44 10.72 0.98 7.70 5.71 0.78 1.09
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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,545,496 \$2,614,097 \$3,037,260 \$3,173,292 \$3,191,162	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234 \$580,605 \$1,697,111 \$1,728,871 \$1,497,087 \$1,858,859	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231 \$1,685,438 \$1,685,438 \$1,956,133 \$2,108,342 \$2,244,173 \$2,2357,444 \$2,2435,541	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 75.71% 71.45% 94.55% 95.22% 29.68% 80.50% 77.04% 63.50% 76.32%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02% 9.43% 78.36% 19.10% 27.04% 34.05% 36.64%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174 \$7,583 \$4,414 \$8,869 \$6,455 \$7,910	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41% 2.57% 4.53% 4.02% 3.76% 4.28%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 0.14% 0.47% 0.17% 0.14% 0.47%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 1.22% 0.79% 0.13% 0.32% 0.09% 0.10%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16% 4.39% 2.245% 4.28% 3.96% 3.72% 4.20%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%) 24.78% 9.53% 1.62% 6.99% 4.19% 1.60% 2.10%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.25) 25.44 10.72 0.98 7.70 5.71 0.78 1.09
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	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,188,930 \$2,462,903 \$2,545,496 \$2,614,097 \$3,037,260 \$3,173,292 \$3,191,162 \$4,028,096	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234 \$580,605 \$1,697,111 \$1,728,871 \$1,497,087 \$1,858,859	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231 \$1,685,438 \$1,655,293 \$1,956,133 \$2,108,342 \$2,244,173 \$2,357,444 \$2,435,541 \$2,779,694 \$2,767,807 \$3,673,141	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 75.71% 71.45% 94.55% 95.22% 29.68% 80.50% 77.04% 63.50% 76.32%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02% 9.43% 78.36% 19.10% 27.04% 34.05% 36.64%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174 \$7,583 \$4,414 \$8,869 \$6,455 \$7,910 \$9,041 \$10,781 \$5,048	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41% 2.57% 4.53% 4.02% 3.76% 4.28% 4.47% 4.50% 4.24%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 1.37% 0.98% 0.14% 0.47% 0.15% 0.14% 0.47% 0.15% 0.43%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 1.22% 0.79% 0.13% 0.32% 0.09% 0.10% 0.24% 0.19% 0.25%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16% 4.39% 3.92% 2.70% 2.45% 4.28% 3.96% 4.20% 4.20%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% (11.40%) 24.78% 9.53% 1.62% 6.99% 4.19% 2.10% 4.76% 16.35% 1.73%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.259 25.44 10.72 0.98 7.70 5.71 0.78 1.09 2.71 13.93 7.32
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 WestAmerica Bank	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,189,30 \$2,462,903 \$2,545,496 \$2,614,097 \$3,037,260 \$3,173,292 \$3,191,162 \$4,028,096 \$5,492,021	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234 \$580,605 \$1,697,111 \$1,728,871 \$1,497,087 \$1,858,859 \$2,416,601 \$1,905,731 \$3,051,371 \$1,196,955	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231 \$1,685,438 \$1,655,293 \$1,956,133 \$2,108,342 \$2,244,173 \$2,357,444 \$2,435,541 \$2,779,694 \$2,767,807 \$3,673,141 \$4,838,380	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 75.71% 71.45% 94.55% 95.22% 29.68% 80.50% 77.04% 63.50% 76.32% 86.94% 68.85% 83.07% 24.74%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02% 9.43% 78.36% 19.10% 27.04% 34.05% 36.64%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174 \$7,583 \$4,414 \$8,869 \$6,455 \$7,910 \$9,041 \$10,781 \$5,048 \$7,422	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41% 4.53% 4.02% 3.76% 4.28% 4.42% 4.50% 4.50%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 1.37% 0.98% 0.14% 0.47% 0.15% 0.14% 0.47% 0.15% 0.14%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 0.13% 0.32% 0.09% 0.10% 0.24% 0.19% 0.25% 0.025%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16% 4.39% 3.92% 2.70% 4.28% 3.96% 3.72% 4.20% 4.26% 4.34% 4.02% 4.02%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%) 24.78% 9.53% 1.62% 6.99% 4.19% 2.10% 4.76% 16.35% 0.51%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.25) 25.44 10.72 0.98 7.70 5.71 0.78 1.09 2.71 13.93 7.32 0.21
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 WestAmerica Bank WestAmerica Bank Mechanics Bank	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$2,198,930 \$2,462,903 \$2,546,496 \$2,614,097 \$3,037,260 \$3,173,292 \$3,191,162 \$4,028,096 \$5,492,021 \$6,004,338	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234 \$580,605 \$1,697,111 \$1,728,871 \$1,497,087 \$1,858,859 \$2,416,601 \$1,905,731 \$3,051,371 \$1,196,731 \$3,051,371 \$1,196,423	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231 \$1,685,438 \$1,685,438 \$1,956,133 \$2,108,342 \$2,244,173 \$2,257,444 \$2,2435,541 \$2,779,694 \$2,767,807 \$3,673,141 \$4,838,380 \$4,782,291	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 71.45% 94.55% 95.22% 29.68% 80.50% 77.04% 63.50% 76.32%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02% 9.43% 78.36% 19.10% 34.05% 36.64% 12.93% 36.60% 18.89% 65.78%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174 \$7,583 \$4,414 \$8,869 \$6,455 \$7,910 \$9,041 \$10,781 \$5,048 \$7,422 \$5,887	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41% 2.57% 4.53% 4.02% 3.76% 4.28% 4.47% 4.50% 4.24% 4.50% 4.24% 4.24%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 0.14% 0.47% 0.17% 0.15% 0.14% 0.43% 0.32% 0.43% 0.07% 0.68%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 0.79% 0.13% 0.32% 0.09% 0.10% 0.10%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16% 4.39% 2.70% 2.45% 4.26% 3.96% 3.72% 4.20%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%) 24.78% 9.53% 1.62% 6.99% 4.19% 1.60% 2.10% 4.76% 16.35% 1.73% 0.51%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.259 25.44 10.72 0.98 7.70 5.71 1.09 2.71 13.93 7.32 0.21 19.24
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 WestAmerica Bank Mechanics Bank Mechanics Bank Tri Counties Bank	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,462,903 \$2,545,496 \$2,614,097 \$3,037,260 \$3,173,292 \$3,191,162 \$4,028,096 \$5,492,021 \$6,004,338 \$6,317,124	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234 \$580,605 \$1,697,111 \$1,728,871 \$1,497,087 \$1,497,087 \$1,497,087 \$1,905,731 \$1,905,	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231 \$1,685,438 \$1,655,293 \$1,956,133 \$2,108,342 \$2,244,173 \$2,2357,444 \$2,2435,541 \$2,779,694 \$2,767,807 \$3,673,141 \$4,838,380 \$4,782,291 \$5,099,792	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 75.71% 71.45% 94.55% 95.22% 29.68% 80.50% 77.04% 63.50% 68.85% 83.07% 24.74% 94.32%	21.82% 26.51% 47.81% 47.81% 16.78% 35.00% 22.14% 31.92% 9.43% 78.36% 19.10% 27.04% 34.05% 36.64% 12.93% 36.60% 18.89% 65.78% 7.34% 21.90%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174 \$7,583 \$4,414 \$8,869 \$6,455 \$7,910 \$9,041 \$10,781 \$5,048 \$7,422 \$5,887 \$5,590	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41% 2.57% 4.53% 4.02% 3.76% 4.28% 4.28% 4.72% 4.47% 4.50% 4.24% 2.85% 4.72% 4.41%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 1.37% 0.98% 0.14% 0.47% 0.15% 0.14% 0.43% 0.14% 0.43% 0.29%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 1.22% 0.79% 0.13% 0.32% 0.09% 0.10% 0.24% 0.19% 0.25% 0.04% 0.40% 0.40% 0.40% 0.20%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16% 4.39% 2.70% 2.45% 4.26% 3.72% 4.20%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%) 24.78% 9.53% 1.62% 6.99% 4.19% 1.60% 2.10% 4.76% 16.35% 1.73% 0.51% 8.67% 43.63%	36.80 5.05 0.65 22.84 2.42 4.48 10.49 (14.25) 25.44 10.72 0.98 7.70 5.71 1.09 2.71 13.93 7.32 0.21 19.24
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 WestAmerica Bank WestAmerica Bank Mechanics Bank	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$2,198,930 \$2,462,903 \$2,546,496 \$2,614,097 \$3,037,260 \$3,173,292 \$3,191,162 \$4,028,096 \$5,492,021 \$6,004,338	\$774,921 \$662,130 \$526,290 \$890,856 \$776,159 \$929,237 \$902,454 \$911,877 \$1,593,529 \$1,576,234 \$580,605 \$1,697,111 \$1,728,871 \$1,497,087 \$1,858,859 \$2,416,601 \$1,905,731 \$3,051,371 \$1,196,731 \$3,051,371 \$1,196,423	\$800,370 \$974,755 \$949,620 \$1,016,376 \$1,127,632 \$1,164,545 \$1,191,943 \$1,276,231 \$1,685,438 \$1,685,438 \$1,956,133 \$2,108,342 \$2,244,173 \$2,257,444 \$2,2435,541 \$2,779,694 \$2,767,807 \$3,673,141 \$4,838,380 \$4,782,291	96.82% 67.93% 55.42% 87.65% 68.83% 79.79% 71.45% 94.55% 95.22% 29.68% 80.50% 77.04% 63.50% 76.32%	21.82% 26.51% 47.81% 16.78% 35.00% 22.14% 31.92% 31.28% 17.02% 9.43% 78.36% 19.10% 34.05% 36.64% 12.93% 36.60% 18.89% 65.78%	\$4,289 \$6,147 \$5,280 \$12,312 \$6,251 \$6,748 \$8,193 \$4,947 \$13,558 \$16,174 \$7,583 \$4,414 \$8,869 \$6,455 \$7,910 \$9,041 \$10,781 \$5,048 \$7,422 \$5,887	5.21% 3.95% 3.69% 4.61% 3.86% 4.31% 4.53% 4.40% 5.01% 3.41% 2.57% 4.53% 4.02% 3.76% 4.28% 4.47% 4.50% 4.24% 4.50% 4.24% 4.24%	0.76% 0.22% 0.18% 0.73% 0.17% 0.47% 0.57% 0.15% 0.14% 0.47% 0.17% 0.15% 0.14% 0.43% 0.32% 0.43% 0.07% 0.68%	0.61% 0.15% 0.13% 0.51% 0.11% 0.33% 0.40% 0.09% 0.79% 0.13% 0.32% 0.09% 0.10% 0.10%	4.66% 3.88% 3.59% 4.12% 3.77% 4.05% 4.16% 4.39% 2.70% 2.45% 4.26% 3.72% 4.20%	43.05% 5.29% 0.40% 20.22% 2.88% 4.86% 10.53% (11.40%) 24.78% 9.53% 1.62% 6.99% 4.19% 1.60% 2.10% 4.76% 16.35% 1.73% 0.51%	13.31 <sup>t</sup> 36.80 <sup>t</sup> 5.05 <sup>t</sup> 0.65 <sup>t</sup> 22.84 <sup>t</sup> 2.42 <sup>t</sup> 4.48 <sup>t</sup> 10.49 <sup>t</sup> (14.259 <sup>t</sup> 25.44 <sup>t</sup> 10.72 <sup>t</sup> 0.98 <sup>t</sup> 7.70 <sup>t</sup> 5.71 <sup>t</sup> 0.78 <sup>t</sup> 1.09 <sup>t</sup> 2.71 <sup>t</sup> 13.93 <sup>t</sup> 7.32 <sup>t</sup> 0.21 <sup>t</sup> 19.24 <sup>t</sup> 36.11 <sup>t</sup> 33.08 <sup>t</sup>

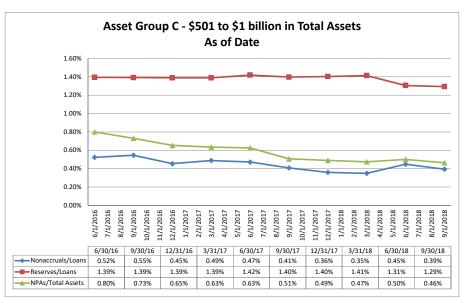
Note: Report includes only bank-level data.

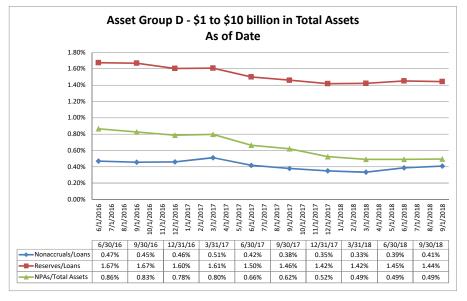
**Asset Quality** 

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









Source: SNL Financial

Note: Report includes only bank-level data.

Asset Quality	Sept	tember 30, 2	2018		Run Dat	te: Noveml	ber 8, 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 Assets (%)
Asset Group A - \$0 to \$250 million in total assets							
•							
California Pacific Bank	\$70,199	\$0	0.00%	9.09%	NA		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		0.04%
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 Merchants National Bank of Sacramento	\$196,578	\$0 \$0	0.00% 0.00%	0.50% 1.45%	NA NA		0.00% 0.00%
Northern California National Bank	\$213,360 \$229,707	\$0 \$48	0.00%	1.45%	NA NM		0.00%
Golden Valley Bank	\$229,707 \$246,311	\$40 \$101	0.05%	1.42%	NM		0.06%
•		, -					
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%
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		0.01%
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		0.07%
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%

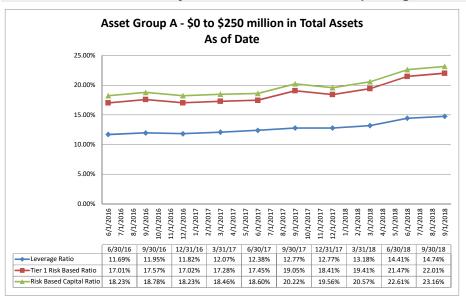
Note: Report includes only bank-level data.

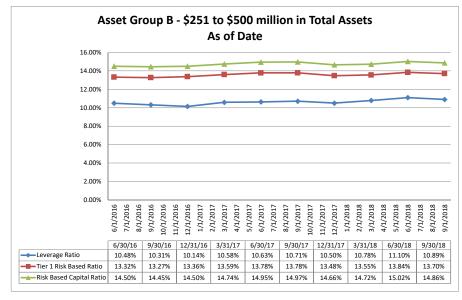
Asset Quality	Sept	tember 30, 2	2018		Run Dat	te: Novem	ber 8, 201
				As of Date			
Region Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Asse
•	•		•			•	
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%	0.0
BAC Community Bank	\$668,028	\$2,920	0.67%	1.42%	210.17%	4.63%	0.4
American River Bank	\$670,151	\$376	0.12%	1.38%	65.60%	12.60%	1.1
Plumas Bank	\$770,158	\$1,244	0.23%	1.26%	359.56%	3.84%	0.3
Pacific Coast Bankers' Bank	\$788,474	\$2,035	0.63%	1.49%	237.15%	2.77%	0.2
Presidio Bank	\$834,169	\$0	0.00%	1.11%	NA	0.00%	0.0
Bank of the Orient	\$836,464	\$1,526	0.21%	1.66%	742.96%	1.55%	0.1
Premier Valley Bank	\$851,358	\$1,113	0.22%	0.60%	267.39%	1.92%	0.1
United Security Bank	\$902,904	\$12,106	2.10%	1.52%	54.21%	18.66%	2.4
Suncrest Bank	\$911,511	\$370	0.06%	0.63%	NM	0.77%	0.0
Avidbank	\$933,302	\$0	0.00%	1.16%	NA	2.01%	0.2
California Bank of Commerce	\$954,201	\$1,754	0.22%	1.30%	374.59%	2.31%	0.2
Average of Asset Group C	\$784,821	\$2,037	0.39%	1.29%	277.72%	4.26%	0.4
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%	0.7
Oak Valley Community Bank	\$1,075,744	\$920	0.14%	1.23%	884.24%	0.93%	0.0
Savings Bank of Mendocino County	\$1,119,371	\$2,372	0.45%	2.19%	266.64%	2.45%	0.3
Five Star Bank	\$1,120,348	\$2,086	0.23%	1.23%	406.20%	2.44%	0.2
First Northern Bank of Dixon	\$1,243,918	\$2,254	0.29%	1.59%	181.22%	5.90%	0.5
Redding Bank of Commerce	\$1,315,920	\$3,717	0.40%	1.33%	115.74%	7.29%	0.0
United Business Bank	\$1,343,657	\$5,206	0.58%	0.61%	91.99%	5.88%	0.4
Central Valley Community Bank	\$1,518,784	\$4,133	0.45%	0.99%	120.77%	4.42%	0.4
Poppy Bank	\$1,911,718	\$9,263	0.58%	1.27%	117.39%	9.78%	1.2
River City Bank	\$2,183,436	\$44	0.00%	2.18%	NM	0.02%	0.0
El Dorado Savings Bank, F.S.B.	\$2,198,930	\$4,409	0.76%	0.83%	50.03%	4.07%	0.4
Bank of the Sierra	\$2,462,903	\$10,990	0.65%	0.56%	42.64%	9.00%	0.9
Bank of Marin	\$2,545,496	\$386	0.02%	0.91%	101.84%	5.90%	0.6
Exchange Bank	\$2,614,097	\$5,208	0.35%	2.63%	192.83%	7.87%	0.7
Bank of Stockton	\$3,037,260	\$5,484	0.30%	3.03%	656.62%	1.76%	0.2
Farmers & Merchants Bank of Central California	\$3,173,292	\$0 \$23,342	0.00% 1.22%	2.20% 1.44%	391.61% 115.84%	4.12% 8.36%	0.4 0.7
Heritage Bank of Commerce Fremont Bank	\$3,191,162 \$4,028,096	\$23,342 \$11,768	0.39%	1.44%	199.32%	6.36% 6.77%	0.6
WestAmerica Bank	\$5,492,021	\$11,768 \$5,481	0.39%	1.84%	199.32%	2.80%	0.0
Mechanics Bank	\$6,004,338	\$6,175	0.46%	0.55%	364.66%	2.69%	0. 0.
Tri Counties Bank	\$6,317,124	\$26,100	0.14%	0.78%	95.91%	5.68%	0.5
Luther Burbank Savings	\$6,690,888	\$2,042	0.03%	0.58%	472.96%	0.98%	0.1
- · · · · · · · · · · · · · · · · · · ·	,,	,- · <b>-</b>	-:-3/0	2.2370	5 / 0	2.2370	5
Average of Asset Group D	\$2,799,637	\$6,280	0.41%	1.44%	253.89%	4.77%	0.4

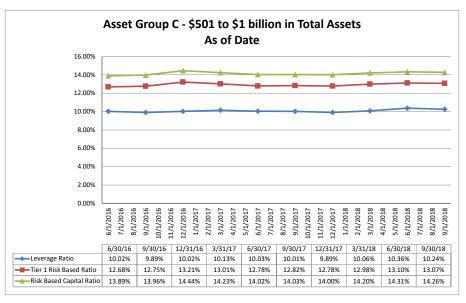
Note: Report includes only bank-level data.

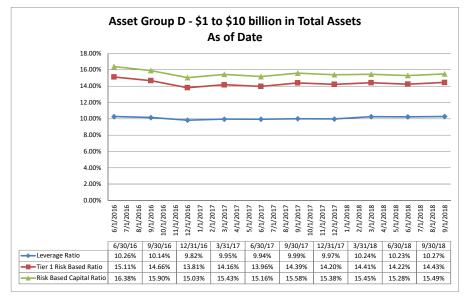
Capital Adequacy

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





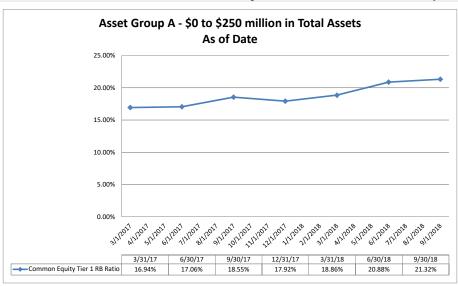


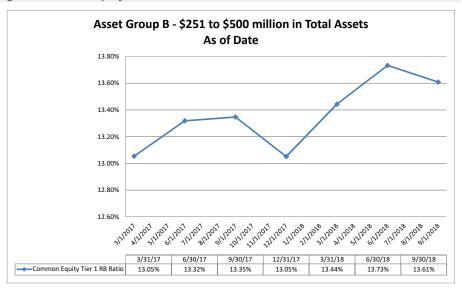


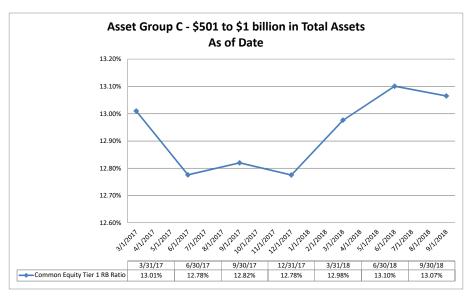
Source: SNL Financial

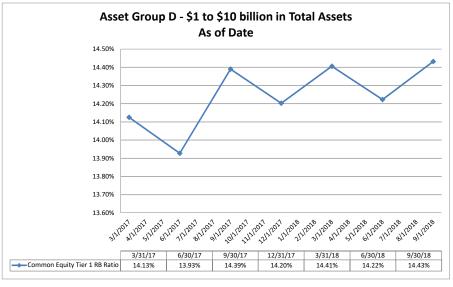
Note: Report includes only bank-level data.

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









Source: SNL Financial

Note: Report includes only bank-level data.

Capital Adequacy	September 30	), 2018				Run Date	e: Novemb	er 8, 2018
				As of Da	te			
Region Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets								
California Pacific Bank Gateway Bank, F.S.B. Bank of Feather River Golden Pacific Bank, National Association Beacon Business Bank, National Association Monterey County Bank Metropolitan Bank First Federal Savings and Loan Association of San Rafael Merchants National Bank of Sacramento Northern California National Bank Golden Valley Bank	\$70,199 \$114,206 \$116,588 \$126,688 \$139,967 \$165,525 \$170,579 \$196,578 \$213,360 \$229,707 \$246,311	\$30,717 \$15,820 \$13,030 \$12,603 \$17,644 \$15,213 \$19,079 \$40,125 \$19,886 \$21,004 \$23,269	\$30,717 \$16,342 \$13,030 \$12,192 \$16,462 \$17,051 \$19,442 \$40,125 \$23,059 \$21,780 \$24,526	\$30,717 \$12,655 \$13,030 \$12,192 \$16,462 \$17,051 \$19,442 \$40,125 \$23,059 \$21,780 \$24,526	43.02% 13.93% 11.20% 9.54% 12.16% 9.89% 11.59% 20.61% 10.68% 9.54% 9.93%	52.89% 33.73% 12.34% 14.08% 16.64% 13.35% 16.92% 25.94% 23.19% 19.48% 13.59%	35.00% 13.59% 15.26% 17.91% 14.17% 18.18% 26.55% 24.44% 20.73% 14.74%	26.12% 12.34% 14.08% 16.64% 13.35% 16.92% 25.94% 23.19% 19.48% 13.59%
Average of Asset Group A	\$162,701	\$20,763	\$21,339	\$21,004	14.74%	22.01%	23.16%	21.32%
Asset Group B - \$251 to \$500 million in total assets								
Cornerstone Community Bank Liberty Bank Mission National Bank Summit Bank Pacific Valley Bank Murphy Bank Lighthouse Bank Bank of San Francisco River Valley Community Bank Pinnacle Bank Redwood Capital Bank Community Bank Community Bank	\$253,509 \$265,599 \$269,937 \$280,539 \$281,416 \$282,152 \$298,034 \$321,304 \$364,159 \$369,287 \$373,291 \$410,185 \$429,061 \$443,390	\$26,338 \$35,825 \$29,702 \$29,752 \$32,455 \$31,028 \$37,623 \$35,704 \$29,253 \$38,584 \$30,760 \$39,679 \$57,229 \$38,365	\$26,357 \$35,052 \$29,702 \$29,752 \$31,983 \$31,028 \$37,711 \$35,422 \$30,714 \$38,593 \$31,221 \$39,663 \$54,517 \$39,194	\$26,357 \$35,052 \$29,702 \$29,752 \$31,983 \$31,028 \$37,711 \$35,422 \$30,714 \$38,593 \$31,221 \$35,603 \$54,517 \$39,194	10.49% 13.28% 10.91% 11.16% 11.56% 11.19% 13.00% 11.14% 8.81% 10.66% 8.59% 10.24% 9.00%	11.90% 13.60% 15.91% 15.57% 13.86% 13.27% 13.51% 15.32% 12.08% 12.16% 11.29% 12.66% 14.57% 16.11%	14.77% 17.16% 16.83% 15.12% 14.33% 14.77% 16.58% 12.92% 13.34% 12.55% 13.75%	13.60% 15.91% 15.57% 13.86% 13.27% 13.51% 12.08% 12.16% 11.29% 11.37%
Average of Asset Group B	\$331,562	\$35,164	\$35,065	\$34,775	10.89%	13.70%	14.86%	13.61%

Note: Report includes only bank-level data.

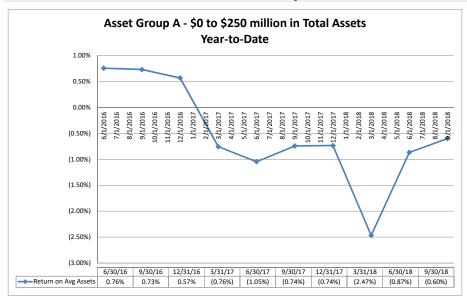
Capital Adequacy	September 30	), 2018				Run Date	e: Novemb	er 8, 2018
				As of Da	ite			
Region Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Base Ratio (%)
Region institution Name		l .				l .	l .	<u>I</u>
Asset Group C - \$501 million to \$1 billion in total assets								
Summit State Bank 1st Capital Bank Santa Cruz County Bank BAC Community Bank American River Bank Plumas Bank Pacific Coast Bankers' Bank Presidio Bank Bank of the Orient Premier Valley Bank United Security Bank Suncrest Bank Avidbank California Bank of Commerce	\$595,243 \$606,635 \$664,895 \$668,028 \$670,151 \$770,158 \$788,474 \$834,169 \$836,464 \$851,358 \$902,904 \$911,511 \$933,302 \$954,201	\$60,499 \$56,404 \$65,428 \$57,038 \$72,011 \$71,609 \$68,653 \$84,755 \$91,254 \$136,082 \$115,672 \$130,213 \$95,207 \$115,666	\$58,582 \$57,166 \$65,647 \$61,106 \$59,780 \$74,890 \$73,763 \$85,185 \$88,435 \$81,041 \$112,141 \$86,723 \$97,058 \$107,254	\$58,582 \$57,166 \$65,647 \$61,106 \$59,780 \$74,890 \$73,763 \$85,185 \$88,435 \$81,041 \$112,141 \$86,723 \$97,058 \$107,254	10.05% 9.28% 9.90% 9.34% 9.04% 9.67% 9.50% 10.98% 10.43% 10.29% 10.29% 11.26%	12.83% 12.44% 12.63% 16.70% 12.10% 18.57% 10.17% 12.86% 13.05% 16.77% 11.99% 10.27%	12.04% 14.09% 13.69% 13.88% 17.86% 13.25% 19.80% 12.31% 14.11% 13.53% 18.02% 12.55% 11.24% 13.27%	12.83 12.44 12.63 16.70 12.10 18.57 10.17 12.86 13.05 16.77 11.99
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 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 WestAmerica Bank Mechanics Bank Tri Counties Bank Luther Burbank Savings	\$1,003,509 \$1,075,744 \$1,119,371 \$1,120,348 \$1,243,918 \$1,315,920 \$1,343,657 \$1,518,784 \$1,911,718 \$2,183,436 \$2,198,930 \$2,545,496 \$2,614,097 \$3,037,260 \$3,173,292 \$3,191,162 \$4,028,096 \$5,492,021 \$6,004,338 \$6,317,124 \$6,690,888	\$113,212 \$95,275 \$164,904 \$100,682 \$103,573 \$138,221 \$141,006 \$216,886 \$213,963 \$220,938 \$232,482 \$295,614 \$283,345 \$220,530 \$473,959 \$297,848 \$369,377 \$312,744 \$491,892 \$831,463 \$851,277 \$714,158	\$104,082 \$92,012 \$176,108 \$102,793 \$110,960 \$140,436 \$125,406 \$166,094 \$217,215 \$203,366 \$227,862 \$273,927 \$257,881 \$236,706 \$453,191 \$303,153 \$282,461 \$312,014 \$412,055 \$481,626 \$624,172 \$718,915	\$104,082 \$92,012 \$176,108 \$102,793 \$110,960 \$140,436 \$125,406 \$166,094 \$217,215 \$203,366 \$227,862 \$273,927 \$257,881 \$303,153 \$282,461 \$312,014 \$412,055 \$481,626 \$624,172 \$718,915	10.50% 8.63% 15.58% 9.14% 8.99% 10.78% 9.44% 11.06% 11.46% 9.63% 10.35% 11.30% 10.47% 8.97% 9.78% 9.12% 7.93% 7.53% 8.55% 10.56% 10.85%	10.89% 25.96% 10.14% 12.68% 13.14% 13.55% 15.51% 14.21% 11.81% 34.90% 14.23% 12.288% 13.52% 12.73% 10.73% 10.15% 13.07% 10.29% 13.06%	14.48% 11.90% 27.22% 11.24% 13.93% 14.36% 15.46% 13.07% 35.69% 14.73% 13.72% 14.78% 13.99% 11.99% 13.41% 11.40% 14.04% 11.41%	10.89 25.96 10.14 12.68 13.14 13.55 15.51 14.21 11.81 34.90 14.23 12.88 13.52 12.73 10.73 12.19 10.15 13.07
Latio. Darbank ournings	ψυ,υυυ,υυυ	ψι 1-7,100	ψ1 10,910	ψ, 10,913			15.5670	10.0
Average of Asset Group D	\$2,799,637	\$311,971	\$273,747	\$273,747	10.27%	14.43%	15.49%	14.43

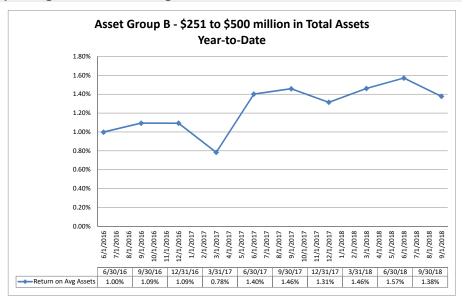
Note: Report includes only bank-level data.

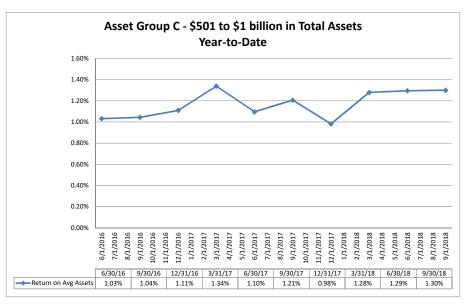
# Southern California

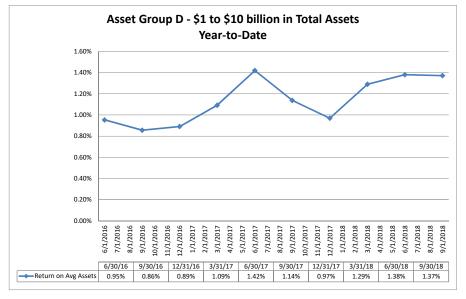
Performance Analysis

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





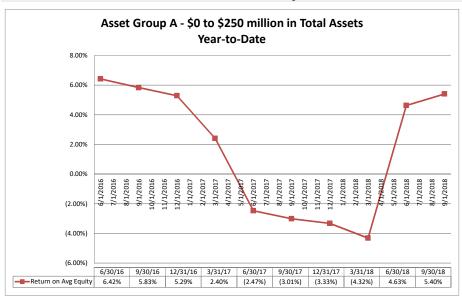


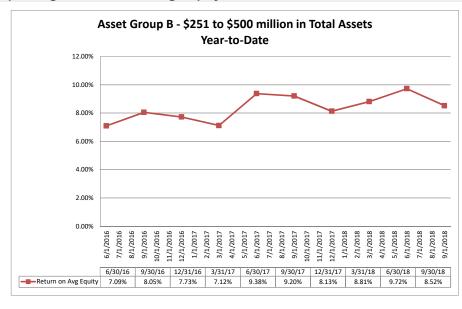


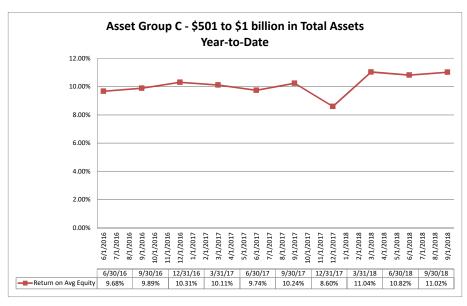
Source: SNL Financial

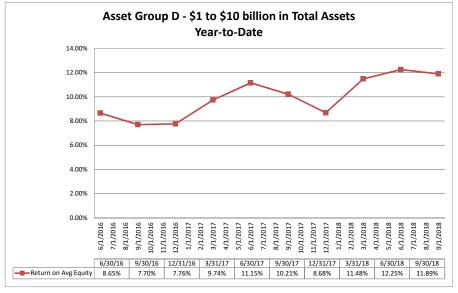
Note: Report includes only bank-level data.

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









Source: SNL Financial

Note: Report includes only bank-level data.

Bank of White, National Association   \$56,915   \$101   \$0.71\%   \$3.81\%   79.34\%   \$81   \$352   \$0.82\%   \$4.48\%   77.50\%   \$50   \$50   \$101   \$0.71\%   \$3.81\%   \$79.34\%   \$81   \$352   \$0.82\%   \$4.48\%   \$77.50\%   \$80   \$101   \$10.71\%   \$3.81\%   \$79.34\%   \$84.73\%   \$80   \$140   \$0.35\%   \$2.12\%   \$8.87\%   \$57   \$70.94\%   \$10.25\%   \$101   \$10.71\%   \$10.7	Performance Analysis				Septemb	er 30, 201	8			Run Date	e: Novemb	per 8, 2018
Region   Institution Names   Total Assents (5000)   Const) (5000)   Ansetite (70)   Ang Equity (70)   (FTE) (70)   Employmen (5000)   Const (5000)   Ansetite (70)   Const (5000)   Cons		As of Date			Quarter to Date					Year to Date		
Bank of Whittier, National Association   S56,915   S101   0.71%   3.81%   79,34%   S88   S148   0.35%   2.12%   88.81%   S72   Neighborhood National Bank   S56,915   S59   0.41%   2.24%   84.73%   S88   S148   0.35%   2.12%   88.81%   S72   S72   S72   S72   S72   S73   S73   S74	Region Institution Name	Total Assets (\$000)										Salary Exp/ Employees (\$000)
Bank of Whittier, National Association	region insutation Name		ı			l	L			I	I	
Asian Pacific National Bank	Asset Group A - \$0 to \$250 million in total asset	ets										
Neighborhood National Bank												
Infinity Bank \$59,553 (\$922) (8.37%) (12.94%) NM \$175 (\$2.253) (8.92%) NÅ NM \$151 (Badder) Fank \$75,131 (\$1,427) (10.27%) (26.13%) 331,93% \$184 (\$4.043) (14.31%) NA NM \$188 (\$1.04%) Tustin Community Bank \$78,091 (\$164 0.84% 6.18% 72.83% \$33 \$504 1.04% 77.64% 67.22% \$76 (\$1.04%) \$1.04% \$1.												
Tustin Community Bank			(\$922)									
California Businass Bank \$95,727 (\$406) (1,77%) (11,66%) 146,77% \$123 (\$1,217) (1,73%) (12,44%) 147,11% \$130 Eastern International Bank \$112,233 \$226 0.80% 4.65% 71,59% \$67 United Pacific Bank \$136,265 \$306 0.88% 5.20% 74.00% \$85 \$925 0.90% 5.30% 73.05% \$81 Friendly Hills Bank \$155,421 \$207 0.58% 5.15% 78.80% \$115 \$587 0.45% 4.87% 79.85% \$115 \$100 \$100 \$100 \$100 \$100 \$100 \$100												
Eastern International Bank \$112,233 \$226 0.89% 4.65% 71.74% \$88 \$668 0.80% 4.62% 71.59% \$67 United Pacific Bank \$136,265 \$306 0.88% 5.20% 74.00% \$85 \$925 0.90% 5.30% 73.05% \$81 Friendly Hills Bank \$155,421 \$2.07 0.55% 5.15% 78.80% \$115 \$587 0.54% 4.87% 73.85% \$115 Home Bank of California \$183,939 \$1.443 3.50% 5.15% 78.80% \$115 \$587 0.54% 4.87% 73.85% \$115 EH National Bank \$174,226 \$(\$31) (0.07%) (0.41%) 101.46% \$133 \$746 0.55% 3.27% 88.91% \$130 Community Valley Bank \$151,746 \$567 1.29% 11.46% 5813% \$133 \$746 0.55% 3.27% 88.91% \$130 Community Valley Bank \$151,746 \$567 1.29% 11.46% 5813% \$533 \$1.34 1.12% 9.47% 64.25% \$44 Calwest Bank \$202,057 \$331 0.71% 71.07% 85.42% \$113 \$1.377 1.101% 9.99% 79.80% \$103 Chico Commercial Bank, N.A. \$133,076 \$331 0.71% 71.07% 85.42% \$113 \$1.377 1.101% 9.99% 79.80% \$103 Chico Commercial Bank, N.A. \$133,076 \$331 0.71% 71.00% 85.42% \$113 \$1.377 1.101% 9.99% 79.80% \$103 Chico Commercial Bank, N.A. \$133,076 \$331 0.71% 71.00% 85.42% \$113 \$1.377 1.101% 9.99% 79.80% \$103 Chico Commercial Bank, N.A. \$133,076 \$331 0.71% 71.00% 85.42% \$113 \$1.377 1.101% 9.99% 79.80% \$103 Chico Commercial Bank \$202,0514 \$354 0.65% 5.24% 71.20% \$138 \$1.226 0.78% 6.89% 77.80% \$102 Community Commerce Bank \$259,514 \$354 0.65% 5.24% 77.62% \$138 \$1.226 0.78% 6.40% 77.80% 6.29% \$102 Community Commerce Bank \$240,898 \$759 1.22% 12.48% 66.84% \$88 \$2,625 1.34% 14.80% 62.57% \$89 Average of Asset Group A \$144,248 \$185 0.37%) 2.63% 92.67% \$102 \$810 0.60%) 5.40% 77.80% \$101 International City Bank, Federal Savings Bank \$262,690 \$1.001 1.54% 14.56% 60.62% \$114 \$5.107 2.87% 21.56% 47.50% \$114 And \$104 \$104 \$104 \$104 \$104 \$104 \$104 \$104												
United Pacific Bank \$136,265 \$306 0.89% 5.20% 74,00% \$85 \$925 0.90% 5.30% 73,05% \$81 Friendly Hills Bank \$155,421 \$207 0.59% 5.15% 78,80% \$115 \$587 0.54% 4.87% 79,85% \$115 Home Bank of California \$163,939 \$1,443 3.50% 23,88% 34,31% \$98 \$3,776 3.07% 21,00% 38,22% \$111 \$EH National Bank \$1174,226 (\$31) (0,07%) (10,41%) 11,46% \$133 \$746 0.55% 3.27% 89,91% \$131 \$130 \$Community Valley Bank \$181,746 \$567 1.29% 11,46% 58,18% \$53 \$1,374 1.12% 9.47% 64,25% \$64 \$4.25% \$4.25% \$133 \$1.370 1.11% 9.99% 79,88% \$131 \$1.370 \$1.11% 9.94% 74,642.5% \$64 \$4.25% \$64												
Friendly Hills Bank												
EH National Bank \$174.226 (\$31) (0.07%) (0.41%) 101.46% \$133 \$746 0.55% 3.27% 89.91% \$130 Community Valley Bank \$181.746 \$567 1.29% 11.46% \$51.87% \$53 \$1.374 1.12% 9.47% 64.25% \$46 Calwest Bank \$193.676 \$331 0.71% 7.07% \$54.2% \$173 \$1.370 1.01% 9.99% 79.88% \$103 \$100 Commercial Bank, N.A. \$202.063 \$647 1.31% 11.60% \$57.27% \$74 \$1.767 1.24% 10.99% \$9.84% \$174 American Continental Bank \$219.486 \$675 1.29% 8.62% \$7.37% \$98 \$1.957 1.28% 8.51% \$59.09% \$96 Partners Bank of Callfornia \$239.514 \$354 0.65% 5.24% 76.82% \$138 \$1.262 0.76% 6.49% 71.84% \$122 \$200 Community Commerce Bank \$239.701 \$766 1.32% 5.90% 65.01% \$102 \$2.005 1.20% 5.19% 65.92% \$105 \$2.005 1.20% 5.19% 65.92% \$105 \$2.005 1.20% 5.19% 65.92% \$105 \$2.005 1.20% 5.19% 65.92% \$105 \$2.005 1.20% 5.19% 65.92% \$105 \$2.005 1.20% 5.10% \$102 \$2.005 1.20% 5.19% 65.92% \$105 \$2.005 1.20% 5.10% \$102 \$2.005 1.20% 5.10						78.80%						
Community Valley Bank \$181,746 \$567 1.29% 11.46% 56.18% \$53 \$1,374 1.12% 9.47% 64.25% \$13 \$1,370 1.01% 9.99% 79.88% \$130 \$130 Chino Commercial Bank, N.A. \$202.063 \$647 1.31% 11.60% 56.72% \$13 \$1,370 1.01% 9.99% 79.88% \$130 \$130 Chino Commercial Bank, N.A. \$202.063 \$647 1.31% 11.60% 56.72% \$98 \$1,957 1.22% 10.93% 59.84% \$74 \$1,787 1.24% 10.93% 59.84% \$74 \$1,787 1.24% 10.93% 59.84% \$74 \$1,787 1.24% 10.93% 59.84% \$74 \$1,787 1.28% 8.61% 59.09% \$98 \$1.957 1.22% 10.95% 59.09% \$98 \$1.957 1.22% 10.95% 59.09% \$98 \$1.957 1.22% 10.95% 59.09% \$98 \$1.957 1.22% 10.95% 59.09% \$98 \$1.957 1.22% 10.95% 59.09% \$98 \$1.957 1.22% 10.95% 59.09% \$98 \$1.92% 59.09% \$98 \$1.957 1.22% 10.95% 59.09% \$98 \$1.92% 59.09% \$98 \$1.92% 59.09% \$98 \$1.92% 59.09% \$98 \$1.92% 59.09% \$98 \$1.92% 59.09% \$98 \$1.92% 59.09% \$98 \$1.92% 59.09% \$98 \$1.92% 59.09% \$98 \$1.92% 59.09% \$98 \$1.92% 59.09% \$98 \$1.92% 59.09% \$98 \$1.92% 59.09% \$9.												
Calwest Bank Chino Commercial Bank, N.A.         \$193,676         \$331         0.71%         1.07%         85,42%         \$113         \$1,370         1.01%         9.99%         79,88%         \$103           Chino Commercial Bank, N.A.         \$202,063         \$647         1.31%         11.60%         567.2%         \$74         \$1,787         1.24%         10,93%         \$9,98%         \$102           Partners Bank of California         \$239,514         \$355         0.66%         524%         76,82%         \$138         \$1,226         0.78%         6,49%         71,184%         \$102           Community Commerce Bank         \$239,701         \$766         1.32%         5.90%         66.01%         \$102         \$2,005         1.20%         5.19%         65.92%         \$105           Community Bank of Santa Maria         \$240,898         \$759         1.22%         12,48%         66.84%         \$88         \$2,625         1.34%         14.80%         62.57%         \$89           Average of Asset Group A         \$144,248         \$185         (0.37%)         2.63%         92.67%         \$102         \$610         (0.60%)         5.40%         77.80%         \$101           Asset Group B         \$251 to \$\$500 million in total assets         \$102 </td <th></th> <td></td>												
Chino Commercial Bank, N.A. \$202,063 \$847 1.31% 11.60% 58.72% \$74 \$1.787 1.24% 10.93% 59.84% \$74 American Continental Bank \$219,486 \$675 1.29% 8.62% 57.37% \$98 \$1.957 1.28% 8.61% 59.09% \$86 Partners Bank of California \$239,514 \$354 0.65% 5.24% 76.82% \$138 \$1.226 0.78% 64.9% 71.84% \$122 Community Commerce Bank \$239,514 \$354 0.65% 5.24% 76.82% \$138 \$1.226 0.78% 64.9% 71.84% \$122 Community Commerce Bank \$239,514 \$354 0.65% 5.24% 76.82% \$138 \$1.226 0.78% 64.9% 71.84% \$122 Community Commerce Bank \$239,514 \$354 0.65% 5.24% 76.82% \$105 \$2.005 1.20% 65.92% 65.92% \$105 Community Bank of Santa Maria \$240,898 \$759 1.22% 12.48% 66.84% \$88 \$2,625 1.34% 14.80% 62.57% \$89 \$40.900 \$40.												
American Continental Bank   \$219,486   \$675   1.29%   8.62%   57.37%   \$98   \$1,957   1.28%   8.51%   59.09%   \$98   \$91.000   \$98   \$91.0000   \$98   \$91.0000   \$98   \$91.00000   \$91.00000   \$91.000000   \$91.00000   \$91.000000   \$91.00000												
Community Commerce Bank \$239,701 \$766 1.32% 5.90% 65.01% \$102 \$2.005 1.20% 5.19% 65.92% \$105 Community Bank of Santa Maria \$240,898 \$759 1.22% 12.48% 66.84% \$88 \$2.625 1.34% 14.80% 62.57% \$89 Average of Asset Group A \$144,248 \$185 (0.37%) 2.63% 92.67% \$102 \$610 (0.60%) 5.40% 77.80% \$101 \$						57.37%						
Average of Asset Group A \$144,248 \$185 (0.37%) 2.63% 92.67% \$102 \$610 (0.60%) 5.40% 77.80% \$101  Asset Group B - \$251 to \$500 million in total assets  Golden State Bank												\$122
Average of Asset Group A \$144,248 \$185 (0.37%) 2.63% 92.67% \$102 \$610 (0.60%) 5.40% 77.80% \$101  Asset Group B - \$251 to \$500 million in total assets  Golden State Bank \$262,560 \$1,001 1.54% 14.56% 60.62% \$115 \$2,924 1.61% 14.71% 58.77% \$107 International City Bank, Federal Savings Bank \$262,975 \$1,684 2.68% 20.25% 46.96% \$114 \$5,107 2.87% 21.56% 47.50% \$114 Pacific Alliance Bank \$272,526 \$942 1.35% 10.72% 49.82% \$121 \$2,650 1.30% 10.31% 51.61% \$123 California First National Bank \$282,889 \$1,600 2.21% 5.49% 44.10% \$108 \$5,645 2.58% 7.74% 44.68% \$130 Bank of Santa Clarita \$301,229 \$913 1.17% 11.56% 52.12% \$135 \$2,389 1.02% 10.43% 56.05% \$140 First National Bank of Southern California \$304,440 \$1.436 19.7% 13.26% 51.27% \$123 \$3.808 1.82% 12.08% 50.36% \$116 Mission Valley Bank \$304,116 \$966 1.17% 9.21% 68.47% \$111 \$2,762 1.19% 9.09% 68.54% \$121 Unit Bank \$370,728 \$970 1.08% 7.56% 63.62% \$116 \$3.002 1.19% 9.09% 68.54% \$111 Universal Bank \$370,728 \$970 1.08% 7.56% 63.62% \$116 \$3.002 1.19% 9.09% 68.54% \$111 Universal Bank \$370,728 \$970 1.08% 7.56% 63.62% \$116 \$3.002 1.19% 8.00% 63.41% \$111 Universal Bank \$378,023 \$682 0.74% 6.27% 6.27% 6.35% \$955 \$2,850 1.04% 6.84% 77.30% \$88 Broadway Federal Bank, F.S.B. \$417,335 \$894 0.86% 7.08% 90.46% \$106 \$912 0.30% 2.41% 96.51% \$115 Nano Banc \$458,888 \$1.097 0.97% 6.91% 65.44% \$107 \$3.418 1.03% 7.98% 62.73% \$108 First Credit Bank \$486,121 \$7,026 5.93% 14.88% 7.28% \$279 \$18,729 5.46% 13.48% 11.56% \$283												
Asset Group B - \$251 to \$500 million in total assets  Golden State Bank \$262,560 \$1,001 1.54% 14.56% 60.62% \$115 \$2,924 1.61% 14.71% 58.77% \$107 International City Bank, Federal Savings Bank \$262,975 \$1,684 2.68% 20.25% 46.99% \$114 \$5,107 2.87% 21.56% 47.50% \$114 Pacific Alliance Bank \$272,526 \$942 1.35% 10.72% 49.82% \$121 \$2,650 1.30% 10.31% 51.61% \$123 California First National Bank \$282,889 \$1,600 2.21% 5.49% 44.10% \$108 \$6,645 2.58% 7.74% 44.68% \$130 Bank of Santa Clarita \$301,229 \$913 1.17% 11.56% 52.12% \$135 \$2,389 1.02% 10.43% 56.05% \$140 First National Bank of Southern California \$304,440 \$1,436 1.97% 13.26% 51.27% \$123 \$3.808 18.2% 10.22% 10.43% 56.05% \$140 Mission Valley Bank \$306,068 \$194 0.24% 16.9% 84.75% \$125 \$2.692 1.09% 7.80% 69.49% \$121 Uniti Bank \$334,316 \$966 1.17% 9.21% 68.47% \$111 \$2,782 1.15% 9.09% 69.49% \$121 US Metro Bank \$370,728 \$970 1.08% 7.56% 63.62% \$116 \$3.022 1.19% 68.44% \$110 Universal Bank \$370,949 \$555 0.59% 3.78% 77.67% \$75 \$2.850 1.04% 6.84% 77.30% \$78 Mega Bank \$370,949 \$535 0.59% 3.78% 77.67% \$75 \$2.850 1.04% 6.84% 77.30% \$78 Mega Bank \$370,949 \$455.07% (\$1.85) (\$1.61%) (7.28%) 90.46% \$106 \$912 0.30% 2.41% 96.51% \$111 Nano Banc \$456,677 (\$1.185) (1.61%) (7.28%) 90.48% \$127 \$13.45% 110.25% 10.43% 10.34% 11.56% \$283 11.56% \$2.79 \$18,729 5.46% 13.48% 11.56% \$283 11.56% \$2.850 1.04% 6.27% 6.273% \$108 First Credit Bank \$486,121 \$7.026 5.93% 14.88% 7.28% \$279 \$18,729 5.46% 13.48% 11.56% \$283 11.56% \$2.850 1.04% 6.273% \$108 First Credit Bank \$486,121 \$7.026 5.93% 14.88% 7.28% \$279 \$18,729 5.46% 13.48% 11.56% \$283 11.56% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$108 First Credit Bank \$486,121 \$7.026 5.93% 14.88% 7.28% \$279 \$18,729 5.46% 13.48% 11.56% \$283 11.56% \$283 11.56% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6.273% \$2.850 1.04% 6	Community Bank of Santa Maria	\$240,898	\$759	1.22%	12.48%	66.84%	\$88	\$2,625	1.34%	14.80%	62.57%	\$89
Golden State Bank \$262,560 \$1,001 1.54% 14.56% 60.62% \$115 \$2,924 1.61% 14.71% 58.77% \$107 International City Bank, Federal Savings Bank \$262,975 \$1,684 2.68% 20.25% 46.96% \$114 \$5,107 2.87% 21.56% 47.50% \$114 Pacific Alliance Bank \$272,526 \$942 1.35% 10.72% 49.82% \$121 \$2,650 1.30% 10.31% 51.61% \$123 California First National Bank \$282,889 \$1,600 2.21% 5.49% 44.10% \$108 \$6,645 2.58% 7.74% 44.68% \$130 Bank of Santa Clarita \$301,229 \$913 1.17% 11.56% 52.12% \$135 \$2,339 1.02% 10.43% 56.05% \$140 First National Bank of Southern California \$304,440 \$1,436 1.97% 13.26% 51.27% \$123 \$3.808 1.82% 12.08% 50.36% \$116 Mission Valley Bank \$306,088 \$194 0.24% 1.69% 84.75% \$125 \$2,662 1.09% 7.80% 69.49% \$110 Uniti Bank \$343,116 \$966 1.17% 9.21% 68.47% \$111 \$2,782 1.15% 9.09% 68.54% \$110 US Metro Bank \$370,728 \$970 1.08% 7.56% 63.62% \$116 \$3.022 1.19% 8.00% 63.41% \$111 Universal Bank \$370,294 \$535 0.59% 3.78% 77.67% \$75 \$2.850 1.04% 6.84% \$111 Universal Bank \$378,023 \$682 0.74% 6.27% 64.35% \$95 \$2.166 0.79% 6.73% 62.71% \$98 Broadway Federal Bank, F.S.B. \$417,335 \$894 0.86% 7.08% 90.46% \$106 \$912 0.30% 2.41% 96.51% \$111 Nano Banc \$456,672 \$1.36% 11.61% (7.28%) 92.88% \$182 \$3.3418 1.03% 7.99% 62.73% \$108 First Credit Bank \$486,121 \$7,026 5.93% 14.88% 7.28% \$279 \$18,729 5.46% 13.48% 11.56% \$288	Average of Asset Group A	\$144,248	\$185	(0.37%)	2.63%	92.67%	\$102	\$610	(0.60%)	5.40%	77.80%	\$101
International City Bank, Federal Savings Bank   \$262,975   \$1,684   2.68%   20.25%   46.96%   \$114   \$5,107   2.87%   21.56%   47.50%   \$114   Pacific Alliance Bank   \$272,526   \$942   1.35%   10.72%   49.82%   \$121   \$2,650   1.30%   10.31%   51.61%   \$123   \$1.61%   \$123   \$1.61%   \$123   \$1.61%	Asset Group B - \$251 to \$500 million in total as	ssets										
Pacific Alliance Bank         \$272,526         \$942         1.35%         10.72%         49.82%         \$121         \$2,650         1.30%         10.31%         \$1.61%         \$123           California First National Bank         \$282,889         \$1,600         2.21%         5.49%         44.10%         \$108         \$6,645         2.58%         7.74%         44.68%         \$130           Bank of Santa Clarita         \$301,229         \$913         1.17%         11.56%         52.12%         \$135         \$2,389         1.02%         10.43%         56.05%         \$140           First National Bank of Southern California         \$304,440         \$1,436         1.97%         13.26%         51.27%         \$123         \$3,808         1.82%         12.08%         50.36%         \$116           Mission Valley Bank         \$306,068         \$194         0.24%         1.69%         84.75%         \$125         \$2,692         1.09%         7.80%         69.49%         \$121           Uniti Bank         \$343,116         \$966         1.17%         9.21%         68.47%         \$111         \$2,782         1.15%         9.09%         68.54%         \$111           Universal Bank         \$370,728         \$970         1.08%         7.56% <th>Golden State Bank</th> <td></td> <td>\$1,001</td> <td>1.54%</td> <td>14.56%</td> <td>60.62%</td> <td>\$115</td> <td>\$2,924</td> <td>1.61%</td> <td>14.71%</td> <td>58.77%</td> <td>\$107</td>	Golden State Bank		\$1,001	1.54%	14.56%	60.62%	\$115	\$2,924	1.61%	14.71%	58.77%	\$107
California First National Bank         \$282,889         \$1,600         2.21%         5.49%         44.10%         \$108         \$6,645         2.58%         7.74%         44.68%         \$130           Bank of Santa Clarita         \$301,229         \$913         1.17%         11.56%         52.12%         \$135         \$2,389         1.02%         10.43%         56.05%         \$140           First National Bank of Southern California         \$304,440         \$1,436         1.97%         13.26%         51.27%         \$123         \$3,808         1.82%         12.08%         50.36%         \$116           Mission Valley Bank         \$306,068         \$194         0.24%         1.69%         84.75%         \$125         \$2,692         1.09%         7.80%         69.49%         \$116           Uniti Bank         \$343,116         \$966         1.17%         9.21%         68.47%         \$111         \$2,782         1.15%         9.09%         68.54%         \$110           US Metro Bank         \$370,728         \$970         1.08%         7.56%         63.62%         \$116         \$3,022         1.19%         8.00%         63.41%         \$111           Universal Bank         \$378,023         \$682         0.74%         6.27%												
Bank of Santa Clarita         \$301,229         \$913         1.17%         11.56%         52.12%         \$135         \$2,389         1.02%         10.43%         56.05%         \$140           First National Bank of Southern California         \$304,440         \$1,436         1.97%         13.26%         51.27%         \$123         \$3,808         1.82%         12.08%         50.36%         \$116           Mission Valley Bank         \$306,068         \$194         0.24%         1.69%         84.75%         \$125         \$2,692         1.09%         7.80%         69.49%         \$121           Uniti Bank         \$343,116         \$966         1.17%         9.21%         68.47%         \$111         \$2,782         1.15%         9.09%         68.54%         \$110           US Metro Bank         \$370,728         \$970         1.08%         7.56%         63.62%         \$116         \$3,022         1.19%         8.00%         63.41%         \$111           Universal Bank         \$370,949         \$555         0.59%         3.78%         77.67%         \$75         \$2,850         1.04%         6.84%         77.30%         \$78           Mega Bank         \$378,023         \$682         0.74%         6.27%         64.35%         <												
First National Bank of Southern California         \$304,440         \$1,436         1.97%         13.26%         51.27%         \$123         \$3,808         1.82%         12.08%         50.36%         \$116           Mission Valley Bank         \$306,068         \$194         0.24%         1.69%         84.75%         \$125         \$2,692         1.09%         7.80%         69.49%         \$121           Uniti Bank         \$343,116         \$966         1.17%         9.21%         68.47%         \$111         \$2,782         1.15%         9.09%         68.54%         \$110           US Metro Bank         \$370,728         \$970         1.08%         7.56%         63.62%         \$116         \$3,022         1.19%         8.00%         63.41%         \$111           Universal Bank         \$370,949         \$535         0.59%         3.78%         77.67%         \$75         \$2,850         1.04%         6.84%         77.30%         \$78           Mega Bank         \$370,023         \$682         0.74%         6.27%         64.35%         \$95         \$2,166         0.79%         6.73%         62.71%         \$98           Broadway Federal Bank, F.S.B.         \$417,335         \$894         0.86%         7.08%         90.46%												
Mission Valley Bank         \$306,068         \$194         0.24%         1.69%         84.75%         \$125         \$2,692         1.09%         7.80%         69.49%         \$121           Uniti Bank         \$343,116         \$966         1.17%         9.21%         68.47%         \$111         \$2,782         1.15%         9.09%         68.54%         \$110           US Metro Bank         \$370,728         \$970         1.08%         7.56%         63.62%         \$116         \$3,022         1.19%         8.00%         63.41%         \$111           Universal Bank         \$370,728         \$970         1.08%         7.56%         63.62%         \$116         \$3,022         1.19%         8.00%         63.41%         \$111           Universal Bank         \$370,949         \$535         0.59%         3.78%         77.67%         \$75         \$2,850         1.04%         6.84%         77.30%         \$78           Mega Bank         \$378,023         \$682         0.74%         6.27%         64.35%         \$95         \$2,166         0.79%         6.73%         62.71%         \$98           Broadway Federal Bank, F.S.B.         \$417,335         \$894         0.86%         7.08%         90.46%         \$106         \$91												
US Metro Bank \$370,728 \$970 1.08% 7.56% 63.62% \$116 \$3,022 1.19% 8.00% 63.41% \$111 Universal Bank \$370,949 \$535 0.59% 3.78% 77.67% \$75 \$2,850 1.04% 6.84% 77.30% \$78 Mega Bank \$378,023 \$682 0.74% 6.27% 64.35% \$95 \$2,166 0.79% 6.73% 62.71% \$98 Broadway Federal Bank, F.S.B. \$417,335 \$894 0.86% 7.08% 90.46% \$106 \$912 0.30% 2.41% 96.51% \$111 Nano Banc \$457,677 (\$1,185) (1.61%) (7.28%) 92.88% \$182 (\$3,351) (2.59%) (11.36%) 134.51% \$135 New OMNI Bank, National Association \$458,888 \$1,097 0.97% 6.91% 65.44% \$107 \$3,418 1.03% 7.98% 62.73% \$108 First Credit Bank \$486,121 \$7,026 5.93% 14.88% 7.28% \$279 \$18,729 5.46% 13.48% 11.56% \$283												
Universal Bank         \$370,949         \$535         0.59%         3.78%         77.67%         \$75         \$2,850         1.04%         6.84%         77.30%         \$78           Mega Bank         \$378,023         \$682         0.74%         6.27%         64.35%         \$95         \$2,166         0.79%         6.73%         62.71%         \$98           Broadway Federal Bank, F.S.B.         \$417,335         \$894         0.86%         7.08%         90.46%         \$106         \$912         0.30%         2.41%         96.51%         \$111           Nano Banc         \$457,677         (\$1,185)         (1.61%)         (7.28%)         92.88%         \$182         (\$3,351)         (2.59%)         (11.36%)         134.51%         \$135           New OMNI Bank, National Association         \$458,888         \$1,097         0.97%         6.91%         65.44%         \$107         \$3,418         1.03%         7.98%         62.73%         \$135           First Credit Bank         \$486,121         \$7,026         5.93%         14.88%         7.28%         \$279         \$18,729         5.46%         13.48%         11.56%         \$283							\$111					
Mega Bank         \$378,023         \$682         0.74%         6.27%         64.35%         \$95         \$2,166         0.79%         6.73%         62.71%         \$98           Broadway Federal Bank, F.S.B.         \$417,335         \$894         0.86%         7.08%         90.46%         \$106         \$912         0.30%         2.41%         96.51%         \$111           Nano Banc         \$457,677         (\$1,185)         (1.61%)         (7.28%)         92.88%         \$182         (\$3,351)         (2.59%)         (11.36%)         134.51%         \$135           New OMNI Bank, National Association         \$458,888         \$1,097         0.97%         6.91%         65.44%         \$107         \$3,418         1.03%         7.98%         62.73%         \$108           First Credit Bank         \$486,121         \$7,026         5.93%         14.88%         7.28%         \$279         \$18,729         5.46%         13.48%         11.56%         \$283												
Broadway Federal Bank, F.S.B.         \$417,335         \$894         0.86%         7.08%         90.46%         \$106         \$912         0.30%         2.41%         96.51%         \$111           Nano Banc         \$457,677         (\$1,185)         (1.61%)         (7.28%)         92.88%         \$182         (\$3,351)         (2.59%)         (11.36%)         134.51%         \$135           New OMNI Bank, National Association         \$458,888         \$1,097         0.97%         6.91%         65.44%         \$107         \$3,418         1.03%         7.98%         62.73%         \$108           First Credit Bank         \$486,121         \$7,026         5.93%         14.88%         7.28%         279         \$18,729         5.46%         13.48%         11.56%         \$283												
Nano Banc         \$457,677         (\$1,185)         (1.61%)         (7.28%)         92.88%         \$182         (\$3,351)         (2.59%)         (11.36%)         134.51%         \$135           New OMNI Bank, National Association         \$458,888         \$1,097         0.97%         6.91%         65.44%         \$107         \$3,418         1.03%         7.98%         62.73%         \$108           First Credit Bank         \$486,121         \$7,026         5.93%         14.88%         7.28%         \$279         \$18,729         5.46%         13.48%         11.56%         \$283												
New OMNI Bank, National Association       \$458,888       \$1,097       0.97%       6.91%       65.44%       \$107       \$3,418       1.03%       7.98%       62.73%       \$108         First Credit Bank       \$486,121       \$7,026       5.93%       14.88%       7.28%       \$279       \$18,729       5.46%       13.48%       11.56%       \$283												\$135
		\$458,888	\$1,097	0.97%	6.91%	65.44%	\$107	\$3,418	1.03%	7.98%	62.73%	\$108
Average of Asset Group B \$351,702 \$1,250 1.39% 8.40% 61.32% \$128 \$3,783 1.38% 8.52% 63.72% \$126	First Credit Bank	\$486,121	\$7,026	5.93%	14.88%	7.28%	\$279	\$18,729	5.46%	13.48%	11.56%	\$283
· · · · · · · · · · · · · · · · · · ·	Average of Asset Group B	\$351,702	\$1,250	1.39%	8.40%	61.32%	\$128	\$3,783	1.38%	8.52%	63.72%	\$126

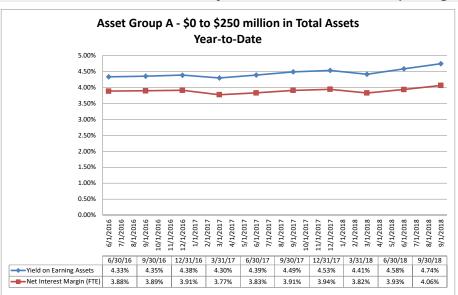
Note: Report includes only bank-level data.

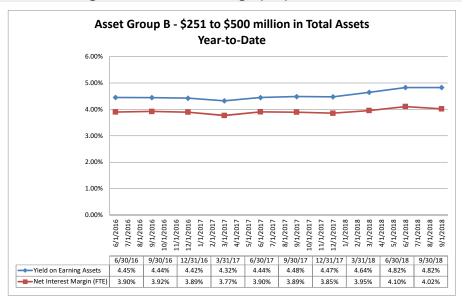
erformance Analysis				Septemb	er 30, 201	8			Run Date	e: Novemb	oer 8, 2018
Γ	As of Date			Quarter to Date					Year to Date		
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Region Institution Name	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, ,				, , , ,	` '			
Asset Group C - \$501 million to \$1 billion in tot	al 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) American Riviera Bank	\$574,595 \$589.115	\$2,248 \$1.569	1.65% 1.06%	7.36% 10.77%	42.54% 61.30%	\$82 \$107	\$5,868 \$4,396	1.48% 1.05%	6.51% 10.33%	43.44% 62.09%	\$79 \$103
CommerceWest Bank	\$589,115 \$589,928	\$1,576	1.14%	10.77%	56.56%	\$107 \$123	\$4,396 \$4,245	1.04%	9.36%	55.93%	\$103 \$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
		\$5,278 \$2,376	2.30%	18.17%	29.83%	\$120 \$108	\$15,845 \$6,626	1.30%	19.11%	57.45%	\$103
First General Bank	\$947,679 \$705,796	. ,				<u> </u>					
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank	\$947,679 \$705,796 assets \$1,022,621	\$2,376 \$3,633	1.36% 1.54%	11.71%	56.24%	\$108 \$164	\$6,626 \$10,331	1.30%	11.02%	57.45% 66.95%	\$105 \$154
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank	\$947,679 \$705,796 assets \$1,022,621 \$1,034,937	\$2,376 \$3,633 \$3,532	1.36% 1.54% 1.44%	11.71% 11.37% 11.48%	56.24% 68.92% 59.69%	\$108 \$164 \$122	\$6,626 \$10,331 \$10,561	1.30% 1.43% 1.49%	11.02% 11.00% 12.19%	57.45% 66.95% 58.50%	\$105 \$154 \$154 \$116
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B.	\$947,679 \$705,796 assets \$1,022,621 \$1,034,937 \$1,068,569	\$2,376 \$3,633 \$3,532 \$4,004	1.36% 1.54% 1.44% 1.52%	11.71% 11.37% 11.48% 11.18%	56.24% 68.92% 59.69% 34.23%	\$108 \$164 \$122 \$87	\$6,626 \$10,331 \$10,561 \$11,849	1.30% 1.43% 1.49% 1.51%	11.02% 11.00% 12.19% 11.22%	57.45% 66.95% 58.50% 34.73%	\$105 \$154 \$116 \$89
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B.	\$947,679 \$705,796 assets \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044	1.36% 1.54% 1.44% 1.52% 0.70%	11.71% 11.37% 11.48% 11.18% 7.16%	56.24% 68.92% 59.69% 34.23% 82.13%	\$108 \$164 \$122 \$87 \$89	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516	1.30% 1.43% 1.49% 1.51% 0.63%	11.02% 11.00% 12.19% 11.22% 6.42%	57.45% 66.95% 58.50% 34.73% 83.54%	\$105 \$154 \$116 \$88 \$91
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B.	\$947,679 \$705,796 assets \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,489	1.36% 1.54% 1.44% 1.52%	11.71% 11.37% 11.48% 11.18% 7.16% 14.37%	56.24% 68.92% 59.69% 34.23% 82.13% 54.92%	\$108 \$164 \$122 \$87 \$89 \$112	\$10,331 \$10,561 \$11,849 \$5,516 \$13,650	1.30% 1.43% 1.49% 1.51%	11.02% 11.00% 12.19% 11.22%	57.45% 66.95% 58.50% 34.73%	\$105 \$154 \$116 \$89 \$91 \$108
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank	\$947,679 \$705,796 assets \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044	1.36% 1.54% 1.44% 1.52% 0.70% 1.56%	11.71% 11.37% 11.48% 11.18% 7.16%	56.24% 68.92% 59.69% 34.23% 82.13%	\$108 \$164 \$122 \$87 \$89	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516	1.30% 1.43% 1.49% 1.51% 0.63% 1.66%	11.02% 11.00% 12.19% 11.22% 6.42% 15.10%	57.45% 66.95% 58.50% 34.73% 83.54% 52.82%	\$105 \$154 \$116 \$89 \$91 \$108 \$143
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank	\$947,679 \$705,796 <b>assets</b> \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,489 \$4,486	1.36% 1.54% 1.44% 1.52% 0.70% 1.56% 1.35%	11.71% 11.37% 11.48% 11.18% 7.16% 14.37% 12.57%	56.24% 68.92% 59.69% 34.23% 82.13% 54.92% 66.20% 52.36% 73.34%	\$108 \$164 \$122 \$87 \$89 \$112 \$139	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774	1.30% 1.43% 1.49% 1.51% 0.63% 1.66% 2.29% 1.57% 1.14%	11.02% 11.00% 12.19% 11.22% 6.42% 15.10% 22.80%	57.45% 66.95% 58.50% 34.73% 83.54% 52.82% 70.07%	\$105 \$154 \$116 \$89 \$91 \$108 \$143 \$1406 \$100
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank Sunwest Bank First Choice Bank Pacific City Bank	\$947,679 \$705,796 \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359 \$1,359,843 \$1,587,355 \$1,663,846	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,489 \$4,486 \$4,870 \$2,852 \$6,453	1.36% 1.54% 1.44% 1.52% 0.70% 1.56% 1.35% 1.49% 0.85% 1.59%	11.71% 11.37% 11.48% 11.18% 7.16% 14.37% 12.57% 13.16% 6.33% 14.70%	68.92% 59.69% 34.23% 82.13% 66.20% 52.36% 73.34% 49.68%	\$108 \$164 \$122 \$87 \$89 \$112 \$139 \$110 \$121 \$96	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774 \$14,768 \$9,017 \$18,026	1.30% 1.43% 1.49% 1.51% 0.63% 1.66% 2.29% 1.57% 1.14% 1.54%	11.02% 11.00% 12.19% 11.22% 6.42% 6.42% 15.10% 22.80% 13.77% 9.07% 15.41%	57.45% 66.95% 58.50% 34.73% 83.54% 52.82% 70.07% 51.52% 64.08% 52.37%	\$105 \$154 \$116 \$89 \$91 \$108 \$143 \$106 \$100
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank Sunwest Bank First Choice Bank Pacific City Bank American Business Bank	\$947,679 \$705,796 \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359 \$1,359,843 \$1,587,355 \$1,663,846 \$2,096,298	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,486 \$4,870 \$2,852 \$6,453 \$4,142	1.36% 1.54% 1.44% 1.52% 0.70% 1.56% 1.35% 1.49% 0.85% 0.80%	11.71% 11.37% 11.48% 11.18% 7.16% 14.37% 12.57% 13.16% 6.33% 14.70% 10.70%	68.92% 59.69% 34.23% 82.13% 66.20% 52.36% 73.34% 49.68% 65.72%	\$108 \$164 \$122 \$87 \$89 \$112 \$139 \$110 \$121 \$96 \$191	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774 \$14,768 \$9,017 \$18,026 \$10,299	1.30% 1.43% 1.49% 1.51% 0.63% 1.66% 2.29% 1.57% 1.14% 0.69%	11.02% 11.00% 12.19% 11.22% 6.42% 15.10% 22.80% 13.77% 9.07% 15.41% 8.92%	57.45% 66.95% 58.50% 34.73% 83.54% 52.82% 70.07% 51.52% 64.08% 52.37% 67.65%	\$105 \$154 \$116 \$89 \$91 \$108 \$143 \$106 \$100 \$182
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank Sunwest Bank First Choice Bank Pacific City Bank American Business Bank Royal Business Bank	\$947,679 \$705,796 \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359 \$1,359,843 \$1,587,355 \$1,663,846 \$2,096,298 \$2,133,405	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,489 \$4,486 \$4,870 \$2,852 \$6,453 \$4,142 \$9,293	1.36% 1.54% 1.44% 1.52% 0.70% 1.35% 1.49% 0.85% 1.59% 0.80%	11.71%  11.37% 11.48% 11.48% 7.16% 14.37% 12.57% 13.16% 6.33% 14.70% 10.70% 12.95%	56.24% 68.92% 59.69% 34.23% 82.13% 54.92% 66.20% 52.36% 73.34% 49.68% 65.72% 37.40%	\$108 \$164 \$122 \$87 \$89 \$112 \$139 \$110 \$121 \$96 \$191 \$77	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774 \$14,768 \$9,017 \$18,026 \$10,299 \$29,177	1.30% 1.43% 1.49% 1.51% 0.63% 1.66% 2.29% 1.57% 1.14% 0.69% 2.20%	11.02% 11.00% 12.19% 11.22% 6.42% 15.10% 22.80% 13.77% 9.07% 15.41% 8.92% 14.03%	57.45% 66.95% 58.50% 34.73% 83.54% 52.82% 70.07% 64.08% 52.37% 67.65% 37.92%	\$105 \$154 \$116 \$89 \$91 \$108 \$143 \$100 \$100 \$182 \$76
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank Sunwest Bank First Choice Bank Pacific City Bank American Business Bank Royal Business Bank Silvergate Bank	\$947,679 \$705,796 \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359 \$1,359,843 \$1,587,355 \$1,663,846 \$2,096,298 \$2,133,405 \$2,146,523	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,486 \$4,870 \$2,852 \$6,453 \$4,142 \$9,293 \$6,796	1.36% 1.54% 1.44% 1.52% 0.70% 1.35% 1.49% 0.85% 1.59% 0.80% 1.95% 1.39%	11.71%  11.37% 11.48% 11.18% 7.16% 14.37% 12.57% 13.16% 6.33% 14.70% 10.70% 12.95% 16.18%	56.24% 68.92% 59.69% 34.23% 82.13% 54.92% 66.20% 52.36% 73.34% 49.68% 65.72% 37.40% 53.81%	\$108 \$164 \$122 \$87 \$89 \$112 \$139 \$110 \$121 \$96 \$191 \$77 \$139	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774 \$14,768 \$9,017 \$18,026 \$10,299 \$29,177 \$15,686	1.30% 1.43% 1.49% 1.51% 0.63% 1.56% 2.29% 1.57% 1.14% 0.69% 2.20% 1.10%	11.02% 11.00% 12.19% 11.22% 6.42% 15.10% 22.80% 13.77% 9.07% 15.41% 8.92% 14.03% 13.99%	57.45% 66.95% 58.50% 34.73% 83.54% 52.82% 70.07% 51.52% 64.08% 52.37% 67.65% 37.92% 60.34%	\$105 \$154 \$116 \$89 \$91 \$143 \$106 \$100 \$182 \$76
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank Sunwest Bank First Choice Bank Pacific City Bank American Business Bank Royal Business Bank Silvergate Bank Manufacturers Bank Manufacturers Bank	\$947,679 \$705,796 \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359 \$1,359,843 \$1,587,355 \$1,663,846 \$2,096,298 \$2,133,405 \$2,146,523 \$2,588,293	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,489 \$4,486 \$4,870 \$2,852 \$6,453 \$4,142 \$9,293 \$6,796 \$5,704	1.36% 1.54% 1.44% 1.52% 0.70% 1.55% 1.49% 0.85% 1.59% 0.80% 1.39% 0.87%	11.71%  11.37% 11.48% 11.18% 7.16% 12.57% 13.16% 6.33% 14.70% 10.70% 12.95% 16.18% 6.58%	56.24% 68.92% 59.69% 34.23% 82.13% 54.92% 66.20% 52.36% 73.34% 49.68% 65.72% 37.40% 53.81% 58.84%	\$108 \$164 \$122 \$87 \$89 \$112 \$139 \$110 \$121 \$96 \$191 \$77 \$139 \$129	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774 \$14,768 \$9,017 \$18,026 \$10,299 \$29,177 \$15,686 \$17,748	1.30% 1.43% 1.49% 1.51% 0.63% 1.66% 2.29% 1.14% 1.54% 0.69% 2.20% 1.10% 0.92%	11.02% 11.00% 12.19% 11.22% 6.42% 15.10% 22.80% 13.77% 9.07% 15.41% 8.92% 14.03% 13.99% 6.94%	57.45% 66.95% 58.50% 34.73% 83.54% 52.82% 70.07% 51.52% 64.08% 62.37% 67.65% 37.92% 60.34% 58.25%	\$105 \$154 \$116 \$89 \$91 \$108 \$143 \$106 \$100 \$182 \$76 \$137 \$124
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank Sunwest Bank First Choice Bank Pacific City Bank American Business Bank Royal Business Bank Rivergate Bank Manufacturers Bank CTBC Bank Corp. (USA)	\$947,679 \$705,796 \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359 \$1,359,843 \$1,587,355 \$1,663,846 \$2,096,298 \$2,133,405 \$2,146,523 \$2,588,293 \$3,499,524	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,486 \$4,870 \$2,852 \$6,453 \$4,142 \$9,293 \$6,796 \$5,704 \$10,288	1.36% 1.54% 1.44% 1.52% 0.70% 1.55% 1.35% 1.49% 0.85% 0.80% 1.95% 1.39% 0.87% 1.22%	11.71%  11.37% 11.48% 11.18% 7.16% 14.37% 12.57% 13.16% 6.33% 14.70% 10.70% 12.95% 16.18% 6.58% 8.87%	56.24%  68.92% 59.69% 34.23% 82.13% 66.20% 52.36% 73.34% 49.68% 65.72% 37.40% 53.81% 58.84% 54.72%	\$108 \$164 \$122 \$87 \$89 \$110 \$121 \$96 \$191 \$77 \$139 \$129 \$154	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774 \$14,768 \$9,017 \$18,026 \$10,299 \$29,177 \$15,686 \$17,748 \$30,877	1.30% 1.43% 1.49% 1.51% 0.63% 1.66% 2.29% 1.57% 1.14% 0.69% 2.20% 1.10% 0.92% 1.25%	11.02% 11.00% 12.19% 11.22% 6.42% 15.10% 22.80% 13.77% 9.07% 15.41% 8.92% 14.03% 13.99% 6.94% 9.05%	57.45% 66.95% 58.50% 34.73% 83.54% 52.82% 70.07% 51.52% 64.08% 52.37% 67.65% 37.92% 60.34% 58.25% 53.27%	\$105 \$154 \$116 \$89 \$91 \$106 \$100 \$182 \$76 \$137 \$124 \$142
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank Sunwest Bank First Choice Bank Pacific City Bank American Business Bank Royal Business Bank Silvergate Bank Manufacturers Bank CTBC Bank Corp. (USA) Preferred Bank	\$947,679 \$705,796 \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359 \$1,359,843 \$1,587,355 \$1,663,846 \$2,096,298 \$2,133,405 \$2,146,523 \$2,588,293 \$3,499,524 \$4,077,681	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,489 \$4,486 \$4,870 \$2,852 \$6,453 \$4,142 \$9,293 \$6,796 \$5,704 \$10,288 \$118,323	1.36%  1.54% 1.44% 1.52% 0.70% 1.35% 1.49% 0.85% 1.59% 0.80% 1.95% 1.39% 0.87% 1.22% 1.86%	11.71%  11.37% 11.48% 11.18% 7.16% 14.37% 12.57% 13.16% 6.33% 14.70% 10.70% 12.95% 16.18% 6.58% 8.87% 18.67%	68.92% 59.69% 34.23% 82.13% 54.92% 66.20% 52.36% 73.34% 49.68% 65.72% 37.40% 53.81% 54.72% 33.07%	\$108 \$164 \$122 \$87 \$89 \$112 \$139 \$110 \$121 \$96 \$191 \$77 \$139 \$129 \$154 \$135	\$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774 \$14,768 \$9,017 \$18,026 \$10,299 \$29,177 \$15,686 \$17,748 \$30,877 \$52,339	1.30%  1.43% 1.49% 1.51% 0.63% 1.66% 2.29% 1.57% 1.14% 0.69% 2.20% 1.10% 0.92% 1.25% 1.84%	11.02% 11.00% 12.19% 11.22% 6.42% 15.10% 22.80% 13.77% 9.07% 15.41% 8.92% 14.03% 13.99% 6.94% 9.05% 18.47%	57.45% 66.95% 58.50% 34.73% 83.54% 52.82% 70.07% 51.52% 64.08% 52.37% 67.65% 37.92% 60.34% 58.25% 53.27% 34.76%	\$105 \$154 \$116 \$89 \$91 \$100 \$100 \$182 \$76 \$137 \$124 \$136
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank Sunwest Bank First Choice Bank Pacific City Bank American Business Bank Royal Business Bank Rivergate Bank Manufacturers Bank CTBC Bank Corp. (USA)	\$947,679 \$705,796 \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359 \$1,359,843 \$1,587,355 \$1,663,846 \$2,096,298 \$2,133,405 \$2,146,523 \$2,588,293 \$3,499,524	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,486 \$4,870 \$2,852 \$6,453 \$4,142 \$9,293 \$6,796 \$5,704 \$10,288	1.36% 1.54% 1.44% 1.52% 0.70% 1.55% 1.35% 1.49% 0.85% 0.80% 1.95% 1.39% 0.87% 1.22%	11.71%  11.37% 11.48% 11.18% 7.16% 14.37% 12.57% 13.16% 6.33% 14.70% 10.70% 12.95% 16.18% 6.58% 8.87%	56.24%  68.92% 59.69% 34.23% 82.13% 66.20% 52.36% 73.34% 49.68% 65.72% 37.40% 53.81% 58.84% 54.72%	\$108 \$164 \$122 \$87 \$89 \$110 \$121 \$96 \$191 \$77 \$139 \$129 \$154	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774 \$14,768 \$9,017 \$18,026 \$10,299 \$29,177 \$15,686 \$17,748 \$30,877	1.30% 1.43% 1.49% 1.51% 0.63% 1.66% 2.29% 1.57% 1.14% 0.69% 2.20% 1.10% 0.92% 1.25%	11.02% 11.00% 12.19% 11.22% 6.42% 15.10% 22.80% 13.77% 9.07% 15.41% 8.92% 14.03% 13.99% 6.94% 9.05%	57.45% 66.95% 58.50% 34.73% 83.54% 52.82% 70.07% 51.52% 64.08% 52.37% 67.65% 37.92% 60.34% 58.25% 53.27%	\$105 \$154 \$116 \$89 \$91 \$100 \$100 \$182 \$76 \$137 \$124 \$143 \$143 \$150 \$150 \$150 \$150 \$150 \$150 \$150 \$150
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank Sunwest Bank First Choice Bank Pacific City Bank American Business Bank Royal Business Bank Silvergate Bank Silvergate Bank Manufacturers Bank CTBC Bank Corp. (USA) Preferred Bank First Foundation Bank	\$947,679  \$705,796  \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359 \$1,359,843 \$1,587,355 \$1,663,846 \$2,096,298 \$2,133,405 \$2,146,523 \$2,588,293 \$3,499,524 \$4,077,681 \$5,468,058	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,489 \$4,486 \$4,870 \$2,852 \$6,453 \$4,142 \$9,293 \$6,796 \$5,704 \$10,288 \$18,323 \$15,481	1.36%  1.54% 1.44% 1.52% 0.70% 1.56% 1.35% 1.49% 0.85% 1.59% 0.80% 1.95% 1.39% 0.87% 1.22% 1.86% 1.07%	11.71%  11.37% 11.48% 11.18% 7.16% 12.57% 13.16% 6.33% 14.70% 10.70% 12.95% 16.18% 6.58% 8.87% 18.67% 11.34%	68.92% 59.69% 34.23% 82.13% 66.20% 52.36% 73.34% 49.68% 65.72% 37.40% 53.81% 58.84% 54.72%	\$108 \$164 \$122 \$87 \$89 \$112 \$139 \$110 \$121 \$96 \$191 \$77 \$139 \$129 \$154 \$135 \$124	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774 \$14,768 \$9,017 \$18,026 \$10,299 \$29,177 \$15,686 \$17,748 \$30,877 \$52,339 \$31,008	1.30%  1.43% 1.49% 1.51% 0.63% 1.66% 2.29% 1.57% 1.14% 0.69% 2.20% 1.10% 0.92% 1.25% 1.84% 0.77%	11.02% 11.00% 12.19% 11.22% 6.42% 6.42% 15.10% 22.80% 13.77% 9.07% 15.41% 8.92% 14.03% 14.03% 13.99% 6.94% 9.05% 18.47% 8.48%	57.45% 66.95% 58.50% 34.73% 83.54% 52.82% 70.07% 64.08% 52.37% 67.65% 37.92% 60.34% 58.25% 53.27% 60.75%	\$105 \$154 \$116 \$89 \$91 \$106 \$100 \$100 \$182 \$76 \$137 \$124 \$136 \$119 \$136 \$119 \$119
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank Sunwest Bank First Choice Bank Pacific City Bank American Business Bank Royal Business Bank Silvergate Bank Koyal Business Bank Silvergate Bank Manufacturers Bank CTBC Bank Corp. (USA) Preferred Bank First Foundation Bank Hanmi Bank Farmers & Merchants Bank of Long Beach Opus Bank	\$947,679  \$705,796  \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359 \$1,359,843 \$1,587,355 \$1,663,846 \$2,096,298 \$2,133,405 \$2,146,523 \$2,588,293 \$3,499,524 \$4,077,681 \$5,468,058 \$5,482,211 \$7,309,219 \$7,395,074	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,486 \$4,870 \$2,852 \$6,453 \$4,142 \$9,293 \$6,796 \$5,704 \$10,288 \$18,323 \$15,481 \$18,277 \$20,663 \$9,412	1.36%  1.54% 1.44% 1.52% 0.70% 1.56% 1.35% 1.49% 0.85% 1.59% 0.80% 1.95% 1.39% 0.87% 1.39% 1.34% 1.34% 1.13% 0.52%	11.71%  11.37% 11.48% 11.18% 7.16% 14.37% 12.57% 13.16% 6.33% 14.70% 10.70% 12.95% 16.18% 6.58% 8.87% 11.34% 10.85% 8.24% 3.64%	68.92% 59.69% 34.23% 82.13% 54.92% 66.20% 52.36% 73.34% 49.68% 65.72% 37.40% 53.81% 54.72% 33.07% 54.54% 64.31% 69.47%	\$108 \$164 \$122 \$87 \$89 \$112 \$139 \$110 \$121 \$96 \$191 \$77 \$139 \$129 \$154 \$135 \$1124 \$104 \$119 \$119	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774 \$14,768 \$9,017 \$18,026 \$10,299 \$29,177 \$15,686 \$17,748 \$30,877 \$52,339 \$31,008 \$53,144 \$63,487 \$37,779	1.30%  1.43% 1.49% 1.51% 0.63% 1.66% 2.29% 1.57% 1.14% 0.69% 2.20% 1.77% 1.33% 1.84% 0.77% 1.33% 1.18% 0.69%	11.02% 11.00% 12.19% 11.22% 6.42% 15.10% 22.80% 13.77% 9.07% 15.41% 8.92% 14.03% 13.99% 6.94% 9.05% 8.48% 10.56% 8.59% 4.90%	57.45%  66.95% 58.50% 34.73% 83.54% 52.82% 70.07% 51.52% 64.08% 52.37% 67.65% 37.92% 60.34% 58.25% 53.27% 60.75% 52.45% 57.34% 67.055%	\$105 \$154 \$116 \$88 \$91 \$100 \$100 \$100 \$182 \$76 \$137 \$124 \$143 \$143 \$166 \$119 \$106 \$129
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank Sunwest Bank First Choice Bank Pacific City Bank American Business Bank Royal Business Bank Silvergate Bank Manufacturers Bank CTBC Bank Corp. (USA) Preferred Bank First Foundation Bank Hanmi Bank Farmers & Merchants Bank of Long Beach Opus Bank Axos Bank	\$947,679  \$705,796  \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359 \$1,359,843 \$1,587,355 \$1,663,846 \$2,096,298 \$2,133,405 \$2,146,523 \$2,588,293 \$3,499,524 \$4,077,681 \$5,468,058 \$5,482,211 \$7,309,219 \$7,395,074 \$9,771,003	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,489 \$4,486 \$4,870 \$2,852 \$6,453 \$4,142 \$9,293 \$6,796 \$5,704 \$10,288 \$18,323 \$15,481 \$18,277 \$20,663 \$9,412 \$4,47,733	1.36%  1.54% 1.44% 1.52% 0.70% 1.56% 1.35% 1.49% 0.85% 1.59% 0.80% 1.95% 1.39% 1.22% 1.86% 1.07% 1.34% 1.13% 0.52% 1.78%	11.71%  11.37% 11.48% 11.48% 11.18% 7.16% 6.33% 14.70% 10.70% 12.95% 16.18% 6.58% 8.87% 18.67% 11.34% 10.85% 8.24% 3.64% 18.07%	56.24%  68.92% 59.69% 34.23% 82.13% 54.92% 66.20% 52.36% 73.34% 49.68% 65.72% 37.40% 53.81% 58.84% 54.72% 33.07% 54.54% 51.60% 64.31% 69.47% 43.23%	\$108 \$164 \$122 \$87 \$89 \$112 \$139 \$110 \$121 \$96 \$191 \$77 \$139 \$129 \$154 \$154 \$1154 \$1159 \$129 \$154 \$1154	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774 \$14,768 \$9,017 \$18,026 \$10,299 \$29,177 \$15,686 \$17,748 \$30,877 \$52,339 \$31,008 \$53,144 \$63,487 \$37,779 \$137,880	1.30%  1.43% 1.49% 1.51% 0.63% 1.66% 2.29% 1.57% 1.14% 0.69% 2.20% 1.10% 0.92% 1.25% 1.84% 0.77% 1.33% 1.18% 0.69% 1.92%	11.02% 11.00% 12.19% 11.22% 6.42% 15.10% 22.80% 13.77% 9.07% 15.41% 8.92% 14.03% 13.99% 6.94% 9.05% 18.47% 8.48% 10.56% 8.59% 4.90% 20.15%	57.45%  66.95% 58.50% 34.73% 83.54% 52.82% 70.07% 51.52% 64.08% 52.37% 67.65% 37.92% 60.34% 58.25% 53.27% 60.75% 52.45% 57.34% 67.05% 36.20%	\$105 \$154 \$116 \$89 \$91 \$100 \$100 \$100 \$130 \$142 \$76 \$137 \$124 \$142 \$136 \$119 \$106 \$120 \$129 \$106
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank Sunwest Bank First Choice Bank Pacific City Bank American Business Bank Royal Business Bank Silvergate Bank Manufacturers Bank CTBC Bank Corp. (USA) Preferred Bank First Foundation Bank Hanmi Bank Farmers & Merchants Bank of Long Beach Opus Bank Axos Bank Citizens Business Bank	\$947,679  \$705,796  \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359 \$1,359,843 \$1,587,355 \$1,663,846 \$2,096,298 \$2,133,405 \$2,146,523 \$2,588,293 \$3,499,524 \$4,077,681 \$5,466,058 \$5,482,211 \$7,309,219 \$7,395,074 \$9,771,003 \$11,471,300	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,489 \$4,486 \$4,870 \$2,852 \$6,453 \$4,142 \$9,293 \$6,796 \$5,704 \$10,288 \$18,323 \$15,481 \$18,277 \$20,663 \$9,412 \$41,733 \$39,662	1.36%  1.54% 1.44% 1.52% 0.70% 1.56% 1.35% 1.49% 0.85% 1.59% 0.80% 1.95% 1.39% 0.87% 1.22% 1.86% 1.07% 1.34% 1.13% 0.52% 1.78% 1.78%	11.71%  11.37%  11.48% 11.18% 7.16% 14.37% 12.57% 13.16% 6.33% 14.70% 10.70% 12.95% 6.58% 8.87% 18.67% 11.34% 10.85% 8.24% 3.64% 3.64% 18.07% 10.84%	68.92% 59.69% 34.23% 82.13% 66.20% 52.36% 73.34% 49.68% 65.72% 37.40% 53.81% 54.72% 33.07% 54.54% 51.60% 64.31% 69.47% 43.23% 44.15%	\$108 \$164 \$122 \$87 \$89 \$112 \$139 \$110 \$121 \$96 \$191 \$77 \$139 \$129 \$154 \$135 \$129 \$154 \$135 \$129 \$154 \$135 \$129 \$154 \$135 \$129 \$154 \$135 \$129 \$154 \$135 \$129 \$154 \$156 \$156 \$156 \$156 \$156 \$156 \$156 \$156	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774 \$14,768 \$9,017 \$18,026 \$10,299 \$29,177 \$15,686 \$17,748 \$30,877 \$52,339 \$31,008 \$53,144 \$63,487 \$37,779 \$137,880 \$1111,784	1.30%  1.43% 1.49% 1.51% 0.63% 1.66% 2.29% 1.57% 1.14% 0.69% 2.20% 1.10% 0.92% 1.25% 1.84% 0.77% 1.33% 1.18% 0.69% 1.92% 1.92%	11.02% 11.00% 12.19% 11.22% 6.42% 15.10% 22.80% 13.77% 9.07% 15.41% 8.92% 14.03% 6.94% 9.05% 18.47% 8.48% 10.56% 8.59% 4.90% 20.15% 12.30%	57.45%  66.95% 58.50% 34.73% 83.54% 52.82% 70.07% 51.52% 64.08% 52.37% 67.65% 37.92% 60.34% 60.75% 53.27% 34.76% 67.75% 57.34% 67.05% 36.20% 41.70%	\$105 \$154 \$116 \$89 \$91 \$106 \$100 \$182 \$76 \$137 \$124 \$136 \$119 \$106 \$120 \$129 \$120 \$129 \$136 \$120 \$129 \$120 \$129 \$136 \$120 \$120
First General Bank  Average of Asset Group C  Asset Group D - \$1 billion to \$10 billion in total  Seacoast Commerce Bank Open Bank Malaga Bank F.S.B. Provident Savings Bank, F.S.B. Commonwealth Business Bank Pacific Mercantile Bank Sunwest Bank First Choice Bank Pacific City Bank American Business Bank Royal Business Bank Silvergate Bank Manufacturers Bank CTBC Bank Corp. (USA) Preferred Bank First Foundation Bank Hanmi Bank Farmers & Merchants Bank of Long Beach Opus Bank Axos Bank	\$947,679  \$705,796  \$1,022,621 \$1,034,937 \$1,068,569 \$1,157,454 \$1,204,222 \$1,319,359 \$1,359,843 \$1,587,355 \$1,663,846 \$2,096,298 \$2,133,405 \$2,146,523 \$2,588,293 \$3,499,524 \$4,077,681 \$5,468,058 \$5,482,211 \$7,309,219 \$7,395,074 \$9,771,003	\$2,376 \$3,633 \$3,532 \$4,004 \$2,044 \$4,489 \$4,486 \$4,870 \$2,852 \$6,453 \$4,142 \$9,293 \$6,796 \$5,704 \$10,288 \$18,323 \$15,481 \$18,277 \$20,663 \$9,412 \$4,47,733	1.36%  1.54% 1.44% 1.52% 0.70% 1.56% 1.35% 1.49% 0.85% 1.59% 0.80% 1.95% 1.39% 1.22% 1.86% 1.07% 1.34% 1.13% 0.52% 1.78%	11.71%  11.37% 11.48% 11.48% 11.18% 7.16% 6.33% 14.70% 10.70% 12.95% 16.18% 6.58% 8.87% 18.67% 11.34% 10.85% 8.24% 3.64% 18.07%	56.24%  68.92% 59.69% 34.23% 82.13% 54.92% 66.20% 52.36% 73.34% 49.68% 65.72% 37.40% 53.81% 58.84% 54.72% 33.07% 54.54% 51.60% 64.31% 69.47% 43.23%	\$108 \$164 \$122 \$87 \$89 \$112 \$139 \$110 \$121 \$96 \$191 \$77 \$139 \$129 \$154 \$154 \$1154 \$1159 \$129 \$154 \$1154	\$6,626 \$10,331 \$10,561 \$11,849 \$5,516 \$13,650 \$22,774 \$14,768 \$9,017 \$18,026 \$10,299 \$29,177 \$15,686 \$17,748 \$30,877 \$52,339 \$31,008 \$53,144 \$63,487 \$37,779 \$137,880	1.30%  1.43% 1.49% 1.51% 0.63% 1.66% 2.29% 1.57% 1.14% 0.69% 2.20% 1.10% 0.92% 1.25% 1.84% 0.77% 1.33% 1.18% 0.69% 1.92%	11.02% 11.00% 12.19% 11.22% 6.42% 15.10% 22.80% 13.77% 9.07% 15.41% 8.92% 14.03% 13.99% 6.94% 9.05% 18.47% 8.48% 10.56% 8.59% 4.90% 20.15%	57.45%  66.95% 58.50% 34.73% 83.54% 52.82% 70.07% 51.52% 64.08% 52.37% 67.65% 37.92% 60.34% 58.25% 53.27% 60.75% 52.45% 57.34% 67.05% 36.20%	\$105 \$154 \$116 \$89 \$91 \$106 \$100 \$182 \$76 \$137 \$124 \$142 \$142 \$146 \$119 \$106 \$120 \$129 \$129 \$119

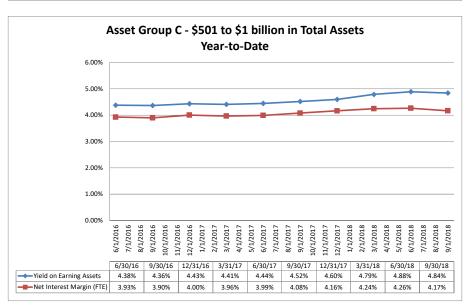
Note: Report includes only bank-level data.

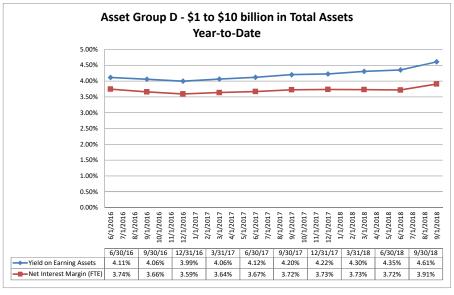
Balance Sheet & Net Interest Margin

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





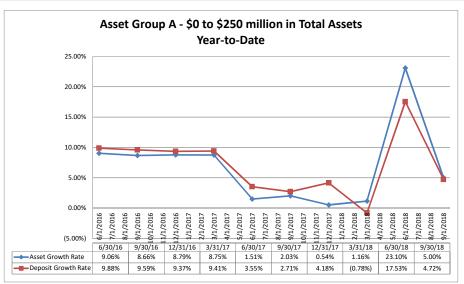


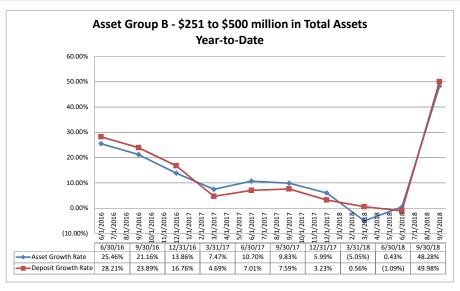


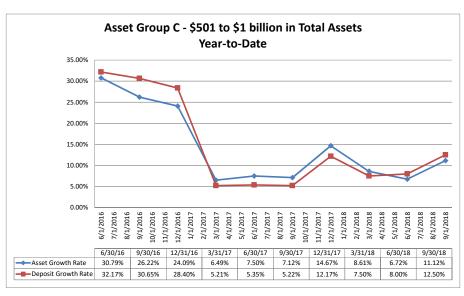
Source: SNL Financial

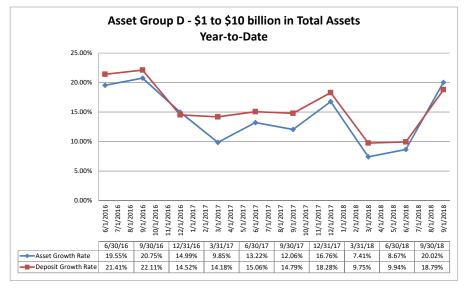
Note: Report includes only bank-level data.

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









Source: SNL Financial

Note: Report includes only bank-level data.

Asset Group A - \$0 to \$250 million in total assets   Asset Group A - \$0 to \$250 million in total assets	<b>Balance Sheet &amp; Net Interest Marg</b>	in			Sep	otember 3	0, 2018				Run Date	: Novemb	er 8, 2018
Asset Group A - \$0 to \$250 million in total assets				As of	Date					Year	to Date		
Bank of Whittier, National Association   SS6,915   \$29,078   \$45,518   \$63,88%   \$62,7%   \$32,710   \$3,32%   \$1,02%   \$0,81%   \$2,66%   \$2,28%   \$1, \$2,80%   \$1,02%   \$0,81%   \$2,66%   \$2,28%   \$1, \$2,80%   \$1,02%   \$													Deposit Growth Rate (%)
Bank of Whittler, National Association   \$66,915   \$29,078   \$45,518   63,88%   56,27%   \$2,710   3,32%   1,02%   0,81%   2,66%   2,28%   1, Asian Pacific National Bank   \$59,160   \$77,922   \$47,408   45,57%   25,27%   \$4,748   3,33%   1,12%   0,96%   3,00%   2,40%	Region Institution Name												
Asian Pacific National Bank \$56,975 \$21,630 \$37,928 \$45,938 \$2,650 \$73,23% \$14,99 \$4,76% \$0.66% \$0.37% \$4.2% \$1.97% \$1.1676 \$1.00% \$1.12% \$0.98% \$1.00% \$2.40% \$2.40% \$1.0	Asset Group A - \$0 to \$250 million in total	assets											
Noighborhood National Bank   \$59,160   \$37,028   \$45,938   82,26%   37,23%   \$1,409   4.76%   0.66%   0.37%   4.42%   1.97%													1.34% 2.80%
Infinity Bank													1.27%
Tustin Community Bank \$78,091 \$63,485 \$66,039 \$96,13% 18,89% \$2,892 7.88% 1.16% 1.01% 7.09% 10,39% 14, 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%) (0.77%) (0.77%) (0.97%) (0.77%) (0.97%) (0.77%) (0.97%) (0.77%) (0.97%) (0.77%) (0.97%) (0.77%) (0.97%) (0.97%) (0.77%) (0.97%)	Infinity Bank					171.40%	\$3,134	2.27%		NA	2.21%		NA
California Businesis Bank \$95,727 \$75,687 \$53,228 \$142,19% \$4,01% \$4,766 \$4,42% \$1,19% \$1,07% \$3,45% \$(0,77%) \$(93, 14,000) \$(1,0													NA
Eastern International Bank													14.20%
United Pacific Bank \$136,265 \$99,945 \$97,150 102,88% \$14,9% \$4,699 \$4,44% 12,6% 1,17% 3,46% (1,97%) \$7. Friendly Hills Bank \$156,421 \$37,965 \$120,506 64,70% 50,71% \$6,476 3,90% 0,49% 0,33% 3,57% 0,082% 7. Home Bank of California \$163,939 \$135,985 \$126,521 107,48% \$4,678 50,00% 1,15% 1,03% 53,25% 140,70% 7. EH National Bank \$174,226 \$140,380 \$125,565 111,80% 19,44% \$4,978 6,20% 1,15% 1,03% 53,25% 140,70% (2,0%) Community Valley Bank \$181,746 \$140,980 \$157,229 94,19% 14,87% \$4,783 5,65% 1,01% 0,78% 4,93% 14,60% 13. Calwest Bank \$190,676 \$139,954 \$174,191 80,35% 24,11% \$4,966 4,44% 0,85% 0,49% 3,97% 14,60% 13. Calwest Bank \$19,676 \$139,954 \$174,191 80,35% 24,11% \$4,966 4,44% 0,85% 0,49% 3,97% 14,60% 13. Calwest Bank \$219,486 \$175,082 \$185,643 94,21% 21,22% \$5,932 5,15% 1,13% 1,00% 4,22% 7,18% 6. Partners Bank of California \$239,514 \$195,252 \$196,114 99,55% 17,99% \$6,303 4,81% 0,99% 0,51% 4,35% 27,84% 16. Community Commerce Bank \$239,701 \$176,023 \$140,381 12,541% 22,04% \$6,146 5,79% 1,78% 1,80% 4,36% 18,97% 20. Community Dank of Santa Maria \$240,898 \$166,679 \$215,028 77,61% 27,93% \$4,380 4,41% 0,29% 0,17% 4,27% (15,23%) (17,7 4,22% 5,23%) 1,144 85,885 \$25,585 \$110,759 \$202,226 57,74% 38,81% \$6,116 3,60% 1,22% 0,82% 2,89% 2,98% 2,50% 2,22,237 37,258 2,22,237 37,238 2,24,248 3,24,248													(9.36%)
Friendly Hills Bank													(0.04%) (7.61%)
Home Bank of California   \$163,939   \$155,985   \$126,521   107,48%   19,43%   \$8,628   6,55%   1.66%   1.65%   5.12%   4,07%   7.84													7.72%
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%) \$(20.0 Community Valley Bank \$181,746 \$1348,096 \$157,229 \$4,19% \$1.487% \$4,783 \$6.65% \$1.01% \$0.78% \$4.93% \$1.460% \$1.00													7.47%
Community Valley Bank \$181,746 \$148,096 \$157,229 \$4.19% \$14.87% \$4,783 \$5.65% \$1.01% \$0.78% \$4.93% \$14.60% \$13. Calwest Bank \$193,676 \$139,956 \$174,195 \$174,330 74.02% \$24.11% \$4.966 \$4.44% 0.85% 0.49% 3.97% \$19.46% 20. Chino Commercial Bank, N.A. \$202,063 \$130,512 \$176,330 74.02% \$24.11% \$4.933 4.51% 0.69% 0.33% \$4.15% 64.77% 22. American Continental Bank \$2.19,486 \$175,082 \$185,843 49.21% \$4.21% \$4.933 4.51% 0.69% 0.33% \$4.15% 64.77% 22. American Continental Bank \$2.29,514 \$195,252 \$196,114 99.56% 17.99% \$6.303 4.51% 0.99% 0.51% 43.55% 27.84% 16. Community Commerce Bank \$2.39,701 \$176,023 \$140,361 125.41% 22.08% \$6.146 5.79% 1.78% 1.80% 43.69% 19.79% 20. 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%) (17.7)  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.  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. 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. Pacific Alliance Bank \$272,526 \$203,667 \$232,357 87.65% 24.66% \$10,094 4.63% 1.47% 1.39% 3.42% 5.13% (3.22%) Bank of Santa Clarita \$304,429 \$222,333 \$244,860 92.03% 16.29% \$12,049 3.96% 1.18% 0.80% 3.19% (3.02%) 8. First National Bank \$330,440 \$254,127 \$259,544 90.92.93% \$252,375 \$1.07.99 \$255,446 90.22% 18.71% \$5,277 5.01% 0.99% 0.69% 4.42% 14.44% 14.  Mission Valley Bank \$330,028 \$343,116 \$263,009 \$298,722 \$44,860 \$20.03% 16.29% \$1.20.49 \$3.96% 1.18% 0.80% 3.19% (3.02%) 8.  First National Bank \$330,440 \$254,127 \$259,544 90.52% 18.71% \$5,277 5.01% 0.99% 0.69% 4.42% 19.69% 9.99% 9.  US Metro Bank \$370,949 \$294,215 \$309,927 \$4.99% 9.60.04% \$5,373 5.15% 1.31% 1.03% 1.24% 1.04% 1.04% 1.04% 1.04% 1.04% 1.03% 1.03% 1.03% 1.03% 1.03% 1.03% 1.00% 1.05% 1.05% 1.05% 1.06% 1.05% 1.06% 1.06% 1.06% 1.06% 1.06% 1.06% 1.06% 1.06% 1.06% 1.06% 1.06% 1.06% 1.06% 1.06% 1.06% 1.06%													(20.02%)
Chino Commercial Bank, N.A. \$202,063 \$130,512 \$176,330 74,02% 2241% \$4,393 4.51% 0.66% 0.38% 4.15% 6.47% 22.  American Continental Bank \$219,486 \$175,082 \$185,843 94.21% 212.2% \$5,932 5.15% 1.13% 1.00% 4.28% 7.18% 6.  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.  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.  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%) (17.7)  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.  Asset Group B - \$251 to \$500 million in total assets  Golden State Bank International City Bank, Federal Savings \$262,975 \$110,759 \$202,326 54.74% 38.81% \$6,116 3.60% 1.22% 0.82% 2.88% 20.34% 16.  Partice Alliance Bank \$282,899 \$215,234 \$166,303 137.70% 17.34% \$8,083 4.72% 1.04% 1.01% 4.03% (54.41%) (7.38% 3.40% 1.81% 6.3 mark of Santa Haria Savings and Saving Sav	Community Valley Bank												13.37%
American Continental Bank \$219,486 \$175,082 \$185,943 94.21% \$1.596 17.99% \$5.932 5.15% 1.13% 1.00% 4.28% 7.18% 6. 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. 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. 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%) (17.7 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. Asset Group B - \$251 to \$500 million in total assets  **Golden State Bank 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. 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. 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%) (72.3 Bank of Santa Clarita \$304,440 \$254,127 \$259,544 97.91% 15.67% \$1.29% \$1.204 3.96% 1.88% 0.80% 3.19% 0.89% 0.304,446 14. Mission Valley Bank \$330,298 \$225,533 \$246,489 2.255,446 97.91% 15.67% \$5,277 5.01% 0.32% 0.12% 4.90% (9.56%) (12.C Uniti Bank \$330,049 \$242,15 \$309,927 \$4.515,611 \$3.10% 3.204% 1.56% \$1.21% 0.89% 0.89% 0.12% 4.90% (9.56%) (12.C Uniti Bank \$330,049 \$242,15 \$309,927 \$4.515,611 \$3.10% 3.204% 1.56% 1.29% 5.104% 0.89% 1.29% 0.89% 0.12% 4.90% (9.56%) (12.C Uniti Bank \$330,049 \$242,15 \$309,927 \$4.515,611 \$3.10% 3.204% 1.56% 1.57% 1.31% 1.03% 4.24% 18.61% 2.30 \$1.000													20.83%
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. Community Commerce Bank   \$239,711   \$176,023   \$140,361   125.41%   22.08%   \$6,146   5.79%   1.78%   18.00%   4.36%   18.97%   20. 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%)   (17.7													22.86%
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. 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%) (17.7 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.  Asset Group B - \$251 to \$500 million in total assets  Golden State Bank International City Bank, Federal Savings \$262,560 \$220,128 \$213,596 103.06% 15.55% \$7,956 5.78% 1.50% 1.19% 4.67% 29.89% 35. 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. 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. California First National Bank \$282,889 \$215,234 \$156,303 137.70% 17.34% \$8.083 4.72% 1.04% 1.01% 0.80% 31.9% (30.2%) 8. First National Bank of Southern California \$301,229 \$225,333 \$244,860 92.03% 16.29% \$12,049 3.96% 1.18% 0.80% 3.19% (30.2%) 8. First National Bank of Southern California \$304,440 \$254,127 \$259,544 97.91% 15.67% \$9,225 5.04% 0.90% 0.99% 4.42% 14.44% 14. Mission Valley Bank \$330,728 \$262,285 \$315,611 83.10% 32.04% \$5.521 4.88% 1.29% 0.66% 4.29% 9.99% 9. Universal Bank \$370,728 \$262,285 \$315,611 83.09% 20.67% \$5.620 4.18% 0.85% 0.78% 3.51% (13.5%) (2.8 Mega Bank \$370,728 \$262,285 \$315,611 83.09% 31.05% \$5.20% \$6.741% 1.32% 1.24% 3.43% 9.74% 1.09% 9.80% 1.80% 0.80% 3.77% 1.32% 1.23% 0.68% 4.29% 9.99% 9. Parodway Federal Bank, F.S.B. \$417,335 \$377,543 \$322,688 130.57% 7.82% \$6.731 3.77% 1.32% 1.23% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.41% 7.00% 0.00% 0.72% 3.90% 667.4													6.06%
Average of Asset Group A   \$144,248   \$101,753   \$113,144   \$85.85%   \$37.43%   \$4,380   \$4.41%   \$0.29%   \$0.17%   \$4.27%   \$(15.23%)   \$(17.7)\$													16.69% 20.37%
Average of Asset Group A \$\frac{\$144,248}{\$101,753}\$\$\frac{\$113,144}{\$85.85\%}\$\$\frac{37.43\%}{\$4.682}\$\$\frac{4.74\%}{\$4.06\%}\$\$\frac{4.06\%}{\$5.00\%}\$\$\frac{4.06\%}{\$5.00\%}\$\$\frac{4.06\%}{\$5.00\%}\$\$\frac{4.06\%}{\$5.00\%}\$\$\frac{4.06\%}{\$5.00\%}\$\$\frac{4.06\%}{\$5.00\%}\$\$\frac{4.06\%}{\$5.00\%}\$\$\frac{4.06\%}{\$5.00\%}\$\$\frac{4.06\%}{\$5.00\%}\$\$\frac{4.06\%}{\$5.00\%}\$\$\frac{4.06\%}{\$5.00\%}\$\$\frac{4.06\%}{\$5.00\%}\$\$\frac{4.06\%}{\$5.00\%}\$\$\frac{4.67\%}{\$5.00\%}\$\$\frac{4.06\%}{\$5.00\%}\$													(17.72%)
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.   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.   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.   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%)   (72.3   1.04%   1.01%   4.03%   4.04%	Community Bank of Santa Maria	φ240,090	φ100,079	φ213,026	77.0176	27.9370	φ4,360	4.4170	0.2976	0.17 /0	4.27 /0	(13.23 %)	(17.7270)
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. 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. 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. 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%) (72.3 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. 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. 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%) (12.0 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. 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. Universal Bank \$370,949 \$294,215 \$309,927 94.93% 20.67% \$5,620 4.18% 0.85% 0.78% 3.51% (1.35%) (2.8 Mega Bank \$378,023 \$376,945 \$375,543 \$282,658 133.57% 7.82% \$8,043 4.56% 1.41% 1.24% 3.43% 9.74% 12. 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% (5.1 Nano Banc \$456,888 \$355,258 \$357,028 99.50% 24.84% \$5,960 5.44% 15.59% 1.06% 0.72% 3.90% 667.41% 700.	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%
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. Pacific Alliance Bank   \$272,526   \$203,657   \$232,357   87.65%   24.66%   \$10,094   4.63%   1.47%   1.39%   3.42%   51.13%   3. 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%)   (72.3 mark 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. 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. 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%)   (12.0 mark of Santa Clarita   \$307,728   \$262,285   \$315,611   \$3.10%   32.04%   \$5,121   4.88%   1.29%   0.68%   4.28%   9.99%   9. US Metro Bank   \$370,728   \$262,285   \$315,611   \$3.10%   32.04%   \$5,373   5.15%   1.31%   1.03%   4.24%   18.61%   23. Universal Bank   \$370,728   \$298,722   \$305,405   100.50%   18.82%   \$8,043   4.56%   1.41%   1.24%   3.43%   9.74%   12. Broadway Federal Bank, F.S.B.   \$417,335   \$377,623   \$282,658   133.57%   7.82%   \$6,731   3.77%   1.32%   1.23%   2.68%   1.85%   (5.41%   700. 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.	Asset Group B - \$251 to \$500 million in total	al assets											
Pacific Alliance Bank         \$272,526         \$203,657         \$232,357         \$7.65%         \$24.66%         \$10,094         \$4.63%         \$1.47%         \$1.39%         \$3.42%         \$5.13%         \$3.           California First National Bank         \$282,889         \$215,234         \$156,303         \$17.70%         \$17.34%         \$8,083         \$4.72%         \$1.04%         \$1.01%         \$4.03%         \$5.41%         \$72.53           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%)         \$1.87           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%         14.44           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%)         (12.0           Unitif Bank         \$343,116         \$263,309         \$298,722         88.15%         24.12%         \$5,121         4.88%         1.29%         0.68%		\$262,560		\$213,596									35.62%
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%)         (72.38)           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.           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.           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%)         (12.0           Unitie Bank         \$343,116         \$263,309         \$298,722         88.15%         24.12%         \$5,121         4.88%         1.29%         0.68%         4.28%         9.99%         9.           US Metro Bank         \$370,728         \$262,285         \$315,611         83.10%         32.04%         \$5,373         5.15%         1.31%         1.03%         4.24% <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>16.77%</th></t<>													16.77%
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.           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.           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%)         (12.0           Uniti Bank         \$343,116         \$263,309         \$298,722         88.15%         24.12%         \$5,277         5.01%         0.32%         0.12%         4.90%         (9.56%)         (12.0           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.           Universal Bank         \$370,949         \$294,215         \$309,927         94.93%         20.67%         \$5,620         4.18%         0.85%         0.78%         3.51%         (1.35%)													3.45%
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. 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%) (12.0 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. 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. Universal Bank \$370,728 \$262,285 \$315,611 83.10% 32.04% \$5,373 5.15% 1.31% 1.03% 4.24% 18.61% 23. Universal Bank \$370,949 \$294,215 \$309,927 94.93% 20.67% \$5,620 4.18% 0.85% 0.78% 3.51% (1.35%) (2.6 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. 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% (5.1 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. 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.													(72.33%) 8.44%
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%)         (12.0           Unitit Bank         \$343,116         \$263,309         \$298,722         88.15%         24.12%         \$5,121         4.88%         1.29%         0.68%         4.28%         9.99%         9.           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.           Universal Bank         \$370,949         \$294,215         \$309,927         94.93%         20.67%         \$5,620         4.18%         0.85%         0.78%         3.51%         (1.35%)         (2.8           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.           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%         (5.1													14.55%
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.           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.           Universal Bank         \$370,949         \$294,215         \$309,927         94,93%         20.67%         \$5,620         4.18%         0.85%         0.78%         3.51%         (1.35%)         (2.8           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.           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%         (5.1           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.													(12.06%)
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.           Universal Bank         \$370,949         \$294,215         \$309,927         94.93%         20.67%         \$5,620         4.18%         0.85%         0.78%         3.51%         (1.35%)         (2.8           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.           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%         (5.1           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.           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. <th></th> <th>9.81%</th>													9.81%
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.           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%         (5.1           Nano Banc         \$457,677         \$314,457         \$391,669         80.29%         31.75%         \$10,644         4.55%         1.08%         0.72%         3.90         667.41%         70.           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.	US Metro Bank			\$315,611	83.10%			5.15%	1.31%	1.03%	4.24%	18.61%	23.05%
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%         (5.1           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.           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.													(2.83%)
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.           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.													12.73%
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.													(5.13%)
			\$314,457										700.07% 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.		\$486,121	\$321,720	\$285,743	112.59%			7.13%	1.30%	1.10%		7.46%	6.32%
1.10. Close 24.11. 402.1,120 420,170 112.00% 72.10% 410,100 1.10% 1.00% 1.10% 0.40% 1.40% 0.	. II St Orbait Dank	ψ+00,121	ΨυΖ 1,7 Ζυ	Ψ200,740	112.5970	72.7370	ψ10,700	7.1370	1.50 /0	1.1070	0.4070	7.4070	0.52 /0
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.	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%

Note: Report includes only bank-level data.

Balance Sheet & Net Interest Marg	in			Sep	tember 3	0, 2018				Run Date	: Novemb	er 8, 2018
			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 Growth Rate (%)
Region Institution Name												
Asset Group C - \$501 million to \$1 billion i												/
American Plus Bank, N.A. Pacific Enterprise Bank	\$504,459 \$513,880	\$439,221 \$402,093	\$410,432 \$441,414	107.01% 91.09%	11.76% 22.46%		5.07% 6.50%	1.45% 1.60%	1.41% 1.39%	3.84% 5.24%	6.13% 1.69%	9.06% (2.62%)
GBC International Bank	\$532,904	\$424,933	\$417,568	101.76%	17.41%		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%		4.89%	0.52%	0.36%	4.56%	19.14%	16.31%
CommerceWest Bank	\$589,928	\$429,014	\$523,618	81.93%	16.70%		4.56%	1.12%	0.55%	4.04%	(31.12%)	(34.22%)
Mission Bank Bank of Hemet	\$670,899 \$726,808	\$527,321 \$515,796	\$590,477 \$648,272	89.30% 79.56%	17.55% 24.38%		4.81% 4.23%	0.35% 0.19%	0.17% 0.12%	4.66% 4.12%	17.22% 5.36%	12.93% 4.22%
Bank of Nemet  Bank of Southern California, National	Ψ120,000	ψ515,790	ψ040,272	19.5070	24.50 /	ψ0,331	4.2570	0.1970	0.1270	4.1270	3.30 %	4.2270
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%		4.61%	1.25%	1.09%	3.70%	6.07%	9.29%
CalPrivate Bank	\$749,956	\$582,292	\$551,486	105.59%	23.90%		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	0047.000	0740 744	# <b>7</b> 00.0 <b>7</b> 0	400.000/	0.470/	<b>#0.407</b>	E 440/	4.000/	4.000/	4.400/	0.400/	0.750/
Association EverTrust Bank	\$847,623 \$875,224	\$746,741 \$605,034	\$720,372 \$686,243	103.66% 88.17%	6.17% 19.86%		5.11% 5.04%	1.22% 1.21%	1.08% 1.13%	4.13% 4.09%	3.13% 4.94%	3.75% 17.04%
Commercial Bank of California	\$916,777	\$652,526	\$810,517	80.51%	25.65%		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%		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%		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%		3.86%	0.89%	0.78%	3.19%	3.63%	(0.45%)
Provident Savings Bank, F.S.B. Commonwealth Business Bank	\$1,157,454 \$1,204,222	\$963,040 \$934,587	\$919,156 \$1,057,593	104.77% 88.37%	7.61% 16.15%		3.95% 5.41%	0.68% 1.55%	0.62% 1.24%	3.38% 4.28%	(0.53%) 15.50%	(0.42%) 24.04%
Pacific Mercantile Bank	\$1,319,359	\$1,084,215	\$1,126,058	96.28%	16.25%		4.56%		1.04%	3.62%	(0.11%)	(2.31%)
Sunwest Bank	\$1,359,843	\$1,099,500	\$1,018,165	107.99%	16.61%		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%		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%		5.26%	1.55%	1.18%	4.17%	20.51%	18.07%
American Business Bank Royal Business Bank	\$2,096,298 \$2,133,405	\$1,138,437 \$1,758,140	\$1,915,307 \$1,618,934	59.44% 108.60%	38.44% 14.58%		3.57% 5.32%	0.32% 1.29%	0.16% 0.98%	3.50% 4.42%	15.85% 35.14%	22.41% 22.37%
Silvergate Bank	\$2,146,523	\$880,311	\$1,963,034	44.84%	63.52%		3.60%	0.70%	0.96%	3.50%	18.15%	13.96%
Manufacturers Bank	\$2,588,293	\$1,849,314	\$2,063,519	89.62%	23.39%		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%		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%		5.07%	1.45%	1.08%	4.07%	10.83%	10.47%
First Foundation Bank Hanmi Bank	\$5,468,058 \$5,482,211	\$4,450,859 \$4,587,338	\$4,684,842 \$4,622,259	95.01% 99.24%	15.76% 14.60%		3.88% 4.55%	1.32% 1.29%	0.95% 0.92%	3.01% 3.72%	27.33% 7.00%	47.00% 7.96%
Farmers & Merchants Bank of Long	\$7,309,219	\$4,247,542	\$5,630,907	75.43%	24.29%		3.65%	0.51%	0.92%	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%		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%		3.96% 5.04%	0.30%	0.13% 0.61%	3.87% 4.54%	51.77% 57.83%	52.14% 52.80%
Pacific Premier Bank	\$11,502,579	\$8,812,084	\$8,537,418	103.22%	12.56%	\$10,090	5.04%	0.93%	0.01%	4.54%	57.83%	5∠.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%

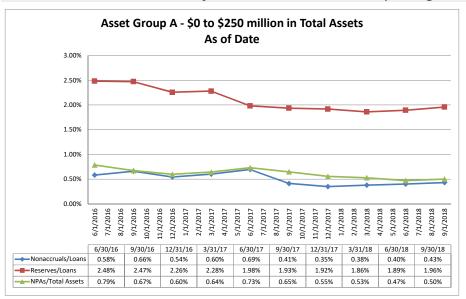
Note: Report includes only bank-level data.

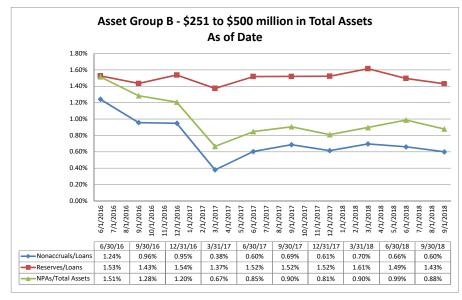
NA = data was not available.

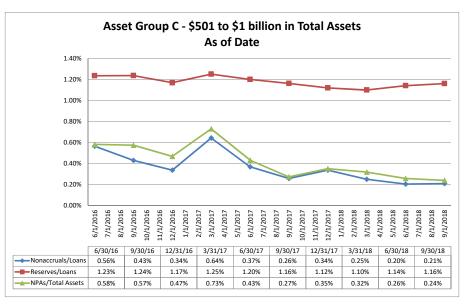
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

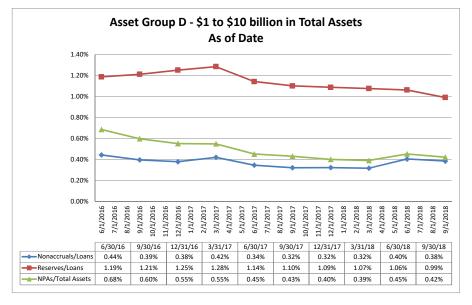
**Asset Quality** 

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









Source: SNL Financial

Note: Report includes only bank-level data.

Asset Quality	September 30, 2018 Run Date: November 8, 2018										
		As of Date									
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)				
Region Institution Name		1				TOXUS TUUIS					
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%							
Neighborhood National Bank	\$59,160	\$77	0.20%	2.58%							
Infinity Bank	\$59,553	\$0	0.00%	1.26%							
Endeavor Bank Tustin Community Bank	\$75,131 \$78.091	\$0	0.00% 0.17%	1.61% 3.42%							
California Business Bank	\$78,091 \$95,727	\$110 \$0	0.17%	3.42% 2.21%							
Eastern International Bank	\$112,233	\$0 \$0	0.00%	1.46%							
United Pacific Bank	\$136,265	\$89	0.09%	2.72%							
Friendly Hills Bank	\$155,421	\$0	0.00%	1.96%	582.06%						
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%							
Community Valley Bank	\$181,746	\$1,772	1.20%	1.14%							
Calwest Bank	\$193,676	\$23	0.02%	1.78%							
Chino Commercial Bank, N.A.	\$202,063	\$647	0.50%	1.74%							
American Continental Bank Partners Bank of California	\$219,486 \$239,514	\$0 \$355	0.00% 0.18%	1.63% 1.50%							
Community Commerce Bank	\$239,701	\$1,032	0.59%	1.22%							
Community Bank of Santa Maria	\$240,898	\$0	0.00%	1.20%							
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%							
Pacific Alliance Bank	\$272,526	\$107	0.05%	1.87%							
California First National Bank	\$282,889	\$0	0.00%	1.30%							
Bank of Santa Clarita	\$301,229	\$11	0.00%	1.03%							
First National Bank of Southern California	\$304,440 \$306,068	\$0 \$2,443	0.00% 0.99%	1.29% 1.61%							
Mission Valley Bank Uniti Bank	\$343.116	\$2,443 \$83	0.99%	1.27%							
US Metro Bank	\$370,728	\$490	0.03%	1.44%							
Universal Bank	\$370,949	\$56	0.02%	1.37%							
Mega Bank	\$378,023	\$0	0.00%	1.13%			0.00%				
Broadway Federal Bank, F.S.B.	\$417,335	\$1,187	0.31%	0.84%							
Nano Banc	\$457,677	\$252	0.08%	0.89%							
New OMNI Bank, National Association	\$458,888	\$0	0.00%	1.32%							
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%				

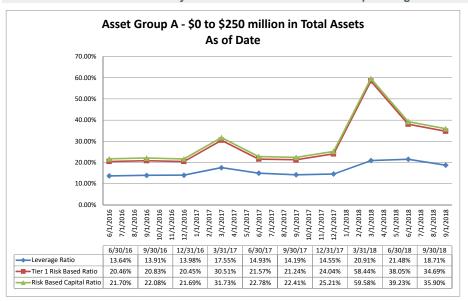
Note: Report includes only bank-level data.

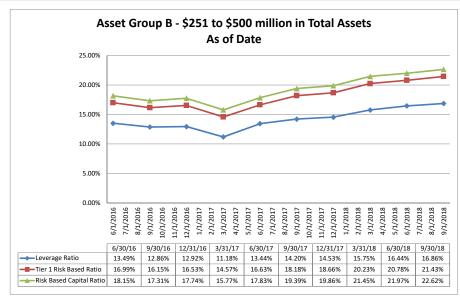
sset Quality	September 30, 2018 Run Date: November 8, 2018							
				As of Date				
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Ass	
egion Institution Name								
sset 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.:	
Pacific Enterprise Bank	\$513,880	\$553	0.14%	0.93%	628.11%	1.29%		
GBC International Bank	\$532,904	\$539	0.13%	1.02%	800.74%	0.89%		
First Commercial Bank (USA)	\$574,595	\$0	0.00%	1.31%	NA	0.00%		
American Riviera Bank CommerceWest Bank	\$589,115 \$589,928	\$359 \$2,376	0.07% 0.55%	1.06% 1.07%	NM 193.60%	0.61% 3.82%		
Mission Bank	\$670,899	\$2,376 \$217	0.04%	1.17%	193.60% NM	0.32%		
Bank of Hemet	\$726,808	\$0	0.00%	1.30%	614.12%	1.35%		
Bank of Southern California, National Association	\$734,923	\$3,860	0.64%	0.65%	101.61%	4.63%		
State Bank of India (California)	\$738,580	\$0	0.00%	1.29%	NA	0.00%	Ċ	
CalPrivate Bank	\$749,956	\$0	0.00%	0.93%	NA	0.00%		
Valley Republic Bank	\$779,383	\$0	0.00%	1.39%	NA	0.00%		
Community West Bank, National Association	\$847,623	\$5,710	0.76%	1.12%	77.06%	13.80%		
EverTrust Bank	\$875,224	\$640	0.11%	1.51%	NM	0.45%		
Commercial Bank of California First General Bank	\$916,777 \$947,679	\$4,477 \$1,648	0.69% 0.19%	1.54% 0.89%	186.97% 373.48%	5.38% 1.61%		
Average of Asset Group C	\$705,796	\$1,274	0.21%	1.16%	371.96%	2.24%	0.	
sset Group D - \$1 billion to \$10 billion in total assets	#4 000 004	<b>#0.500</b>	0.400/	0.50%	400,000/	4.000/		
Seacoast Commerce Bank Open Bank	\$1,022,621 \$1,034,937	\$3,538 \$889	0.43% 0.10%	0.56% 1.12%	128.89% 773.99%	4.38% 0.92%		
Malaga Bank F.S.B.	\$1,068,569	\$009 \$0	0.10%	0.32%	773.99 % NA	0.92%		
Provident Savings Bank, F.S.B.	\$1,157,454	\$7,243	0.75%	0.74%	28.26%	21.72%		
Commonwealth Business Bank	\$1,204,222	\$1,402	0.15%	1.05%	172.54%	4.19%		
Pacific Mercantile Bank	\$1,319,359	\$5,881	0.54%	1.24%	228.92%	4.52%	0	
Sunwest Bank	\$1,359,843	\$3,928	0.36%	2.09%	584.22%	4.17%		
First Choice Bank	\$1,587,355	\$1,138	0.09%	0.85%	721.46%	0.93%		
Pacific City Bank American Business Bank	\$1,663,846	\$1,589	0.12% 0.12%	0.99% 1.40%	636.70% 998.12%	0.97% 0.94%		
Royal Business Bank	\$2,096,298 \$2,133,405	\$1,361 \$2,240	0.12%	0.92%	998.12% 345.46%	0.94% 1.80%		
Silvergate Bank	\$2,146,523	\$9,689	1.10%	0.95%	85.16%	5.35%		
Manufacturers Bank	\$2,588,293	\$6,794	0.37%	1.80%	410.42%	2.11%		
CTBC Bank Corp. (USA)	\$3,499,524	\$3,659	0.13%	1.32%	NM	0.72%		
Preferred Bank	\$4,077,681	\$50,402	1.52%	0.96%	63.42%	12.65%		
First Foundation Bank	\$5,468,058	\$11,264	0.25%	0.43%	151.44%	3.68%		
Hanmi Bank	\$5,482,211	\$18,283	0.40%	0.69%	129.55%	3.67%		
Farmers & Merchants Bank of Long Beach	\$7,309,219 \$7,305,074	\$14,557 \$45,136	0.34% 0.87%	1.46%	348.06% 130.38%	1.66% 6.31%		
Opus Bank Axos Bank	\$7,395,074 \$9,771,003	\$45,136 \$31,155	0.87%	1.14% 0.57%	130.38%	6.31% 4.38%		
Citizens Business Bank	\$11,471,300	\$16,430	0.36%	0.57%	297.31%	1.76%		
Pacific Premier Bank	\$11,502,579	\$7,240	0.08%	0.38%	460.03%	0.69%		
	\$3,925,426	\$11,083	0.38%	0.99%	342.76%	3.98%	0.	
Average of Asset Group D								

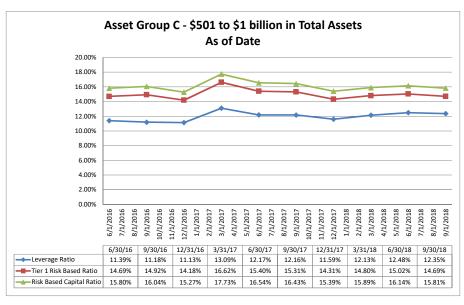
Note: Report includes only bank-level data.

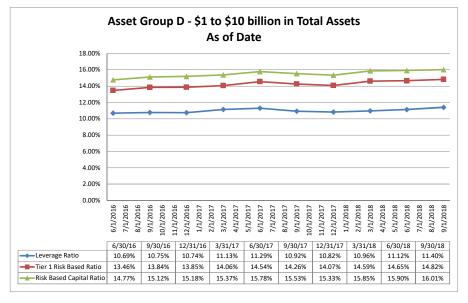
Capital Adequacy

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





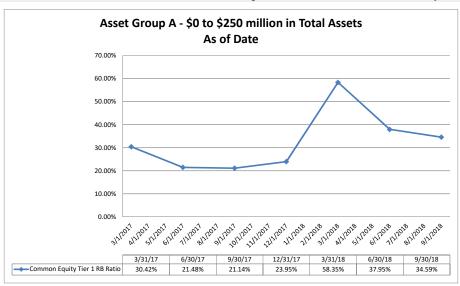


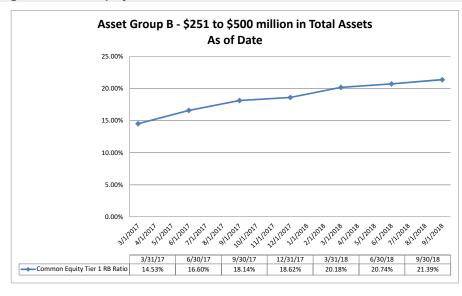


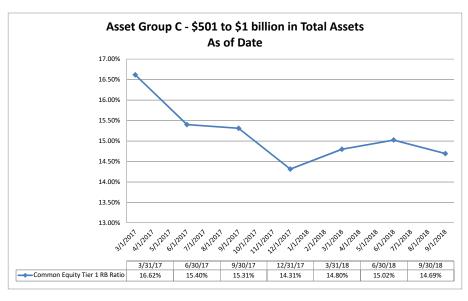
Source: SNL Financial

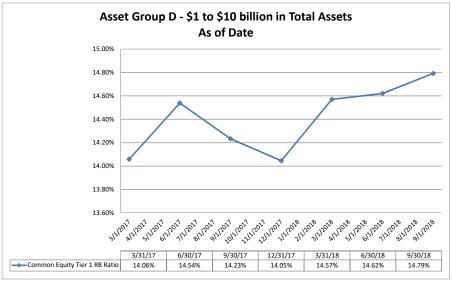
Note: Report includes only bank-level data.

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









Source: SNL Financial

Note: Report includes only bank-level data.

pital Adequacy	September 30	J <del>, 2018</del>				Run Date	e: Novemb	er 8, 20
	As of Date							
rice to the first Nove	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 Eq Tier 1 Risk Ba Ratio (%)
gion Institution Name			<u> </u>					<u> </u>
sset Group A - \$0 to \$250 million in total assets								
Bank of Whittier, National Association	\$56,915	\$10,646	\$10,319	\$10,319	18.17%			
Asian Pacific National Bank	\$56,975	\$9,320	\$9,755	\$9,755	17.03%	29.89%		
Neighborhood National Bank	\$59,160	\$10,301	\$10,295	\$10,295	18.06%			
Infinity Bank Endeavor Bank	\$59,553 \$75,131	\$28,050 \$21,276	\$28,199 \$21,276	\$28,199 \$21,276	64.00% 38.30%	274.07% 45.92%		
Tustin Community Bank	\$78.091	\$10.646	\$10.646	\$10.646	13.62%	15.52%		
California Business Bank	\$95,727	\$13,744	\$13,741	\$13,741	14.47%	19.43%		
Eastern International Bank	\$112,233	\$19,532	\$19,601	\$19,601	17.34%	24.23%		
United Pacific Bank	\$136,265	\$23,700	\$23,413	\$21,413	16.94%	23.08%	24.35%	2
Friendly Hills Bank	\$155,421	\$16,131	\$17,042	\$17,042	11.98%			
Home Bank of California	\$163,939	\$24,269	\$24,272	\$24,272	14.71%			
EH National Bank	\$174,226	\$30,120	\$30,988	\$30,988	17.66%			
Community Valley Bank	\$181,746	\$20,080	\$18,990 \$19,148	\$18,990	10.88%			
Calwest Bank Chino Commercial Bank, N.A.	\$193,676 \$202,063	\$18,880 \$22,635	\$19,148 \$22,723	\$19,148 \$22,723	10.31% 11.49%			
American Continental Bank	\$219.486	\$31.662	\$31.471	\$31.471	15.11%	17.50%		
Partners Bank of California	\$239,514	\$27,209	\$27,310	\$27,310	12.51%			
Community Commerce Bank	\$239,701	\$52,169	\$52,169	\$52,169	22.41%			
Community Bank of Santa Maria	\$240,898	\$24,675	\$26,326	\$26,326	10.55%	13.30%	14.35%	13
Average of Asset Group A	\$144,248	\$21,844	\$21,983	\$21,878	18.71%	34.69%	35.90%	34
set Group B - \$251 to \$500 million in total assets								
Golden State Bank	\$262,560	\$28,006	\$28,006	\$28,006	10.75%			
International City Bank, Federal Savings Bank	\$262,975	\$34,266	\$22,576	\$22,576	9.90%			
Pacific Alliance Bank	\$272,526	\$35,598	\$35,764	\$35,764	12.83%			
California First National Bank Bank of Santa Clarita	\$282,889 \$301,229	\$117,458 \$32,067	\$117,649 \$32,340	\$117,649 \$32,340	40.68% 10.39%	48.13% 13.52%		
First National Bank of Southern California	\$304,440	\$44,025	\$44,091	\$44,091	15.14%			
Mission Valley Bank	\$306,068	\$46,049	\$46,394	\$46,394	14.27%	17.00%		
Uniti Bank	\$343,116	\$42,450	\$41,672	\$41,672	12.64%	15.76%		
US Metro Bank	\$370,728	\$51,806	\$49,492	\$49,492	13.81%	18.02%		
Universal Bank	\$370,949	\$56,839	\$57,336	\$57,336	15.74%			
Mega Bank	\$378,023	\$43,744	\$44,823	\$44,823	12.21%	16.61%		
Broadway Federal Bank, F.S.B.	\$417,335	\$50,855	\$48,891	\$48,891	11.83%			
Nano Banc New OMNI Bank, National Association	\$457,677 \$458,888	\$64,526 \$66,004	\$51,586 \$66,003	\$51,586 \$64,304	18.36% 14.56%			
First Credit Bank	\$486,121	\$191,036	\$188,632	\$188,632	39.79%			
	. ,							
Average of Asset Group B	\$351,702	\$60,315	\$58,350	\$58,237	16.86%	21.43%	22.62%	21

Note: Report includes only bank-level data.

apital Adequacy	September 30	, 2018				Run Date	e: Novemb	er 8, 201
				As of Da	te			
torian 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 (%)
degion Institution Name								
asset Group C - \$501 million to \$1 billion in total assets								
American Plus Bank, N.A. Pacific Enterprise Bank	\$504,459 \$513,880	\$70,061 \$57,282	\$69,972 \$56,324	\$69,972 \$56,324	13.93% 11.19%	14.39% 15.30%	15.64% 16.40%	14.3 15.3
GBC International Bank	\$532,904	\$57,695	\$57,592	\$57,592	10.81%	14.73%	15.98%	14.7
First Commercial Bank (USA)	\$574,595	\$123,317	\$123,210	\$123,210	22.65%		25.56%	24.3
American Riviera Bank	\$589,115	\$59,061	\$53,553	\$53,553	9.13%	10.35%	11.38%	10.3
CommerceWest Bank Mission Bank	\$589,928 \$670,899	\$60,699 \$61,170	\$57,837 \$62,102	\$57,837 \$62,102	10.53% 9.45%	12.42% 10.79%	13.45% 11.88%	12. 10.
Bank of Hemet	\$726,808	\$74,404	\$74,902	\$74,902	10.28%		14.47%	13.
Bank of Southern California, National Association	\$734,923	\$98,865	\$81,129	\$81,129	12.43%	13.59%	14.27%	13.
State Bank of India (California)	\$738,580	\$136,163	\$137,853	\$137,853	18.77%		23.35%	22.
CalPrivate Bank	\$749,956	\$87,478	\$86,728	\$86,728	12.30%		14.80%	13.
Valley Republic Bank Community West Bank, National Association	\$779,383 \$847,623	\$63,375 \$70,884	\$64,735 \$70,872	\$64,735 \$70,872	8.91% 8.22%	11.07% 9.63%	12.24% 10.78%	11. 9.
EverTrust Bank	\$875,224	\$170,682	\$134,859	\$134,859	16.30%		23.52%	22.
Commercial Bank of California	\$916,777	\$94,310	\$91,065	\$91,065	9.74%		13.05%	11.
First General Bank	\$947,679	\$118,956	\$118,417	\$118,417	12.91%		16.12%	15.
Average of Asset Group C	\$705,796	\$87,775	\$83,822	\$83,822	12.35%	14.69%	15.81%	14.6
sset Group D - \$1 billion to \$10 billion in total assets								
Seacoast Commerce Bank	\$1,022,621	\$129,117	\$92,102	\$92,102	10.14%		16.41%	15.0
Open Bank Malaga Bank F.S.B.	\$1,034,937 \$1,068,569	\$124,884 \$144,414	\$125,495 \$144,414	\$125,495 \$144,414	12.76% 13.70%	15.00% 24.20%	16.15% 24.73%	15. 24.
Provident Savings Bank, F.S.B.	\$1,157,454	\$111,817	\$111,602	\$111,602	9.59%		17.71%	16.
Commonwealth Business Bank	\$1,204,222	\$127,110	\$128,061	\$128,061	11.15%	13.42%	14.56%	13.
Pacific Mercantile Bank	\$1,319,359	\$145,103	\$141,867	\$141,867	10.69%	11.65%	12.79%	11.
Sunwest Bank	\$1,359,843	\$150,313	\$149,894	\$149,894	11.46%	11.81%	13.07%	11.
First Choice Bank	\$1,587,355 \$1,663,846	\$248,243 \$200,537	\$170,588 \$202,464	\$170,588 \$202,464	13.50% 12.45%	12.79% 15.89%	13.69% 16.93%	12. 15.
Pacific City Bank American Business Bank	\$1,663,846 \$2,096,298	\$200,537 \$154,945	\$202,464 \$175,616	\$202,464 \$175,616	12.45% 8.48%		14.70%	13.
Royal Business Bank	\$2,133,405	\$291.573	\$262,022	\$262.022	13.94%	17.40%	18.51%	17.
Silvergate Bank	\$2,146,523	\$176,579	\$178,298	\$178,298	9.12%	22.72%	23.81%	22.
Manufacturers Bank	\$2,588,293	\$349,627	\$351,585	\$351,585	13.41%	13.38%	14.63%	13.
CTBC Bank Corp. (USA)	\$3,499,524	\$468,642	\$456,204	\$455,704	13.57%		19.20%	17.
Preferred Bank First Foundation Bank	\$4,077,681 \$5,468,058	\$399,969 \$552,656	\$396,960 \$467,876	\$396,960 \$467,876	10.07% 8.24%	10.23% 11.82%	13.65% 12.34%	10. 11.
Hanmi Bank	\$5,482,211	\$673,006	\$656,833	\$656,833	12.11%		14.76%	14.
Farmers & Merchants Bank of Long Beach	\$7,309,219	\$1,011,644	\$1,013,486	\$1,013,486	13.86%		19.57%	18.
Opus Bank	\$7,395,074	\$1,037,050	\$683,162	\$654,052	9.89%	12.27%	15.75%	11.
Axos Bank	\$9,771,003	\$942,097	\$875,364	\$875,364	9.41%		13.41%	12.
Citizens Business Bank Pacific Premier Bank	\$11,471,300 \$11,502,579	\$1,831,461 \$2,012,889	\$1,162,123 \$1,138,980	\$1,162,123 \$1,138,980	12.40% 10.83%		13.88% 11.97%	13. 11.
				+ ., , 000		50 / 0		
Average of Asset Group D	\$3,925,426	\$512,894	\$412,954	\$411,608	11.40%	14.82%	16.01%	14.7

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 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.