



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

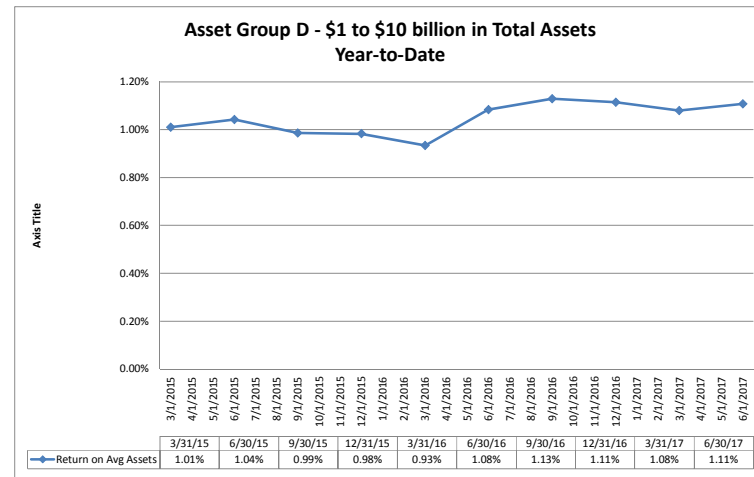
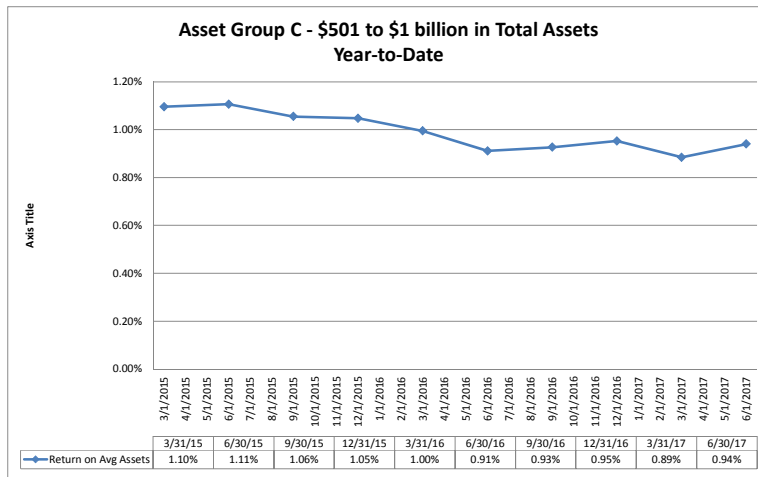
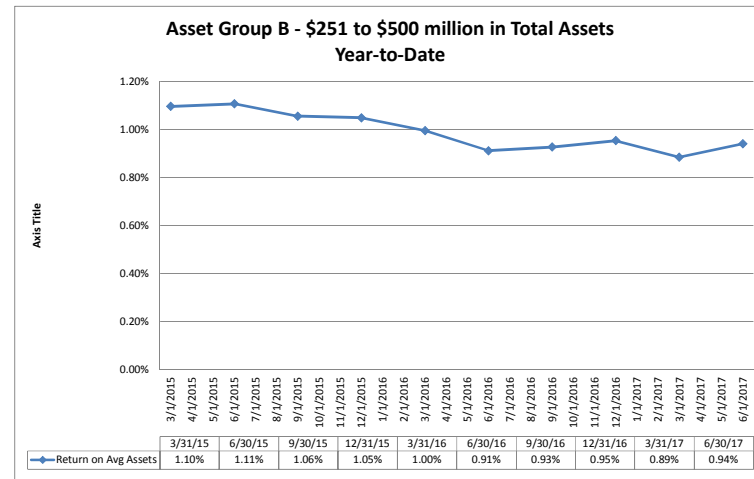
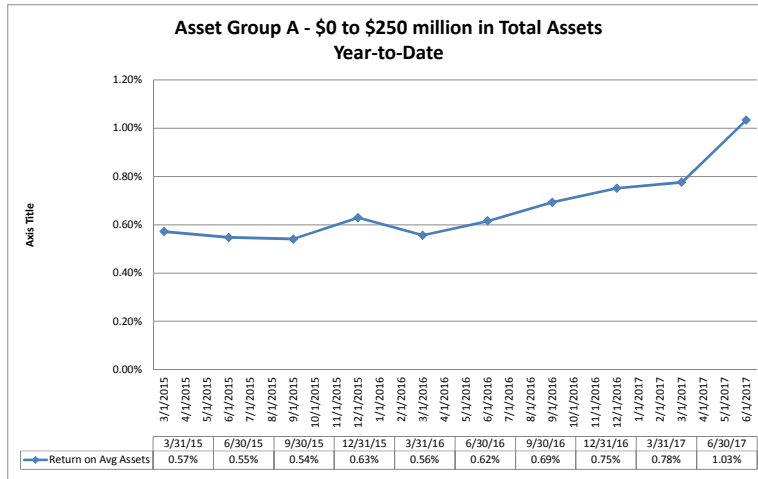
Southern

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



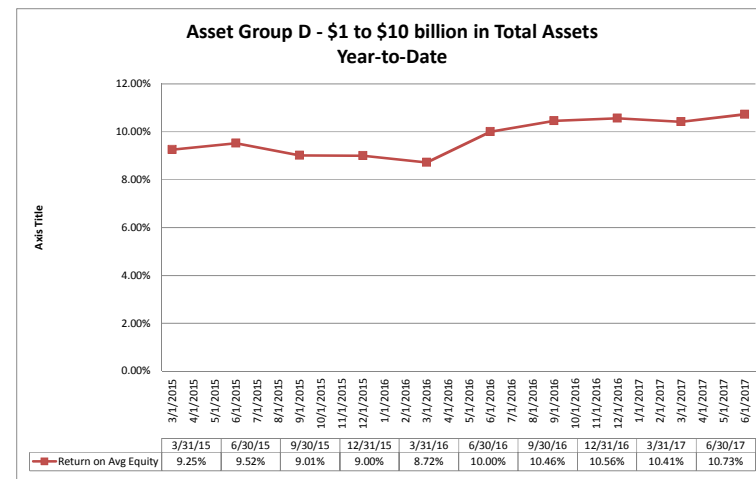
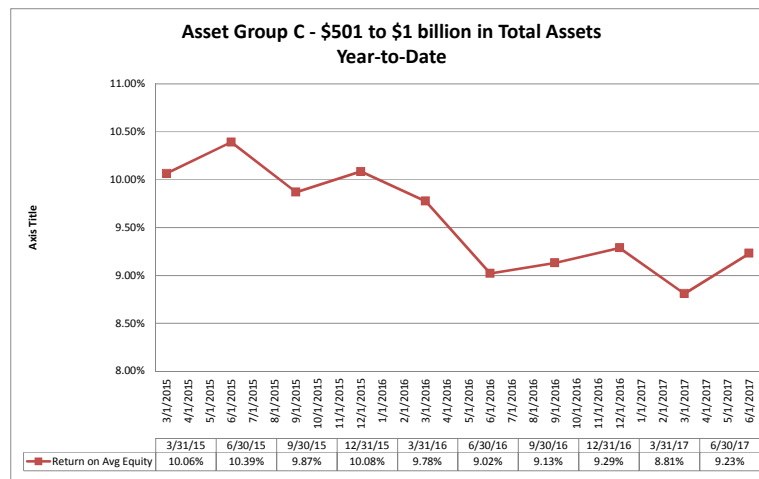
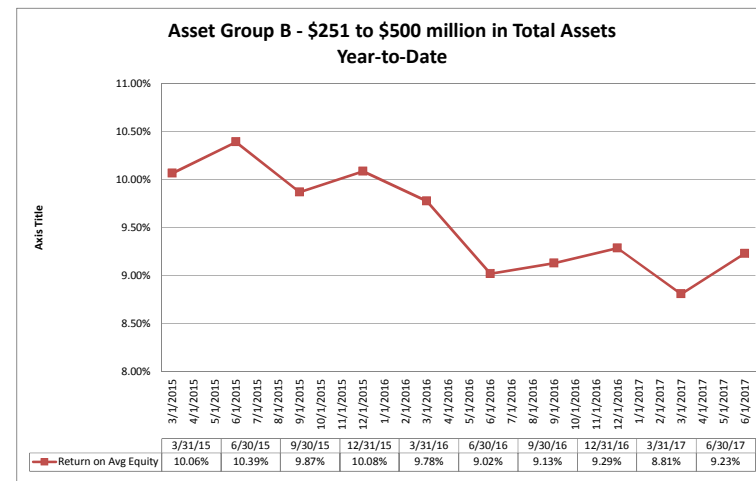
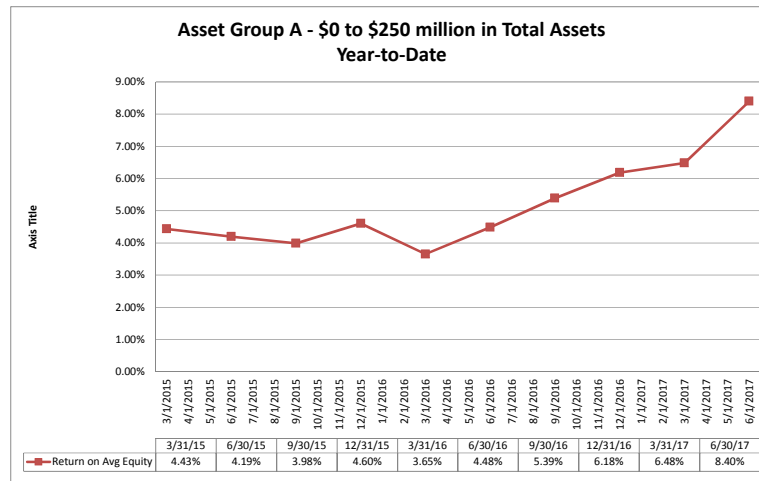
Source: SNL Financial

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

June 30, 2017

Run Date: August 18, 2017

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	\$81,530	\$371	1.86%	4.96%	44.18%	\$78	\$764	1.82%	5.14%	42.41%	\$75
Bank of Feather River	\$99,526	\$222	0.92%	7.86%	61.69%	\$96	\$447	0.92%	7.99%	63.82%	\$97
Golden Pacific Bank, National Association	\$125,024	\$39	0.12%	1.36%	95.17%	\$105	\$57	0.09%	0.98%	94.76%	\$92
Gateway Bank, F.S.B.	\$132,208	(\$22)	(0.07%)	(1.07%)	109.23%	\$93	(\$167)	(0.25%)	(4.03%)	111.20%	\$93
Trans Pacific National Bank	\$132,707	\$219	0.68%	5.52%	83.61%	\$116	\$244	0.38%	3.09%	88.21%	\$112
Tri-Valley Bank	\$147,713	\$3,064	8.66%	66.51%	79.02%	\$132	\$3,303	4.78%	37.58%	76.63%	\$133
Metropolitan Bank	\$155,812	\$510	1.30%	11.68%	66.92%	\$69	\$1,034	1.34%	11.96%	65.99%	\$68
Monterey County Bank	\$183,140	\$80	0.18%	2.11%	95.60%	\$73	\$566	0.62%	7.60%	82.94%	\$76
First Federal Savings and Loan Association of San Rafael	\$192,260	\$124	0.26%	1.27%	87.68%	\$108	\$308	0.32%	1.58%	84.81%	\$103
Folsom Lake Bank	\$205,880	\$59	0.12%	1.35%	104.58%	\$118	\$330	0.33%	3.81%	88.47%	\$116
Cornerstone Community Bank	\$210,566	\$574	1.11%	10.87%	57.76%	\$79	\$1,028	1.01%	9.85%	58.52%	\$79
Northern California National Bank	\$213,666	\$418	0.78%	8.89%	48.97%	\$71	\$805	0.74%	8.70%	49.62%	\$71
Golden Valley Bank	\$216,722	\$470	0.87%	8.58%	60.95%	\$77	\$834	0.77%	7.70%	64.10%	\$81
Merchants National Bank of Sacramento	\$217,049	\$341	0.63%	6.44%	60.05%	\$113	\$656	0.61%	6.29%	61.82%	\$115
Bank of Rio Vista	\$221,848	\$409	0.75%	6.07%	67.62%	\$84	\$693	0.64%	5.22%	71.33%	\$86
Lighthouse Bank	\$243,783	\$786	1.34%	9.79%	53.19%	\$139	\$1,495	1.31%	9.44%	54.04%	\$138
Bank of Napa, N.A.	\$246,056	\$523	0.85%	7.78%	65.69%	\$124	\$993	0.81%	7.49%	66.88%	\$125
Murphy Bank	\$246,833	\$1,405	2.32%	20.21%	47.19%	\$110	\$2,855	2.37%	20.73%	47.03%	\$109
Average of Asset Group A	\$181,796	\$533	1.26%	10.01%	71.62%	\$99	\$903	1.03%	8.40%	70.70%	\$98

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

Summit Bank	\$251,189	\$893	1.46%	13.46%	52.81%	\$125	\$1,276	1.03%	9.73%	61.34%	\$126
Bank of San Francisco	\$258,307	\$400	0.66%	6.86%	67.54%	\$127	\$803	0.69%	6.94%	68.23%	\$127
Pacific Valley Bank	\$261,175	\$200	0.33%	2.73%	87.07%	\$112	\$436	0.37%	2.99%	85.52%	\$108
Liberty Bank	\$276,278	\$348	0.50%	3.99%	76.16%	\$107	\$640	0.47%	3.68%	78.60%	\$106
Mission National Bank	\$282,475	\$639	0.89%	9.52%	61.43%	\$75	\$1,252	0.87%	9.43%	63.57%	\$81
Community Bank of the Bay	\$287,133	\$408	0.58%	4.40%	71.94%	\$96	\$615	0.45%	3.61%	77.52%	\$104
United American Bank	\$312,147	\$1,361	1.79%	18.88%	61.28%	\$123	\$1,981	1.30%	14.04%	66.09%	\$121
Community Business Bank	\$314,662	\$952	1.23%	12.14%	53.74%	\$99	\$1,742	1.14%	11.38%	55.65%	\$98
Pinnacle Bank	\$314,948	\$920	1.19%	11.43%	63.31%	\$149	\$1,470	0.96%	9.46%	65.50%	\$144
River Valley Community Bank	\$321,626	\$732	0.90%	10.89%	49.68%	\$87	\$1,361	0.84%	10.34%	51.89%	\$88
Redwood Capital Bank	\$331,326	\$789	0.96%	11.34%	60.27%	\$77	\$1,567	0.96%	11.37%	61.44%	\$78
Fresno First Bank	\$351,992	\$919	1.05%	11.51%	54.27%	\$131	\$1,761	1.01%	11.28%	57.29%	\$133
New Resource Bank	\$353,153	\$394	0.45%	3.83%	76.57%	\$132	\$702	0.41%	3.43%	81.18%	\$142
Community 1st Bank	\$390,267	\$708	0.75%	8.65%	60.79%	\$97	\$1,223	0.66%	7.59%	63.42%	\$96
AltaPacific Bank	\$421,313	\$2,006	1.98%	13.14%	61.26%	\$193	\$2,635	1.36%	8.70%	66.34%	\$170
Suncrest Bank	\$485,042	\$1,213	1.04%	8.24%	54.54%	\$96	\$1,908	0.83%	6.54%	62.57%	\$102
Average of Asset Group B	\$325,815	\$805	0.99%	9.44%	63.29%	\$114	\$1,336	0.83%	8.16%	66.63%	\$114

Source: SNL Financial

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Performance Analysis

June 30, 2017

Run Date: August 18, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	Summit State Bank	\$537,481	\$931	0.71%	6.22%	65.71%	\$95	\$1,812	0.70%	6.10%	66.75%	\$96
	1st Capital Bank	\$557,132	\$855	0.61%	6.90%	71.59%	\$111	\$1,642	0.59%	6.72%	71.92%	\$111
	Santa Cruz County Bank	\$595,987	\$1,928	1.30%	14.38%	51.04%	\$94	\$3,803	1.28%	14.45%	50.45%	\$96
	BAC Community Bank	\$606,943	\$1,367	0.91%	10.14%	72.04%	\$81	\$2,081	0.70%	7.73%	76.60%	\$83
	American River Bank	\$641,759	\$1,359	0.84%	6.57%	60.39%	\$92	\$2,645	0.82%	6.35%	61.05%	\$94
	Bank of the Orient	\$661,427	\$1,014	0.64%	5.72%	77.63%	\$80	\$2,675	0.88%	7.86%	77.82%	\$82
	Scott Valley Bank	\$671,870	\$1,415	0.85%	8.38%	64.77%	\$106	\$3,021	0.91%	8.99%	64.29%	\$106
	Plumas Bank	\$689,256	\$2,645	1.60%	17.10%	50.89%	\$83	\$4,765	1.44%	15.50%	53.93%	\$84
	Avidbank	\$729,532	\$1,590	0.87%	8.98%	57.09%	\$157	\$3,214	0.91%	9.19%	57.39%	\$153
	Beneficial State Bank	\$736,529	\$15	0.01%	0.08%	76.69%	\$102	(\$587)	(0.17%)	(1.52%)	85.14%	\$102
	Presidio Bank	\$746,226	\$1,591	0.89%	9.05%	61.56%	\$182	\$2,795	0.79%	8.06%	66.09%	\$189
	Pacific Coast Bankers' Bank	\$780,469	\$1,294	0.64%	7.48%	75.67%	\$170	\$2,863	0.72%	8.32%	74.32%	\$182
	United Security Bank	\$780,826	\$2,745	1.39%	10.20%	50.95%	\$81	\$4,788	1.22%	8.98%	55.15%	\$88
	California Bank of Commerce	\$805,771	\$1,852	0.93%	8.71%	57.25%	\$115	\$3,527	0.92%	8.68%	58.31%	\$115
	Premier Valley Bank	\$850,956	\$2,573	1.21%	7.53%	55.47%	\$97	\$3,879	0.99%	6.05%	61.67%	\$95
	Five Star Bank	\$921,157	\$5,364	2.45%	27.39%	38.44%	\$96	\$10,175	2.35%	26.23%	37.46%	\$90
	Average of Asset Group C	\$707,083	\$1,784	0.99%	9.68%	61.70%	\$109	\$3,319	0.94%	9.23%	63.65%	\$110

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

Oak Valley Community Bank	\$1,020,426	\$2,899	1.16%	13.52%	54.96%	\$83	\$5,155	1.04%	12.23%	59.21%	\$85
Savings Bank of Mendocino County	\$1,067,771	\$3,095	1.18%	7.42%	51.79%	\$66	\$5,540	1.05%	6.69%	54.40%	\$67
United Business Bank	\$1,155,538	\$1,566	0.55%	6.47%	71.81%	\$104	\$2,985	0.65%	6.80%	68.40%	\$92
First Northern Bank of Dixon	\$1,157,183	\$2,600	0.90%	11.10%	62.61%	\$96	\$5,143	0.89%	11.14%	61.76%	\$99
Redding Bank of Commerce	\$1,213,021	\$2,809	0.96%	8.92%	63.05%	\$88	\$5,589	0.96%	8.95%	64.52%	\$96
First National Bank of Northern California	\$1,251,700	\$3,489	1.11%	11.75%	59.19%	\$110	\$6,787	1.09%	11.62%	58.95%	\$109
First Community Bank	\$1,417,871	\$8,478	2.55%	23.87%	32.56%	\$99	\$15,785	2.49%	23.27%	34.34%	\$100
Central Valley Community Bank	\$1,444,489	\$5,355	1.49%	12.09%	61.07%	\$79	\$9,654	1.34%	11.10%	60.85%	\$78
River City Bank	\$1,966,026	\$6,409	1.33%	14.44%	34.57%	\$131	\$10,643	1.13%	12.16%	37.87%	\$126
Bank of the Sierra	\$2,077,312	\$5,561	1.09%	9.09%	61.76%	\$57	\$10,149	1.01%	8.39%	64.72%	\$60
Bank of Marin	\$2,100,496	\$5,438	1.05%	9.12%	58.46%	\$109	\$10,188	0.99%	8.63%	60.53%	\$110
El Dorado Savings Bank, F.S.B.	\$2,158,866	\$3,607	0.67%	6.79%	56.72%	\$65	\$6,582	0.62%	6.23%	60.01%	\$64
Exchange Bank	\$2,244,856	\$6,513	1.17%	13.15%	57.49%	\$85	\$13,146	1.20%	13.48%	57.16%	\$85
Heritage Bank of Commerce	\$2,731,855	\$7,916	1.19%	11.63%	51.32%	\$132	\$14,790	1.13%	11.16%	52.90%	\$134
Bank of Stockton	\$2,884,706	\$8,467	1.28%	8.24%	52.94%	\$109	\$16,310	1.23%	8.02%	53.28%	\$107
Farmers & Merchants Bank of Central California	\$3,011,515	\$8,486	1.15%	11.34%	54.98%	\$154	\$16,558	1.13%	11.16%	55.40%	\$154
Fremont Bank	\$3,677,294	\$11,638	1.27%	16.15%	73.48%	\$102	\$23,319	1.27%	16.33%	73.75%	\$103
Tri Counties Bank	\$4,518,209	\$14,076	1.25%	10.32%	61.44%	\$82	\$26,592	1.18%	9.85%	62.88%	\$83
WestAmerica Bank	\$5,352,121	\$16,091	1.20%	13.37%	49.37%	\$60	\$30,855	1.15%	12.98%	49.49%	\$60
Mechanics Bank	\$5,704,679	\$8,946	0.65%	4.54%	70.47%	\$114	\$17,067	0.62%	4.36%	70.80%	\$113
Average of Asset Group D	\$2,407,797	\$6,672	1.16%	11.17%	57.00%	\$96	\$12,642	1.11%	10.73%	58.06%	\$96

Source: SNL Financial

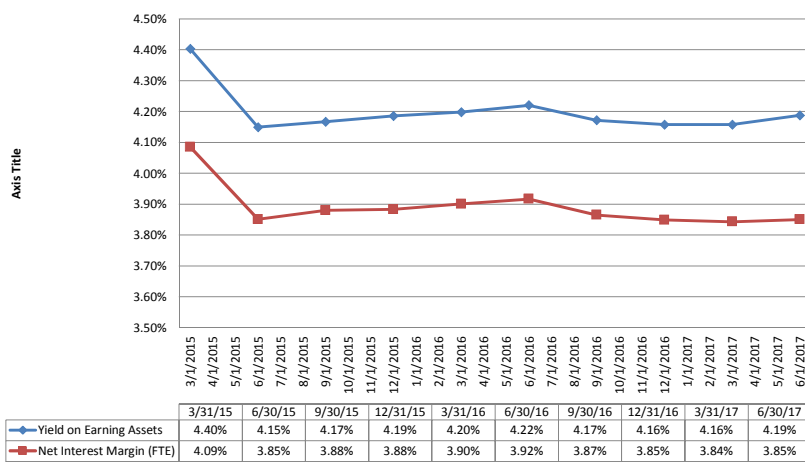
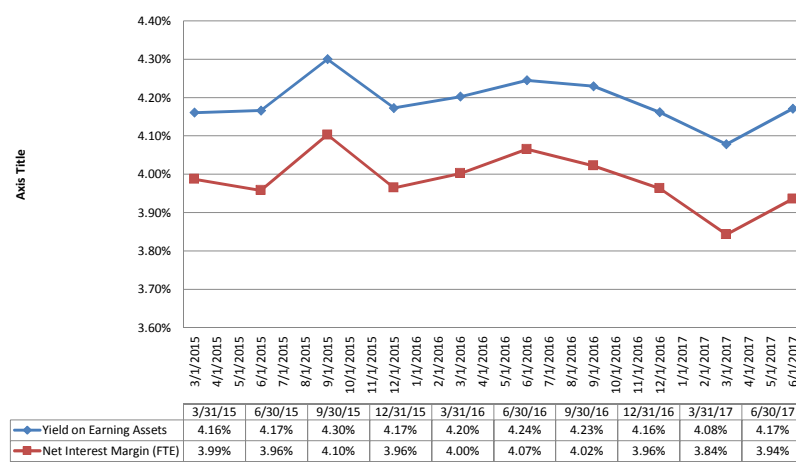
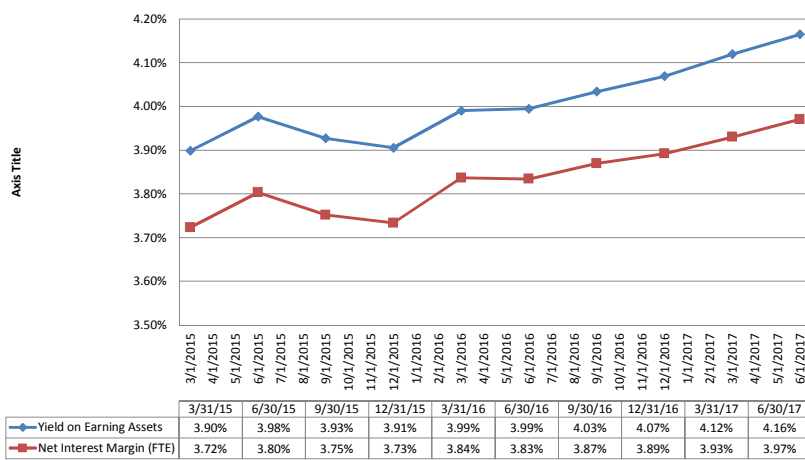
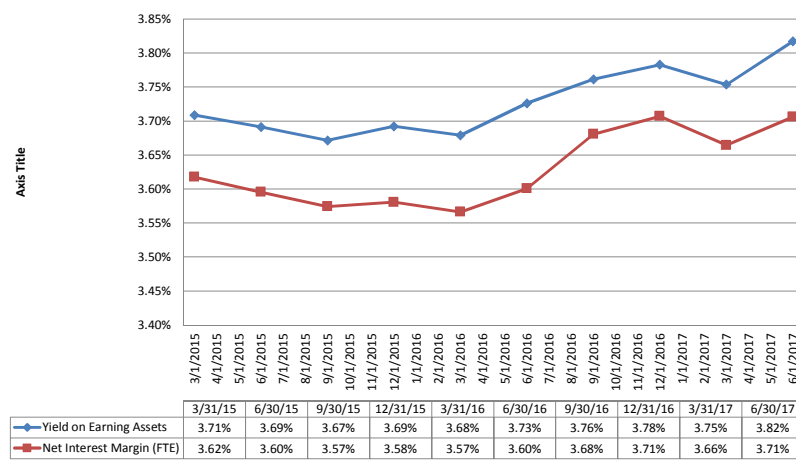
Note: Report includes only bank-level data.

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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

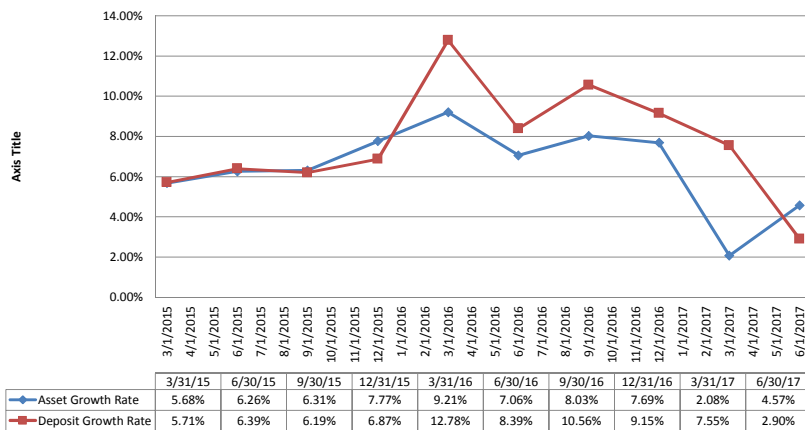
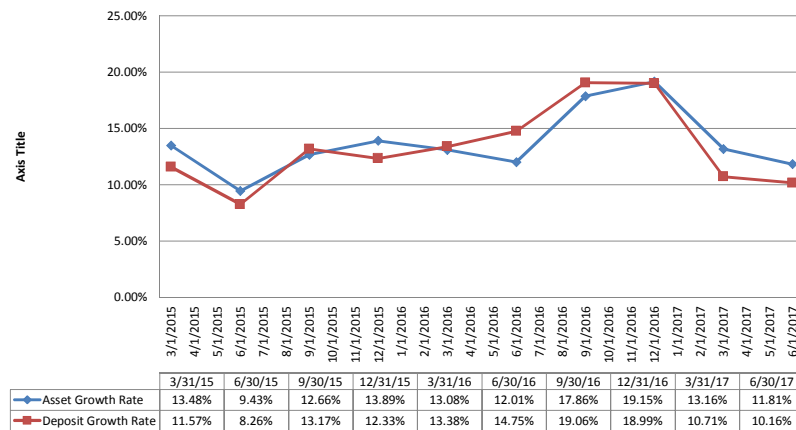
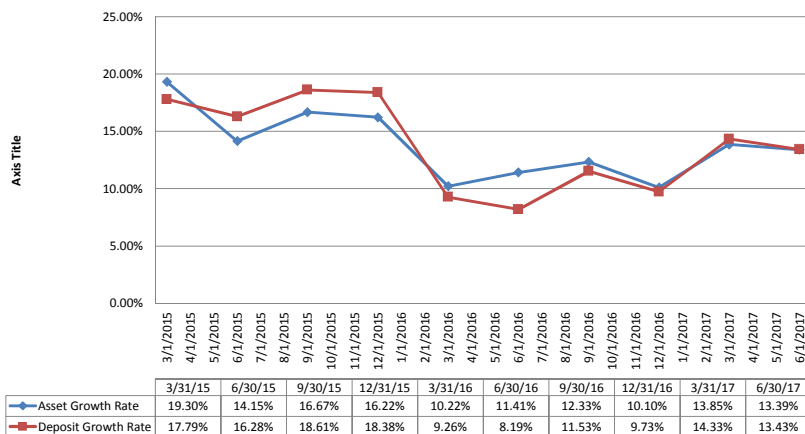
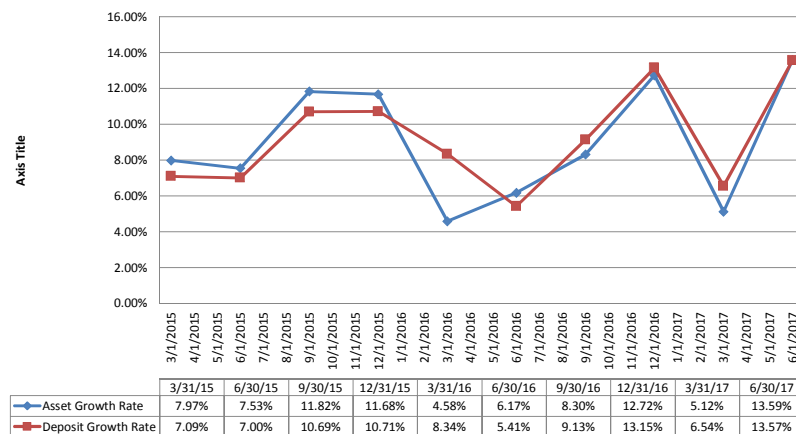
Source: SNL Financial

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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

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Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 18, 2017

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	\$81,530	\$57,549	\$50,992	112.86%	41.07%	\$8,153	4.79%	0.56%	0.31%	4.57%	(33.60%)	(48.78%)
	Bank of Feather River	\$99,526	\$88,510	\$81,691	108.35%	9.75%	\$5,238	5.20%	0.48%	0.40%	4.85%	9.79%	(4.46%)
	Golden Pacific Bank, National Association	\$125,024	\$88,531	\$113,381	78.08%	26.43%	\$2,977	4.28%	0.28%	0.16%	4.13%	(7.42%)	(7.10%)
	Gateway Bank, F.S.B.	\$132,208	\$79,243	\$122,510	64.68%	36.74%	\$8,814	3.61%	0.61%	0.60%	3.00%	(10.47%)	(4.68%)
	Trans Pacific National Bank	\$132,707	\$99,350	\$115,615	85.93%	27.19%	\$4,740	4.41%	0.58%	0.41%	4.15%	1.96%	1.20%
	Tri-Valley Bank	\$147,713	\$121,230	\$127,605	95.00%	14.15%	\$7,386	4.18%	0.42%	0.33%	3.87%	19.48%	16.54%
	Metropolitan Bank	\$155,812	\$114,859	\$131,329	87.46%	20.96%	\$3,800	4.62%	0.81%	0.71%	4.00%	12.08%	11.99%
	Monterey County Bank	\$183,140	\$96,350	\$149,525	64.44%	24.55%	\$4,162	4.74%	0.67%	0.53%	4.15%	1.00%	0.73%
	First Federal Savings and Loan Association of San Rafael	\$192,260	\$179,836	\$152,336	118.05%	6.70%	\$5,341	4.22%	0.72%	0.71%	3.66%	7.57%	9.00%
	Folsom Lake Bank	\$205,880	\$127,184	\$171,394	74.21%	29.70%	\$8,235	3.75%	0.58%	0.40%	3.37%	5.93%	9.04%
	Cornerstone Community Bank	\$210,566	\$171,673	\$179,332	95.73%	13.71%	\$5,691	4.64%	0.73%	0.62%	4.07%	16.69%	22.43%
	Northern California National Bank	\$213,666	\$84,585	\$193,813	43.64%	52.82%	\$9,290	2.71%	0.33%	0.25%	2.54%	11.34%	16.13%
	Golden Valley Bank	\$216,722	\$131,712	\$185,448	71.02%	40.97%	\$6,020	3.69%	0.20%	0.14%	3.70%	6.75%	6.78%
	Merchants National Bank of Sacramento	\$217,049	\$85,506	\$184,225	46.41%	57.88%	\$12,058	2.68%	0.29%	0.22%	2.59%	2.92%	(3.25%)
	Bank of Rio Vista	\$221,848	\$81,086	\$185,658	43.67%	47.44%	\$6,525	3.19%	0.23%	0.17%	3.15%	5.96%	(2.65%)
	Lighthouse Bank	\$243,783	\$184,930	\$210,463	87.87%	19.04%	\$8,707	5.17%	0.36%	0.27%	4.97%	23.58%	25.53%
	Bank of Napa, N.A.	\$246,056	\$139,297	\$217,746	63.97%	44.53%	\$8,788	3.70%	0.22%	0.16%	3.55%	1.32%	0.16%
	Murphy Bank	\$246,833	\$216,497	\$214,453	100.95%	12.94%	\$8,228	5.80%	0.88%	0.88%	4.99%	7.41%	3.65%
	Average of Asset Group A	\$181,796	\$119,329	\$154,862	80.13%	29.25%	\$6,897	4.19%	0.50%	0.40%	3.85%	4.57%	2.90%

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

Summit Bank	\$251,189	\$136,392	\$220,065	61.98%	46.45%	\$7,612	3.93%	0.38%	0.19%	3.75%	8.71%	8.48%
Bank of San Francisco	\$258,307	\$206,992	\$233,988	88.46%	21.48%	\$7,380	4.25%	0.44%	0.26%	4.00%	21.22%	23.03%
Pacific Valley Bank	\$261,175	\$182,499	\$230,883	79.04%	31.03%	\$5,441	4.29%	0.21%	0.13%	4.17%	14.01%	15.47%
Liberty Bank	\$276,278	\$195,876	\$239,508	81.78%	29.57%	\$5,526	3.88%	0.32%	0.23%	3.74%	2.35%	1.85%
Mission National Bank	\$282,475	\$225,830	\$210,410	107.33%	20.13%	\$6,420	3.99%	0.84%	0.62%	3.44%	5.50%	21.24%
Community Bank of the Bay	\$287,133	\$200,997	\$249,285	80.63%	32.37%	\$7,362	3.97%	0.63%	0.40%	3.61%	30.32%	23.14%
United American Bank	\$312,147	\$219,322	\$276,794	79.24%	29.10%	\$8,004	3.63%	0.30%	0.22%	3.42%	3.78%	(0.48%)
Community Business Bank	\$314,662	\$233,768	\$242,019	96.59%	23.56%	\$7,867	4.37%	0.69%	0.47%	4.03%	6.72%	(11.19%)
Pinnacle Bank	\$314,948	\$255,550	\$278,006	91.92%	14.18%	\$6,057	4.65%	0.20%	0.11%	4.55%	13.12%	11.13%
River Valley Community Bank	\$321,626	\$135,890	\$233,318	58.24%	32.43%	\$10,051	3.03%	0.35%	0.25%	2.79%	0.27%	(8.72%)
Redwood Capital Bank	\$331,326	\$253,884	\$301,553	84.19%	13.32%	\$5,432	4.18%	0.23%	0.17%	4.03%	(0.83%)	(1.57%)
Fresno First Bank	\$351,992	\$247,929	\$318,481	77.85%	27.14%	\$8,585	4.27%	0.30%	0.14%	4.18%	(6.35%)	(8.45%)
New Resource Bank	\$353,153	\$259,596	\$309,032	84.00%	24.13%	\$6,791	4.28%	0.08%	0.05%	4.26%	13.54%	14.70%
Community 1st Bank	\$390,267	\$220,403	\$356,154	61.88%	17.33%	\$9,292	3.72%	0.63%	0.40%	3.33%	17.84%	18.17%
AltaPacific Bank	\$421,313	\$263,349	\$330,015	79.80%	28.16%	\$7,022	5.35%	0.63%	0.42%	4.96%	42.13%	37.48%
Suncrest Bank	\$485,042	\$337,053	\$424,565	79.39%	28.41%	\$6,467	4.95%	0.37%	0.26%	4.71%	16.70%	18.29%
Average of Asset Group B	\$325,815	\$223,458	\$278,380	80.77%	26.17%	\$7,207	4.17%	0.41%	0.27%	3.94%	11.81%	10.16%

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

June 30, 2017

Run Date: August 18, 2017

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													
	Summit State Bank	\$537,481	\$370,961	\$408,031	90.91%	21.37%	\$7,465	3.93%	0.50%	0.38%	3.59%	9.26%	12.38%
	1st Capital Bank	\$557,132	\$418,827	\$504,764	82.97%	18.77%	\$7,052	3.47%	0.23%	0.13%	3.37%	2.62%	1.66%
	Santa Cruz County Bank	\$595,987	\$433,696	\$532,849	81.39%	19.44%	\$6,930	4.38%	0.23%	0.13%	4.32%	2.64%	1.34%
	BAC Community Bank	\$606,943	\$367,796	\$547,927	67.13%	33.22%	\$5,726	3.62%	0.16%	0.10%	3.67%	8.31%	8.84%
	American River Bank	\$641,759	\$321,051	\$538,141	59.66%	41.22%	\$7,131	3.46%	0.27%	0.18%	3.37%	(2.90%)	(2.58%)
	Bank of the Orient	\$661,427	\$553,986	\$568,457	97.45%	16.63%	\$4,691	4.34%	0.54%	0.44%	3.95%	32.75%	38.74%
	Scott Valley Bank	\$671,870	\$433,807	\$592,580	73.21%	30.48%	\$6,108	4.15%	0.12%	0.08%	4.17%	3.38%	3.05%
	Plumas Bank	\$689,256	\$478,273	\$617,348	77.47%	17.56%	\$5,031	4.54%	0.16%	0.09%	4.50%	9.69%	11.92%
	Avidbank	\$729,532	\$584,342	\$624,469	93.57%	19.20%	\$9,474	4.63%	0.51%	0.29%	4.37%	26.35%	17.95%
	Beneficial State Bank	\$736,529	\$533,917	\$607,451	87.89%	24.12%	\$4,603	5.63%	0.64%	0.53%	5.14%	25.44%	31.63%
	Presidio Bank	\$746,226	\$603,690	\$659,928	91.48%	17.61%	\$12,437	4.07%	0.43%	0.27%	3.83%	(0.34%)	(1.07%)
	Pacific Coast Bankers' Bank	\$780,469	\$308,202	\$554,855	55.55%	32.66%	\$8,046	2.67%	1.08%	0.44%	2.26%	3.45%	(10.81%)
	United Security Bank	\$780,826	\$568,163	\$666,677	85.22%	21.64%	\$6,148	4.33%	0.36%	0.21%	4.14%	(2.03%)	(3.01%)
	California Bank of Commerce	\$805,771	\$702,834	\$705,870	99.57%	8.21%	\$8,139	4.56%	0.61%	0.35%	4.22%	10.73%	17.18%
	Premier Valley Bank	\$850,956	\$447,138	\$681,298	65.63%	42.81%	\$9,351	4.69%	0.21%	0.12%	4.76%	65.64%	67.10%
	Five Star Bank	\$921,157	\$711,256	\$839,389	84.73%	17.92%	\$11,234	4.15%	0.45%	0.31%	3.87%	19.23%	20.49%
	Average of Asset Group C	\$707,083	\$489,871	\$603,127	80.86%	23.93%	\$7,473	4.16%	0.41%	0.25%	3.97%	13.39%	13.43%

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

	Oak Valley Community Bank	\$1,020,426	\$621,936	\$925,994	67.16%	28.31%	\$6,222	3.69%	0.16%	0.11%	3.71%	3.81%	2.55%
	Savings Bank of Mendocino County	\$1,067,771	\$505,860	\$896,287	56.44%	47.63%	\$5,013	3.53%	0.20%	0.14%	3.44%	(0.36%)	(1.14%)
	United Business Bank	\$1,155,538	\$858,715	\$1,032,847	83.14%	22.75%	\$7,602	4.30%	0.71%	0.53%	3.85%	142.09%	149.67%
	First Northern Bank of Dixon	\$1,157,183	\$687,545	\$1,051,841	65.37%	38.17%	\$6,255	3.51%	0.15%	0.10%	3.43%	(1.64%)	(2.69%)
	Redding Bank of Commerce	\$1,213,021	\$816,929	\$1,073,455	76.10%	25.84%	\$6,452	4.09%	0.41%	0.29%	3.92%	12.56%	13.59%
	First National Bank of Northern California	\$1,251,700	\$818,685	\$1,024,362	79.92%	22.65%	\$7,072	4.11%	0.41%	0.30%	3.96%	5.35%	0.60%
	First Community Bank	\$1,417,871	\$1,171,966	\$1,141,697	102.65%	18.28%	\$13,128	4.54%	0.74%	0.63%	3.96%	43.90%	41.52%
	Central Valley Community Bank	\$1,444,489	\$768,988	\$1,245,719	61.73%	37.78%	\$4,752	4.20%	0.13%	0.08%	4.43%	0.29%	(1.77%)
	River City Bank	\$1,966,026	\$1,414,134	\$1,419,105	99.65%	9.33%	\$15,360	3.24%	0.57%	0.46%	2.83%	16.65%	16.88%
	Bank of the Sierra	\$2,077,312	\$1,302,007	\$1,794,515	72.55%	25.28%	\$4,180	4.01%	0.26%	0.18%	3.93%	4.44%	11.20%
	Bank of Marin	\$2,100,496	\$1,491,485	\$1,844,484	80.86%	22.49%	\$7,956	3.81%	0.13%	0.07%	3.82%	7.61%	7.68%
	El Dorado Savings Bank, F.S.B.	\$2,158,866	\$533,486	\$1,933,253	27.60%	79.93%	\$7,393	2.32%	0.14%	0.14%	2.19%	4.52%	4.34%
	Exchange Bank	\$2,244,856	\$1,458,333	\$2,003,099	72.80%	26.11%	\$5,669	3.81%	0.12%	0.08%	3.84%	6.13%	6.14%
	Heritage Bank of Commerce	\$2,731,855	\$1,570,044	\$2,397,394	65.49%	36.27%	\$10,156	4.16%	0.26%	0.16%	4.06%	12.59%	11.69%
	Bank of Stockton	\$2,884,706	\$1,676,179	\$2,333,192	71.84%	38.57%	\$7,734	3.91%	0.11%	0.08%	3.86%	2.07%	(0.03%)
	Farmers & Merchants Bank of Central California	\$3,011,515	\$2,204,082	\$2,662,989	82.77%	16.67%	\$9,154	4.03%	0.34%	0.21%	3.86%	6.14%	6.26%
	Fremont Bank	\$3,677,294	\$2,705,420	\$3,347,627	80.82%	19.70%	\$4,591	3.71%	0.24%	0.14%	3.60%	0.56%	0.35%
	Tri Counties Bank	\$4,518,209	\$2,828,930	\$3,881,355	72.89%	27.85%	\$4,514	4.29%	0.14%	0.10%	4.25%	0.09%	(0.87%)
	WestAmerica Bank	\$5,352,121	\$1,318,341	\$4,685,059	28.14%	61.14%	\$7,155	2.70%	0.07%	0.04%	2.91%	0.93%	(0.98%)
	Mechanics Bank	\$5,704,679	\$4,179,497	\$4,569,501	91.47%	7.98%	\$5,809	4.40%	0.28%	0.15%	4.27%	3.97%	6.32%
	Average of Asset Group D	\$2,407,797	\$1,446,628	\$2,063,189	71.97%	30.64%	\$7,308	3.82%	0.28%	0.20%	3.71%	13.59%	13.57%

Source: SNL Financial

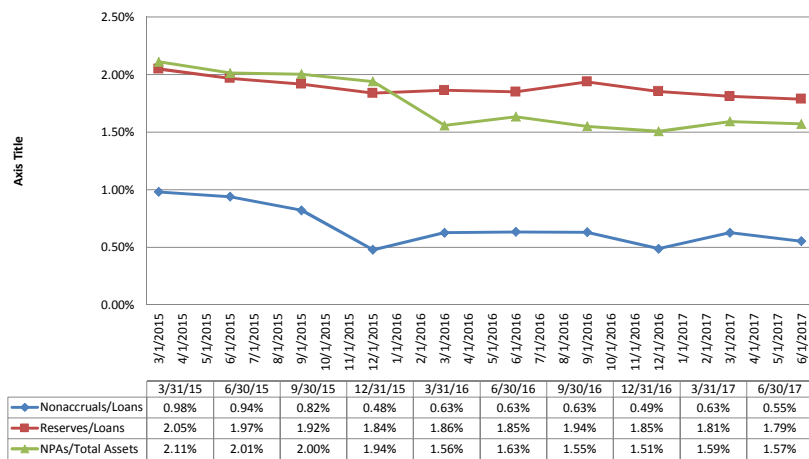
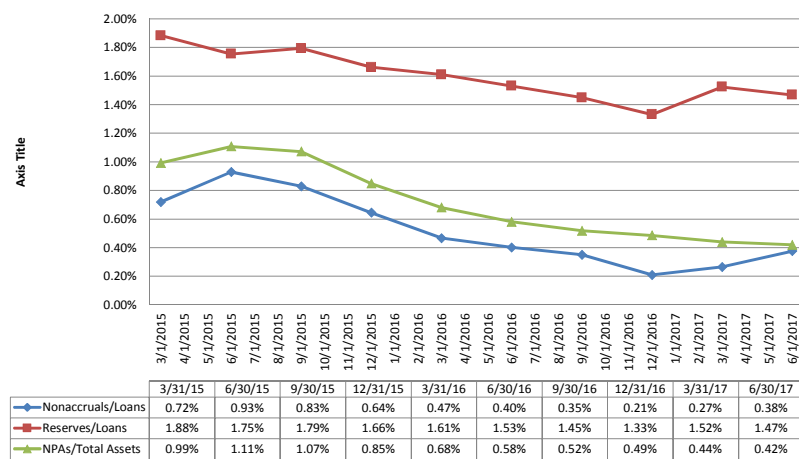
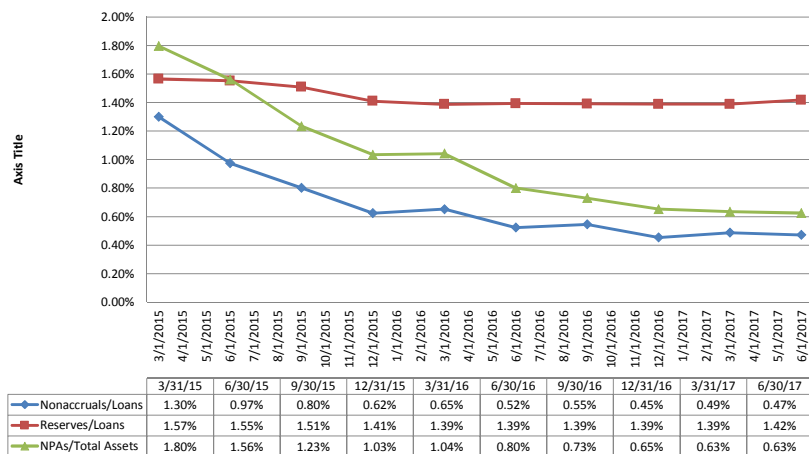
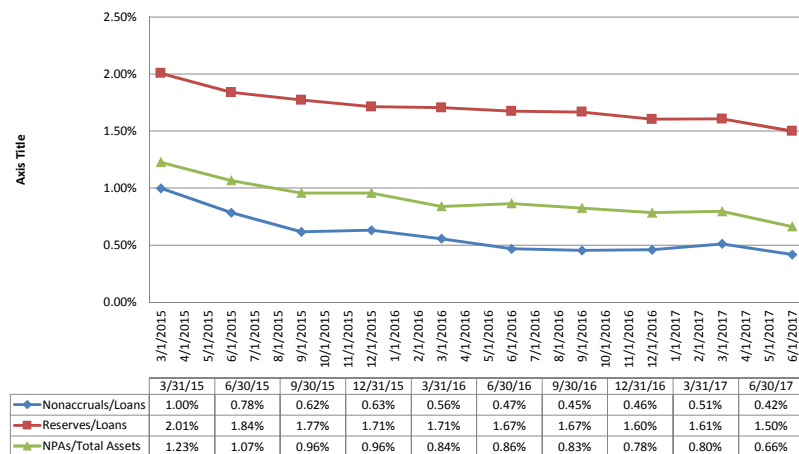
Note: Report includes only bank-level data.

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.

NA = data was not available.

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

Asset Quality
June 30, 2017
Run Date: August 18, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	California Pacific Bank	\$81,530	\$0	0.00%	6.84%	NA	11.97%	5.00%
	Bank of Feather River	\$99,526	\$178	0.20%	1.29%	639.89%	2.09%	0.18%
	Golden Pacific Bank, National Association	\$125,024	\$887	1.00%	1.32%	132.02%	8.15%	0.71%
	Gateway Bank, F.S.B.	\$132,208	\$2,732	3.45%	1.95%	18.72%	87.55%	6.49%
	Trans Pacific National Bank	\$132,707	\$596	0.60%	2.45%	315.41%	4.25%	0.58%
	Tri-Valley Bank	\$147,713	\$0	0.00%	1.59%	NA	7.20%	1.07%
	Metropolitan Bank	\$155,812	\$1,023	0.89%	2.10%	91.84%	14.99%	1.68%
	Monterey County Bank	\$183,140	\$3,402	3.53%	1.22%	34.69%	132.82%	12.00%
	First Federal Savings and Loan Association of San Rafael	\$192,260	\$0	0.00%	0.52%	NA	0.00%	0.00%
	Folsom Lake Bank	\$205,880	\$0	0.00%	1.15%	NA	0.00%	0.00%
	Cornerstone Community Bank	\$210,566	\$4	0.00%	1.04%	NM	0.71%	0.08%
	Northern California National Bank	\$213,666	\$0	0.00%	1.49%	NA	0.42%	0.04%
	Golden Valley Bank	\$216,722	\$116	0.09%	1.40%	NM	0.48%	0.05%
	Merchants National Bank of Sacramento	\$217,049	\$0	0.00%	1.41%	362.35%	1.46%	0.15%
	Bank of Rio Vista	\$221,848	\$0	0.00%	1.80%	NA	0.00%	0.00%
	Lighthouse Bank	\$243,783	\$0	0.00%	2.21%	NA	0.00%	0.00%
	Bank of Napa, N.A.	\$246,056	\$137	0.10%	1.38%	NM	0.47%	0.06%
	Murphy Bank	\$246,833	\$209	0.10%	0.99%	427.94%	4.16%	0.20%
	Average of Asset Group A	\$181,796	\$516	0.55%	1.79%	252.86%	15.37%	1.57%

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

Summit Bank	\$251,189	\$0	0.00%	2.71%	NM	2.07%	0.25%
Bank of San Francisco	\$258,307	\$0	0.00%	1.35%	NM	0.19%	0.02%
Pacific Valley Bank	\$261,175	\$3,545	1.94%	1.90%	92.64%	11.38%	1.43%
Liberty Bank	\$276,278	\$116	0.06%	1.35%	75.36%	9.32%	1.27%
Mission National Bank	\$282,475	\$1,315	0.58%	1.34%	146.62%	6.86%	0.73%
Community Bank of the Bay	\$287,133	\$1,540	0.77%	1.52%	182.33%	4.20%	0.59%
United American Bank	\$312,147	\$0	0.00%	1.55%	NM	3.10%	0.33%
Community Business Bank	\$314,662	\$0	0.00%	1.06%	NA	0.00%	0.00%
Pinnacle Bank	\$314,948	\$169	0.07%	1.38%	NM	0.48%	0.06%
River Valley Community Bank	\$321,626	\$0	0.00%	1.51%	NM	0.30%	0.03%
Redwood Capital Bank	\$331,326	\$632	0.25%	1.42%	525.62%	2.17%	0.21%
Fresno First Bank	\$351,992	\$2,931	1.18%	1.22%	102.23%	8.31%	0.84%
New Resource Bank	\$353,153	\$234	0.09%	1.54%	NM	0.52%	0.07%
Community 1st Bank	\$390,267	\$256	0.12%	1.41%	NM	1.38%	0.13%
AltaPacific Bank	\$421,313	\$874	0.33%	1.32%	398.86%	1.80%	0.26%
Suncrest Bank	\$485,042	\$2,093	0.62%	0.91%	146.34%	4.16%	0.50%
Average of Asset Group B	\$325,815	\$857	0.38%	1.47%	208.75%	3.51%	0.42%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality
June 30, 2017
Run Date: August 18, 2017

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								
	Summit State Bank	\$537,481	\$2,616	0.71%	1.27%	179.74%	4.29%	0.49%
	1st Capital Bank	\$557,132	\$301	0.07%	1.49%	NM	0.89%	0.09%
	Santa Cruz County Bank	\$595,987	\$0	0.00%	2.00%	NA	0.00%	0.00%
	BAC Community Bank	\$606,943	\$2,165	0.59%	1.47%	249.10%	3.60%	0.36%
	American River Bank	\$641,759	\$12	0.00%	1.52%	61.72%	13.15%	1.44%
	Bank of the Orient	\$661,427	\$2,922	0.53%	1.83%	253.46%	4.87%	0.60%
	Scott Valley Bank	\$671,870	\$1,642	0.38%	1.36%	359.74%	8.57%	0.95%
	Plumas Bank	\$689,256	\$2,910	0.61%	1.43%	130.42%	9.01%	0.89%
	Avidbank	\$729,532	\$5,210	0.89%	1.38%	155.01%	6.54%	0.71%
	Beneficial State Bank	\$736,529	\$8,368	1.57%	1.95%	117.85%	11.17%	1.20%
	Presidio Bank	\$746,226	\$991	0.16%	1.16%	707.87%	1.27%	0.13%
	Pacific Coast Bankers' Bank	\$780,469	\$613	0.20%	1.48%	746.00%	0.83%	0.08%
	United Security Bank	\$780,826	\$5,508	0.97%	1.59%	75.19%	15.74%	2.27%
	California Bank of Commerce	\$805,771	\$1,610	0.23%	1.24%	292.83%	3.21%	0.37%
	Premier Valley Bank	\$850,956	\$1,217	0.27%	0.30%	110.27%	1.58%	0.14%
	Five Star Bank	\$921,157	\$2,551	0.36%	1.22%	338.85%	2.91%	0.28%
	Average of Asset Group C	\$707,083	\$2,415	0.47%	1.42%	269.86%	5.48%	0.63%

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

	Oak Valley Community Bank	\$1,020,426	\$2,032	0.33%	1.26%	305.84%	4.13%
	Savings Bank of Mendocino County	\$1,067,771	\$3,610	0.71%	2.31%	155.83%	4.17%
	United Business Bank	\$1,155,538	\$367	0.04%	0.47%	NM	0.62%
	First Northern Bank of Dixon	\$1,157,183	\$3,027	0.44%	1.70%	171.07%	6.42%
	Redding Bank of Commerce	\$1,213,021	\$9,154	1.12%	1.43%	73.88%	12.67%
	First National Bank of Northern California	\$1,251,700	\$7,363	0.90%	1.24%	76.52%	11.73%
	First Community Bank	\$1,417,871	\$6,213	0.53%	1.30%	84.06%	15.82%
	Central Valley Community Bank	\$1,444,489	\$3,099	0.40%	1.21%	158.06%	3.97%
	River City Bank	\$1,966,026	\$916	0.06%	2.14%	NM	0.46%
	Bank of the Sierra	\$2,077,312	\$5,653	0.43%	0.71%	47.84%	8.70%
	Bank of Marin	\$2,100,496	\$1,179	0.08%	1.02%	84.13%	7.37%
	El Dorado Savings Bank, F.S.B.	\$2,158,866	\$5,518	1.03%	1.02%	43.00%	5.78%
	Exchange Bank	\$2,244,856	\$2,022	0.14%	2.68%	136.03%	12.01%
	Heritage Bank of Commerce	\$2,731,855	\$2,987	0.19%	1.24%	624.10%	1.38%
	Bank of Stockton	\$2,884,706	\$3,879	0.23%	3.20%	799.18%	1.70%
	Farmers & Merchants Bank of Central California	\$3,011,515	\$1,363	0.06%	2.23%	674.05%	2.38%
	Fremont Bank	\$3,677,294	\$9,042	0.33%	1.77%	128.32%	11.10%
	Tri Counties Bank	\$4,518,209	\$17,429	0.62%	0.99%	94.83%	6.56%
	WestAmerica Bank	\$5,352,121	\$6,695	0.51%	1.83%	173.75%	4.05%
	Mechanics Bank	\$5,704,679	\$7,465	0.18%	0.24%	125.62%	1.79%
	Average of Asset Group D	\$2,407,797	\$4,951	0.42%	1.50%	219.78%	6.14%

Source: SNL Financial

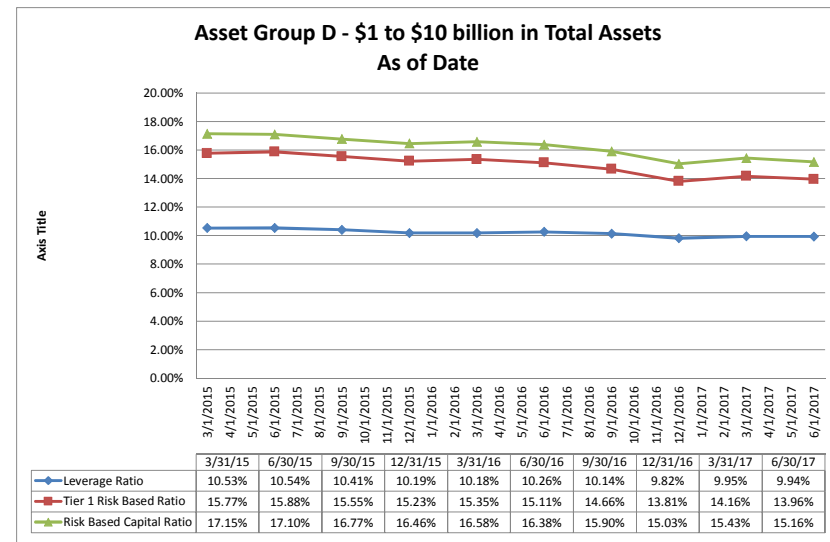
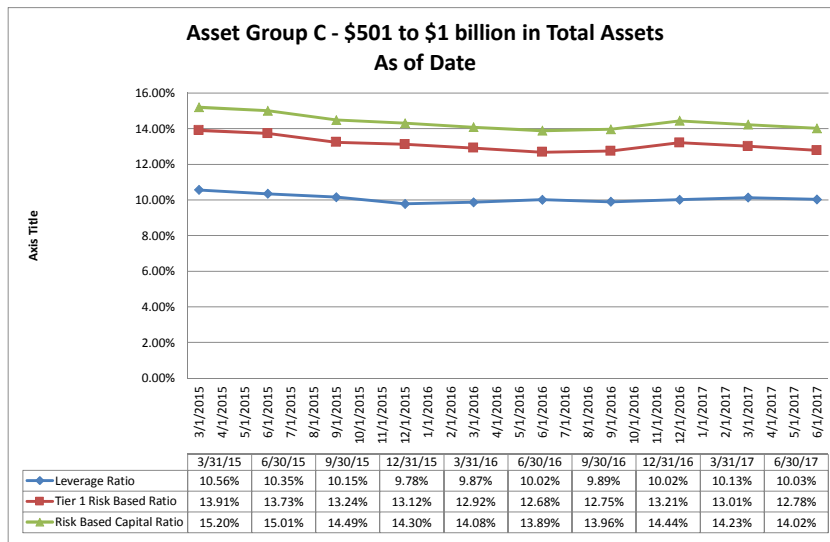
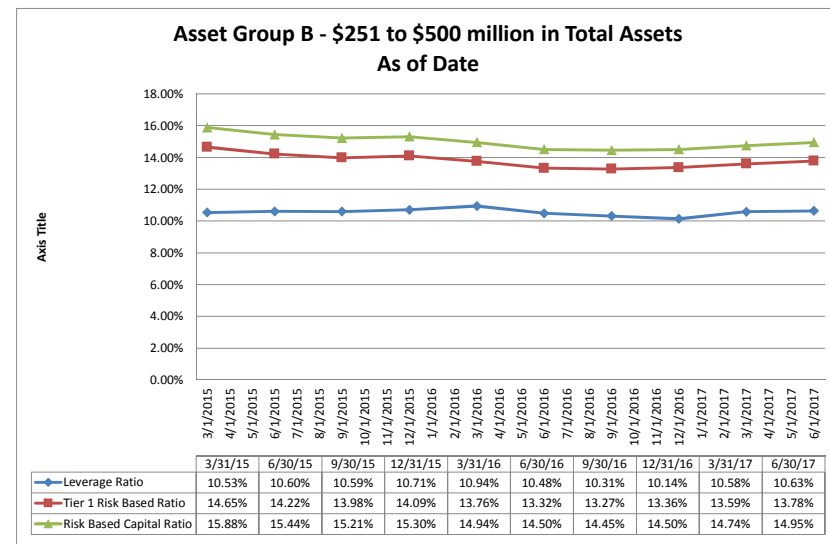
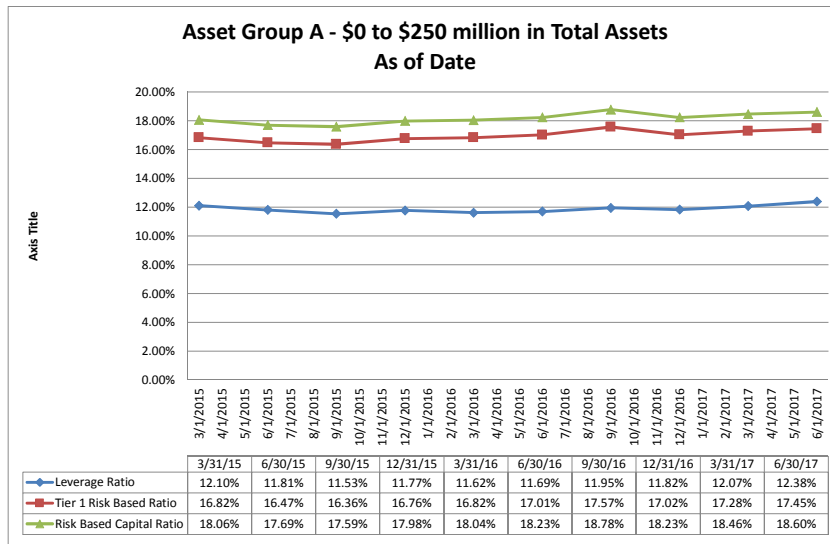
Note: Report includes only bank-level data.

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



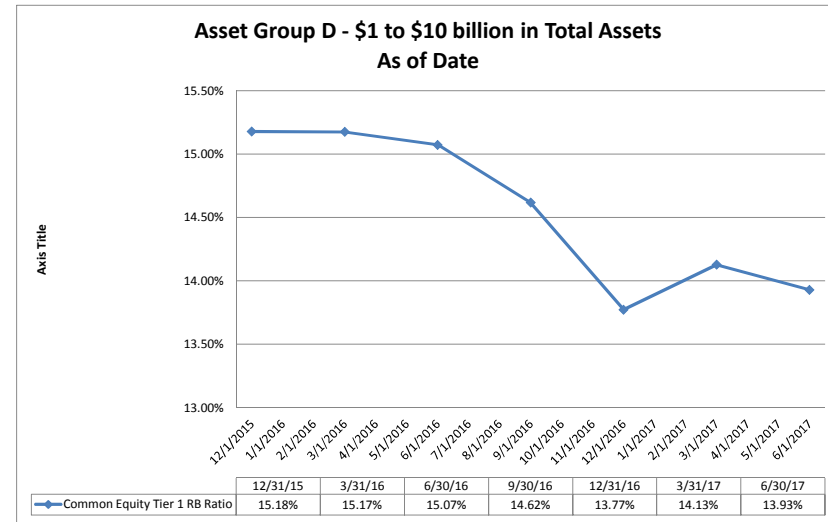
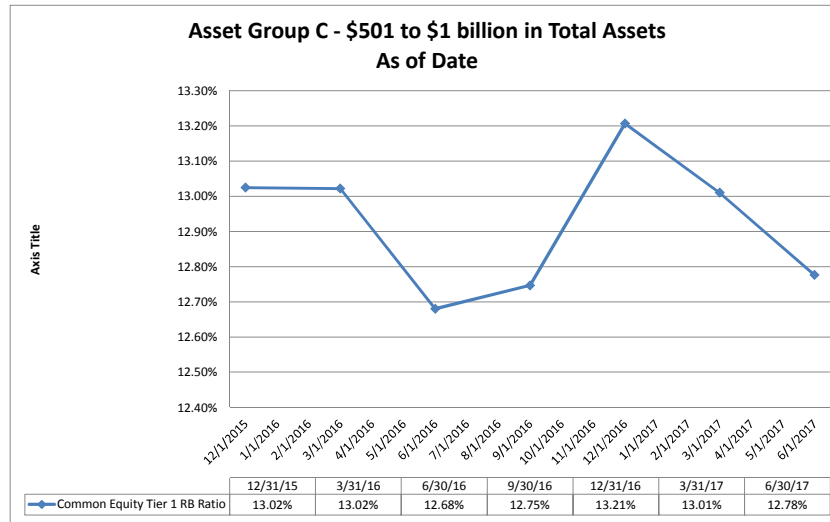
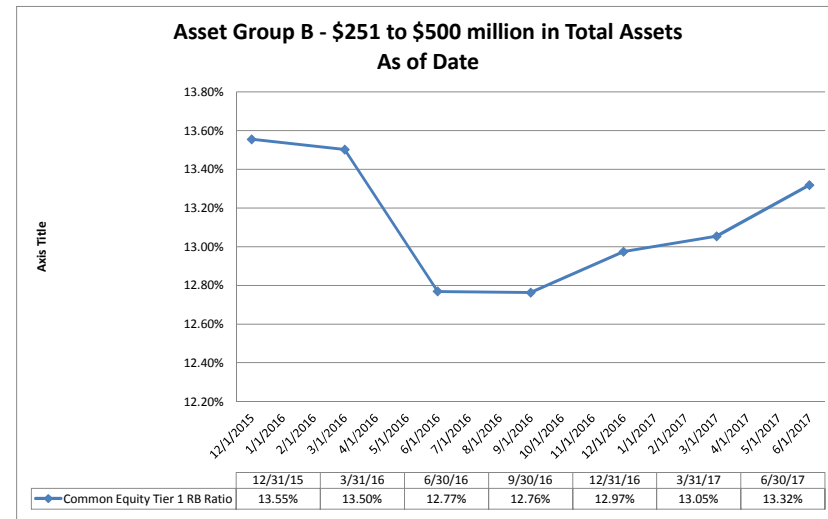
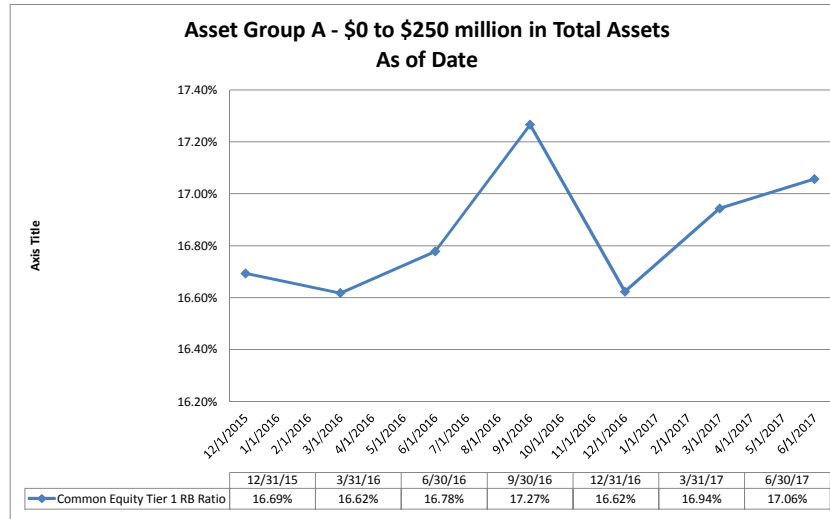
Source: SNL Financial

Note: Report includes only bank-level data.

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



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.

Capital Adequacy

June 30, 2017

Run Date: August 18, 2017

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 (%)
	California Pacific Bank	\$81,530	\$30,091	\$30,091	\$30,091	37.77%	45.11%	46.41%	45.11%
	Bank of Feather River	\$99,526	\$11,405	\$11,405	\$11,405	11.82%	12.12%	13.36%	12.12%
	Golden Pacific Bank, National Association	\$125,024	\$11,030	\$10,255	\$10,255	8.17%	13.22%	14.47%	13.22%
	Gateway Bank, F.S.B.	\$132,208	\$8,271	\$7,661	\$3,976	5.89%	14.61%	15.89%	7.58%
	Trans Pacific National Bank	\$132,707	\$16,021	\$15,094	\$15,094	11.74%	15.93%	17.19%	15.93%
	Tri-Valley Bank	\$147,713	\$20,005	\$13,717	\$13,717	10.15%	11.46%	12.73%	11.46%
	Metropolitan Bank	\$155,812	\$17,684	\$17,835	\$17,835	11.40%	17.26%	18.52%	17.26%
	Monterey County Bank	\$183,140	\$15,486	\$15,785	\$15,785	8.76%	11.68%	12.56%	11.68%
	First Federal Savings and Loan Association of San Rafael	\$192,260	\$39,137	\$39,137	\$39,137	20.30%	25.00%	25.60%	25.00%
	Folsom Lake Bank	\$205,880	\$17,645	\$17,544	\$17,544	8.75%	12.16%	13.19%	12.16%
	Cornerstone Community Bank	\$210,566	\$21,389	\$21,298	\$21,298	10.33%	11.20%	12.18%	11.20%
	Northern California National Bank	\$213,666	\$19,116	\$19,199	\$19,199	8.92%	20.16%	21.41%	20.16%
	Golden Valley Bank	\$216,722	\$22,206	\$22,155	\$22,155	10.28%	14.12%	15.32%	14.11%
	Merchants National Bank of Sacramento	\$217,049	\$21,586	\$22,131	\$22,131	10.23%	23.93%	25.18%	23.93%
	Bank of Rio Vista	\$221,848	\$27,605	\$25,966	\$25,966	11.95%	21.32%	22.56%	21.32%
	Lighthouse Bank	\$243,783	\$32,615	\$32,586	\$32,586	13.87%	14.52%	15.78%	14.52%
	Bank of Napa, N.A.	\$246,056	\$27,175	\$27,206	\$27,206	10.99%	16.40%	17.56%	16.40%
	Murphy Bank	\$246,833	\$28,077	\$28,077	\$28,077	11.58%	13.86%	14.92%	13.86%
	Average of Asset Group A	\$181,796	\$21,475	\$20,952	\$20,748	12.38%	17.45%	18.60%	17.06%

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

Summit Bank	\$251,189	\$26,972	\$26,972	\$26,972	11.00%	15.63%	16.89%	15.63%
Bank of San Francisco	\$258,307	\$23,529	\$23,306	\$23,306	9.68%	13.09%	14.35%	13.09%
Pacific Valley Bank	\$261,175	\$29,369	\$28,283	\$28,283	11.60%	14.29%	15.55%	14.29%
Liberty Bank	\$276,278	\$35,073	\$33,610	\$33,610	12.26%	12.27%	13.35%	12.27%
Mission National Bank	\$282,475	\$27,154	\$27,154	\$27,154	9.47%	14.08%	15.33%	14.08%
Community Bank of the Bay	\$287,133	\$36,990	\$36,989	\$32,929	13.25%	17.83%	19.09%	15.88%
United American Bank	\$312,147	\$29,675	\$29,972	\$17,637	9.85%	13.16%	14.42%	7.75%
Community Business Bank	\$314,662	\$32,280	\$32,202	\$32,202	10.45%	12.91%	13.92%	12.91%
Pinnacle Bank	\$314,948	\$32,681	\$32,306	\$32,306	10.43%	10.75%	11.92%	10.75%
River Valley Community Bank	\$321,626	\$27,619	\$26,763	\$26,763	8.19%	12.97%	14.02%	12.97%
Redwood Capital Bank	\$331,326	\$28,116	\$28,052	\$28,052	8.55%	11.18%	12.43%	11.18%
Fresno First Bank	\$351,992	\$32,612	\$32,061	\$32,061	9.18%	15.34%	16.60%	15.34%
New Resource Bank	\$353,153	\$41,389	\$37,164	\$37,164	10.74%	12.50%	13.75%	12.50%
Community 1st Bank	\$390,267	\$33,535	\$34,635	\$34,635	9.22%	13.55%	14.77%	13.55%
AltaPacific Bank	\$421,313	\$61,796	\$58,249	\$58,249	14.52%	17.69%	18.79%	17.69%
Suncrest Bank	\$485,042	\$59,578	\$54,004	\$54,004	11.68%	13.21%	13.96%	13.21%
Average of Asset Group B	\$325,815	\$34,898	\$33,858	\$32,833	10.63%	13.78%	14.95%	13.32%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Capital Adequacy

June 30, 2017

Run Date: August 18, 2017

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets									
	Summit State Bank	\$537,481	\$60,439	\$55,958	\$55,958	10.68%	13.19%	14.33%	13.19%
	1st Capital Bank	\$557,132	\$50,281	\$50,533	\$50,533	9.03%	12.85%	14.11%	12.85%
	Santa Cruz County Bank	\$595,987	\$54,582	\$54,865	\$54,865	9.26%	11.59%	12.85%	11.59%
	BAC Community Bank	\$606,943	\$54,703	\$54,940	\$54,940	9.16%	12.77%	14.02%	12.77%
	American River Bank	\$641,759	\$81,810	\$64,501	\$64,501	10.24%	18.36%	19.62%	18.36%
	Bank of the Orient	\$661,427	\$71,808	\$72,188	\$72,188	11.40%	12.87%	14.13%	12.87%
	Scott Valley Bank	\$671,870	\$68,332	\$68,149	\$68,149	10.18%	12.18%	13.27%	12.18%
	Plumas Bank	\$689,256	\$61,431	\$61,205	\$61,205	9.25%	11.75%	13.00%	11.75%
	Avidbank	\$729,532	\$71,632	\$72,339	\$72,339	9.95%	9.59%	10.71%	9.59%
	Beneficial State Bank	\$736,529	\$77,812	\$65,792	\$65,792	9.28%	12.31%	13.58%	12.31%
	Presidio Bank	\$746,226	\$71,309	\$71,358	\$71,358	10.02%	9.63%	12.00%	9.63%
	Pacific Coast Bankers' Bank	\$780,469	\$69,348	\$69,807	\$69,807	8.66%	17.20%	18.33%	17.20%
	United Security Bank	\$780,826	\$108,671	\$104,338	\$104,338	13.33%	16.17%	17.42%	16.17%
	California Bank of Commerce	\$805,771	\$91,789	\$83,903	\$83,903	10.69%	10.00%	11.64%	10.00%
	Premier Valley Bank	\$850,956	\$138,069	\$80,736	\$80,736	10.25%	13.85%	14.08%	13.85%
	Five Star Bank	\$921,157	\$79,336	\$79,844	\$79,844	9.10%	10.11%	11.22%	10.11%
	Average of Asset Group C	\$707,083	\$75,710	\$69,404	\$69,404	10.03%	12.78%	14.02%	12.78%

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

	Oak Valley Community Bank	\$1,020,426	\$87,784	\$82,552	\$82,552	8.30%	10.41%	11.43%	10.41%
	Savings Bank of Mendocino County	\$1,067,771	\$168,198	\$168,084	\$168,084	15.98%	25.16%	26.42%	25.16%
	United Business Bank	\$1,155,538	\$114,052	\$97,561	\$97,561	8.65%	11.75%	12.28%	11.75%
	First Northern Bank of Dixon	\$1,157,183	\$95,013	\$97,296	\$97,296	8.41%	12.50%	13.75%	12.50%
	Redding Bank of Commerce	\$1,213,021	\$127,332	\$124,302	\$124,302	10.64%	12.66%	13.91%	12.66%
	First National Bank of Northern California	\$1,251,700	\$120,765	\$114,588	\$114,588	9.18%	11.73%	12.78%	11.73%
	First Community Bank	\$1,417,871	\$151,119	\$151,283	\$151,283	11.37%	13.74%	14.99%	13.74%
	Central Valley Community Bank	\$1,444,489	\$180,746	\$129,937	\$129,937	9.33%	13.69%	14.69%	13.69%
	River City Bank	\$1,966,026	\$180,573	\$180,588	\$170,848	9.37%	11.49%	12.75%	10.87%
	Bank of the Sierra	\$2,077,312	\$247,456	\$236,688	\$236,688	11.67%	16.32%	16.98%	16.32%
	Bank of Marin	\$2,100,496	\$242,422	\$234,805	\$234,805	11.41%	13.82%	14.76%	13.82%
	El Dorado Savings Bank, F.S.B.	\$2,158,866	\$213,956	\$209,654	\$209,654	9.82%	32.51%	33.40%	32.51%
	Exchange Bank	\$2,244,856	\$201,270	\$206,914	\$206,914	9.31%	11.87%	13.13%	11.87%
	Heritage Bank of Commerce	\$2,731,855	\$284,852	\$238,724	\$238,724	9.12%	12.16%	13.18%	12.16%
	Bank of Stockton	\$2,884,706	\$414,507	\$282,228	\$282,228	10.81%	9.59%	13.59%	9.59%
	Farmers & Merchants Bank of Central California	\$3,011,515	\$300,150	\$298,264	\$298,264	10.12%	11.73%	12.99%	11.73%
	Fremont Bank	\$3,677,294	\$291,012	\$285,973	\$285,973	7.80%	10.51%	11.76%	10.51%
	Tri Counties Bank	\$4,518,209	\$551,478	\$483,089	\$483,089	10.94%	13.70%	14.57%	13.70%
	WestAmerica Bank	\$5,352,121	\$491,063	\$362,769	\$362,769	6.96%	12.23%	13.41%	12.23%
	Mechanics Bank	\$5,704,679	\$792,511	\$497,027	\$497,027	9.54%	11.60%	12.46%	11.60%
	Average of Asset Group D	\$2,407,797	\$262,813	\$224,116	\$223,629	9.94%	13.96%	15.16%	13.93%

Source: SNL Financial

Note: Report includes only bank-level data.

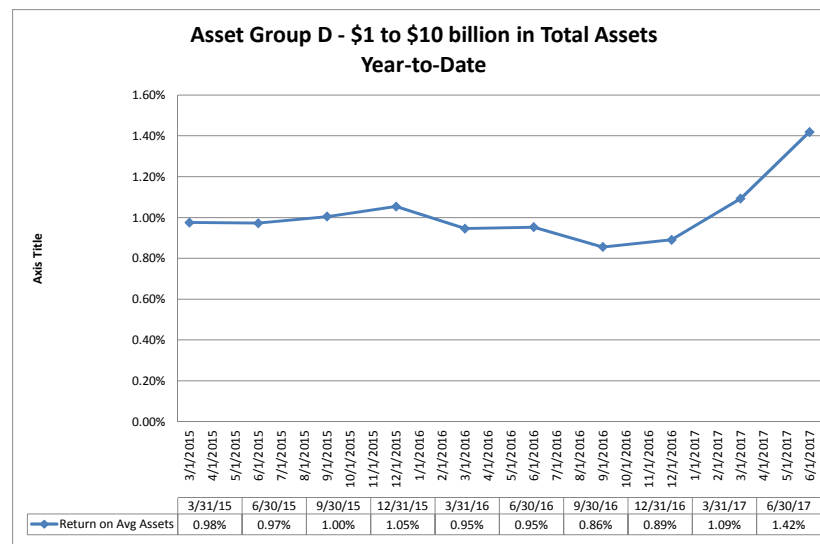
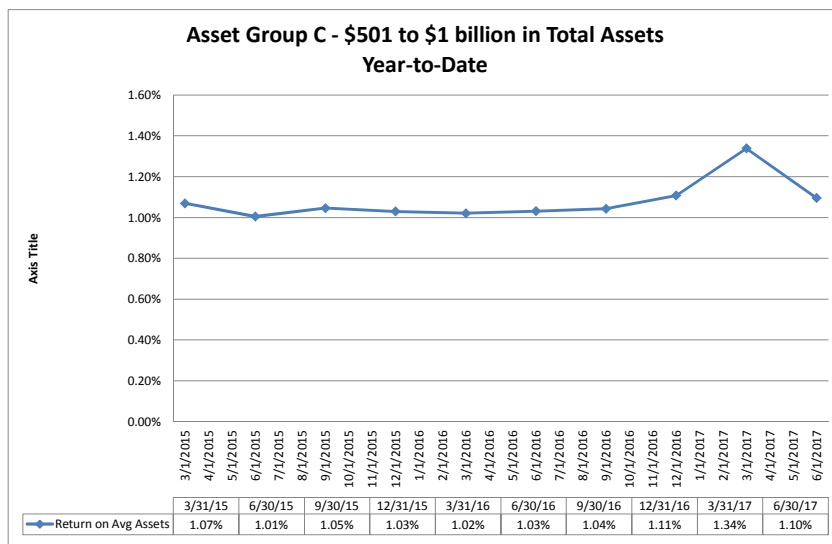
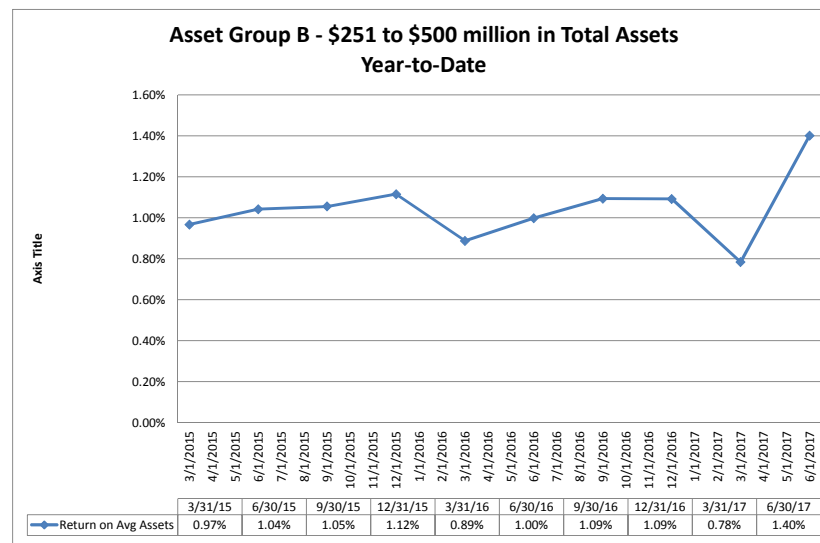
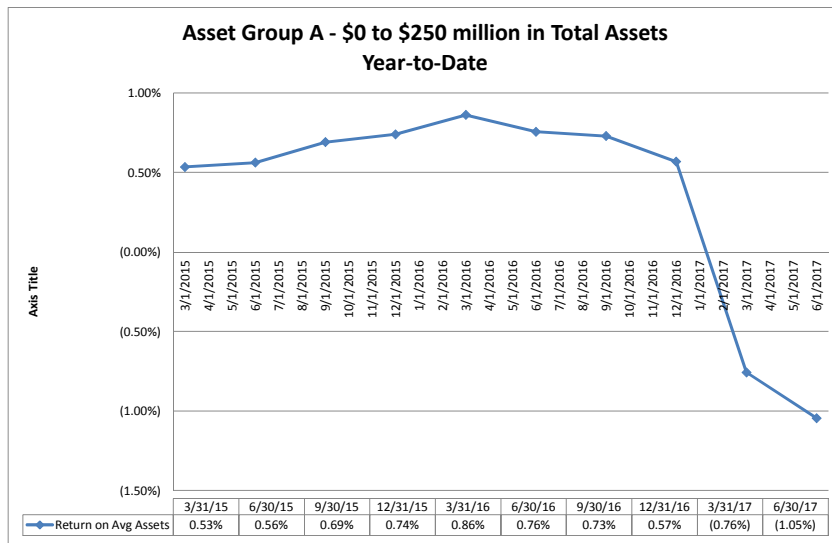
NA = data was not available.

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



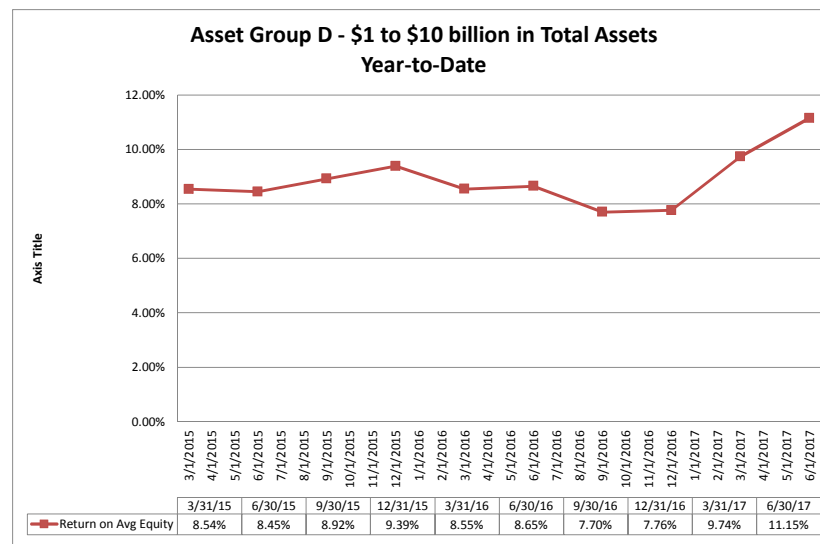
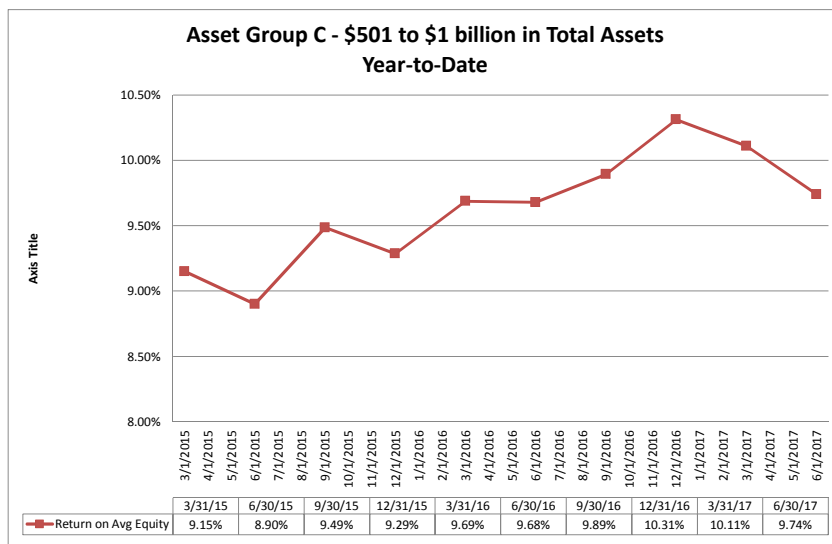
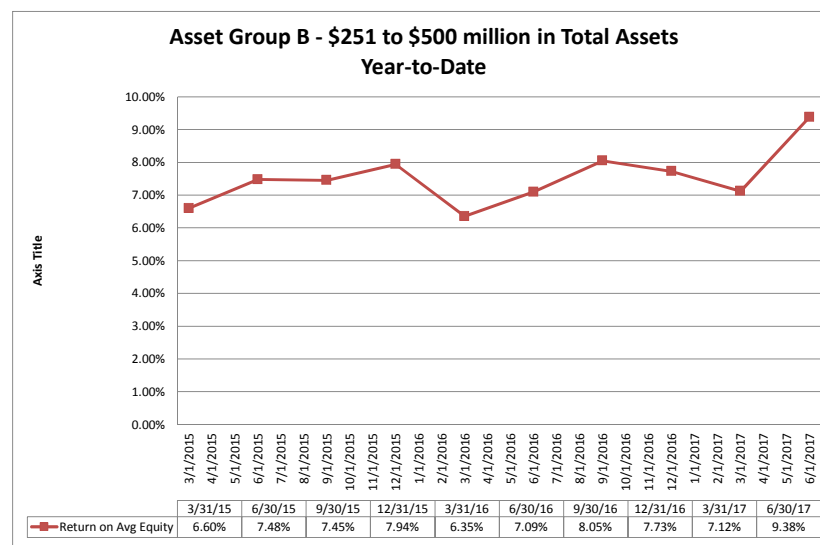
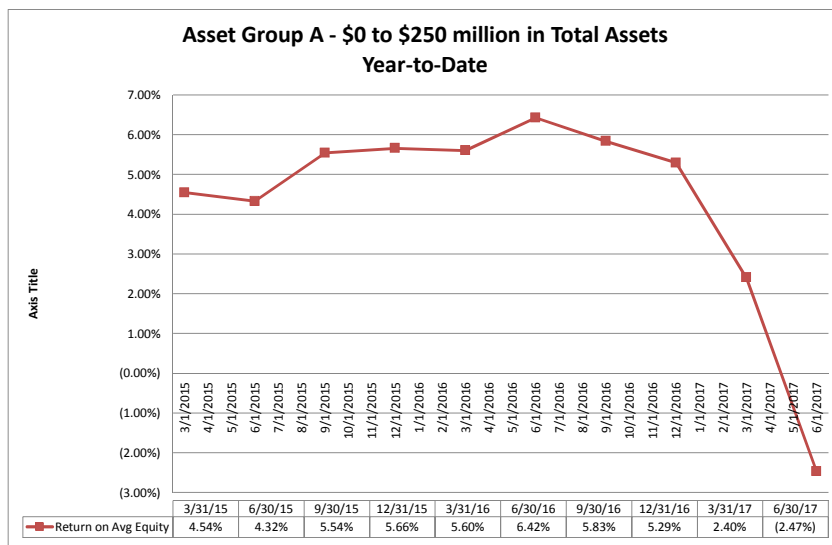
Source: SNL Financial

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 18, 2017

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	\$34,743	(\$3,171)	(31.54%)	(242.52%)	NM	\$202	(\$5,103)	(22.77%)	(156.99%)	NM	\$222
Asian Pacific National Bank	\$57,617	\$59	0.40%	2.50%	84.54%	\$67	\$284	0.98%	6.06%	71.90%	\$72
Bank of Whittier, National Association	\$59,313	\$43	0.29%	1.72%	88.97%	\$59	\$89	0.30%	1.78%	89.16%	\$55
Neighborhood National Bank	\$60,580	(\$29)	(0.19%)	(1.23%)	99.13%	\$74	(\$405)	(1.35%)	(9.79%)	113.86%	\$78
Commerce Bank of Temecula Valley	\$71,636	\$142	0.76%	4.29%	80.84%	\$94	\$190	0.50%	2.89%	84.86%	\$92
Tustin Community Bank	\$74,913	\$327	1.74%	12.75%	58.78%	\$80	\$587	1.56%	11.47%	59.52%	\$84
California Business Bank	\$83,975	(\$543)	(2.51%)	(17.33%)	173.74%	\$131	(\$1,056)	(2.53%)	(17.39%)	176.06%	\$126
Blue Gate Bank	\$92,978	(\$1,515)	(8.98%)	(22.61%)	NM	\$192	(\$2,882)	(13.57%)	NA	NM	\$234
Eastern International Bank	\$112,402	\$145	0.52%	3.11%	76.20%	\$58	\$317	0.56%	3.41%	74.14%	\$61
United Pacific Bank	\$130,625	\$146	0.45%	2.65%	84.92%	\$77	\$370	0.59%	3.37%	81.56%	\$77
Friendly Hills Bank	\$155,098	\$161	0.45%	3.97%	79.50%	\$102	\$323	0.45%	4.02%	79.28%	\$102
Home Bank of California	\$157,876	\$1,178	3.01%	19.90%	37.26%	\$101	\$2,139	2.76%	18.15%	41.93%	\$117
Community Valley Bank	\$161,906	\$434	1.08%	9.75%	56.54%	\$73	\$856	1.08%	9.72%	58.37%	\$72
South County Bank, National Association	\$171,911	\$548	1.32%	13.52%	72.48%	\$88	\$765	0.93%	9.59%	78.38%	\$92
Golden State Bank	\$177,153	\$523	1.21%	14.06%	70.09%	\$90	\$1,004	1.21%	13.73%	70.52%	\$88
Chino Commercial Bank, N.A.	\$180,075	\$458	1.01%	10.91%	61.49%	\$82	\$907	1.01%	10.93%	60.02%	\$81
Partners Bank of California	\$187,800	(\$167)	(0.36%)	(2.97%)	65.25%	\$117	\$124	0.13%	1.11%	66.25%	\$119
Community Commerce Bank	\$194,388	\$496	1.03%	3.81%	68.68%	\$106	\$1,070	1.12%	4.12%	70.51%	\$109
American Continental Bank	\$213,377	\$551	1.05%	7.57%	53.91%	\$94	\$1,009	0.96%	6.99%	56.45%	\$93
International City Bank, National Association	\$213,856	\$917	1.77%	14.02%	60.46%	\$99	\$1,317	1.27%	10.33%	68.29%	\$96
EH National Bank	\$214,578	\$685	1.21%	8.95%	72.81%	\$114	\$1,373	1.17%	9.07%	73.79%	\$120
Americas United Bank	\$240,933	\$421	0.71%	6.08%	65.85%	\$103	\$755	0.65%	5.50%	68.45%	\$106
Average of Asset Group A	\$138,533	\$82	(1.16%)	(6.69%)	75.57%	\$100	\$183	(1.05%)	(2.47%)	77.17%	\$104

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

First National Bank of Southern California	\$251,803	\$1,523	2.64%	16.34%	43.76%	\$105	\$2,482	2.12%	13.58%	48.75%	\$101
Pacific Alliance Bank	\$254,534	\$667	1.03%	8.47%	46.57%	\$102	\$1,083	0.82%	6.94%	54.74%	\$118
US Metro Bank	\$263,781	\$1,130	1.89%	9.73%	54.28%	\$119	\$5,398	4.91%	26.35%	57.05%	\$113
Community Bank of Santa Maria	\$264,948	\$411	0.63%	7.25%	73.07%	\$75	\$804	0.63%	7.18%	73.24%	\$75
Ojai Community Bank	\$275,292	\$501	0.73%	8.14%	68.31%	\$103	\$957	0.71%	7.84%	68.16%	\$104
Capital Bank	\$305,356	\$949	1.25%	13.30%	52.51%	\$126	\$1,877	1.24%	13.43%	52.78%	\$128
Mission Valley Bank	\$313,123	\$979	1.23%	8.89%	63.47%	\$123	\$2,318	1.45%	10.66%	59.55%	\$121
Uniti Bank	\$316,895	\$705	0.99%	7.62%	68.52%	\$103	\$1,204	0.87%	6.56%	71.55%	\$102
Bank of Santa Clarita	\$319,714	\$455	0.58%	6.52%	60.85%	\$141	\$909	0.57%	6.57%	63.79%	\$152
Mega Bank	\$329,774	\$547	0.67%	5.44%	65.86%	\$91	\$964	0.59%	4.82%	68.08%	\$91
Universal Bank	\$364,667	\$209	0.24%	1.58%	88.65%	\$72	\$370	0.21%	1.41%	89.97%	\$75
New OMNI Bank, National Association	\$428,131	\$995	0.93%	8.14%	58.83%	\$107	\$1,878	0.87%	7.77%	60.42%	\$109
Broadway Federal Bank, F.S.B.	\$432,797	\$773	0.69%	6.24%	69.97%	\$74	\$2,067	0.93%	8.43%	67.02%	\$93
Bank of Southern California, National Association	\$434,088	\$1,032	0.97%	8.89%	62.55%	\$122	\$1,742	0.82%	7.62%	65.00%	\$122
American Plus Bank, N.A.	\$478,610	\$1,754	1.49%	12.28%	34.53%	\$87	\$3,363	1.44%	11.95%	34.28%	\$90
First Credit Bank	\$489,904	\$6,049	4.93%	13.15%	11.95%	\$287	\$13,726	5.61%	15.05%	11.03%	\$291
GBC International Bank	\$492,430	\$762	0.63%	5.47%	74.10%	\$83	\$1,232	0.51%	4.45%	77.74%	\$87
American Riviera Bank	\$496,038	\$1,163	0.98%	8.85%	60.77%	\$113	\$2,118	0.92%	8.15%	61.15%	\$115
Average of Asset Group B	\$361,771	\$1,145	1.25%	8.68%	58.81%	\$113	\$2,472	1.40%	9.38%	60.24%	\$116

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 18, 2017

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	\$504,293	\$1,018	0.84%	7.67%	75.05%	\$135	\$1,464	0.61%	5.58%	81.34%	\$141
Pacific Commerce Bank	\$526,490	\$1,475	1.10%	8.92%	60.30%	\$127	\$2,927	1.10%	8.96%	60.46%	\$127
First Commercial Bank (USA)	\$533,629	\$1,274	0.96%	4.49%	47.25%	\$70	\$2,368	0.91%	4.20%	50.54%	\$74
CommerceWest Bank	\$551,458	\$1,078	0.86%	7.04%	51.80%	\$120	\$2,587	1.05%	8.43%	52.41%	\$119
Premier Business Bank	\$559,300	\$1,324	1.00%	11.03%	58.31%	\$106	\$2,705	1.04%	11.43%	57.70%	\$104
San Diego Private Bank	\$564,891	\$1,154	0.85%	6.25%	62.40%	\$119	\$2,586	0.96%	7.54%	59.73%	\$118
Mission Bank	\$586,754	\$1,662	1.13%	13.61%	53.61%	\$102	\$3,106	1.09%	12.97%	53.97%	\$97
Seacoast Commerce Bank	\$589,887	\$1,512	1.03%	11.86%	72.89%	\$163	\$3,182	1.08%	12.53%	71.97%	\$159
State Bank of India (California)	\$632,776	\$1,757	1.12%	5.89%	71.83%	\$98	\$2,832	0.90%	4.80%	74.51%	\$99
Valley Republic Bank	\$638,693	\$1,434	0.92%	10.91%	55.97%	\$93	\$2,678	0.88%	10.34%	56.95%	\$93
California First National Bank	\$673,170	\$2,012	1.10%	6.42%	48.82%	\$90	\$4,332	1.10%	6.97%	45.84%	\$94
Bank of Hemet	\$689,061	\$3,889	2.30%	23.72%	43.38%	\$80	\$7,301	2.17%	22.60%	44.10%	\$82
Community West Bank, National Association	\$784,571	\$1,616	0.86%	9.42%	67.81%	\$126	\$3,085	0.84%	9.01%	68.36%	\$129
Commercial Bank of California	\$826,342	\$1,404	0.69%	6.49%	83.12%	\$120	\$2,311	0.57%	5.46%	83.01%	\$122
Open Bank	\$835,325	\$2,470	1.24%	11.60%	60.55%	\$128	\$4,620	1.17%	11.02%	60.80%	\$126
EverTrust Bank	\$872,646	\$2,665	1.24%	6.72%	50.10%	\$100	\$4,784	1.12%	6.09%	50.59%	\$101
First General Bank	\$903,483	\$3,418	1.56%	13.96%	28.22%	\$82	\$7,091	1.63%	14.77%	28.09%	\$87
First Choice Bank	\$913,328	\$2,234	1.04%	8.65%	60.04%	\$145	\$4,369	1.01%	8.51%	60.20%	\$144
Commonwealth Business Bank	\$993,978	\$3,772	1.58%	13.98%	50.09%	\$108	\$7,331	1.58%	13.84%	49.95%	\$104
Average of Asset Group C	\$693,688	\$1,956	1.13%	9.93%	57.98%	\$111	\$3,772	1.10%	9.74%	58.45%	\$112

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

Malaga Bank F.S.B.	\$1,019,541	\$3,210	1.28%	9.82%	33.02%	\$83	\$6,342	1.28%	9.77%	34.76%	\$87
Sunwest Bank	\$1,049,849	\$4,361	1.73%	13.58%	48.66%	\$100	\$8,103	1.59%	12.79%	50.15%	\$97
Far East National Bank	\$1,185,059	\$46,425	15.28%	57.12%	50.92%	\$99	\$49,858	8.02%	31.90%	58.24%	\$101
Provident Savings Bank, F.S.B.	\$1,200,492	\$1,099	0.37%	3.75%	91.41%	\$82	\$2,383	0.40%	4.09%	89.62%	\$85
Pacific Mercantile Bank	\$1,203,767	\$2,602	0.90%	9.52%	77.51%	\$132	\$4,499	0.79%	8.44%	79.75%	\$133
Silvergate Bank	\$1,205,012	\$2,196	0.90%	10.02%	66.14%	\$130	\$3,816	0.81%	8.78%	69.00%	\$128
Plaza Bank	\$1,265,619	\$3,877	1.31%	11.03%	54.55%	\$134	\$7,918	1.34%	11.37%	55.49%	\$138
Pacific City Bank	\$1,363,130	\$4,932	1.51%	14.85%	51.02%	\$104	\$9,393	1.47%	14.40%	51.80%	\$104
Royal Business Bank	\$1,528,408	\$9,034	2.42%	16.38%	37.10%	\$89	\$15,042	2.06%	13.88%	37.65%	\$89
American Business Bank	\$1,784,705	\$3,513	0.77%	9.59%	60.64%	\$158	\$7,070	0.76%	9.93%	61.29%	\$158
Manufacturers Bank	\$2,579,288	\$3,787	0.58%	4.60%	64.33%	\$122	\$7,802	0.60%	4.77%	63.03%	\$123
California United Bank	\$3,038,553	\$10,186	1.33%	11.49%	49.64%	\$151	\$18,286	1.19%	10.47%	52.11%	\$154
CTBC Bank Corp. (USA)	\$3,207,625	\$6,781	0.88%	6.14%	56.93%	\$124	\$13,574	0.89%	6.20%	56.89%	\$122
Grandpoint Bank	\$3,246,469	\$8,755	1.08%	9.02%	51.37%	\$137	\$17,202	1.06%	8.91%	51.24%	\$133
Preferred Bank	\$3,581,132	\$11,717	1.35%	15.63%	37.83%	\$130	\$21,998	1.31%	14.76%	40.24%	\$129
Community Bank	\$3,749,448	\$8,354	0.91%	9.79%	55.05%	\$117	\$16,141	0.88%	9.59%	58.36%	\$122
First Foundation Bank	\$3,899,226	\$10,251	1.06%	13.15%	48.99%	\$127	\$16,678	0.90%	11.18%	56.01%	\$130
Hanmi Bank	\$4,975,786	\$16,260	1.33%	9.98%	50.71%	\$107	\$31,077	1.29%	9.98%	51.62%	\$108
Luther Burbank Savings	\$5,667,480	\$20,840	1.51%	15.03%	49.58%	\$136	\$35,025	1.31%	12.70%	49.55%	\$140
Pacific Premier Bank	\$6,439,863	\$15,290	0.96%	7.90%	64.01%	\$130	\$27,995	1.07%	8.65%	59.41%	\$105
Farmers & Merchants Bank of Long Beach	\$6,908,218	\$16,439	0.96%	7.04%	64.65%	\$116	\$36,616	1.08%	7.90%	60.37%	\$115
Opus Bank	\$7,676,459	\$18,239	0.94%	7.34%	66.79%	\$138	\$25,896	0.66%	5.31%	69.02%	\$145
Citizens Business Bank	\$8,411,132	\$29,160	1.39%	10.93%	42.66%	\$105	\$58,330	1.41%	11.11%	42.90%	\$104
BoFi Federal Bank	\$8,496,387	\$35,470	1.69%	18.03%	34.33%	\$100	\$79,667	1.89%	20.77%	30.35%	\$99
Average of Asset Group D	\$3,528,444	\$12,199	1.77%	12.57%	54.49%	\$119	\$21,696	1.42%	11.15%	55.37%	\$119

Source: SNL Financial

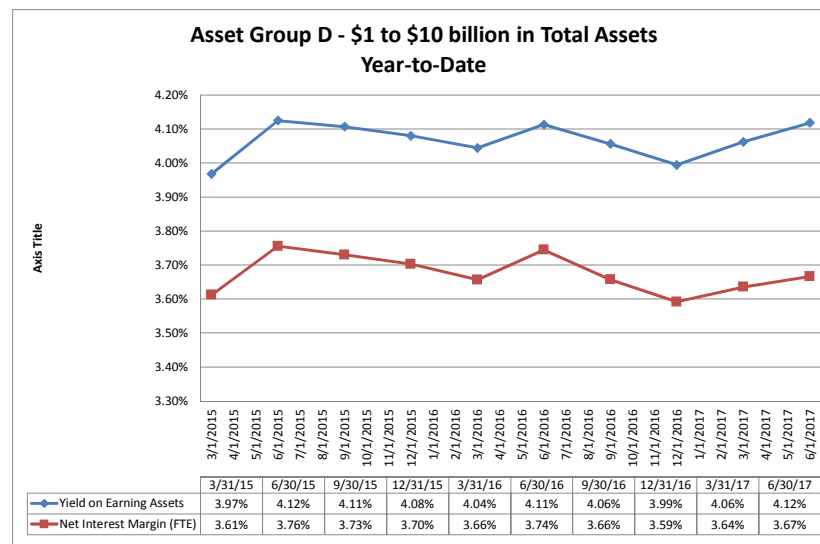
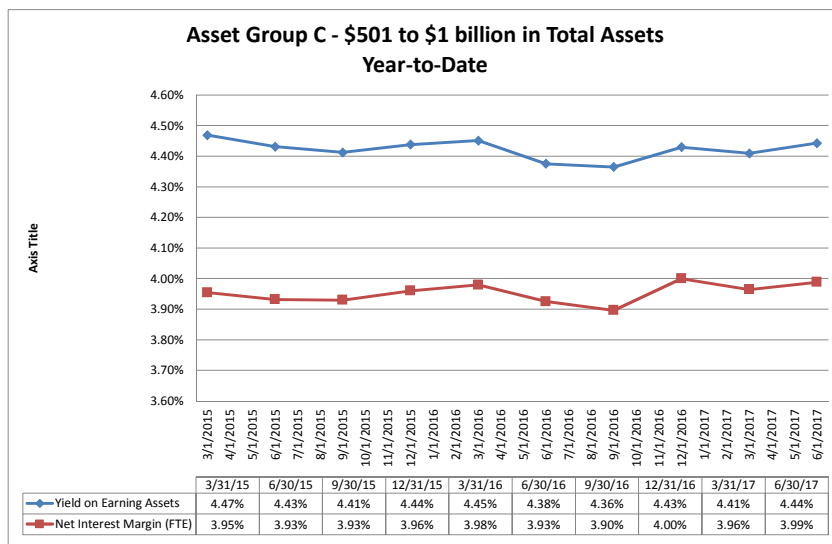
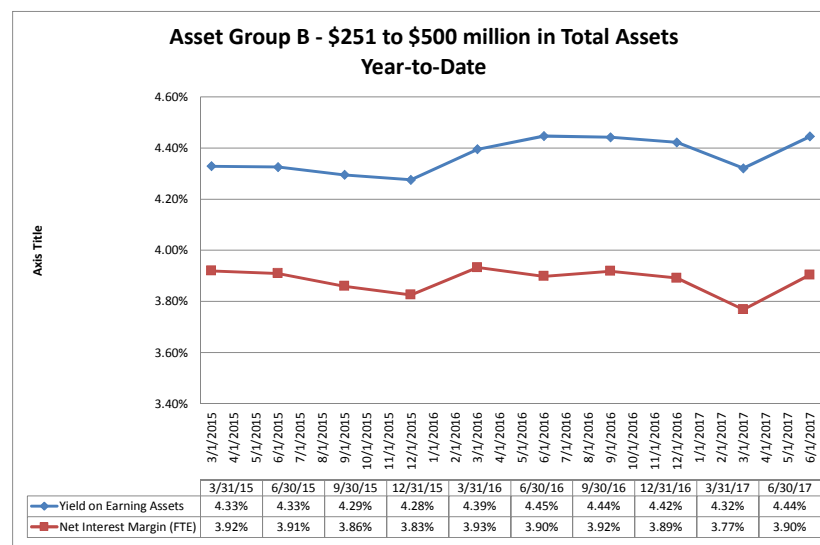
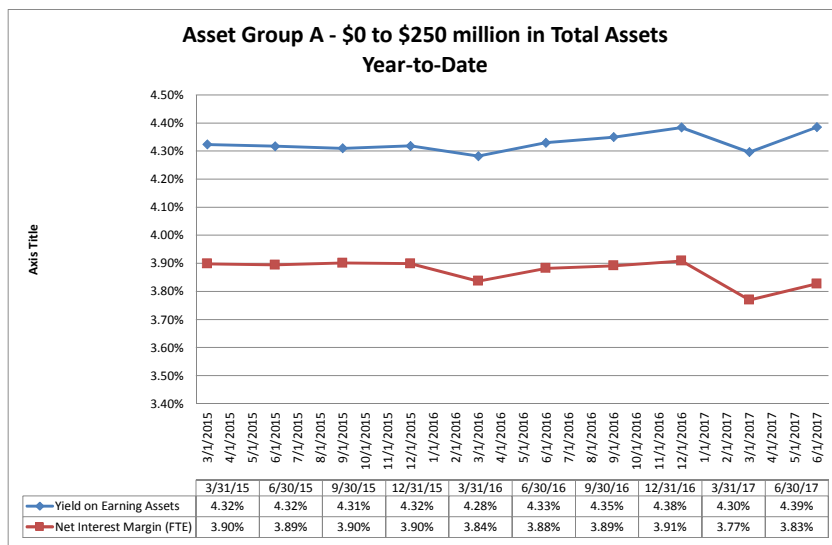
Note: Report includes only bank-level data.

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)



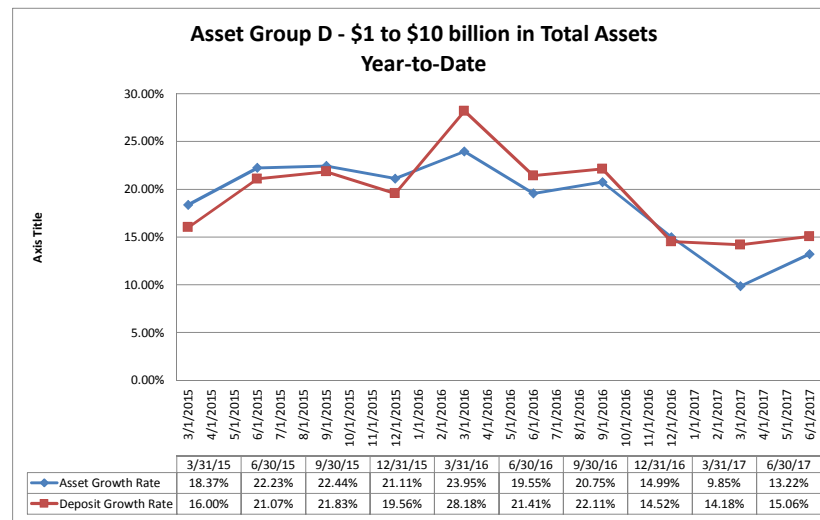
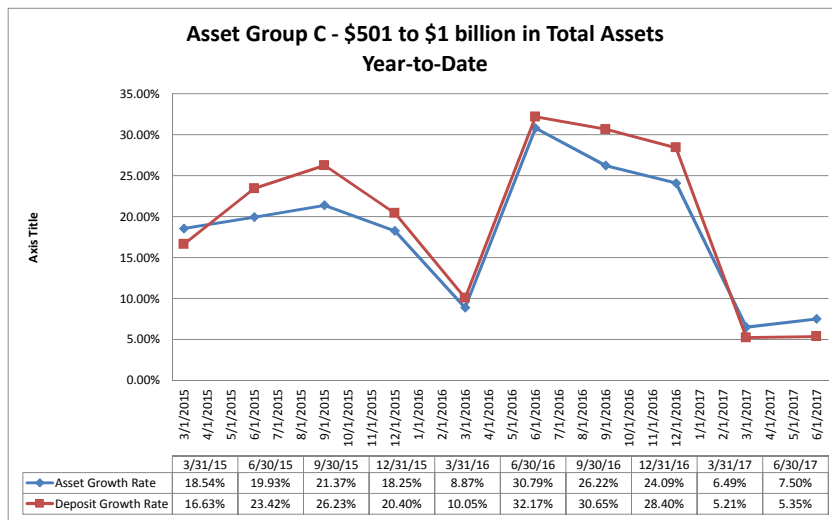
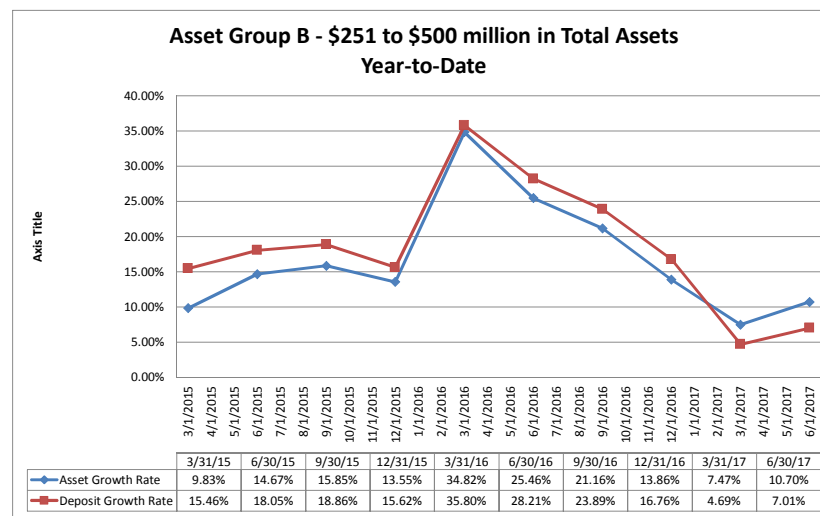
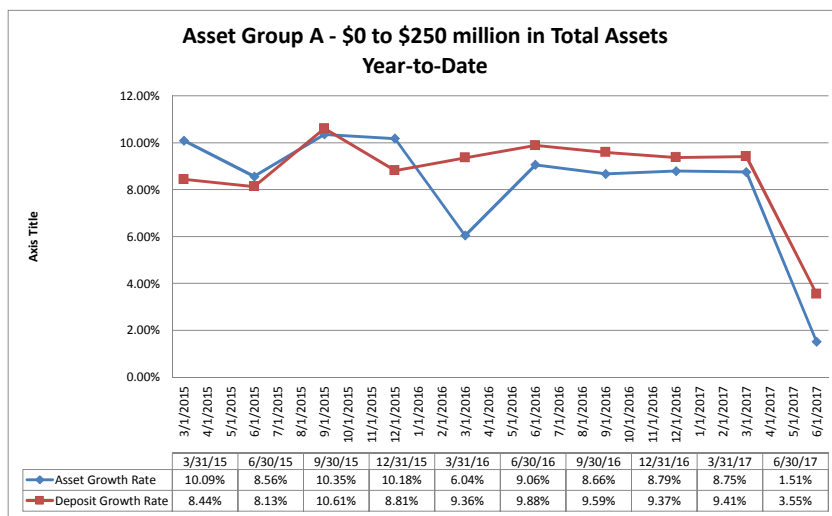
Source: SNL Financial

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



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

June 30, 2017

Run Date: August 18, 2017

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													
	Merchants Bank of California, National Association	\$34,743	\$8,159	\$23,670	34.47%	58.30%	\$1,241	3.81%	0.61%	0.50%	3.30%	(74.31%)	(61.37%)
	Asian Pacific National Bank	\$57,617	\$21,445	\$47,972	44.70%	27.60%	\$4,801	3.64%	0.73%	0.64%	3.01%	5.56%	5.23%
	Bank of Whittier, National Association	\$59,313	\$27,186	\$48,569	55.97%	62.38%	\$2,471	2.56%	0.57%	0.43%	2.20%	(1.85%)	(2.46%)
	Neighborhood National Bank	\$60,580	\$33,872	\$47,866	70.76%	43.56%	\$1,637	3.96%	0.37%	0.21%	3.74%	16.77%	(9.47%)
	Commerce Bank of Temecula Valley	\$71,636	\$55,257	\$58,154	95.02%	19.32%	\$4,214	4.72%	0.58%	0.34%	4.43%	(8.22%)	(11.05%)
	Tustin Community Bank	\$74,913	\$62,550	\$63,144	99.06%	21.06%	\$3,121	8.57%	0.71%	0.62%	8.02%	(1.54%)	(2.36%)
	California Business Bank	\$83,975	\$67,821	\$54,646	124.11%	23.33%	\$4,199	3.83%	0.81%	0.90%	3.20%	10.82%	(11.02%)
	Blue Gate Bank	\$92,978	\$40,883	\$66,030	61.92%	77.65%	\$5,469	2.09%	NA	NA	1.34%	NA	NA
	Eastern International Bank	\$112,402	\$82,622	\$93,607	88.26%	31.80%	\$4,014	3.96%	0.62%	0.58%	3.47%	(3.40%)	(4.58%)
	United Pacific Bank	\$130,625	\$102,175	\$93,236	109.59%	25.68%	\$4,504	3.97%	0.96%	0.90%	3.22%	13.37%	16.20%
	Friendly Hills Bank	\$155,098	\$84,986	\$117,295	72.45%	45.99%	\$6,204	3.60%	0.39%	0.26%	3.36%	16.67%	3.06%
	Home Bank of California	\$157,876	\$146,697	\$119,334	122.93%	7.80%	\$8,309	6.07%	1.39%	1.39%	4.89%	8.41%	24.74%
	Community Valley Bank	\$161,906	\$128,115	\$141,590	90.48%	17.37%	\$4,906	5.47%	0.82%	0.64%	4.87%	12.45%	15.93%
	South County Bank, National Association	\$171,911	\$115,219	\$154,971	74.35%	21.48%	\$5,056	3.95%	0.79%	0.49%	3.47%	17.66%	18.22%
	Golden State Bank	\$177,153	\$150,420	\$151,350	99.39%	12.35%	\$6,109	5.05%	1.09%	0.82%	4.26%	22.95%	25.64%
	Chino Commercial Bank, N.A.	\$180,075	\$111,100	\$142,032	78.22%	21.12%	\$4,867	4.11%	0.51%	0.29%	3.83%	5.81%	6.08%
	Partners Bank of California	\$187,800	\$153,856	\$160,456	95.89%	13.67%	\$6,956	4.38%	0.81%	0.48%	3.95%	(1.31%)	(7.03%)
	Community Commerce Bank	\$194,388	\$137,275	\$106,236	129.22%	24.57%	\$5,254	5.74%	1.16%	1.15%	4.87%	7.52%	13.48%
	American Continental Bank	\$213,377	\$155,360	\$183,398	84.71%	29.10%	\$7,621	4.22%	0.88%	0.77%	3.53%	0.04%	4.47%
	International City Bank, National Association	\$213,856	\$103,495	\$184,642	56.05%	42.38%	\$4,455	4.03%	0.72%	0.41%	3.76%	7.78%	75.07%
	EH National Bank	\$214,578	\$166,167	\$182,376	91.11%	18.31%	\$6,502	4.69%	0.90%	0.83%	3.94%	(30.54%)	(31.55%)
	Americas United Bank	\$240,933	\$197,402	\$208,133	94.84%	19.97%	\$8,923	4.06%	0.70%	0.59%	3.53%	7.11%	7.25%
	Average of Asset Group A	\$138,533	\$97,821	\$111,305	85.16%	30.22%	\$5,038	4.39%	0.77%	0.63%	3.83%	1.51%	3.55%

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

	First National Bank of Southern California	\$251,803	\$208,767	\$213,004	98.01%	14.08%	\$7,869	4.50%	0.48%	0.36%	4.18%	16.14%	15.82%
	Pacific Alliance Bank	\$254,534	\$194,997	\$221,033	88.22%	22.96%	\$11,067	3.98%	1.12%	1.07%	3.04%	(14.13%)	(16.04%)
	US Metro Bank	\$263,781	\$178,184	\$215,322	82.75%	36.99%	\$4,977	4.48%	0.93%	0.73%	3.85%	71.06%	54.92%
	Community Bank of Santa Maria	\$264,948	\$152,793	\$241,116	63.37%	40.23%	\$4,648	3.96%	0.21%	0.13%	3.87%	11.90%	12.02%
	Ojai Community Bank	\$275,292	\$209,566	\$229,906	91.15%	20.49%	\$5,857	4.26%	0.48%	0.31%	3.97%	14.31%	20.17%
	Capital Bank	\$305,356	\$252,681	\$259,762	97.27%	18.21%	\$8,482	4.94%	0.73%	0.64%	4.36%	(0.17%)	(9.67%)
	Mission Valley Bank	\$313,123	\$245,455	\$265,398	92.49%	20.85%	\$5,908	4.69%	0.32%	0.13%	4.57%	(7.44%)	(9.44%)
	Uniti Bank	\$316,895	\$236,729	\$278,198	85.09%	26.55%	\$4,730	4.25%	0.85%	0.44%	3.84%	40.88%	46.55%
	Bank of Santa Clarita	\$319,714	\$217,629	\$237,999	91.44%	22.31%	\$13,321	3.43%	0.89%	0.61%	2.82%	17.80%	(6.46%)
	Mega Bank	\$329,774	\$247,526	\$288,464	85.81%	25.98%	\$7,495	4.06%	1.03%	0.93%	3.22%	(0.09%)	(0.70%)
	Universal Bank	\$364,667	\$287,134	\$297,490	96.52%	21.54%	\$5,210	3.67%	0.60%	0.54%	3.20%	7.09%	8.17%
	New OMNI Bank, National Association	\$428,131	\$343,053	\$320,668	106.98%	21.02%	\$6,030	4.86%	1.03%	0.90%	4.04%	(3.47%)	(3.95%)
	Broadway Federal Bank, F.S.B.	\$432,797	\$393,591	\$276,965	142.11%	7.40%	\$6,272	3.81%	1.15%	1.08%	2.84%	2.86%	(9.68%)
	Bank of Southern California, National Association	\$434,088	\$353,915	\$385,229	91.87%	14.17%	\$7,116	4.40%	0.52%	0.33%	4.09%	4.72%	4.08%
	American Plus Bank, N.A.	\$478,610	\$411,385	\$393,492	104.55%	12.55%	\$11,130	4.68%	1.13%	1.07%	3.72%	10.50%	13.72%
	First Credit Bank	\$489,904	\$388,040	\$300,046	129.33%	29.81%	\$18,145	6.97%	1.02%	0.92%	6.46%	(1.93%)	(8.59%)
	GBC International Bank	\$492,430	\$414,018	\$384,640	107.64%	10.56%	\$5,183	4.14%	0.90%	0.78%	3.49%	0.28%	(9.06%)
	American Riviera Bank	\$496,038	\$396,876	\$439,521	90.30%	16.81%	\$7,404	4.93%	0.36%	0.23%	4.71%	22.29%	24.35%
	Average of Asset Group B	\$361,771	\$285,130	\$291,570	96.94%	21.25%	\$7,825	4.44%	0.76%	0.62%	3.90%	10.70%	7.01%

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

June 30, 2017

Run Date: August 18, 2017

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	\$504,293	\$393,295	\$446,961	87.99%	22.60%	\$4,134	6.29%	1.07%	0.86%	5.50%	9.44%	9.99%
	Pacific Commerce Bank	\$526,490	\$407,807	\$457,736	89.09%	20.96%	\$7,115	4.73%	0.44%	0.24%	4.52%	(4.71%)	(0.31%)
	First Commercial Bank (USA)	\$533,629	\$499,527	\$417,822	119.55%	5.42%	\$7,115	3.71%	0.57%	0.45%	3.35%	14.20%	16.90%
	CommerceWest Bank	\$551,458	\$375,095	\$486,650	77.08%	24.10%	\$8,753	4.32%	0.57%	0.27%	4.14%	(21.14%)	(23.63%)
	Premier Business Bank	\$559,300	\$449,604	\$441,693	101.79%	17.46%	\$7,662	4.63%	0.74%	0.57%	4.09%	16.53%	11.84%
	San Diego Private Bank	\$564,891	\$453,207	\$393,992	115.03%	21.30%	\$7,433	4.53%	0.54%	0.41%	4.17%	7.04%	(9.22%)
	Mission Bank	\$586,754	\$430,275	\$523,786	82.15%	22.46%	\$6,744	4.19%	0.24%	0.12%	4.09%	21.31%	27.20%
	Seacoast Commerce Bank	\$589,887	\$471,693	\$530,534	88.91%	15.60%	\$5,783	5.11%	0.41%	0.20%	4.92%	7.18%	7.80%
	State Bank of India (California)	\$632,776	\$520,023	\$487,834	106.60%	21.74%	\$6,732	4.00%	0.78%	0.68%	3.45%	3.24%	(6.71%)
	Valley Republic Bank	\$638,693	\$416,633	\$576,250	72.30%	27.60%	\$7,885	3.47%	0.34%	0.21%	3.31%	20.61%	22.24%
	California First National Bank	\$673,170	\$494,794	\$499,175	99.12%	15.74%	\$8,311	3.74%	1.07%	1.06%	2.84%	(40.81%)	(52.03%)
	Bank of Hemet	\$689,061	\$466,678	\$619,315	75.35%	28.30%	\$8,107	3.86%	0.18%	0.11%	3.76%	16.26%	16.53%
	Community West Bank, National Association	\$784,571	\$692,830	\$670,776	103.29%	5.33%	\$6,538	4.90%	0.66%	0.57%	4.38%	20.93%	18.92%
	Commercial Bank of California	\$826,342	\$545,143	\$730,428	74.63%	30.90%	\$5,988	4.02%	0.58%	0.34%	3.71%	3.86%	2.25%
	Open Bank	\$835,325	\$705,962	\$732,939	96.32%	13.37%	\$6,475	5.02%	0.89%	0.56%	4.49%	19.94%	21.50%
	EverTrust Bank	\$872,646	\$585,937	\$670,705	87.36%	20.67%	\$9,186	4.28%	0.91%	0.85%	3.54%	4.40%	4.21%
	First General Bank	\$903,483	\$727,722	\$799,118	91.07%	19.75%	\$14,117	4.35%	0.87%	0.76%	3.67%	14.97%	15.88%
	First Choice Bank	\$913,328	\$739,277	\$756,689	97.70%	19.60%	\$8,867	4.39%	0.93%	0.74%	3.72%	11.55%	0.03%
	Commonwealth Business Bank	\$993,978	\$799,269	\$867,691	92.11%	13.58%	\$6,251	4.85%	1.06%	0.79%	4.12%	17.69%	18.26%
	Average of Asset Group C	\$693,688	\$535,514	\$584,742	92.50%	19.29%	\$7,537	4.44%	0.68%	0.52%	3.99%	7.50%	5.35%

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

Malaga Bank F.S.B.	\$1,019,541	\$940,393	\$766,429	122.70%	7.66%	\$13,415	3.67%	0.58%	0.51%	3.23%	5.80%	(0.48%)
Sunwest Bank	\$1,049,849	\$889,305	\$812,920	109.40%	11.06%	\$6,176	5.47%	0.40%	0.27%	5.24%	10.01%	5.70%
Far East National Bank	\$1,185,059	\$849,562	\$799,232	106.30%	18.42%	\$8,587	3.62%	0.63%	0.47%	3.26%	(13.68%)	(28.53%)
Provident Savings Bank, F.S.B.	\$1,200,492	\$1,029,506	\$942,855	109.19%	6.79%	\$2,587	3.68%	0.66%	0.61%	3.11%	1.42%	(2.07%)
Pacific Mercantile Bank	\$1,203,767	\$1,037,048	\$1,071,300	96.80%	12.74%	\$7,340	4.16%	0.82%	0.56%	3.64%	13.64%	13.11%
Silvergate Bank	\$1,205,012	\$850,060	\$969,432	87.69%	30.74%	\$8,427	4.61%	0.89%	0.67%	3.99%	46.40%	51.83%
Plaza Bank	\$1,265,619	\$1,056,734	\$1,086,799	97.23%	15.84%	\$7,232	5.44%	0.75%	0.56%	4.94%	7.28%	14.05%
Pacific City Bank	\$1,363,130	\$1,089,537	\$1,179,033	92.41%	12.22%	\$6,340	4.86%	1.04%	0.78%	4.15%	22.25%	15.74%
Royal Business Bank	\$1,528,408	\$1,285,378	\$1,293,101	99.40%	11.51%	\$8,262	4.96%	0.95%	0.78%	4.24%	19.35%	20.49%
American Business Bank	\$1,784,705	\$884,650	\$1,596,826	55.40%	42.36%	\$12,568	3.30%	0.22%	0.11%	3.48%	(7.43%)	(0.33%)
Manufacturers Bank	\$2,579,288	\$1,828,807	\$2,044,993	89.43%	23.16%	\$9,997	3.16%	0.68%	0.55%	2.68%	(2.61%)	(6.39%)
California United Bank	\$3,038,553	\$2,151,505	\$2,645,379	81.33%	18.88%	\$10,852	3.83%	0.28%	0.13%	3.73%	2.86%	2.16%
CTBC Bank Corp. (USA)	\$3,207,625	\$2,551,428	\$2,674,279	95.41%	9.31%	\$10,024	3.94%	0.79%	0.57%	3.42%	16.90%	19.68%
Grandpoint Bank	\$3,246,469	\$2,449,056	\$2,472,069	99.07%	23.03%	\$10,306	4.09%	0.57%	0.39%	3.73%	(4.54%)	(8.15%)
Preferred Bank	\$3,581,132	\$2,826,769	\$3,121,435	90.56%	14.30%	\$15,110	4.47%	1.11%	0.85%	3.70%	22.19%	25.84%
Community Bank	\$3,749,448	\$2,649,690	\$2,746,851	96.46%	22.38%	\$8,864	3.76%	0.73%	0.48%	3.35%	9.18%	4.84%
First Foundation Bank	\$3,899,226	\$3,241,253	\$3,123,735	103.76%	17.12%	\$12,660	3.55%	0.72%	0.57%	3.01%	(3.65%)	56.40%
Hanmi Bank	\$4,975,786	\$4,084,011	\$4,273,153	95.57%	13.42%	\$8,013	4.41%	0.83%	0.58%	3.92%	11.93%	24.10%
Luther Burbank Savings	\$5,667,480	\$5,008,857	\$3,712,178	134.93%	11.32%	\$20,387	3.20%	1.05%	1.04%	2.26%	23.94%	20.69%
Pacific Premier Bank	\$6,439,863	\$4,865,451	\$4,975,704	97.78%	12.50%	\$9,109	4.76%	0.53%	0.35%	4.52%	119.16%	113.97%
Farmers & Merchants Bank of Long Beach	\$6,908,218	\$3,709,268	\$5,328,165	69.62%	30.55%	\$9,273	3.52%	0.34%	0.22%	3.41%	5.32%	8.01%
Opus Bank	\$7,676,459	\$5,218,233	\$6,344,449	82.25%	26.90%	\$9,931	3.70%	0.63%	0.53%	3.19%	(5.23%)	(10.26%)
Citizens Business Bank	\$8,411,132	\$4,687,698	\$6,717,997	69.78%	17.96%	\$10,295	3.61%	0.23%	0.10%	3.60%	8.54%	12.35%
BofI Federal Bank	\$8,496,387	\$7,440,703	\$6,980,862	106.59%	11.83%	\$12,476	5.07%	1.10%	0.94%	4.19%	8.19%	8.69%
Average of Asset Group D	\$3,528,444	\$2,609,371	\$2,819,966	95.38%	17.58%	\$9,926	4.12%	0.69%	0.53%	3.67%	13.22%	15.06%

Source: SNL Financial

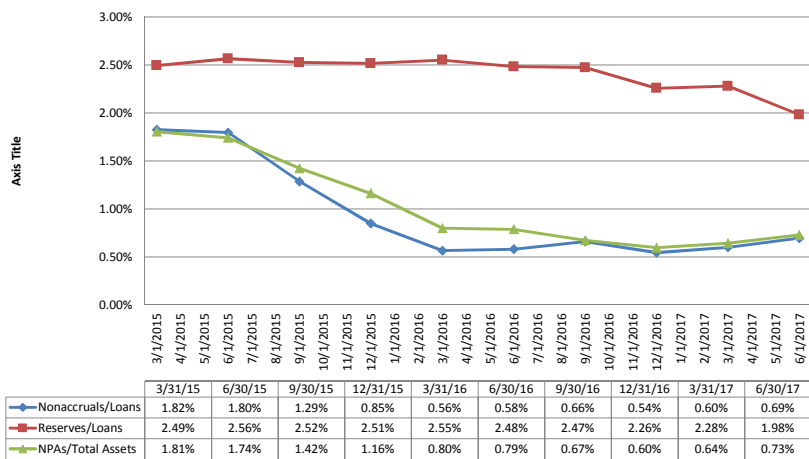
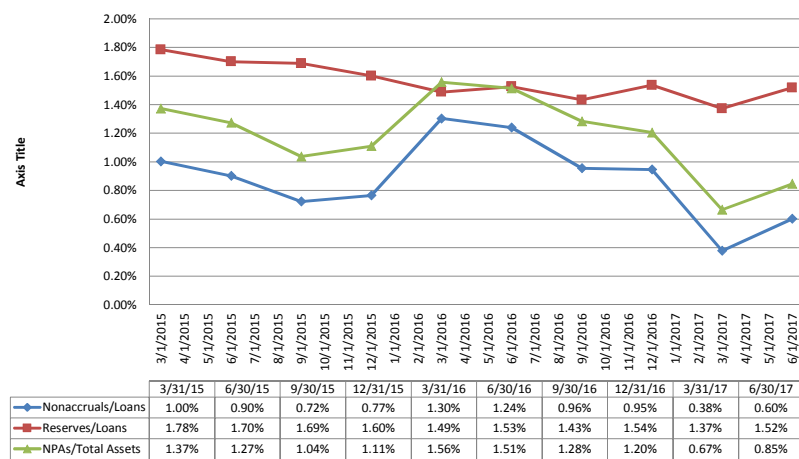
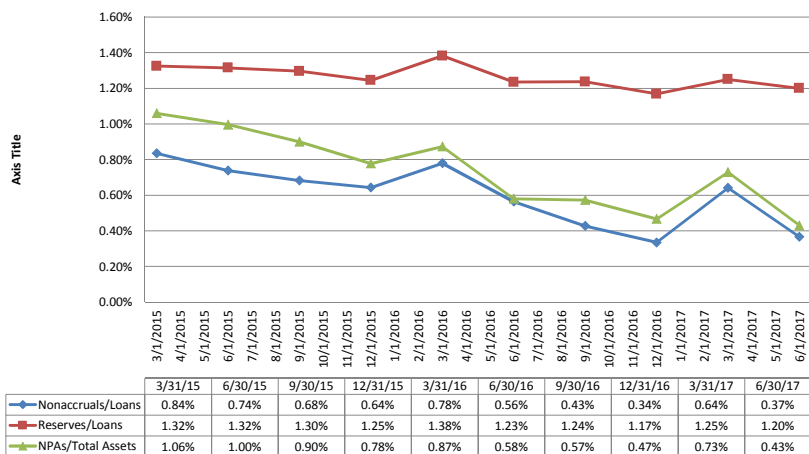
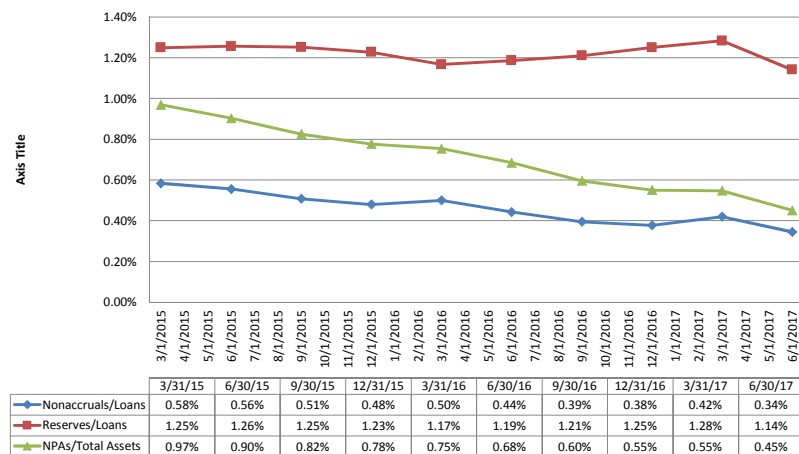
Note: Report includes only bank-level data.

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.

NA = data was not available.

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

Asset Quality
June 30, 2017
Run Date: August 18, 2017

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

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

Merchants Bank of California, National Association	\$34,743	\$417	5.11%	0.26%	5.04%	11.38%	1.20%
Asian Pacific National Bank	\$57,617	\$0	0.00%	2.64%	NA	0.00%	0.00%
Bank of Whittier, National Association	\$59,313	\$0	0.00%	3.94%	NA	0.00%	0.00%
Neighborhood National Bank	\$60,580	\$651	1.92%	3.68%	130.78%	8.90%	1.57%
Commerce Bank of Temecula Valley	\$71,636	\$162	0.29%	1.41%	355.25%	1.56%	0.31%
Tustin Community Bank	\$74,913	\$29	0.05%	3.47%	NM	0.23%	0.04%
California Business Bank	\$83,975	\$0	0.00%	2.46%	NA	0.00%	0.00%
Blue Gate Bank	\$92,978	\$0	0.00%	1.25%	NA	0.00%	0.00%
Eastern International Bank	\$112,402	\$0	0.00%	1.38%	NA	0.00%	0.00%
United Pacific Bank	\$130,625	\$133	0.13%	2.67%	NM	0.54%	0.10%
Friendly Hills Bank	\$155,098	\$0	0.00%	1.79%	562.73%	1.55%	0.17%
Home Bank of California	\$157,876	\$0	0.00%	0.96%	NA	0.00%	0.00%
Community Valley Bank	\$161,906	\$0	0.00%	1.25%	NA	0.00%	0.00%
South County Bank, National Association	\$171,911	\$146	0.13%	2.27%	776.56%	1.76%	0.20%
Golden State Bank	\$177,153	\$317	0.21%	0.94%	278.61%	36.04%	3.37%
Chino Commercial Bank, N.A.	\$180,075	\$0	0.00%	1.72%	133.99%	7.57%	0.79%
Partners Bank of California	\$187,800	\$2,473	1.61%	2.38%	143.00%	9.82%	1.37%
Community Commerce Bank	\$194,388	\$1,852	1.35%	2.15%	64.63%	8.28%	2.35%
American Continental Bank	\$213,377	\$360	0.23%	1.78%	766.39%	1.13%	0.17%
International City Bank, National Association	\$213,856	\$142	0.14%	1.33%	972.54%	0.50%	0.07%
EH National Bank	\$214,578	\$6,831	4.11%	2.61%	49.62%	24.84%	4.08%
Americas United Bank	\$240,933	\$0	0.00%	1.25%	411.69%	2.00%	0.25%
Average of Asset Group A	\$138,533	\$614	0.69%	1.98%	357.76%	5.28%	0.73%

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

First National Bank of Southern California	\$251,803	\$0	0.00%	1.21%	NA	0.00%	0.00%
Pacific Alliance Bank	\$254,534	\$129	0.07%	1.93%	NM	0.36%	0.05%
US Metro Bank	\$263,781	\$204	0.11%	1.86%	NM	0.41%	0.08%
Community Bank of Santa Maria	\$264,948	\$0	0.00%	1.31%	NA	0.55%	0.05%
Ojai Community Bank	\$275,292	\$0	0.00%	1.35%	NM	12.24%	1.23%
Capital Bank	\$305,356	\$134	0.05%	1.30%	NM	0.42%	0.04%
Mission Valley Bank	\$313,123	\$921	0.38%	1.48%	350.72%	2.15%	0.33%
Uniti Bank	\$316,895	\$965	0.41%	1.61%	395.34%	2.36%	0.30%
Bank of Santa Clarita	\$319,714	\$0	0.00%	1.11%	NA	0.00%	0.00%
Mega Bank	\$329,774	\$0	0.00%	1.50%	380.88%	2.20%	0.30%
Universal Bank	\$364,667	\$299	0.10%	2.64%	253.89%	4.93%	0.82%
New OMNI Bank, National Association	\$428,131	\$520	0.15%	1.17%	773.27%	0.97%	0.12%
Broadway Federal Bank, F.S.B.	\$432,797	\$2,778	0.71%	1.08%	39.56%	19.77%	2.48%
Bank of Southern California, National Association	\$434,088	\$2,009	0.57%	0.90%	158.24%	4.12%	0.46%
American Plus Bank, N.A.	\$478,610	\$0	0.00%	1.41%	NA	2.06%	0.28%
First Credit Bank	\$489,904	\$28,299	7.29%	3.26%	36.42%	18.87%	7.23%
GBC International Bank	\$492,430	\$3,809	0.92%	1.19%	124.08%	11.40%	1.38%
American Riviera Bank	\$496,038	\$325	0.08%	1.01%	NM	0.66%	0.07%
Average of Asset Group B	\$361,771	\$2,244	0.60%	1.52%	279.16%	4.64%	0.85%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
June 30, 2017
Run Date: August 18, 2017

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

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

Pacific Enterprise Bank	\$504,293	\$1,011	0.26%	0.90%	183.13%	4.52%	0.38%
Pacific Commerce Bank	\$526,490	\$96	0.02%	0.85%	NM	0.17%	0.02%
First Commercial Bank (USA)	\$533,629	\$0	0.00%	1.22%	214.83%	2.37%	0.53%
CommerceWest Bank	\$551,458	\$2,653	0.71%	1.48%	209.01%	4.20%	0.48%
Premier Business Bank	\$559,300	\$891	0.20%	0.59%	300.22%	1.76%	0.16%
San Diego Private Bank	\$564,891	\$139	0.03%	0.93%	NM	0.16%	0.02%
Mission Bank	\$586,754	\$182	0.04%	1.16%	NM	0.99%	0.09%
Seacoast Commerce Bank	\$589,887	\$5,756	1.22%	0.96%	78.30%	11.34%	1.07%
State Bank of India (California)	\$632,776	\$5,926	1.14%	1.39%	121.90%	4.65%	0.94%
Valley Republic Bank	\$638,693	\$0	0.00%	1.42%	NA	0.00%	0.00%
California First National Bank	\$673,170	\$0	0.00%	1.40%	NA	0.00%	0.00%
Bank of Hemet	\$689,061	\$0	0.00%	1.33%	353.35%	2.43%	0.26%
Community West Bank, National Association	\$784,571	\$3,841	0.55%	1.15%	135.65%	7.71%	0.75%
Commercial Bank of California	\$826,342	\$5,155	0.95%	1.69%	118.51%	7.99%	0.94%
Open Bank	\$835,325	\$421	0.06%	1.21%	NM	0.82%	0.09%
EverTrust Bank	\$872,646	\$491	0.08%	1.56%	NM	4.26%	0.64%
First General Bank	\$903,483	\$5,666	0.78%	0.93%	119.93%	5.34%	0.63%
First Choice Bank	\$913,328	\$2,334	0.32%	1.53%	485.56%	2.02%	0.26%
Commonwealth Business Bank	\$993,978	\$4,899	0.61%	1.10%	95.85%	7.75%	0.92%
Average of Asset Group C	\$693,688	\$2,077	0.37%	1.20%	201.35%	3.61%	0.43%

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

Malaga Bank F.S.B.	\$1,019,541	\$0	0.00%	0.33%	NA	0.00%	0.00%
Sunwest Bank	\$1,049,849	\$1,045	0.12%	2.23%	627.87%	5.86%	0.61%
Far East National Bank	\$1,185,059	\$0	0.00%	2.27%	NA	0.01%	0.00%
Provident Savings Bank, F.S.B.	\$1,200,492	\$8,302	0.81%	0.78%	22.30%	29.93%	3.14%
Pacific Mercantile Bank	\$1,203,767	\$14,373	1.39%	1.66%	115.43%	11.66%	1.24%
Silvergate Bank	\$1,205,012	\$4,619	0.54%	0.93%	165.51%	9.45%	0.46%
Plaza Bank	\$1,265,619	\$4,723	0.45%	1.22%	242.40%	3.81%	0.44%
Pacific City Bank	\$1,363,130	\$1,442	0.13%	1.01%	350.57%	2.32%	0.25%
Royal Business Bank	\$1,528,408	\$5,901	0.46%	0.83%	165.87%	3.54%	0.47%
American Business Bank	\$1,784,705	\$933	0.11%	1.51%	NM	0.71%	0.07%
Manufacturers Bank	\$2,579,288	\$1,372	0.08%	1.82%	NM	0.38%	0.05%
California United Bank	\$3,038,553	\$726	0.03%	0.94%	NM	0.23%	0.02%
CTBC Bank Corp. (USA)	\$3,207,625	\$2,195	0.09%	1.35%	NM	0.46%	0.07%
Grandpoint Bank	\$3,246,469	\$11,890	0.49%	0.75%	146.85%	3.91%	0.41%
Preferred Bank	\$3,581,132	\$6,534	0.23%	0.99%	426.43%	3.21%	0.30%
Community Bank	\$3,749,448	\$12,157	0.46%	1.31%	286.45%	3.22%	0.32%
First Foundation Bank	\$3,899,226	\$3,897	0.12%	0.52%	404.72%	3.15%	0.14%
Hanmi Bank	\$4,975,786	\$16,464	0.40%	0.83%	133.37%	4.38%	0.60%
Luther Burbank Savings	\$5,667,480	\$6,174	0.12%	0.55%	227.66%	2.06%	0.21%
Pacific Premier Bank	\$6,439,863	\$395	0.01%	0.51%	NM	0.12%	0.01%
Farmers & Merchants Bank of Long Beach	\$6,908,218	\$13,721	0.37%	1.53%	193.25%	2.94%	0.42%
Opus Bank	\$7,676,459	\$63,754	1.22%	1.68%	137.30%	9.07%	0.83%
Citizens Business Bank	\$8,411,132	\$12,222	0.26%	1.28%	209.06%	3.45%	0.40%
BoFi Federal Bank	\$8,496,387	\$28,390	0.38%	0.55%	143.83%	3.52%	0.35%
Average of Asset Group D	\$3,528,444	\$9,218	0.34%	1.14%	235.23%	4.47%	0.45%

Source: SNL Financial

Note: Report includes only bank-level data.

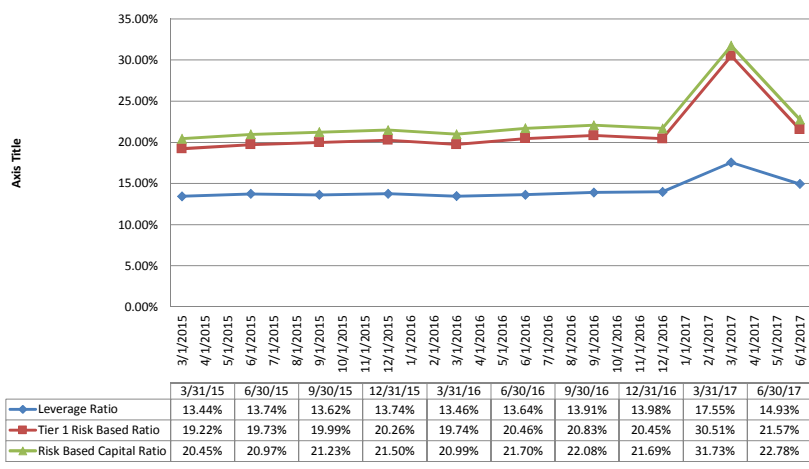
NA = data was not available.

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

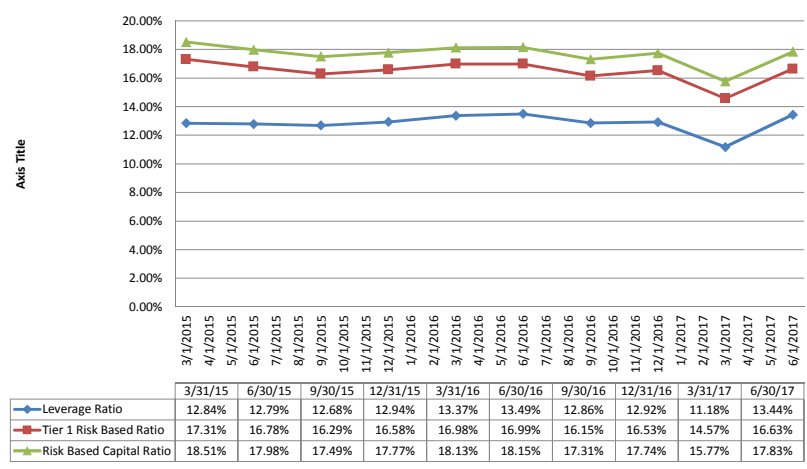
Capital Adequacy

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

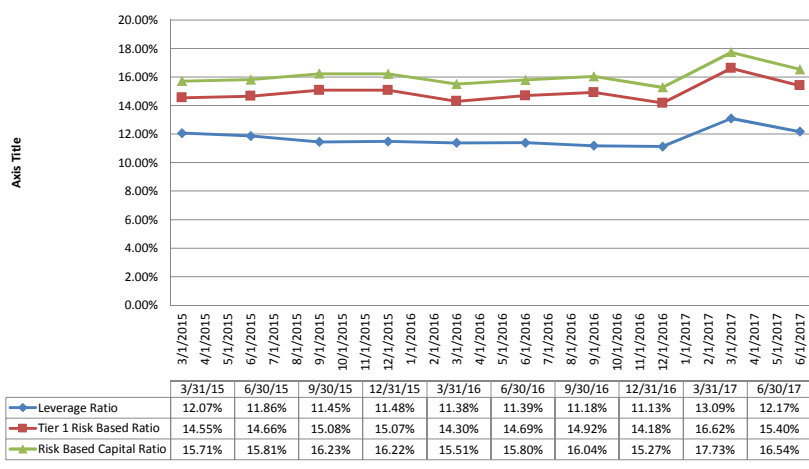
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



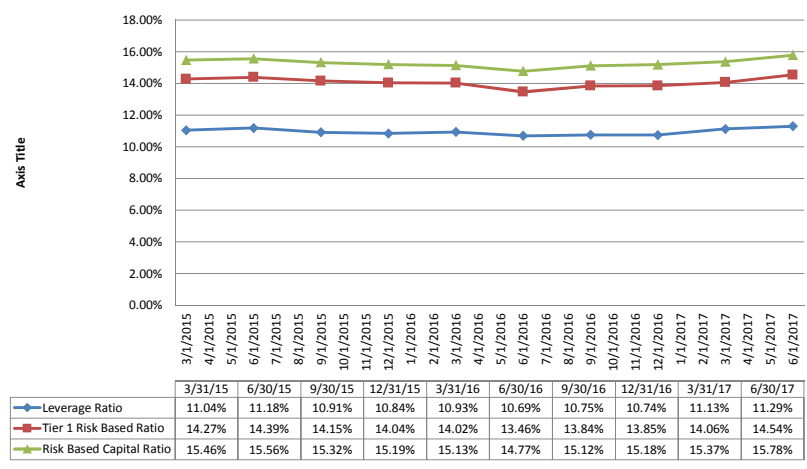
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



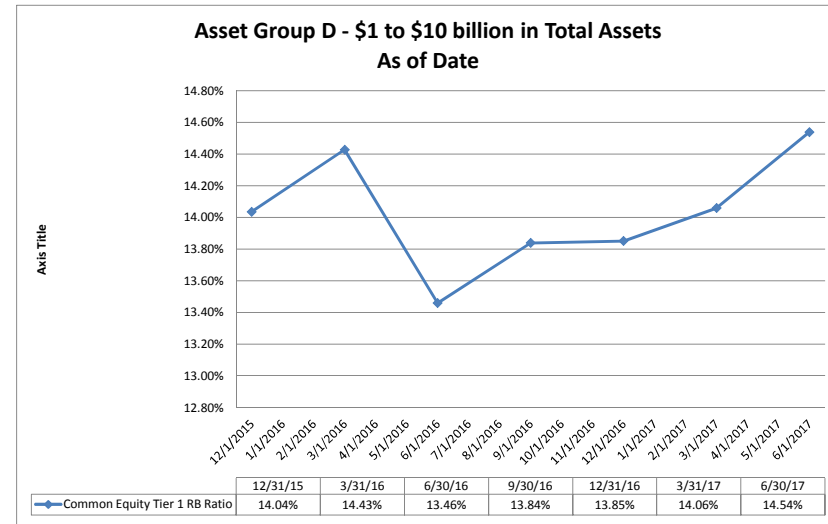
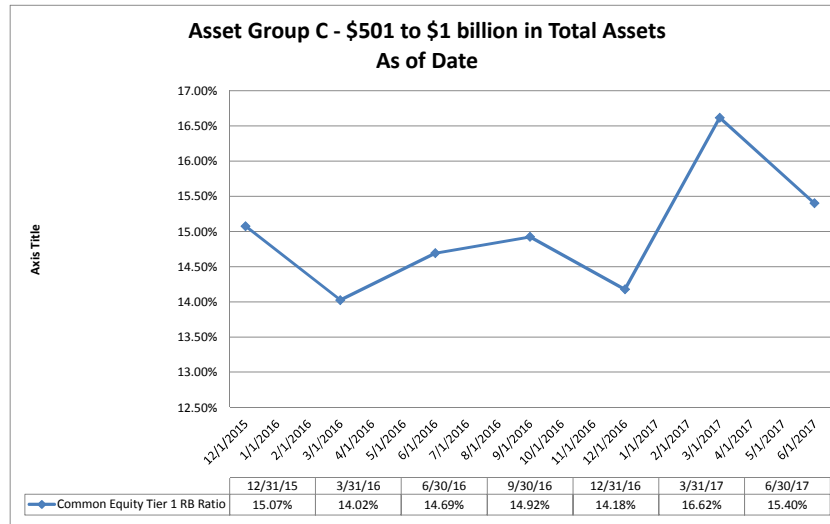
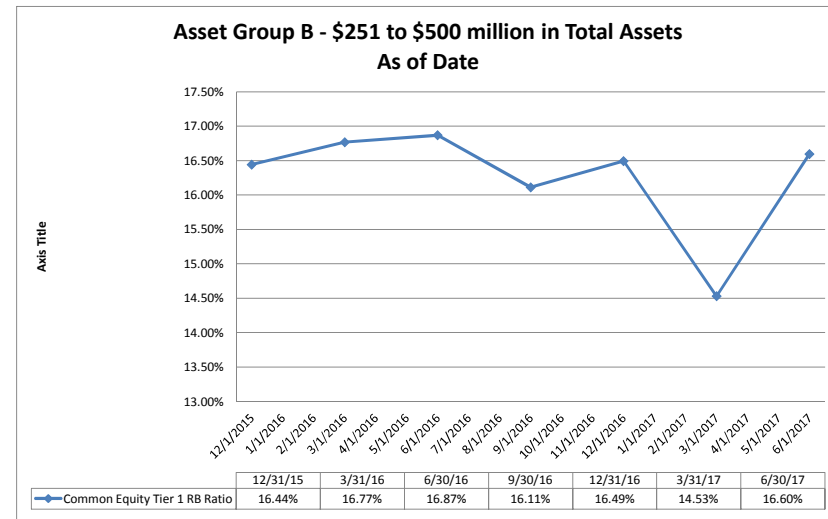
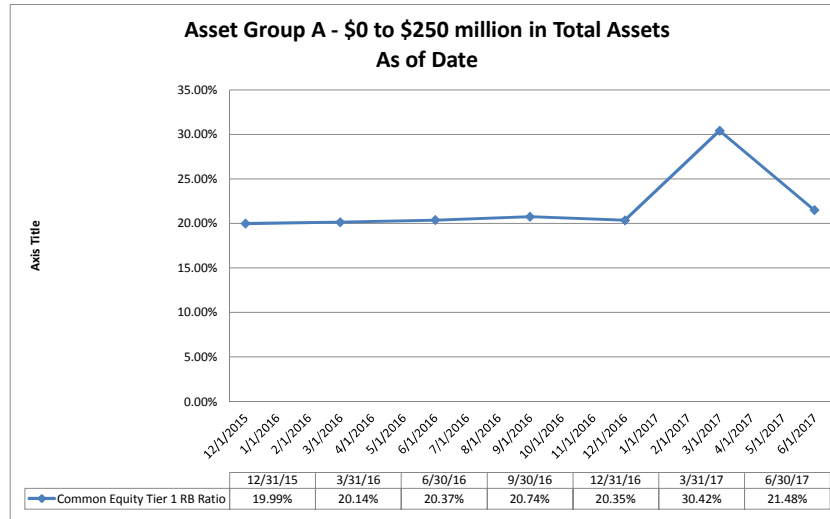
Source: SNL Financial

Note: Report includes only bank-level data.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Capital Adequacy

June 30, 2017

Run Date: August 18, 2017

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

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

Merchants Bank of California, National Association	\$34,743	\$3,643	\$3,684	\$3,684	9.16%	26.44%	26.94%	26.44%
Asian Pacific National Bank	\$57,617	\$9,454	\$9,580	\$9,580	16.22%	31.29%	32.55%	31.29%
Bank of Whittier, National Association	\$59,313	\$10,038	\$10,000	\$10,000	16.78%	17.91%	19.17%	17.91%
Neighborhood National Bank	\$60,580	\$9,448	\$9,441	\$9,441	15.71%	26.02%	27.30%	26.02%
Commerce Bank of Temecula Valley	\$71,636	\$13,313	\$11,062	\$11,062	15.33%	17.70%	18.95%	17.70%
Tustin Community Bank	\$74,913	\$10,325	\$10,325	\$10,325	13.77%	15.92%	17.20%	15.92%
California Business Bank	\$83,975	\$13,043	\$13,043	\$13,043	15.09%	21.27%	22.54%	21.27%
Blue Gate Bank	\$92,978	\$26,581	\$26,581	\$26,581	39.40%	71.57%	72.82%	71.57%
Eastern International Bank	\$112,402	\$18,708	\$18,708	\$18,708	16.71%	22.32%	23.57%	22.32%
United Pacific Bank	\$130,625	\$22,127	\$22,115	\$20,115	17.15%	21.93%	23.20%	19.95%
Friendly Hills Bank	\$155,098	\$16,379	\$15,677	\$15,677	10.91%	15.58%	16.83%	15.58%
Home Bank of California	\$157,876	\$23,874	\$23,875	\$23,875	15.24%	21.18%	22.43%	21.18%
Community Valley Bank	\$161,906	\$18,026	\$18,010	\$18,010	11.22%	15.03%	16.28%	15.03%
South County Bank, National Association	\$171,911	\$16,538	\$16,744	\$16,744	10.05%	13.28%	14.54%	13.28%
Golden State Bank	\$177,153	\$15,145	\$15,145	\$15,145	8.73%	9.23%	10.14%	9.23%
Chino Commercial Bank, N.A.	\$180,075	\$16,977	\$16,972	\$16,972	9.38%	13.90%	15.16%	13.90%
Partners Bank of California	\$187,800	\$22,443	\$20,906	\$20,906	11.26%	12.76%	14.02%	12.76%
Community Commerce Bank	\$194,388	\$52,169	\$51,581	\$51,581	26.85%	33.76%	35.03%	33.76%
American Continental Bank	\$213,377	\$29,397	\$29,029	\$29,029	13.81%	18.30%	19.55%	18.30%
International City Bank, National Association	\$213,856	\$26,884	\$21,001	\$21,001	10.67%	18.10%	19.31%	18.10%
EH National Bank	\$214,578	\$30,937	\$30,799	\$30,799	13.58%	17.71%	18.98%	17.71%
Americas United Bank	\$240,933	\$27,922	\$27,063	\$27,063	11.48%	13.36%	14.61%	13.36%
Average of Asset Group A	\$138,533	\$19,699	\$19,152	\$19,061	14.93%	21.57%	22.78%	21.48%

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

First National Bank of Southern California	\$251,803	\$38,043	\$37,977	\$37,977	16.47%	17.05%	18.22%	17.05%
Pacific Alliance Bank	\$254,534	\$31,837	\$31,857	\$31,857	12.24%	14.48%	15.74%	14.48%
US Metro Bank	\$263,781	\$47,003	\$46,061	\$46,061	19.33%	24.54%	25.79%	24.54%
Community Bank of Santa Maria	\$264,948	\$22,948	\$23,220	\$23,220	8.89%	12.06%	13.13%	12.06%
Ojai Community Bank	\$275,292	\$24,842	\$24,842	\$24,842	9.08%	11.18%	12.43%	11.18%
Capital Bank	\$305,356	\$29,249	\$28,947	\$28,947	9.52%	10.63%	11.85%	10.63%
Mission Valley Bank	\$313,123	\$44,584	\$44,637	\$44,637	14.06%	17.36%	18.62%	17.36%
Uniti Bank	\$316,895	\$37,364	\$36,383	\$36,383	12.77%	15.38%	16.64%	15.38%
Bank of Santa Clarita	\$319,714	\$28,193	\$28,319	\$28,319	9.03%	11.75%	12.77%	11.75%
Mega Bank	\$329,774	\$40,544	\$40,596	\$40,596	12.34%	17.43%	18.69%	17.43%
Universal Bank	\$364,667	\$52,943	\$52,363	\$52,363	14.99%	20.94%	22.21%	20.94%
New OMNI Bank, National Association	\$428,131	\$49,403	\$49,403	\$47,569	11.57%	17.79%	19.04%	17.13%
Broadway Federal Bank, F.S.B.	\$432,797	\$50,025	\$47,009	\$47,009	10.51%	15.87%	17.12%	15.87%
Bank of Southern California, National Association	\$434,088	\$47,480	\$46,206	\$46,206	10.83%	12.96%	13.87%	12.96%
American Plus Bank, N.A.	\$478,610	\$57,997	\$57,890	\$57,890	12.31%	12.83%	14.08%	12.83%
First Credit Bank	\$489,904	\$183,191	\$180,072	\$180,072	36.68%	41.37%	42.64%	41.37%
GBC International Bank	\$492,430	\$56,158	\$55,091	\$55,091	11.37%	14.61%	15.99%	14.61%
American Riviera Bank	\$496,038	\$53,216	\$46,199	\$46,199	9.84%	11.17%	12.17%	11.17%
Average of Asset Group B	\$361,771	\$49,723	\$48,726	\$48,624	13.44%	16.63%	17.83%	16.60%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

June 30, 2017

Run Date: August 18, 2017

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

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

Pacific Enterprise Bank	\$504,293	\$53,771	\$52,768	\$52,768	10.96%	16.03%	17.17%	16.03%
Pacific Commerce Bank	\$526,490	\$66,938	\$56,189	\$56,189	10.68%	13.02%	13.84%	13.02%
First Commercial Bank (USA)	\$533,629	\$113,995	\$113,956	\$113,956	21.55%	25.50%	26.75%	25.50%
CommerceWest Bank	\$551,458	\$60,648	\$56,466	\$56,466	11.31%	13.87%	15.12%	13.87%
Premier Business Bank	\$559,300	\$48,733	\$48,312	\$48,312	9.12%	11.68%	12.34%	11.68%
San Diego Private Bank	\$564,891	\$83,584	\$80,022	\$80,022	14.89%	16.81%	17.72%	16.81%
Mission Bank	\$586,754	\$50,018	\$49,894	\$49,894	8.53%	10.28%	11.32%	10.28%
Seacoast Commerce Bank	\$589,887	\$51,224	\$50,517	\$50,517	8.59%	18.79%	20.05%	18.79%
State Bank of India (California)	\$632,776	\$120,266	\$121,279	\$121,279	19.27%	23.42%	24.67%	23.42%
Valley Republic Bank	\$638,693	\$53,416	\$53,474	\$53,474	8.60%	10.39%	11.57%	10.39%
California First National Bank	\$673,170	\$126,483	\$126,424	\$126,424	17.23%	22.22%	23.45%	22.22%
Bank of Hemet	\$689,061	\$66,211	\$66,078	\$66,078	9.78%	12.76%	13.97%	12.76%
Community West Bank, National Association	\$784,571	\$69,232	\$68,980	\$68,980	9.23%	10.39%	11.62%	10.39%
Commercial Bank of California	\$826,342	\$87,928	\$86,970	\$86,970	10.66%	13.46%	14.72%	13.46%
Open Bank	\$835,325	\$86,670	\$86,473	\$86,473	10.88%	12.36%	13.59%	12.36%
EverTrust Bank	\$872,646	\$160,001	\$123,000	\$123,000	14.97%	19.88%	21.14%	19.88%
First General Bank	\$903,483	\$99,686	\$98,702	\$98,702	11.27%	15.28%	16.34%	15.28%
First Choice Bank	\$913,328	\$103,995	\$104,142	\$104,142	12.13%	13.02%	14.27%	13.02%
Commonwealth Business Bank	\$993,978	\$110,013	\$109,742	\$109,742	11.52%	13.43%	14.61%	13.43%
Average of Asset Group C	\$693,688	\$84,885	\$81,757	\$81,757	12.17%	15.40%	16.54%	15.40%

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

Malaga Bank F.S.B.	\$1,019,541	\$131,777	\$131,777	\$131,777	13.12%	23.25%	23.79%	23.25%
Sunwest Bank	\$1,049,849	\$130,941	\$130,594	\$130,594	12.95%	13.01%	14.27%	13.01%
Far East National Bank	\$1,185,059	\$348,345	\$281,086	\$281,086	24.47%	27.25%	28.52%	27.25%
Provident Savings Bank, F.S.B.	\$1,200,492	\$117,803	\$117,530	\$117,530	9.90%	16.14%	17.28%	16.14%
Pacific Mercantile Bank	\$1,203,767	\$110,883	\$111,683	\$111,683	9.70%	9.86%	11.12%	9.86%
Silvergate Bank	\$1,205,012	\$88,339	\$88,626	\$88,626	9.08%	13.79%	15.04%	13.79%
Plaza Bank	\$1,265,619	\$141,027	\$128,384	\$128,384	10.96%	11.50%	12.71%	11.50%
Pacific City Bank	\$1,363,130	\$135,107	\$134,543	\$134,543	10.31%	12.56%	13.61%	12.56%
Royal Business Bank	\$1,528,408	\$225,342	\$194,646	\$194,646	13.32%	16.58%	17.53%	16.58%
American Business Bank	\$1,784,705	\$152,245	\$145,988	\$145,988	8.02%	14.80%	16.05%	14.80%
Manufacturers Bank	\$2,579,288	\$331,419	\$331,926	\$331,926	12.69%	12.79%	14.05%	12.79%
California United Bank	\$3,038,553	\$360,768	\$294,530	\$294,530	9.86%	10.64%	11.41%	10.64%
CTBC Bank Corp. (USA)	\$3,207,625	\$445,281	\$393,632	\$393,632	12.97%	16.48%	17.74%	16.48%
Grandpoint Bank	\$3,246,469	\$390,112	\$326,518	\$326,518	10.27%	11.96%	12.65%	11.96%
Preferred Bank	\$3,581,132	\$305,225	\$300,687	\$300,687	8.69%	9.13%	13.04%	9.13%
Community Bank	\$3,749,448	\$346,815	\$345,213	\$345,213	9.39%	10.97%	12.11%	10.97%
First Foundation Bank	\$3,899,226	\$325,876	\$324,641	\$324,641	8.42%	12.43%	13.10%	12.43%
Hanmi Bank	\$4,975,786	\$657,201	\$624,633	\$624,633	12.89%	14.62%	15.44%	14.62%
Luther Burbank Savings	\$5,667,480	\$559,009	\$560,143	\$560,143	10.15%	18.71%	19.64%	18.71%
Pacific Premier Bank	\$6,439,863	\$1,020,509	\$630,246	\$630,246	10.54%	11.85%	12.35%	11.85%
Farmers & Merchants Bank of Long Beach	\$6,908,218	\$941,314	\$940,443	\$940,443	13.75%	19.19%	20.44%	19.19%
Opus Bank	\$7,676,459	\$1,001,771	\$632,610	\$632,610	8.58%	10.60%	14.08%	10.60%
Citizens Business Bank	\$8,411,132	\$1,074,593	\$940,310	\$940,310	11.36%	16.57%	17.75%	16.57%
BofI Federal Bank	\$8,496,387	\$804,803	\$804,317	\$804,317	9.60%	14.25%	14.97%	14.25%
Average of Asset Group D	\$3,528,444	\$422,771	\$371,446	\$371,446	11.29%	14.54%	15.78%	14.54%

Source: SNL Financial

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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.