



Bankers' Index

AN ANALYSIS OF CALIFORNIA COMMUNITY BANKS





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

Northern California

FRESNO

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

SAN FRANCISCO

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

STOCKTON

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

NAPA

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

SANTA ROSA

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

WALNUT CREEK

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

SACRAMENTO

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

SILICON VALLEY

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

Southern California

LOS ANGELES

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

ORANGE COUNTY

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

SAN DIEGO

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

WOODLAND HILLS

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



ASSET SIZE DEFINITION

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

California counties included in the data:

Northern

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

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

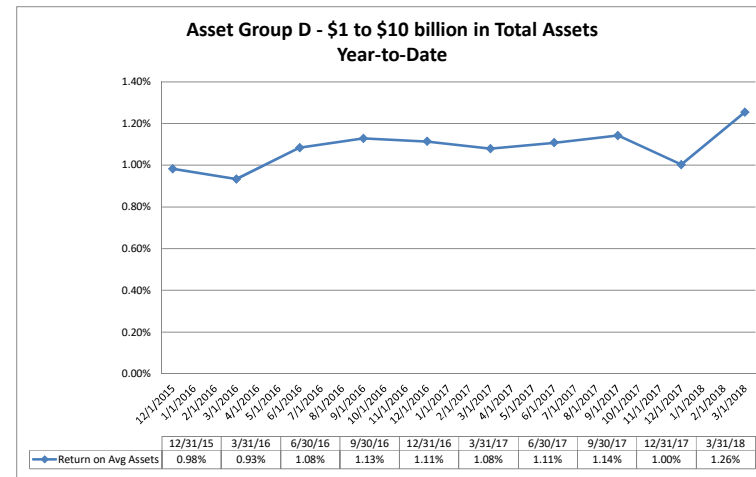
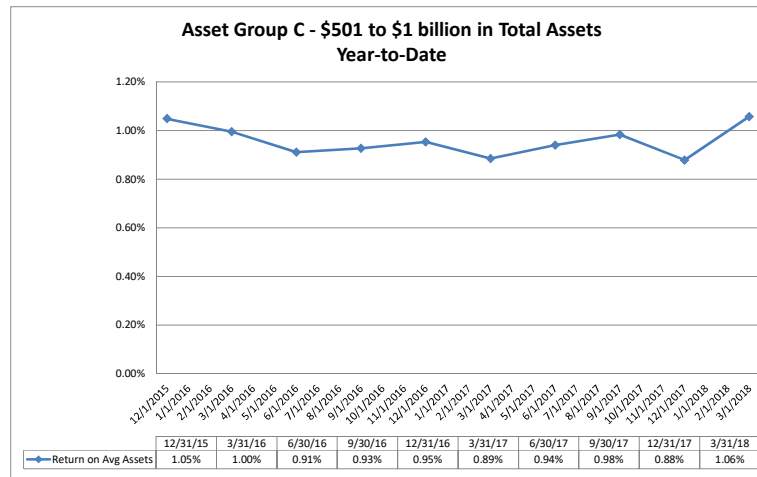
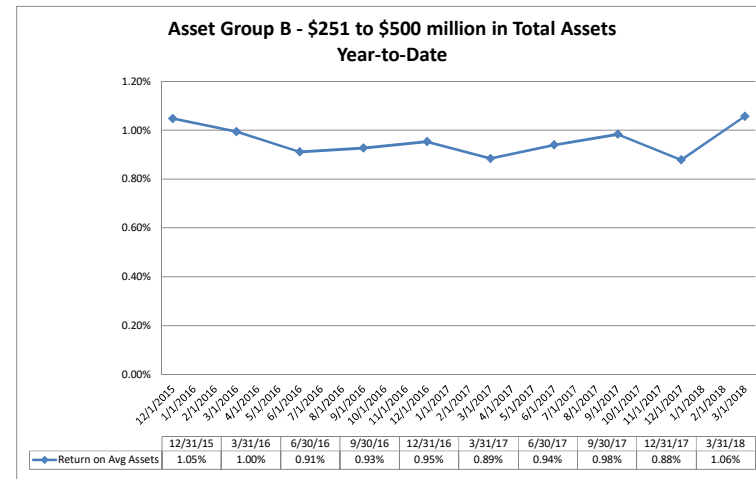
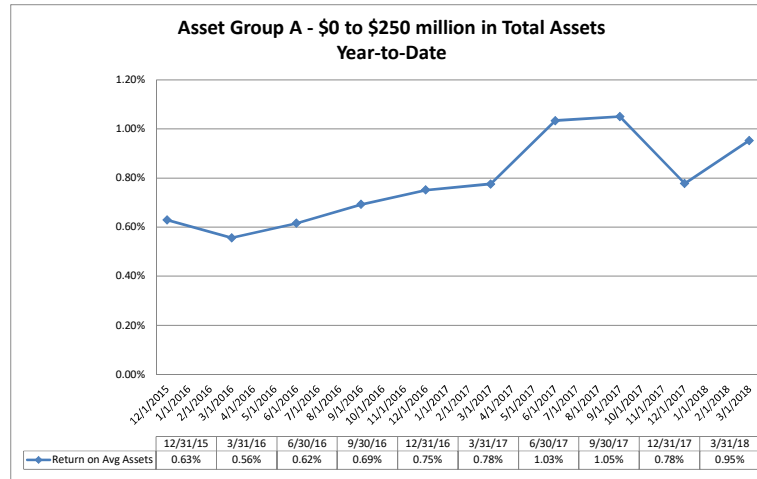
Southern

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

Northern California

Performance Analysis

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



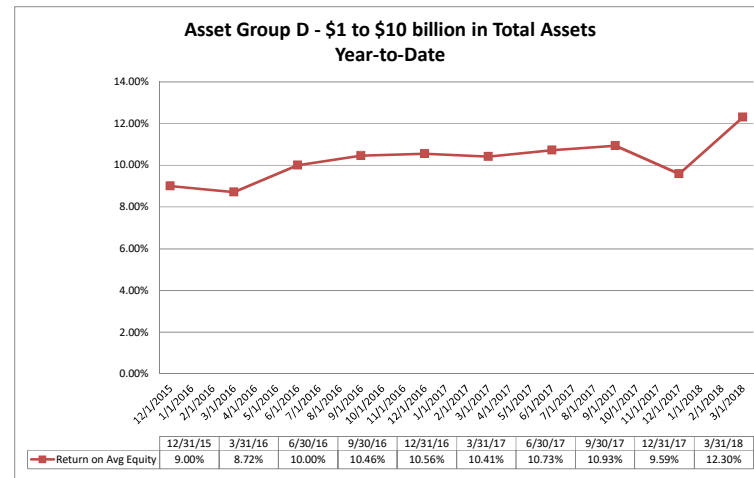
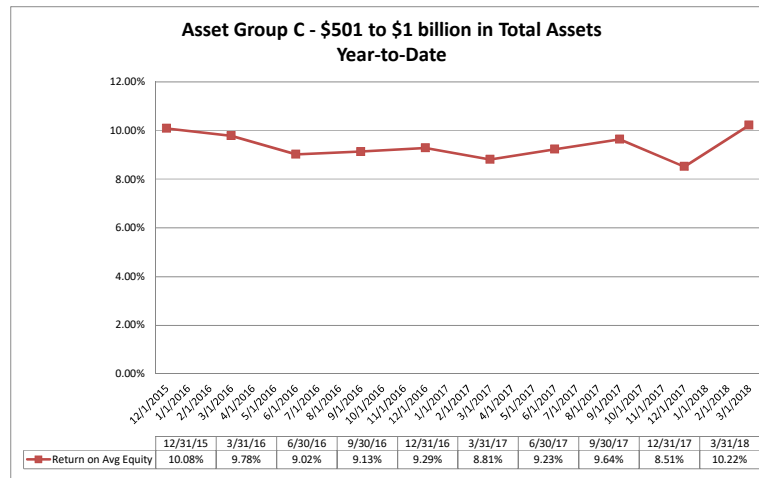
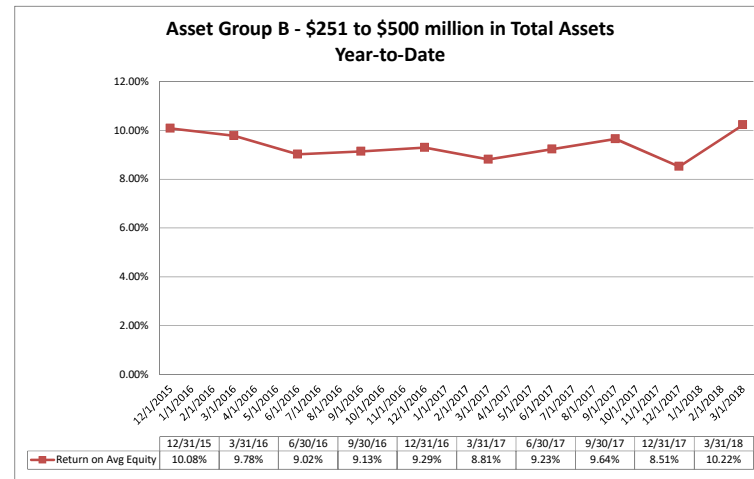
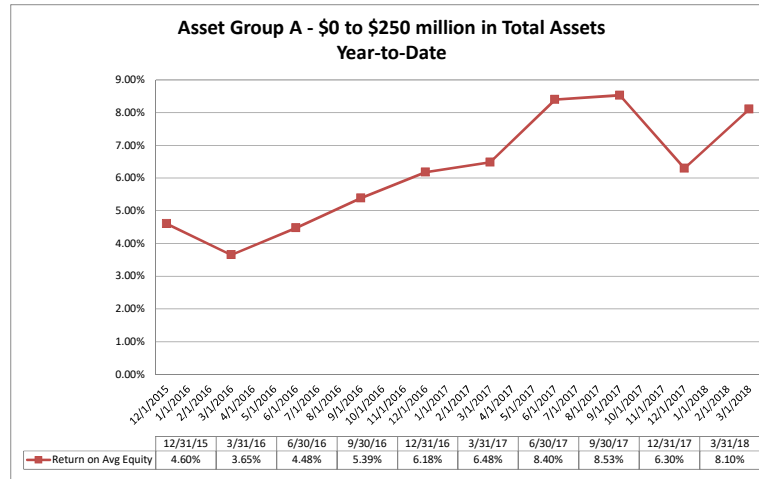
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2018

Run Date: May 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	California Pacific Bank	\$72,924	\$495	2.54%	6.52%	37.71%	\$81	\$495	2.54%	6.52%	37.71%	\$81
	Gateway Bank, F.S.B.	\$112,450	\$186	0.65%	10.47%	84.82%	\$84	\$186	0.65%	10.47%	84.82%	\$84
	Bank of Feather River	\$115,880	\$368	1.24%	12.22%	64.32%	\$112	\$368	1.24%	12.22%	64.32%	\$112
	Golden Pacific Bank, National Association	\$126,859	\$235	0.74%	7.71%	83.80%	\$96	\$235	0.74%	7.71%	83.80%	\$96
	Beacon Business Bank, National Association	\$127,736	\$268	0.83%	6.18%	81.96%	\$127	\$268	0.83%	6.18%	81.96%	\$127
	Metropolitan Bank	\$167,950	\$658	1.58%	14.37%	55.95%	\$78	\$658	1.58%	14.37%	55.95%	\$78
	Monterey County Bank	\$169,843	\$85	0.19%	2.15%	94.91%	\$77	\$85	0.19%	2.15%	94.91%	\$77
	First Federal Savings and Loan Association of San Rafael	\$196,813	\$175	0.37%	1.77%	84.62%	\$105	\$175	0.37%	1.77%	84.62%	\$105
	Merchants National Bank of Sacramento	\$214,023	\$353	0.65%	6.94%	63.81%	\$120	\$353	0.65%	6.94%	63.81%	\$120
	Bank of Rio Vista	\$217,885	\$340	0.63%	5.09%	77.53%	\$87	\$340	0.63%	5.09%	77.53%	\$87
	Golden Valley Bank	\$227,343	\$554	0.98%	9.84%	65.65%	\$83	\$554	0.98%	9.84%	65.65%	\$83
	Northern California National Bank	\$233,685	\$530	0.89%	10.70%	48.99%	\$78	\$530	0.89%	10.70%	48.99%	\$78
	Cornerstone Community Bank	\$240,678	\$641	1.10%	11.37%	63.05%	\$95	\$641	1.10%	11.37%	63.05%	\$95
	Average of Asset Group A	\$171,082	\$376	0.95%	8.10%	69.78%	\$94	\$376	0.95%	8.10%	69.78%	\$94

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

Murphy Bank	\$257,353	\$1,452	2.27%	19.66%	49.01%	\$110	\$1,452	2.27%	19.66%	49.01%	\$110
Pacific Valley Bank	\$265,335	\$470	0.72%	6.12%	76.10%	\$122	\$470	0.72%	6.12%	76.10%	\$122
Summit Bank	\$268,381	\$685	1.02%	9.83%	68.51%	\$126	\$685	1.02%	9.83%	68.51%	\$126
Lighthouse Bank	\$268,978	\$1,038	1.57%	11.87%	51.38%	\$156	\$1,038	1.57%	11.87%	51.38%	\$156
Liberty Bank	\$274,506	\$446	0.65%	5.06%	76.50%	\$117	\$446	0.65%	5.06%	76.50%	\$117
Mission National Bank	\$276,468	\$580	0.82%	8.27%	69.92%	\$84	\$580	0.82%	8.27%	69.92%	\$84
Bank of San Francisco	\$296,001	\$571	0.81%	9.37%	65.02%	\$135	\$571	0.81%	9.37%	65.02%	\$135
Community Business Bank	\$321,358	\$1,037	1.23%	12.49%	53.74%	\$115	\$1,037	1.23%	12.49%	53.74%	\$115
Community Bank of the Bay	\$332,449	\$529	0.67%	5.58%	75.43%	\$122	\$529	0.67%	5.58%	75.43%	\$122
Redwood Capital Bank	\$341,485	\$985	1.16%	13.55%	61.65%	\$84	\$985	1.16%	13.55%	61.65%	\$84
River Valley Community Bank	\$346,045	\$870	1.01%	12.41%	52.13%	\$90	\$870	1.01%	12.41%	52.13%	\$90
Pinnacle Bank	\$353,148	\$1,111	1.28%	12.71%	64.74%	\$170	\$1,111	1.28%	12.71%	64.74%	\$170
Fresno First Bank	\$409,792	\$1,470	1.44%	16.87%	55.80%	\$156	\$1,470	1.44%	16.87%	55.80%	\$156
AltaPacific Bank	\$416,080	\$1,141	1.10%	7.52%	71.22%	\$150	\$1,141	1.10%	7.52%	71.22%	\$150
Average of Asset Group B	\$316,241	\$885	1.13%	10.81%	63.65%	\$124	\$885	1.13%	10.81%	63.65%	\$124

Source: SNL Financial

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Performance Analysis

March 31, 2018

Run Date: May 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	Suncrest Bank	\$545,870	\$1,456	1.09%	9.51%	58.61%	\$107	\$1,456	1.09%	9.51%	58.61%	\$107
	Summit State Bank	\$576,983	\$1,740	1.20%	11.66%	57.25%	\$109	\$1,740	1.20%	11.66%	57.25%	\$109
	1st Capital Bank	\$596,795	\$1,239	0.85%	9.45%	69.17%	\$120	\$1,239	0.85%	9.45%	69.17%	\$120
	BAC Community Bank	\$625,570	\$1,521	0.96%	10.70%	70.40%	\$88	\$1,521	0.96%	10.70%	70.40%	\$88
	Santa Cruz County Bank	\$645,433	\$2,531	1.60%	17.28%	50.55%	\$103	\$2,531	1.60%	17.28%	50.55%	\$103
	Scott Valley Bank	\$682,579	\$1,762	1.02%	10.34%	66.05%	\$110	\$1,762	1.02%	10.34%	66.05%	\$110
	American River Bank	\$694,789	\$1,473	0.86%	7.98%	61.70%	\$99	\$1,473	0.86%	7.98%	61.70%	\$99
	Plumas Bank	\$736,088	\$3,387	1.84%	20.59%	53.65%	\$87	\$3,387	1.84%	20.59%	53.65%	\$87
	Pacific Coast Bankers' Bank	\$786,552	\$1,473	0.72%	8.73%	77.51%	\$196	\$1,473	0.72%	8.73%	77.51%	\$196
	Bank of the Orient	\$787,378	\$1,463	0.78%	7.19%	71.73%	\$99	\$1,463	0.78%	7.19%	71.73%	\$99
	Premier Valley Bank	\$805,014	\$2,373	1.12%	6.86%	56.52%	\$96	\$2,373	1.12%	6.86%	56.52%	\$96
	Avidbank	\$820,661	\$2,255	1.12%	10.66%	65.63%	\$177	\$2,255	1.12%	10.66%	65.63%	\$177
	Presidio Bank	\$849,928	\$2,225	1.12%	11.71%	61.97%	\$208	\$2,225	1.12%	11.71%	61.97%	\$208
	United Security Bank	\$855,352	\$3,619	1.77%	13.10%	49.10%	\$89	\$3,619	1.77%	13.10%	49.10%	\$89
	California Bank of Commerce	\$908,906	\$2,265	1.03%	9.37%	63.98%	\$152	\$2,265	1.03%	9.37%	63.98%	\$152
	Beneficial State Bank	\$957,668	(\$389)	(0.16%)	(1.66%)	87.56%	\$98	(\$389)	(0.16%)	(1.66%)	87.56%	\$98
	Average of Asset Group C	\$742,223	\$1,900	1.06%	10.22%	63.84%	\$121	\$1,900	1.06%	10.22%	63.84%	\$121

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

Oak Valley Community Bank	\$1,052,560	\$2,893	1.10%	12.75%	62.21%	\$93	\$2,893	1.10%	12.75%	62.21%	\$93
Savings Bank of Mendocino County	\$1,128,763	\$3,471	1.24%	8.39%	54.43%	\$72	\$3,471	1.24%	8.39%	54.43%	\$72
Five Star Bank	\$1,135,327	\$6,127	2.34%	24.16%	36.92%	\$108	\$6,127	2.34%	24.16%	36.92%	\$108
First Northern Bank of Dixon	\$1,204,254	\$2,770	0.92%	11.34%	64.41%	\$113	\$2,770	0.92%	11.34%	64.41%	\$113
United Business Bank	\$1,241,292	\$4,219	1.36%	12.88%	54.47%	\$120	\$4,219	1.36%	12.88%	54.47%	\$120
Redding Bank of Commerce	\$1,245,130	\$3,820	1.22%	11.70%	60.88%	\$102	\$3,820	1.22%	11.70%	60.88%	\$102
First National Bank of Northern California	\$1,259,699	\$4,328	1.36%	14.24%	51.88%	\$99	\$4,328	1.36%	14.24%	51.88%	\$99
Poppy Bank	\$1,606,988	\$9,584	2.39%	20.30%	33.49%	\$103	\$9,584	2.39%	20.30%	33.49%	\$103
Central Valley Community Bank	\$1,621,886	\$5,506	1.36%	10.48%	61.89%	\$79	\$5,506	1.36%	10.48%	61.89%	\$79
River City Bank	\$2,041,584	\$5,544	1.10%	11.85%	41.11%	\$116	\$5,544	1.10%	11.85%	41.11%	\$116
El Dorado Savings Bank, F.S.B.	\$2,210,298	\$4,753	0.87%	8.56%	56.72%	\$63	\$4,753	0.87%	8.56%	56.72%	\$63
Bank of the Sierra	\$2,373,378	\$7,149	1.22%	9.98%	63.48%	\$66	\$7,149	1.22%	9.98%	63.48%	\$66
Bank of Marin	\$2,509,762	\$6,689	1.09%	8.97%	63.64%	\$123	\$6,689	1.09%	8.97%	63.64%	\$123
Exchange Bank	\$2,674,381	\$11,100	1.70%	21.58%	50.19%	\$91	\$11,100	1.70%	21.58%	50.19%	\$91
Heritage Bank of Commerce	\$2,784,297	\$9,714	1.40%	13.55%	51.62%	\$140	\$9,714	1.40%	13.55%	51.62%	\$140
Bank of Stockton	\$2,947,828	(\$952)	(0.13%)	(0.85%)	51.17%	\$109	(\$952)	(0.13%)	(0.85%)	51.17%	\$109
Farmers & Merchants Bank of Central California	\$3,047,772	\$10,703	1.41%	14.23%	55.85%	\$172	\$10,703	1.41%	14.23%	55.85%	\$172
Fremont Bank	\$3,905,087	\$14,097	1.44%	18.49%	69.90%	\$106	\$14,097	1.44%	18.49%	69.90%	\$106
Tri Counties Bank	\$4,778,200	\$14,769	1.25%	10.60%	64.45%	\$89	\$14,769	1.25%	10.60%	64.45%	\$89
WestAmerica Bank	\$5,506,662	\$17,541	1.27%	14.09%	50.71%	\$61	\$17,541	1.27%	14.09%	50.71%	\$61
Mechanics Bank	\$5,676,392	\$11,721	0.82%	5.80%	63.72%	\$110	\$11,721	0.82%	5.80%	63.72%	\$110
Luther Burbank Savings	\$6,031,283	\$12,874	0.88%	7.49%	43.63%	\$144	\$12,874	0.88%	7.49%	43.63%	\$144
Average of Asset Group D	\$2,635,583	\$7,655	1.26%	12.30%	54.85%	\$104	\$7,655	1.26%	12.30%	54.85%	\$104

Source: SNL Financial

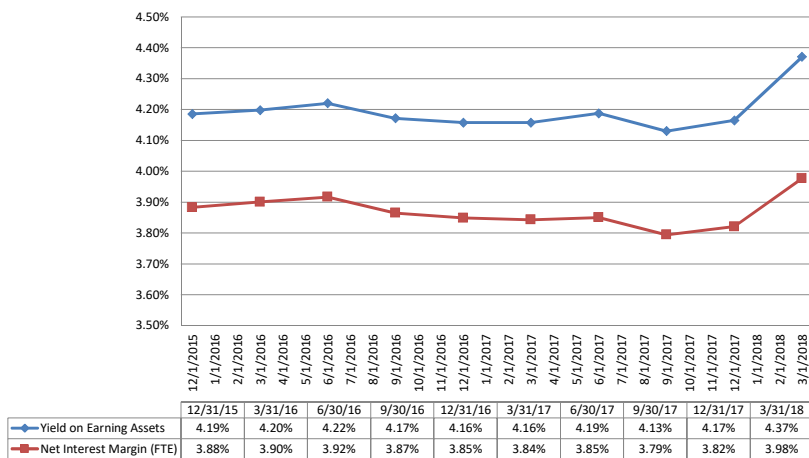
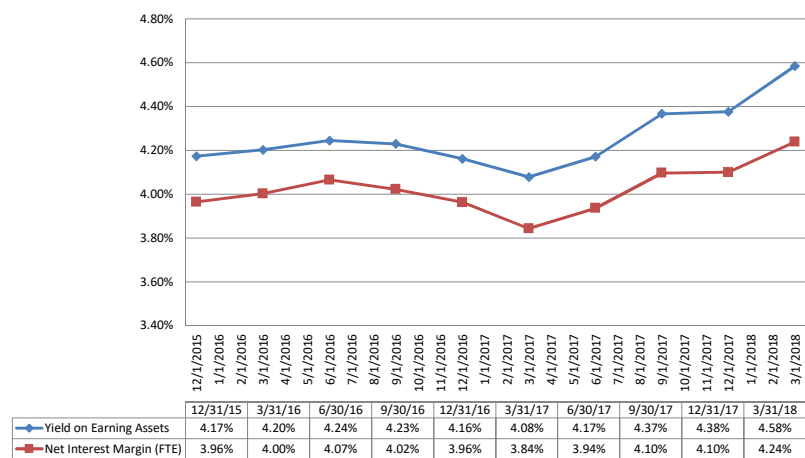
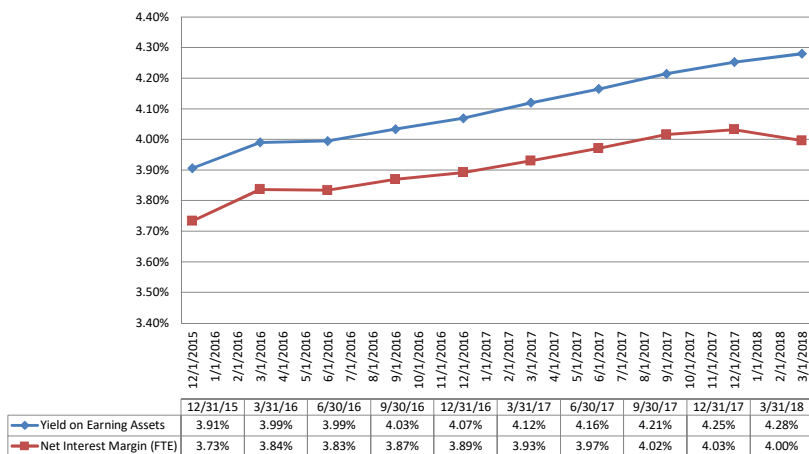
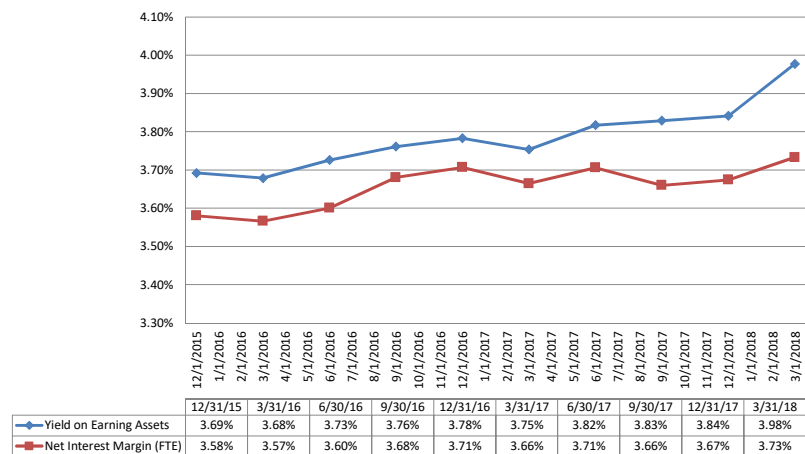
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Balance Sheet & Net Interest Margin

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

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

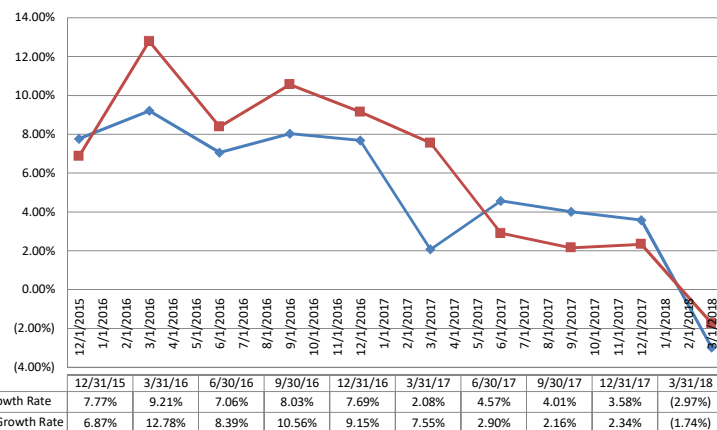
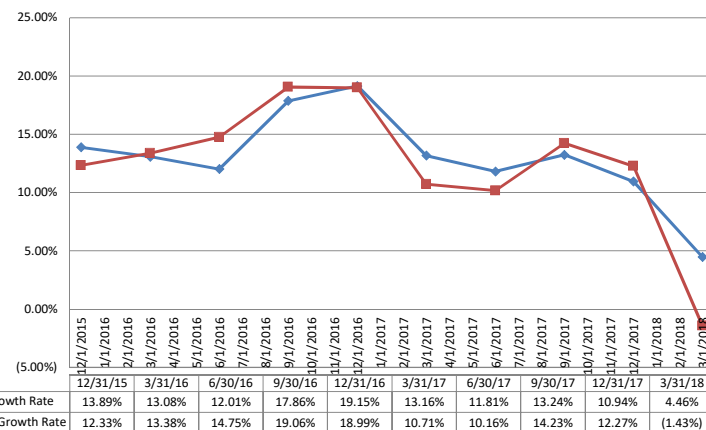
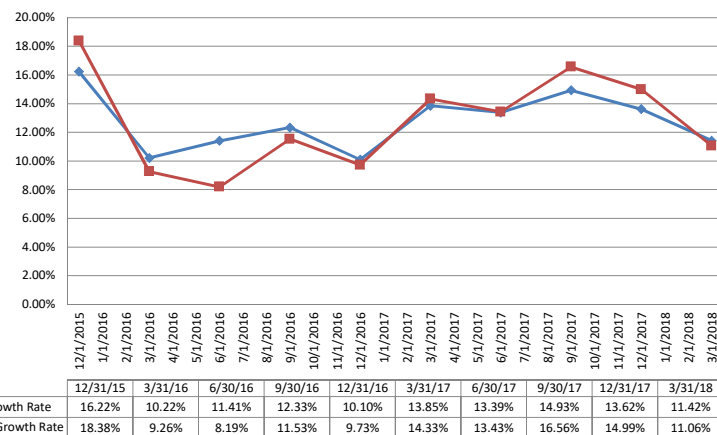
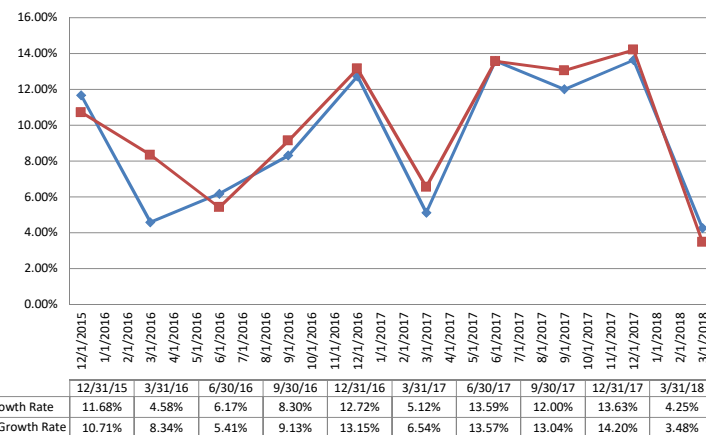
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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 21, 2018

Region	Institution Name	As of Date						Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets													
	California Pacific Bank	\$72,924	\$54,537	\$41,392	131.76%	37.63%	\$7,292	5.46%	0.47%	0.23%	5.32%	(25.72%)	(48.92%)
	Gateway Bank, F.S.B.	\$112,450	\$73,240	\$104,529	70.07%	22.74%	\$6,247	4.04%	0.62%	0.61%	3.44%	(24.45%)	(22.74%)
	Bank of Feather River	\$115,880	\$94,306	\$96,735	97.49%	18.54%	\$5,518	5.31%	0.81%	0.70%	4.71%	(20.49%)	(7.39%)
	Golden Pacific Bank, National Association	\$126,859	\$97,208	\$114,278	85.06%	18.80%	\$3,338	4.80%	0.39%	0.22%	4.59%	7.28%	8.90%
	Beacon Business Bank, National Association	\$127,736	\$103,672	\$109,188	94.95%	20.16%	\$4,405	4.79%	0.61%	0.39%	4.50%	(14.51%)	(17.00%)
	Metropolitan Bank	\$167,950	\$128,143	\$142,579	89.88%	18.75%	\$4,096	5.71%	1.04%	0.91%	4.90%	6.48%	13.04%
	Monterey County Bank	\$169,843	\$87,538	\$146,347	59.82%	23.87%	\$3,860	4.63%	0.65%	0.51%	4.11%	(13.24%)	(0.26%)
	First Federal Savings and Loan Association of San Rafael	\$196,813	\$186,138	\$148,470	125.37%	5.47%	\$5,623	4.27%	0.70%	0.71%	3.70%	6.37%	10.91%
	Merchants National Bank of Sacramento	\$214,023	\$87,280	\$184,772	47.24%	55.43%	\$11,890	2.77%	0.44%	0.33%	2.53%	(4.75%)	(11.24%)
	Bank of Rio Vista	\$217,885	\$81,539	\$190,966	42.70%	44.56%	\$6,225	3.28%	0.20%	0.15%	3.14%	(1.38%)	1.34%
	Golden Valley Bank	\$227,343	\$148,846	\$197,397	75.40%	35.29%	\$5,413	4.03%	0.27%	0.19%	3.92%	4.06%	5.70%
	Northern California National Bank	\$233,685	\$90,278	\$213,321	42.32%	55.24%	\$9,737	2.83%	0.34%	0.26%	2.63%	21.34%	22.75%
	Cornerstone Community Bank	\$240,678	\$190,732	\$207,910	91.74%	16.71%	\$6,505	4.90%	0.88%	0.71%	4.21%	20.34%	22.34%
	Average of Asset Group A	\$171,082	\$109,497	\$145,991	81.06%	28.71%	\$6,165	4.37%	0.57%	0.46%	3.98%	(2.97%)	(1.74%)
Asset Group B - \$251 to \$500 million in total assets													
	Murphy Bank	\$257,353	\$224,962	\$222,233	101.23%	13.16%	\$8,302	5.88%	1.15%	1.14%	4.82%	5.10%	3.07%
	Pacific Valley Bank	\$265,335	\$211,281	\$212,982	99.20%	20.64%	\$5,768	4.52%	0.42%	0.24%	4.28%	(12.06%)	(47.37%)
	Summit Bank	\$268,381	\$158,134	\$235,402	67.18%	41.67%	\$7,254	4.55%	0.30%	0.16%	4.40%	8.68%	8.79%
	Lighthouse Bank	\$268,978	\$226,604	\$232,708	97.38%	9.44%	\$8,677	5.66%	0.36%	0.26%	5.44%	12.13%	11.71%
	Liberty Bank	\$274,506	\$191,783	\$234,590	81.75%	31.14%	\$5,602	4.15%	0.31%	0.23%	3.97%	(6.94%)	(14.42%)
	Mission National Bank	\$276,468	\$225,278	\$233,077	96.65%	18.07%	\$6,144	4.19%	1.00%	0.73%	3.51%	(12.21%)	(11.29%)
	Bank of San Francisco	\$296,001	\$248,216	\$270,127	91.89%	17.58%	\$7,590	4.45%	0.48%	0.28%	4.19%	8.43%	8.06%
	Community Business Bank	\$321,358	\$242,408	\$249,716	97.07%	25.03%	\$9,452	4.58%	0.93%	0.61%	4.07%	(18.17%)	(48.61%)
	Community Bank of the Bay	\$332,449	\$260,169	\$283,373	91.81%	21.07%	\$7,388	4.33%	0.69%	0.44%	3.93%	49.72%	40.70%
	Redwood Capital Bank	\$341,485	\$259,548	\$310,677	83.54%	13.82%	\$5,097	4.17%	0.24%	0.17%	4.02%	(1.19%)	(1.37%)
	River Valley Community Bank	\$346,045	\$138,098	\$265,690	51.98%	39.68%	\$10,178	3.28%	0.63%	0.41%	2.89%	14.35%	16.53%
	Pinnacle Bank	\$353,148	\$273,583	\$313,601	87.24%	19.11%	\$6,924	4.95%	0.23%	0.11%	4.85%	12.47%	11.75%
	Fresno First Bank	\$409,792	\$270,149	\$372,823	72.46%	31.13%	\$9,995	4.34%	0.34%	0.15%	4.22%	2.37%	1.43%
	AltaPacific Bank	\$416,080	\$310,578	\$336,047	92.42%	15.19%	\$6,935	5.11%	0.60%	0.39%	4.75%	(0.20%)	0.98%
	Average of Asset Group B	\$316,241	\$231,485	\$269,503	86.56%	22.62%	\$7,522	4.58%	0.55%	0.38%	4.24%	4.46%	(1.43%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 21, 2018

Region	Institution Name	As of Date						Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets													
	Suncrest Bank	\$545,870	\$362,834	\$483,423	75.06%	32.99%	\$7,688	4.57%	0.35%	0.22%	4.36%	12.82%	14.15%
	Summit State Bank	\$576,983	\$462,846	\$503,858	91.86%	10.04%	\$7,592	4.27%	0.80%	0.56%	3.75%	(22.19%)	(22.23%)
	1st Capital Bank	\$596,795	\$453,498	\$542,065	83.66%	19.42%	\$7,190	3.73%	0.22%	0.12%	3.64%	11.42%	12.16%
	BAC Community Bank	\$625,570	\$403,341	\$564,216	71.49%	29.52%	\$5,792	3.64%	0.23%	0.14%	3.57%	1.21%	1.76%
	Santa Cruz County Bank	\$645,433	\$471,719	\$576,321	81.85%	20.12%	\$7,334	4.58%	0.35%	0.20%	4.42%	9.82%	9.71%
	Scott Valley Bank	\$682,579	\$437,332	\$603,223	72.50%	29.65%	\$6,262	4.05%	0.14%	0.08%	4.01%	(5.37%)	(5.46%)
	American River Bank	\$694,789	\$303,554	\$600,535	50.55%	46.03%	\$7,807	3.24%	0.35%	0.22%	3.07%	23.60%	30.73%
	Plumas Bank	\$736,088	\$491,793	\$653,129	75.30%	20.41%	\$5,147	4.60%	0.16%	0.09%	4.55%	(4.67%)	(5.98%)
	Pacific Coast Bankers' Bank	\$786,552	\$329,453	\$581,356	56.67%	30.84%	\$8,193	3.13%	1.67%	0.72%	2.43%	(18.00%)	(44.78%)
	Bank of the Orient	\$787,378	\$659,998	\$661,757	99.73%	15.75%	\$5,876	4.65%	0.83%	0.71%	4.00%	27.66%	18.96%
	Premier Valley Bank	\$805,014	\$491,456	\$660,070	74.46%	32.82%	\$8,846	4.59%	0.39%	0.23%	4.41%	(51.92%)	(25.57%)
	Avidbank	\$820,661	\$662,005	\$681,901	97.08%	18.36%	\$9,326	4.92%	0.68%	0.40%	4.56%	20.16%	11.98%
	Presidio Bank	\$849,928	\$649,994	\$758,185	85.73%	22.69%	\$13,491	4.47%	0.46%	0.26%	4.21%	28.25%	30.69%
	United Security Bank	\$855,352	\$596,851	\$736,544	81.03%	23.19%	\$6,480	4.73%	0.38%	0.21%	4.52%	24.90%	27.33%
	California Bank of Commerce	\$908,906	\$742,373	\$799,211	92.89%	15.64%	\$8,911	4.55%	0.80%	0.48%	4.10%	20.02%	20.31%
	Beneficial State Bank	\$957,668	\$718,159	\$788,986	91.02%	23.05%	\$4,237	4.78%	0.68%	0.54%	4.33%	104.99%	103.15%
	Average of Asset Group C	\$742,223	\$514,825	\$637,174	80.06%	24.41%	\$7,511	4.28%	0.53%	0.32%	4.00%	11.42%	11.06%
Asset Group D - \$1 billion to \$10 billion in total assets													
	Oak Valley Community Bank	\$1,052,560	\$647,067	\$955,498	67.72%	26.55%	\$6,265	3.82%	0.19%	0.12%	3.78%	6.92%	6.96%
	Savings Bank of Mendocino County	\$1,128,763	\$500,554	\$960,614	52.11%	51.16%	\$5,453	3.59%	0.18%	0.13%	3.50%	4.56%	6.60%
	Five Star Bank	\$1,135,327	\$817,517	\$1,030,737	79.31%	25.57%	\$12,615	4.77%	0.61%	0.42%	4.34%	66.83%	75.15%
	First Northern Bank of Dixon	\$1,204,254	\$732,704	\$1,095,650	66.87%	36.95%	\$6,440	3.73%	0.15%	0.10%	3.65%	(4.40%)	(4.30%)
	United Business Bank	\$1,241,292	\$890,829	\$1,099,269	81.04%	26.11%	\$7,615	4.69%	0.51%	0.36%	4.35%	(1.29%)	(2.07%)
	Redding Bank of Commerce	\$1,245,130	\$902,134	\$1,072,584	84.11%	20.45%	\$6,519	4.25%	0.42%	0.30%	4.02%	(7.72%)	(19.22%)
	First National Bank of Northern California	\$1,259,699	\$841,234	\$1,020,399	82.44%	21.22%	\$7,543	4.13%	0.54%	0.39%	3.84%	(1.83%)	(12.10%)
	Poppy Bank	\$1,606,988	\$1,329,812	\$1,406,688	94.53%	18.80%	\$13,281	4.82%	1.11%	0.98%	3.94%	(1.26%)	(2.45%)
	Central Valley Community Bank	\$1,621,886	\$917,489	\$1,393,555	65.84%	34.81%	\$4,990	4.26%	0.13%	0.07%	4.26%	(9.36%)	(9.92%)
	River City Bank	\$2,041,584	\$1,486,442	\$1,531,293	97.07%	9.77%	\$15,350	3.28%	0.80%	0.64%	2.70%	0.74%	(0.20%)
	El Dorado Savings Bank, F.S.B.	\$2,210,298	\$561,920	\$1,973,590	28.47%	79.56%	\$7,648	2.49%	0.13%	0.13%	2.38%	6.94%	6.54%
	Bank of the Sierra	\$2,373,378	\$1,595,169	\$2,039,047	78.23%	21.00%	\$4,300	4.40%	0.38%	0.26%	4.20%	5.67%	9.18%
	Bank of Marin	\$2,509,762	\$1,671,740	\$2,193,903	76.20%	28.32%	\$8,714	3.90%	0.16%	0.08%	3.85%	6.77%	7.79%
	Exchange Bank	\$2,674,381	\$1,516,570	\$2,427,903	62.46%	35.69%	\$6,805	3.62%	0.10%	0.06%	3.60%	14.15%	14.38%
	Heritage Bank of Commerce	\$2,784,297	\$1,594,060	\$2,444,934	65.20%	40.16%	\$10,274	4.28%	0.26%	0.15%	4.16%	(8.20%)	(9.74%)
	Bank of Stockton	\$2,947,828	\$1,735,022	\$2,381,357	72.86%	21.13%	\$7,798	4.16%	0.12%	0.08%	4.10%	(5.66%)	(5.69%)
	Farmers & Merchants Bank of Central California	\$3,047,772	\$2,235,082	\$2,702,067	82.72%	15.90%	\$9,208	4.27%	0.36%	0.21%	4.09%	(2.10%)	(3.27%)
	Fremont Bank	\$3,905,087	\$3,075,467	\$3,504,781	87.75%	14.67%	\$4,863	4.02%	0.30%	0.18%	3.87%	(7.17%)	2.62%
	Tri Counties Bank	\$4,778,200	\$3,071,883	\$4,087,920	75.15%	23.68%	\$4,740	4.29%	0.21%	0.14%	4.19%	1.56%	7.46%
	WestAmerica Bank	\$5,506,662	\$1,228,584	\$4,870,779	25.22%	66.38%	\$7,255	2.78%	0.07%	0.04%	2.85%	2.61%	3.33%
	Mechanics Bank	\$5,676,392	\$4,355,517	\$4,074,427	106.90%	3.96%	\$5,882	4.51%	0.60%	0.37%	4.17%	2.75%	(10.02%)
	Luther Burbank Savings	\$6,031,283	\$5,326,699	\$4,144,557	128.52%	11.71%	\$22,589	3.44%	1.32%	1.30%	2.29%	23.05%	15.48%
	Average of Asset Group D	\$2,635,583	\$1,683,341	\$2,200,525	75.49%	28.80%	\$8,461	3.98%	0.39%	0.30%	3.73%	4.25%	3.48%

Source: SNL Financial

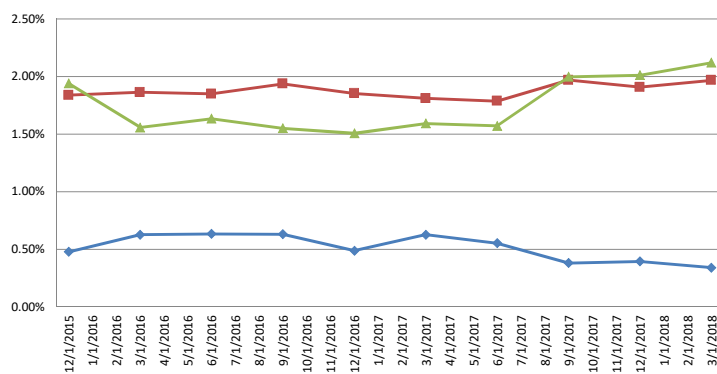
Note: Report includes only bank-level data.

NA = data was not available.

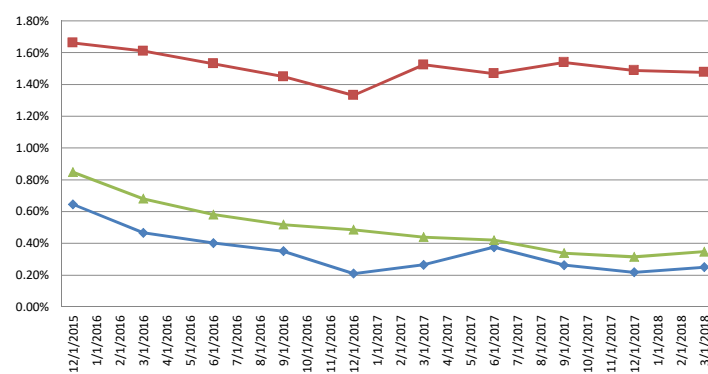
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

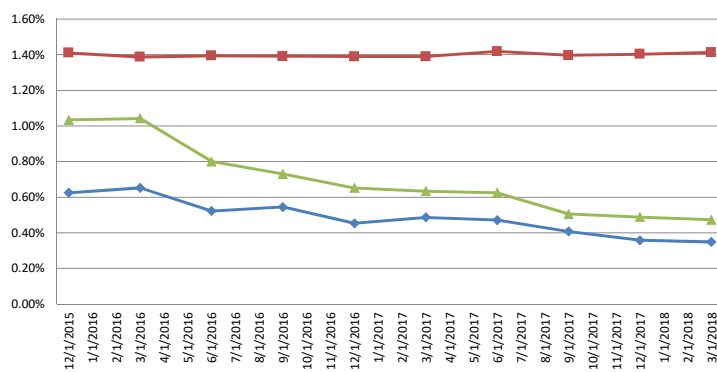
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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

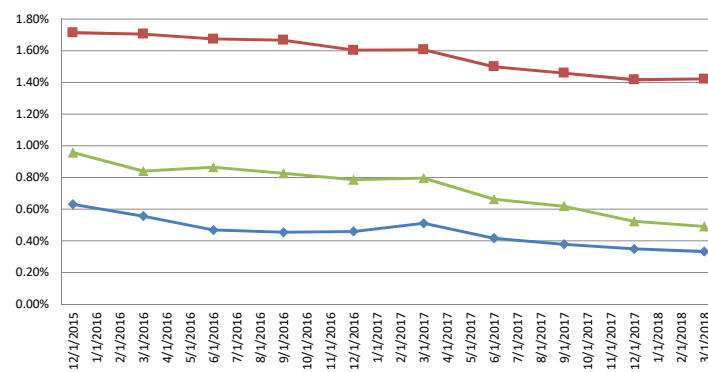
	12/31/15	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18
Nonaccruals/Loans	0.48%	0.63%	0.63%	0.63%	0.49%	0.63%	0.55%	0.38%	0.40%	0.34%
Reserves/Loans	1.84%	1.86%	1.85%	1.94%	1.85%	1.81%	1.79%	1.97%	1.91%	1.97%
NPAs/Total Assets	1.94%	1.56%	1.63%	1.55%	1.51%	1.59%	1.57%	2.00%	2.01%	2.12%

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

	12/31/15	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18
Nonaccruals/Loans	0.64%	0.47%	0.40%	0.35%	0.21%	0.27%	0.38%	0.26%	0.22%	0.25%
Reserves/Loans	1.66%	1.61%	1.53%	1.45%	1.33%	1.52%	1.47%	1.54%	1.49%	1.48%
NPAs/Total Assets	0.85%	0.68%	0.58%	0.52%	0.49%	0.44%	0.42%	0.34%	0.31%	0.35%

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

	12/31/15	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18
Nonaccruals/Loans	0.62%	0.65%	0.52%	0.55%	0.45%	0.49%	0.47%	0.41%	0.36%	0.35%
Reserves/Loans	1.41%	1.39%	1.39%	1.39%	1.39%	1.39%	1.42%	1.40%	1.40%	1.41%
NPAs/Total Assets	1.03%	1.04%	0.80%	0.73%	0.65%	0.63%	0.63%	0.51%	0.49%	0.47%

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

	12/31/15	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18
Nonaccruals/Loans	0.63%	0.56%	0.47%	0.45%	0.46%	0.51%	0.42%	0.38%	0.35%	0.33%
Reserves/Loans	1.71%	1.71%	1.67%	1.67%	1.60%	1.61%	1.50%	1.46%	1.42%	1.42%
NPAs/Total Assets	0.96%	0.84%	0.86%	0.83%	0.78%	0.80%	0.66%	0.62%	0.52%	0.49%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
March 31, 2018
Run Date: May 21, 2018

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

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

California Pacific Bank	\$72,924	\$0	0.00%	7.31%	NA	11.78%	5.59%
Gateway Bank, F.S.B.	\$112,450	\$1,759	2.40%	2.28%	23.63%	86.71%	6.74%
Bank of Feather River	\$115,880	\$195	0.21%	1.35%	652.82%	1.44%	0.17%
Golden Pacific Bank, National Association	\$126,859	\$1,037	1.07%	1.29%	74.63%	13.69%	1.32%
Beacon Business Bank, National Association	\$127,736	\$557	0.54%	2.62%	317.27%	5.49%	0.67%
Metropolitan Bank	\$167,950	\$0	0.00%	1.83%	147.68%	9.32%	0.95%
Monterey County Bank	\$169,843	\$125	0.14%	1.38%	968.00%	121.67%	11.81%
First Federal Savings and Loan Association of San Rafael	\$196,813	\$0	0.00%	0.51%	NA	0.00%	0.00%
Merchants National Bank of Sacramento	\$214,023	\$0	0.00%	1.43%	388.51%	1.52%	0.15%
Bank of Rio Vista	\$217,885	\$0	0.00%	1.81%	NM	0.04%	0.01%
Golden Valley Bank	\$227,343	\$107	0.07%	1.29%	NM	0.44%	0.05%
Northern California National Bank	\$233,685	\$0	0.00%	1.47%	NA	0.40%	0.04%
Cornerstone Community Bank	\$240,678	\$0	0.00%	1.00%	NM	0.61%	0.06%
Average of Asset Group A	\$171,082	\$291	0.34%	1.97%	367.51%	19.47%	2.12%

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

Murphy Bank	\$257,353	\$457	0.20%	1.00%	307.10%	4.46%	0.28%
Pacific Valley Bank	\$265,335	\$567	0.27%	2.04%	592.43%	3.86%	0.51%
Summit Bank	\$268,381	\$0	0.00%	2.11%	NM	0.73%	0.09%
Lighthouse Bank	\$268,978	\$0	0.00%	2.17%	NA	0.00%	0.00%
Liberty Bank	\$274,506	\$0	0.00%	1.50%	86.49%	8.71%	1.21%
Mission National Bank	\$276,468	\$0	0.00%	1.38%	380.84%	4.21%	0.48%
Bank of San Francisco	\$296,001	\$0	0.00%	1.38%	NM	0.06%	0.01%
Community Business Bank	\$321,358	\$2,026	0.84%	1.04%	124.88%	5.64%	0.63%
Community Bank of the Bay	\$332,449	\$1,652	0.63%	1.35%	197.13%	4.30%	0.53%
Redwood Capital Bank	\$341,485	\$457	0.18%	1.41%	733.27%	1.51%	0.15%
River Valley Community Bank	\$346,045	\$381	0.28%	1.45%	466.90%	1.42%	0.12%
Pinnacle Bank	\$353,148	\$39	0.01%	1.35%	NM	0.73%	0.08%
Fresno First Bank	\$409,792	\$2,927	1.08%	1.25%	114.93%	7.55%	0.71%
AltaPacific Bank	\$416,080	\$43	0.01%	1.23%	NM	0.47%	0.07%
Average of Asset Group B	\$316,241	\$611	0.25%	1.48%	333.77%	3.12%	0.35%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality
March 31, 2018
Run Date: May 21, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Suncrest Bank	\$545,870	\$702	0.19%	0.99%	512.68%	1.67%	0.19%
	Summit State Bank	\$576,983	\$2,679	0.58%	1.21%	208.66%	4.39%	0.46%
	1st Capital Bank	\$596,795	\$252	0.06%	1.41%	NM	0.76%	0.08%
	BAC Community Bank	\$625,570	\$3,199	0.79%	1.52%	191.78%	6.49%	0.65%
	Santa Cruz County Bank	\$645,433	\$0	0.00%	1.98%	NA	0.00%	0.00%
	Scott Valley Bank	\$682,579	\$620	0.14%	1.45%	NM	6.51%	0.70%
	American River Bank	\$694,789	\$1,855	0.61%	1.48%	52.08%	16.00%	1.38%
	Plumas Bank	\$736,088	\$941	0.19%	1.35%	354.50%	4.17%	0.40%
	Pacific Coast Bankers' Bank	\$786,552	\$545	0.17%	1.42%	860.37%	0.76%	0.07%
	Bank of the Orient	\$787,378	\$1,590	0.24%	1.78%	453.43%	2.76%	0.33%
	Premier Valley Bank	\$805,014	\$1,650	0.34%	0.53%	156.91%	2.56%	0.25%
	Avidbank	\$820,661	\$2,256	0.34%	1.25%	367.77%	2.40%	0.27%
	Presidio Bank	\$849,928	\$0	0.00%	1.13%	NA	0.00%	0.00%
	United Security Bank	\$855,352	\$5,341	0.89%	1.53%	93.96%	13.35%	1.81%
	California Bank of Commerce	\$908,906	\$2,632	0.35%	1.29%	238.15%	4.02%	0.44%
	Beneficial State Bank	\$957,668	\$4,980	0.69%	2.28%	309.96%	4.63%	0.55%
	Average of Asset Group C	\$742,223	\$1,828	0.35%	1.41%	316.69%	4.41%	0.47%

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

	Oak Valley Community Bank	\$1,052,560	\$1,310	0.20%	1.26%	623.28%	1.37%	0.12%
	Savings Bank of Mendocino County	\$1,128,763	\$2,945	0.59%	2.32%	190.66%	3.85%	0.60%
	Five Star Bank	\$1,135,327	\$2,940	0.36%	1.24%	280.44%	3.27%	0.32%
	First Northern Bank of Dixon	\$1,204,254	\$3,575	0.49%	1.60%	142.81%	7.46%	0.68%
	United Business Bank	\$1,241,292	\$229	0.03%	0.52%	450.98%	0.83%	0.08%
	Redding Bank of Commerce	\$1,245,130	\$4,216	0.47%	1.36%	107.27%	8.18%	0.93%
	First National Bank of Northern California	\$1,259,699	\$3,774	0.45%	1.21%	111.73%	8.58%	0.87%
	Poppy Bank	\$1,606,988	\$6,062	0.46%	1.35%	130.31%	9.59%	1.24%
	Central Valley Community Bank	\$1,621,886	\$4,058	0.44%	0.96%	114.65%	4.74%	0.47%
	River City Bank	\$2,041,584	\$97	0.01%	2.18%	NM	0.04%	0.00%
	El Dorado Savings Bank, F.S.B.	\$2,210,298	\$4,872	0.87%	0.86%	43.77%	4.86%	0.50%
	Bank of the Sierra	\$2,373,378	\$3,088	0.19%	0.56%	64.49%	7.31%	0.81%
	Bank of Marin	\$2,509,762	\$392	0.02%	0.94%	95.31%	5.99%	0.66%
	Exchange Bank	\$2,674,381	\$4,505	0.30%	2.63%	165.96%	9.72%	0.90%
	Heritage Bank of Commerce	\$2,764,297	\$3,637	0.23%	1.26%	519.31%	1.58%	0.14%
	Bank of Stockton	\$2,947,828	\$4,595	0.26%	3.17%	577.27%	2.18%	0.34%
	Farmers & Merchants Bank of Central California	\$3,047,772	\$81	0.00%	2.27%	801.09%	2.03%	0.24%
	Fremont Bank	\$3,905,087	\$10,935	0.36%	1.53%	198.79%	6.76%	0.61%
	Tri Counties Bank	\$4,778,200	\$24,381	0.79%	0.98%	92.87%	6.53%	0.71%
	WestAmerica Bank	\$5,506,662	\$6,140	0.50%	1.88%	199.34%	3.36%	0.24%
	Mechanics Bank	\$5,676,392	\$7,172	0.16%	0.59%	319.81%	1.62%	0.14%
	Luther Burbank Savings	\$6,031,283	\$6,848	0.13%	0.60%	273.64%	1.62%	0.19%
	Average of Asset Group D	\$2,635,583	\$4,811	0.33%	1.42%	262.08%	4.61%	0.49%

Source: SNL Financial

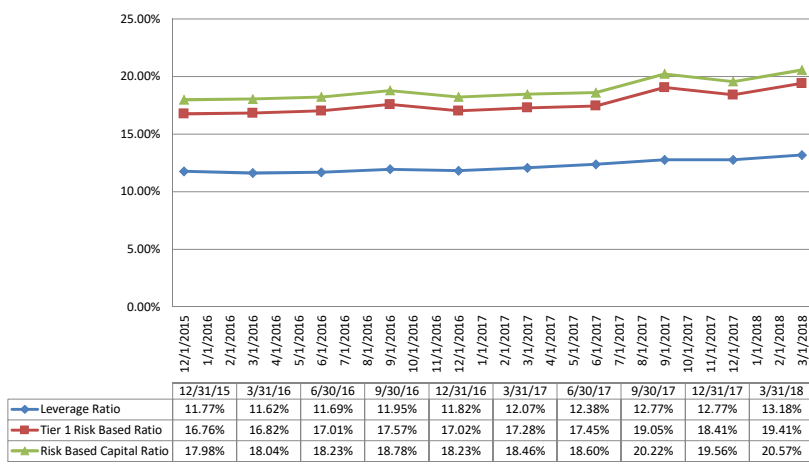
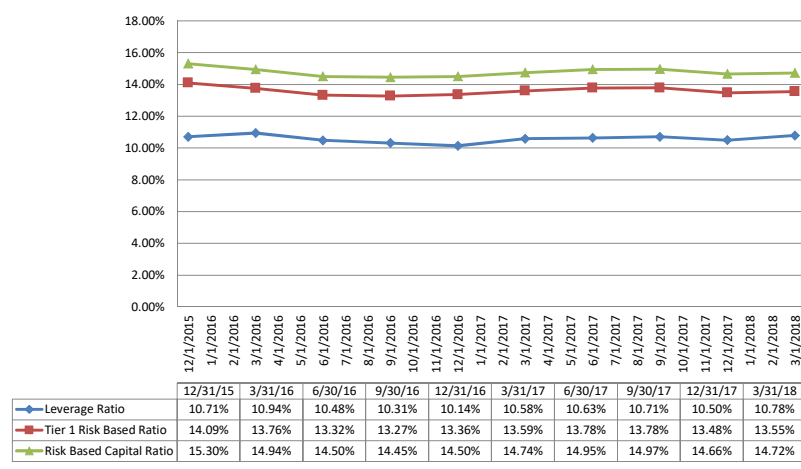
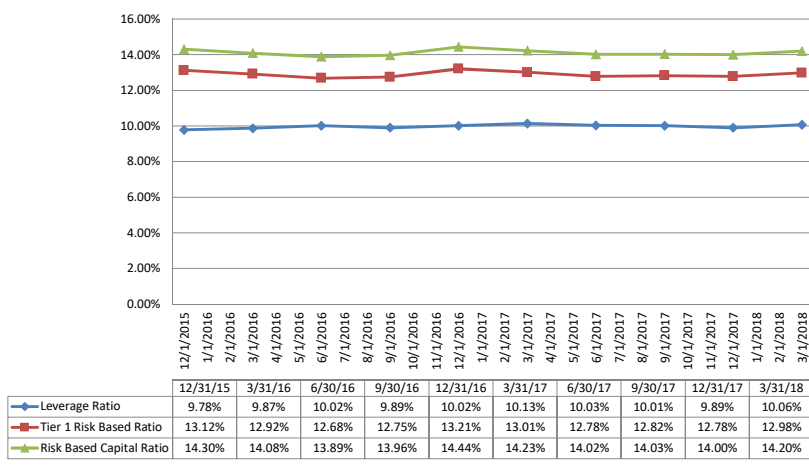
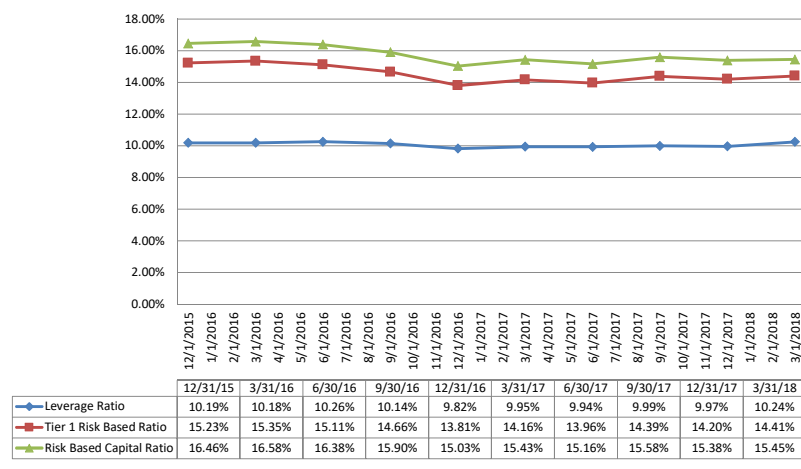
Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

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

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

Source: SNL Financial

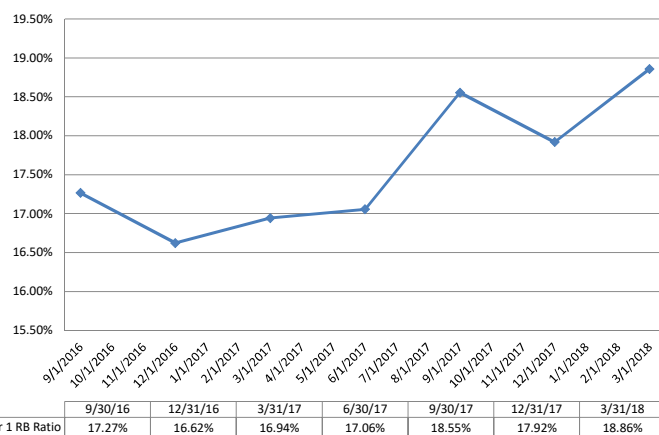
Note: Report includes only bank-level data.

NA = data was not available.

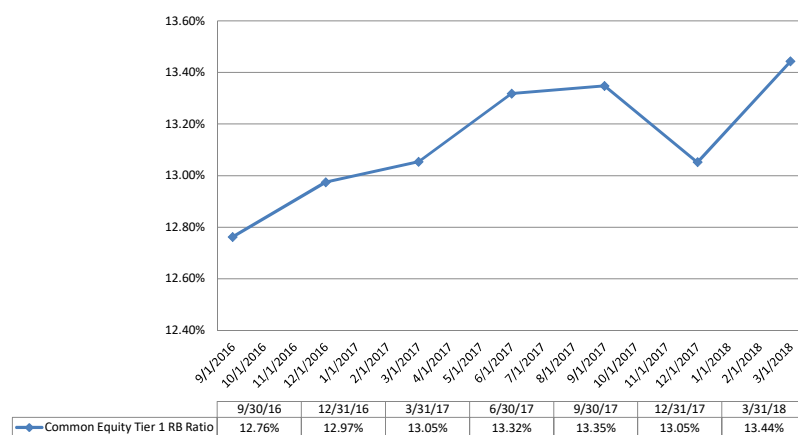
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

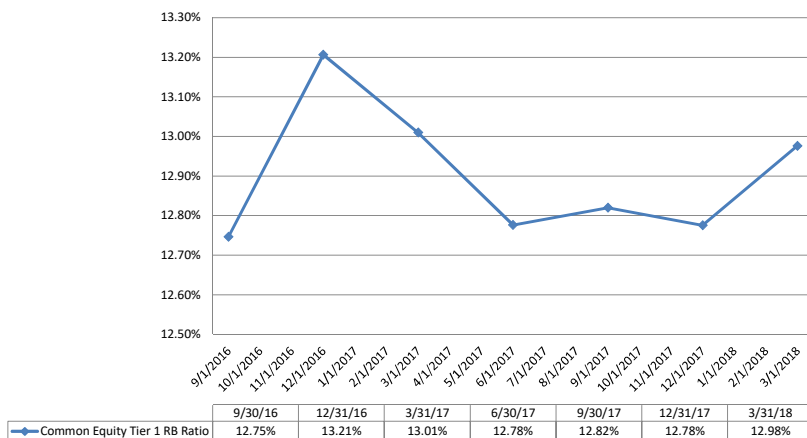
**Asset Group A - \$0 to \$250 million in Total Assets
As of Date**



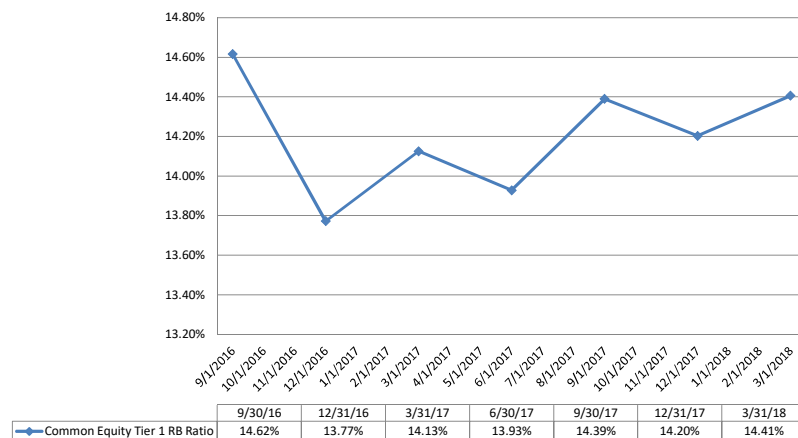
**Asset Group B - \$251 to \$500 million in Total Assets
As of Date**



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

March 31, 2018

Run Date: May 21, 2018

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets									
	California Pacific Bank	\$72,924	\$30,607	\$30,607	\$30,607	39.31%	48.95%	50.26%	48.95%
	Gateway Bank, F.S.B.	\$112,450	\$7,079	\$6,802	\$3,115	5.93%	13.35%	14.64%	6.11%
	Bank of Feather River	\$115,880	\$12,227	\$12,227	\$12,227	10.31%	12.00%	13.25%	12.00%
	Golden Pacific Bank, National Association	\$126,859	\$12,274	\$11,787	\$11,787	9.34%	14.03%	15.29%	14.03%
	Beacon Business Bank, National Association	\$127,736	\$17,402	\$16,202	\$16,202	12.55%	16.79%	18.06%	16.79%
	Metropolitan Bank	\$167,950	\$18,548	\$18,862	\$18,862	11.35%	17.37%	18.63%	17.37%
	Monterey County Bank	\$169,843	\$15,434	\$16,754	\$16,754	9.61%	12.63%	13.56%	12.63%
	First Federal Savings and Loan Association of San Rafael	\$196,813	\$39,676	\$39,676	\$39,676	20.70%	26.01%	26.63%	26.01%
	Merchants National Bank of Sacramento	\$214,023	\$19,932	\$22,595	\$22,595	10.46%	22.85%	24.10%	22.85%
	Bank of Rio Vista	\$217,885	\$26,112	\$28,184	\$28,184	13.06%	23.39%	24.64%	23.39%
	Golden Valley Bank	\$227,343	\$22,458	\$23,454	\$23,454	10.35%	13.12%	14.23%	13.12%
	Northern California National Bank	\$233,685	\$19,933	\$20,544	\$20,544	8.66%	20.91%	22.16%	20.91%
	Cornerstone Community Bank	\$240,678	\$22,823	\$22,805	\$22,805	9.76%	10.97%	11.93%	10.97%
	Average of Asset Group A	\$171,082	\$20,347	\$20,808	\$20,524	13.18%	19.41%	20.57%	18.86%
Asset Group B - \$251 to \$500 million in total assets									
	Murphy Bank	\$257,353	\$29,849	\$29,849	\$29,849	11.66%	14.14%	15.20%	14.14%
	Pacific Valley Bank	\$265,335	\$30,972	\$30,500	\$30,500	11.67%	14.21%	15.47%	14.21%
	Summit Bank	\$268,381	\$28,229	\$28,229	\$28,229	10.55%	14.90%	16.16%	14.90%
	Lighthouse Bank	\$268,978	\$35,580	\$35,637	\$35,637	13.47%	13.55%	14.81%	13.55%
	Liberty Bank	\$274,506	\$35,364	\$34,696	\$34,696	12.62%	12.90%	14.02%	12.90%
	Mission National Bank	\$276,468	\$28,339	\$28,339	\$28,339	9.98%	14.51%	15.76%	14.51%
	Bank of San Francisco	\$296,001	\$24,666	\$24,381	\$24,381	8.70%	11.22%	12.48%	11.22%
	Community Business Bank	\$321,358	\$33,383	\$34,756	\$34,756	10.28%	13.59%	14.60%	13.59%
	Community Bank of the Bay	\$332,449	\$38,177	\$38,015	\$33,955	12.06%	14.24%	15.49%	12.72%
	Redwood Capital Bank	\$341,485	\$29,312	\$29,636	\$29,636	8.76%	11.74%	13.00%	11.74%
	River Valley Community Bank	\$346,045	\$28,296	\$28,594	\$28,594	8.29%	11.90%	12.79%	11.90%
	Pinnacle Bank	\$353,148	\$35,713	\$35,682	\$35,682	10.29%	11.04%	12.20%	11.04%
	Fresno First Bank	\$409,792	\$35,426	\$35,780	\$35,780	8.77%	15.71%	16.96%	15.71%
	AltaPacific Bank	\$416,080	\$59,814	\$56,851	\$56,851	13.83%	16.07%	17.19%	16.07%
	Average of Asset Group B	\$316,241	\$33,794	\$33,639	\$33,349	10.78%	13.55%	14.72%	13.44%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

March 31, 2018

Run Date: May 21, 2018

		As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Region	Institution Name								
Asset Group C - \$501 million to \$1 billion in total assets									
	Suncrest Bank	\$545,870	\$61,684	\$58,203	\$58,203	11.01%	13.62%	14.47%	13.62%
	Summit State Bank	\$576,983	\$59,723	\$57,129	\$57,129	9.96%	11.32%	12.46%	11.32%
	1st Capital Bank	\$596,795	\$52,891	\$53,515	\$53,515	9.14%	12.89%	14.14%	12.89%
	BAC Community Bank	\$625,570	\$56,520	\$58,866	\$58,866	9.31%	12.89%	14.14%	12.89%
	Santa Cruz County Bank	\$645,433	\$59,916	\$60,114	\$60,114	9.47%	11.61%	12.87%	11.61%
	Scott Valley Bank	\$682,579	\$67,625	\$68,708	\$68,708	9.99%	12.40%	13.57%	12.40%
	American River Bank	\$694,789	\$71,690	\$57,598	\$57,598	8.61%	16.86%	17.94%	16.86%
	Plumas Bank	\$736,088	\$66,592	\$68,401	\$68,401	9.32%	12.46%	13.71%	12.46%
	Pacific Coast Bankers' Bank	\$786,552	\$67,042	\$71,186	\$71,186	8.72%	17.64%	18.81%	17.64%
	Bank of the Orient	\$787,378	\$82,484	\$79,545	\$79,545	10.69%	12.18%	13.43%	12.18%
	Premier Valley Bank	\$805,014	\$138,506	\$81,702	\$81,702	10.40%	13.65%	14.08%	13.65%
	Avidbank	\$820,661	\$85,531	\$86,997	\$86,997	10.82%	10.24%	11.26%	10.24%
	Presidio Bank	\$849,928	\$77,218	\$77,320	\$77,320	9.73%	9.48%	11.69%	9.48%
	United Security Bank	\$855,352	\$111,567	\$107,774	\$107,774	13.28%	16.63%	17.88%	16.63%
	California Bank of Commerce	\$908,906	\$98,469	\$89,659	\$89,659	10.27%	10.34%	12.04%	10.34%
	Beneficial State Bank	\$957,668	\$106,787	\$97,330	\$97,330	10.31%	13.41%	14.68%	13.41%
	Average of Asset Group C	\$742,223	\$79,015	\$73,378	\$73,378	10.06%	12.98%	14.20%	12.98%

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

Oak Valley Community Bank	\$1,052,560	\$91,193	\$87,007	\$87,007	8.32%	10.32%	11.34%	10.32%
Savings Bank of Mendocino County	\$1,128,763	\$164,067	\$171,468	\$171,468	15.29%	26.13%	27.39%	26.13%
Five Star Bank	\$1,135,327	\$101,180	\$102,715	\$102,715	9.80%	10.87%	11.95%	10.87%
First Northern Bank of Dixon	\$1,204,254	\$98,193	\$104,401	\$104,401	8.69%	12.43%	13.69%	12.43%
United Business Bank	\$1,241,292	\$133,028	\$115,943	\$115,943	9.49%	13.31%	13.88%	13.31%
Redding Bank of Commerce	\$1,245,130	\$130,524	\$131,293	\$131,293	10.51%	12.62%	13.87%	12.62%
First National Bank of Northern California	\$1,259,699	\$122,125	\$120,496	\$120,496	9.50%	12.07%	13.10%	12.07%
Poppy Bank	\$1,606,988	\$190,218	\$191,851	\$191,851	11.98%	15.06%	16.32%	15.06%
Central Valley Community Bank	\$1,621,886	\$209,556	\$154,886	\$154,886	9.89%	14.17%	15.01%	14.17%
River City Bank	\$2,041,584	\$189,337	\$191,753	\$191,753	9.47%	11.91%	13.17%	11.91%
El Dorado Savings Bank, F.S.B.	\$2,210,298	\$224,097	\$219,554	\$219,554	10.05%	33.19%	33.97%	33.19%
Bank of the Sierra	\$2,373,378	\$287,506	\$263,661	\$263,661	11.43%	14.67%	15.18%	14.67%
Bank of Marin	\$2,509,762	\$297,010	\$268,860	\$268,860	11.08%	13.86%	14.72%	13.86%
Exchange Bank	\$2,674,381	\$208,196	\$221,558	\$221,558	8.43%	12.20%	13.47%	12.20%
Heritage Bank of Commerce	\$2,784,297	\$286,956	\$248,872	\$248,872	9.15%	12.46%	13.50%	12.46%
Bank of Stockton	\$2,947,828	\$447,626	\$426,052	\$426,052	14.66%	12.98%	14.15%	12.98%
Farmers & Merchants Bank of Central California	\$3,047,772	\$304,221	\$307,447	\$307,447	10.15%	11.69%	12.95%	11.69%
Fremont Bank	\$3,905,087	\$304,003	\$301,070	\$301,070	7.70%	9.93%	11.19%	9.93%
Tri Counties Bank	\$4,778,200	\$557,380	\$503,057	\$503,057	10.78%	12.96%	13.83%	12.96%
WestAmerica Bank	\$5,506,662	\$494,986	\$402,731	\$402,731	7.48%	12.97%	13.98%	12.97%
Mechanics Bank	\$5,676,392	\$810,758	\$517,047	\$517,047	9.61%	11.69%	12.87%	11.69%
Luther Burbank Savings	\$6,031,283	\$692,901	\$696,502	\$696,502	11.90%	19.44%	20.38%	19.44%
Average of Asset Group D	\$2,635,583	\$288,412	\$261,283	\$261,283	10.24%	14.41%	15.45%	14.41%

Source: SNL Financial

Note: Report includes only bank-level data.

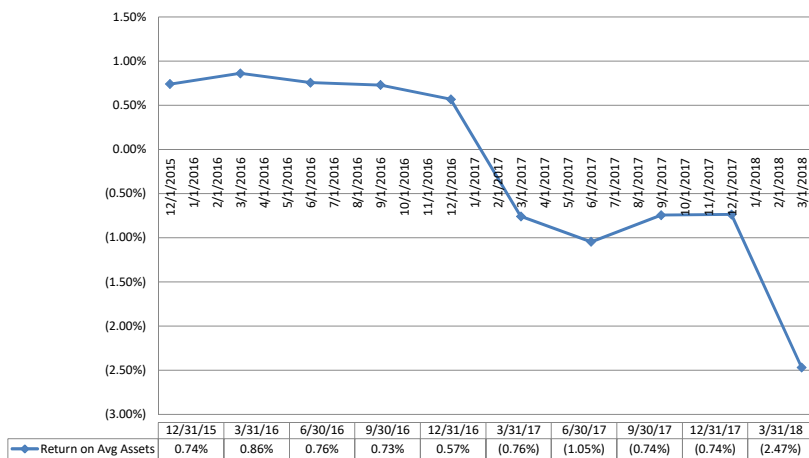
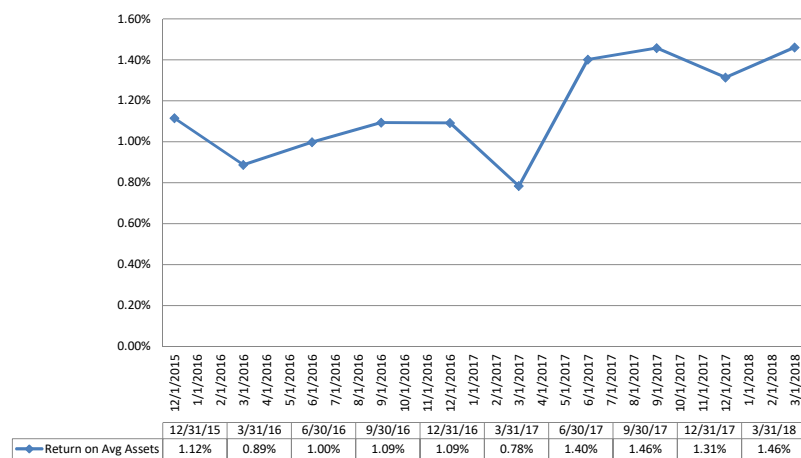
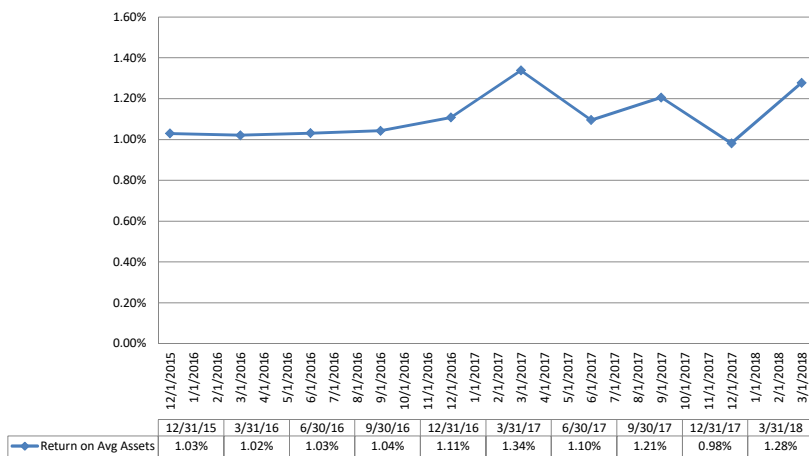
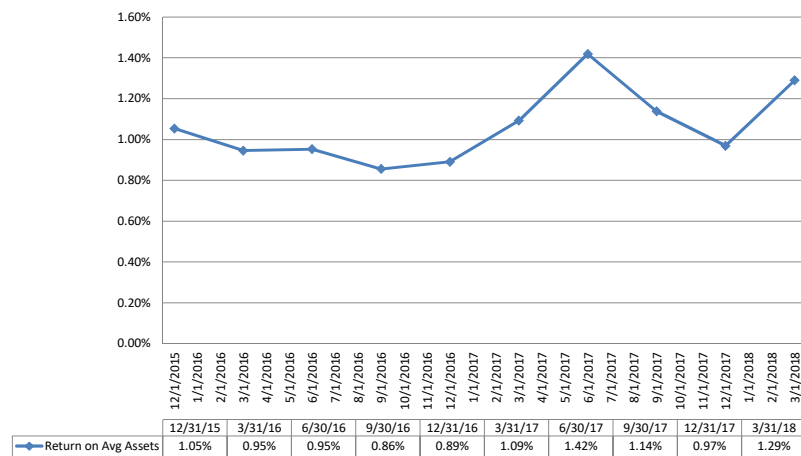
NA = data was not available.

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

Southern California

Performance Analysis

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

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

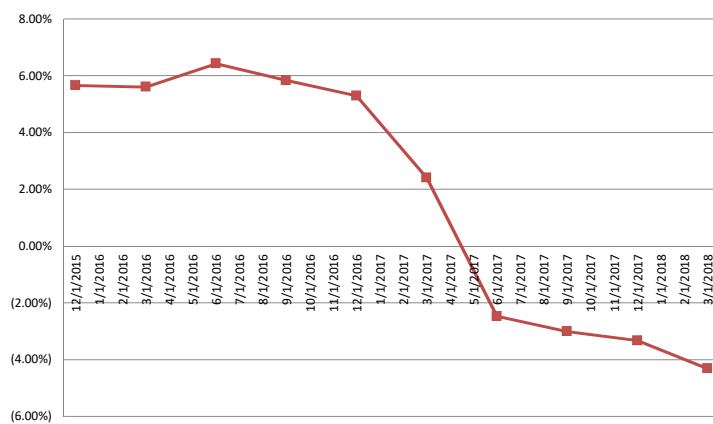
Source: SNL Financial

Note: Report includes only bank-level data.

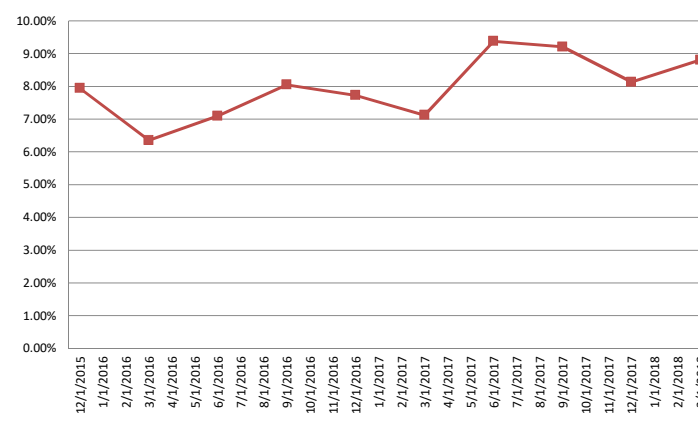
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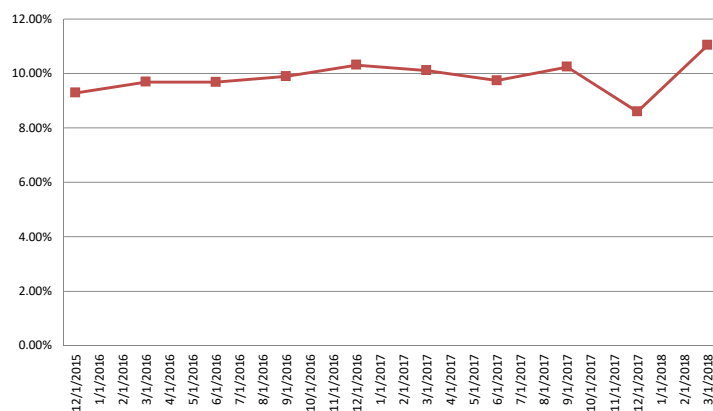
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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

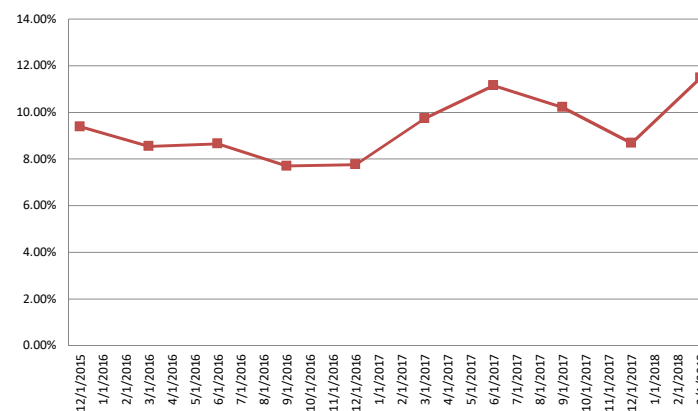
Return on Avg Equity	12/31/15	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18
	5.66%	5.60%	6.42%	5.83%	5.29%	2.40%	(2.47%)	(3.01%)	(3.33%)	(4.32%)

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

Return on Avg Equity	12/31/15	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18
	7.94%	6.35%	7.09%	8.05%	7.73%	7.12%	9.38%	9.20%	8.13%	8.81%

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

Return on Avg Equity	12/31/15	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18
	9.29%	9.69%	9.68%	9.89%	10.31%	10.11%	9.74%	10.24%	8.60%	11.04%

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

Return on Avg Equity	12/31/15	3/31/16	6/30/16	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18
	9.39%	8.55%	8.65%	7.70%	7.76%	9.74%	11.15%	10.21%	8.68%	11.48%

Source: SNL Financial

Note: Report includes only bank-level data.

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

Performance Analysis

March 31, 2018

Run Date: May 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	Merchants Bank of California, National Association	\$2,774	(\$411)	(42.90%)	(210.77%)	NM	NA	(\$411)	(42.90%)	(210.77%)	NM	NA
	Endeavor Bank	\$30,205	(\$1,102)	(21.85%)	NA	NM	\$247	(\$1,102)	(21.85%)	NA	NM	\$247
	Infinity Bank	\$34,108	(\$478)	(8.83%)	NA	NM	\$119	(\$478)	(8.83%)	NA	NM	\$119
	Neighborhood National Bank	\$54,741	(\$305)	(2.16%)	(12.37%)	124.82%	\$90	(\$305)	(2.16%)	(12.37%)	124.82%	\$90
	Bank of Whittier, National Association	\$57,449	\$128	0.90%	4.94%	75.89%	\$51	\$128	0.90%	4.94%	75.89%	\$51
	Asian Pacific National Bank	\$57,542	\$48	0.34%	2.05%	87.25%	\$73	\$48	0.34%	2.05%	87.25%	\$73
	Tustin Community Bank	\$76,022	\$213	1.14%	8.15%	63.70%	\$76	\$213	1.14%	8.15%	63.70%	\$76
	Nano Banc	\$77,818	\$23	0.12%	0.69%	96.43%	\$99	\$23	0.12%	0.69%	96.43%	\$99
	California Business Bank	\$95,846	(\$391)	(1.69%)	(12.86%)	144.84%	\$129	(\$391)	(1.69%)	(12.86%)	144.84%	\$129
	Eastern International Bank	\$112,022	\$171	0.62%	3.59%	76.58%	\$73	\$171	0.62%	3.59%	76.58%	\$73
	Blue Gate Bank	\$129,936	(\$1,376)	(4.00%)	(22.84%)	216.11%	\$195	(\$1,376)	(4.00%)	(22.84%)	216.11%	\$195
	United Pacific Bank	\$134,210	\$364	1.08%	6.34%	68.85%	\$78	\$364	1.08%	6.34%	68.85%	\$78
	Community Valley Bank	\$155,358	\$406	1.02%	8.59%	67.46%	\$86	\$406	1.02%	8.59%	67.46%	\$86
	Friendly Hills Bank	\$155,722	\$192	0.53%	4.75%	80.00%	\$114	\$192	0.53%	4.75%	80.00%	\$114
	Home Bank of California	\$162,577	\$1,041	2.60%	17.49%	45.64%	\$130	\$1,041	2.60%	17.49%	45.64%	\$130
	EH National Bank	\$182,478	\$662	1.42%	8.68%	77.20%	\$138	\$662	1.42%	8.68%	77.20%	\$138
	Calwest Bank	\$185,796	\$494	1.12%	11.08%	80.91%	\$106	\$494	1.12%	11.08%	80.91%	\$106
	Chino Commercial Bank, N.A.	\$197,993	\$557	1.18%	10.45%	61.46%	\$78	\$557	1.18%	10.45%	61.46%	\$78
	American Continental Bank	\$203,414	\$581	1.14%	7.74%	62.16%	\$102	\$581	1.14%	7.74%	62.16%	\$102
	Partners Bank of California	\$205,967	\$356	0.70%	6.10%	72.61%	\$134	\$356	0.70%	6.10%	72.61%	\$134
	Community Commerce Bank	\$214,231	\$460	0.87%	3.60%	71.06%	\$107	\$460	0.87%	3.60%	71.06%	\$107
	International City Bank, Federal Savings Bank	\$226,301	\$2,883	4.99%	38.64%	34.42%	\$111	\$2,883	4.99%	38.64%	34.42%	\$111
	Americas United Bank	\$229,065	\$472	0.81%	6.44%	74.46%	\$115	\$472	0.81%	6.44%	74.46%	\$115
	Golden State Bank	\$238,124	\$929	1.65%	14.56%	59.70%	\$116	\$929	1.65%	14.56%	59.70%	\$116
	Average of Asset Group A	\$134,154	\$247	(2.47%)	(4.32%)	82.93%	\$112	\$247	(2.47%)	(4.32%)	82.93%	\$112

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

	Pacific Alliance Bank	\$265,362	\$864	1.32%	10.34%	52.26%	\$128	\$864	1.32%	10.34%	52.26%	\$128
	Community Bank of Santa Maria	\$271,499	\$517	0.76%	8.95%	73.81%	\$85	\$517	0.76%	8.95%	73.81%	\$85
	First National Bank of Southern California	\$279,330	\$1,118	1.67%	10.95%	51.21%	\$115	\$1,118	1.67%	10.95%	51.21%	\$115
	Uniti Bank	\$315,930	\$876	1.13%	8.83%	69.88%	\$114	\$876	1.13%	8.83%	69.88%	\$114
	Bank of Santa Clarita	\$325,966	\$609	0.76%	8.25%	61.82%	\$144	\$609	0.76%	8.25%	61.82%	\$144
	US Metro Bank	\$329,888	\$1,192	1.46%	9.66%	61.57%	\$128	\$1,192	1.46%	9.66%	61.57%	\$128
	Mission Valley Bank	\$335,082	\$1,539	1.85%	13.43%	58.91%	\$124	\$1,539	1.85%	13.43%	58.91%	\$124
	Mega Bank	\$356,662	\$691	0.77%	6.55%	63.64%	\$99	\$691	0.77%	6.55%	63.64%	\$99
	Universal Bank	\$366,594	\$511	0.56%	3.75%	80.26%	\$81	\$511	0.56%	3.75%	80.26%	\$81
	California First National Bank	\$367,851	\$2,674	2.55%	9.65%	39.43%	\$120	\$2,674	2.55%	9.65%	39.43%	\$120
	Broadway Federal Bank, F.S.B.	\$399,433	\$19	0.02%	0.15%	99.21%	\$113	\$19	0.02%	0.15%	99.21%	\$113
	New OMNI Bank, National Association	\$431,483	\$1,085	1.00%	8.44%	62.26%	\$119	\$1,085	1.00%	8.44%	62.26%	\$119
	First Credit Bank	\$447,434	\$5,496	4.99%	12.08%	19.33%	\$324	\$5,496	4.99%	12.08%	19.33%	\$324
	American Plus Bank, N.A.	\$492,646	\$1,961	1.61%	12.26%	39.06%	\$101	\$1,961	1.61%	12.26%	39.06%	\$101
	Average of Asset Group B	\$356,083	\$1,368	1.46%	8.81%	59.48%	\$128	\$1,368	1.46%	8.81%	59.48%	\$128

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

March 31, 2018

Run Date: May 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	Pacific Enterprise Bank	\$505,608	\$735	0.59%	5.50%	84.28%	\$152	\$735	0.59%	5.50%	84.28%	\$152
	GBC International Bank	\$516,799	\$800	0.63%	5.61%	76.84%	\$86	\$800	0.63%	5.61%	76.84%	\$86
	Bank of Southern California, National Association	\$522,118	\$1,072	0.88%	6.88%	67.79%	\$127	\$1,072	0.88%	6.88%	67.79%	\$127
	First Commercial Bank (USA)	\$524,904	\$1,865	1.42%	6.30%	45.45%	\$77	\$1,865	1.42%	6.30%	45.45%	\$77
	American Riviera Bank	\$539,859	\$1,352	1.03%	9.79%	64.13%	\$115	\$1,352	1.03%	9.79%	64.13%	\$115
	Pacific Commerce Bank	\$565,417	\$1,545	1.12%	8.81%	60.03%	\$117	\$1,545	1.12%	8.81%	60.03%	\$117
	CommerceWest Bank	\$571,927	\$1,637	1.21%	10.83%	56.13%	\$119	\$1,637	1.21%	10.83%	56.13%	\$119
	Mission Bank	\$626,119	\$2,369	1.54%	17.78%	53.56%	\$110	\$2,369	1.54%	17.78%	53.56%	\$110
	Premier Business Bank	\$639,416	\$2,125	1.39%	16.33%	52.65%	\$104	\$2,125	1.39%	16.33%	52.65%	\$104
	CalPrivate Bank	\$646,211	\$1,265	0.77%	5.94%	72.41%	\$128	\$1,265	0.77%	5.94%	72.41%	\$128
	Valley Republic Bank	\$681,267	\$2,324	1.37%	16.12%	53.88%	\$91	\$2,324	1.37%	16.12%	53.88%	\$91
	Bank of Hemet	\$683,655	\$3,978	2.26%	23.16%	42.64%	\$89	\$3,978	2.26%	23.16%	42.64%	\$89
	State Bank of India (California)	\$720,075	\$3,360	1.90%	10.28%	61.74%	\$118	\$3,360	1.90%	10.28%	61.74%	\$118
	Commercial Bank of California	\$816,050	\$2,055	0.99%	9.11%	74.76%	\$153	\$2,055	0.99%	9.11%	74.76%	\$153
	EverTrust Bank	\$832,024	\$2,736	1.38%	6.68%	50.17%	\$108	\$2,736	1.38%	6.68%	50.17%	\$108
	Community West Bank, National Association	\$860,403	\$1,955	0.97%	10.92%	70.97%	\$133	\$1,955	0.97%	10.92%	70.97%	\$133
	First General Bank	\$907,073	\$4,749	2.15%	18.10%	28.26%	\$89	\$4,749	2.15%	18.10%	28.26%	\$89
	First Choice Bank	\$947,475	\$2,617	1.17%	9.77%	62.33%	\$151	\$2,617	1.17%	9.77%	62.33%	\$151
	Open Bank	\$956,775	\$3,221	1.43%	12.35%	57.80%	\$121	\$3,221	1.43%	12.35%	57.80%	\$121
	Seacoast Commerce Bank	\$980,085	\$3,226	1.36%	10.52%	66.76%	\$157	\$3,226	1.36%	10.52%	66.76%	\$157
	Average of Asset Group C	\$702,163	\$2,249	1.28%	11.04%	60.13%	\$117	\$2,249	1.28%	11.04%	60.13%	\$117

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

	Malaga Bank F.S.B.	\$1,046,048	\$3,962	1.52%	11.47%	35.60%	\$94	\$3,962	1.52%	11.47%	35.60%	\$94
	Commonwealth Business Bank	\$1,070,320	\$4,321	1.65%	14.85%	54.46%	\$112	\$4,321	1.65%	14.85%	54.46%	\$112
	Provident Savings Bank, F.S.B.	\$1,176,460	\$1,892	0.65%	6.65%	85.22%	\$87	\$1,892	0.65%	6.65%	85.22%	\$87
	Sunwest Bank	\$1,235,774	\$4,298	1.43%	12.45%	56.07%	\$112	\$4,298	1.43%	12.45%	56.07%	\$112
	Pacific Mercantile Bank	\$1,295,690	\$3,342	1.02%	10.80%	74.08%	\$148	\$3,342	1.02%	10.80%	74.08%	\$148
	Pacific City Bank	\$1,578,915	\$6,543	1.78%	18.20%	49.55%	\$110	\$6,543	1.78%	18.20%	49.55%	\$110
	Royal Business Bank	\$1,710,198	\$9,600	2.31%	14.35%	40.42%	\$87	\$9,600	2.31%	14.35%	40.42%	\$87
	Silvergate Bank	\$1,898,892	\$3,924	0.82%	12.71%	66.09%	\$148	\$3,924	0.82%	12.71%	66.09%	\$148
	American Business Bank	\$1,932,938	\$2,426	0.50%	6.34%	73.21%	\$199	\$2,426	0.50%	6.34%	73.21%	\$199
	Manufacturers Bank	\$2,543,811	\$5,738	0.89%	6.84%	59.35%	\$128	\$5,738	0.89%	6.84%	59.35%	\$128
	Grandpoint Bank	\$3,253,782	\$9,123	1.14%	10.43%	55.98%	\$139	\$9,123	1.14%	10.43%	55.98%	\$139
	CTBC Bank Corp. (USA)	\$3,298,105	\$9,756	1.21%	8.75%	53.46%	\$134	\$9,756	1.21%	8.75%	53.46%	\$134
	Community Bank	\$3,720,373	\$8,004	0.85%	9.12%	63.69%	\$139	\$8,004	0.85%	9.12%	63.69%	\$139
	Preferred Bank	\$3,783,478	\$16,611	1.82%	18.30%	36.11%	\$140	\$16,611	1.82%	18.30%	36.11%	\$140
	First Foundation Bank	\$4,838,178	\$9,978	0.85%	9.27%	57.75%	\$150	\$9,978	0.85%	9.27%	57.75%	\$150
	Hanmi Bank	\$5,302,500	\$16,984	1.30%	10.18%	53.17%	\$112	\$16,984	1.30%	10.18%	53.17%	\$112
	Farmers & Merchants Bank of Long Beach	\$7,114,221	\$21,033	1.19%	8.70%	53.94%	\$124	\$21,033	1.19%	8.70%	53.94%	\$124
	Opus Bank	\$7,297,761	\$12,904	0.70%	5.05%	65.43%	\$137	\$12,904	0.70%	5.05%	65.43%	\$137
	Pacific Premier Bank	\$8,086,851	\$30,077	1.49%	8.98%	50.71%	\$130	\$30,077	1.49%	8.98%	50.71%	\$130
	Citizens Business Bank	\$8,348,017	\$35,746	1.73%	13.20%	41.06%	\$110	\$35,746	1.73%	13.20%	41.06%	\$110
	BoFi Federal Bank	\$9,973,708	\$54,882	2.23%	24.43%	28.61%	\$115	\$54,882	2.23%	24.43%	28.61%	\$115
	Average of Asset Group D	\$3,833,620	\$12,912	1.29%	11.48%	54.95%	\$126	\$12,912	1.29%	11.48%	54.95%	\$126

Source: SNL Financial

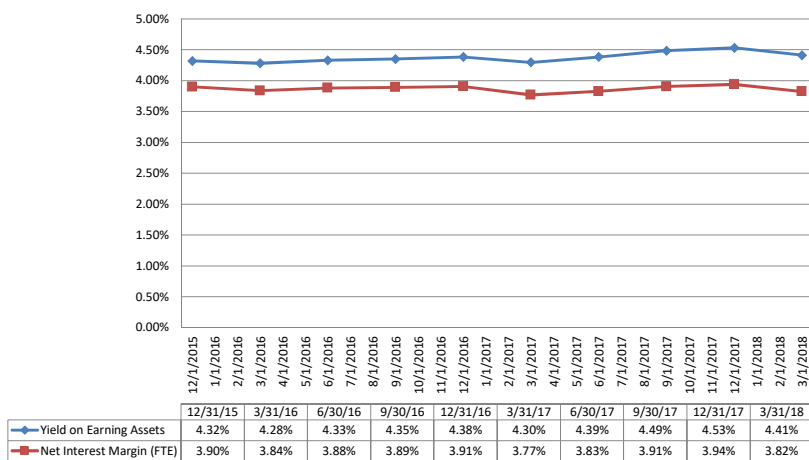
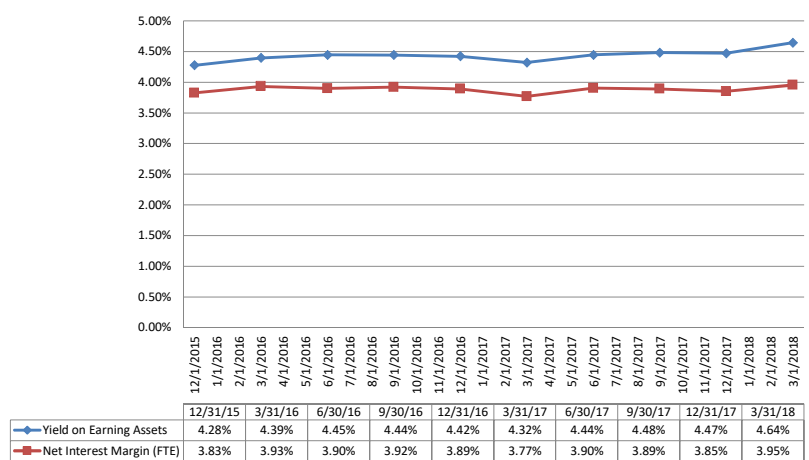
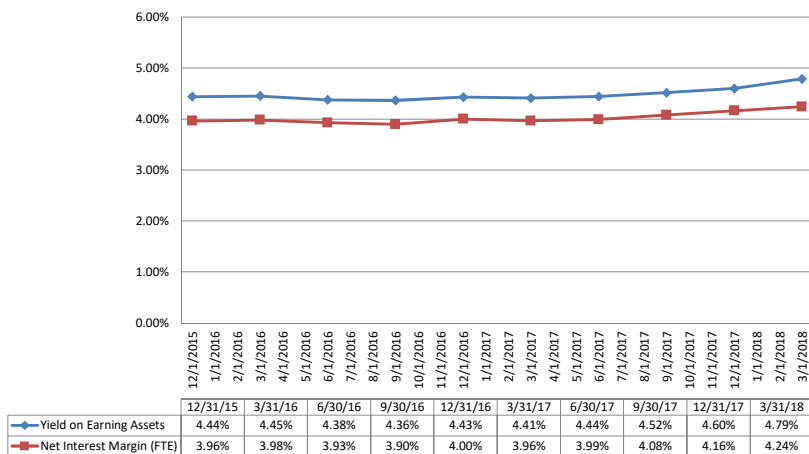
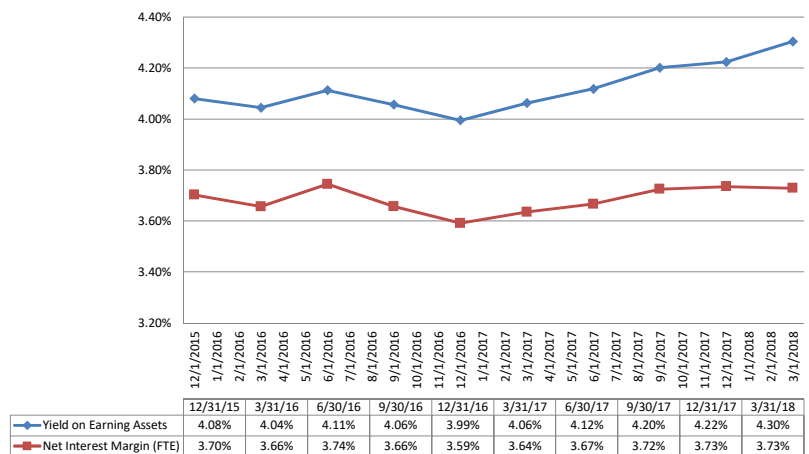
Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

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

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

Source: SNL Financial

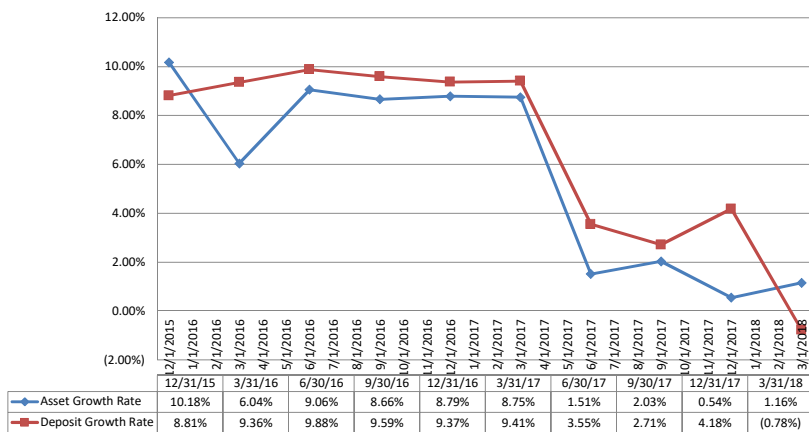
Note: Report includes only bank-level data.

NA = data was not available.

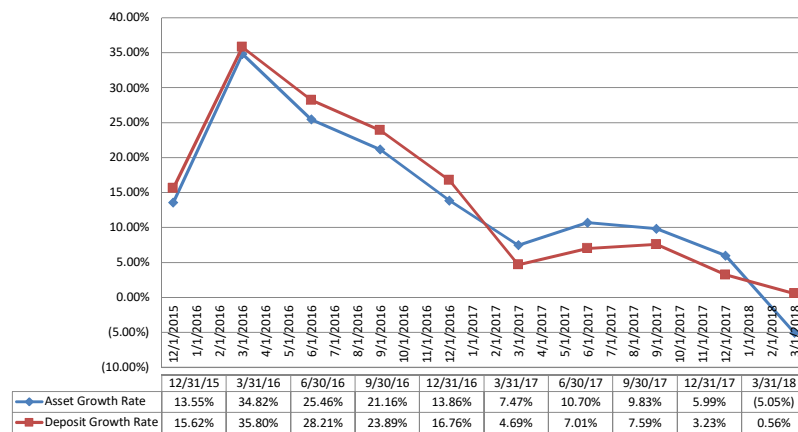
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

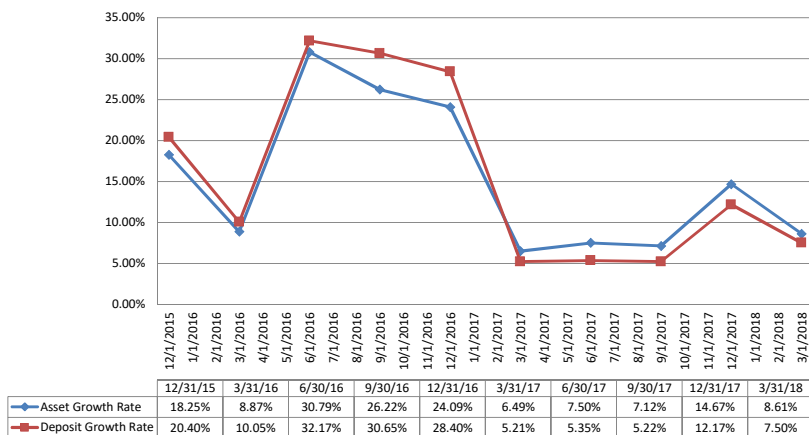
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



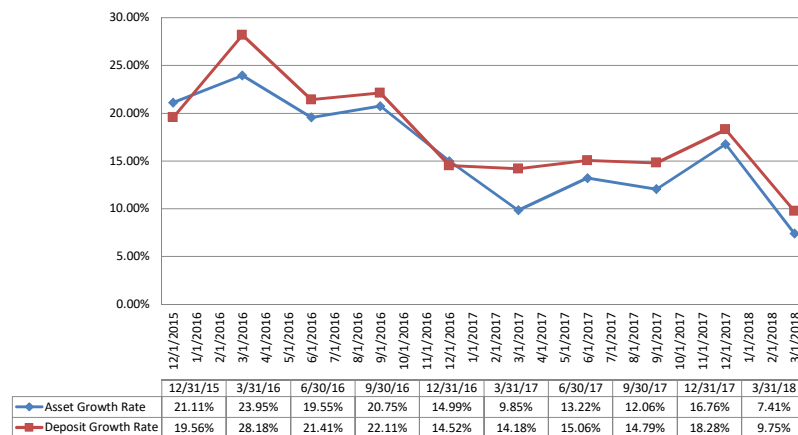
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 21, 2018

		As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Region	Institution Name												
Asset Group A - \$0 to \$250 million in total assets													
	Merchants Bank of California, National Association	\$2,774	\$0	\$0	NA	100.27%	NA	2.36%	NA	NA	2.36%	NM	NA
	Endeavor Bank	\$30,205	\$403	\$5,405	7.46%	429.24%	\$1,888	1.46%	NA	NA	1.46%	NA	NA
	Infinity Bank	\$34,108	\$285	\$4,152	6.86%	NM	\$1,795	1.63%	NA	NA	1.61%	NA	NA
	Neighborhood National Bank	\$54,741	\$38,370	\$42,028	91.30%	29.22%	\$1,711	4.72%	0.59%	0.35%	4.39%	(24.42%)	(30.55%)
	Bank of Whittier, National Association	\$57,449	\$29,537	\$46,377	63.69%	54.40%	\$2,611	3.11%	0.78%	0.61%	2.60%	10.66%	11.65%
	Asian Pacific National Bank	\$57,542	\$21,999	\$48,073	45.76%	21.88%	\$4,795	3.76%	0.96%	0.84%	2.98%	11.24%	14.12%
	Tustin Community Bank	\$76,022	\$62,910	\$64,158	98.05%	17.62%	\$2,924	8.12%	0.96%	0.84%	7.40%	19.74%	29.99%
	Nano Banc	\$77,818	\$54,773	\$64,393	85.06%	29.02%	\$4,578	4.77%	0.58%	0.35%	4.46%	8.45%	11.05%
	California Business Bank	\$95,846	\$78,994	\$56,143	140.70%	20.10%	\$4,564	4.32%	1.03%	1.35%	3.47%	(1.80%)	(7.70%)
	Eastern International Bank	\$112,022	\$84,583	\$92,741	91.20%	29.65%	\$4,309	4.25%	0.68%	0.64%	3.71%	1.15%	0.70%
	Blue Gate Bank	\$129,936	\$92,746	\$105,614	87.82%	34.73%	\$5,197	3.36%	1.44%	0.89%	2.61%	(50.84%)	(58.01%)
	United Pacific Bank	\$134,210	\$102,877	\$98,765	104.16%	27.64%	\$4,628	4.47%	1.07%	0.98%	3.64%	(11.86%)	(16.56%)
	Community Valley Bank	\$155,358	\$125,186	\$133,689	93.64%	15.77%	\$4,855	5.57%	0.95%	0.73%	4.88%	(20.65%)	(25.78%)
	Friendly Hills Bank	\$155,722	\$81,402	\$112,208	72.55%	48.52%	\$6,488	3.81%	0.52%	0.37%	3.46%	3.25%	(5.99%)
	Home Bank of California	\$162,577	\$151,935	\$120,282	126.32%	6.95%	\$8,129	6.22%	1.52%	1.51%	4.93%	8.78%	1.58%
	EH National Bank	\$182,478	\$147,413	\$128,269	114.92%	14.35%	\$5,702	7.05%	1.00%	0.91%	6.27%	(25.27%)	(52.75%)
	Calwest Bank	\$185,796	\$129,779	\$167,213	77.61%	26.19%	\$5,161	4.22%	0.82%	0.49%	3.76%	39.74%	43.97%
	Chino Commercial Bank, N.A.	\$197,993	\$126,405	\$160,387	78.81%	21.87%	\$4,500	4.42%	0.66%	0.35%	4.08%	10.97%	26.20%
	American Continental Bank	\$203,414	\$149,730	\$172,274	86.91%	28.59%	\$5,983	4.84%	0.94%	0.82%	4.12%	(9.33%)	(12.36%)
	Partners Bank of California	\$205,967	\$165,185	\$181,680	90.92%	18.40%	\$6,436	4.38%	0.99%	0.49%	3.94%	15.80%	16.96%
	Community Commerce Bank	\$214,231	\$158,331	\$126,344	125.32%	20.85%	\$5,493	5.48%	1.51%	1.50%	4.30%	8.35%	15.07%
	International City Bank, Federal Savings Bank	\$226,301	\$103,293	\$171,445	60.25%	33.04%	\$5,388	3.81%	1.00%	0.73%	3.20%	(3.28%)	(18.42%)
	Americas United Bank	\$229,065	\$203,035	\$198,423	102.32%	12.68%	\$9,544	4.20%	0.91%	0.76%	3.53%	(10.49%)	(13.16%)
	Golden State Bank	\$238,124	\$192,479	\$191,184	100.68%	18.65%	\$8,211	5.59%	1.36%	1.05%	4.62%	44.09%	53.67%
	Average of Asset Group A	\$134,154	\$95,902	\$103,802	84.88%	46.07%	\$4,995	4.41%	0.97%	0.79%	3.82%	1.16%	(0.78%)

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

	Pacific Alliance Bank	\$265,362	\$210,497	\$228,231	92.23%	19.78%	\$10,206	4.55%	1.27%	1.19%	3.51%	4.46%	3.07%
	Community Bank of Santa Maria	\$271,499	\$164,036	\$247,660	66.23%	37.23%	\$4,602	4.16%	0.21%	0.12%	4.07%	(0.68%)	(0.52%)
	First National Bank of Southern California	\$279,330	\$239,573	\$237,352	100.94%	12.38%	\$8,729	4.80%	0.75%	0.58%	4.29%	6.74%	5.73%
	Uniti Bank	\$315,930	\$245,342	\$267,864	91.59%	23.10%	\$4,715	4.75%	1.10%	0.58%	4.22%	(4.09%)	(14.92%)
	Bank of Santa Clarita	\$325,966	\$225,233	\$233,710	96.37%	22.31%	\$12,537	3.72%	1.11%	0.78%	2.97%	23.04%	5.96%
	US Metro Bank	\$329,888	\$228,154	\$276,822	82.42%	34.09%	\$5,408	4.55%	1.11%	0.88%	3.79%	5.61%	11.49%
	Mission Valley Bank	\$335,082	\$225,098	\$284,448	79.14%	34.03%	\$6,092	4.85%	0.31%	0.12%	4.74%	6.51%	5.14%
	Mega Bank	\$356,662	\$275,324	\$302,905	90.89%	23.68%	\$7,430	4.37%	1.18%	1.04%	3.42%	4.98%	34.59%
	Universal Bank	\$366,594	\$297,367	\$307,547	96.69%	18.82%	\$5,391	3.78%	0.77%	0.71%	3.17%	(8.71%)	(11.48%)
	California First National Bank	\$367,851	\$262,931	\$248,711	105.72%	16.50%	\$7,997	4.89%	0.99%	0.95%	4.15%	(91.70%)	NM
	Broadway Federal Bank, F.S.B.	\$399,433	\$355,829	\$282,230	126.08%	9.44%	\$6,052	3.77%	1.13%	1.05%	2.84%	(11.86%)	(15.97%)
	New OMNI Bank, National Association	\$431,483	\$369,377	\$326,670	113.07%	15.22%	\$5,831	5.42%	1.29%	1.11%	4.44%	(2.39%)	(3.31%)
	First Credit Bank	\$447,434	\$318,335	\$256,951	123.89%	37.73%	\$17,897	6.61%	1.10%	0.98%	6.03%	(11.22%)	(23.26%)
	American Plus Bank, N.A.	\$492,646	\$431,162	\$394,638	109.26%	11.23%	\$11,197	4.78%	1.29%	1.25%	3.70%	8.60%	10.74%
	Average of Asset Group B	\$356,083	\$274,876	\$278,267	98.18%	22.54%	\$8,149	4.64%	0.97%	0.81%	3.95%	(5.05%)	0.56%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 21, 2018

Region	Institution Name	As of Date						Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets													
	Pacific Enterprise Bank	\$505,608	\$392,384	\$448,732	87.44%	23.13%	\$4,514	6.30%	1.42%	1.20%	5.20%	(1.44%)	(1.36%)
	GBC International Bank	\$516,799	\$416,359	\$402,567	103.43%	15.99%	\$5,017	4.23%	1.14%	0.99%	3.36%	18.17%	24.77%
	Bank of Southern California, National Association	\$522,118	\$409,197	\$444,300	92.10%	19.50%	\$7,152	4.71%	0.75%	0.53%	4.22%	35.54%	36.14%
	First Commercial Bank (USA)	\$524,904	\$483,911	\$403,972	119.79%	7.28%	\$6,999	4.23%	0.65%	0.51%	3.84%	0.45%	(1.11%)
	American Riviera Bank	\$539,859	\$432,359	\$472,330	91.54%	14.68%	\$6,584	4.82%	0.36%	0.25%	4.59%	19.18%	21.01%
	Pacific Commerce Bank	\$565,417	\$420,515	\$492,699	85.35%	25.22%	\$6,731	5.36%	0.70%	0.34%	5.04%	22.32%	24.20%
	CommerceWest Bank	\$571,927	\$407,437	\$506,508	80.44%	17.98%	\$8,055	4.36%	0.75%	0.38%	3.98%	NM	NM
	Mission Bank	\$626,119	\$481,254	\$568,944	84.59%	19.33%	\$6,880	4.71%	0.34%	0.16%	4.57%	21.51%	22.80%
	Premier Business Bank	\$639,416	\$555,961	\$473,901	117.32%	10.20%	\$8,881	4.77%	1.01%	0.82%	3.98%	8.61%	(5.34%)
	CalPrivate Bank	\$646,211	\$476,156	\$506,729	93.97%	28.77%	\$6,875	4.42%	0.64%	0.46%	4.03%	(14.90%)	(19.85%)
	Valley Republic Bank	\$681,267	\$457,586	\$615,591	74.33%	25.38%	\$7,831	3.67%	0.61%	0.36%	3.34%	8.21%	8.05%
	Bank of Hemet	\$683,655	\$498,903	\$610,103	81.77%	23.44%	\$8,139	3.99%	0.19%	0.11%	3.89%	(8.61%)	(11.64%)
	State Bank of India (California)	\$720,075	\$587,977	\$584,631	100.57%	21.54%	\$7,743	4.42%	1.06%	0.90%	3.65%	7.72%	18.24%
	Commercial Bank of California	\$816,050	\$614,947	\$646,387	95.14%	20.32%	\$5,788	4.81%	0.72%	0.47%	4.41%	(24.37%)	(13.04%)
	EverTrust Bank	\$832,024	\$592,864	\$609,734	97.23%	16.24%	\$8,320	4.86%	1.00%	0.96%	4.05%	(5.65%)	0.82%
	Community West Bank, National Association	\$860,403	\$740,777	\$711,035	104.18%	8.73%	\$6,883	4.99%	0.95%	0.84%	4.22%	15.55%	5.92%
	First General Bank	\$907,073	\$831,496	\$792,799	104.88%	7.51%	\$12,258	4.83%	0.95%	0.81%	4.10%	(0.43%)	3.62%
	First Choice Bank	\$947,475	\$800,954	\$759,208	105.50%	15.62%	\$8,773	5.05%	1.09%	0.80%	4.32%	19.39%	(7.03%)
	Open Bank	\$956,775	\$812,322	\$818,280	99.27%	13.02%	\$6,883	5.27%	1.24%	0.79%	4.51%	24.78%	23.26%
	Seacoast Commerce Bank	\$980,085	\$804,475	\$746,468	107.77%	11.59%	\$6,854	5.93%	0.70%	0.45%	5.52%	17.57%	13.09%
	Average of Asset Group C	\$702,163	\$560,892	\$580,746	96.33%	17.27%	\$7,358	4.79%	0.81%	0.61%	4.24%	8.61%	7.50%

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

	Malaga Bank F.S.B.	\$1,046,048	\$967,486	\$759,790	127.34%	7.38%	\$13,241	3.78%	0.75%	0.65%	3.21%	2.22%	0.33%
	Commonwealth Business Bank	\$1,070,320	\$832,889	\$931,546	89.41%	13.98%	\$6,526	5.04%	1.31%	1.05%	4.09%	(3.14%)	15.84%
	Provident Savings Bank, F.S.B.	\$1,176,460	\$991,521	\$933,947	106.16%	4.84%	\$2,927	3.93%	0.66%	0.60%	3.37%	4.97%	5.15%
	Sunwest Bank	\$1,235,774	\$1,019,722	\$949,003	107.45%	13.91%	\$7,143	4.69%	0.73%	0.48%	4.27%	20.02%	40.82%
	Pacific Mercantile Bank	\$1,295,690	\$1,061,960	\$1,121,049	94.73%	17.17%	\$7,998	4.43%	1.27%	0.90%	3.61%	(7.50%)	(8.67%)
	Pacific City Bank	\$1,578,915	\$1,229,453	\$1,382,828	88.91%	15.07%	\$6,925	5.19%	1.29%	0.98%	4.26%	37.98%	41.70%
	Royal Business Bank	\$1,710,198	\$1,467,942	\$1,428,074	102.79%	10.17%	\$7,809	5.13%	1.06%	0.79%	4.41%	5.15%	12.05%
	Silvergate Bank	\$1,898,892	\$867,731	\$1,737,230	49.95%	58.38%	\$10,320	3.26%	0.72%	0.12%	3.15%	2.03%	(8.96%)
	American Business Bank	\$1,932,938	\$999,544	\$1,727,465	57.86%	40.25%	\$10,921	3.57%	0.30%	0.15%	3.52%	12.68%	21.40%
	Manufacturers Bank	\$2,543,811	\$1,836,729	\$2,055,332	89.36%	22.11%	\$9,822	3.62%	1.00%	0.80%	2.92%	(18.09%)	(8.31%)
	Grandpoint Bank	\$3,253,782	\$2,365,089	\$2,416,123	97.89%	25.00%	\$10,264	4.32%	0.86%	0.53%	3.82%	8.03%	6.22%
	CTBC Bank Corp. (USA)	\$3,298,105	\$2,691,479	\$2,769,672	97.18%	7.26%	\$10,605	4.26%	0.98%	0.77%	3.56%	7.15%	8.05%
	Community Bank	\$3,720,373	\$2,764,623	\$2,823,762	97.91%	13.45%	\$8,900	4.02%	0.87%	0.56%	3.52%	(2.88%)	(5.10%)
	Preferred Bank	\$3,783,478	\$3,144,209	\$3,261,789	96.40%	10.90%	\$15,256	4.92%	1.18%	0.89%	4.09%	1.28%	(0.12%)
	First Foundation Bank	\$4,838,178	\$4,063,236	\$3,648,848	111.36%	15.66%	\$14,486	3.77%	1.10%	0.80%	3.03%	26.46%	21.36%
	Hanmi Bank	\$5,302,500	\$4,419,565	\$4,389,060	100.70%	12.75%	\$8,071	4.47%	1.05%	0.75%	3.80%	7.20%	2.50%
	Farmers & Merchants Bank of Long Beach	\$7,114,221	\$3,954,484	\$5,473,451	72.25%	28.24%	\$9,936	3.58%	0.44%	0.29%	3.36%	7.02%	6.11%
	Opus Bank	\$7,297,761	\$5,229,211	\$6,063,594	86.24%	22.15%	\$9,332	3.70%	0.66%	0.58%	3.17%	(10.10%)	7.63%
	Pacific Premier Bank	\$8,086,851	\$6,270,875	\$6,217,075	100.87%	11.25%	\$9,158	4.98%	0.72%	0.48%	4.57%	3.19%	6.64%
	Citizens Business Bank	\$8,348,017	\$4,794,983	\$6,727,960	71.27%	17.96%	\$10,461	3.73%	0.25%	0.11%	3.67%	4.11%	9.86%
	BofI Federal Bank	\$9,973,708	\$8,161,818	\$8,009,437	101.90%	18.38%	\$13,757	6.02%	1.51%	1.18%	4.90%	47.80%	30.27%
	Average of Asset Group D	\$3,833,620	\$2,815,931	\$3,087,002	92.76%	18.39%	\$9,708	4.30%	0.89%	0.64%	3.73%	7.41%	9.75%

Source: SNL Financial

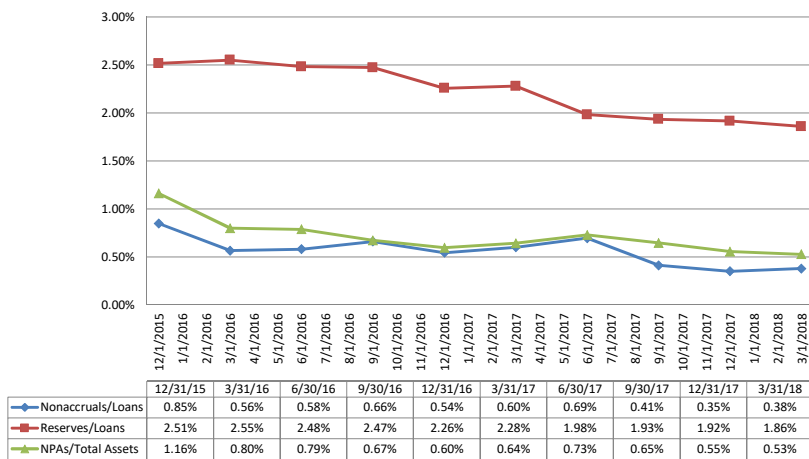
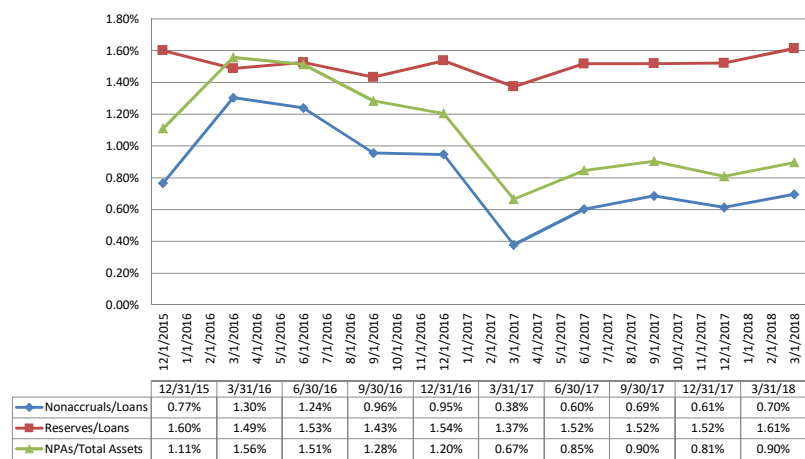
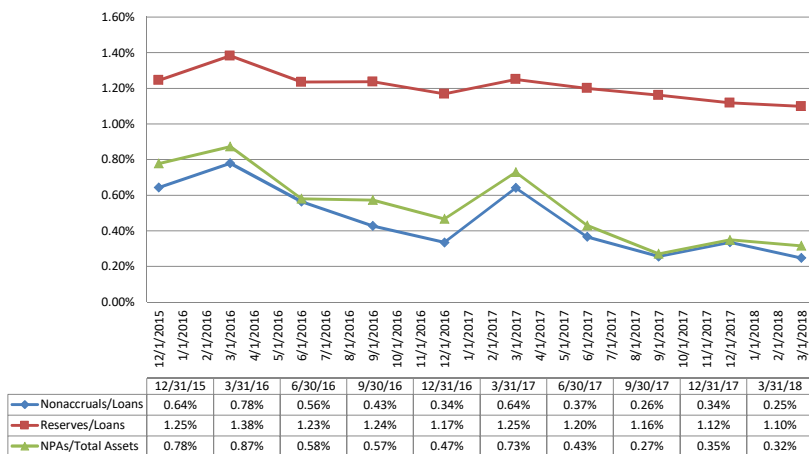
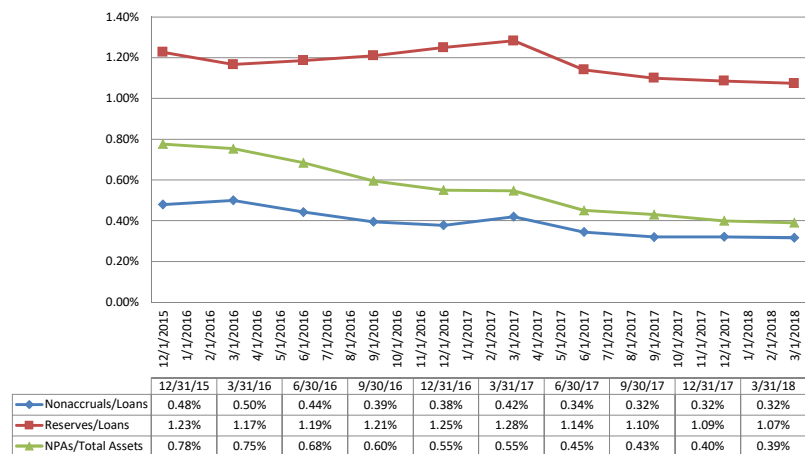
Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
March 31, 2018
Run Date: May 21, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Merchants Bank of California, National Association	\$2,774	\$0	NA	NA	NA	0.00%	0.00%
	Endeavor Bank	\$30,205	\$0	0.00%	1.74%	NA	0.00%	0.00%
	Infinity Bank	\$34,108	\$0	0.00%	1.40%	NA	0.00%	0.00%
	Neighborhood National Bank	\$54,741	\$456	1.19%	2.50%	126.18%	7.12%	1.39%
	Bank of Whittier, National Association	\$57,449	\$0	0.00%	3.72%	NA	0.00%	0.00%
	Asian Pacific National Bank	\$57,542	\$0	0.00%	2.59%	NA	0.00%	0.00%
	Tustin Community Bank	\$76,022	\$36	0.06%	3.45%	NM	0.28%	0.05%
	Nano Banc	\$77,818	\$0	0.00%	1.48%	NA	0.00%	0.00%
	California Business Bank	\$95,846	\$0	0.00%	2.15%	NA	0.00%	0.00%
	Eastern International Bank	\$112,022	\$0	0.00%	1.35%	NA	0.00%	0.00%
	Blue Gate Bank	\$129,936	\$0	0.00%	1.12%	NA	0.00%	0.00%
	United Pacific Bank	\$134,210	\$105	0.10%	2.65%	NM	0.41%	0.08%
	Community Valley Bank	\$155,358	\$219	0.17%	1.25%	715.53%	1.06%	0.14%
	Friendly Hills Bank	\$155,722	\$0	0.00%	1.87%	577.65%	1.54%	0.17%
	Home Bank of California	\$162,577	\$0	0.00%	0.93%	NA	0.00%	0.00%
	EH National Bank	\$182,478	\$6,711	4.55%	2.44%	43.04%	24.47%	4.58%
	Calwest Bank	\$185,796	\$1,688	1.30%	1.95%	137.38%	8.97%	0.99%
	Chino Commercial Bank, N.A.	\$197,993	\$0	0.00%	1.70%	164.87%	5.49%	0.66%
	American Continental Bank	\$203,414	\$133	0.09%	1.83%	NM	0.64%	0.10%
	Partners Bank of California	\$205,967	\$398	0.24%	1.68%	697.49%	1.51%	0.19%
	Community Commerce Bank	\$214,231	\$1,218	0.77%	1.45%	67.55%	6.34%	1.58%
	International City Bank, Federal Savings Bank	\$226,301	\$80	0.08%	1.27%	NM	0.25%	0.04%
	Americas United Bank	\$229,065	\$0	0.00%	1.09%	380.41%	1.85%	0.25%
	Golden State Bank	\$238,124	\$287	0.15%	1.15%	769.34%	20.38%	2.41%
	Average of Asset Group A	\$134,154	\$472	0.38%	1.86%	367.94%	3.35%	0.53%

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

Pacific Alliance Bank	\$265,362	\$111	0.05%	1.81%	NM	0.29%	0.04%
Community Bank of Santa Maria	\$271,499	\$0	0.00%	1.22%	NA	0.00%	0.00%
First National Bank of Southern California	\$279,330	\$0	0.00%	1.24%	NA	0.00%	0.00%
Uniti Bank	\$315,930	\$689	0.28%	1.47%	430.39%	1.93%	0.27%
Bank of Santa Clarita	\$325,966	\$0	0.00%	1.09%	NA	0.00%	0.00%
US Metro Bank	\$329,888	\$180	0.08%	1.50%	NM	0.34%	0.05%
Mission Valley Bank	\$335,082	\$930	0.41%	1.57%	348.62%	2.03%	0.30%
Mega Bank	\$356,662	\$2,325	0.84%	1.45%	171.27%	11.32%	0.65%
Universal Bank	\$366,594	\$399	0.13%	1.84%	181.78%	5.02%	0.82%
California First National Bank	\$367,851	\$0	0.00%	1.79%	NA	0.00%	0.00%
Broadway Federal Bank, F.S.B.	\$399,433	\$1,686	0.47%	1.18%	47.05%	17.78%	2.43%
New OMNI Bank, National Association	\$431,483	\$0	0.00%	1.24%	NA	0.00%	0.00%
First Credit Bank	\$447,434	\$23,812	7.48%	3.78%	39.74%	22.45%	7.71%
American Plus Bank, N.A.	\$492,646	\$0	0.00%	1.41%	NA	1.85%	0.27%
Average of Asset Group B	\$356,083	\$2,152	0.70%	1.61%	203.14%	4.50%	0.90%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
March 31, 2018
Run Date: May 21, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Pacific Enterprise Bank	\$505,608	\$242	0.06%	0.91%	350.74%	2.62%	0.20%
	GBC International Bank	\$516,799	\$2,665	0.64%	1.02%	160.08%	7.66%	0.89%
	Bank of Southern California, National Association	\$522,118	\$1,042	0.25%	0.83%	324.86%	1.66%	0.20%
	First Commercial Bank (USA)	\$524,904	\$0	0.00%	1.25%	NA	0.00%	0.00%
	American Riviera Bank	\$539,859	\$364	0.08%	1.05%	NM	0.67%	0.07%
	Pacific Commerce Bank	\$565,417	\$668	0.16%	1.07%	668.45%	1.03%	0.12%
	CommerceWest Bank	\$571,927	\$553	0.14%	1.10%	113.34%	6.38%	0.69%
	Mission Bank	\$626,119	\$165	0.03%	1.17%	NM	0.28%	0.03%
	Premier Business Bank	\$639,416	\$0	0.00%	0.54%	NA	1.68%	0.15%
	CalPrivate Bank	\$646,211	\$1,499	0.31%	0.95%	301.60%	1.67%	0.23%
	Valley Republic Bank	\$681,267	\$0	0.00%	1.38%	NA	0.00%	0.00%
	Bank of Hemet	\$683,655	\$0	0.00%	1.32%	377.71%	2.27%	0.25%
	State Bank of India (California)	\$720,075	\$2,657	0.45%	1.31%	289.16%	1.90%	0.37%
	Commercial Bank of California	\$816,050	\$2,819	0.46%	1.53%	249.87%	3.94%	0.46%
	EverTrust Bank	\$832,024	\$675	0.11%	1.53%	NM	0.50%	0.08%
	Community West Bank, National Association	\$860,403	\$6,228	0.84%	1.13%	74.43%	13.94%	1.31%
	First General Bank	\$907,073	\$5,324	0.64%	0.87%	135.71%	4.83%	0.59%
	First Choice Bank	\$947,475	\$1,012	0.13%	1.25%	989.13%	0.86%	0.11%
	Open Bank	\$956,775	\$241	0.03%	1.20%	NM	0.47%	0.06%
	Seacoast Commerce Bank	\$980,085	\$5,042	0.63%	0.56%	89.39%	5.64%	0.52%
	Average of Asset Group C	\$702,163	\$1,560	0.25%	1.10%	317.27%	2.90%	0.32%

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

Malaga Bank F.S.B.	\$1,046,048	\$0	0.00%	0.33%	NA	0.00%	0.00%
Commonwealth Business Bank	\$1,070,320	\$3,269	0.39%	1.03%	193.40%	3.52%	0.41%
Provident Savings Bank, F.S.B.	\$1,176,460	\$6,899	0.70%	0.76%	25.91%	24.40%	2.54%
Sunwest Bank	\$1,235,774	\$527	0.05%	2.08%	NM	3.14%	0.29%
Pacific Mercantile Bank	\$1,295,690	\$5,337	0.50%	1.26%	234.27%	6.63%	0.60%
Pacific City Bank	\$1,578,915	\$2,397	0.19%	1.01%	419.21%	1.87%	0.19%
Royal Business Bank	\$1,710,198	\$2,001	0.14%	0.95%	581.30%	1.06%	0.16%
Silvergate Bank	\$1,898,892	\$5,932	0.68%	0.96%	136.41%	4.93%	0.42%
American Business Bank	\$1,932,938	\$915	0.09%	1.45%	NM	0.69%	0.06%
Manufacturers Bank	\$2,543,811	\$392	0.02%	1.83%	NM	0.11%	0.02%
Grandpoint Bank	\$3,253,782	\$7,306	0.31%	0.79%	178.33%	3.70%	0.35%
CTBC Bank Corp. (USA)	\$3,298,105	\$4,056	0.15%	1.39%	921.25%	0.83%	0.12%
Community Bank	\$3,720,373	\$9,920	0.36%	1.30%	363.17%	2.80%	0.29%
Preferred Bank	\$3,783,478	\$3,317	0.11%	0.91%	861.32%	1.86%	0.20%
First Foundation Bank	\$4,838,178	\$11,272	0.28%	0.49%	174.87%	3.62%	0.28%
Hanmi Bank	\$5,302,500	\$15,345	0.35%	0.72%	141.48%	3.52%	0.45%
Farmers & Merchants Bank of Long Beach	\$7,114,221	\$14,919	0.38%	1.50%	323.11%	1.78%	0.26%
Opus Bank	\$7,297,761	\$63,813	1.22%	1.30%	106.08%	8.99%	0.88%
Pacific Premier Bank	\$8,086,851	\$8,149	0.13%	0.49%	374.30%	1.01%	0.10%
Citizens Business Bank	\$8,348,017	\$10,172	0.21%	1.25%	414.57%	1.43%	0.17%
BoFi Federal Bank	\$9,973,708	\$30,827	0.38%	0.76%	201.30%	3.95%	0.39%
Average of Asset Group D	\$3,833,620	\$9,846	0.32%	1.07%	332.37%	3.80%	0.39%

Source: SNL Financial

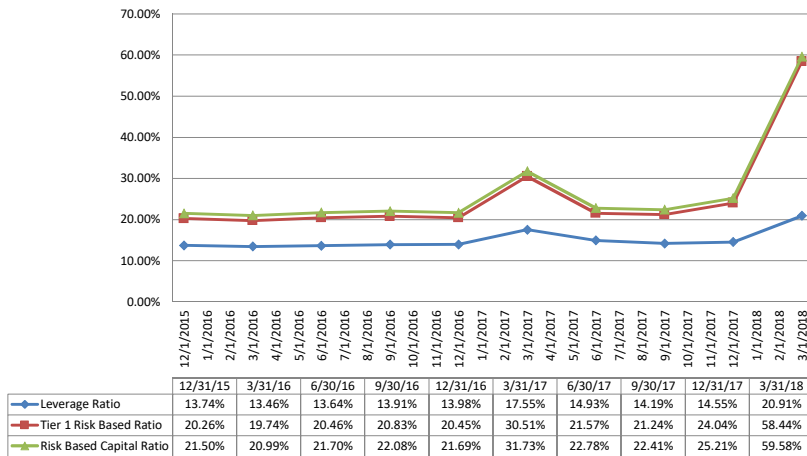
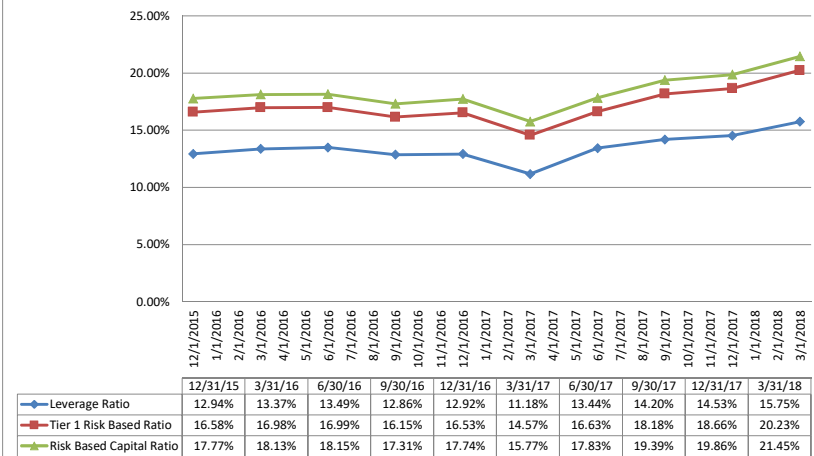
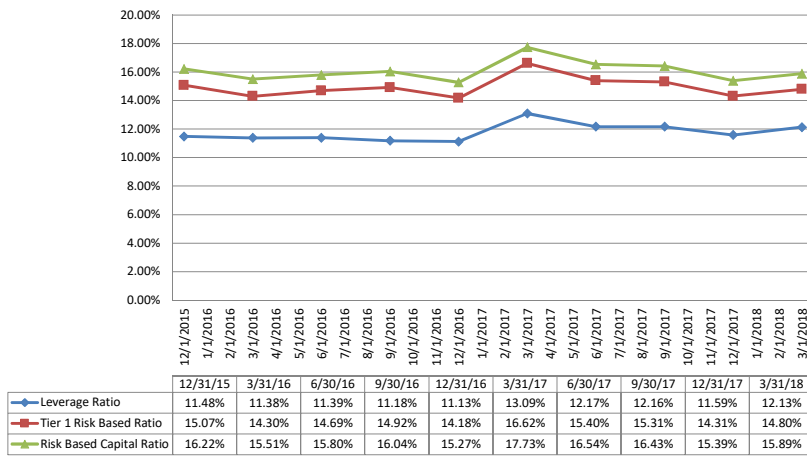
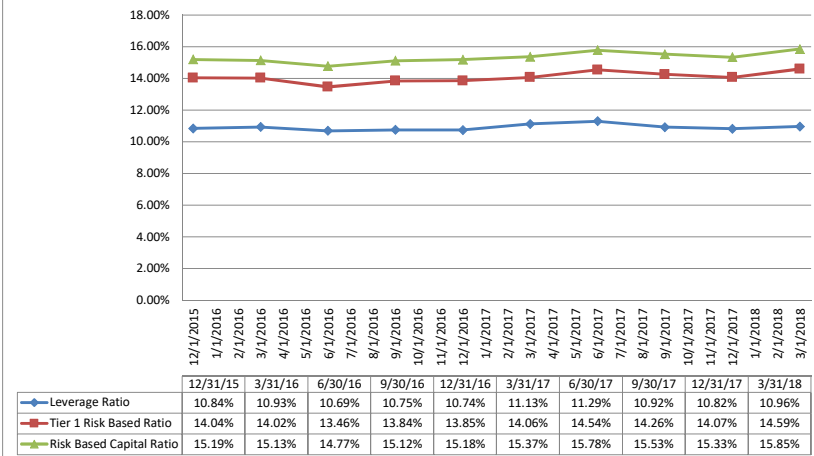
Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

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

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

Source: SNL Financial

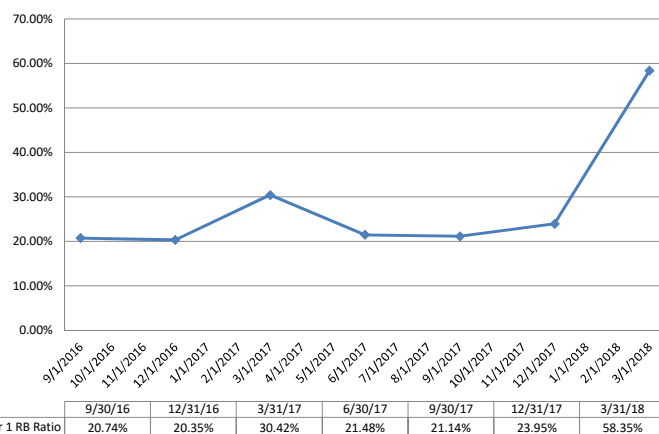
Note: Report includes only bank-level data.

NA = data was not available.

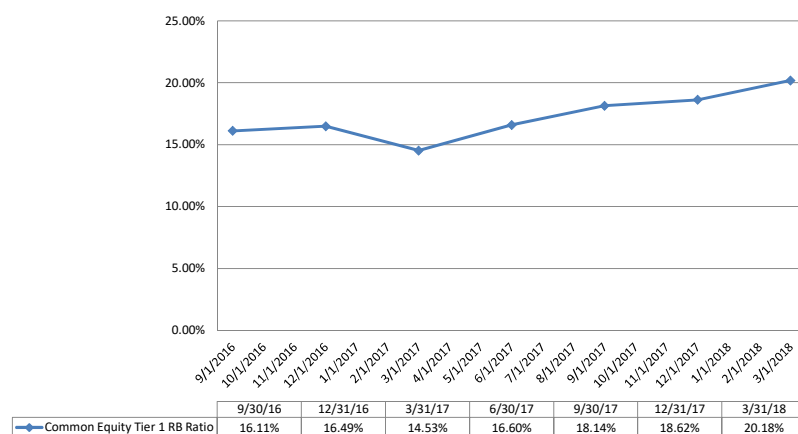
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

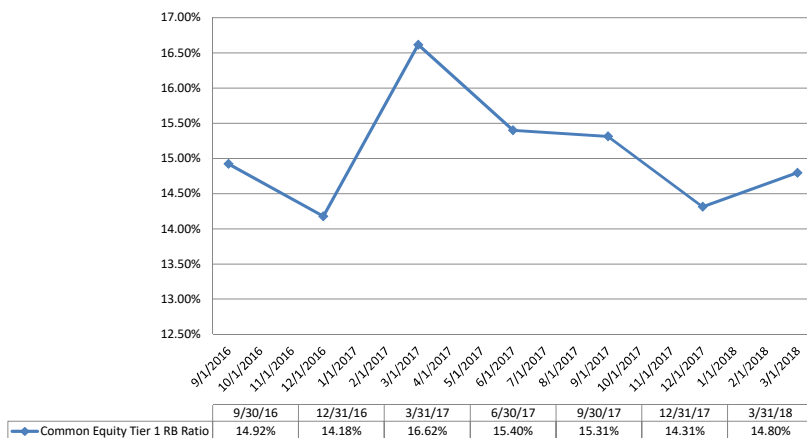
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



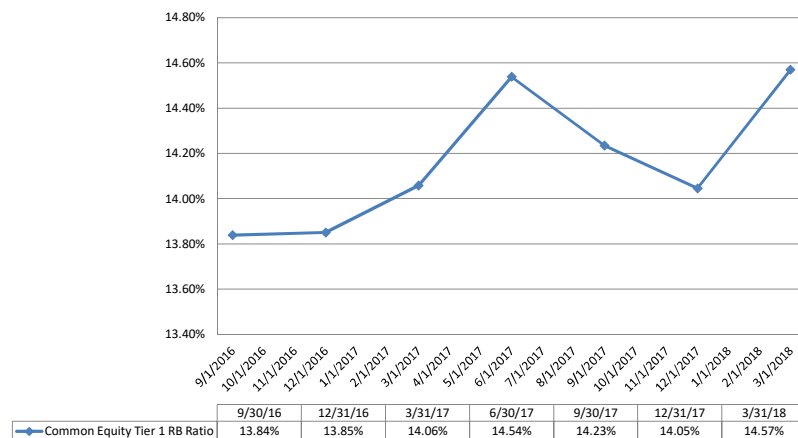
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Capital Adequacy

March 31, 2018

Run Date: May 21, 2018

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets									
	Merchants Bank of California, National Association	\$2,774	\$574	\$622	\$622	16.23%	98.26%	98.26%	98.26%
	Endeavor Bank	\$30,205	\$23,662	\$23,662	\$23,662	88.69%	834.34%	834.73%	834.34%
	Infinity Bank	\$34,108	\$29,864	\$29,899	\$29,899	89.31%	NM	NM	NM
	Neighborhood National Bank	\$54,741	\$9,710	\$9,702	\$9,702	17.14%	24.20%	25.47%	24.20%
	Bank of Whittier, National Association	\$57,449	\$10,422	\$10,131	\$10,131	17.85%	22.01%	23.28%	22.01%
	Asian Pacific National Bank	\$57,542	\$9,323	\$9,698	\$9,698	17.35%	31.02%	32.28%	31.02%
	Tustin Community Bank	\$76,022	\$10,507	\$10,507	\$10,507	14.04%	15.56%	16.84%	15.56%
	Nano Banc	\$77,818	\$13,361	\$12,083	\$12,083	15.73%	20.11%	21.36%	20.11%
	California Business Bank	\$95,846	\$11,991	\$11,986	\$11,986	12.93%	16.78%	18.05%	16.78%
	Eastern International Bank	\$112,022	\$19,133	\$19,133	\$19,133	17.21%	22.11%	23.36%	22.11%
	Blue Gate Bank	\$129,936	\$23,443	\$23,443	\$23,443	17.04%	28.95%	30.20%	28.95%
	United Pacific Bank	\$134,210	\$23,159	\$22,852	\$20,852	16.95%	22.16%	23.43%	20.22%
	Community Valley Bank	\$155,358	\$19,107	\$19,116	\$19,116	12.04%	15.87%	17.12%	15.87%
	Friendly Hills Bank	\$155,722	\$16,067	\$16,438	\$16,438	11.29%	17.14%	18.39%	17.14%
	Home Bank of California	\$162,577	\$23,804	\$23,807	\$23,807	14.86%	19.63%	20.79%	19.63%
	EH National Bank	\$182,478	\$30,594	\$31,213	\$31,213	16.79%	19.49%	20.76%	19.49%
	Calwest Bank	\$185,796	\$18,039	\$18,231	\$18,231	10.33%	12.55%	13.81%	12.55%
	Chino Commercial Bank, N.A.	\$197,993	\$21,538	\$21,583	\$21,583	11.45%	16.00%	17.26%	16.00%
	American Continental Bank	\$203,414	\$30,302	\$30,068	\$30,068	14.72%	19.26%	20.52%	19.26%
	Partners Bank of California	\$205,967	\$23,523	\$23,417	\$23,417	11.45%	13.66%	14.92%	13.66%
	Community Commerce Bank	\$214,231	\$51,227	\$51,227	\$51,227	24.30%	29.27%	30.52%	29.27%
	International City Bank, Federal Savings Bank	\$226,301	\$31,056	\$21,685	\$21,685	10.09%	19.38%	20.58%	19.38%
	Americas United Bank	\$229,065	\$29,672	\$29,367	\$29,367	12.61%	14.07%	15.16%	14.07%
	Golden State Bank	\$238,124	\$25,990	\$25,990	\$25,990	11.53%	12.20%	13.29%	12.20%
	Average of Asset Group A	\$134,154	\$21,086	\$20,661	\$20,578	20.91%	58.44%	59.58%	58.35%

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

Pacific Alliance Bank	\$265,362	\$33,830	\$33,970	\$33,970	12.96%	14.89%	16.15%	14.89%
Community Bank of Santa Maria	\$271,499	\$23,003	\$24,458	\$24,458	9.03%	12.28%	13.32%	12.28%
First National Bank of Southern California	\$279,330	\$41,368	\$41,401	\$41,401	15.43%	16.25%	17.45%	16.25%
Uniti Bank	\$315,930	\$40,127	\$39,416	\$39,416	12.76%	15.97%	17.23%	15.97%
Bank of Santa Clarita	\$325,966	\$29,882	\$30,188	\$30,188	9.47%	12.19%	13.20%	12.19%
US Metro Bank	\$329,888	\$49,959	\$47,621	\$47,621	14.71%	20.19%	21.44%	20.19%
Mission Valley Bank	\$335,082	\$46,537	\$46,752	\$46,752	14.07%	18.15%	19.40%	18.15%
Mega Bank	\$356,662	\$42,677	\$43,348	\$43,348	12.11%	16.54%	17.79%	16.54%
Universal Bank	\$366,594	\$54,635	\$54,997	\$54,997	15.00%	22.55%	23.81%	22.55%
California First National Bank	\$367,851	\$112,258	\$112,518	\$112,518	26.86%	37.02%	38.27%	37.02%
Broadway Federal Bank, F.S.B.	\$399,433	\$50,502	\$48,015	\$48,015	11.88%	18.97%	20.23%	18.97%
New OMNI Bank, National Association	\$431,483	\$51,975	\$51,975	\$50,141	11.99%	18.28%	19.53%	17.63%
First Credit Bank	\$447,434	\$183,055	\$180,248	\$180,248	40.89%	46.06%	47.34%	46.06%
American Plus Bank, N.A.	\$492,646	\$65,053	\$64,965	\$64,965	13.32%	13.87%	15.12%	13.87%
Average of Asset Group B	\$356,083	\$58,919	\$58,562	\$58,431	15.75%	20.23%	21.45%	20.18%

Source: SNL Financial

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Capital Adequacy

March 31, 2018

Run Date: May 21, 2018

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets									
	Pacific Enterprise Bank	\$505,608	\$53,947	\$52,937	\$52,937	10.60%	15.34%	16.46%	15.34%
	GBC International Bank	\$516,799	\$57,029	\$56,583	\$56,583	11.22%	14.85%	16.12%	14.85%
	Bank of Southern California, National Association	\$522,118	\$75,016	\$74,067	\$74,067	15.32%	18.85%	19.73%	18.85%
	First Commercial Bank (USA)	\$524,904	\$119,298	\$119,208	\$119,208	22.74%	25.15%	26.40%	25.15%
	American Riviera Bank	\$539,859	\$55,830	\$49,635	\$49,635	9.58%	10.87%	11.90%	10.87%
	Pacific Commerce Bank	\$565,417	\$70,946	\$60,671	\$60,671	11.22%	13.17%	14.16%	13.17%
	CommerceWest Bank	\$571,927	\$60,792	\$57,452	\$57,452	10.67%	13.30%	14.39%	13.30%
	Mission Bank	\$626,119	\$54,280	\$54,970	\$54,970	8.96%	10.34%	11.41%	10.34%
	Premier Business Bank	\$639,416	\$53,095	\$52,538	\$52,538	8.59%	10.62%	11.25%	10.62%
	CalPrivate Bank	\$646,211	\$85,670	\$84,279	\$84,279	12.86%	16.25%	17.15%	16.25%
	Valley Republic Bank	\$681,267	\$59,171	\$60,057	\$60,057	8.86%	10.88%	12.05%	10.88%
	Bank of Hemet	\$683,655	\$70,154	\$70,466	\$70,466	10.01%	12.88%	14.08%	12.88%
	State Bank of India (California)	\$720,075	\$132,372	\$133,406	\$133,406	18.90%	22.97%	24.23%	22.97%
	Commercial Bank of California	\$816,050	\$90,824	\$87,711	\$87,711	10.61%	12.55%	13.80%	12.55%
	EverTrust Bank	\$832,024	\$164,746	\$128,575	\$128,575	16.97%	21.03%	22.28%	21.03%
	Community West Bank, National Association	\$860,403	\$72,437	\$72,377	\$72,377	8.96%	10.19%	11.38%	10.19%
	First General Bank	\$907,073	\$107,483	\$106,913	\$106,913	12.09%	14.13%	15.09%	14.13%
	First Choice Bank	\$947,475	\$108,363	\$109,148	\$109,148	12.19%	13.01%	14.26%	13.01%
	Open Bank	\$956,775	\$117,193	\$117,614	\$117,614	13.09%	14.92%	16.16%	14.92%
	Seacoast Commerce Bank	\$980,085	\$123,739	\$83,771	\$83,771	9.21%	14.66%	15.47%	14.66%
	Average of Asset Group C	\$702,163	\$86,619	\$81,619	\$81,619	12.13%	14.80%	15.89%	14.80%

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

Malaga Bank F.S.B.	\$1,046,048	\$139,527	\$139,527	\$139,527	13.42%	23.70%	24.25%	23.70%
Commonwealth Business Bank	\$1,070,320	\$117,962	\$118,650	\$118,650	11.31%	13.62%	14.72%	13.62%
Provident Savings Bank, F.S.B.	\$1,176,460	\$114,807	\$114,589	\$114,589	9.83%	16.72%	17.84%	16.72%
Sunwest Bank	\$1,235,774	\$140,175	\$139,331	\$139,331	11.60%	12.15%	13.41%	12.15%
Pacific Mercantile Bank	\$1,295,690	\$125,347	\$126,554	\$126,554	9.70%	10.76%	11.93%	10.76%
Pacific City Bank	\$1,578,915	\$146,353	\$147,376	\$147,376	10.03%	12.25%	13.29%	12.25%
Royal Business Bank	\$1,710,198	\$272,156	\$242,191	\$242,191	14.84%	17.75%	18.82%	17.75%
Silvergate Bank	\$1,898,892	\$154,674	\$156,429	\$156,429	8.13%	21.33%	22.49%	21.33%
American Business Bank	\$1,932,938	\$153,137	\$165,750	\$165,750	8.55%	14.84%	16.09%	14.84%
Manufacturers Bank	\$2,543,811	\$337,950	\$339,716	\$339,716	13.19%	12.96%	14.21%	12.96%
Grandpoint Bank	\$3,253,782	\$351,118	\$291,342	\$291,342	9.29%	10.92%	11.63%	10.92%
CTBC Bank Corp. (USA)	\$3,298,105	\$449,390	\$426,675	\$426,175	13.38%	17.21%	18.46%	17.19%
Community Bank	\$3,720,373	\$349,902	\$362,316	\$362,316	9.66%	11.12%	12.26%	11.12%
Preferred Bank	\$3,783,478	\$371,028	\$366,752	\$366,752	10.07%	10.03%	13.58%	10.03%
First Foundation Bank	\$4,838,178	\$433,378	\$409,363	\$409,363	8.78%	12.30%	12.92%	12.30%
Hanmi Bank	\$5,302,500	\$667,734	\$648,439	\$648,439	12.51%	14.39%	15.13%	14.39%
Farmers & Merchants Bank of Long Beach	\$7,114,221	\$976,012	\$976,358	\$976,358	13.80%	18.98%	20.23%	18.98%
Opus Bank	\$7,297,761	\$1,022,378	\$662,573	\$633,463	9.53%	11.42%	14.91%	10.92%
Pacific Premier Bank	\$8,086,851	\$1,349,306	\$827,120	\$827,120	11.00%	11.93%	12.39%	11.93%
Citizens Business Bank	\$8,348,017	\$1,082,019	\$982,497	\$982,497	12.09%	17.14%	18.30%	17.14%
BofI Federal Bank	\$9,973,708	\$924,365	\$925,507	\$925,507	9.40%	14.97%	15.98%	14.97%
Average of Asset Group D	\$3,833,620	\$460,891	\$408,050	\$406,640	10.96%	14.59%	15.85%	14.57%

Source: SNL Financial

Note: Report includes only bank-level data.

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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.