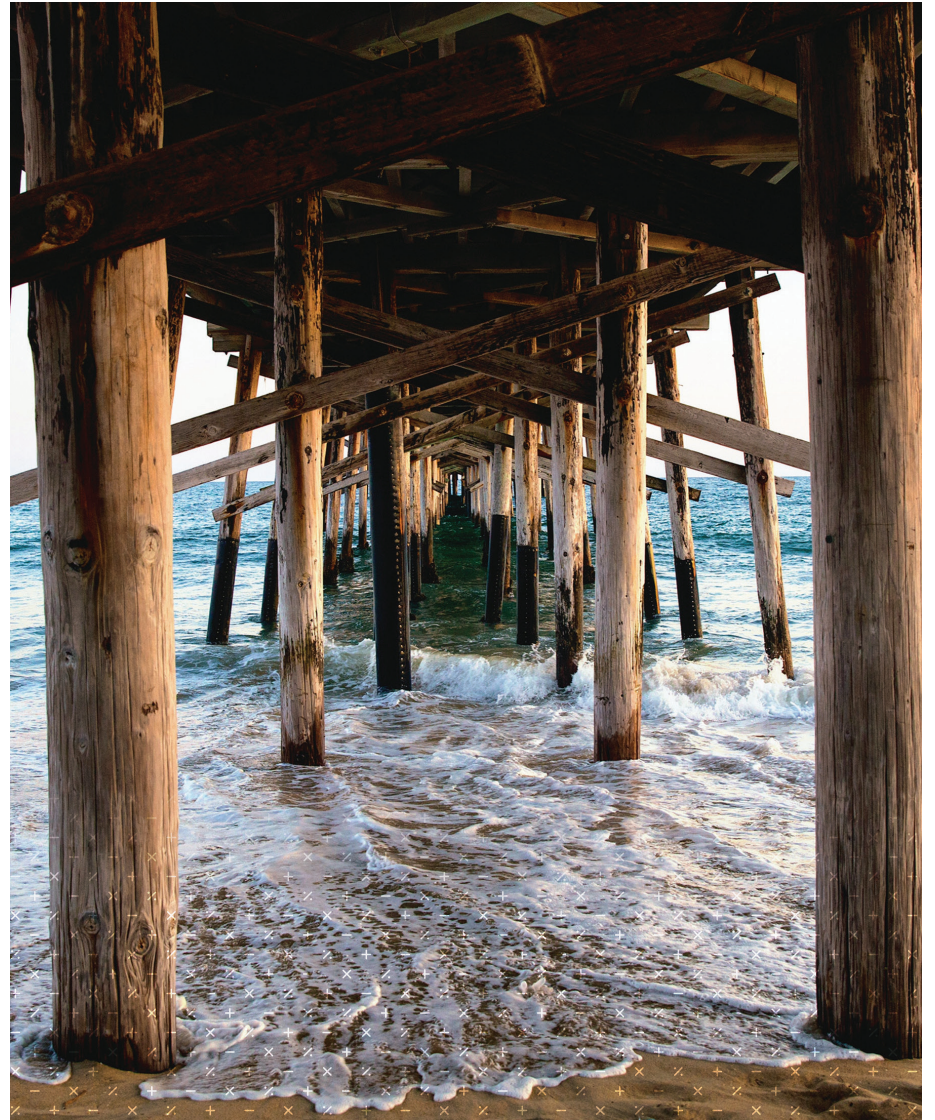




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Bankers' Index

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

NAPA

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

SACRAMENTO

2882 Prospect Park Drive
Suite 300
Rancho Cordova, CA 95670
(916) 503-8100

SAN FRANCISCO

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

SANTA ROSA

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

SILICON VALLEY

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

STOCKTON

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

WALNUT CREEK

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

Southern California

LOS ANGELES

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

SAN DIEGO

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

ORANGE COUNTY

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

WOODLAND HILLS

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



ASSET SIZE DEFINITION

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

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

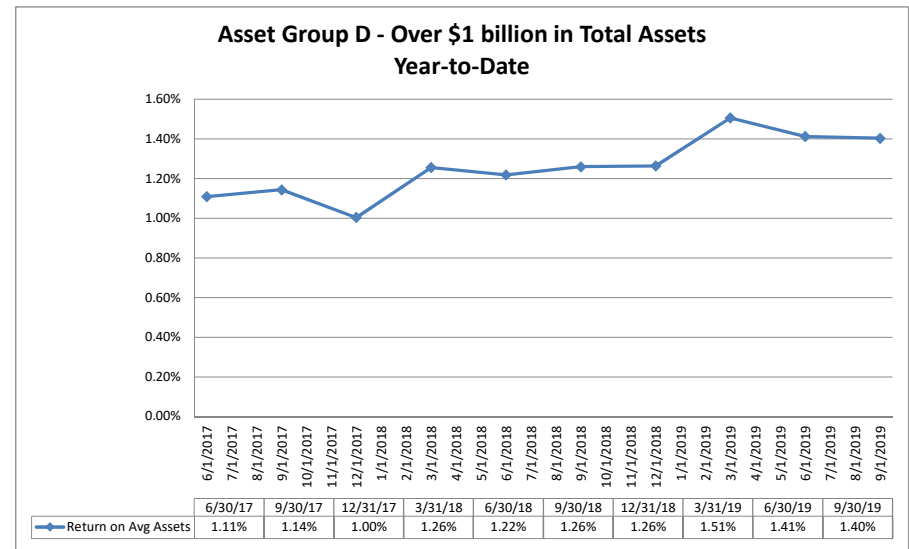
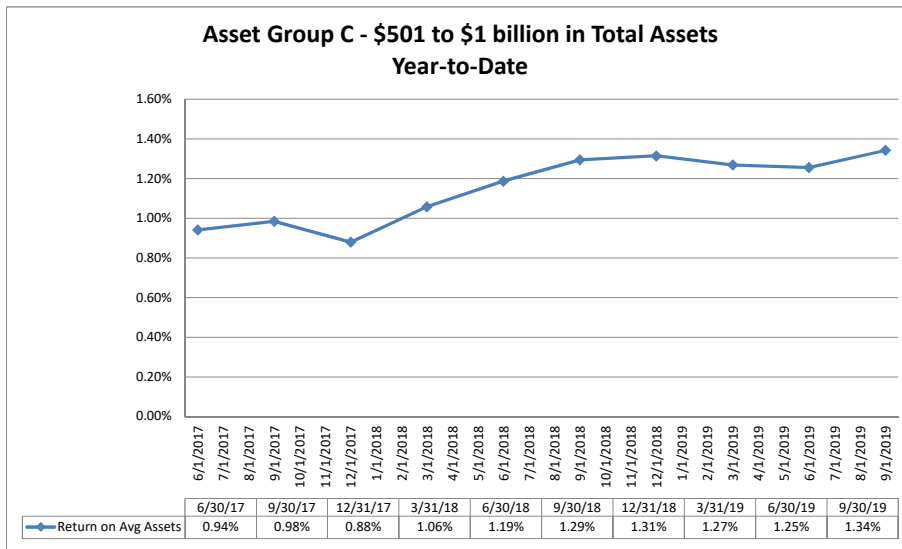
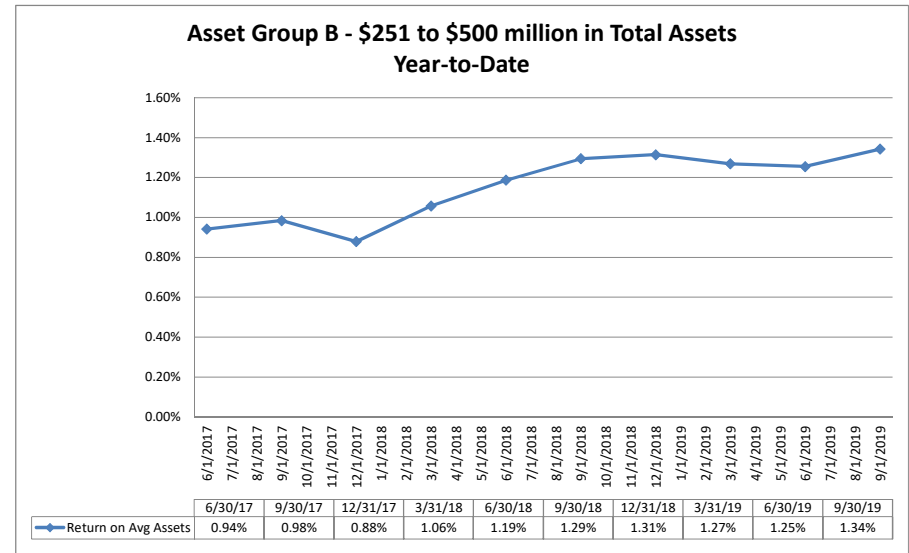
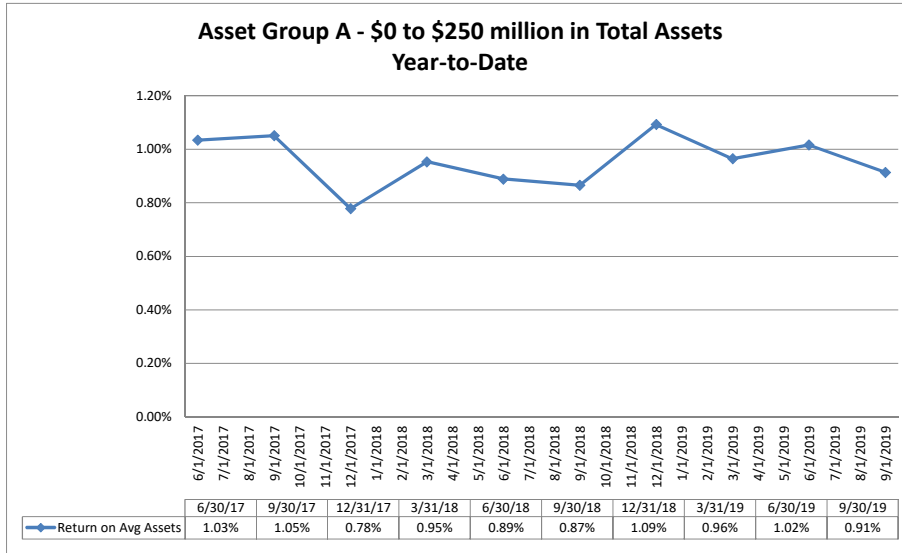
Southern

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



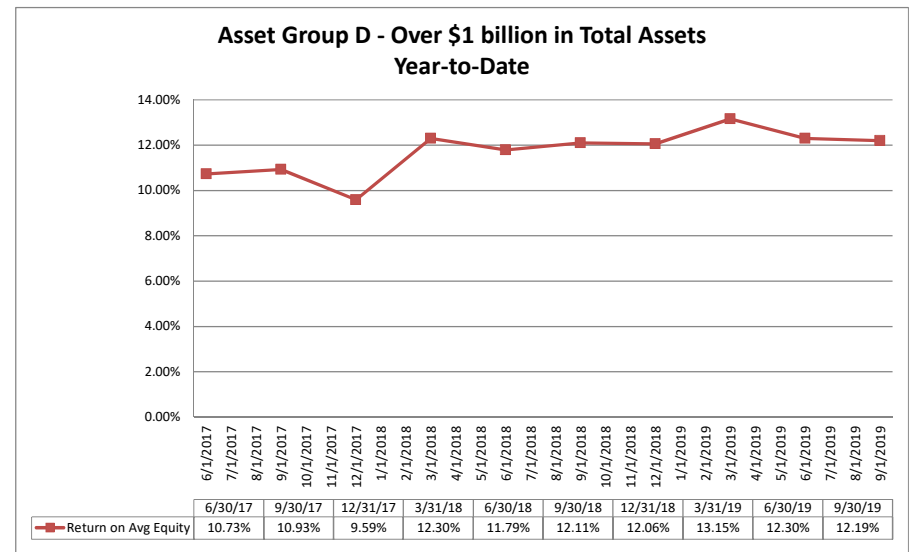
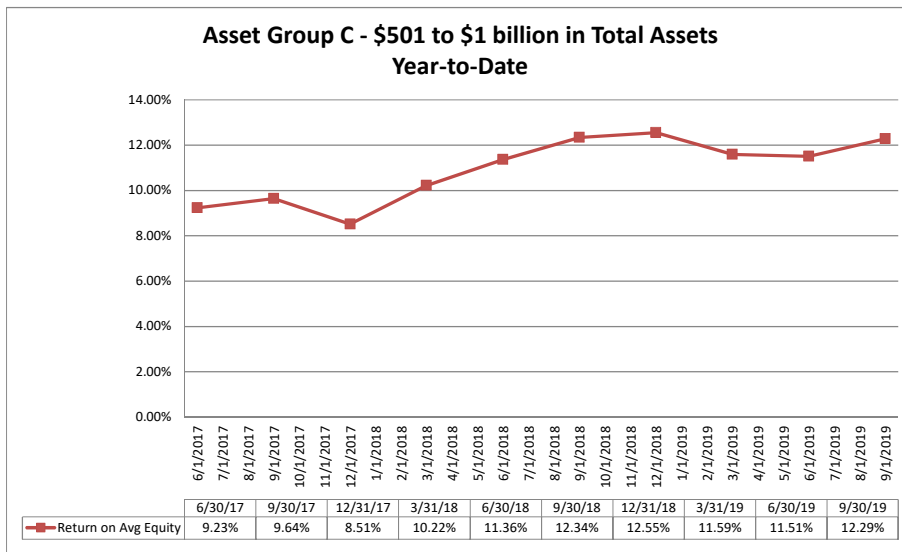
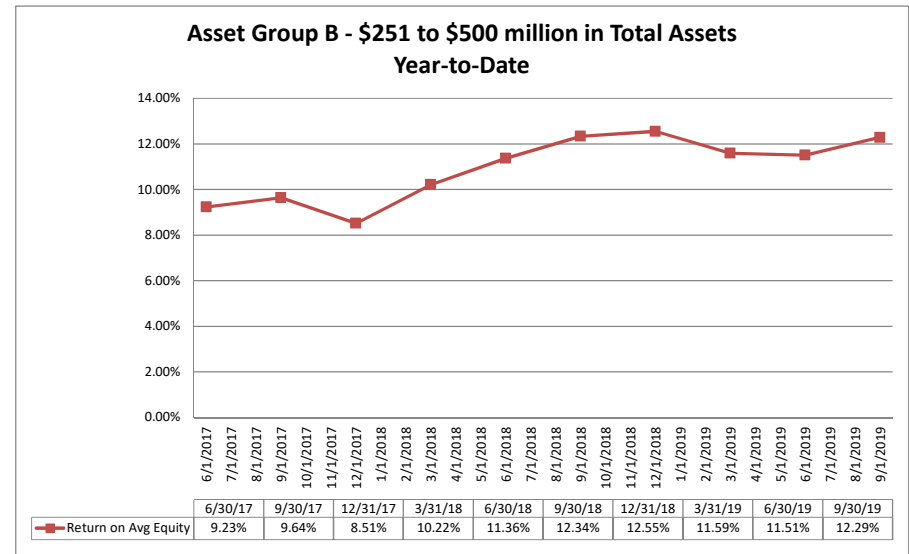
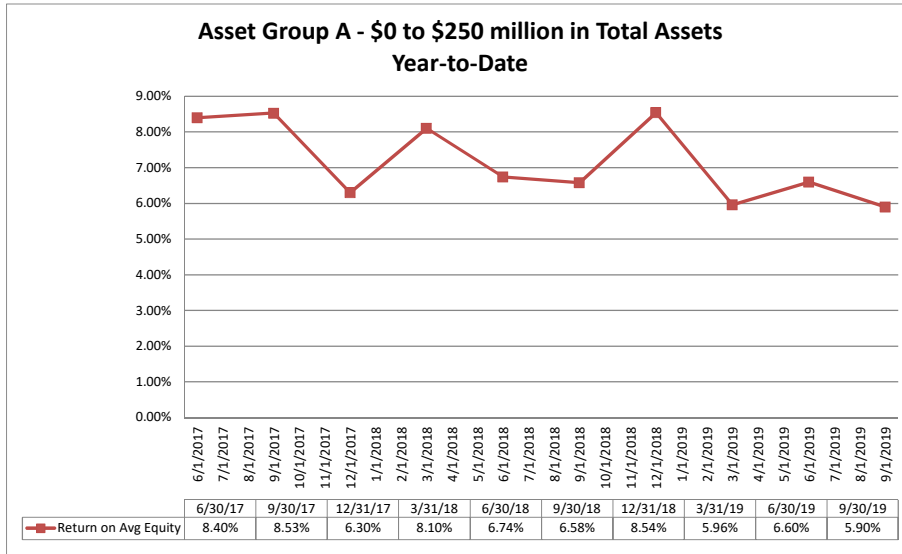
Source: SNL Financial

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.

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

September 30, 2019

Run Date: November 5, 2019

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	\$74,560	\$303	1.61%	3.72%	63.46%	\$89	\$1,570	2.77%	6.53%	44.80%	\$106
	Gateway Bank, F.S.B.	\$118,452	\$78	0.27%	1.98%	113.58%	\$82	(\$465)	(0.57%)	(3.90%)	123.87%	\$83
	Golden Pacific Bank, National Association	\$131,747	\$127	0.39%	3.18%	88.62%	\$104	\$236	0.24%	1.97%	87.99%	\$108
	Bank of Feather River	\$135,667	\$407	1.25%	11.12%	62.46%	\$100	\$1,318	1.38%	12.38%	60.13%	\$95
	Beacon Business Bank, National Association	\$140,620	\$48	0.14%	1.04%	95.73%	\$110	\$1,151	1.12%	8.41%	79.38%	\$115
	Monterey County Bank	\$171,551	\$597	1.40%	13.52%	82.36%	\$74	\$1,161	0.92%	9.32%	85.64%	\$77
	Metropolitan Bank	\$179,772	\$465	1.04%	8.80%	62.61%	\$79	\$1,288	0.96%	8.30%	64.81%	\$79
	First Federal Savings and Loan Association of San Rafael	\$205,936	\$197	0.39%	1.93%	83.54%	\$96	\$522	0.35%	1.71%	85.41%	\$99
	Mission National Bank	\$243,059	\$468	0.75%	5.89%	74.48%	\$90	\$1,956	1.05%	8.34%	71.04%	\$86
	Average of Asset Group A	\$155,707	\$299	0.80%	5.69%	80.76%	\$91	\$971	0.91%	5.90%	78.12%	\$94
Asset Group B - \$251 to \$500 million in total assets												
	Summit Bank	\$250,919	\$944	1.47%	11.45%	59.99%	\$135	\$2,844	1.48%	11.83%	59.04%	\$131
	Northern California National Bank	\$264,781	\$767	1.17%	12.29%	48.85%	\$102	\$2,262	1.16%	12.78%	49.38%	\$97
	Liberty Bank	\$271,168	\$472	0.72%	5.29%	76.14%	\$118	\$1,326	0.69%	4.98%	76.64%	\$120
	Cornerstone Community Bank	\$304,489	\$961	1.31%	13.20%	55.57%	\$93	\$2,821	1.36%	13.36%	55.50%	\$94
	Murphy Bank	\$309,342	\$1,431	1.86%	17.41%	49.98%	\$110	\$3,987	1.75%	16.47%	51.77%	\$109
	Pacific Valley Bank	\$340,345	\$786	0.96%	9.05%	65.49%	\$121	\$2,008	0.85%	7.87%	69.85%	\$126
	Golden Valley Bank	\$343,837	\$1,697	1.94%	23.97%	61.09%	\$88	\$3,188	1.28%	15.83%	61.01%	\$81
	Bank of San Francisco	\$361,068	\$1,086	1.20%	11.09%	58.48%	\$151	\$2,874	1.12%	10.04%	60.97%	\$149
	Redwood Capital Bank	\$374,869	\$1,559	1.69%	18.56%	58.73%	\$75	\$3,863	1.41%	15.64%	60.29%	\$77
	Pinnacle Bank	\$399,513	\$1,339	1.33%	10.40%	62.93%	\$165	\$4,159	1.44%	11.37%	63.02%	\$157
	River Valley Community Bank	\$419,262	\$1,005	0.99%	10.95%	52.04%	\$85	\$3,352	1.12%	13.07%	54.96%	\$82
	Community Bank of the Bay	\$491,389	\$1,298	1.14%	9.59%	59.89%	\$138	\$3,010	0.93%	7.74%	64.64%	\$135
	Average of Asset Group B	\$344,249	\$1,112	1.32%	12.77%	59.10%	\$115	\$2,975	1.22%	11.75%	60.59%	\$113

Source: SNL Financial

Note: Report includes only bank-level data.

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

Performance Analysis

September 30, 2019

Run Date: November 5, 2019

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												
	Fresno First Bank	\$538,656	\$2,245	1.80%	18.99%	49.87%	\$153	\$6,661	1.89%	19.93%	49.22%	\$147
	1st Capital Bank	\$637,456	\$1,938	1.26%	11.90%	60.38%	\$115	\$5,352	1.16%	11.36%	63.04%	\$123
	BAC Community Bank	\$644,987	\$2,259	1.40%	13.30%	63.80%	\$89	\$6,699	1.39%	13.62%	64.20%	\$89
	Summit State Bank	\$680,840	\$2,045	1.25%	12.47%	53.82%	\$102	\$4,642	0.97%	9.66%	63.18%	\$108
	American River Bank	\$721,743	\$1,708	0.97%	8.28%	61.13%	\$111	\$4,414	0.85%	7.39%	64.64%	\$108
	Santa Cruz County Bank	\$722,872	\$3,027	1.68%	15.87%	49.78%	\$112	\$9,259	1.78%	16.88%	49.06%	\$113
	Pacific Coast Bankers' Bank	\$879,943	\$2,978	1.23%	13.97%	70.19%	\$256	\$7,871	1.22%	13.38%	69.98%	\$230
	Plumas Bank	\$887,915	\$4,136	1.92%	18.66%	48.15%	\$85	\$12,045	1.90%	19.13%	48.41%	\$80
	Premier Valley Bank	\$888,401	\$3,301	1.52%	9.18%	53.91%	\$97	\$8,475	1.32%	7.96%	55.24%	\$100
	Bank of the Orient	\$927,282	\$919	0.40%	3.73%	62.78%	\$85	\$5,002	0.76%	6.89%	63.76%	\$91
	United Security Bank	\$956,213	\$3,826	1.56%	12.48%	48.80%	\$95	\$11,554	1.60%	12.75%	48.94%	\$95
	Suncrest Bank	\$997,413	\$3,067	1.27%	8.53%	50.44%	\$100	\$8,873	1.26%	8.48%	51.37%	\$102
	Average of Asset Group C	\$790,310	\$2,621	1.36%	12.28%	56.09%	\$117	\$7,571	1.34%	12.29%	57.59%	\$116

Asset Group D - Over \$1 billion in total assets

	Beneficial State Bank	\$1,056,166	\$958	0.36%	3.22%	88.68%	\$106	\$2,080	0.27%	2.37%	89.64%	\$106
	California Bank of Commerce	\$1,094,856	\$2,036	0.77%	6.49%	71.43%	\$171	\$6,658	0.86%	7.23%	68.98%	\$153
	Oak Valley Community Bank	\$1,101,057	\$3,378	1.25%	12.54%	58.34%	\$92	\$9,729	1.22%	12.47%	60.38%	\$93
	Savings Bank of Mendocino County	\$1,109,400	\$3,885	1.41%	8.38%	52.40%	\$82	\$11,566	1.40%	8.54%	52.11%	\$80
	Avidbank	\$1,112,372	\$3,614	1.39%	12.66%	57.77%	\$186	\$10,257	1.36%	12.42%	56.72%	\$179
	First Northern Bank of Dixon	\$1,287,263	\$3,786	1.21%	12.22%	61.08%	\$105	\$11,284	1.22%	12.75%	61.37%	\$104
	Five Star Bank	\$1,423,428	\$8,290	2.43%	26.67%	34.25%	\$112	\$23,588	2.34%	26.81%	35.86%	\$107
	Merchants Bank of Commerce	\$1,471,733	\$5,197	1.43%	11.13%	52.21%	\$96	\$12,443	1.15%	9.36%	61.78%	\$101
	Central Valley Community Bank	\$1,583,970	\$5,846	1.48%	9.91%	61.05%	\$100	\$17,492	1.49%	10.04%	62.26%	\$99
	United Business Bank	\$1,769,856	\$5,680	1.28%	9.41%	56.07%	\$117	\$13,020	1.03%	8.38%	62.64%	\$107
	El Dorado Savings Bank, F.S.B.	\$2,161,211	\$4,711	0.87%	7.66%	58.41%	\$70	\$14,595	0.90%	8.02%	57.31%	\$69
	Poppy Bank	\$2,347,223	\$12,342	2.16%	20.33%	34.86%	\$106	\$35,221	2.23%	20.25%	35.58%	\$105
	River City Bank	\$2,460,749	\$7,042	1.15%	12.39%	38.67%	\$120	\$19,470	1.12%	11.81%	39.61%	\$120
	Bank of Marin	\$2,592,052	\$9,716	1.55%	12.17%	50.51%	\$113	\$26,079	1.38%	11.22%	54.20%	\$118
	Exchange Bank	\$2,607,873	\$9,355	1.44%	14.50%	57.79%	\$96	\$27,431	1.40%	14.75%	57.65%	\$94
	Bank of the Sierra	\$2,635,728	\$9,516	1.46%	11.55%	51.47%	\$67	\$28,334	1.48%	11.76%	54.91%	\$68
	Heritage Bank of Commerce	\$3,181,132	\$12,147	1.57%	11.86%	49.60%	\$132	\$37,389	1.61%	12.46%	49.79%	\$135
	Bank of Stockton	\$3,312,484	\$38,922	4.80%	27.74%	45.17%	\$111	\$103,494	4.34%	25.88%	46.19%	\$113
	Farmers & Merchants Bank of Central California	\$3,569,064	\$14,233	1.63%	15.93%	51.23%	\$157	\$42,757	1.67%	16.56%	50.86%	\$155
	Fremont Bank	\$4,507,206	\$13,916	1.30%	16.72%	73.18%	\$108	\$36,136	1.17%	14.73%	75.49%	\$107
	WestAmerica Bank	\$5,589,309	\$20,559	1.49%	14.65%	45.54%	\$60	\$60,771	1.46%	14.90%	46.38%	\$61
	Tri Counties Bank	\$6,383,135	\$24,101	1.49%	10.29%	56.06%	\$93	\$71,467	1.48%	10.41%	56.74%	\$91
	Luther Burbank Savings	\$7,158,637	\$14,311	0.80%	7.73%	43.19%	\$134	\$41,187	0.78%	7.51%	43.98%	\$135
	Mechanics Bank	\$17,299,341	(\$13,336)	(0.54%)	(3.38%)	99.22%	\$66	\$16,974	0.31%	2.04%	77.66%	\$54
	Average of Asset Group D	\$3,283,969	\$9,175	1.42%	12.20%	56.17%	\$108	\$28,309	1.40%	12.19%	56.59%	\$106

Source: SNL Financial

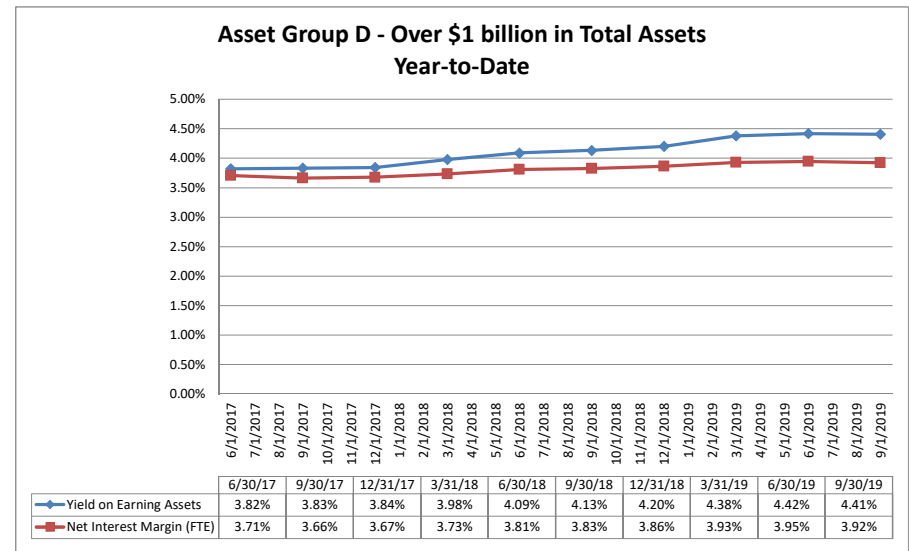
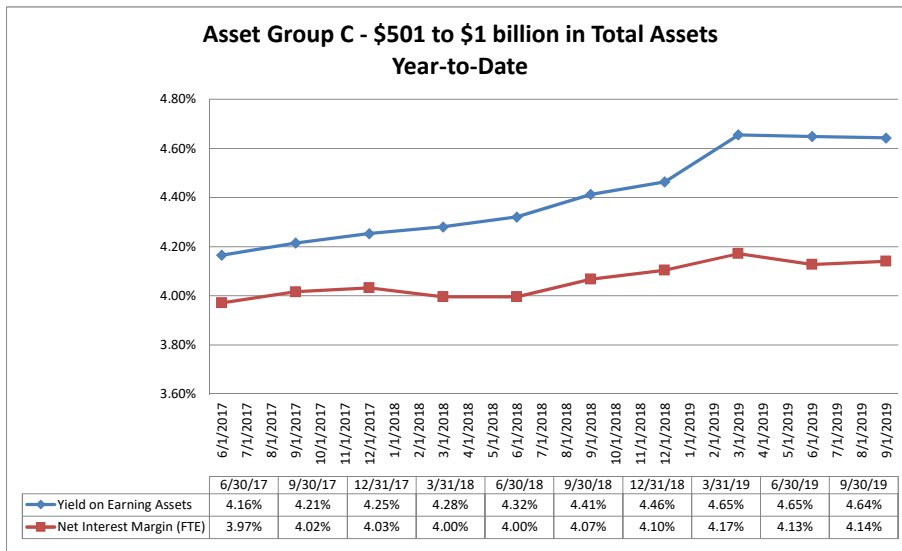
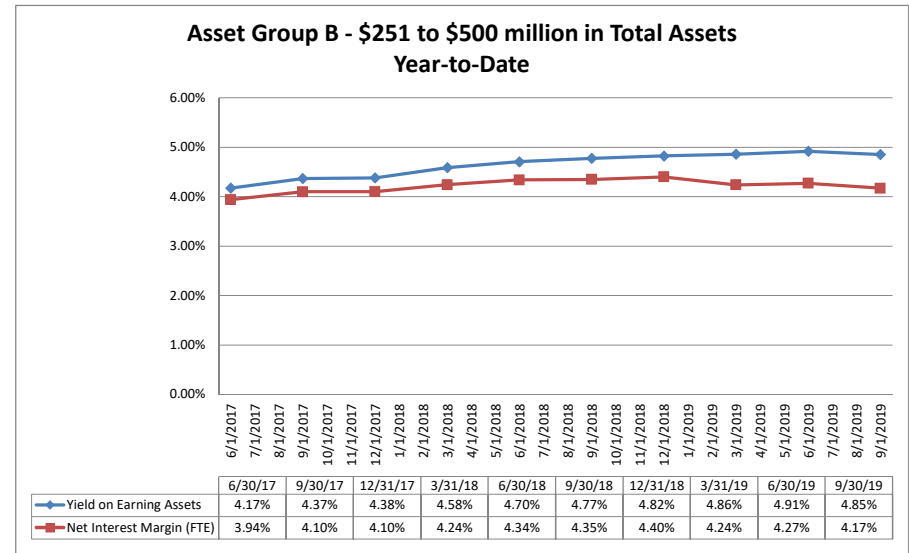
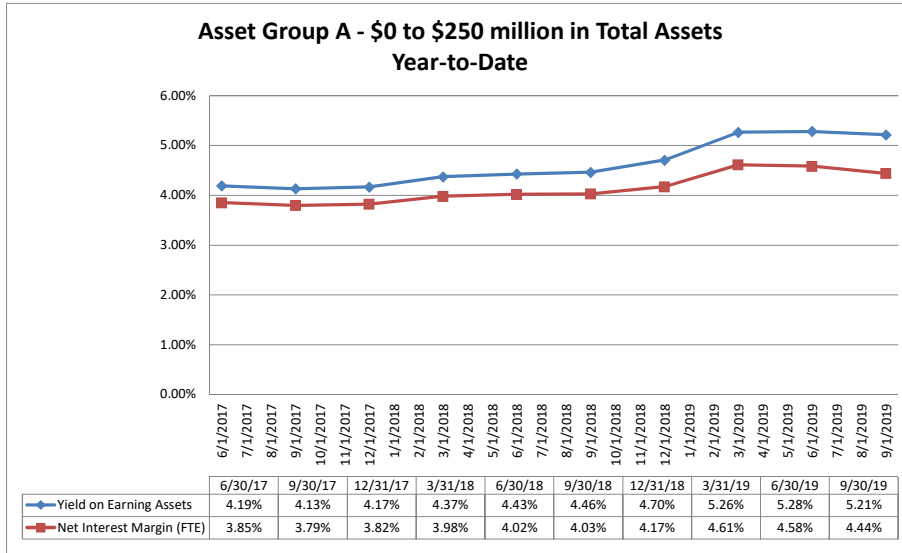
Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

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



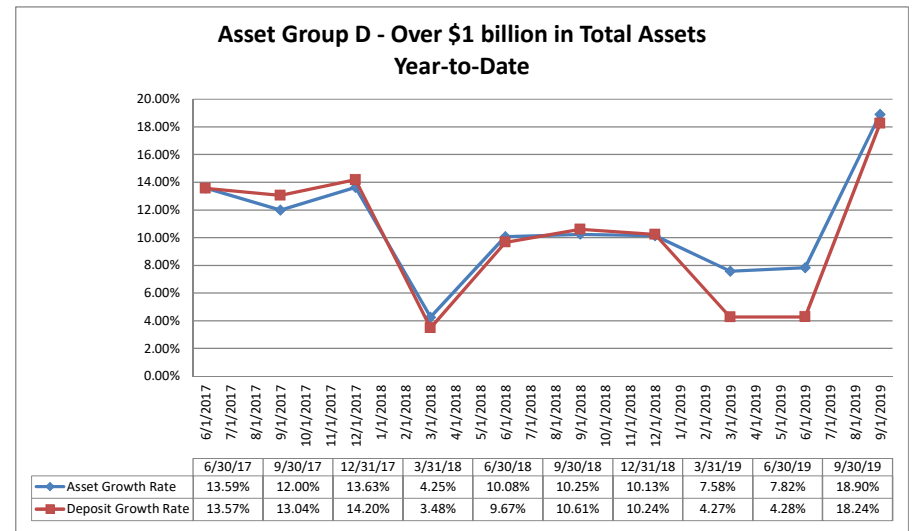
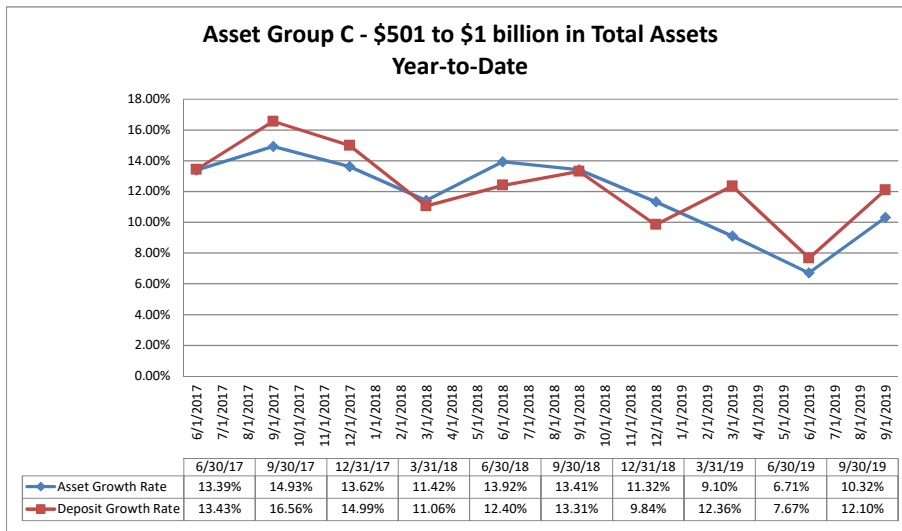
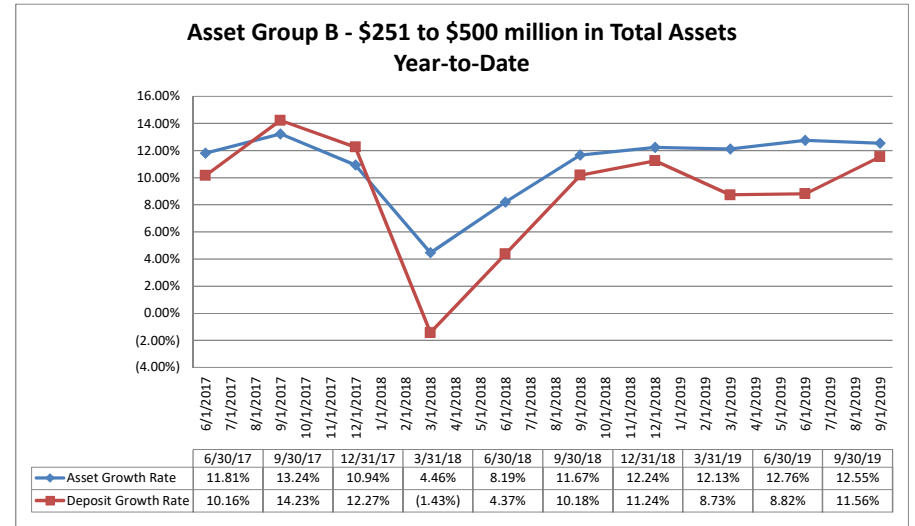
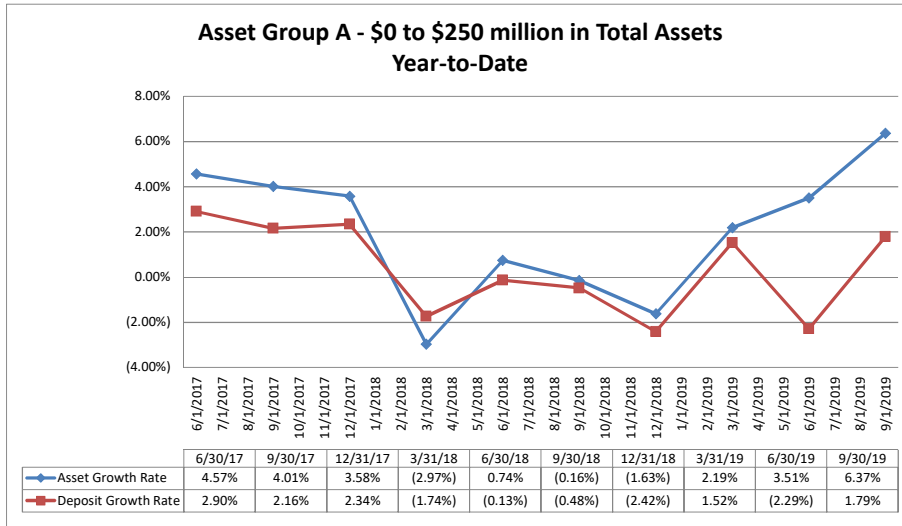
Source: SNL Financial

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

September 30, 2019

Run Date: November 5, 2019

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	\$74,560	\$55,870	\$40,883	136.66%	40.19%	\$9,320	6.41%	0.82%	0.46%	6.15%	2.22%	(2.06%)
	Gateway Bank, F.S.B.	\$118,452	\$79,091	\$85,816	92.16%	28.68%	\$6,581	4.40%	1.09%	1.07%	3.44%	11.04%	(9.56%)
	Golden Pacific Bank, National												
	Association	\$131,747	\$101,000	\$115,295	87.60%	17.80%	\$3,992	5.06%	0.44%	0.25%	4.82%	3.36%	3.61%
	Bank of Feather River	\$135,667	\$113,505	\$105,819	107.26%	12.80%	\$5,427	6.13%	1.40%	1.13%	5.05%	12.37%	5.79%
	Beacon Business Bank, National												
	Association	\$140,620	\$96,875	\$120,647	80.30%	34.80%	\$4,536	5.77%	1.22%	0.87%	5.05%	13.21%	14.86%
	Monterey County Bank	\$171,551	\$90,516	\$142,538	63.50%	26.83%	\$3,990	5.00%	0.75%	0.54%	4.44%	6.87%	0.46%
	Metropolitan Bank	\$179,772	\$135,926	\$150,527	90.30%	19.93%	\$4,494	5.29%	1.86%	1.62%	3.86%	2.69%	2.08%
	First Federal Savings and Loan												
	Association of San Rafael	\$205,936	\$194,163	\$151,343	128.29%	3.73%	\$5,720	4.36%	1.14%	1.14%	3.45%	8.42%	1.07%
	Mission National Bank	\$243,059	\$188,733	\$208,818	90.38%	23.51%	\$5,064	4.48%	1.34%	0.87%	3.69%	(2.84%)	(0.17%)
	Average of Asset Group A	\$155,707	\$117,298	\$124,632	97.38%	23.14%	\$5,458	5.21%	1.12%	0.88%	4.44%	6.37%	1.79%
Asset Group B - \$251 to \$500 million in total assets													
	Summit Bank	\$250,919	\$172,976	\$210,042	82.35%	29.55%	\$6,434	5.50%	0.46%	0.24%	5.29%	(7.96%)	(12.00%)
	Northern California National Bank	\$264,781	\$103,755	\$238,180	43.56%	44.54%	\$10,184	3.51%	0.47%	0.36%	3.20%	10.88%	9.10%
	Liberty Bank	\$271,168	\$208,881	\$233,789	89.35%	23.36%	\$6,026	4.43%	0.65%	0.49%	4.02%	7.79%	9.93%
	Cornerstone Community Bank	\$304,489	\$233,342	\$270,341	86.31%	18.63%	\$7,807	5.48%	1.30%	1.03%	4.46%	19.10%	21.71%
	Murphy Bank	\$309,342	\$264,524	\$266,808	99.14%	15.20%	\$9,374	6.06%	2.10%	2.08%	4.10%	8.09%	8.00%
	Pacific Valley Bank	\$340,345	\$252,347	\$303,521	83.14%	27.13%	\$7,241	4.58%	1.14%	0.73%	3.91%	8.18%	7.99%
	Golden Valley Bank	\$343,837	\$171,049	\$304,419	56.19%	52.13%	\$6,877	3.95%	0.78%	0.54%	3.47%	25.38%	25.19%
	Bank of San Francisco	\$361,068	\$310,820	\$317,791	97.81%	14.81%	\$8,807	4.91%	1.13%	0.74%	4.23%	12.96%	12.25%
	Redwood Capital Bank	\$374,869	\$273,521	\$338,344	80.84%	17.47%	\$5,207	4.55%	0.42%	0.30%	4.27%	2.24%	1.41%
	Pinnacle Bank	\$399,513	\$323,270	\$341,506	94.66%	15.76%	\$6,242	5.92%	0.83%	0.49%	5.46%	14.66%	11.49%
	River Valley Community Bank	\$419,262	\$194,920	\$314,381	62.00%	36.47%	\$8,063	4.06%	1.24%	0.88%	3.28%	14.96%	13.29%
	Community Bank of the Bay	\$491,389	\$395,274	\$400,746	98.63%	19.49%	\$9,828	5.25%	1.46%	0.99%	4.32%	34.37%	30.39%
	Average of Asset Group B	\$344,249	\$242,057	\$294,989	81.17%	26.21%	\$7,674	4.85%	1.00%	0.74%	4.17%	12.55%	11.56%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 5, 2019

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													
	Fresno First Bank	\$538,656	\$362,920	\$487,215	74.49%	30.09%	\$10,359	5.05%	0.59%	0.15%	4.85%	20.41%	19.71%
	1st Capital Bank	\$637,456	\$494,270	\$565,655	87.38%	16.72%	\$7,499	4.23%	0.37%	0.20%	4.06%	3.25%	1.23%
	BAC Community Bank	\$644,987	\$450,407	\$569,704	79.06%	28.06%	\$6,028	4.14%	0.22%	0.10%	4.08%	1.83%	1.60%
	Summit State Bank	\$680,840	\$560,672	\$605,130	92.65%	12.32%	\$7,650	4.73%	1.54%	1.04%	3.62%	12.59%	27.65%
	American River Bank	\$721,743	\$374,874	\$612,957	61.16%	26.14%	\$6,940	3.94%	0.63%	0.45%	3.59%	6.46%	4.97%
	Santa Cruz County Bank	\$722,872	\$506,584	\$631,411	80.23%	23.21%	\$8,309	5.08%	0.54%	0.22%	4.83%	12.17%	10.79%
	Pacific Coast Bankers' Bank	\$879,943	\$259,103	\$678,315	38.20%	29.76%	\$8,461	3.70%	2.75%	1.31%	2.37%	29.62%	33.13%
	Plumas Bank	\$887,915	\$605,227	\$776,574	77.94%	20.35%	\$5,515	5.02%	0.29%	0.12%	4.89%	10.38%	9.08%
	Premier Valley Bank	\$888,401	\$542,969	\$719,141	75.50%	33.22%	\$10,452	4.98%	0.75%	0.43%	4.60%	6.07%	16.68%
	Bank of the Orient	\$927,282	\$754,157	\$799,522	94.33%	18.51%	\$6,308	5.09%	1.52%	1.13%	3.94%	7.67%	9.03%
	United Security Bank	\$956,213	\$569,501	\$822,904	69.21%	31.53%	\$8,243	4.74%	0.70%	0.34%	4.32%	3.46%	2.46%
	Suncrest Bank	\$997,413	\$657,223	\$843,326	77.93%	31.75%	\$8,986	5.00%	0.85%	0.54%	4.53%	9.87%	8.82%
	Average of Asset Group C	\$790,310	\$511,492	\$675,988	75.67%	25.14%	\$7,896	4.64%	0.90%	0.50%	4.14%	10.32%	12.10%

Asset Group D - Over \$1 billion in total assets

	Beneficial State Bank	\$1,056,166	\$749,460	\$852,987	87.86%	27.93%	\$4,514	5.03%	1.17%	0.92%	4.19%	6.01%	7.85%
	California Bank of Commerce	\$1,094,856	\$935,670	\$926,396	101.00%	7.00%	\$8,422	4.98%	1.38%	0.86%	4.18%	11.84%	7.56%
	Oak Valley Community Bank	\$1,101,057	\$731,451	\$978,132	74.78%	18.61%	\$6,050	4.28%	0.26%	0.17%	4.19%	0.85%	(1.17%)
	Savings Bank of Mendocino County	\$1,109,400	\$534,421	\$917,453	58.25%	49.00%	\$5,660	3.96%	0.18%	0.10%	3.87%	0.13%	(2.08%)
	Avidbank	\$1,112,372	\$909,312	\$894,490	101.66%	16.91%	\$10,396	5.37%	1.15%	0.68%	4.76%	28.78%	15.14%
	First Northern Bank of Dixon	\$1,287,263	\$770,797	\$1,141,403	67.53%	37.68%	\$6,159	4.15%	0.25%	0.16%	4.01%	3.99%	1.61%
	Five Star Bank	\$1,423,428	\$1,145,422	\$1,235,877	92.68%	17.71%	\$13,180	4.87%	1.13%	0.82%	4.10%	15.87%	8.16%
	Merchants Bank of Commerce	\$1,471,733	\$1,035,062	\$1,266,528	81.72%	22.19%	\$7,042	4.43%	0.56%	0.31%	4.11%	16.84%	13.36%
	Central Valley Community Bank	\$1,583,970	\$942,503	\$1,311,541	71.86%	31.92%	\$5,867	4.69%	0.32%	0.14%	4.55%	4.05%	2.79%
	United Business Bank	\$1,769,856	\$1,237,048	\$1,501,903	82.37%	28.75%	\$6,914	4.68%	0.83%	0.55%	4.19%	26.36%	21.22%
	El Dorado Savings Bank, F.S.B.	\$2,161,211	\$581,738	\$1,901,789	30.59%	78.32%	\$7,637	2.75%	0.29%	0.28%	2.49%	(1.41%)	(2.58%)
	Poppy Bank	\$2,347,223	\$1,888,272	\$1,984,817	95.14%	20.25%	\$14,762	5.19%	1.96%	1.74%	3.62%	28.05%	22.77%
	River City Bank	\$2,460,749	\$1,821,311	\$2,037,744	89.38%	10.88%	\$17,452	3.72%	1.37%	0.93%	2.73%	15.37%	24.40%
	Bank of Marin	\$2,592,052	\$1,798,690	\$2,238,949	80.34%	26.31%	\$8,907	4.24%	0.39%	0.14%	4.08%	3.76%	2.73%
	Exchange Bank	\$2,607,873	\$1,578,872	\$2,296,083	68.76%	29.29%	\$6,284	4.09%	0.31%	0.15%	3.94%	(2.22%)	(4.68%)
	Bank of the Sierra	\$2,635,728	\$1,800,606	\$2,204,867	81.67%	19.41%	\$5,078	4.73%	0.80%	0.45%	4.26%	5.99%	5.42%
	Heritage Bank of Commerce	\$3,181,132	\$1,878,958	\$2,709,807	69.34%	38.24%	\$10,328	4.66%	0.48%	0.22%	4.41%	3.69%	2.55%
	Bank of Stockton	\$3,312,484	\$1,902,890	\$2,563,701	74.22%	43.15%	\$8,559	4.21%	0.34%	0.23%	4.02%	6.35%	(0.01%)
	Farmers & Merchants Bank of Central California	\$3,569,064	\$2,617,122	\$3,141,089	83.32%	15.83%	\$9,699	4.75%	0.72%	0.29%	4.37%	5.05%	3.17%
	Fremont Bank	\$4,507,206	\$3,357,459	\$4,125,713	81.38%	20.90%	\$5,290	4.51%	0.90%	0.36%	4.04%	18.91%	20.05%
	WestAmerica Bank	\$5,589,309	\$1,133,229	\$4,799,327	23.61%	69.06%	\$7,657	3.06%	0.07%	0.04%	3.11%	1.31%	(1.91%)
	Tri Counties Bank	\$6,383,135	\$4,189,952	\$5,300,507	79.05%	20.88%	\$5,507	4.71%	0.34%	0.22%	4.52%	0.68%	(1.70%)
	Luther Burbank Savings	\$7,158,637	\$6,259,529	\$5,403,809	115.84%	12.81%	\$26,126	3.83%	2.10%	2.07%	1.97%	4.30%	9.95%
	Mechanics Bank	\$17,299,341	\$9,974,072	\$14,668,158	68.00%	25.39%	\$7,399	4.88%	0.79%	0.37%	4.40%	249.05%	283.24%
	Average of Asset Group D	\$3,283,969	\$2,073,910	\$2,766,795	77.51%	28.68%	\$8,954	4.41%	0.75%	0.51%	3.92%	18.90%	18.24%

Source: SNL Financial

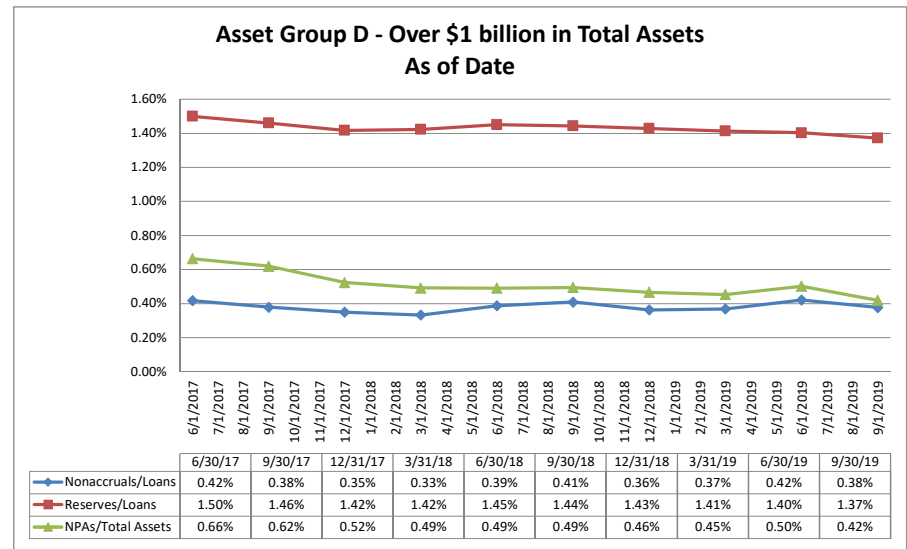
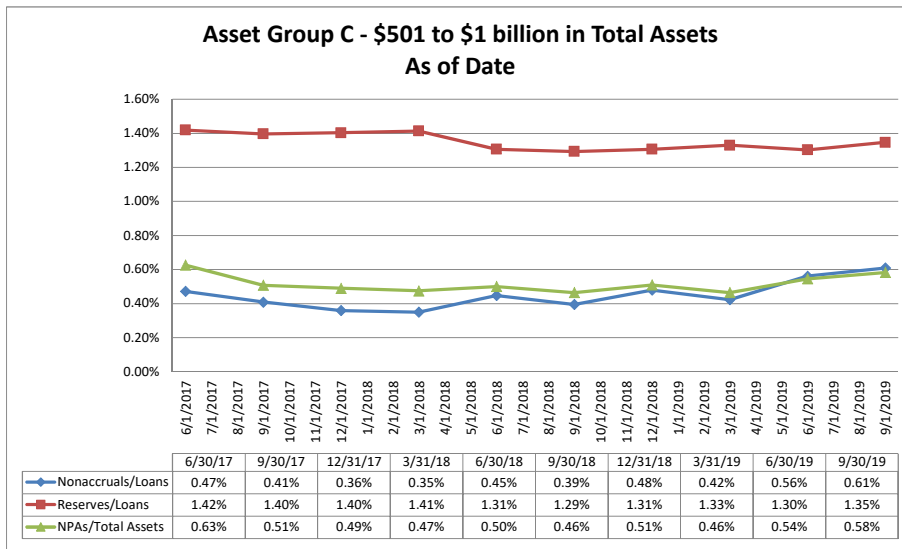
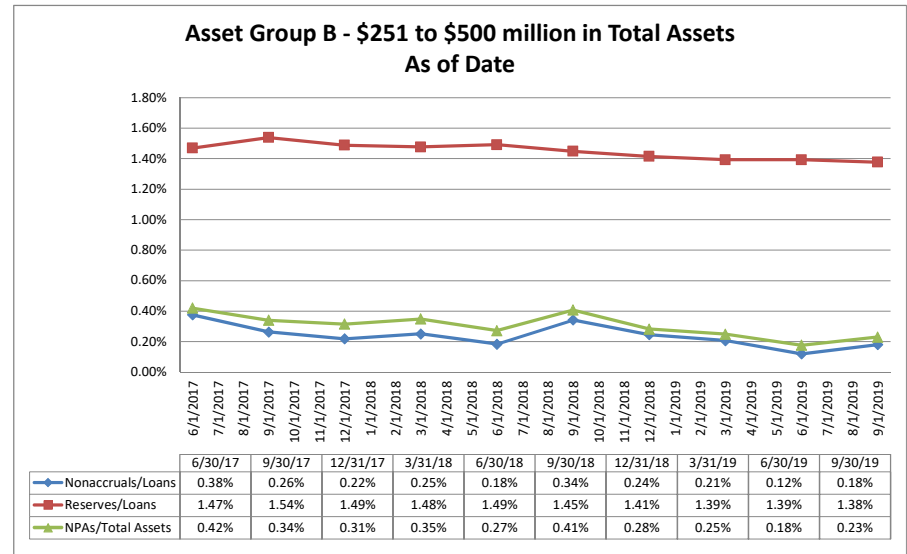
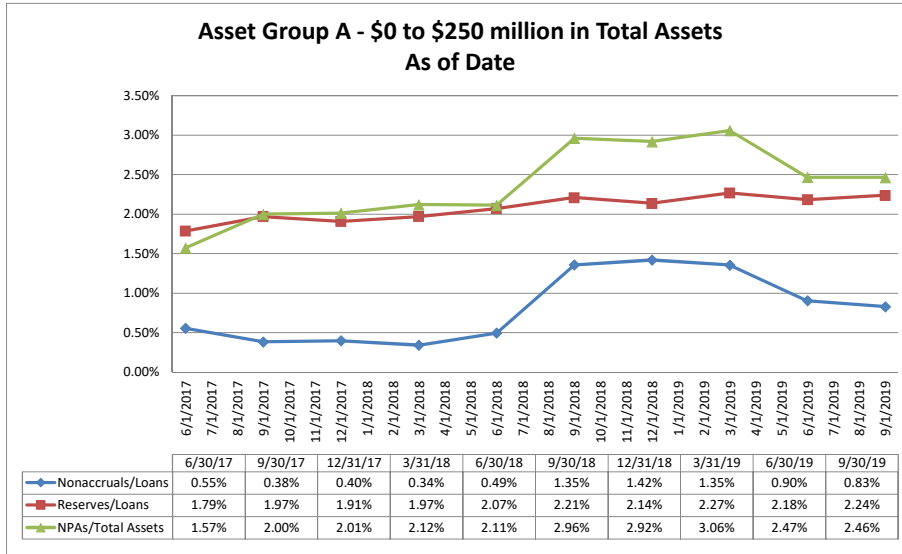
Note: Report includes only bank-level data.

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

September 30, 2019

Run Date: November 5, 2019

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

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

California Pacific Bank	\$74,560	\$0	0.00%	7.50%	NA	11.17%	5.46%
Gateway Bank, F.S.B.	\$118,452	\$954	1.21%	2.00%	33.43%	33.35%	4.05%
Golden Pacific Bank, National Association	\$131,747	\$1,151	1.14%	1.34%	117.20%	6.83%	0.87%
Bank of Feather River	\$135,667	\$0	0.00%	1.28%	NA	0.00%	0.00%
Beacon Business Bank, National Association	\$140,620	\$568	0.59%	3.07%	405.18%	3.42%	0.52%
Monterey County Bank	\$171,551	\$4,071	4.50%	0.98%	21.81%	95.56%	10.41%
Metropolitan Bank	\$179,772	\$0	0.00%	1.81%	158.83%	7.47%	0.86%
First Federal Savings and Loan Association of San Rafael	\$205,936	\$0	0.00%	0.48%	NA	0.00%	0.00%
Mission National Bank	\$243,059	\$0	0.00%	1.68%	NA	0.00%	0.00%
Average of Asset Group A	\$155,707	\$749	0.83%	2.24%	147.29%	17.53%	2.46%

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

Summit Bank	\$250,919	\$1,023	0.59%	2.00%	278.32%	3.78%	0.49%
Northern California National Bank	\$264,781	\$552	0.53%	1.64%	308.51%	2.03%	0.21%
Liberty Bank	\$271,168	\$0	0.00%	1.38%	107.14%	6.96%	0.99%
Cornerstone Community Bank	\$304,489	\$32	0.01%	0.99%	NM	0.41%	0.04%
Murphy Bank	\$309,342	\$296	0.11%	1.00%	517.15%	2.65%	0.17%
Pacific Valley Bank	\$340,345	\$976	0.39%	1.82%	415.37%	2.78%	0.32%
Golden Valley Bank	\$343,837	\$89	0.05%	1.30%	NM	0.29%	0.03%
Bank of San Francisco	\$361,068	\$0	0.00%	1.36%	NA	0.00%	0.00%
Redwood Capital Bank	\$374,869	\$90	0.03%	1.54%	NM	1.10%	0.11%
Pinnacle Bank	\$399,513	\$886	0.27%	1.21%	422.54%	1.65%	0.23%
River Valley Community Bank	\$419,262	\$0	0.00%	1.24%	NA	0.00%	0.00%
Community Bank of the Bay	\$491,389	\$687	0.17%	1.03%	524.16%	1.32%	0.16%
Average of Asset Group B	\$344,249	\$386	0.18%	1.38%	367.60%	1.91%	0.23%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

September 30, 2019

Run Date: November 5, 2019

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	NPA's/Total Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Fresno First Bank	\$538,656	\$765	0.21%	1.14%	539.87%	1.46%	0.14%
	1st Capital Bank	\$637,456	\$0	0.00%	1.33%	NA	0.00%	0.00%
	BAC Community Bank	\$644,987	\$2,956	0.66%	1.36%	207.71%	4.63%	0.46%
	Summit State Bank	\$680,840	\$592	0.11%	1.17%	NM	0.87%	0.09%
	American River Bank	\$721,743	\$0	0.00%	1.32%	82.56%	9.64%	0.96%
	Santa Cruz County Bank	\$722,872	\$1,581	0.31%	2.00%	641.87%	1.80%	0.22%
	Pacific Coast Bankers' Bank	\$879,943	\$0	0.00%	1.94%	NA	0.00%	0.00%
	Plumas Bank	\$887,915	\$2,598	0.43%	1.19%	207.41%	4.72%	0.52%
	Premier Valley Bank	\$888,401	\$3,811	0.70%	0.72%	102.52%	4.29%	0.43%
	Bank of the Orient	\$927,282	\$11,724	1.55%	1.62%	102.38%	12.55%	1.28%
	United Security Bank	\$956,213	\$12,757	2.24%	1.45%	55.80%	16.36%	2.14%
	Suncrest Bank	\$997,413	\$7,106	1.08%	0.91%	84.27%	6.79%	0.74%
	Average of Asset Group C	\$790,310	\$3,658	0.61%	1.35%	224.93%	5.26%	0.58%

Asset Group D - Over \$1 billion in total assets

	Beneficial State Bank	\$1,056,166	\$8,204	1.09%	2.14%	194.69%	6.49%	0.78%
	California Bank of Commerce	\$1,094,856	\$4,675	0.50%	1.11%	171.61%	4.69%	0.55%
	Oak Valley Community Bank	\$1,101,057	\$1,200	0.16%	1.23%	750.42%	1.05%	0.11%
	Savings Bank of Mendocino County	\$1,109,400	\$1,121	0.21%	2.18%	357.06%	1.65%	0.29%
	Avidbank	\$1,112,372	\$3,830	0.42%	1.22%	289.48%	3.01%	0.34%
	First Northern Bank of Dixon	\$1,287,263	\$1,237	0.16%	1.59%	258.24%	4.00%	0.43%
	Five Star Bank	\$1,423,428	\$398	0.03%	1.22%	NM	0.63%	0.06%
	Merchants Bank of Commerce	\$1,471,733	\$12,796	1.24%	1.19%	69.28%	9.68%	1.21%
	Central Valley Community Bank	\$1,583,970	\$2,157	0.23%	1.01%	230.24%	2.17%	0.26%
	United Business Bank	\$1,769,856	\$6,608	0.53%	0.51%	86.35%	3.79%	0.45%
	El Dorado Savings Bank, F.S.B.	\$2,161,211	\$3,857	0.66%	0.84%	60.81%	3.19%	0.37%
	Poppy Bank	\$2,347,223	\$10,688	0.57%	1.19%	156.68%	7.42%	0.86%
	River City Bank	\$2,460,749	\$21	0.00%	2.11%	NM	0.01%	0.00%
	Bank of Marin	\$2,592,052	\$422	0.02%	0.90%	131.49%	4.08%	0.48%
	Exchange Bank	\$2,607,873	\$3,871	0.25%	2.51%	249.03%	5.28%	0.61%
	Bank of the Sierra	\$2,635,728	\$6,761	0.38%	0.62%	70.97%	5.37%	0.63%
	Heritage Bank of Commerce	\$3,181,132	\$13,638	0.73%	1.38%	186.50%	4.21%	0.44%
	Bank of Stockton	\$3,312,484	\$4,228	0.22%	3.05%	486.18%	2.03%	0.37%
	Farmers & Merchants Bank of Central California	\$3,569,064	\$0	0.00%	2.10%	457.61%	3.19%	0.36%
	Fremont Bank	\$4,507,206	\$5,204	0.15%	1.41%	269.45%	4.59%	0.39%
	WestAmerica Bank	\$5,589,309	\$4,303	0.38%	1.75%	268.42%	1.69%	0.13%
	Tri Counties Bank	\$6,383,135	\$18,529	0.44%	0.75%	128.16%	3.57%	0.41%
	Luther Burbank Savings	\$7,158,637	\$12,940	0.21%	0.56%	222.50%	2.02%	0.22%
	Mechanics Bank	\$17,299,341	\$44,275	0.44%	0.35%	78.08%	3.78%	0.28%
	Average of Asset Group D	\$3,283,969	\$7,123	0.38%	1.37%	235.15%	3.65%	0.42%

Source: SNL Financial

Note: Report includes only bank-level data.

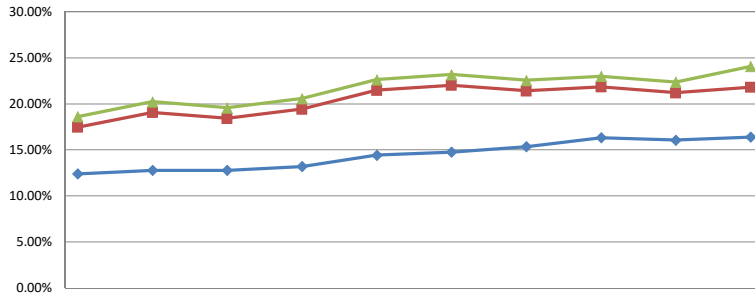
NA = data was not available.

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Capital Adequacy

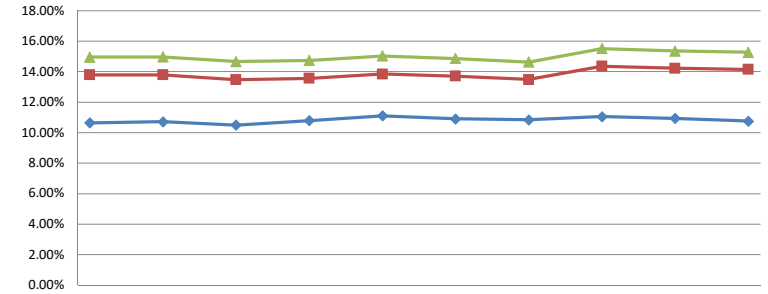
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



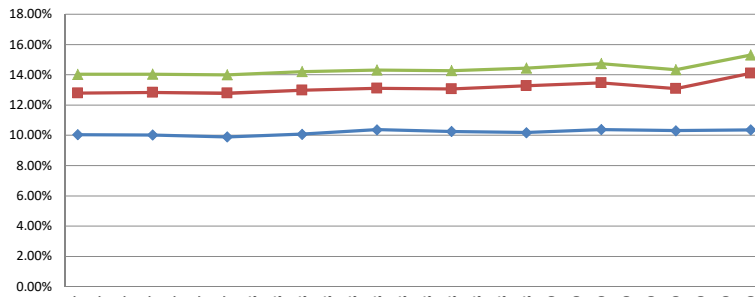
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Leverage Ratio	12.38%	12.77%	12.77%	13.18%	14.41%	14.74%	15.33%	16.32%	16.05%	16.40%
Tier 1 Risk Based Ratio	17.45%	19.05%	18.41%	19.41%	21.47%	22.01%	21.39%	21.83%	21.19%	21.79%
Risk Based Capital Ratio	18.60%	20.22%	19.56%	20.57%	22.61%	23.16%	22.54%	22.97%	22.34%	24.05%

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



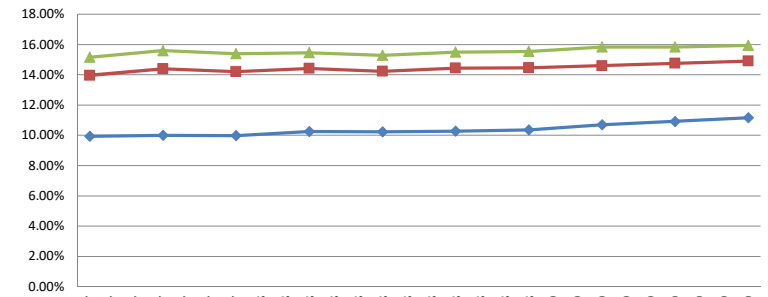
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	10.63%	10.71%	10.50%	10.78%	11.10%	10.89%	10.83%	11.04%	10.93%	10.75%
Tier 1 Risk Based Ratio	13.78%	13.78%	13.48%	13.55%	13.84%	13.70%	13.48%	14.36%	14.21%	14.14%
Risk Based Capital Ratio	14.95%	14.97%	14.66%	14.72%	15.02%	14.86%	14.62%	15.51%	15.35%	15.26%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	10.03%	10.01%	9.89%	10.06%	10.36%	10.24%	10.17%	10.38%	10.30%	10.35%
Tier 1 Risk Based Ratio	12.78%	12.82%	12.78%	12.98%	13.10%	13.07%	13.27%	13.47%	13.08%	14.10%
Risk Based Capital Ratio	14.02%	14.03%	14.00%	14.20%	14.31%	14.26%	14.43%	14.72%	14.32%	15.29%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	9.94%	9.99%	9.97%	10.24%	10.23%	10.27%	10.35%	10.69%	10.91%	11.16%
Tier 1 Risk Based Ratio	13.96%	14.39%	14.20%	14.41%	14.22%	14.43%	14.46%	14.59%	14.75%	14.90%
Risk Based Capital Ratio	15.16%	15.58%	15.38%	15.45%	15.28%	15.49%	15.53%	15.83%	15.82%	15.94%

Source: SNL Financial

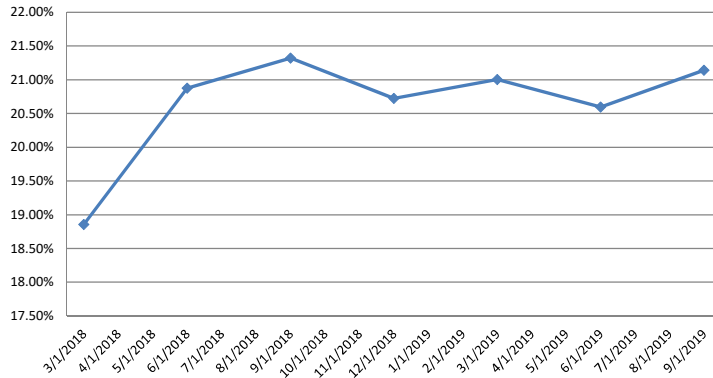
Note: Report includes only bank-level data.

NA = data was not available.

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

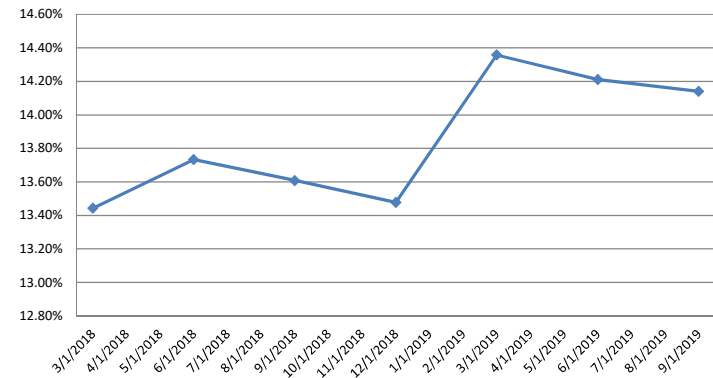
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



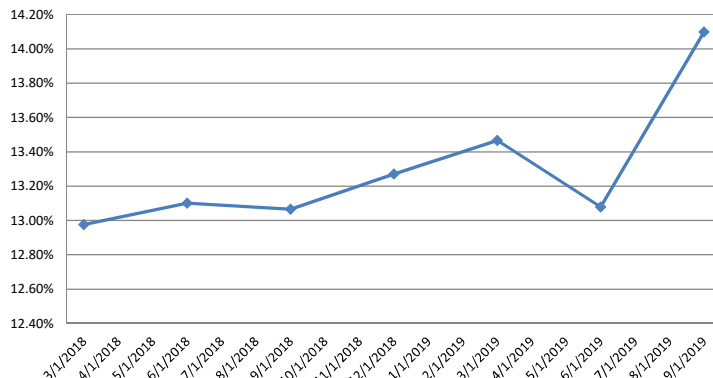
Date	Common Equity Tier 1 RB Ratio
3/31/18	18.86%
6/30/18	20.88%
9/30/18	21.32%
12/31/18	20.73%
3/31/19	21.00%
6/30/19	20.60%
9/30/19	21.14%

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



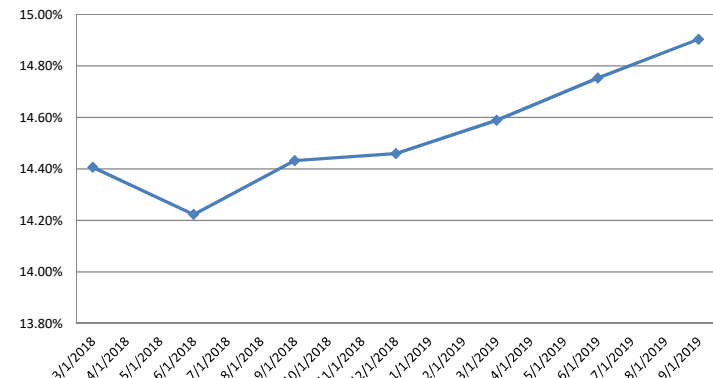
Date	Common Equity Tier 1 RB Ratio
3/31/18	13.44%
6/30/18	13.73%
9/30/18	13.61%
12/31/18	13.48%
3/31/19	14.36%
6/30/19	14.21%
9/30/19	14.14%

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



Date	Common Equity Tier 1 RB Ratio
3/31/18	12.98%
6/30/18	13.10%
9/30/18	13.07%
12/31/18	13.27%
3/31/19	13.47%
6/30/19	13.08%
9/30/19	14.10%

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



Date	Common Equity Tier 1 RB Ratio
3/31/18	14.41%
6/30/18	14.22%
9/30/18	14.43%
12/31/18	14.46%
3/31/19	14.59%
6/30/19	14.75%
9/30/19	14.90%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2019

Run Date: November 5, 2019

		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 A - \$0 to \$250 million in total assets									
	California Pacific Bank	\$74,560	\$32,713	\$32,713	\$32,713	43.57%	48.96%	50.27%	48.96%
	Gateway Bank, F.S.B.	\$118,452	\$15,747	\$15,747	\$12,060	13.38%	24.83%	26.10%	19.02%
	Golden Pacific Bank, National Association	\$131,747	\$15,961	\$13,086	\$13,086	10.34%	14.68%	16.22%	14.68%
	Bank of Feather River	\$135,667	\$14,839	\$14,839	\$14,839	11.41%	11.96%	13.15%	11.96%
	Beacon Business Bank, National Association	\$140,620	\$18,549	\$17,949	\$17,949	13.02%	19.35%	20.62%	19.35%
	Monterey County Bank	\$171,551	\$17,969	\$17,876	\$17,876	10.52%	13.34%	NA	13.34%
	Metropolitan Bank	\$179,772	\$21,340	\$21,411	\$21,411	12.01%	18.17%	19.43%	18.17%
	First Federal Savings and Loan Association of San Rafael	\$205,936	\$40,880	\$40,880	\$40,880	20.49%	25.37%	25.95%	25.37%
	Mission National Bank	\$243,059	\$32,012	\$32,012	\$32,012	12.84%	19.42%	20.68%	19.42%
	Average of Asset Group A	\$155,707	\$23,334	\$22,946	\$22,536	16.40%	21.79%	24.05%	21.14%
Asset Group B - \$251 to \$500 million in total assets									
	Summit Bank	\$250,919	\$33,460	\$33,460	\$33,460	13.00%	15.74%	16.99%	15.74%
	Northern California National Bank	\$264,781	\$25,517	\$24,545	\$24,545	9.37%	22.18%	23.43%	22.18%
	Liberty Bank	\$271,168	\$35,763	\$35,295	\$35,295	13.55%	14.08%	15.29%	14.08%
	Cornerstone Community Bank	\$304,489	\$29,592	\$29,518	\$29,518	10.03%	11.44%	12.37%	11.44%
	Murphy Bank	\$309,342	\$33,297	\$33,297	\$33,297	10.82%	13.34%	14.40%	13.34%
	Pacific Valley Bank	\$340,345	\$35,139	\$35,139	\$35,139	10.74%	13.64%	14.90%	13.64%
	Golden Valley Bank	\$343,837	\$28,740	\$28,293	\$28,293	8.07%	13.39%	14.47%	13.39%
	Bank of San Francisco	\$361,068	\$39,733	\$39,433	\$39,433	10.89%	15.09%	16.35%	15.09%
	Redwood Capital Bank	\$374,869	\$34,126	\$34,040	\$34,040	9.21%	12.36%	13.62%	12.36%
	Pinnacle Bank	\$399,513	\$52,227	\$52,206	\$52,206	12.94%	14.36%	15.45%	14.36%
	River Valley Community Bank	\$419,262	\$37,705	\$34,406	\$34,406	8.46%	11.53%	12.40%	11.53%
	Community Bank of the Bay	\$491,389	\$54,828	\$54,361	\$54,361	11.95%	12.54%	13.49%	12.54%
	Average of Asset Group B	\$344,249	\$36,677	\$36,166	\$36,166	10.75%	14.14%	15.26%	14.14%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Capital Adequacy

September 30, 2019

Run Date: November 5, 2019

		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									
	Fresno First Bank	\$538,656	\$48,529	\$48,010	\$48,010	9.62%	15.18%	16.44%	15.18%
	1st Capital Bank	\$637,456	\$66,335	\$65,536	\$65,536	10.67%	14.05%	15.30%	14.05%
	BAC Community Bank	\$644,987	\$69,163	\$66,557	\$66,557	10.30%	13.41%	14.66%	13.41%
	Summit State Bank	\$680,840	\$66,504	\$61,136	\$61,136	9.44%	10.45%	12.62%	10.45%
	American River Bank	\$721,743	\$83,494	\$64,277	\$64,277	9.31%	15.55%	16.77%	15.55%
	Santa Cruz County Bank	\$722,872	\$77,808	\$77,799	\$77,799	10.79%	14.92%	16.17%	14.91%
	Pacific Coast Bankers' Bank	\$879,943	\$91,812	\$92,237	\$92,237	9.51%	15.78%	16.65%	15.78%
	Plumas Bank	\$887,915	\$91,084	\$87,570	\$87,570	10.17%	12.97%	14.08%	12.97%
	Premier Valley Bank	\$888,401	\$144,698	\$86,250	\$86,250	10.66%	12.86%	13.45%	12.86%
	Bank of the Orient	\$927,282	\$98,688	\$96,371	\$96,371	10.59%	13.25%	14.51%	13.25%
	United Security Bank	\$956,213	\$123,540	\$119,630	\$119,630	12.29%	16.93%	18.18%	16.93%
	Suncrest Bank	\$997,413	\$145,726	\$100,570	\$100,570	10.90%	13.84%	14.67%	13.84%
	Average of Asset Group C	\$790,310	\$92,282	\$80,495	\$80,495	10.35%	14.10%	15.29%	14.10%
Asset Group D - Over \$1 billion in total assets									
	Beneficial State Bank	\$1,056,166	\$119,745	\$110,108	\$110,108	10.39%	14.55%	15.81%	14.55%
	California Bank of Commerce	\$1,094,856	\$126,763	\$117,859	\$117,859	11.22%	10.68%	12.09%	10.68%
	Oak Valley Community Bank	\$1,101,057	\$109,107	\$102,764	\$102,764	9.54%	11.10%	12.12%	11.10%
	Savings Bank of Mendocino County	\$1,109,400	\$186,838	\$186,440	\$186,440	16.96%	26.99%	28.25%	26.99%
	Avidbank	\$1,112,372	\$116,355	\$116,371	\$116,371	11.22%	10.51%	11.54%	10.51%
	First Northern Bank of Dixon	\$1,287,263	\$126,153	\$125,625	\$125,625	10.03%	13.99%	15.24%	13.99%
	Five Star Bank	\$1,423,428	\$129,935	\$128,549	\$128,549	9.43%	10.17%	11.28%	10.17%
	Merchants Bank of Commerce	\$1,471,733	\$188,194	\$169,215	\$169,215	11.74%	14.25%	15.34%	14.25%
	Central Valley Community Bank	\$1,583,970	\$236,489	\$173,270	\$173,270	11.36%	15.13%	15.98%	15.13%
	United Business Bank	\$1,769,856	\$244,587	\$208,360	\$208,360	11.96%	17.88%	18.46%	17.88%
	El Dorado Savings Bank, F.S.B.	\$2,161,211	\$247,575	\$242,690	\$242,690	11.26%	37.13%	37.92%	37.13%
	Poppy Bank	\$2,347,223	\$252,319	\$251,898	\$251,898	11.02%	14.98%	16.23%	14.98%
	River City Bank	\$2,460,749	\$231,032	\$229,145	\$229,145	9.33%	11.22%	12.47%	11.22%
	Bank of Marin	\$2,592,052	\$321,401	\$280,963	\$280,963	11.33%	13.75%	14.60%	13.75%
	Exchange Bank	\$2,607,873	\$262,061	\$265,857	\$265,857	10.22%	14.14%	15.40%	14.14%
	Bank of the Sierra	\$2,635,728	\$329,562	\$292,153	\$292,153	11.38%	14.36%	14.93%	14.36%
	Heritage Bank of Commerce	\$3,181,132	\$413,472	\$319,572	\$319,572	10.65%	14.08%	15.25%	14.08%
	Bank of Stockton	\$3,312,484	\$580,722	\$552,073	\$552,073	17.23%	14.19%	15.45%	14.19%
	Farmers & Merchants Bank of Central California	\$3,569,064	\$364,845	\$346,480	\$346,480	9.98%	11.07%	12.33%	11.07%
	Fremont Bank	\$4,507,206	\$335,761	\$328,696	\$328,696	7.69%	9.74%	10.99%	9.74%
	WestAmerica Bank	\$5,589,309	\$562,672	\$409,972	\$409,972	7.60%	12.14%	12.98%	12.14%
	Tri Counties Bank	\$6,383,135	\$947,603	\$697,178	\$697,178	11.24%	14.43%	15.14%	14.43%
	Luther Burbank Savings	\$7,158,637	\$745,767	\$740,503	\$740,503	10.35%	18.62%	19.54%	18.62%
	Mechanics Bank	\$17,299,341	\$2,263,168	\$1,317,204	\$1,317,204	14.81%	12.60%	13.27%	12.60%
	Average of Asset Group D	\$3,283,969	\$393,422	\$321,373	\$321,373	11.16%	14.90%	15.94%	14.90%

Source: SNL Financial

Note: Report includes only bank-level data.

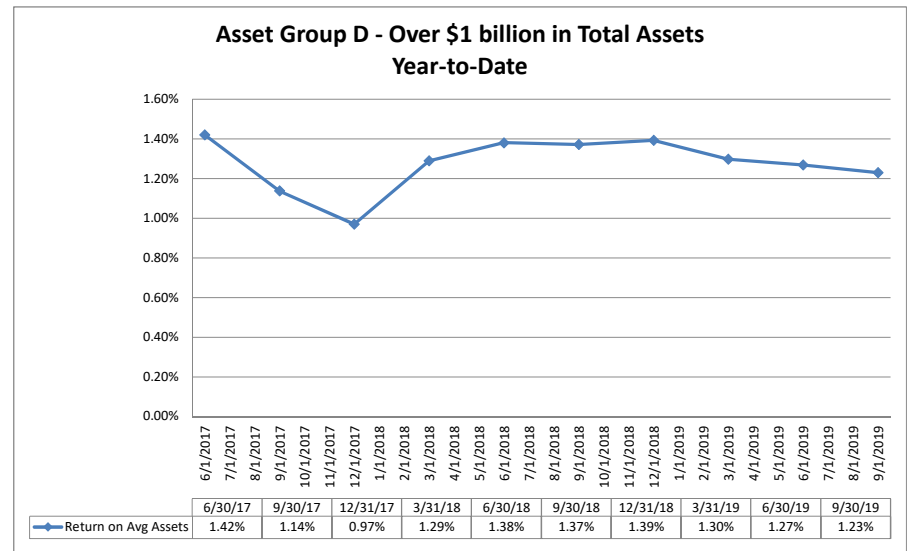
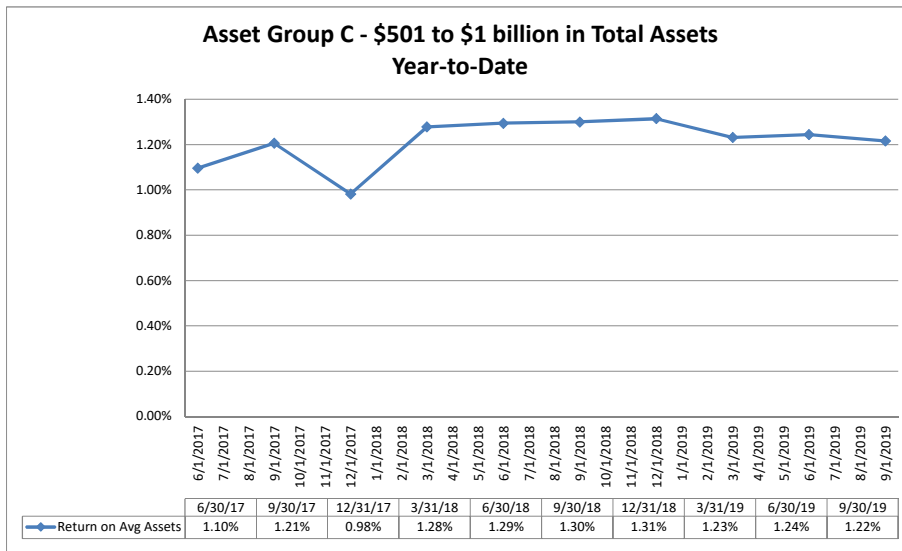
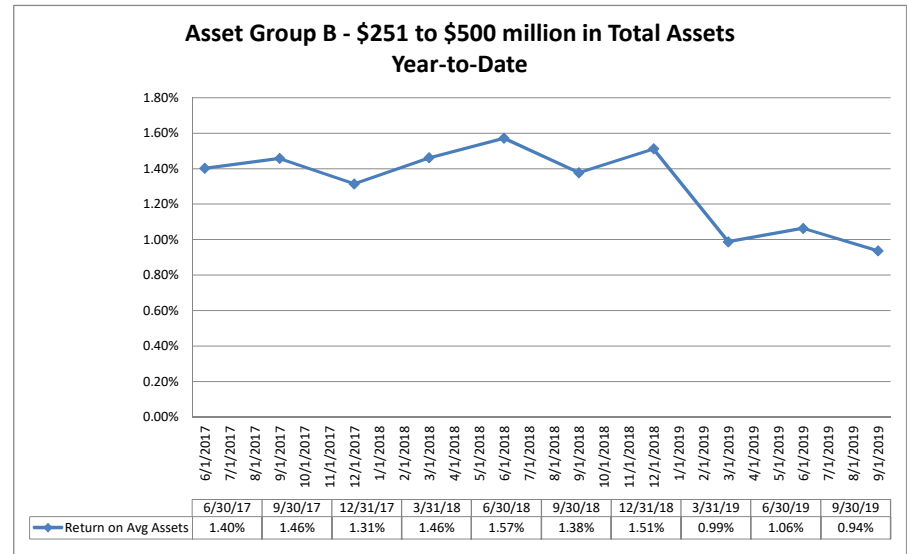
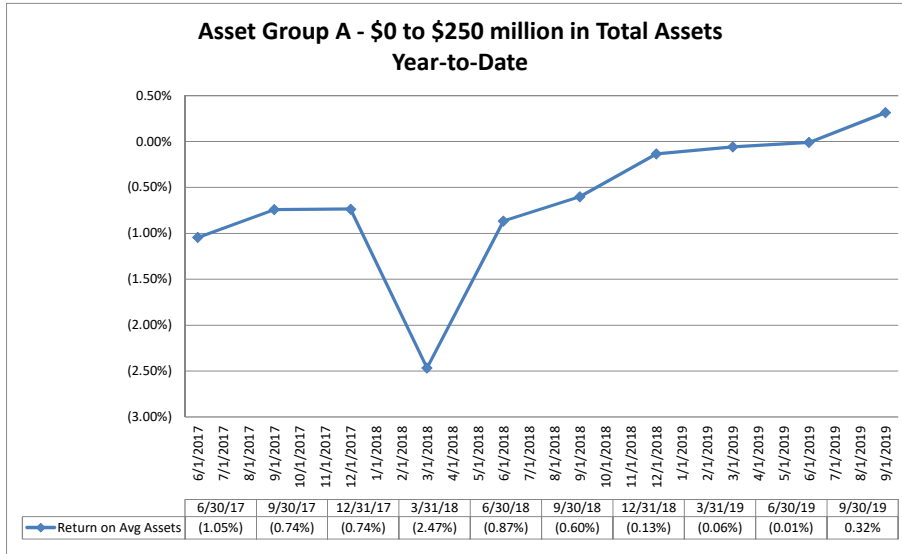
NA = data was not available.

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

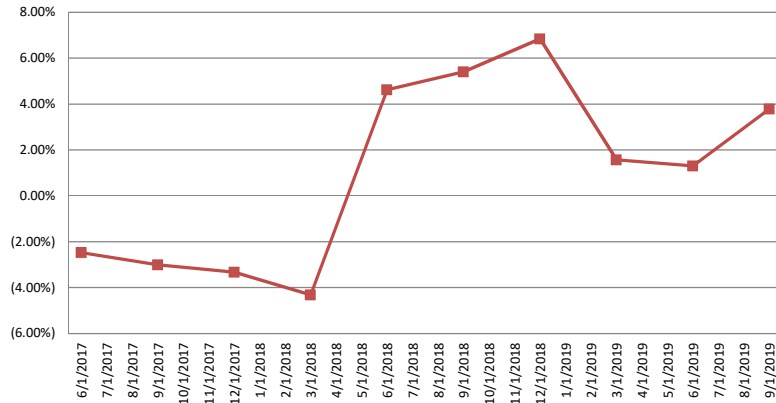
Note: Report includes only bank-level data.

NA = data was not available.

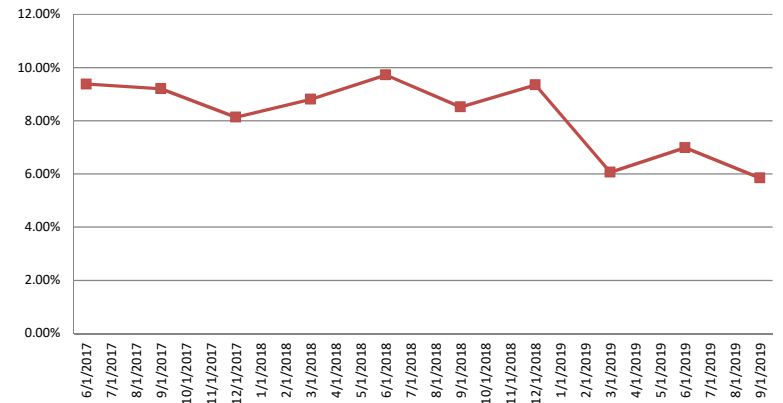
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

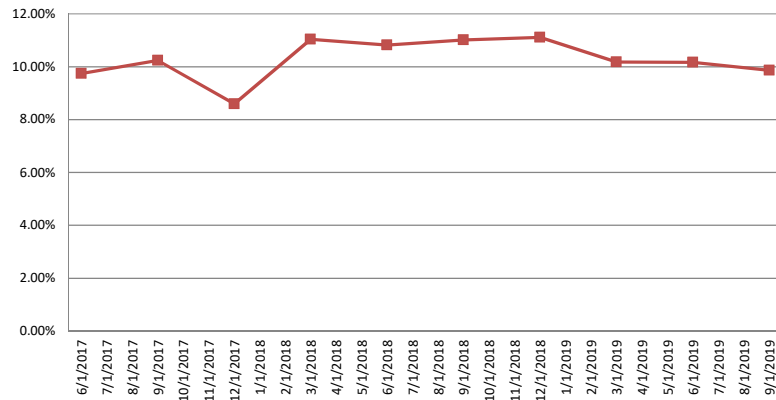
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



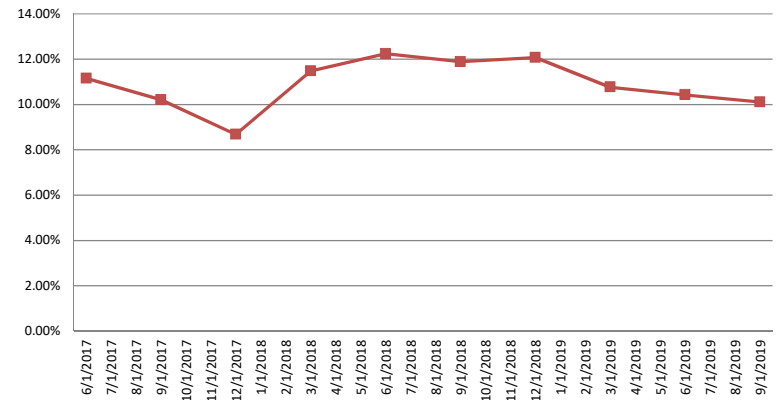
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2019

Run Date: November 5, 2019

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

Asian Pacific National Bank	\$55,888	\$23	0.17%	0.94%	94.06%	\$67	\$48	0.11%	0.66%	95.51%	\$67
Neighborhood National Bank	\$68,110	(\$338)	(2.11%)	(13.01%)	128.14%	\$93	(\$1,672)	(3.49%)	(21.14%)	143.15%	\$102
Bank of Whittier, National Association	\$71,979	\$155	0.87%	5.75%	72.02%	\$63	\$150	0.31%	1.86%	87.33%	\$53
Tustin Community Bank	\$74,181	\$199	1.09%	7.37%	71.90%	\$85	\$507	0.89%	6.30%	74.08%	\$87
California Business Bank	\$82,653	(\$95)	(0.46%)	(3.01%)	110.98%	\$98	(\$706)	(1.12%)	(7.29%)	127.84%	\$116
Infinity Bank	\$110,115	(\$298)	(1.20%)	(4.50%)	123.69%	\$134	(\$1,526)	(2.30%)	(7.59%)	153.40%	\$137
Endeavor Bank	\$115,943	(\$708)	(2.64%)	(15.21%)	142.23%	\$159	(\$2,598)	(3.59%)	(17.89%)	172.65%	\$163
Eastern International Bank	\$122,882	\$144	0.52%	2.85%	80.98%	\$74	\$451	0.56%	3.00%	79.02%	\$72
United Pacific Bank	\$143,619	\$243	0.68%	3.98%	76.12%	\$82	\$693	0.66%	3.82%	77.00%	\$81
California First National Bank	\$145,422	\$1,686	4.25%	9.90%	31.01%	\$138	\$3,975	2.86%	7.09%	44.95%	\$151
Friendly Hills Bank	\$160,246	\$314	0.79%	6.73%	71.86%	\$119	\$933	0.79%	6.91%	72.36%	\$118
Home Bank of California	\$175,844	\$1,217	2.74%	20.08%	39.69%	\$97	\$3,566	2.75%	19.71%	40.59%	\$103
Community Valley Bank	\$189,590	\$857	1.81%	15.38%	47.84%	\$53	\$1,883	1.32%	11.60%	57.32%	\$63
Calwest Bank	\$226,463	\$5,887	10.22%	102.50%	79.92%	\$107	\$6,633	4.08%	42.41%	82.77%	\$109
Chino Commercial Bank, N.A.	\$235,309	\$684	1.20%	11.09%	63.24%	\$77	\$2,185	1.37%	12.17%	61.11%	\$77
EH National Bank	\$236,951	(\$278)	(0.48%)	(2.92%)	121.75%	\$125	(\$262)	(0.16%)	(0.92%)	110.09%	\$130
Average of Asset Group A	\$138,450	\$606	1.09%	9.25%	84.71%	\$98	\$891	0.32%	3.79%	92.45%	\$102

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

Community Bank of Santa Maria	\$263,881	\$753	1.17%	10.58%	65.66%	\$95	\$2,099	1.11%	10.11%	66.95%	\$96
American Continental Bank	\$268,311	\$838	1.32%	9.72%	54.90%	\$85	\$2,431	1.34%	9.64%	55.66%	\$91
Community Commerce Bank	\$276,756	\$686	0.99%	5.18%	66.70%	\$105	\$1,392	0.68%	3.52%	72.32%	\$107
Pacific Alliance Bank	\$276,757	\$469	0.66%	4.91%	73.97%	\$105	\$1,823	0.87%	6.49%	64.78%	\$102
Partners Bank of California	\$284,677	\$575	0.87%	7.24%	68.26%	\$131	\$1,362	0.73%	6.09%	71.53%	\$140
Bank of Santa Clarita	\$316,633	\$913	1.17%	10.26%	55.87%	\$152	\$2,559	1.10%	9.88%	54.06%	\$140
C3bank, National Association	\$326,761	(\$1,699)	(2.02%)	(15.42%)	59.16%	\$118	\$984	0.40%	2.95%	57.60%	\$117
International City Bank	\$327,171	(\$2,766)	(3.53%)	(27.19%)	-123.86%	\$128	(\$1,131)	(0.51%)	(3.90%)	137.29%	\$127
Mission Valley Bank	\$338,294	\$1,609	1.84%	15.07%	59.65%	\$155	\$3,435	1.33%	10.18%	67.15%	\$138
Mega Bank	\$349,914	\$691	0.80%	6.33%	76.21%	\$106	\$1,968	0.75%	6.16%	74.40%	\$106
Golden State Bank	\$352,523	\$518	0.60%	5.82%	71.46%	\$113	\$1,813	0.73%	6.91%	68.50%	\$110
Universal Bank	\$406,499	(\$9)	(0.01%)	(0.06%)	100.64%	\$89	\$232	0.08%	0.54%	96.65%	\$84
Broadway Federal Bank, F.S.B.	\$412,174	(\$70)	(0.07%)	(0.55%)	103.83%	\$117	\$367	0.12%	0.95%	99.68%	\$118
First Credit Bank	\$454,648	\$5,856	5.16%	11.49%	5.42%	\$339	\$15,478	4.52%	10.25%	12.34%	\$348
New OMNI Bank, National Association	\$482,743	\$1,209	1.02%	7.09%	62.19%	\$112	\$3,525	1.02%	6.98%	63.71%	\$114
Pacific Enterprise Bank	\$486,699	\$553	0.47%	4.32%	87.06%	\$152	\$2,584	0.72%	6.78%	80.93%	\$147
Average of Asset Group B	\$351,528	\$633	0.65%	3.42%	55.45%	\$131	\$2,558	0.94%	5.85%	71.47%	\$130

Source: SNL Financial

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Performance Analysis

September 30, 2019

Run Date: November 5, 2019

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

US Metro Bank	\$507,248	\$1,543	1.26%	11.07%	57.26%	\$126	\$3,594	1.06%	8.80%	62.45%	\$117
American Plus Bank, N.A.	\$565,881	\$2,740	1.92%	14.04%	30.90%	\$97	\$7,216	1.76%	12.72%	34.50%	\$100
GBC International Bank	\$582,551	\$1,543	1.07%	9.73%	60.87%	\$88	\$3,559	0.84%	7.68%	67.32%	\$87
First Commercial Bank (USA)	\$622,172	\$1,794	1.13%	5.48%	56.47%	\$77	\$5,828	1.28%	6.03%	50.28%	\$77
CommerceWest Bank	\$635,190	\$2,016	1.35%	12.71%	51.62%	\$129	\$6,094	1.40%	13.09%	53.85%	\$131
American Riviera Bank	\$697,342	\$1,550	0.92%	8.41%	68.27%	\$112	\$4,824	0.99%	9.12%	66.13%	\$104
Bank of Hemet	\$722,266	\$5,070	2.75%	25.29%	38.05%	\$92	\$14,911	2.75%	25.49%	39.27%	\$91
Mission Bank	\$800,373	\$3,379	1.72%	18.32%	49.36%	\$103	\$9,246	1.66%	17.59%	52.30%	\$107
Bank of Southern California, National	\$839,060	\$1,716	0.88%	6.44%	67.35%	\$141	\$5,137	0.89%	6.55%	66.22%	\$136
State Bank of India (California)	\$839,421	\$2,411	1.17%	6.86%	56.99%	\$115	\$6,203	1.05%	5.96%	59.22%	\$116
Community West Bank, National Association	\$903,080	\$2,156	0.99%	11.24%	67.83%	\$132	\$5,317	0.82%	9.51%	71.93%	\$135
Nano Banc	\$910,381	\$513	0.28%	2.60%	81.58%	\$205	\$330	0.07%	0.62%	87.49%	\$190
Valley Republic Bank	\$915,006	\$2,265	1.00%	9.88%	56.82%	\$102	\$7,812	1.24%	12.17%	56.07%	\$98
EverTrust Bank	\$933,426	\$3,591	1.58%	7.74%	43.74%	\$112	\$11,088	1.65%	8.15%	42.75%	\$115
First General Bank	\$982,769	\$5,155	2.11%	15.17%	29.47%	\$117	\$16,115	2.24%	16.47%	28.90%	\$118
CalPrivate Bank	\$999,638	(\$4,751)	(1.96%)	(17.26%)	75.17%	\$193	(\$1,671)	(0.25%)	(2.21%)	73.86%	\$177
Average of Asset Group C	\$778,488	\$2,043	1.14%	9.23%	55.73%	\$121	\$6,600	1.22%	9.86%	57.03%	\$119

Asset Group D - Over \$1 billion in total assets

Commercial Bank of California	\$1,016,735	\$2,151	0.85%	8.42%	74.86%	\$150	\$5,398	0.72%	7.22%	78.80%	\$149
Seacoast Commerce Bank	\$1,082,517	\$3,728	1.36%	11.66%	68.12%	\$165	\$10,902	1.35%	11.65%	67.31%	\$164
Provident Savings Bank, F.S.B.	\$1,105,270	\$2,798	1.03%	9.91%	65.30%	\$104	\$3,869	0.47%	4.53%	85.30%	\$137
Open Bank	\$1,151,623	\$4,597	1.63%	13.67%	54.38%	\$108	\$13,225	1.62%	13.30%	56.96%	\$118
Commonwealth Business Bank	\$1,159,601	\$3,548	1.20%	9.95%	60.00%	\$106	\$10,907	1.25%	10.51%	61.05%	\$108
Malaga Bank F.S.B.	\$1,231,343	\$4,017	1.36%	10.55%	31.05%	\$88	\$11,533	1.36%	10.25%	34.32%	\$95
Sunwest Bank	\$1,346,571	\$5,862	1.74%	13.73%	51.02%	\$115	\$16,727	1.68%	13.52%	51.96%	\$120
Pacific Mercantile Bank	\$1,437,734	\$2,111	0.59%	5.36%	63.96%	\$140	\$6,551	0.62%	5.65%	64.57%	\$132
First Choice Bank	\$1,655,635	\$8,303	2.05%	12.34%	43.34%	\$143	\$22,632	1.92%	11.42%	47.00%	\$144
Pacific City Bank	\$1,699,395	\$6,935	1.60%	12.51%	51.90%	\$112	\$20,412	1.58%	12.51%	51.74%	\$108
Silvergate Bank	\$2,133,337	\$7,203	1.31%	12.60%	56.83%	\$155	\$23,066	1.49%	14.35%	54.04%	\$157
American Business Bank	\$2,331,644	\$5,418	0.95%	11.03%	57.87%	\$173	\$16,088	0.96%	11.72%	59.96%	\$181
Royal Business Bank	\$2,815,705	\$9,597	1.39%	8.28%	46.64%	\$87	\$33,198	1.56%	9.80%	45.96%	\$93
CTBC Bank Corp. (USA)	\$3,563,017	\$8,686	0.98%	6.77%	56.62%	\$143	\$31,848	1.20%	8.48%	54.41%	\$143
Manufacturers Bank	\$4,491,983	\$7,409	0.64%	7.97%	52.35%	\$127	\$23,759	0.72%	8.63%	52.79%	\$127
Preferred Bank	\$4,497,081	\$20,033	1.83%	17.60%	32.03%	\$140	\$58,755	1.84%	17.79%	32.67%	\$138
Hanmi Bank	\$5,512,619	\$14,610	1.07%	8.76%	59.14%	\$110	\$36,083	0.88%	7.26%	55.69%	\$105
First Foundation Bank	\$6,342,041	\$17,563	1.13%	11.63%	50.02%	\$118	\$42,367	0.93%	9.72%	54.58%	\$124
Farmers & Merchants Bank of Long Beach	\$7,597,080	\$22,835	1.20%	8.63%	59.96%	\$137	\$66,914	1.19%	8.53%	58.28%	\$127
Opus Bank	\$7,771,343	\$21,998	1.14%	8.21%	61.47%	\$127	\$41,545	0.73%	5.24%	67.87%	\$143
Banc of California, National Association	\$8,598,754	(\$11,784)	(0.54%)	(4.58%)	59.29%	\$141	\$16,654	0.23%	2.09%	67.87%	\$151
Axos Bank	\$10,877,719	\$44,601	1.69%	17.45%	43.92%	\$110	\$143,485	1.84%	19.23%	39.80%	\$99
Citizens Business Bank	\$11,330,311	\$51,992	1.86%	10.60%	35.42%	\$112	\$160,373	1.90%	11.12%	36.14%	\$111
Pacific Premier Bank	\$11,811,502	\$44,742	1.57%	8.23%	48.53%	\$139	\$127,086	1.47%	7.95%	48.07%	\$134
Average of Asset Group D	\$4,273,357	\$12,873	1.23%	10.05%	53.50%	\$127	\$39,307	1.23%	10.10%	55.30%	\$130

Source: SNL Financial

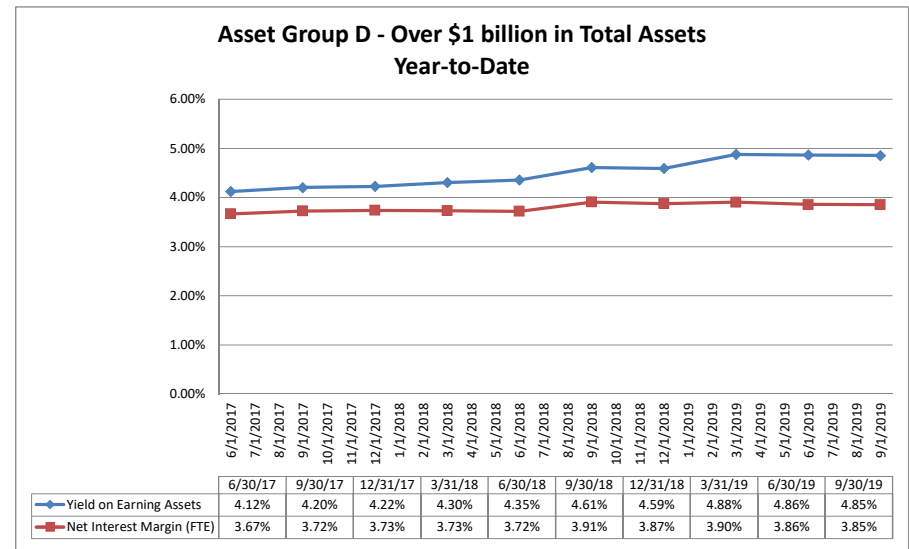
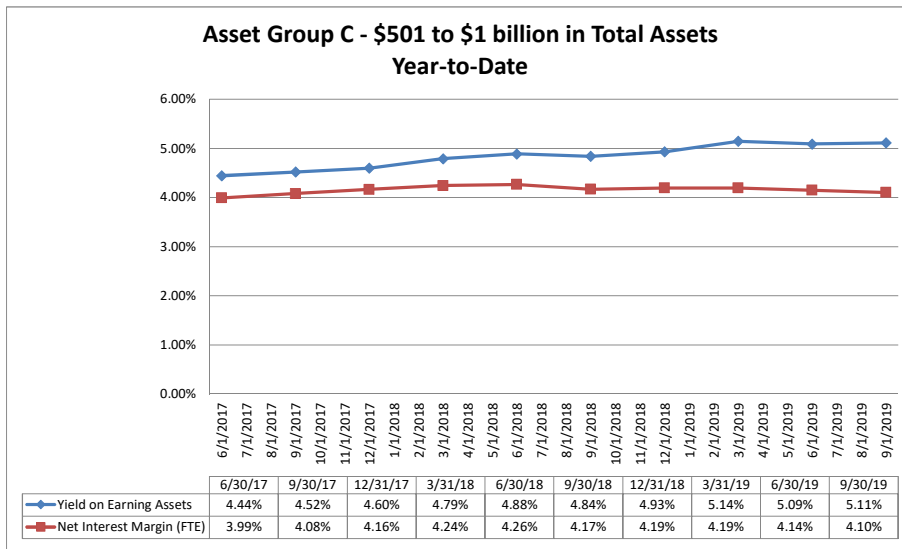
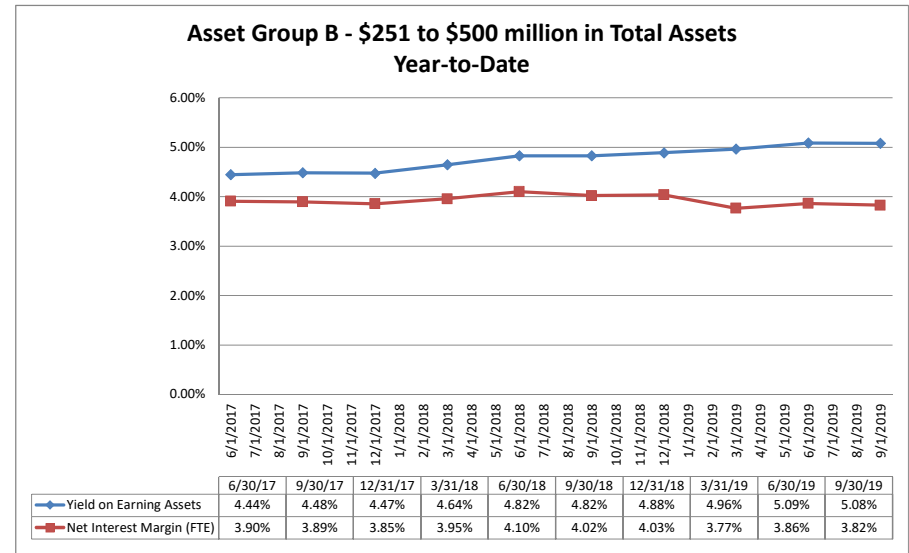
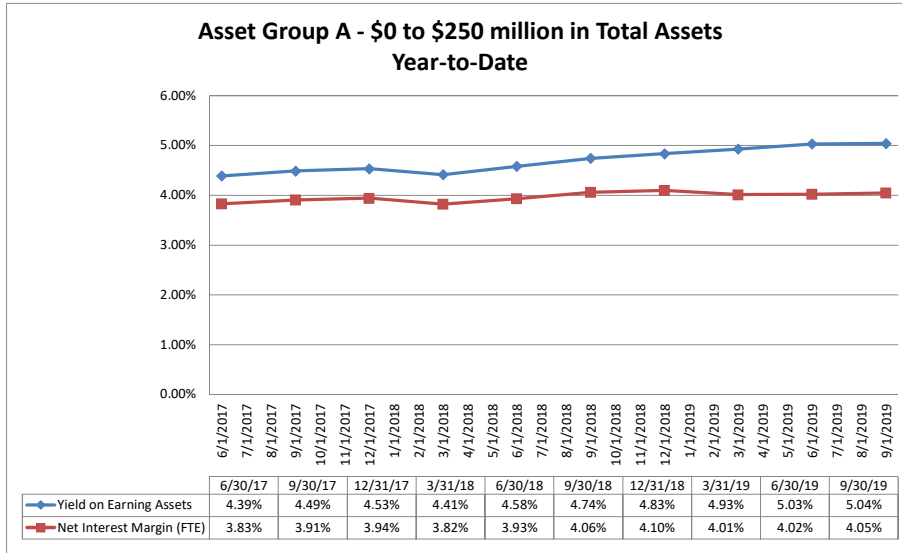
Note: Report includes only bank-level data.

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)



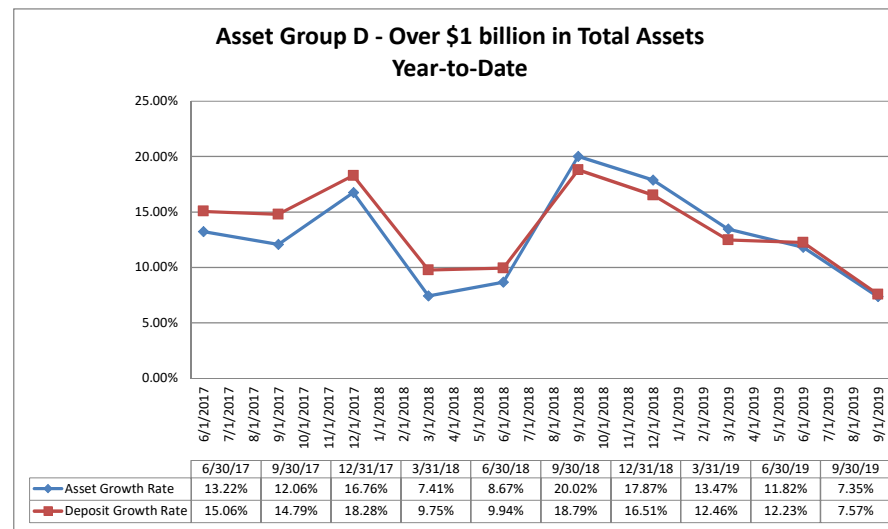
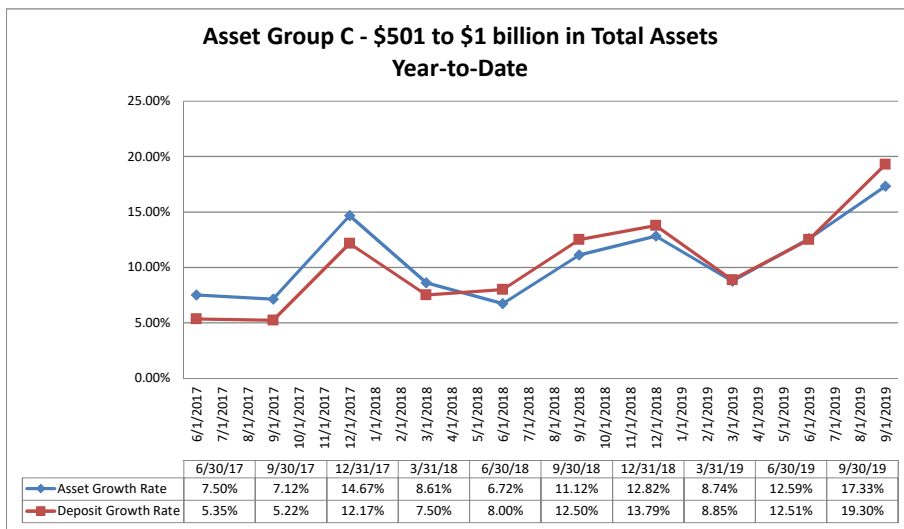
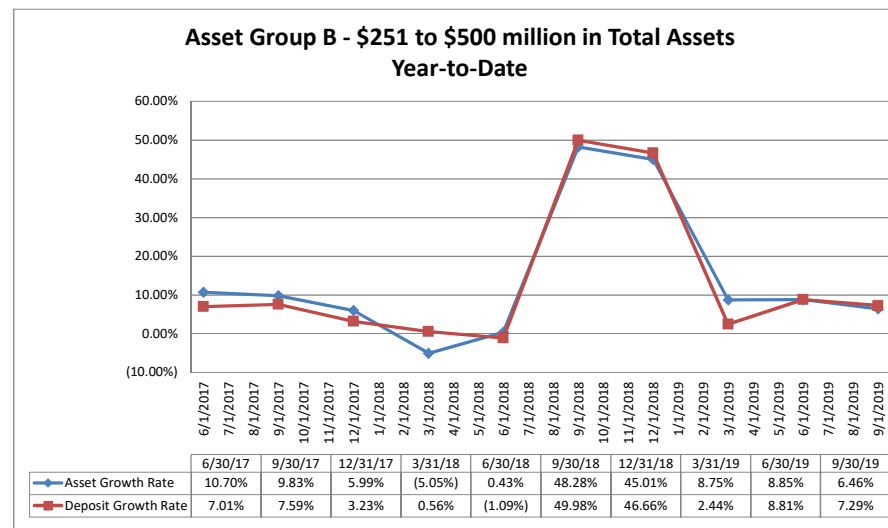
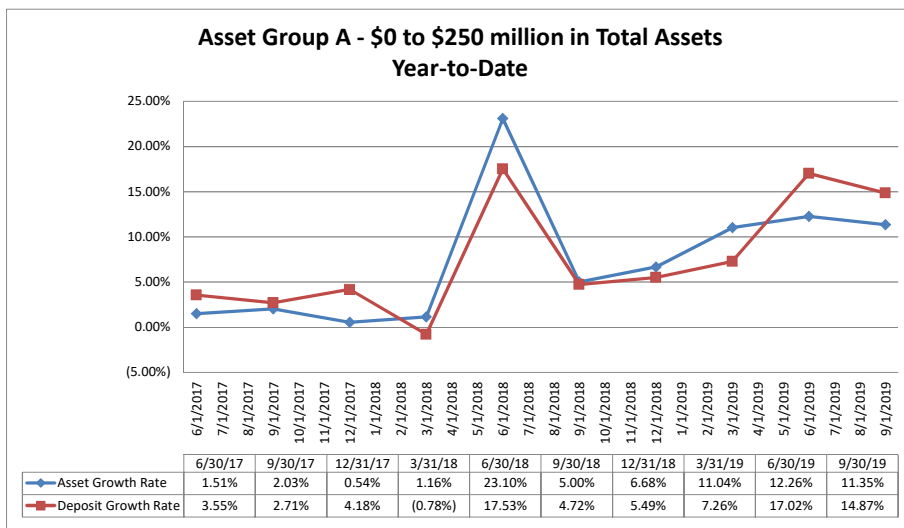
Source: SNL Financial

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.

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Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 5, 2019

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													
	Asian Pacific National Bank	\$55,888	\$21,445	\$45,825	46.80%	32.92%	\$4,299	4.15%	1.78%	1.54%	2.78%	(3.69%)	(5.25%)
	Neighborhood National Bank	\$68,110	\$46,119	\$50,804	90.78%	33.47%	\$1,892	5.28%	1.03%	0.62%	4.70%	6.16%	(0.72%)
	Bank of Whittier, National Association	\$71,979	\$30,148	\$60,421	49.90%	65.11%	\$3,599	3.70%	2.06%	1.64%	2.29%	29.75%	36.50%
	Tustin Community Bank	\$74,181	\$57,753	\$58,346	98.98%	19.04%	\$3,225	7.68%	1.77%	1.57%	6.21%	(3.58%)	(11.96%)
	California Business Bank	\$82,653	\$64,068	\$55,286	115.88%	26.07%	\$6,888	4.58%	1.31%	1.08%	3.60%	(8.29%)	11.23%
	Infinity Bank	\$110,115	\$46,460	\$81,900	56.73%	73.60%	\$4,788	3.83%	1.00%	0.55%	3.41%	74.80%	121.28%
	Endeavor Bank	\$115,943	\$83,098	\$96,595	86.03%	32.57%	\$4,638	4.70%	1.96%	1.21%	3.71%	43.87%	62.46%
	Eastern International Bank	\$122,882	\$89,714	\$102,464	87.56%	32.28%	\$4,389	4.91%	1.00%	0.95%	4.13%	25.35%	30.54%
	United Pacific Bank	\$143,619	\$119,094	\$104,567	113.89%	20.18%	\$4,952	5.01%	2.01%	1.90%	3.43%	3.73%	5.68%
	California First National Bank	\$145,422	\$98,559	\$71,214	138.40%	34.71%	\$7,271	5.51%	1.10%	1.09%	4.89%	(62.06%)	(70.86%)
	Friendly Hills Bank	\$160,246	\$102,912	\$119,842	85.87%	34.97%	\$6,677	4.23%	0.70%	0.47%	3.79%	6.28%	(2.62%)
	Home Bank of California	\$175,844	\$161,175	\$127,883	126.03%	9.18%	\$6,374	6.55%	2.01%	2.01%	4.82%	9.90%	7.13%
	Community Valley Bank	\$189,590	\$152,801	\$159,180	95.99%	16.23%	\$4,624	5.75%	1.18%	0.75%	5.01%	(4.04%)	(10.20%)
	Calwest Bank	\$226,463	\$173,309	\$195,362	88.71%	15.71%	\$5,662	4.71%	1.22%	0.72%	4.03%	21.38%	19.75%
	Chino Commercial Bank, N.A.	\$235,309	\$130,431	\$188,657	69.14%	33.22%	\$4,706	4.84%	1.12%	0.46%	4.25%	22.07%	12.39%
	EH National Bank	\$236,951	\$188,014	\$153,676	122.34%	18.18%	\$5,924	5.21%	1.95%	1.75%	3.70%	20.02%	32.61%
	Average of Asset Group A	\$138,450	\$97,819	\$104,501	92.06%	31.09%	\$5,119	5.04%	1.45%	1.14%	4.05%	11.35%	14.87%
Asset Group B - \$251 to \$500 million in total assets													
	Community Bank of Santa Maria	\$263,881	\$182,160	\$233,525	78.00%	28.76%	\$5,174	4.85%	0.39%	0.22%	4.66%	6.76%	8.87%
	American Continental Bank	\$268,311	\$200,048	\$232,130	86.18%	26.99%	\$6,544	5.35%	2.00%	1.83%	3.75%	22.34%	24.46%
	Community Commerce Bank	\$276,756	\$202,956	\$183,099	110.84%	22.92%	\$7,283	5.38%	2.50%	2.48%	3.31%	8.91%	13.58%
	Pacific Alliance Bank	\$276,757	\$197,373	\$229,727	85.92%	28.41%	\$7,907	4.74%	2.13%	2.03%	2.99%	4.56%	2.42%
	Partners Bank of California	\$284,677	\$235,360	\$240,966	97.67%	19.34%	\$7,299	5.17%	1.34%	0.94%	4.33%	13.86%	28.75%
	Bank of Santa Clarita	\$316,633	\$229,626	\$244,244	94.02%	19.95%	\$12,665	4.21%	1.52%	1.05%	3.22%	4.00%	8.25%
	C3bank, National Association	\$326,761	\$276,628	\$282,428	97.95%	13.80%	\$8,831	5.03%	1.52%	1.14%	4.03%	(4.02%)	4.53%
	International City Bank	\$327,171	\$120,256	\$228,905	52.54%	44.61%	\$7,790	3.56%	1.77%	1.21%	2.44%	27.87%	17.19%
	Mission Valley Bank	\$338,294	\$248,369	\$291,355	85.25%	25.67%	\$5,546	5.05%	0.50%	0.18%	4.89%	(4.40%)	(2.78%)
	Mega Bank	\$349,914	\$270,515	\$280,041	96.60%	23.30%	\$7,776	4.42%	1.99%	1.84%	2.88%	(6.58%)	(7.10%)
	Golden State Bank	\$352,523	\$257,411	\$294,168	87.50%	26.66%	\$8,393	5.60%	2.19%	1.82%	3.92%	19.45%	22.23%
	Universal Bank	\$406,499	\$319,581	\$342,826	93.22%	18.95%	\$5,493	4.10%	1.63%	1.49%	2.80%	8.57%	10.01%
	Broadway Federal Bank, F.S.B.	\$412,174	\$365,792	\$283,569	129.00%	9.83%	\$6,757	4.06%	1.81%	1.69%	2.56%	1.64%	(0.31%)
	First Credit Bank	\$454,648	\$317,609	\$240,092	132.29%	38.76%	\$18,186	7.12%	1.94%	1.56%	6.24%	(6.46%)	(17.33%)
	New OMNI Bank, National Association	\$482,743	\$352,757	\$370,298	95.26%	23.38%	\$6,705	5.65%	2.22%	1.96%	3.97%	10.44%	8.82%
	Pacific Enterprise Bank	\$486,699	\$374,339	\$414,344	90.34%	23.23%	\$4,592	6.95%	2.20%	1.94%	5.20%	(3.61%)	(4.95%)
	Average of Asset Group B	\$351,528	\$259,424	\$274,482	94.54%	24.66%	\$7,934	5.08%	1.73%	1.46%	3.82%	6.46%	7.29%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 5, 2019

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													
	US Metro Bank	\$507,248	\$382,091	\$442,098	86.43%	25.60%	\$6,341	5.48%	2.04%	1.60%	4.01%	40.59%	43.79%
	American Plus Bank, N.A.	\$565,881	\$482,365	\$477,394	101.04%	13.65%	\$12,861	5.48%	2.20%	2.11%	3.62%	13.38%	16.58%
	GBC International Bank	\$582,551	\$500,422	\$472,744	105.85%	12.93%	\$5,944	4.88%	1.87%	1.69%	3.39%	11.48%	19.79%
	First Commercial Bank (USA)	\$622,172	\$569,059	\$486,470	116.98%	8.40%	\$6,763	4.83%	1.81%	1.57%	3.58%	8.46%	8.61%
	CommerceWest Bank	\$635,190	\$440,818	\$564,725	78.06%	26.07%	\$10,082	4.61%	1.51%	0.88%	3.85%	(27.24%)	(30.65%)
	American Riviera Bank	\$697,342	\$547,956	\$603,276	90.83%	18.76%	\$6,226	5.03%	1.06%	0.72%	4.35%	17.47%	23.37%
	Bank of Hemet	\$722,266	\$561,288	\$636,386	88.20%	13.47%	\$8,208	4.54%	0.30%	0.15%	4.37%	(0.33%)	(1.92%)
	Mission Bank	\$800,373	\$615,656	\$717,555	85.80%	19.10%	\$7,276	5.09%	0.66%	0.22%	4.80%	22.17%	28.32%
	Bank of Southern California, National	\$839,060	\$684,717	\$692,899	98.82%	14.07%	\$8,740	5.25%	1.42%	0.84%	4.30%	12.35%	13.82%
	State Bank of India (California)	\$839,421	\$698,296	\$687,278	101.60%	16.32%	\$9,432	4.96%	1.86%	1.65%	3.61%	15.71%	17.47%
	Community West Bank, National												
	Association	\$903,080	\$789,457	\$762,411	103.55%	6.86%	\$7,055	5.40%	1.67%	1.46%	4.05%	5.28%	8.58%
	Nano Banc	\$910,381	\$660,947	\$827,334	79.89%	27.80%	\$15,173	4.93%	17.27%	0.25%	4.76%	98.90%	108.05%
	Valley Republic Bank	\$915,006	\$589,156	\$808,567	72.86%	29.13%	\$8,632	4.22%	1.42%	0.67%	3.40%	23.12%	19.74%
	EverTrust Bank	\$933,426	\$657,845	\$734,921	89.51%	20.62%	\$9,151	5.59%	1.81%	1.63%	4.23%	6.93%	6.33%
	First General Bank	\$982,769	\$920,139	\$819,276	112.31%	4.69%	\$14,668	5.85%	1.81%	1.56%	4.49%	5.01%	2.51%
	CalPrivate Bank	\$999,638	\$820,989	\$827,936	99.16%	13.65%	\$7,690	5.62%	1.32%	0.88%	4.81%	24.07%	24.48%
	Average of Asset Group C	\$778,488	\$620,075	\$660,079	94.43%	16.95%	\$9,015	5.11%	2.50%	1.12%	4.10%	17.33%	19.30%
Asset Group D - Over \$1 billion in total assets													
	Commercial Bank of California	\$1,016,735	\$746,207	\$901,048	82.82%	23.90%	\$5,810	4.93%	1.23%	0.54%	4.28%	4.06%	3.49%
	Seacoast Commerce Bank	\$1,082,517	\$921,046	\$852,331	108.06%	7.45%	\$7,029	6.70%	1.03%	0.57%	6.17%	5.39%	7.05%
	Provident Savings Bank, F.S.B.	\$1,105,270	\$931,243	\$848,997	109.69%	5.56%	\$5,879	4.17%	0.67%	0.61%	3.62%	(2.59%)	(5.70%)
	Open Bank	\$1,151,623	\$964,737	\$998,916	96.58%	14.26%	\$6,735	5.64%	2.16%	1.52%	4.24%	13.73%	13.81%
	Commonwealth Business Bank	\$1,159,601	\$947,136	\$989,805	95.69%	12.75%	\$6,103	5.63%	2.29%	1.84%	3.98%	(0.16%)	(2.53%)
	Malaga Bank F.S.B.	\$1,231,343	\$1,127,161	\$779,326	144.63%	7.43%	\$16,202	4.01%	1.33%	1.19%	2.97%	17.74%	3.16%
	Sunwest Bank	\$1,346,571	\$1,124,114	\$1,033,354	108.78%	13.40%	\$7,651	5.23%	1.31%	0.83%	4.48%	1.30%	4.75%
	Pacific Mercantile Bank	\$1,437,734	\$1,165,303	\$1,220,490	95.48%	17.86%	\$8,507	4.80%	1.81%	1.00%	3.66%	8.76%	8.88%
	First Choice Bank	\$1,655,635	\$1,328,525	\$1,339,767	99.16%	15.22%	\$9,147	6.23%	1.40%	0.90%	5.42%	2.73%	9.29%
	Pacific City Bank	\$1,699,395	\$1,391,413	\$1,434,785	96.98%	12.13%	\$6,825	5.60%	2.13%	1.38%	4.15%	0.19%	(0.94%)
	Silvertgate Bank	\$2,133,337	\$1,009,591	\$1,859,087	54.31%	56.41%	\$10,306	4.00%	1.85%	0.33%	3.70%	8.90%	4.60%
	American Business Bank	\$2,331,644	\$1,429,615	\$2,099,318	68.10%	32.75%	\$11,957	3.84%	0.46%	0.23%	3.68%	10.77%	8.48%
	Royal Business Bank	\$2,815,705	\$2,431,474	\$2,293,238	106.03%	9.29%	\$7,821	4.74%	1.95%	1.58%	3.50%	(6.93%)	5.95%
	CTBC Bank Corp. (USA)	\$3,563,017	\$2,911,567	\$3,007,490	96.81%	17.30%	\$10,636	4.69%	1.84%	1.23%	3.40%	4.20%	5.07%
	Manufacturers Bank	\$4,491,983	\$2,089,487	\$3,897,592	53.61%	52.84%	\$15,873	3.60%	1.84%	1.43%	2.18%	80.35%	96.14%
	Preferred Bank	\$4,497,081	\$3,691,931	\$3,869,572	95.41%	11.09%	\$15,947	5.50%	2.02%	1.38%	4.00%	8.82%	8.41%
	Hanmi Bank	\$5,512,619	\$4,576,435	\$4,697,001	97.43%	15.33%	\$8,681	4.78%	1.86%	1.35%	3.53%	0.55%	(1.62%)
	First Foundation Bank	\$6,342,041	\$4,876,068	\$5,185,376	94.03%	20.24%	\$14,887	4.29%	1.89%	1.29%	2.93%	11.54%	18.71%
	Farmers & Merchants Bank of Long Beach	\$7,597,080	\$4,386,940	\$5,849,283	75.00%	24.23%	\$9,970	3.87%	0.78%	0.39%	3.47%	5.27%	6.32%
	Opus Bank	\$7,771,343	\$5,802,075	\$6,282,057	92.36%	19.39%	\$10,545	4.02%	1.31%	1.06%	2.94%	10.96%	7.26%
	Banc of California, National Association	\$8,598,754	\$6,407,194	\$5,856,734	109.40%	15.93%	\$12,408	4.55%	1.97%	1.73%	2.94%	(25.47%)	(34.99%)
	Axos Bank	\$10,877,719	\$9,886,594	\$9,254,495	106.83%	7.61%	\$10,654	5.85%	2.01%	1.68%	4.32%	14.71%	13.19%
	Citizens Business Bank	\$11,330,311	\$7,494,451	\$8,825,368	84.92%	13.42%	\$10,968	4.60%	0.53%	0.23%	4.41%	(2.19%)	(0.36%)
	Pacific Premier Bank	\$11,811,502	\$8,764,568	\$8,890,124	98.59%	16.43%	\$11,835	5.19%	1.23%	0.78%	4.50%	3.77%	3.15%
	Average of Asset Group D	\$4,273,357	\$3,183,536	\$3,427,731	94.61%	18.43%	\$10,099	4.85%	1.54%	1.04%	3.85%	7.35%	7.57%

Source: SNL Financial

Note: Report includes only bank-level data.

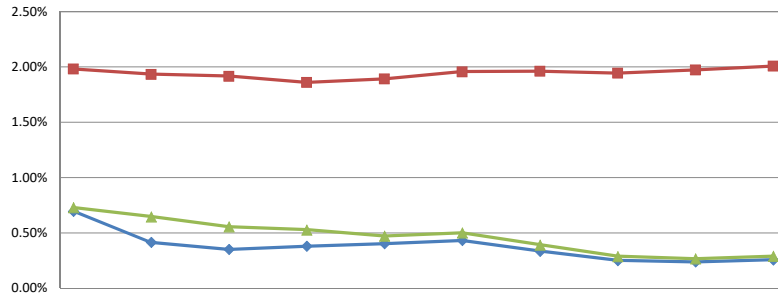
NA = data was not available.

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

Asset Quality

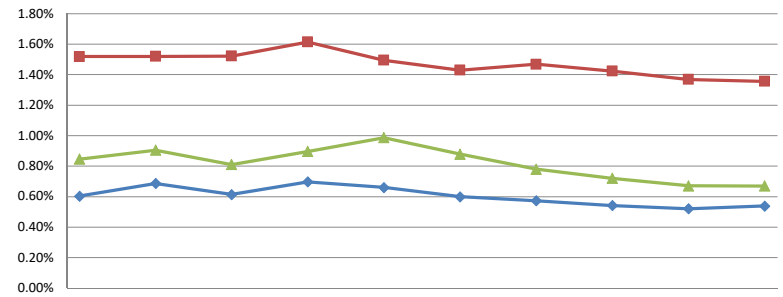
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



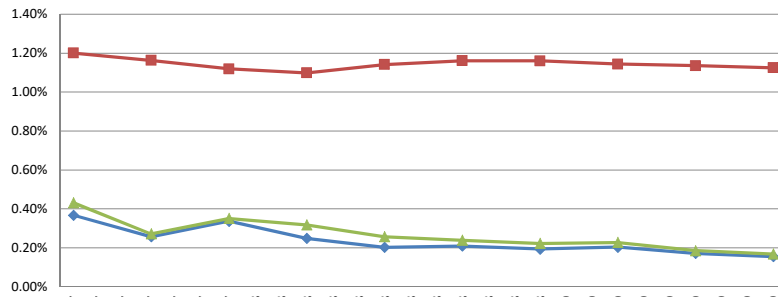
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.69%	0.41%	0.35%	0.38%	0.40%	0.43%	0.33%	0.25%	0.24%	0.26%
Reserves/Loans	1.98%	1.93%	1.92%	1.86%	1.89%	1.96%	1.96%	1.94%	1.97%	2.01%
NPAs/Total Assets	0.73%	0.65%	0.55%	0.53%	0.47%	0.50%	0.39%	0.29%	0.27%	0.29%

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



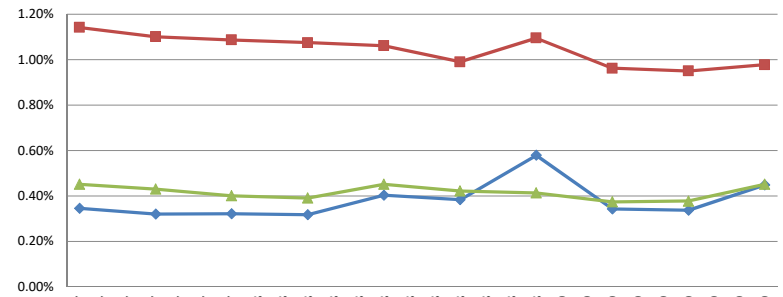
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.60%	0.69%	0.61%	0.70%	0.66%	0.60%	0.57%	0.54%	0.52%	0.54%
Reserves/Loans	1.52%	1.52%	1.52%	1.61%	1.49%	1.43%	1.47%	1.42%	1.37%	1.36%
NPAs/Total Assets	0.85%	0.90%	0.81%	0.90%	0.99%	0.88%	0.78%	0.72%	0.67%	0.67%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.37%	0.26%	0.34%	0.25%	0.20%	0.21%	0.19%	0.20%	0.17%	0.15%
Reserves/Loans	1.20%	1.16%	1.12%	1.10%	1.14%	1.16%	1.16%	1.14%	1.14%	1.12%
NPAs/Total Assets	0.43%	0.27%	0.35%	0.32%	0.26%	0.24%	0.22%	0.23%	0.18%	0.17%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.34%	0.32%	0.32%	0.32%	0.40%	0.38%	0.58%	0.34%	0.34%	0.45%
Reserves/Loans	1.14%	1.10%	1.09%	1.07%	1.06%	0.99%	1.09%	0.96%	0.95%	0.98%
NPAs/Total Assets	0.45%	0.43%	0.40%	0.39%	0.45%	0.42%	0.41%	0.37%	0.38%	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.

Asset Quality

September 30, 2019

Run Date: November 5, 2019

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

Asian Pacific National Bank	\$55,888	\$0	0.00%	2.56%	NA	0.00%	0.00%
Neighborhood National Bank	\$68,110	\$57	0.12%	2.62%	444.85%	2.26%	0.40%
Bank of Whittier, National Association	\$71,979	\$0	0.00%	3.84%	NA	0.00%	0.00%
Tustin Community Bank	\$74,181	\$35	0.06%	3.76%	NM	0.27%	0.05%
California Business Bank	\$82,653	\$0	0.00%	2.82%	NA	0.00%	0.00%
Infinity Bank	\$110,115	\$0	0.00%	1.25%	NA	0.00%	0.00%
Endeavor Bank	\$115,943	\$0	0.00%	1.58%	NA	0.00%	0.00%
Eastern International Bank	\$122,882	\$0	0.00%	1.32%	NA	0.00%	0.00%
United Pacific Bank	\$143,619	\$55	0.05%	2.29%	NM	0.20%	0.04%
California First National Bank	\$145,422	\$0	0.00%	1.45%	NA	0.00%	0.00%
Friendly Hills Bank	\$160,246	\$0	0.00%	1.48%	NA	0.00%	0.00%
Home Bank of California	\$175,844	\$0	0.00%	0.87%	NA	0.00%	0.00%
Community Valley Bank	\$189,590	\$1,789	1.17%	1.17%	100.17%	7.59%	0.94%
Calwest Bank	\$226,463	\$0	0.00%	1.43%	NA	0.00%	0.00%
Chino Commercial Bank, N.A.	\$235,309	\$121	0.09%	1.84%	174.40%	5.01%	0.58%
EH National Bank	\$236,951	\$4,872	2.59%	1.83%	64.72%	14.89%	2.60%
Average of Asset Group A	\$138,450	\$433	0.26%	2.01%	196.04%	1.89%	0.29%

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

Community Bank of Santa Maria	\$263,881	\$0	0.00%	1.11%	406.43%	1.61%	0.19%
American Continental Bank	\$268,311	\$0	0.00%	1.59%	NM	0.20%	0.03%
Community Commerce Bank	\$276,756	\$710	0.35%	1.12%	83.38%	4.95%	0.98%
Pacific Alliance Bank	\$276,757	\$0	0.00%	1.77%	NA	0.00%	0.00%
Partners Bank of California	\$284,677	\$600	0.25%	1.52%	595.00%	1.69%	0.21%
Bank of Santa Clarita	\$316,633	\$0	0.00%	1.00%	279.29%	2.13%	0.26%
C3bank, National Association	\$326,761	\$0	0.00%	1.30%	NA	0.00%	0.00%
International City Bank	\$327,171	\$56	0.05%	1.19%	NM	0.13%	0.02%
Mission Valley Bank	\$338,294	\$1,098	0.44%	1.45%	207.24%	3.90%	0.51%
Mega Bank	\$349,914	\$0	0.00%	1.12%	NA	0.00%	0.00%
Golden State Bank	\$352,523	\$3,475	1.35%	1.31%	97.21%	24.87%	2.53%
Universal Bank	\$406,499	\$388	0.12%	1.29%	156.11%	4.27%	0.65%
Broadway Federal Bank, F.S.B.	\$412,174	\$699	0.19%	0.77%	55.84%	9.37%	1.22%
First Credit Bank	\$454,648	\$17,684	5.57%	2.76%	49.52%	12.05%	3.89%
New OMNI Bank, National Association	\$482,743	\$0	0.00%	1.33%	NA	0.00%	0.00%
Pacific Enterprise Bank	\$486,699	\$1,050	0.28%	1.06%	364.25%	9.22%	0.22%
Average of Asset Group B	\$351,528	\$1,610	0.54%	1.36%	229.43%	4.65%	0.67%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

September 30, 2019

Run Date: November 5, 2019

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

US Metro Bank	\$507,248	\$213	0.06%	1.26%	NM	0.35%	0.04%
American Plus Bank, N.A.	\$565,881	\$0	0.00%	1.26%	NA	1.54%	0.23%
GBC International Bank	\$582,551	\$1,204	0.24%	0.87%	359.55%	1.79%	0.21%
First Commercial Bank (USA)	\$622,172	\$0	0.00%	1.12%	NA	0.00%	0.00%
CommerceWest Bank	\$635,190	\$527	0.12%	1.25%	NM	0.80%	0.08%
American Riviera Bank	\$697,342	\$276	0.05%	1.12%	NM	0.37%	0.04%
Bank of Hemet	\$722,266	\$0	0.00%	1.28%	NA	0.00%	0.00%
Mission Bank	\$800,373	\$156	0.03%	1.20%	NM	0.19%	0.02%
Bank of Southern California, National Association	\$839,060	\$2,225	0.32%	0.75%	231.60%	2.37%	0.27%
State Bank of India (California)	\$839,421	\$742	0.11%	1.26%	NM	0.49%	0.09%
Community West Bank, National Association	\$903,080	\$6,818	0.86%	1.12%	89.35%	11.69%	1.13%
Nano Banc	\$910,381	\$222	0.03%	0.90%	NM	0.29%	0.02%
Valley Republic Bank	\$915,006	\$0	0.00%	1.35%	NA	0.00%	0.00%
EverTrust Bank	\$933,426	\$3,047	0.46%	1.39%	300.30%	1.92%	0.33%
First General Bank	\$982,769	\$1,656	0.18%	0.89%	407.53%	1.38%	0.21%
CalPrivate Bank	\$999,638	\$0	0.00%	0.96%	NA	0.00%	0.00%
Average of Asset Group C	\$778,488	\$1,068	0.15%	1.12%	277.67%	1.45%	0.17%

Asset Group D - Over \$1 billion in total assets

Commercial Bank of California	\$1,016,735	\$4,202	0.56%	1.34%	238.27%	3.85%	0.41%
Seacoast Commerce Bank	\$1,082,517	\$5,291	0.57%	0.64%	111.34%	5.40%	0.49%
Provident Savings Bank, F.S.B.	\$1,105,270	\$5,369	0.58%	0.74%	34.18%	17.23%	1.83%
Open Bank	\$1,151,623	\$1,238	0.13%	1.00%	612.45%	2.36%	0.29%
Commonwealth Business Bank	\$1,159,601	\$5,876	0.62%	1.05%	146.13%	4.44%	0.59%
Malaga Bank F.S.B.	\$1,231,343	\$554	0.05%	0.31%	625.99%	0.35%	0.04%
Sunwest Bank	\$1,346,571	\$9,732	0.87%	2.20%	235.93%	5.59%	0.82%
Pacific Mercantile Bank	\$1,437,734	\$13,209	1.13%	1.04%	91.50%	7.76%	0.92%
First Choice Bank	\$1,655,635	\$7,480	0.56%	0.93%	157.94%	3.82%	0.47%
Pacific City Bank	\$1,699,395	\$1,843	0.13%	0.94%	512.28%	1.09%	0.15%
Silvergate Bank	\$2,133,337	\$6,623	0.66%	0.61%	85.33%	3.02%	0.34%
American Business Bank	\$2,331,644	\$1,481	0.10%	1.40%	NM	0.77%	0.07%
Royal Business Bank	\$2,815,705	\$6,872	0.28%	0.80%	223.84%	2.35%	0.35%
CTBC Bank Corp. (USA)	\$3,563,017	\$20,479	0.70%	1.20%	170.91%	3.70%	0.57%
Manufacturers Bank	\$4,491,983	\$2,484	0.12%	1.68%	487.76%	1.75%	0.16%
Preferred Bank	\$4,497,081	\$3,820	0.10%	0.93%	897.41%	1.39%	0.08%
Hanmi Bank	\$5,512,619	\$64,194	1.40%	1.11%	75.53%	9.53%	1.22%
First Foundation Bank	\$6,342,041	\$21,276	0.44%	0.42%	91.18%	4.24%	0.35%
Farmers & Merchants Bank of Long Beach	\$7,597,080	\$1,327	0.03%	1.43%	NM	0.44%	0.04%
Opus Bank	\$7,771,343	\$7,420	0.13%	0.78%	608.57%	0.97%	0.10%
Banc of California, National Association	\$8,598,754	\$53,373	0.83%	0.98%	104.58%	6.02%	0.70%
Axos Bank	\$10,877,719	\$55,932	0.57%	0.60%	105.89%	6.22%	0.58%
Citizens Business Bank	\$11,330,311	\$6,612	0.09%	0.92%	702.17%	1.44%	0.17%
Pacific Premier Bank	\$11,811,502	\$8,109	0.09%	0.40%	431.62%	0.62%	0.07%
Average of Asset Group D	\$4,273,357	\$13,117	0.45%	0.98%	306.85%	3.93%	0.45%

Source: SNL Financial

Note: Report includes only bank-level data.

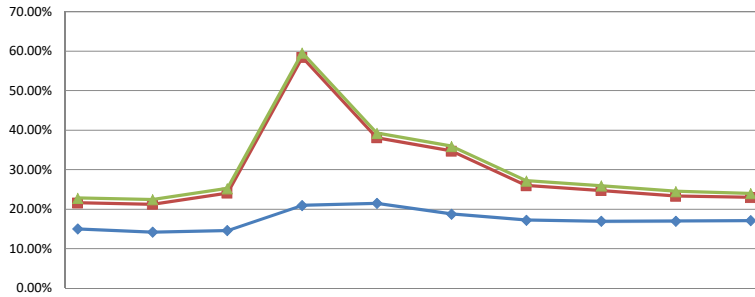
NA = data was not available.

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

Capital Adequacy

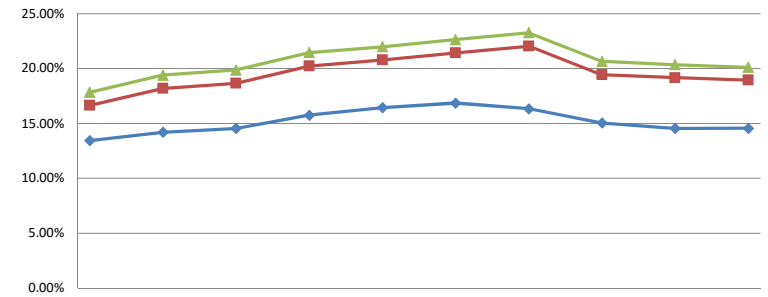
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



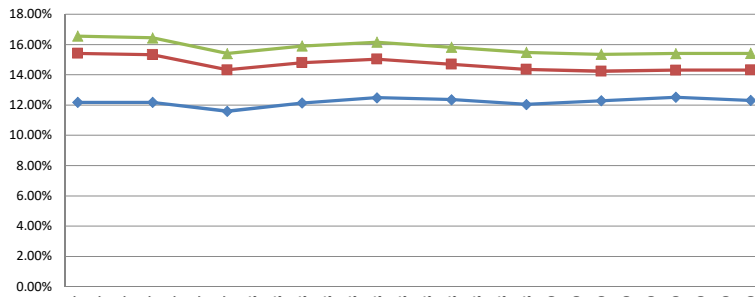
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	14.93%	14.19%	14.55%	20.91%	21.48%	18.71%	17.18%	16.91%	16.93%	17.05%
Tier 1 Risk Based Ratio	21.57%	21.24%	24.04%	58.44%	38.05%	34.69%	25.94%	24.67%	23.25%	22.93%
Risk Based Capital Ratio	22.78%	22.41%	25.21%	59.58%	39.23%	35.90%	27.14%	25.88%	24.47%	23.94%

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



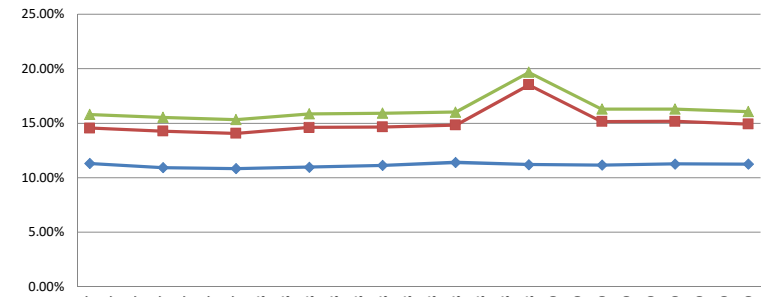
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	13.44%	14.20%	14.53%	15.75%	16.44%	16.86%	16.33%	15.04%	14.54%	14.55%
Tier 1 Risk Based Ratio	16.63%	18.18%	18.66%	20.23%	20.78%	21.43%	22.05%	19.44%	19.16%	18.94%
Risk Based Capital Ratio	17.83%	19.39%	19.86%	21.45%	21.97%	22.62%	23.25%	20.64%	20.34%	20.12%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	12.17%	12.16%	11.59%	12.13%	12.48%	12.35%	12.04%	12.28%	12.50%	12.30%
Tier 1 Risk Based Ratio	15.40%	15.31%	14.31%	14.80%	15.02%	14.69%	14.36%	14.23%	14.30%	14.31%
Risk Based Capital Ratio	16.54%	16.43%	15.39%	15.89%	16.14%	15.81%	15.47%	15.35%	15.40%	15.41%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	11.29%	10.92%	10.82%	10.96%	11.12%	11.40%	11.19%	11.16%	11.25%	11.23%
Tier 1 Risk Based Ratio	14.54%	14.26%	14.07%	14.59%	14.65%	14.82%	18.51%	15.13%	15.15%	14.91%
Risk Based Capital Ratio	15.78%	15.53%	15.33%	15.85%	15.90%	16.01%	19.66%	16.29%	16.29%	16.06%

Source: SNL Financial

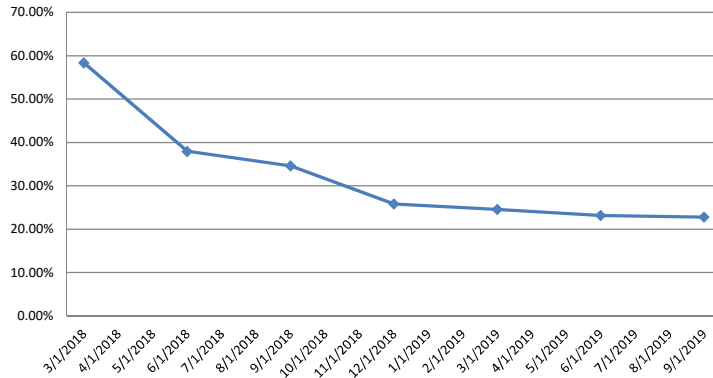
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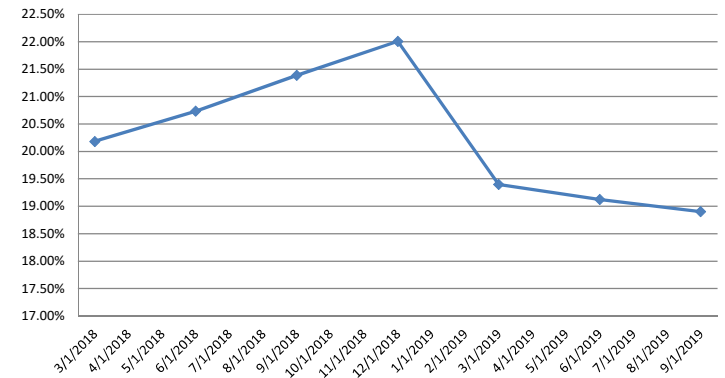
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



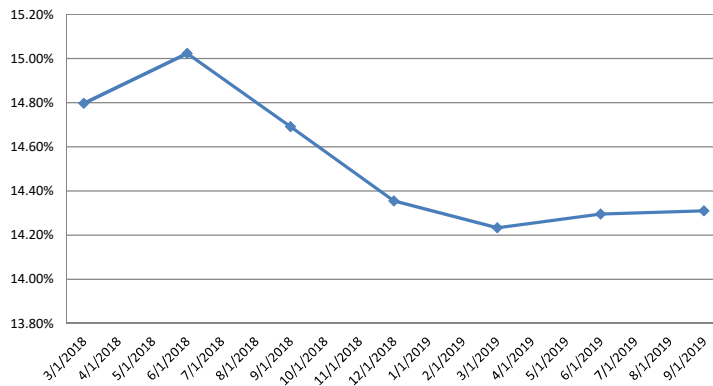
Date	Common Equity Tier 1 RB Ratio
3/31/18	58.35%
6/30/18	37.95%
9/30/18	34.59%
12/31/18	25.83%
3/31/19	24.57%
6/30/19	23.15%
9/30/19	22.82%

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



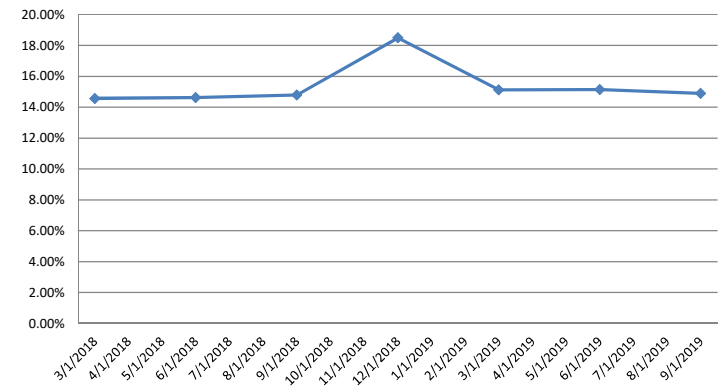
Date	Common Equity Tier 1 RB Ratio
3/31/18	20.18%
6/30/18	20.74%
9/30/18	21.39%
12/31/18	22.01%
3/31/19	19.40%
6/30/19	19.12%
9/30/19	18.90%

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



Date	Common Equity Tier 1 RB Ratio
3/31/18	14.80%
6/30/18	15.02%
9/30/18	14.69%
12/31/18	14.36%
3/31/19	14.23%
6/30/19	14.30%
9/30/19	14.31%

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



Date	Common Equity Tier 1 RB Ratio
3/31/18	14.57%
6/30/18	14.62%
9/30/18	14.79%
12/31/18	18.49%
3/31/19	15.11%
6/30/19	15.13%
9/30/19	14.89%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

September 30, 2019

Run Date: November 5, 2019

		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 A - \$0 to \$250 million in total assets									
	Asian Pacific National Bank	\$55,888	\$9,787	\$9,821	\$9,821	17.74%	31.38%	32.64%	31.38%
	Neighborhood National Bank	\$68,110	\$10,848	\$10,814	\$10,814	16.85%	25.85%	NA	25.85%
	Bank of Whittier, National Association	\$71,979	\$10,865	\$10,865	\$10,865	15.33%	22.50%	23.77%	22.50%
	Tustin Community Bank	\$74,181	\$10,854	\$10,854	\$10,854	14.92%	17.35%	18.62%	17.35%
	California Business Bank	\$82,653	\$12,587	\$12,572	\$12,572	15.15%	22.10%	23.38%	22.10%
	Infinity Bank	\$110,115	\$26,309	\$26,118	\$26,118	26.26%	40.30%	41.20%	40.30%
	Endeavor Bank	\$115,943	\$18,272	\$18,272	\$18,272	17.04%	17.49%	18.74%	17.49%
	Eastern International Bank	\$122,882	\$20,308	\$20,210	\$20,210	18.20%	22.05%	23.30%	22.05%
	United Pacific Bank	\$143,619	\$24,549	\$24,181	\$22,181	17.02%	20.58%	21.84%	18.88%
	California First National Bank	\$145,422	\$69,002	\$69,004	\$69,004	43.44%	53.51%	54.62%	53.51%
	Friendly Hills Bank	\$160,246	\$18,860	\$18,465	\$18,465	11.62%	18.14%	19.40%	18.14%
	Home Bank of California	\$175,844	\$24,347	\$24,348	\$24,348	13.72%	18.00%	19.05%	18.00%
	Community Valley Bank	\$189,590	\$22,728	\$21,792	\$21,792	11.58%	14.53%	15.74%	14.53%
	Calwest Bank	\$226,463	\$25,941	\$20,734	\$20,734	9.21%	10.83%	12.08%	10.83%
	Chino Commercial Bank, N.A.	\$235,309	\$25,036	\$24,974	\$24,974	10.97%	16.68%	17.94%	16.68%
	EH National Bank	\$236,951	\$37,933	\$30,633	\$30,633	13.67%	15.57%	16.83%	15.57%
	Average of Asset Group A	\$138,450	\$23,014	\$22,104	\$21,979	17.05%	22.93%	23.94%	22.82%

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

	Community Bank of Santa Maria	\$263,881	\$28,878	\$29,075	\$29,075	11.31%	13.74%	14.73%	13.74%
	American Continental Bank	\$268,311	\$34,902	\$34,282	\$34,282	13.49%	16.20%	17.45%	16.20%
	Community Commerce Bank	\$276,756	\$53,135	\$53,135	\$53,135	19.12%	24.69%	25.74%	24.69%
	Pacific Alliance Bank	\$276,757	\$38,514	\$38,146	\$38,146	13.51%	17.64%	18.89%	17.64%
	Partners Bank of California	\$284,677	\$32,086	\$32,017	\$32,017	12.13%	12.92%	14.17%	12.92%
	Bank of Santa Clarita	\$316,633	\$36,191	\$36,229	\$36,229	11.65%	14.54%	15.48%	14.54%
	C3bank, National Association	\$326,761	\$43,076	\$42,961	\$42,961	12.78%	14.79%	16.04%	14.79%
	International City Bank	\$327,171	\$40,515	\$27,162	\$27,162	9.28%	19.08%	20.10%	19.08%
	Mission Valley Bank	\$338,294	\$41,013	\$41,012	\$41,012	11.72%	14.53%	15.78%	14.53%
	Mega Bank	\$349,914	\$43,943	\$43,973	\$43,973	12.74%	18.57%	19.82%	18.57%
	Golden State Bank	\$352,523	\$35,869	\$31,557	\$31,557	9.21%	10.69%	11.92%	10.69%
	Universal Bank	\$406,499	\$57,898	\$57,851	\$57,851	14.42%	20.49%	21.74%	20.49%
	Broadway Federal Bank, F.S.B.	\$412,174	\$51,063	\$49,001	\$49,001	11.74%	19.41%	20.57%	19.41%
	First Credit Bank	\$454,648	\$205,284	\$202,593	\$202,593	44.63%	48.65%	49.91%	48.65%
	New OMNI Bank, National Association	\$482,743	\$68,913	\$68,659	\$66,960	14.52%	23.29%	24.54%	22.71%
	Pacific Enterprise Bank	\$486,699	\$50,264	\$49,616	\$49,616	10.53%	13.78%	14.96%	13.78%
	Average of Asset Group B	\$351,528	\$53,847	\$52,329	\$52,223	14.55%	18.94%	20.12%	18.90%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

September 30, 2019

Run Date: November 5, 2019

		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									
	US Metro Bank	\$507,248	\$56,510	\$54,578	\$54,578	11.19%	13.77%	15.02%	13.77%
	American Plus Bank, N.A.	\$565,881	\$79,471	\$79,101	\$79,101	13.87%	15.01%	16.18%	15.01%
	GBC International Bank	\$582,551	\$64,361	\$62,395	\$62,395	10.80%	13.37%	14.42%	13.37%
	First Commercial Bank (USA)	\$622,172	\$131,763	\$131,695	\$131,695	20.80%	26.19%	27.44%	26.19%
	CommerceWest Bank	\$635,190	\$63,765	\$58,367	\$58,367	9.81%	12.10%	13.28%	12.10%
	American Riviera Bank	\$697,342	\$74,542	\$68,806	\$68,806	10.32%	11.56%	12.62%	11.56%
	Bank of Hemet	\$722,266	\$81,015	\$80,216	\$80,216	10.87%	13.18%	14.36%	13.18%
	Mission Bank	\$800,373	\$75,676	\$75,171	\$75,171	9.57%	10.93%	12.01%	10.93%
	Bank of Southern California, National Association	\$839,060	\$107,400	\$89,394	\$89,394	11.68%	13.31%	14.10%	13.31%
	State Bank of India (California)	\$839,421	\$141,906	\$141,450	\$141,450	17.13%	19.04%	20.25%	19.04%
	Community West Bank, National Association	\$903,080	\$78,819	\$78,805	\$78,805	9.02%	10.04%	11.18%	10.04%
	Nano Banc	\$910,381	\$79,287	\$67,982	\$67,982	9.45%	10.97%	11.96%	10.97%
	Valley Republic Bank	\$915,006	\$93,238	\$92,200	\$92,200	10.14%	12.43%	13.53%	12.43%
	EverTrust Bank	\$933,426	\$187,327	\$149,543	\$149,543	17.12%	18.65%	19.82%	18.65%
	First General Bank	\$982,769	\$138,658	\$137,992	\$137,992	14.10%	16.51%	17.51%	16.51%
	CalPrivate Bank	\$999,638	\$107,957	\$105,603	\$105,603	10.89%	11.90%	12.82%	11.90%
	Average of Asset Group C	\$778,488	\$97,606	\$92,081	\$92,081	12.30%	14.31%	15.41%	14.31%

Asset Group D - Over \$1 billion in total assets

	Commercial Bank of California	\$1,016,735	\$103,315	\$98,867	\$98,867	9.83%	11.61%	12.84%	11.61%
	Seacoast Commerce Bank	\$1,082,517	\$129,399	\$92,686	\$92,686	8.72%	13.95%	14.85%	13.95%
	Provident Savings Bank, F.S.B.	\$1,105,270	\$110,710	\$110,550	\$110,550	10.21%	16.32%	17.37%	16.32%
	Open Bank	\$1,151,623	\$134,358	\$133,687	\$133,687	11.83%	14.01%	15.03%	14.01%
	Commonwealth Business Bank	\$1,159,601	\$144,672	\$142,788	\$142,788	12.10%	14.66%	15.75%	14.66%
	Malaga Bank F.S.B.	\$1,231,343	\$153,428	\$153,428	\$153,428	13.01%	22.39%	22.90%	22.39%
	Sunwest Bank	\$1,346,571	\$173,788	\$172,085	\$172,085	12.75%	13.12%	14.38%	13.12%
	Pacific Mercantile Bank	\$1,437,734	\$158,859	\$156,403	\$156,403	10.91%	12.22%	13.19%	12.22%
	First Choice Bank	\$1,655,635	\$271,674	\$193,721	\$193,721	12.56%	13.33%	14.27%	13.33%
	Pacific City Bank	\$1,699,395	\$222,050	\$220,537	\$220,537	12.72%	16.11%	17.08%	16.11%
	Silvergate Bank	\$2,133,337	\$236,951	\$220,308	\$220,308	10.01%	24.30%	25.00%	24.30%
	American Business Bank	\$2,331,644	\$201,068	\$204,258	\$204,258	8.91%	12.56%	13.81%	12.56%
	Royal Business Bank	\$2,815,705	\$468,451	\$404,795	\$404,795	14.98%	20.53%	21.54%	20.53%
	CTBC Bank Corp. (USA)	\$3,563,017	\$517,912	\$510,576	\$510,576	14.37%	19.67%	20.92%	19.65%
	Manufacturers Bank	\$4,491,983	\$375,580	\$375,131	\$375,131	8.16%	12.81%	14.06%	12.81%
	Preferred Bank	\$4,497,081	\$459,080	\$450,398	\$450,398	10.27%	10.40%	13.53%	10.40%
	Hanmi Bank	\$5,512,619	\$670,644	\$643,571	\$643,571	11.86%	13.55%	14.65%	13.55%
	First Foundation Bank	\$6,342,041	\$613,753	\$508,516	\$508,516	8.33%	10.65%	11.14%	10.65%
	Farmers & Merchants Bank of Long Beach	\$7,597,080	\$1,068,226	\$1,067,115	\$1,067,115	14.05%	19.46%	20.70%	19.46%
	Opus Bank	\$7,771,343	\$1,083,043	\$716,872	\$687,762	9.70%	12.20%	15.26%	11.71%
	Banc of California, National Association	\$8,598,754	\$980,001	\$927,751	\$927,751	10.75%	14.60%	15.65%	14.60%
	Axos Bank	\$10,877,719	\$1,034,796	\$958,234	\$958,234	9.12%	11.73%	12.46%	11.73%
	Citizens Business Bank	\$11,330,311	\$1,976,363	\$1,269,953	\$1,269,953	12.09%	14.75%	15.65%	14.75%
	Pacific Premier Bank	\$11,811,502	\$2,194,879	\$1,286,465	\$1,286,465	12.20%	13.01%	13.41%	13.01%
	Average of Asset Group D	\$4,273,357	\$561,792	\$459,112	\$457,879	11.23%	14.91%	16.06%	14.89%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
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.	Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Return on average assets (%)	Return on average assets; net income as a percent of average 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.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.	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.
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.	Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
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.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
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.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
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.	Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	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.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.	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.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.	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.
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.	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.