



# 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

---

<b>Group A</b>	\$0–\$250 million
<b>Group B</b>	\$251 million–\$500 million
<b>Group C</b>	\$501 million–\$1 billion
<b>Group D</b>	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

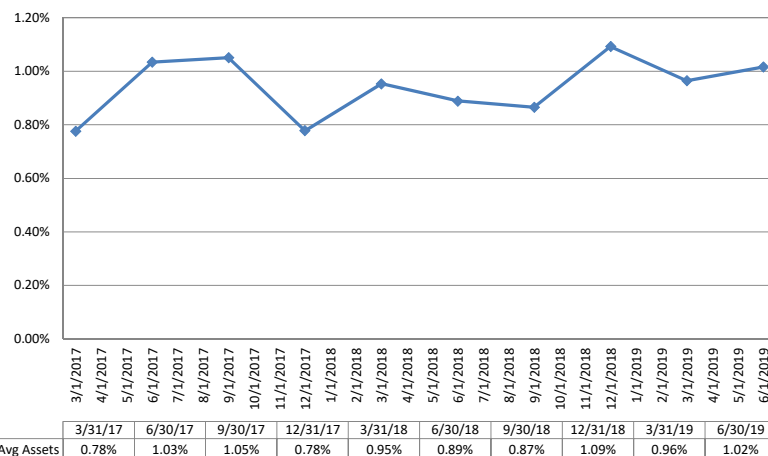
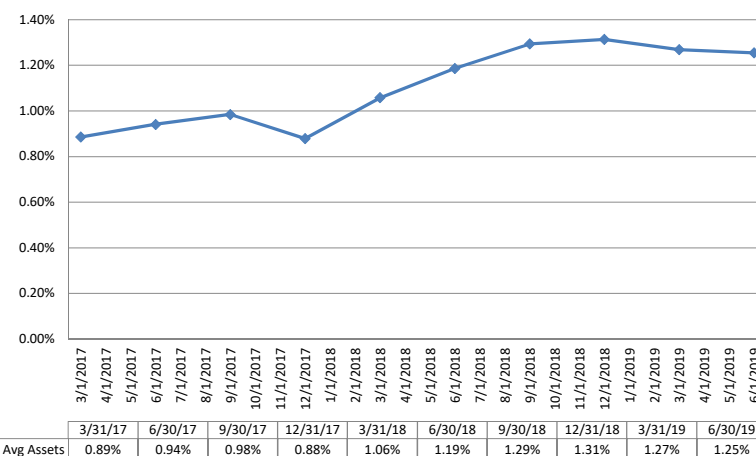
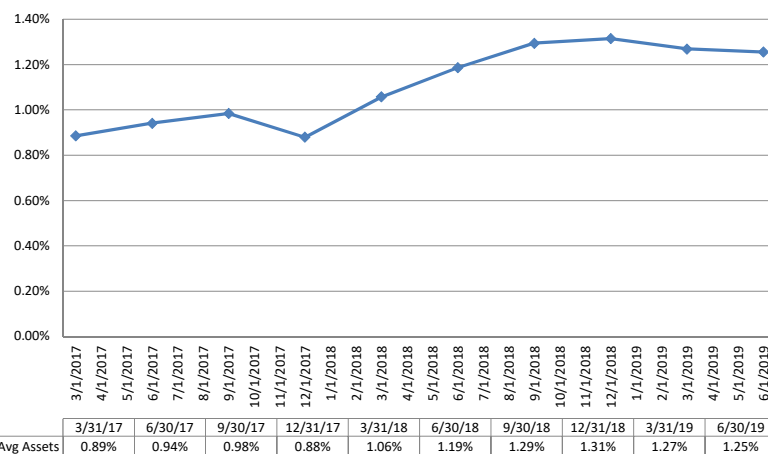
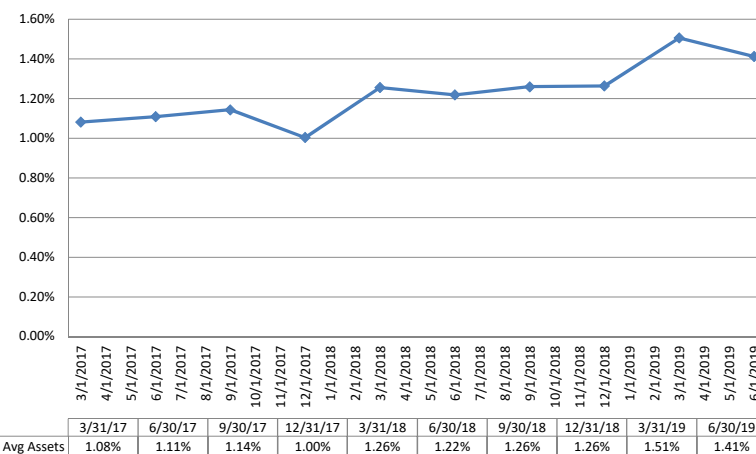
### Southern

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

**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

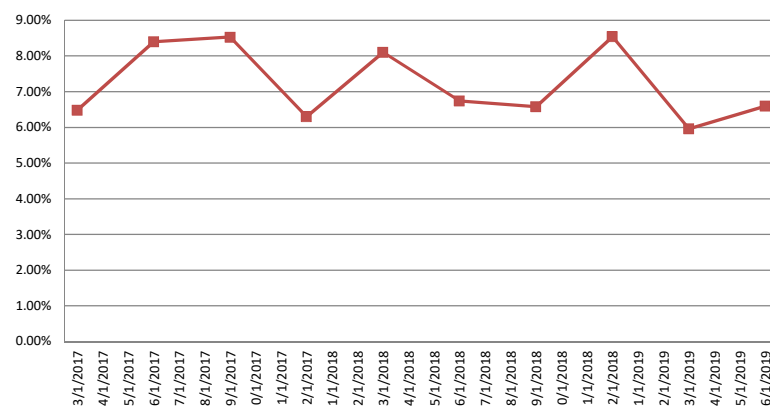
Note: Report includes only bank-level data.

NA = data was not available.

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

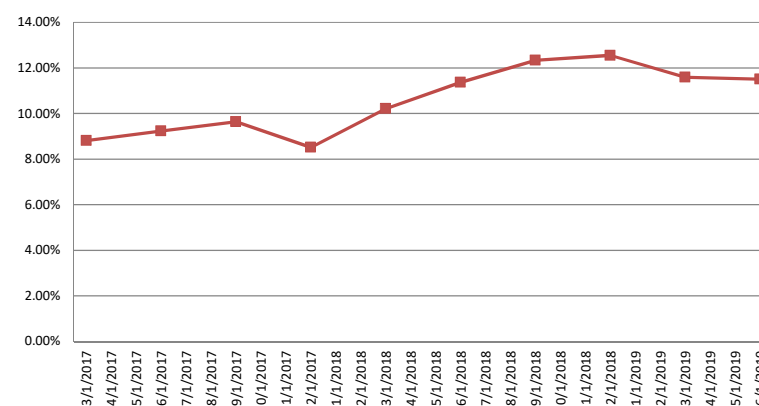
## Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



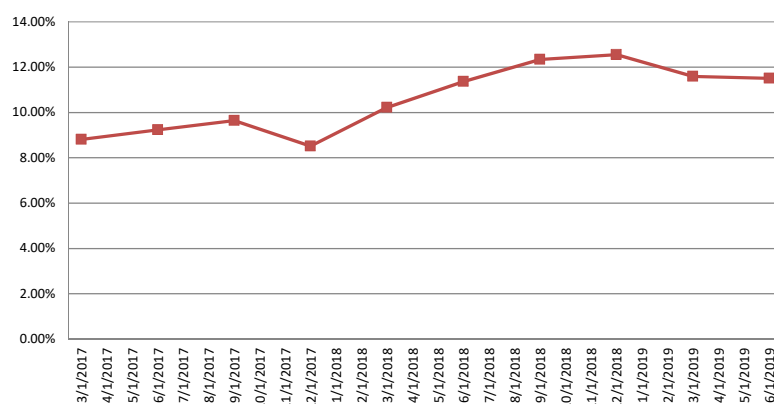
Return on Avg Equity

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



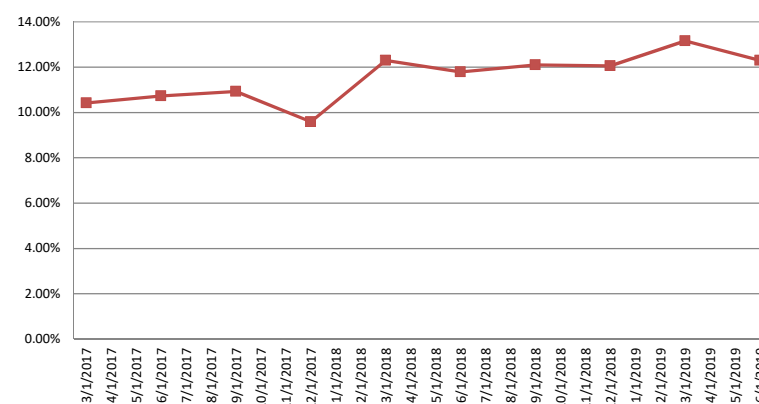
Return on Avg Equity

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



Return on Avg Equity

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



Return on Avg 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, 2019

Run Date: August 12, 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)
	<b>Asset Group A - \$0 to \$250 million in total assets</b>											
	California Pacific Bank	\$75,282	\$637	3.35%	7.94%	36.03%	\$90	\$1,267	3.34%	7.97%	35.87%	\$101
	Gateway Bank, F.S.B.	\$117,471	(\$406)	(1.56%)	(10.20%)	143.01%	\$84	(\$543)	(1.03%)	(6.82%)	129.82%	\$89
	Golden Pacific Bank, National Association	\$127,345	\$39	0.12%	0.98%	88.01%	\$97	\$109	0.17%	1.37%	87.69%	\$104
	Bank of Feather River	\$128,632	\$448	1.40%	12.61%	61.56%	\$92	\$911	1.44%	13.03%	58.95%	\$88
	Beacon Business Bank, National Association	\$137,478	\$787	2.25%	17.19%	68.22%	\$123	\$1,103	1.62%	12.18%	73.50%	\$122
	Monterey County Bank	\$168,046	\$420	1.01%	10.07%	79.21%	\$74	\$564	0.68%	7.02%	87.31%	\$78
	Metropolitan Bank	\$178,957	\$380	0.85%	7.34%	67.13%	\$75	\$823	0.92%	8.03%	65.95%	\$76
	First Federal Savings and Loan Association of San Rafael	\$199,455	\$154	0.31%	1.52%	86.93%	\$104	\$325	0.33%	1.60%	86.34%	\$106
	Mission National Bank	\$240,046	\$530	0.85%	6.76%	70.43%	\$77	\$1,488	1.20%	9.60%	69.43%	\$86
	Summit Bank	\$248,661	\$917	1.46%	11.44%	59.25%	\$130	\$1,900	1.49%	12.03%	58.55%	\$129
	Average of Asset Group A	\$162,137	\$391	1.00%	6.57%	75.98%	\$95	\$795	1.02%	6.60%	75.34%	\$98

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

	<b>Asset Group B - \$251 to \$500 million in total assets</b>											
	Northern California National Bank	\$258,387	\$753	1.18%	12.74%	49.98%	\$85	\$1,495	1.16%	13.04%	49.66%	\$85
	Liberty Bank	\$262,803	\$485	0.75%	5.45%	74.02%	\$110	\$854	0.67%	4.82%	76.87%	\$114
	Cornerstone Community Bank	\$289,343	\$994	1.46%	14.13%	53.89%	\$93	\$1,860	1.38%	13.44%	55.46%	\$94
	Murphy Bank	\$306,090	\$1,325	1.74%	16.44%	52.68%	\$108	\$2,556	1.69%	15.98%	52.69%	\$106
	Lighthouse Bank	\$316,339	\$1,168	1.47%	11.44%	54.52%	\$140	\$2,501	1.60%	12.43%	52.90%	\$149
	Pacific Valley Bank	\$321,325	\$674	0.85%	7.93%	69.65%	\$124	\$1,222	0.79%	7.26%	72.14%	\$126
	Golden Valley Bank	\$346,776	\$810	0.96%	11.99%	59.13%	\$77	\$1,491	0.93%	11.42%	60.97%	\$77
	Bank of San Francisco	\$352,329	\$835	0.99%	8.75%	64.93%	\$154	\$1,788	1.08%	9.49%	62.38%	\$148
	Redwood Capital Bank	\$361,032	\$1,173	1.29%	14.25%	60.46%	\$76	\$2,304	1.27%	14.14%	61.06%	\$77
	Pinnacle Bank	\$401,203	\$1,365	1.41%	10.91%	63.52%	\$151	\$2,820	1.50%	11.89%	63.06%	\$151
	River Valley Community Bank	\$402,722	\$1,406	1.41%	16.35%	55.11%	\$99	\$2,347	1.19%	14.25%	56.54%	\$97
	AltaPacific Bank	\$434,025	\$1,361	1.26%	9.40%	61.40%	\$146	\$2,588	1.21%	8.97%	63.03%	\$147
	Community Bank of the Bay	\$454,373	\$930	0.86%	7.13%	65.57%	\$128	\$1,712	0.81%	6.75%	67.46%	\$131
	Fresno First Bank	\$459,968	\$2,284	2.02%	20.49%	48.31%	\$156	\$4,416	1.93%	20.44%	48.87%	\$156
	Average of Asset Group B	\$354,765	\$1,112	1.26%	11.96%	59.51%	\$118	\$2,140	1.23%	11.74%	60.22%	\$118

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, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
			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)
		Total Assets (\$000)										
Asset Group C - \$501 million to \$1 billion in total assets												
	1st Capital Bank	\$630,790	\$1,638	1.07%	10.43%	65.29%	\$124	\$3,414	1.10%	11.08%	64.36%	\$124
	BAC Community Bank	\$633,351	\$2,314	1.46%	14.08%	63.13%	\$85	\$4,440	1.39%	13.80%	64.37%	\$85
	Summit State Bank	\$635,622	\$1,172	0.74%	7.32%	67.82%	\$98	\$2,597	0.82%	8.21%	68.52%	\$106
	American River Bank	\$689,890	\$1,426	0.83%	7.15%	65.04%	\$106	\$2,706	0.78%	6.92%	66.51%	\$106
	Santa Cruz County Bank	\$702,420	\$3,267	1.88%	17.87%	46.36%	\$104	\$6,232	1.83%	17.42%	48.69%	\$108
	Plumas Bank	\$838,610	\$3,950	1.89%	18.78%	49.10%	\$76	\$7,909	1.90%	19.39%	48.55%	\$77
	Presidio Bank	\$840,487	\$2,704	1.24%	11.47%	59.89%	\$218	\$5,763	1.33%	12.47%	58.59%	\$232
	Premier Valley Bank	\$847,076	\$2,763	1.31%	7.78%	58.91%	\$107	\$5,174	1.22%	7.34%	55.92%	\$100
	Pacific Coast Bankers' Bank	\$889,393	\$2,965	1.40%	15.53%	65.39%	\$229	\$4,893	1.22%	13.04%	69.85%	\$221
	Bank of the Orient	\$907,140	\$2,088	0.95%	8.59%	63.28%	\$95	\$4,083	0.95%	8.50%	64.24%	\$94
	Suncrest Bank	\$943,692	\$2,818	1.21%	8.07%	50.97%	\$99	\$5,806	1.26%	8.45%	51.84%	\$102
	Average of Asset Group C	\$778,043	\$2,464	1.27%	11.55%	59.56%	\$122	\$4,820	1.25%	11.51%	60.13%	\$123

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

United Security Bank	\$1,005,239	\$3,891	1.62%	12.88%	48.23%	\$90	\$7,728	1.62%	12.89%	49.01%	\$91
Avidbank	\$1,019,202	\$3,338	1.31%	12.13%	54.26%	\$175	\$6,643	1.34%	12.30%	56.20%	\$179
Beneficial State Bank	\$1,051,599	\$525	0.20%	1.79%	89.49%	\$103	\$1,122	0.22%	1.93%	90.12%	\$101
California Bank of Commerce	\$1,059,731	\$2,648	1.02%	8.62%	65.66%	\$159	\$4,622	0.91%	7.62%	67.67%	\$154
Oak Valley Community Bank	\$1,068,909	\$3,113	1.19%	11.96%	61.43%	\$94	\$6,351	1.20%	12.43%	61.44%	\$93
Savings Bank of Mendocino County	\$1,094,011	\$3,766	1.38%	8.31%	52.91%	\$81	\$7,681	1.39%	8.62%	51.96%	\$79
First Northern Bank of Dixon	\$1,232,218	\$3,472	1.14%	11.75%	64.38%	\$110	\$7,498	1.23%	13.02%	61.52%	\$110
Five Star Bank	\$1,335,065	\$7,862	2.33%	26.64%	36.45%	\$110	\$15,298	2.30%	26.88%	36.74%	\$107
Merchants Bank of Commerce	\$1,441,262	\$4,255	1.17%	9.30%	61.10%	\$98	\$7,246	1.01%	8.40%	66.69%	\$104
Central Valley Community Bank	\$1,612,833	\$6,264	1.58%	10.73%	62.70%	\$98	\$11,646	1.49%	10.11%	62.88%	\$95
United Business Bank	\$1,770,964	\$2,324	0.52%	4.49%	76.98%	\$110	\$7,340	0.90%	7.72%	66.32%	\$100
El Dorado Savings Bank, F.S.B.	\$2,151,429	\$5,065	0.94%	8.34%	55.93%	\$70	\$9,884	0.91%	8.20%	56.77%	\$69
Poppy Bank	\$2,185,549	\$11,578	2.25%	20.16%	36.18%	\$108	\$22,879	2.28%	20.21%	35.97%	\$107
River City Bank	\$2,446,768	\$6,480	1.14%	11.79%	38.05%	\$119	\$12,428	1.11%	11.51%	40.11%	\$120
Bank of Marin	\$2,463,780	\$8,557	1.37%	11.06%	54.57%	\$118	\$16,363	1.30%	10.72%	56.12%	\$120
Exchange Bank	\$2,567,125	\$9,007	1.39%	14.50%	57.74%	\$93	\$18,076	1.38%	14.89%	57.58%	\$95
Bank of the Sierra	\$2,576,854	\$9,413	1.47%	11.66%	56.06%	\$67	\$18,818	1.49%	11.87%	56.65%	\$68
Heritage Bank of Commerce	\$3,106,453	\$12,308	1.60%	12.28%	50.67%	\$134	\$25,242	1.63%	12.76%	49.89%	\$135
Bank of Stockton	\$3,185,723	\$14,051	1.78%	10.50%	46.99%	\$117	\$64,572	4.10%	24.87%	46.72%	\$115
Farmers & Merchants Bank of Central California	\$3,434,595	\$14,559	1.72%	16.88%	46.40%	\$126	\$28,524	1.68%	16.89%	50.67%	\$156
Fremont Bank	\$4,240,255	\$10,483	1.03%	12.82%	77.69%	\$109	\$22,220	1.10%	13.71%	76.73%	\$111
WestAmerica Bank	\$5,493,199	\$20,068	1.46%	14.65%	47.27%	\$62	\$40,212	1.45%	15.03%	46.80%	\$61
Mechanics Bank	\$6,299,309	\$15,106	0.99%	6.85%	64.03%	\$109	\$30,310	0.99%	6.95%	62.45%	\$109
Tri Counties Bank	\$6,393,423	\$23,852	1.49%	10.42%	57.15%	\$93	\$47,366	1.48%	10.47%	57.09%	\$90
Luther Burbank Savings	\$7,109,711	\$13,248	0.75%	7.27%	43.07%	\$127	\$26,876	0.77%	7.39%	44.37%	\$138
Average of Asset Group D	2,693,808.24	\$8,609	1.31%	11.51%	56.22%	\$107	\$18,678	1.41%	12.30%	56.34%	\$108

Source: SNL Financial

Note: Report includes only bank-level data.

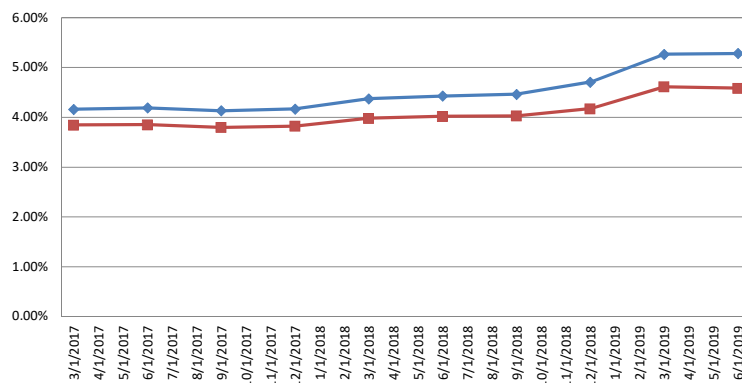
NA = data was not available.

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

# Balance Sheet & Net Interest Margin

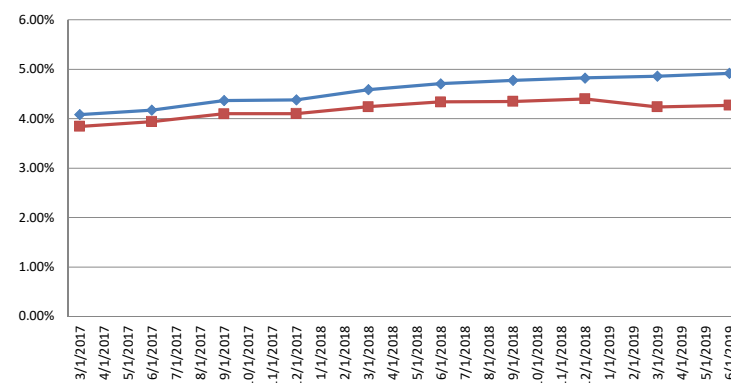
## Summary Trends of Historical Asset Group Averages: Yield on Earning Assets &amp; Net Interest Margin (FTE)

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



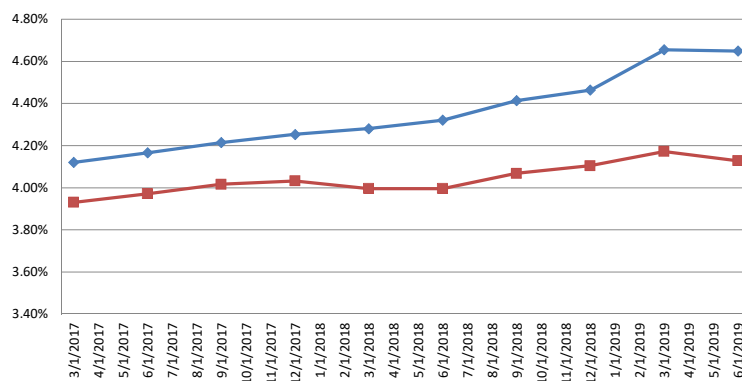
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	4.16%	4.19%	4.13%	4.17%	4.37%	4.43%	4.46%	4.70%	5.26%	5.28%
Net Interest Margin (FTE)	3.84%	3.85%	3.79%	3.82%	3.98%	4.02%	4.03%	4.17%	4.61%	4.58%

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



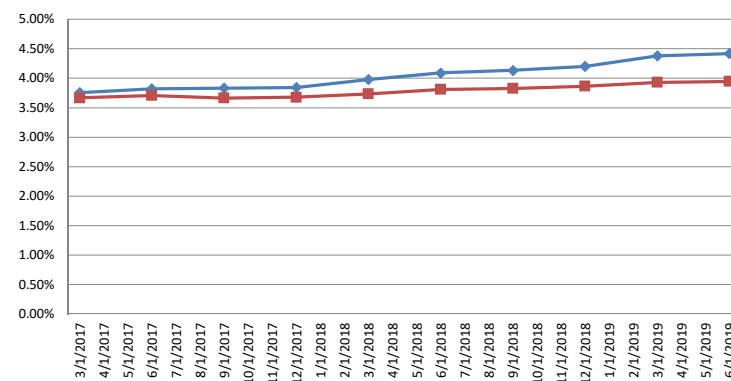
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	4.08%	4.17%	4.37%	4.38%	4.58%	4.70%	4.77%	4.82%	4.86%	4.91%
Net Interest Margin (FTE)	3.84%	3.94%	4.10%	4.10%	4.24%	4.34%	4.35%	4.40%	4.24%	4.27%

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



	3/31/17	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
Yield on Earning Assets	4.12%	4.16%	4.21%	4.25%	4.28%	4.32%	4.41%	4.46%	4.65%	4.65%
Net Interest Margin (FTE)	3.93%	3.97%	4.02%	4.03%	4.00%	4.00%	4.07%	4.10%	4.17%	4.13%

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



	3/31/17	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
Yield on Earning Assets	3.75%	3.82%	3.83%	3.84%	3.98%	4.09%	4.13%	4.20%	4.38%	4.42%
Net Interest Margin (FTE)	3.66%	3.71%	3.66%	3.67%	3.73%	3.81%	3.83%	3.86%	3.93%	3.95%

Source: SNL Financial

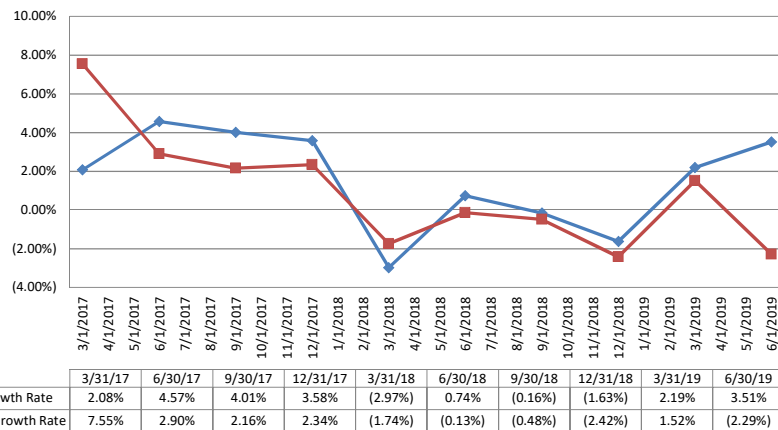
Note: Report includes only bank-level data.

NA = data was not available.

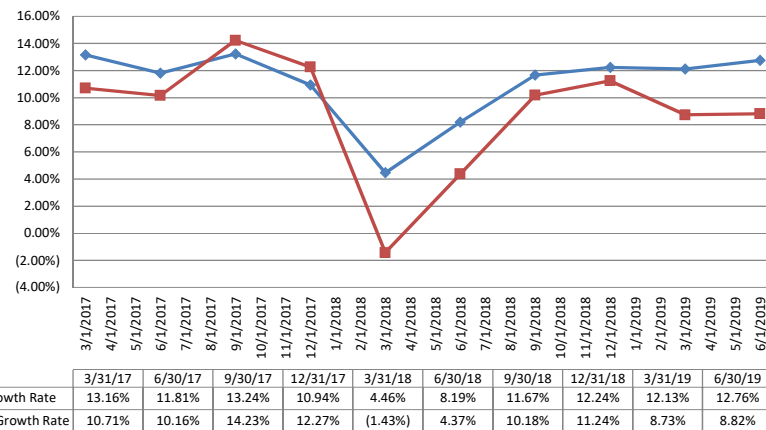
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

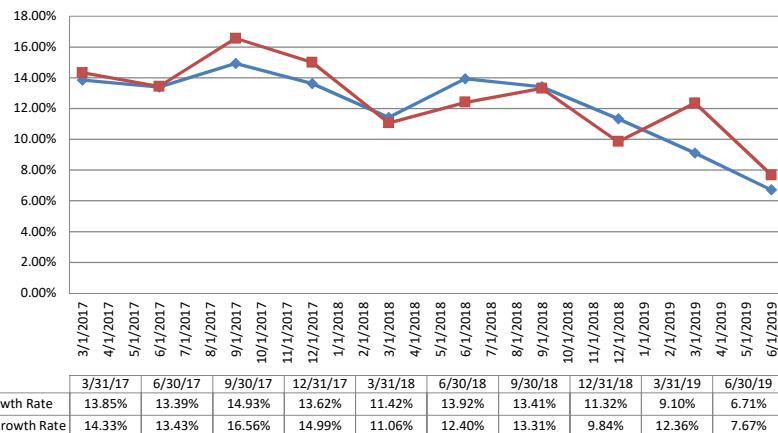
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



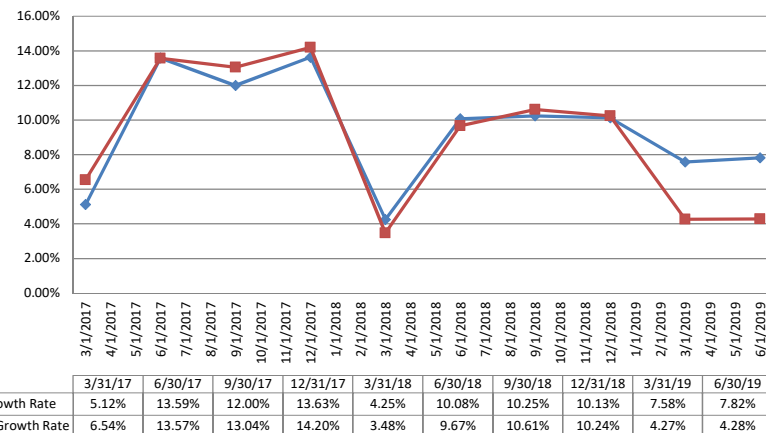
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

June 30, 2019

Run Date: August 12, 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	\$75,282	\$53,824	\$42,551	126.49%	46.27%	\$8,365	6.47%	0.81%	0.46%	6.21%	5.30%	4.94%
	Gateway Bank, F.S.B.	\$117,471	\$84,212	\$84,843	99.26%	19.70%	\$6,910	4.23%	0.98%	0.97%	3.36%	14.76%	(16.44%)
	Golden Pacific Bank, National Association	\$127,345	\$102,696	\$110,941	92.57%	12.74%	\$3,638	5.10%	0.43%	0.24%	4.87%	(1.82%)	(2.34%)
	Bank of Feather River	\$128,632	\$108,018	\$101,319	106.61%	12.40%	\$4,947	6.13%	1.40%	1.13%	5.06%	7.22%	(0.19%)
	Beacon Business Bank, National Association	\$137,478	\$100,731	\$117,578	85.67%	29.90%	\$4,583	6.22%	1.18%	0.85%	5.53%	14.91%	16.64%
	Monterey County Bank	\$168,046	\$94,191	\$139,651	67.45%	24.66%	\$3,908	5.07%	0.74%	0.53%	4.50%	6.01%	(3.37%)
	Metropolitan Bank	\$178,957	\$141,646	\$150,326	94.23%	15.65%	\$4,365	5.23%	1.82%	1.59%	3.82%	3.11%	2.84%
	First Federal Savings and Loan Association of San Rafael	\$199,455	\$188,317	\$151,079	124.65%	5.68%	\$5,866	4.34%	1.09%	1.09%	3.47%	5.93%	1.25%
	Mission National Bank	\$240,046	\$190,787	\$201,357	94.75%	21.18%	\$5,107	4.55%	1.33%	0.88%	3.75%	(6.69%)	(7.39%)
	Summit Bank	\$248,661	\$172,755	\$209,127	82.61%	28.81%	\$6,376	5.48%	0.45%	0.24%	5.26%	(13.63%)	(18.79%)
	Average of Asset Group A	\$162,137	\$123,718	\$130,877	97.43%	21.70%	\$5,407	5.28%	1.02%	0.80%	4.58%	3.51%	(2.29%)

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

Northern California National Bank	\$258,387	\$102,540	\$233,229	43.97%	43.22%	\$8,910	3.46%	0.44%	0.34%	3.17%	11.09%	9.21%
Liberty Bank	\$262,803	\$201,619	\$225,772	89.30%	23.72%	\$5,475	4.50%	0.58%	0.43%	4.14%	5.16%	7.53%
Cornerstone Community Bank	\$289,343	\$222,199	\$256,347	86.68%	14.67%	\$7,419	5.50%	1.28%	1.02%	4.50%	17.27%	20.53%
Murphy Bank	\$306,090	\$264,359	\$264,764	99.85%	14.08%	\$9,003	6.01%	2.06%	2.04%	4.09%	9.91%	10.38%
Lighthouse Bank	\$316,339	\$229,621	\$273,316	84.01%	23.51%	\$9,304	5.66%	0.93%	0.67%	5.07%	8.16%	9.64%
Pacific Valley Bank	\$321,325	\$243,113	\$285,437	85.17%	25.40%	\$6,694	4.65%	1.12%	0.72%	3.97%	0.41%	(0.65%)
Golden Valley Bank	\$346,776	\$163,295	\$308,728	52.89%	55.07%	\$6,936	3.96%	0.76%	0.53%	3.50%	40.10%	41.15%
Bank of San Francisco	\$352,329	\$305,930	\$310,267	98.60%	13.76%	\$8,593	4.87%	1.10%	0.73%	4.21%	14.12%	13.20%
Redwood Capital Bank	\$361,032	\$276,421	\$325,805	84.84%	12.58%	\$5,014	4.58%	0.37%	0.27%	4.32%	(4.14%)	(5.37%)
Pinnacle Bank	\$401,203	\$322,633	\$345,346	93.42%	16.38%	\$6,172	5.88%	0.75%	0.45%	5.46%	22.93%	19.68%
River Valley Community Bank	\$402,722	\$186,735	\$272,324	68.57%	31.32%	\$9,366	4.03%	1.21%	0.84%	3.23%	13.66%	(9.48%)
AltaPacific Bank	\$434,025	\$338,594	\$307,267	110.20%	12.17%	\$7,356	5.51%	0.90%	0.59%	4.97%	10.38%	(9.94%)
Community Bank of the Bay	\$454,373	\$362,954	\$365,521	99.30%	20.88%	\$8,909	5.13%	1.41%	0.97%	4.23%	32.61%	24.00%
Fresno First Bank	\$459,968	\$311,792	\$411,017	75.86%	28.36%	\$9,583	5.07%	0.56%	0.15%	4.87%	(3.07%)	(6.34%)
Average of Asset Group B	\$354,765	\$252,272	\$298,939	83.76%	23.94%	\$7,767	4.91%	0.96%	0.70%	4.27%	12.76%	8.82%

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 &amp; Net Interest Margin

June 30, 2019

Run Date: August 12, 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													
	1st Capital Bank	\$630,790	\$481,676	\$561,512	85.78%	18.16%	\$7,250	4.22%	0.38%	0.20%	4.05%	2.73%	0.36%
	BAC Community Bank	\$633,351	\$449,049	\$560,292	80.15%	24.85%	\$5,655	4.13%	0.22%	0.10%	4.07%	(0.91%)	(0.94%)
	Summit State Bank	\$635,622	\$543,002	\$532,257	102.02%	9.08%	\$6,762	4.70%	1.51%	1.01%	3.62%	4.35%	12.40%
	American River Bank	\$689,890	\$363,285	\$581,256	62.50%	26.41%	\$6,634	3.90%	0.63%	0.45%	3.55%	0.43%	(3.28%)
	Santa Cruz County Bank	\$702,420	\$510,959	\$614,934	83.09%	20.12%	\$7,719	5.08%	0.53%	0.22%	4.84%	12.08%	10.55%
	Plumas Bank	\$838,610	\$595,658	\$737,714	80.74%	15.66%	\$5,177	5.04%	0.29%	0.12%	4.91%	3.60%	2.93%
	Presidio Bank	\$840,487	\$698,074	\$722,360	96.64%	14.72%	\$14,008	5.08%	0.93%	0.52%	4.60%	(5.09%)	(9.58%)
	Premier Valley Bank	\$847,076	\$526,373	\$689,383	76.35%	31.76%	\$9,850	4.99%	0.71%	0.41%	4.62%	(0.62%)	15.70%
	Pacific Coast Bankers' Bank	\$889,393	\$363,786	\$671,287	54.19%	24.25%	\$8,720	3.80%	2.71%	1.29%	2.50%	47.06%	47.11%
	Bank of the Orient	\$907,140	\$743,996	\$780,565	95.32%	18.25%	\$6,213	5.14%	1.45%	1.08%	4.04%	6.91%	8.49%
	Suncrest Bank	\$943,692	\$648,985	\$793,422	81.80%	28.06%	\$8,351	5.04%	0.80%	0.51%	4.60%	3.23%	0.61%
	Average of Asset Group C	\$778,043	\$538,622	\$658,635	81.69%	21.03%	\$7,849	4.65%	0.92%	0.54%	4.13%	6.71%	7.67%
Asset Group D - Over \$1 billion in total assets													
	United Security Bank	\$1,005,239	\$572,812	\$873,584	65.57%	36.26%	\$8,308	4.76%	0.64%	0.32%	4.36%	15.71%	16.23%
	Avidbank	\$1,019,202	\$857,832	\$836,527	102.55%	13.83%	\$9,707	5.40%	1.09%	0.64%	4.83%	22.81%	8.28%
	Beneficial State Bank	\$1,051,599	\$771,018	\$850,154	90.69%	25.39%	\$4,292	5.07%	1.15%	0.92%	4.25%	8.11%	11.07%
	California Bank of Commerce	\$1,059,731	\$912,356	\$884,792	103.12%	5.94%	\$8,758	4.95%	1.33%	0.83%	4.17%	10.78%	1.85%
	Oak Valley Community Bank	\$1,068,909	\$717,110	\$949,254	75.54%	16.63%	\$5,809	4.27%	0.26%	0.17%	4.18%	(4.60%)	(7.61%)
	Savings Bank of Mendocino County	\$1,094,011	\$531,860	\$905,675	58.73%	48.29%	\$5,582	3.95%	0.17%	0.10%	3.86%	(2.58%)	(5.65%)
	First Northern Bank of Dixon	\$1,232,218	\$745,611	\$1,095,022	68.09%	37.50%	\$6,287	4.16%	0.24%	0.15%	4.03%	(2.82%)	(5.81%)
	Five Star Bank	\$1,335,065	\$1,074,183	\$1,211,390	88.67%	17.10%	\$12,595	4.80%	1.13%	0.81%	4.03%	9.91%	8.03%
	Merchants Bank of Commerce	\$1,441,262	\$1,038,730	\$1,238,666	83.86%	20.08%	\$6,863	4.41%	0.56%	0.31%	4.08%	20.60%	15.21%
	Central Valley Community Bank	\$1,612,833	\$960,211	\$1,294,720	74.16%	33.35%	\$5,740	4.67%	0.31%	0.14%	4.54%	9.82%	1.57%
	United Business Bank	\$1,770,964	\$1,220,423	\$1,509,280	80.86%	29.69%	\$6,759	4.53%	0.72%	0.48%	4.10%	39.68%	32.96%
	El Dorado Savings Bank, F.S.B.	\$2,151,429	\$583,860	\$1,897,844	30.76%	78.13%	\$7,522	2.75%	0.28%	0.27%	2.51%	(3.02%)	(4.27%)
	Poppy Bank	\$2,185,549	\$1,819,772	\$1,879,607	96.82%	17.08%	\$14,192	5.19%	1.93%	1.71%	3.65%	25.41%	21.74%
	River City Bank	\$2,446,768	\$1,749,964	\$1,826,088	95.83%	10.88%	\$17,477	3.73%	1.33%	0.91%	2.75%	21.79%	12.02%
	Bank of Marin	\$2,463,780	\$1,764,879	\$2,115,123	83.44%	22.60%	\$8,409	4.21%	0.38%	0.14%	4.05%	(4.53%)	(7.19%)
	Exchange Bank	\$2,567,125	\$1,546,198	\$2,268,163	68.17%	27.51%	\$6,323	4.02%	0.30%	0.14%	3.88%	(6.40%)	(9.37%)
	Bank of the Sierra	\$2,576,854	\$1,780,730	\$2,181,241	81.64%	18.78%	\$4,871	4.76%	0.80%	0.46%	4.28%	4.32%	5.91%
	Heritage Bank of Commerce	\$3,106,453	\$1,882,969	\$2,643,046	71.24%	36.20%	\$10,053	4.67%	0.47%	0.21%	4.43%	0.72%	(1.19%)
	Bank of Stockton	\$3,185,723	\$1,909,525	\$2,502,531	76.30%	39.52%	\$8,253	4.18%	0.32%	0.22%	4.00%	1.51%	(4.79%)
	Farmers & Merchants Bank of Central California	\$3,434,595	\$2,598,899	\$3,027,091	85.85%	13.26%	\$9,462	4.75%	0.69%	0.28%	4.40%	(0.24%)	(2.67%)
	Fremont Bank	\$4,240,255	\$3,230,858	\$3,866,999	83.55%	18.70%	\$5,216	4.55%	0.85%	0.34%	4.10%	14.83%	15.65%
	WestAmerica Bank	\$5,493,199	\$1,161,712	\$4,733,286	24.54%	67.26%	\$7,608	3.05%	0.07%	0.04%	3.11%	(1.51%)	(5.58%)
	Mechanics Bank	\$6,299,309	\$4,733,297	\$4,733,209	100.00%	7.55%	\$6,134	5.07%	0.89%	0.39%	4.58%	8.86%	1.63%
	Tri Counties Bank	\$6,393,423	\$4,109,562	\$5,347,670	76.85%	21.14%	\$5,555	4.70%	0.32%	0.21%	4.52%	1.34%	(0.79%)
	Luther Burbank Savings	\$7,109,711	\$6,277,385	\$5,275,350	118.99%	11.83%	\$26,332	3.79%	2.08%	2.05%	1.96%	5.04%	9.82%
	Average of Asset Group D	\$2,693,808	\$1,782,070	\$2,237,852	79.43%	26.98%	\$8,724	4.42%	0.73%	0.49%	3.95%	7.82%	4.28%

Source: SNL Financial

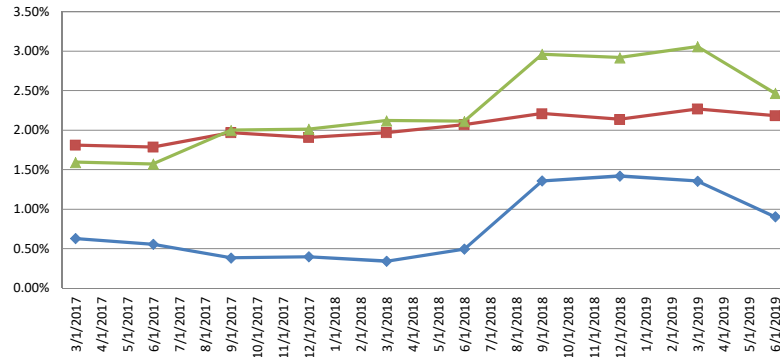
Note: Report includes only bank-level data.

NA = data was not available.

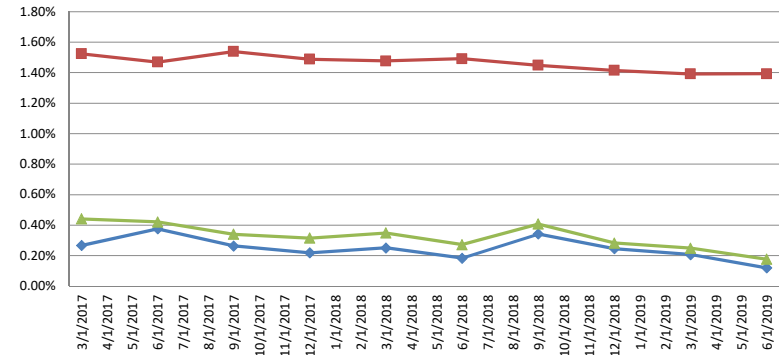
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

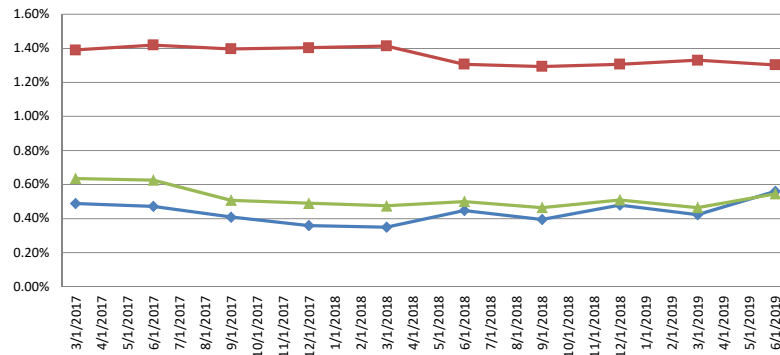
## Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans &amp; NPAs/Total Assets

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

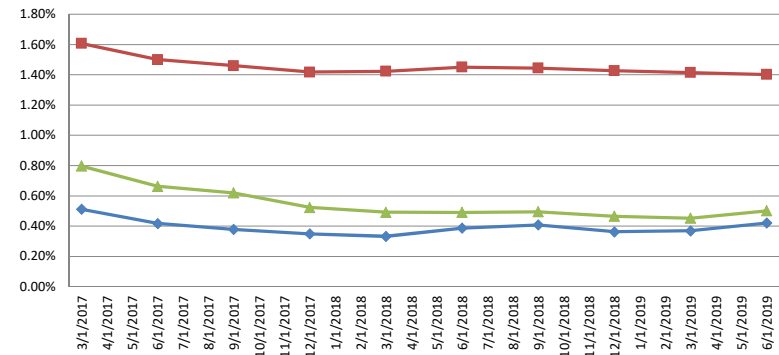
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.63%	0.55%	0.38%	0.40%	0.34%	0.49%	1.35%	1.42%	1.35%	0.90%
Reserves/Loans	1.81%	1.79%	1.97%	1.91%	1.97%	2.07%	2.21%	2.14%	2.27%	2.18%
NPAs/Total Assets	1.59%	1.57%	2.00%	2.01%	2.12%	2.11%	2.96%	2.92%	3.06%	2.47%

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

	3/31/17	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
Nonaccruals/Loans	0.27%	0.38%	0.26%	0.22%	0.25%	0.18%	0.34%	0.24%	0.21%	0.12%
Reserves/Loans	1.52%	1.47%	1.54%	1.49%	1.48%	1.49%	1.45%	1.41%	1.39%	1.39%
NPAs/Total Assets	0.44%	0.42%	0.34%	0.31%	0.35%	0.27%	0.41%	0.28%	0.25%	0.18%

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

	3/31/17	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
Nonaccruals/Loans	0.49%	0.47%	0.41%	0.36%	0.35%	0.45%	0.39%	0.48%	0.42%	0.56%
Reserves/Loans	1.39%	1.42%	1.40%	1.40%	1.41%	1.31%	1.29%	1.31%	1.33%	1.30%
NPAs/Total Assets	0.63%	0.63%	0.51%	0.49%	0.47%	0.50%	0.46%	0.51%	0.46%	0.54%

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

	3/31/17	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
Nonaccruals/Loans	0.51%	0.42%	0.38%	0.35%	0.33%	0.39%	0.41%	0.36%	0.37%	0.42%
Reserves/Loans	1.61%	1.50%	1.46%	1.42%	1.42%	1.45%	1.44%	1.43%	1.41%	1.40%
NPAs/Total Assets	0.80%	0.66%	0.62%	0.52%	0.49%	0.49%	0.49%	0.46%	0.45%	0.50%

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, 2019**
**Run Date: August 12, 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	\$75,282	\$0	0.00%	7.78%	NA	11.13%	5.41%
Gateway Bank, F.S.B.	\$117,471	\$1,325	1.57%	1.88%	27.43%	33.46%	4.96%
Golden Pacific Bank, National Association	\$127,345	\$1,448	1.41%	1.11%	70.72%	9.63%	1.27%
Bank of Feather River	\$128,632	\$5	0.00%	1.30%	NM	0.03%	0.00%
Beacon Business Bank, National Association	\$137,478	\$1,109	1.10%	2.95%	232.99%	5.95%	0.93%
Monterey County Bank	\$168,046	\$3,771	4.00%	1.03%	25.64%	96.63%	10.44%
Metropolitan Bank	\$178,957	\$0	0.00%	1.66%	151.00%	11.63%	0.87%
First Federal Savings and Loan Association of San Rafael	\$199,455	\$0	0.00%	0.50%	NA	0.00%	0.00%
Mission National Bank	\$240,046	\$535	0.28%	1.61%	575.14%	1.54%	0.22%
Summit Bank	\$248,661	\$1,146	0.66%	2.00%	252.86%	3.80%	0.55%
Average of Asset Group A	\$162,137	\$934	0.90%	2.18%	190.83%	17.38%	2.47%

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

Northern California National Bank	\$258,387	\$312	0.30%	1.62%	533.97%	1.20%	0.12%
Liberty Bank	\$262,803	\$0	0.00%	1.43%	106.47%	7.02%	1.03%
Cornerstone Community Bank	\$289,343	\$99	0.04%	1.06%	NM	0.64%	0.07%
Murphy Bank	\$306,090	\$247	0.09%	1.01%	567.59%	3.28%	0.15%
Lighthouse Bank	\$316,339	\$0	0.00%	2.35%	NA	0.00%	0.00%
Pacific Valley Bank	\$321,325	\$1,070	0.44%	1.89%	382.25%	3.08%	0.37%
Golden Valley Bank	\$346,776	\$92	0.06%	1.30%	NM	0.31%	0.03%
Bank of San Francisco	\$352,329	\$0	0.00%	1.34%	NA	0.00%	0.00%
Redwood Capital Bank	\$361,032	\$93	0.03%	1.48%	961.50%	1.15%	0.12%
Pinnacle Bank	\$401,203	\$836	0.26%	1.22%	448.81%	1.61%	0.22%
River Valley Community Bank	\$402,722	\$0	0.00%	1.24%	NA	0.00%	0.00%
AltaPacific Bank	\$434,025	\$27	0.01%	1.25%	NM	0.05%	0.01%
Community Bank of the Bay	\$454,373	\$672	0.19%	1.05%	476.81%	1.41%	0.18%
Fresno First Bank	\$459,968	\$793	0.25%	1.25%	490.79%	1.59%	0.17%
Average of Asset Group B	\$354,765	\$303	0.12%	1.39%	496.02%	1.52%	0.18%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Asset Quality

June 30, 2019

Run Date: August 12, 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

1st Capital Bank	\$630,790	\$0	0.00%	1.36%	NM	0.05%	0.01%
BAC Community Bank	\$633,351	\$2,948	0.66%	1.37%	208.18%	4.05%	0.47%
Summit State Bank	\$635,622	\$715	0.13%	1.17%	885.03%	1.07%	0.11%
American River Bank	\$689,890	\$0	0.00%	1.31%	77.24%	10.19%	1.03%
Santa Cruz County Bank	\$702,420	\$1,581	0.31%	1.96%	632.01%	2.50%	0.23%
Plumas Bank	\$838,610	\$2,349	0.39%	1.18%	217.97%	4.72%	0.52%
Presidio Bank	\$840,487	\$3,746	0.54%	1.07%	199.23%	3.62%	0.45%
Premier Valley Bank	\$847,076	\$3,867	0.73%	0.65%	88.00%	4.47%	0.46%
Pacific Coast Bankers' Bank	\$889,393	\$0	0.00%	1.38%	NA	0.00%	0.00%
Bank of the Orient	\$907,140	\$16,974	2.28%	2.03%	88.22%	15.77%	1.89%
Suncrest Bank	\$943,692	\$7,290	1.12%	0.84%	75.08%	7.25%	0.81%
Average of Asset Group C	\$778,043	\$3,588	0.56%	1.30%	274.55%	4.88%	0.54%

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

United Security Bank	\$1,005,239	\$11,638	2.03%	1.48%	56.71%	16.69%	2.05%
Avidbank	\$1,019,202	\$1,640	0.19%	1.30%	680.18%	1.33%	0.16%
Beneficial State Bank	\$1,051,599	\$8,854	1.15%	2.13%	169.51%	7.68%	0.92%
California Bank of Commerce	\$1,059,731	\$6,647	0.73%	1.26%	140.69%	6.38%	0.77%
Oak Valley Community Bank	\$1,068,909	\$906	0.13%	1.22%	967.99%	0.81%	0.08%
Savings Bank of Mendocino County	\$1,094,011	\$1,137	0.21%	2.19%	310.66%	1.95%	0.34%
First Northern Bank of Dixon	\$1,232,218	\$1,138	0.15%	1.72%	277.70%	4.39%	0.44%
Five Star Bank	\$1,335,065	\$634	0.06%	1.19%	NM	0.90%	0.09%
Merchants Bank of Commerce	\$1,441,262	\$13,512	1.30%	1.20%	62.56%	10.99%	1.38%
Central Valley Community Bank	\$1,612,833	\$2,442	0.25%	0.98%	172.51%	2.89%	0.34%
United Business Bank	\$1,770,964	\$3,822	0.31%	0.48%	128.24%	2.76%	0.29%
El Dorado Savings Bank, F.S.B.	\$2,151,429	\$3,608	0.62%	0.84%	58.25%	3.36%	0.39%
Poppy Bank	\$2,185,549	\$10,877	0.60%	1.21%	150.54%	7.95%	0.93%
River City Bank	\$2,446,768	\$404	0.02%	2.13%	NM	0.15%	0.02%
Bank of Marin	\$2,463,780	\$574	0.03%	0.90%	128.71%	4.13%	0.50%
Exchange Bank	\$2,567,125	\$2,816	0.18%	2.58%	254.65%	5.90%	0.68%
Bank of the Sierra	\$2,576,854	\$4,165	0.23%	0.55%	73.69%	4.63%	0.55%
Heritage Bank of Commerce	\$3,106,453	\$15,695	0.83%	1.41%	167.81%	5.10%	0.51%
Bank of Stockton	\$3,185,723	\$2,412	0.13%	3.05%	577.09%	1.89%	0.32%
Farmers & Merchants Bank of Central California	\$3,434,595	\$0	0.00%	2.12%	455.05%	3.34%	0.38%
Fremont Bank	\$4,240,255	\$4,972	0.15%	1.47%	273.57%	4.89%	0.41%
WestAmerica Bank	\$5,493,199	\$3,847	0.33%	1.73%	264.31%	1.73%	0.14%
Mechanics Bank	\$6,299,309	\$6,669	0.14%	0.55%	359.88%	1.84%	0.16%
Tri Counties Bank	\$6,393,423	\$21,669	0.53%	0.80%	120.50%	4.05%	0.45%
Luther Burbank Savings	\$7,109,711	\$11,680	0.19%	0.56%	232.02%	1.98%	0.21%
Average of Asset Group D	\$2,693,808	\$5,670	0.42%	1.40%	264.47%	4.31%	0.50%

Source: SNL Financial

Note: Report includes only bank-level data.

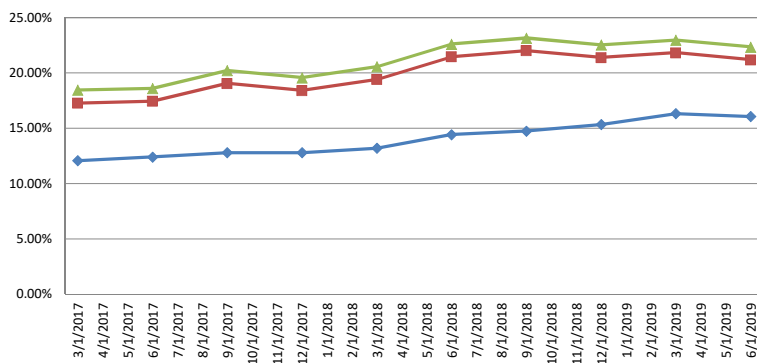
NA = data was not available.

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

# Capital Adequacy

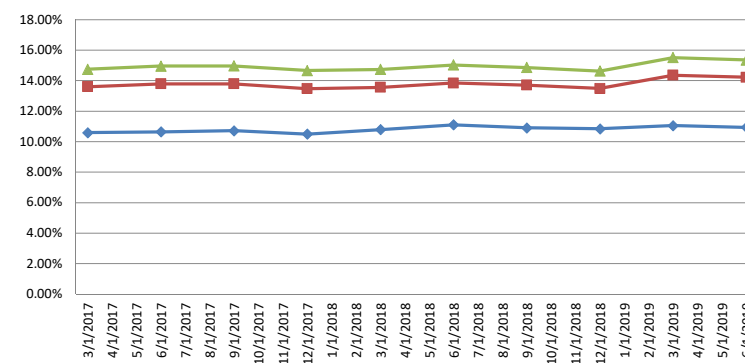
## Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio &amp; Risk Based Capital Ratio

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



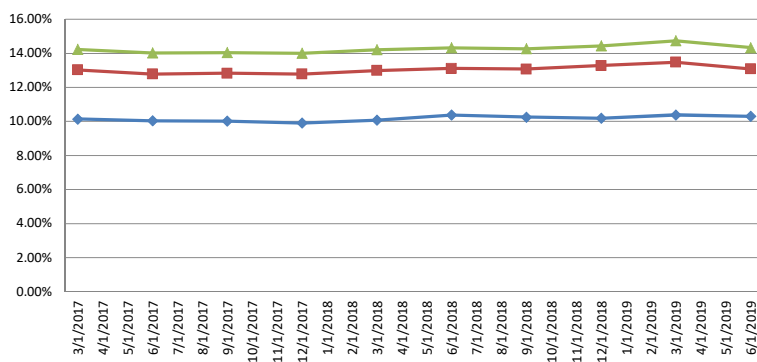
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	12.07%	12.38%	12.77%	12.77%	13.18%	14.41%	14.74%	15.33%	16.32%	16.05%
Tier 1 Risk Based Ratio	17.28%	17.45%	19.05%	18.41%	19.41%	21.47%	22.01%	21.39%	21.83%	21.19%
Risk Based Capital Ratio	18.46%	18.60%	20.22%	19.56%	20.57%	22.61%	23.16%	22.54%	22.97%	22.34%

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



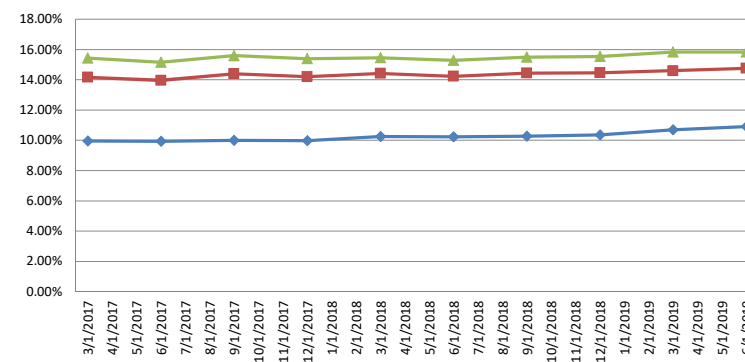
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	10.58%	10.63%	10.71%	10.50%	10.78%	11.10%	10.89%	10.83%	11.04%	10.93%
Tier 1 Risk Based Ratio	13.59%	13.78%	13.78%	13.48%	13.55%	13.84%	13.70%	13.48%	14.36%	14.21%
Risk Based Capital Ratio	14.74%	14.95%	14.97%	14.66%	14.72%	15.02%	14.86%	14.62%	15.51%	15.35%

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



	3/31/17	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
Leverage Ratio	10.13%	10.03%	10.01%	9.89%	10.06%	10.36%	10.24%	10.17%	10.38%	10.30%
Tier 1 Risk Based Ratio	13.01%	12.78%	12.82%	12.78%	12.98%	13.10%	13.07%	13.27%	13.47%	13.08%
Risk Based Capital Ratio	14.23%	14.02%	14.03%	14.00%	14.20%	14.31%	14.26%	14.43%	14.72%	14.32%

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



	3/31/17	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
Leverage Ratio	9.95%	9.94%	9.99%	9.97%	10.24%	10.23%	10.27%	10.35%	10.69%	10.91%
Tier 1 Risk Based Ratio	14.16%	13.96%	14.39%	14.20%	14.41%	14.22%	14.43%	14.46%	14.59%	14.75%
Risk Based Capital Ratio	15.43%	15.16%	15.58%	15.38%	15.45%	15.28%	15.49%	15.53%	15.83%	15.82%

Source: SNL Financial

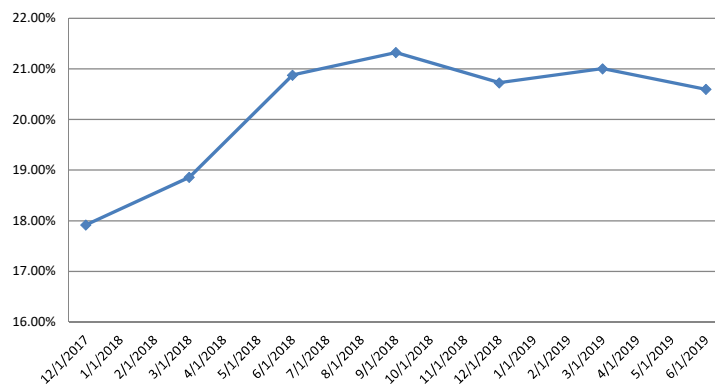
Note: Report includes only bank-level data.

NA = data was not available.

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

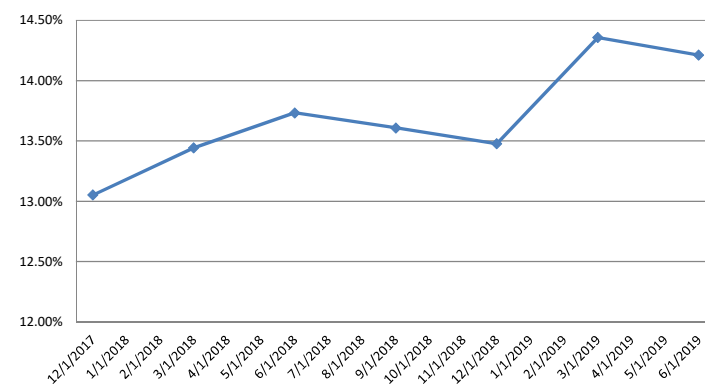
## Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



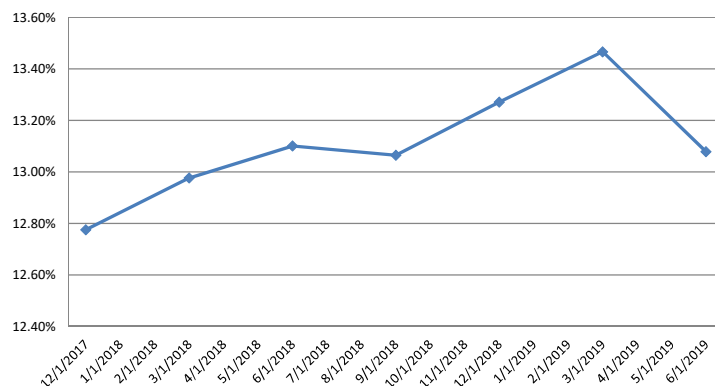
As of Date	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Common Equity Tier 1 RB Ratio	17.92%	18.86%	20.88%	21.32%	20.73%	21.00%	20.60%

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



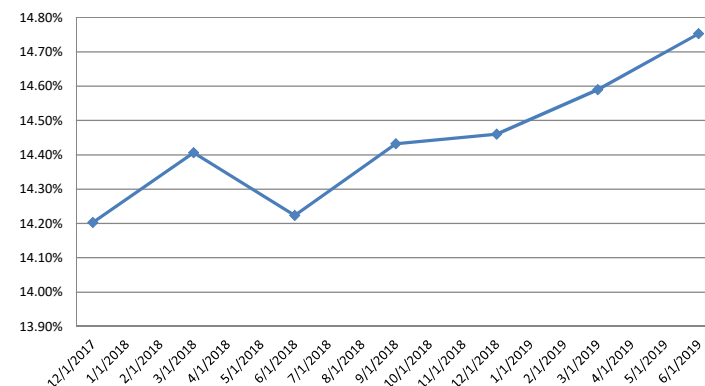
As of Date	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Common Equity Tier 1 RB Ratio	13.05%	13.44%	13.73%	13.61%	13.48%	14.36%	14.21%

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



As of Date	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Common Equity Tier 1 RB Ratio	12.78%	12.98%	13.10%	13.07%	13.27%	13.47%	13.08%

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



As of Date	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Common Equity Tier 1 RB Ratio	14.20%	14.41%	14.22%	14.43%	14.46%	14.59%	14.75%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Capital Adequacy

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets									
	California Pacific Bank	\$75,282	\$32,410	\$32,410	\$32,410	42.57%	50.25%	51.57%	50.25%
	Gateway Bank, F.S.B.	\$117,471	\$15,839	\$15,667	\$11,980	15.07%	25.31%	26.57%	19.35%
	Golden Pacific Bank, National Association	\$127,345	\$16,008	\$13,110	\$13,110	10.42%	14.80%	16.12%	14.80%
	Bank of Feather River	\$128,632	\$14,432	\$14,432	\$14,432	11.29%	12.12%	13.32%	12.12%
	Beacon Business Bank, National Association	\$137,478	\$18,509	\$17,897	\$17,897	12.82%	18.55%	19.83%	18.55%
	Monterey County Bank	\$168,046	\$17,351	\$17,286	\$17,286	10.35%	13.34%	14.10%	13.34%
	Metropolitan Bank	\$178,957	\$20,925	\$21,016	\$21,016	11.80%	17.47%	18.73%	17.47%
	First Federal Savings and Loan Association of San Rafael	\$199,455	\$40,683	\$40,683	\$40,683	20.56%	25.20%	25.78%	25.20%
	Mission National Bank	\$240,046	\$31,583	\$31,583	\$31,583	12.73%	18.75%	20.01%	18.75%
	Summit Bank	\$248,661	\$32,516	\$32,516	\$32,516	12.93%	16.15%	17.41%	16.15%
	Average of Asset Group A	\$162,137	\$24,026	\$23,660	\$23,291	16.05%	21.19%	22.34%	20.60%
Asset Group B - \$251 to \$500 million in total assets									
	Northern California National Bank	\$258,387	\$24,403	\$23,736	\$23,736	9.29%	21.66%	22.91%	21.66%
	Liberty Bank	\$262,803	\$35,630	\$34,999	\$34,999	13.58%	14.24%	15.48%	14.24%
	Cornerstone Community Bank	\$289,343	\$28,658	\$28,581	\$28,581	10.53%	11.19%	12.14%	11.19%
	Murphy Bank	\$306,090	\$32,469	\$32,468	\$32,468	10.66%	12.93%	13.99%	12.93%
	Lighthouse Bank	\$316,339	\$41,366	\$41,347	\$41,347	13.01%	14.89%	16.15%	14.89%
	Pacific Valley Bank	\$321,325	\$34,330	\$34,330	\$34,330	10.85%	13.74%	15.00%	13.74%
	Golden Valley Bank	\$346,776	\$27,893	\$26,566	\$26,566	7.87%	12.43%	13.44%	12.43%
	Bank of San Francisco	\$352,329	\$38,590	\$38,317	\$38,317	11.35%	15.12%	16.38%	15.12%
	Redwood Capital Bank	\$361,032	\$33,059	\$32,980	\$32,980	9.10%	11.95%	13.20%	11.95%
	Pinnacle Bank	\$401,203	\$50,800	\$50,773	\$50,773	13.13%	13.94%	15.03%	13.94%
	River Valley Community Bank	\$402,722	\$35,686	\$33,602	\$33,602	8.44%	11.29%	12.13%	11.29%
	AltaPacific Bank	\$434,025	\$58,717	\$55,539	\$55,539	12.96%	14.63%	15.77%	14.62%
	Community Bank of the Bay	\$454,373	\$53,415	\$52,929	\$52,929	12.20%	13.68%	14.69%	13.68%
	Fresno First Bank	\$459,968	\$46,023	\$45,528	\$45,528	10.06%	17.27%	18.52%	17.27%
	Average of Asset Group B	\$354,765	\$38,646	\$37,978	\$37,978	10.93%	14.21%	15.35%	14.21%

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

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets									
	1st Capital Bank	\$630,790	\$63,974	\$63,446	\$63,446	10.40%	14.12%	15.37%	14.12%
	BAC Community Bank	\$633,351	\$66,733	\$64,909	\$64,909	10.24%	13.14%	14.39%	13.14%
	Summit State Bank	\$635,622	\$64,741	\$60,004	\$60,004	9.51%	10.72%	12.95%	10.72%
	American River Bank	\$689,890	\$81,465	\$62,927	\$62,927	9.33%	15.70%	16.91%	15.70%
	Santa Cruz County Bank	\$702,420	\$74,817	\$74,811	\$74,811	10.78%	14.11%	15.37%	14.11%
	Plumas Bank	\$838,610	\$86,219	\$83,327	\$83,327	9.98%	12.50%	13.59%	12.50%
	Presidio Bank	\$840,487	\$95,964	\$95,556	\$95,556	10.94%	10.94%	12.99%	10.94%
	Premier Valley Bank	\$847,076	\$143,104	\$84,667	\$84,667	10.79%	13.25%	13.78%	13.25%
	Pacific Coast Bankers' Bank	\$889,393	\$78,755	\$79,255	\$79,255	9.38%	12.74%	13.55%	12.74%
	Bank of the Orient	\$907,140	\$98,175	\$95,981	\$95,981	11.00%	13.36%	14.62%	13.36%
	Suncrest Bank	\$943,692	\$141,938	\$97,096	\$97,096	10.91%	13.29%	14.05%	13.29%
	Average of Asset Group C	\$778,043	\$90,535	\$78,362	\$78,362	10.30%	13.08%	14.32%	13.08%

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

United Security Bank	\$1,005,239	\$121,776	\$117,705	\$117,705	12.33%	16.79%	18.04%	16.79%
Avidbank	\$1,019,202	\$112,084	\$112,440	\$112,440	11.05%	10.63%	11.72%	10.63%
Beneficial State Bank	\$1,051,599	\$118,223	\$108,126	\$108,126	10.48%	13.55%	14.82%	13.55%
California Bank of Commerce	\$1,059,731	\$124,370	\$115,457	\$115,457	11.22%	10.71%	12.26%	10.71%
Oak Valley Community Bank	\$1,068,909	\$106,334	\$100,469	\$100,469	9.63%	10.98%	11.99%	10.98%
Savings Bank of Mendocino County	\$1,094,011	\$183,893	\$183,801	\$183,801	16.84%	27.07%	28.33%	27.07%
First Northern Bank of Dixon	\$1,232,218	\$121,605	\$121,839	\$121,839	9.98%	14.34%	15.60%	14.34%
Five Star Bank	\$1,335,065	\$118,774	\$117,790	\$117,790	8.72%	10.01%	11.11%	10.01%
Merchants Bank of Commerce	\$1,441,262	\$185,449	\$166,505	\$166,505	11.61%	14.07%	15.17%	14.07%
Central Valley Community Bank	\$1,612,833	\$235,659	\$173,302	\$173,302	11.36%	15.08%	15.91%	15.08%
United Business Bank	\$1,770,964	\$238,226	\$201,766	\$201,766	11.55%	16.22%	16.73%	16.22%
El Dorado Savings Bank, F.S.B.	\$2,151,429	\$244,631	\$239,835	\$239,835	11.14%	37.30%	38.11%	37.30%
Poppy Bank	\$2,185,549	\$233,228	\$232,644	\$232,644	11.28%	14.14%	15.39%	14.14%
River City Bank	\$2,446,768	\$223,755	\$222,231	\$222,231	9.76%	11.39%	12.65%	11.39%
Bank of Marin	\$2,463,780	\$317,357	\$277,806	\$277,806	11.25%	13.75%	14.58%	13.75%
Exchange Bank	\$2,567,125	\$254,023	\$258,389	\$258,389	9.96%	14.07%	15.33%	14.07%
Bank of the Sierra	\$2,576,854	\$329,470	\$293,458	\$293,458	11.64%	14.57%	15.08%	14.57%
Heritage Bank of Commerce	\$3,106,453	\$405,658	\$311,055	\$311,055	10.47%	13.73%	14.94%	13.73%
Bank of Stockton	\$3,185,723	\$541,634	\$513,067	\$513,067	16.43%	13.54%	14.79%	13.54%
Farmers & Merchants Bank of Central California	\$3,434,595	\$350,132	\$332,124	\$332,124	9.84%	10.75%	12.01%	10.75%
Fremont Bank	\$4,240,255	\$329,893	\$323,480	\$323,480	7.92%	9.89%	11.15%	9.89%
WestAmerica Bank	\$5,493,199	\$559,975	\$414,536	\$414,536	7.69%	13.05%	13.94%	13.05%
Mechanics Bank	\$6,299,309	\$891,391	\$532,397	\$532,397	9.23%	11.02%	12.11%	11.02%
Tri Counties Bank	\$6,393,423	\$926,419	\$678,160	\$678,160	11.00%	14.09%	14.83%	14.09%
Luther Burbank Savings	\$7,109,711	\$734,616	\$730,191	\$730,191	10.37%	18.08%	18.99%	18.08%
Average of Asset Group D	\$2,693,808	\$320,343	\$275,143	\$275,143	10.91%	14.75%	15.82%	14.75%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

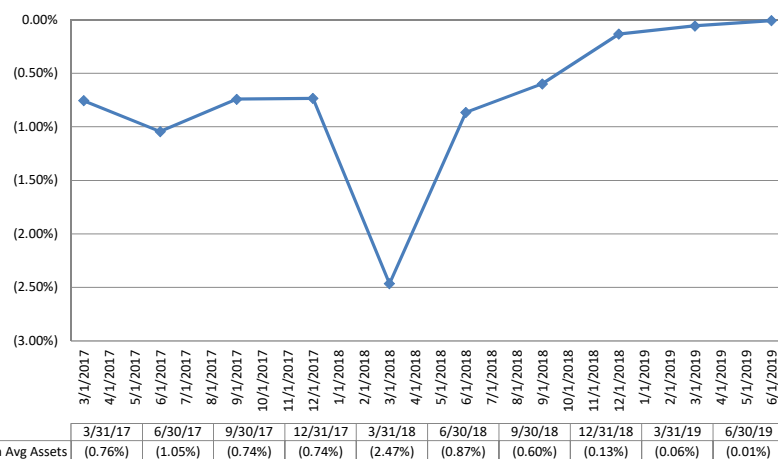
**Southern California**



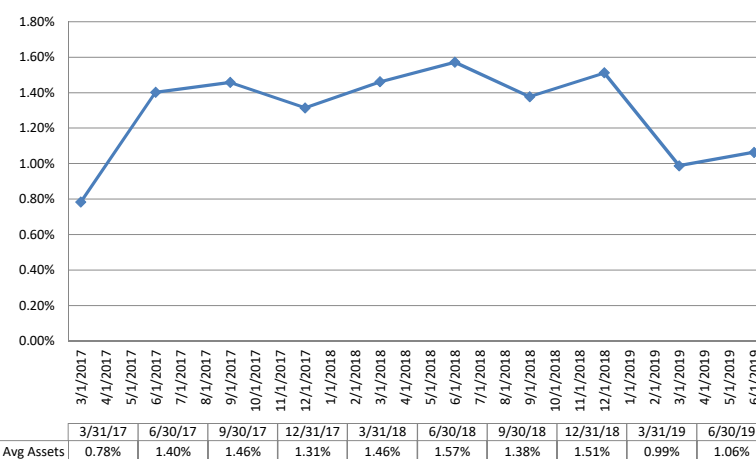
# Performance Analysis

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

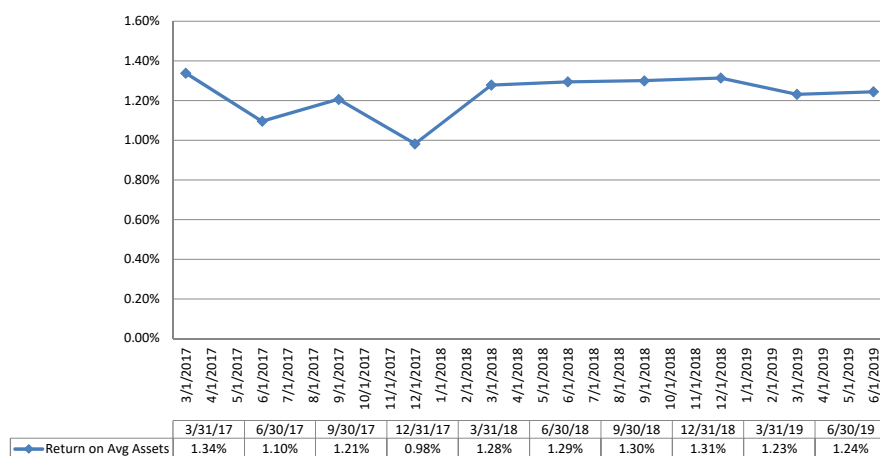
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



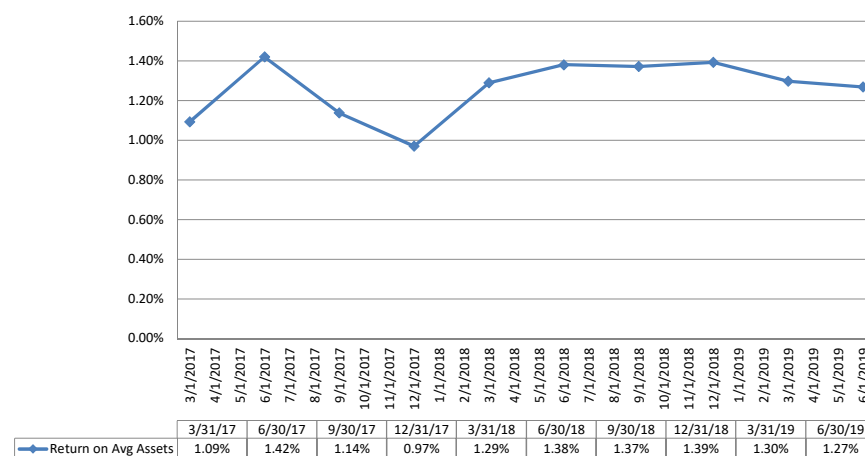
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

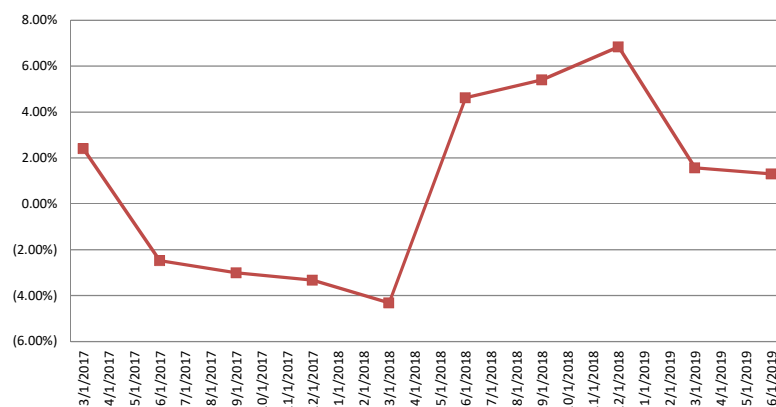
Note: Report includes only bank-level data.

NA = data was not available.

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

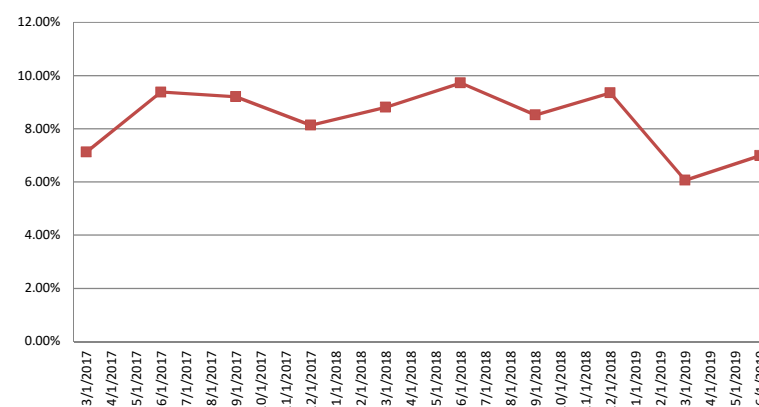
## Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



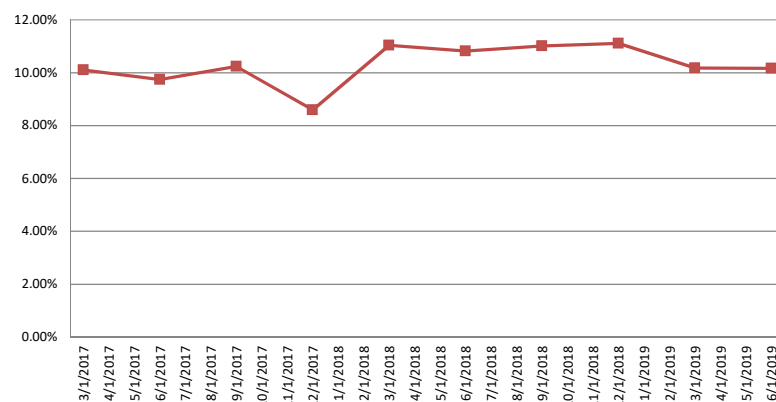
Return on Avg Equity	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	2.40%	(2.47%)	(3.01%)	(3.33%)	(4.32%)	4.63%	5.40%	6.84%	1.57%	1.31%

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



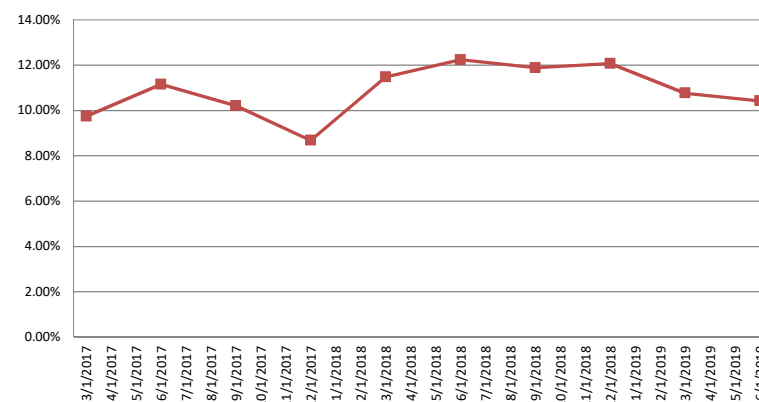
Return on Avg Equity	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	7.12%	9.38%	9.20%	8.13%	8.81%	9.72%	8.52%	9.34%	6.06%	6.99%

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



Return on Avg Equity	3/31/17	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
	10.11%	9.74%	10.24%	8.60%	11.04%	10.82%	11.02%	11.11%	10.18%	10.17%

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



Return on Avg Equity	3/31/17	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
	9.74%	11.15%	10.21%	8.68%	11.48%	12.25%	11.89%	12.07%	10.77%	10.43%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Performance Analysis

June 30, 2019

Run Date: August 12, 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	\$56,478	\$10	0.07%	0.41%	96.51%	\$67	\$25	0.09%	0.52%	96.27%	\$67
	Neighborhood National Bank	\$65,144	(\$740)	(4.66%)	(28.75%)	154.75%	\$97	(\$1,334)	(4.19%)	(25.11%)	149.91%	\$103
	Bank of Whittier, National Association	\$67,973	(\$42)	(0.27%)	(1.57%)	115.55%	\$44	(\$5)	(0.02%)	(0.09%)	100.56%	\$48
	Tustin Community Bank	\$76,092	\$172	0.92%	6.42%	75.38%	\$81	\$308	0.80%	5.76%	75.02%	\$85
	California Business Bank	\$87,314	(\$356)	(1.70%)	(11.07%)	142.11%	\$129	(\$611)	(1.44%)	(9.37%)	136.59%	\$116
	Endeavor Bank	\$105,505	(\$885)	(3.68%)	(18.30%)	180.41%	\$163	(\$1,890)	(4.14%)	(19.15%)	192.34%	\$165
	Infinity Bank	\$106,116	(\$494)	(2.13%)	(7.38%)	146.64%	\$153	(\$1,228)	(2.96%)	(9.11%)	174.03%	\$159
	Eastern International Bank	\$107,375	\$181	0.69%	3.61%	76.68%	\$66	\$307	0.59%	3.08%	78.04%	\$66
	United Pacific Bank	\$141,843	\$225	0.64%	3.72%	77.13%	\$76	\$450	0.65%	3.74%	77.46%	\$77
	Friendly Hills Bank	\$156,970	\$318	0.82%	7.06%	73.19%	\$119	\$619	0.80%	7.01%	72.62%	\$118
	California First National Bank	\$165,496	\$1,258	2.87%	7.55%	46.62%	\$116	\$2,289	2.30%	5.87%	54.05%	\$131
	Home Bank of California	\$179,229	\$1,186	2.72%	19.68%	40.31%	\$93	\$2,349	2.76%	19.52%	41.04%	\$101
	Community Valley Bank	\$188,495	\$501	1.05%	9.28%	60.32%	\$68	\$1,026	1.07%	9.62%	62.80%	\$71
	Chino Commercial Bank, N.A.	\$216,819	\$836	1.59%	14.01%	59.58%	\$79	\$1,501	1.46%	12.73%	60.02%	\$81
	EH National Bank	\$228,354	\$229	0.41%	2.41%	86.54%	\$132	\$16	0.01%	0.08%	104.91%	\$132
	Calwest Bank	\$234,370	\$393	0.73%	7.88%	83.20%	\$110	\$746	0.71%	7.54%	84.30%	\$116
	American Continental Bank	\$245,906	\$893	1.51%	10.63%	54.53%	\$108	\$1,593	1.35%	9.60%	56.04%	\$101
	Average of Asset Group A	\$142,911	217	0.09%	1.51%	92.32%	100	362	(0.01%)	1.31%	95.06%	102

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

Community Bank of Santa Maria	\$256,514	\$731	1.16%	10.56%	65.58%	\$91	\$1,346	1.08%	9.87%	67.63%	\$93
Community Commerce Bank	\$277,305	\$378	0.55%	2.87%	73.47%	\$102	\$706	0.53%	2.68%	75.44%	\$104
Partners Bank of California	\$290,943	\$468	0.76%	6.28%	67.54%	\$136	\$787	0.65%	5.45%	73.16%	\$140
Pacific Alliance Bank	\$294,569	\$603	0.84%	6.44%	66.84%	\$109	\$1,354	0.97%	7.29%	60.77%	\$107
International City Bank	\$297,955	\$1,571	2.17%	16.11%	52.53%	\$129	\$1,635	1.15%	8.68%	68.09%	\$126
Bank of Santa Clarita	\$312,820	\$888	1.14%	10.31%	53.73%	\$130	\$1,646	1.06%	9.69%	53.16%	\$134
Mission Valley Bank	\$335,117	\$954	1.12%	8.41%	71.95%	\$139	\$1,826	1.07%	7.92%	71.66%	\$132
Golden State Bank	\$335,337	\$665	0.80%	7.60%	68.14%	\$121	\$1,295	0.79%	7.47%	67.02%	\$120
C3bank, National Association	\$335,848	\$1,440	1.73%	12.94%	55.36%	\$118	\$2,683	1.66%	12.04%	56.82%	\$119
Mega Bank	\$341,847	\$740	0.85%	6.94%	74.60%	\$106	\$1,277	0.72%	6.07%	73.55%	\$106
Universal Bank	\$403,075	\$236	0.24%	1.64%	89.49%	\$84	\$241	0.12%	0.84%	94.63%	\$82
Broadway Federal Bank, F.S.B.	\$427,516	\$28	0.03%	0.22%	107.19%	\$112	\$437	0.21%	1.70%	97.71%	\$113
First Credit Bank	\$455,664	\$6,950	6.05%	13.80%	5.54%	\$347	\$9,622	4.20%	9.62%	15.97%	\$339
New OMNI Bank, National Association	\$462,316	\$1,093	0.96%	6.53%	65.29%	\$109	\$2,316	1.02%	6.93%	64.47%	\$112
US Metro Bank	\$473,109	\$1,120	0.98%	8.24%	63.90%	\$116	\$2,051	0.94%	7.62%	65.69%	\$116
Pacific Enterprise Bank	\$494,380	\$1,018	0.84%	7.93%	79.01%	\$144	\$2,031	0.84%	8.02%	78.08%	\$146
Average of Asset Group B	\$362,145	\$1,180	1.26%	7.93%	66.26%	\$131	\$1,953	1.06%	6.99%	67.74%	\$131

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, 2019

Run Date: August 12, 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												
	GBC International Bank	\$570,658	\$1,136	0.80%	7.36%	68.43%	\$84	\$2,016	0.72%	6.62%	70.96%	\$85
	American Plus Bank, N.A.	\$572,361	\$2,155	1.55%	11.42%	36.89%	\$98	\$4,476	1.67%	12.03%	36.42%	\$99
	CommerceWest Bank	\$585,368	\$2,200	1.52%	14.11%	53.18%	\$129	\$4,078	1.43%	13.29%	55.01%	\$130
	First Commercial Bank (USA)	\$634,041	\$1,968	1.30%	6.10%	47.90%	\$78	\$4,034	1.36%	6.31%	47.27%	\$79
	American Riviera Bank	\$661,590	\$1,506	0.94%	8.38%	66.39%	\$113	\$3,274	1.03%	9.50%	65.01%	\$109
	Nano Banc	\$737,097	\$157	0.10%	0.88%	92.72%	\$194	(\$183)	(0.06%)	(0.54%)	91.39%	\$182
	Bank of Hemet	\$744,526	\$5,066	2.81%	25.97%	39.31%	\$91	\$9,841	2.76%	25.59%	39.89%	\$91
	Mission Bank	\$749,460	\$2,994	1.61%	17.10%	54.07%	\$115	\$5,867	1.63%	17.20%	53.87%	\$111
	Bank of Southern California, National Association	\$766,730	\$1,572	0.82%	6.01%	68.66%	\$132	\$3,421	0.90%	6.61%	65.65%	\$129
	State Bank of India (California)	\$819,670	\$1,833	0.93%	5.31%	57.36%	\$106	\$3,792	0.98%	5.50%	60.42%	\$112
	Valley Republic Bank	\$868,165	\$2,578	1.23%	11.66%	52.46%	\$95	\$5,547	1.38%	13.44%	55.67%	\$99
	Community West Bank, National Association	\$901,942	\$1,643	0.76%	8.88%	72.78%	\$131	\$3,161	0.74%	8.60%	74.07%	\$132
	EverTrust Bank	\$933,384	\$3,840	1.75%	8.47%	41.72%	\$113	\$7,497	1.69%	8.37%	42.26%	\$117
	CalPrivate Bank	\$940,304	\$1,346	0.60%	5.27%	73.77%	\$174	\$3,080	0.71%	6.40%	73.14%	\$164
	First General Bank	\$961,244	\$5,330	2.25%	16.34%	29.07%	\$119	\$10,960	2.31%	17.17%	28.63%	\$119
	Commercial Bank of California	\$977,755	\$1,851	0.74%	7.43%	79.49%	\$156	\$3,247	0.65%	6.59%	80.81%	\$150
	Average of Asset Group C	\$776,518	\$2,323	1.23%	10.04%	58.39%	\$120	\$4,632	1.24%	10.17%	58.78%	\$119

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

	Provident Savings Bank, F.S.B.	\$1,084,807	\$996	0.36%	3.48%	87.74%	\$113	\$1,071	0.19%	1.87%	94.46%	\$155
	Open Bank	\$1,127,458	\$3,863	1.40%	11.63%	60.22%	\$127	\$8,628	1.61%	13.11%	58.24%	\$125
	Malaga Bank F.S.B.	\$1,146,180	\$3,906	1.39%	10.42%	34.72%	\$87	\$7,516	1.36%	10.10%	36.00%	\$92
	Seacoast Commerce Bank	\$1,151,173	\$3,620	1.31%	11.59%	66.92%	\$171	\$7,174	1.35%	11.64%	66.90%	\$168
	Commonwealth Business Bank	\$1,198,768	\$3,619	1.24%	10.46%	62.34%	\$112	\$7,359	1.28%	10.81%	61.56%	\$108
	Sunwest Bank	\$1,349,001	\$5,241	1.59%	12.71%	53.91%	\$119	\$10,865	1.65%	13.42%	52.44%	\$120
	Pacific Mercantile Bank	\$1,418,304	\$3,150	0.89%	8.16%	67.40%	\$135	\$4,440	0.63%	5.80%	64.89%	\$132
	Pacific City Bank	\$1,726,452	\$6,767	1.55%	12.38%	51.79%	\$107	\$13,477	1.57%	12.51%	51.65%	\$107
	First Choice Bank	\$1,730,411	\$7,072	1.79%	10.70%	48.89%	\$157	\$14,329	1.85%	10.95%	48.96%	\$150
	American Business Bank	\$2,221,482	\$5,269	0.95%	11.52%	59.02%	\$180	\$10,670	0.97%	12.11%	61.07%	\$189
	Silvergate Bank	\$2,238,361	\$5,699	1.14%	10.69%	61.25%	\$153	\$15,863	1.60%	15.33%	52.79%	\$159
	Royal Business Bank	\$2,798,323	\$11,729	1.65%	10.38%	45.00%	\$88	\$23,601	1.64%	10.59%	45.65%	\$93
	CTBC Bank Corp. (USA)	\$3,529,420	\$11,341	1.28%	9.04%	51.37%	\$136	\$23,162	1.31%	9.36%	53.36%	\$139
	Preferred Bank	\$4,295,807	\$19,979	1.89%	18.09%	31.63%	\$138	\$38,722	1.85%	17.88%	33.00%	\$140
	Manufacturers Bank	\$4,731,012	\$7,602	0.69%	8.28%	54.58%	\$130	\$16,350	0.76%	8.96%	53.00%	\$132
	Hanmi Bank	\$5,512,802	\$15,908	1.16%	9.50%	55.13%	\$108	\$32,664	1.20%	9.84%	53.84%	\$104
	First Foundation Bank	\$6,268,455	\$12,937	0.85%	8.91%	55.52%	\$122	\$24,804	0.83%	8.70%	57.22%	\$128
	Farmers & Merchants Bank of Long Beach	\$7,530,394	\$21,745	1.16%	8.32%	58.31%	\$122	\$44,079	1.19%	8.48%	57.42%	\$122
	Opus Bank	\$7,856,961	\$8,686	0.45%	3.29%	71.26%	\$159	\$19,547	0.52%	3.72%	71.08%	\$153
	Banc of California, National Association	\$9,359,422	\$15,294	0.64%	5.69%	72.62%	\$149	\$28,438	0.57%	5.28%	72.14%	\$154
	Axos Bank	\$10,566,813	\$44,441	1.74%	17.87%	43.51%	\$94	\$98,884	1.91%	20.16%	37.98%	\$95
	Citizens Business Bank	\$11,170,123	\$55,581	1.98%	11.55%	35.61%	\$115	\$108,381	1.91%	11.38%	36.48%	\$116
	Pacific Premier Bank	\$11,783,315	\$41,613	1.44%	7.81%	48.24%	\$127	\$82,344	1.42%	7.81%	47.84%	\$127
	Average of Asset Group D	\$4,425,880	\$13,742	1.24%	10.11%	55.52%	\$128	\$27,929	1.27%	10.43%	55.13%	\$131

Source: SNL Financial

Note: Report includes only bank-level data.

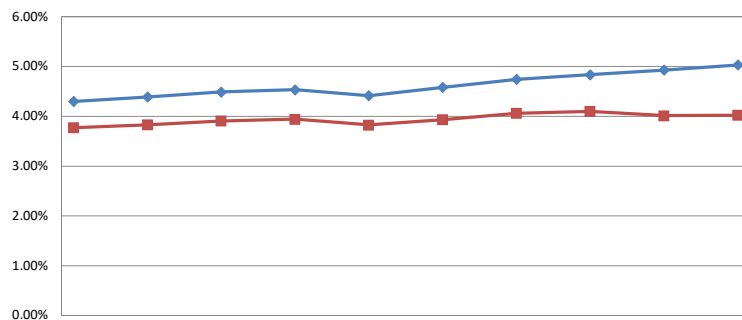
NA = data was not available.

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

# Balance Sheet & Net Interest Margin

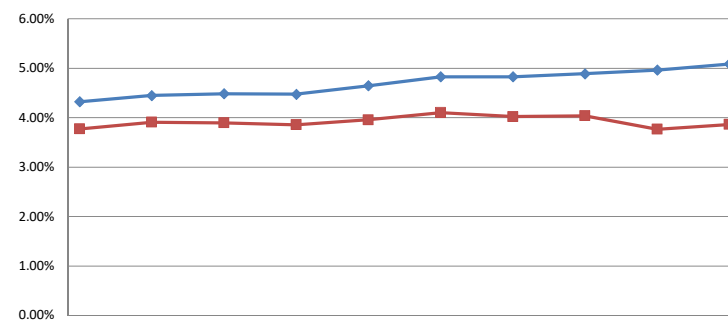
## Summary Trends of Historical Asset Group Averages: Yield on Earning Assets &amp; Net Interest Margin (FTE)

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



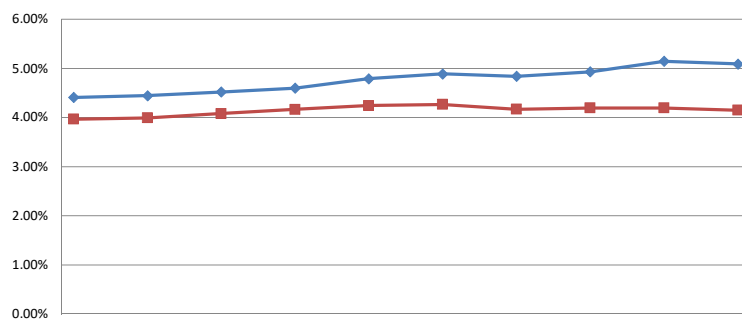
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	4.30%	4.39%	4.49%	4.53%	4.41%	4.58%	4.74%	4.83%	4.93%	5.03%
Net Interest Margin (FTE)	3.77%	3.83%	3.91%	3.94%	3.82%	3.93%	4.06%	4.10%	4.01%	4.02%

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



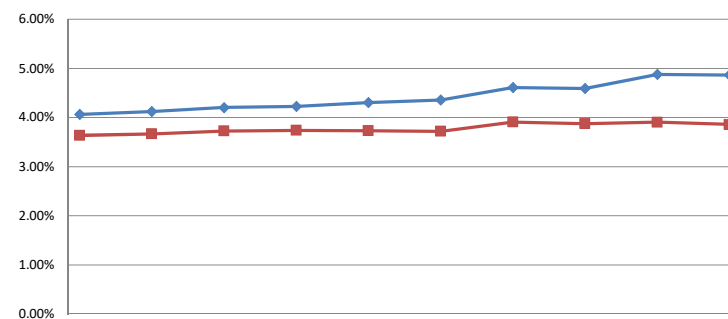
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	4.32%	4.44%	4.48%	4.47%	4.64%	4.82%	4.82%	4.88%	4.96%	5.09%
Net Interest Margin (FTE)	3.77%	3.90%	3.89%	3.85%	3.95%	4.10%	4.02%	4.03%	3.77%	3.86%

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



	3/31/17	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
Yield on Earning Assets	4.41%	4.44%	4.52%	4.60%	4.79%	4.88%	4.84%	4.93%	5.14%	5.09%
Net Interest Margin (FTE)	3.96%	3.99%	4.08%	4.16%	4.24%	4.26%	4.17%	4.19%	4.19%	4.14%

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



	3/31/17	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
Yield on Earning Assets	4.06%	4.12%	4.20%	4.22%	4.30%	4.35%	4.61%	4.59%	4.88%	4.86%
Net Interest Margin (FTE)	3.64%	3.67%	3.72%	3.73%	3.73%	3.72%	3.91%	3.87%	3.90%	3.86%

Source: SNL Financial

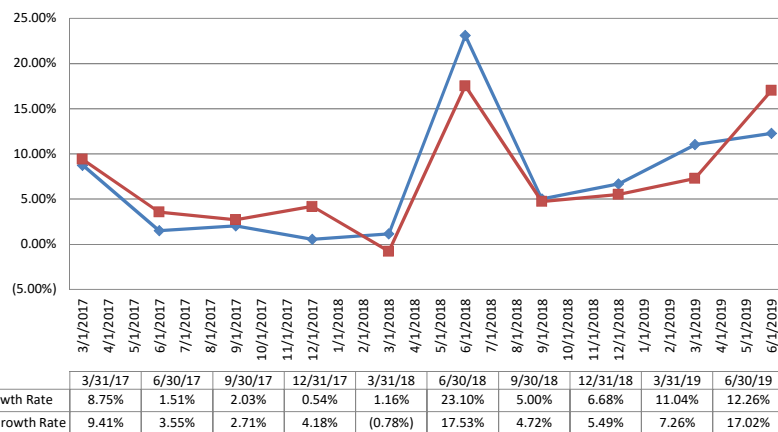
Note: Report includes only bank-level data.

NA = data was not available.

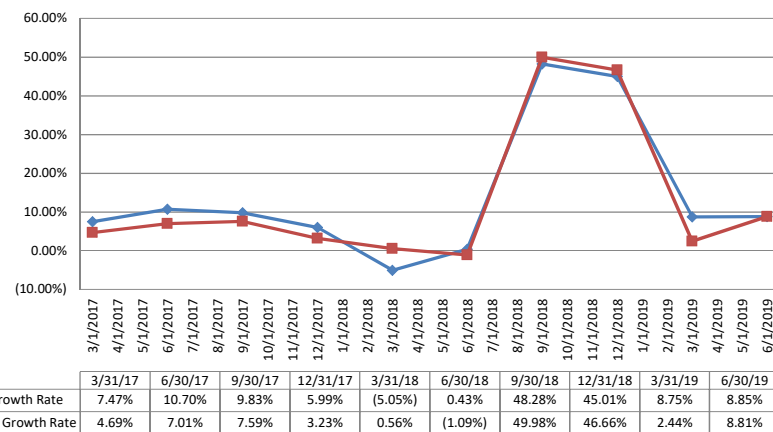
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

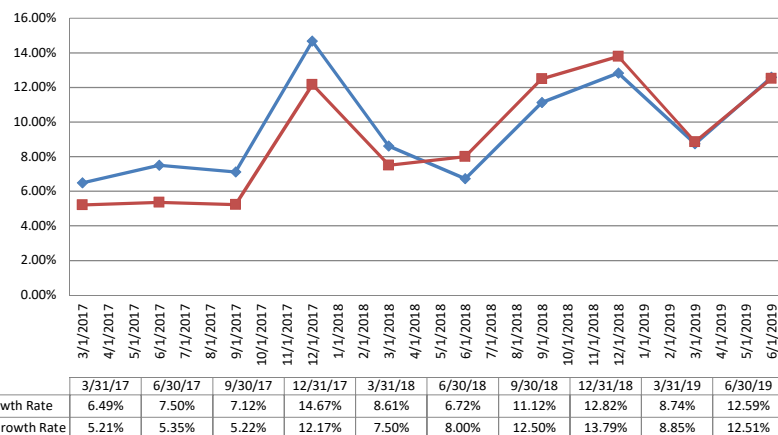
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



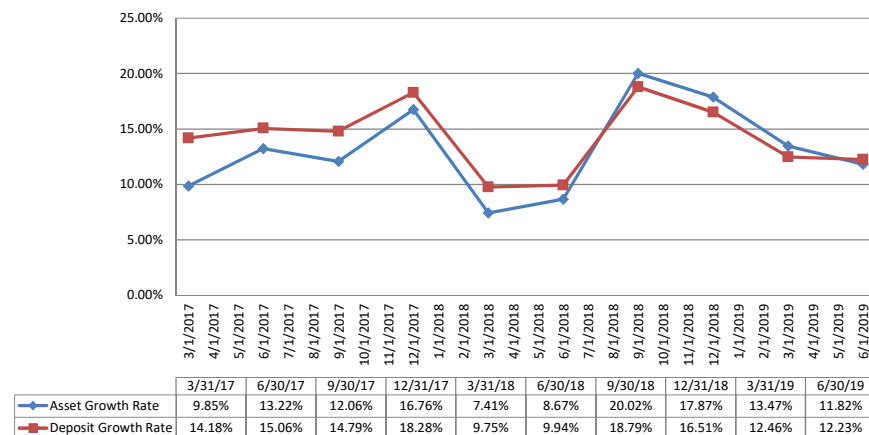
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



## Balance Sheet &amp; Net Interest Margin

June 30, 2019

Run Date: August 12, 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	\$56,478	\$21,346	\$46,434	45.97%	31.84%	\$4,344	4.15%	1.75%	1.53%	2.77%	(3.49%)	(5.32%)
	Neighborhood National Bank	\$65,144	\$46,704	\$47,252	98.84%	27.96%	\$1,761	5.22%	0.97%	0.56%	4.70%	0.14%	(14.98%)
	Bank of Whittier, National Association	\$67,973	\$33,000	\$56,567	58.34%	56.89%	\$3,399	3.74%	1.99%	1.59%	2.38%	31.01%	38.50%
	Tustin Community Bank	\$76,092	\$57,537	\$61,783	93.13%	21.67%	\$3,171	7.57%	1.79%	1.57%	6.10%	(0.35%)	(7.22%)
	California Business Bank	\$87,314	\$65,431	\$53,199	122.99%	28.75%	\$6,716	4.51%	1.31%	1.10%	3.52%	(1.86%)	8.65%
	Endeavor Bank	\$105,505	\$66,061	\$85,389	77.36%	44.77%	\$4,220	4.61%	2.01%	1.27%	3.58%	41.87%	59.62%
	Infinity Bank	\$106,116	\$32,536	\$77,527	41.97%	89.85%	\$5,306	3.63%	1.07%	0.57%	3.21%	100.86%	161.53%
	Eastern International Bank	\$107,375	\$89,866	\$87,160	103.10%	20.02%	\$3,579	4.92%	0.93%	0.87%	4.22%	7.98%	9.10%
	United Pacific Bank	\$141,843	\$107,004	\$103,137	103.75%	29.18%	\$4,728	4.91%	1.94%	1.84%	3.39%	3.05%	5.67%
	Friendly Hills Bank	\$156,970	\$98,162	\$115,975	84.64%	37.53%	\$6,540	4.17%	0.63%	0.43%	3.77%	5.13%	(10.25%)
	California First National Bank	\$165,496	\$119,723	\$92,722	129.12%	25.02%	\$6,896	5.38%	1.17%	1.16%	4.70%	(78.34%)	(77.99%)
	Home Bank of California	\$179,229	\$161,997	\$131,487	123.20%	10.57%	\$8,147	6.50%	1.95%	1.95%	4.82%	18.99%	16.63%
	Community Valley Bank	\$188,495	\$146,162	\$164,007	89.12%	19.48%	\$4,833	5.64%	1.12%	0.74%	4.91%	(7.18%)	(9.70%)
	Chino Commercial Bank, N.A.	\$216,819	\$139,737	\$179,089	78.03%	22.91%	\$4,517	4.92%	1.05%	0.44%	4.37%	14.79%	7.50%
	EH National Bank	\$228,354	\$181,099	\$152,945	118.41%	18.67%	\$5,709	5.44%	1.93%	1.73%	3.94%	21.68%	47.74%
	Calwest Bank	\$234,370	\$168,214	\$209,454	80.31%	23.38%	\$6,168	4.72%	1.20%	0.71%	4.04%	40.17%	46.19%
	American Continental Bank	\$245,906	\$196,290	\$209,520	93.69%	20.97%	\$6,471	5.46%	1.93%	1.76%	3.93%	14.01%	13.63%
	Average of Asset Group A	\$142,911	\$101,816	\$110,215	90.70%	31.14%	\$5,089	5.03%	1.46%	1.17%	4.02%	12.26%	17.02%

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

Community Bank of Santa Maria	\$256,514	\$182,148	\$226,151	80.54%	26.13%	\$4,840	4.82%	0.39%	0.23%	4.63%	4.28%	6.57%
Community Commerce Bank	\$277,305	\$200,665	\$183,854	109.14%	24.07%	\$7,110	5.28%	2.49%	2.47%	3.23%	13.78%	21.28%
Partners Bank of California	\$290,943	\$236,656	\$212,843	111.19%	20.68%	\$7,274	5.23%	1.26%	0.90%	4.43%	25.64%	14.75%
Pacific Alliance Bank	\$294,569	\$193,715	\$248,749	77.88%	33.82%	\$8,926	4.81%	2.06%	1.95%	3.13%	20.15%	20.49%
International City Bank	\$297,955	\$118,334	\$225,502	52.48%	39.54%	\$7,094	3.54%	1.79%	1.23%	2.40%	20.22%	22.43%
Bank of Santa Clarita	\$312,820	\$235,231	\$226,593	103.81%	16.12%	\$12,513	4.22%	1.54%	1.05%	3.22%	3.52%	(2.98%)
Mission Valley Bank	\$335,117	\$243,311	\$285,759	85.15%	27.26%	\$5,585	5.07%	0.48%	0.18%	4.90%	(8.41%)	(7.93%)
Golden State Bank	\$335,337	\$238,508	\$278,155	85.75%	28.65%	\$8,825	5.61%	2.13%	1.77%	3.99%	18.00%	20.64%
C3bank, National Association	\$335,848	\$262,469	\$289,699	90.60%	21.43%	\$9,329	5.10%	1.53%	1.16%	4.09%	(0.64%)	12.12%
Mega Bank	\$341,847	\$279,610	\$272,870	102.47%	18.21%	\$7,597	4.41%	1.94%	1.79%	2.90%	(14.25%)	(15.49%)
Universal Bank	\$403,075	\$318,425	\$339,495	93.79%	20.27%	\$5,522	4.09%	1.56%	1.43%	2.84%	11.06%	12.93%
Broadway Federal Bank, F.S.B.	\$427,516	\$382,199	\$298,400	128.08%	9.11%	\$6,680	4.12%	1.80%	1.68%	2.64%	9.99%	9.98%
First Credit Bank	\$455,664	\$302,702	\$245,448	123.33%	44.64%	\$17,526	6.97%	1.85%	1.53%	6.11%	(9.26%)	(22.12%)
New OMNI Bank, National Association	\$462,316	\$346,896	\$351,816	98.60%	27.54%	\$6,248	5.67%	2.18%	1.92%	4.03%	6.54%	2.59%
US Metro Bank	\$473,109	\$324,922	\$410,273	79.20%	33.01%	\$6,144	5.42%	1.99%	1.58%	3.97%	43.32%	46.56%
Pacific Enterprise Bank	\$494,380	\$386,099	\$428,421	90.12%	22.60%	\$4,708	7.00%	2.20%	1.95%	5.24%	(2.34%)	(0.89%)
Average of Asset Group B	\$362,145	\$265,743	\$282,752	94.51%	25.82%	\$7,870	5.09%	1.70%	1.43%	3.86%	8.85%	8.81%

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 &amp; Net Interest Margin

June 30, 2019

Run Date: August 12, 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													
	GBC International Bank	\$570,658	\$480,813	\$447,865	107.36%	13.68%	\$5,707	4.77%	1.84%	1.66%	3.31%	12.78%	17.60%
	American Plus Bank, N.A.	\$572,361	\$500,978	\$481,189	104.11%	11.15%	\$12,719	5.50%	2.14%	2.07%	3.67%	22.60%	26.66%
	CommerceWest Bank	\$585,368	\$416,618	\$515,631	80.80%	23.06%	\$9,146	4.67%	1.41%	0.89%	3.90%	(53.34%)	(59.36%)
	First Commercial Bank (USA)	\$634,041	\$579,046	\$501,432	115.48%	8.27%	\$7,045	4.91%	1.76%	1.52%	3.71%	16.75%	19.47%
	American Riviera Bank	\$661,590	\$541,868	\$564,850	95.93%	14.65%	\$6,486	5.05%	1.05%	0.72%	4.38%	14.60%	20.08%
	Nano Banc	\$737,097	\$567,060	\$655,149	86.55%	22.96%	\$12,285	4.92%	0.36%	0.16%	4.71%	82.04%	86.72%
	Bank of Hemet	\$744,526	\$535,517	\$660,840	81.04%	23.45%	\$8,558	4.54%	0.26%	0.13%	4.39%	5.66%	4.69%
	Mission Bank	\$749,460	\$586,558	\$671,385	87.37%	17.70%	\$6,939	5.12%	0.65%	0.22%	4.83%	18.41%	26.88%
	Bank of Southern California, National Association	\$766,730	\$623,424	\$632,246	98.60%	13.78%	\$7,667	5.26%	1.40%	0.83%	4.31%	(0.32%)	1.41%
	State Bank of India (California)	\$819,670	\$702,596	\$670,764	104.75%	16.61%	\$8,909	4.95%	1.81%	1.61%	3.64%	18.30%	20.76%
	Valley Republic Bank	\$868,165	\$580,003	\$765,049	75.81%	26.95%	\$8,429	4.26%	1.39%	0.64%	3.48%	22.67%	17.25%
	Community West Bank, National Association	\$901,942	\$785,409	\$765,812	102.56%	6.93%	\$6,833	5.35%	1.67%	1.44%	4.00%	7.66%	13.82%
	EverTrust Bank	\$933,384	\$672,101	\$689,751	97.44%	18.21%	\$9,151	5.65%	1.77%	1.60%	4.30%	10.38%	(3.38%)
	CalPrivate Bank	\$940,304	\$795,345	\$736,618	107.97%	10.52%	\$7,017	5.59%	1.28%	0.87%	4.80%	22.09%	10.61%
	First General Bank	\$961,244	\$877,682	\$803,907	109.18%	7.21%	\$14,347	5.96%	1.75%	1.51%	4.64%	2.97%	(0.06%)
	Commercial Bank of California	\$977,755	\$728,306	\$864,849	84.21%	22.43%	\$5,619	4.91%	1.23%	0.57%	4.23%	(1.82%)	(3.02%)
	Average of Asset Group C	\$776,518	\$623,333	\$651,709	96.20%	16.10%	\$8,554	5.09%	1.36%	1.03%	4.14%	12.59%	12.51%

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

Provident Savings Bank, F.S.B.	\$1,084,807	\$887,001	\$853,904	103.88%	7.37%	\$5,801	4.12%	0.67%	0.60%	3.58%	(7.52%)	(7.44%)
Open Bank	\$1,127,458	\$948,252	\$975,330	97.22%	13.85%	\$6,711	5.66%	2.11%	1.49%	4.29%	15.96%	15.50%
Malaga Bank F.S.B.	\$1,146,180	\$1,049,293	\$773,484	135.66%	7.34%	\$14,150	4.00%	1.29%	1.15%	3.00%	10.93%	3.20%
Seacoast Commerce Bank	\$1,151,173	\$914,634	\$1,010,552	90.51%	14.18%	\$7,674	6.69%	1.04%	0.60%	6.14%	21.28%	49.66%
Commonwealth Business Bank	\$1,198,768	\$928,489	\$1,032,096	89.96%	17.33%	\$6,244	5.68%	2.22%	1.79%	4.07%	6.51%	4.59%
Sunwest Bank	\$1,349,001	\$1,125,495	\$1,010,142	111.42%	NM	\$7,453	5.24%	1.33%	0.86%	4.46%	2.32%	2.47%
Pacific Mercantile Bank	\$1,418,304	\$1,089,069	\$1,206,670	90.25%	22.48%	\$8,648	4.80%	1.83%	1.03%	3.64%	10.26%	10.90%
Pacific City Bank	\$1,726,452	\$1,395,997	\$1,448,261	96.39%	13.12%	\$6,962	5.60%	2.11%	1.38%	4.16%	3.47%	0.45%
First Choice Bank	\$1,730,411	\$1,344,443	\$1,256,144	107.03%	18.36%	\$9,945	6.11%	1.33%	0.89%	5.33%	13.31%	0.58%
American Business Bank	\$2,221,482	\$1,324,842	\$2,000,227	66.23%	33.30%	\$11,631	3.80%	0.44%	0.22%	3.65%	5.94%	2.68%
Silvergate Bank	\$2,238,361	\$927,292	\$1,950,645	47.54%	62.50%	\$10,919	4.02%	1.50%	0.22%	3.81%	23.86%	17.08%
Royal Business Bank	\$2,798,323	\$2,361,020	\$2,280,655	103.52%	NM	\$7,522	4.83%	1.92%	1.57%	3.57%	(11.57%)	7.78%
CTBC Bank Corp. (USA)	\$3,529,420	\$2,949,155	\$2,986,703	98.74%	15.03%	\$10,230	4.74%	1.81%	1.22%	3.47%	4.36%	6.17%
Preferred Bank	\$4,295,807	\$3,619,285	\$3,677,155	98.43%	8.30%	\$15,508	5.55%	1.98%	1.34%	4.06%	3.69%	2.05%
Manufacturers Bank	\$4,731,012	\$2,078,354	\$4,130,112	50.32%	55.09%	\$17,266	3.67%	1.93%	1.44%	2.24%	137.59%	164.75%
Hanmi Bank	\$5,512,802	\$4,561,832	\$4,772,129	95.59%	15.31%	\$8,849	4.78%	1.84%	1.35%	3.54%	0.83%	0.73%
First Foundation Bank	\$6,268,455	\$5,253,494	\$4,758,698	110.40%	13.78%	\$14,819	4.32%	1.92%	1.35%	2.91%	14.79%	9.29%
Farmers & Merchants Bank of Long Beach	\$7,530,394	\$4,372,461	\$5,725,019	76.37%	22.77%	\$9,805	3.85%	0.75%	0.38%	3.47%	6.08%	5.03%
Opus Bank	\$7,856,961	\$5,868,243	\$6,231,594	94.17%	19.29%	\$10,734	4.03%	1.28%	1.03%	2.99%	18.83%	9.20%
Banc of California, National Association	\$9,359,422	\$7,317,291	\$6,352,998	115.18%	16.79%	\$13,314	4.55%	2.02%	1.76%	2.91%	(23.89%)	(39.98%)
Axos Bank	\$10,566,813	\$9,477,258	\$9,012,712	105.15%	9.07%	\$10,493	6.04%	2.02%	1.66%	4.52%	15.72%	14.04%
Citizens Business Bank	\$11,170,123	\$7,535,690	\$8,695,049	86.67%	10.86%	\$11,329	4.61%	0.52%	0.23%	4.42%	(6.07%)	(3.49%)
Pacific Premier Bank	\$11,783,315	\$8,780,467	\$8,946,509	98.14%	15.96%	\$11,319	5.15%	1.26%	0.80%	4.44%	5.16%	6.03%
Average of Asset Group D	\$4,425,880	\$3,309,102	\$3,525,513	94.29%	19.62%	\$10,319	4.86%	1.53%	1.06%	3.86%	11.82%	12.23%

Source: SNL Financial

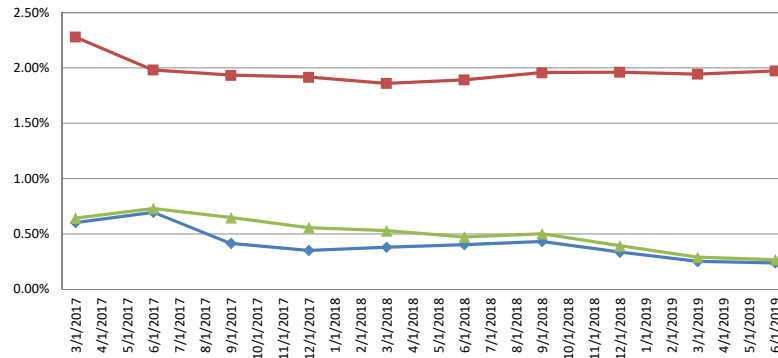
Note: Report includes only bank-level data.

NA = data was not available.

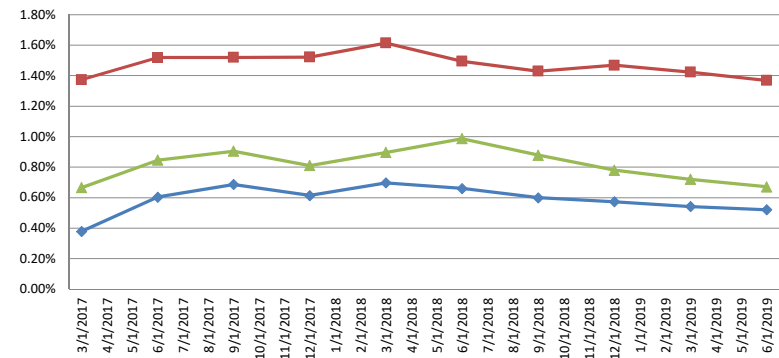
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

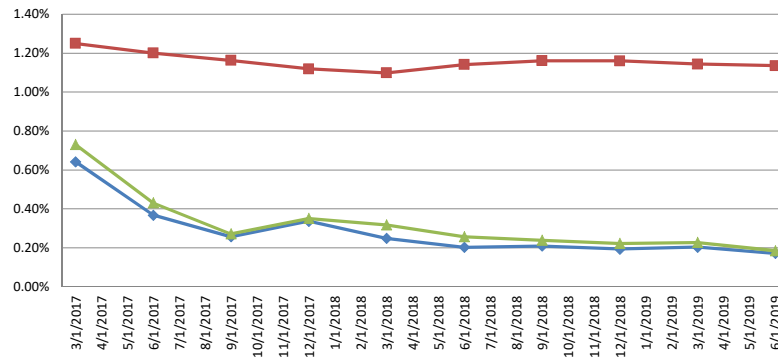
## Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans &amp; NPAs/Total Assets

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

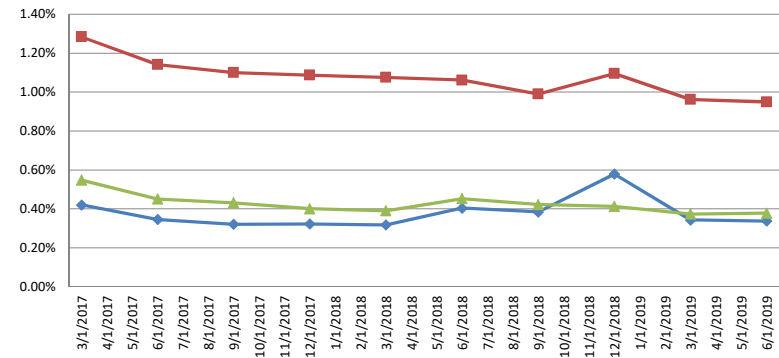
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.60%	0.69%	0.41%	0.35%	0.38%	0.40%	0.43%	0.33%	0.25%	0.24%
Reserves/Loans	2.28%	1.98%	1.93%	1.92%	1.86%	1.89%	1.96%	1.96%	1.94%	1.97%
NPAs/Total Assets	0.64%	0.73%	0.65%	0.55%	0.53%	0.47%	0.50%	0.39%	0.29%	0.27%

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

	3/31/17	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
Nonaccruals/Loans	0.38%	0.60%	0.69%	0.61%	0.70%	0.66%	0.60%	0.57%	0.54%	0.52%
Reserves/Loans	1.37%	1.52%	1.52%	1.52%	1.61%	1.49%	1.43%	1.47%	1.42%	1.37%
NPAs/Total Assets	0.67%	0.85%	0.90%	0.81%	0.90%	0.99%	0.88%	0.78%	0.72%	0.67%

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

	3/31/17	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
Nonaccruals/Loans	0.64%	0.37%	0.26%	0.34%	0.25%	0.20%	0.21%	0.19%	0.20%	0.17%
Reserves/Loans	1.25%	1.20%	1.16%	1.12%	1.10%	1.14%	1.16%	1.16%	1.14%	1.14%
NPAs/Total Assets	0.73%	0.43%	0.27%	0.35%	0.32%	0.26%	0.24%	0.22%	0.23%	0.18%

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

	3/31/17	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
Nonaccruals/Loans	0.42%	0.34%	0.32%	0.32%	0.32%	0.40%	0.38%	0.58%	0.34%	0.34%
Reserves/Loans	1.28%	1.14%	1.10%	1.09%	1.07%	1.06%	0.99%	1.09%	0.96%	0.95%
NPAs/Total Assets	0.55%	0.45%	0.43%	0.40%	0.39%	0.45%	0.42%	0.41%	0.37%	0.38%

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, 2019

Run Date: August 12, 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	\$56,478	\$0	0.00%	2.57%	NA	0.00%	0.00%
Neighborhood National Bank	\$65,144	\$62	0.13%	2.58%	412.67%	2.63%	0.45%
Bank of Whittier, National Association	\$67,973	\$0	0.00%	3.48%	NA	0.00%	0.00%
Tustin Community Bank	\$76,092	\$24	0.04%	3.77%	NM	0.19%	0.03%
California Business Bank	\$87,314	\$0	0.00%	2.76%	NA	0.00%	0.00%
Endeavor Bank	\$105,505	\$0	0.00%	1.59%	NA	0.00%	0.00%
Infinity Bank	\$106,116	\$0	0.00%	1.25%	NA	0.00%	0.00%
Eastern International Bank	\$107,375	\$0	0.00%	1.32%	NA	0.00%	0.00%
United Pacific Bank	\$141,843	\$63	0.06%	2.54%	NM	0.23%	0.04%
Friendly Hills Bank	\$156,970	\$0	0.00%	1.55%	NA	0.00%	0.00%
California First National Bank	\$165,496	\$0	0.00%	1.19%	NA	0.00%	0.00%
Home Bank of California	\$179,229	\$0	0.00%	0.87%	NA	0.00%	0.00%
Community Valley Bank	\$188,495	\$1,689	1.16%	1.16%	100.12%	7.49%	0.90%
Chino Commercial Bank, N.A.	\$216,819	\$129	0.09%	1.71%	171.94%	5.21%	0.64%
EH National Bank	\$228,354	\$4,625	2.55%	2.11%	75.39%	12.96%	2.38%
Calwest Bank	\$234,370	\$1	0.00%	1.47%	NM	0.60%	0.06%
American Continental Bank	\$245,906	\$0	0.00%	1.62%	NM	0.21%	0.03%
Average of Asset Group A	\$142,911	\$388	0.24%	1.97%	190.03%	1.74%	0.27%

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

Community Bank of Santa Maria	\$256,514	\$0	0.00%	1.11%	398.22%	1.69%	0.20%
Community Commerce Bank	\$277,305	\$733	0.37%	1.13%	88.07%	4.68%	0.93%
Partners Bank of California	\$290,943	\$310	0.13%	1.50%	NM	0.89%	0.11%
Pacific Alliance Bank	\$294,569	\$0	0.00%	1.88%	NA	0.00%	0.00%
International City Bank	\$297,955	\$58	0.05%	1.21%	NM	0.14%	0.02%
Bank of Santa Clarita	\$312,820	\$0	0.00%	1.03%	288.54%	2.24%	0.27%
Mission Valley Bank	\$335,117	\$1,369	0.56%	1.52%	148.45%	6.31%	0.91%
Golden State Bank	\$335,337	\$2,880	1.21%	1.34%	111.11%	21.63%	2.49%
C3bank, National Association	\$335,848	\$0	0.00%	1.34%	NA	0.00%	0.00%
Mega Bank	\$341,847	\$172	0.06%	1.20%	NM	0.37%	0.05%
Universal Bank	\$403,075	\$393	0.12%	1.28%	152.04%	4.32%	0.66%
Broadway Federal Bank, F.S.B.	\$427,516	\$728	0.19%	0.73%	54.24%	9.43%	1.20%
First Credit Bank	\$455,664	\$15,978	5.28%	2.89%	54.81%	8.41%	3.51%
New OMNI Bank, National Association	\$462,316	\$500	0.14%	1.35%	937.20%	0.69%	0.11%
US Metro Bank	\$473,109	\$481	0.15%	1.32%	890.23%	0.81%	0.10%
Pacific Enterprise Bank	\$494,380	\$240	0.06%	1.05%	511.76%	2.28%	0.16%
Average of Asset Group B	\$362,145	\$1,490	0.52%	1.37%	330.42%	3.99%	0.67%

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, 2019

Run Date: August 12, 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

GBC International Bank	\$570,658	\$1,329	0.28%	0.90%	324.08%	2.03%	0.23%
American Plus Bank, N.A.	\$572,361	\$0	0.00%	1.25%	NA	1.59%	0.23%
CommerceWest Bank	\$585,368	\$532	0.13%	1.27%	992.67%	0.81%	0.09%
First Commercial Bank (USA)	\$634,041	\$0	0.00%	1.13%	NA	0.00%	0.00%
American Riviera Bank	\$661,590	\$281	0.05%	1.09%	NM	0.38%	0.04%
Nano Banc	\$737,097	\$391	0.07%	0.91%	NM	0.53%	0.05%
Bank of Hemet	\$744,526	\$0	0.00%	1.30%	NA	0.00%	0.00%
Mission Bank	\$749,460	\$166	0.03%	1.20%	NM	0.21%	0.02%
Bank of Southern California, National Association	\$766,730	\$2,033	0.33%	0.78%	240.43%	2.22%	0.27%
State Bank of India (California)	\$819,670	\$736	0.10%	1.26%	NM	0.50%	0.09%
Valley Republic Bank	\$868,165	\$0	0.00%	1.31%	NA	0.00%	0.00%
Community West Bank, National Association	\$901,942	\$3,637	0.46%	1.12%	118.75%	10.20%	0.94%
EverTrust Bank	\$933,384	\$3,195	0.48%	1.36%	286.38%	2.06%	0.34%
CalPrivate Bank	\$940,304	\$0	0.00%	0.96%	NA	0.00%	0.00%
First General Bank	\$961,244	\$1,432	0.16%	0.94%	483.20%	1.21%	0.18%
Commercial Bank of California	\$977,755	\$4,558	0.63%	1.38%	220.46%	4.27%	0.47%
Average of Asset Group C	\$776,518	\$1,143	0.17%	1.14%	380.85%	1.63%	0.18%

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

Provident Savings Bank, F.S.B.	\$1,084,807	\$6,652	0.75%	0.80%	30.72%	18.84%	2.12%
Open Bank	\$1,127,458	\$1,221	0.13%	1.00%	610.97%	1.08%	0.14%
Malaga Bank F.S.B.	\$1,146,180	\$0	0.00%	0.31%	NA	0.00%	0.00%
Seacoast Commerce Bank	\$1,151,173	\$5,110	0.56%	0.60%	108.24%	5.45%	0.45%
Commonwealth Business Bank	\$1,198,768	\$3,291	0.35%	1.08%	131.40%	5.09%	0.64%
Sunwest Bank	\$1,349,001	\$8,667	0.77%	2.17%	281.35%	4.94%	0.69%
Pacific Mercantile Bank	\$1,418,304	\$1,343	0.12%	1.05%	854.36%	0.80%	0.09%
Pacific City Bank	\$1,726,452	\$1,429	0.10%	0.95%	732.31%	0.95%	0.13%
First Choice Bank	\$1,730,411	\$2,721	0.20%	0.90%	348.65%	1.78%	0.20%
American Business Bank	\$2,221,482	\$1,047	0.08%	1.40%	NM	0.61%	0.06%
Silvergate Bank	\$2,238,361	\$7,434	0.80%	0.76%	86.93%	3.61%	0.37%
Royal Business Bank	\$2,798,323	\$3,485	0.15%	0.79%	350.87%	1.79%	0.26%
CTBC Bank Corp. (USA)	\$3,529,420	\$24,407	0.83%	1.19%	143.43%	4.49%	0.69%
Preferred Bank	\$4,295,807	\$3,444	0.10%	0.93%	981.74%	0.71%	0.08%
Manufacturers Bank	\$4,731,012	\$2,410	0.12%	1.67%	503.63%	1.71%	0.15%
Hanmi Bank	\$5,512,802	\$22,353	0.49%	0.74%	134.00%	3.72%	0.47%
First Foundation Bank	\$6,268,455	\$14,968	0.28%	0.38%	123.97%	3.25%	0.27%
Farmers & Merchants Bank of Long Beach	\$7,530,394	\$14,141	0.32%	1.43%	366.90%	1.74%	0.24%
Opus Bank	\$7,856,961	\$21,161	0.36%	0.98%	272.78%	2.82%	0.27%
Banc of California, National Association	\$9,359,422	\$35,092	0.48%	0.81%	108.64%	5.07%	0.59%
Axos Bank	\$10,566,813	\$48,432	0.51%	0.60%	117.87%	5.65%	0.53%
Citizens Business Bank	\$11,170,123	\$11,287	0.15%	0.89%	462.79%	1.29%	0.15%
Pacific Premier Bank	\$11,783,315	\$7,659	0.09%	0.40%	457.32%	0.88%	0.07%
Average of Asset Group D	\$4,425,880	\$10,772	0.34%	0.95%	343.28%	3.32%	0.38%

Source: SNL Financial

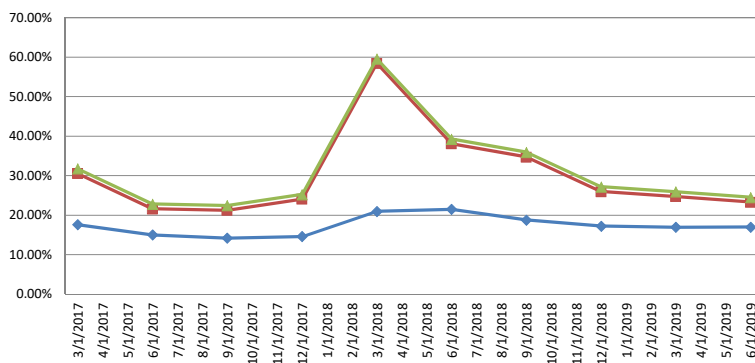
Note: Report includes only bank-level data.

NA = data was not available.

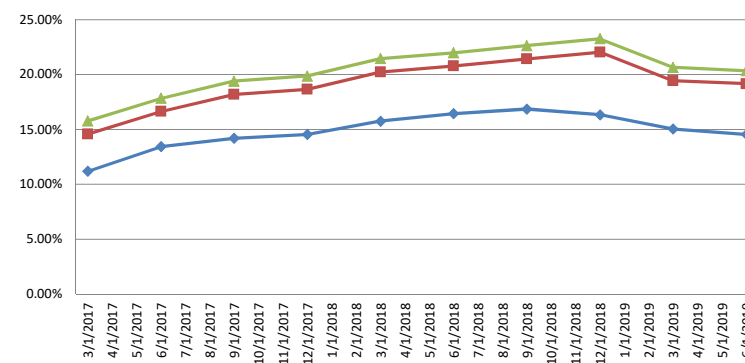
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Capital Adequacy

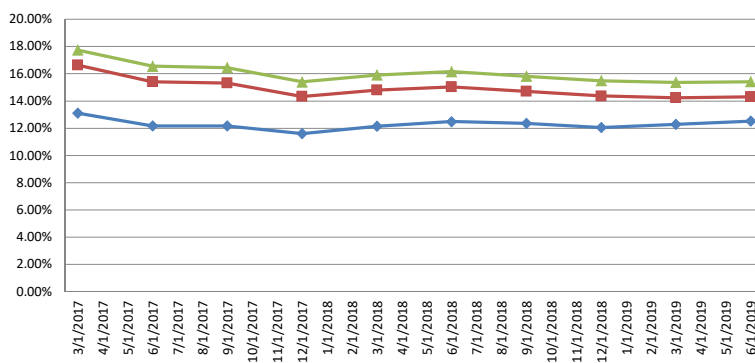
## Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio &amp; Risk Based Capital Ratio

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

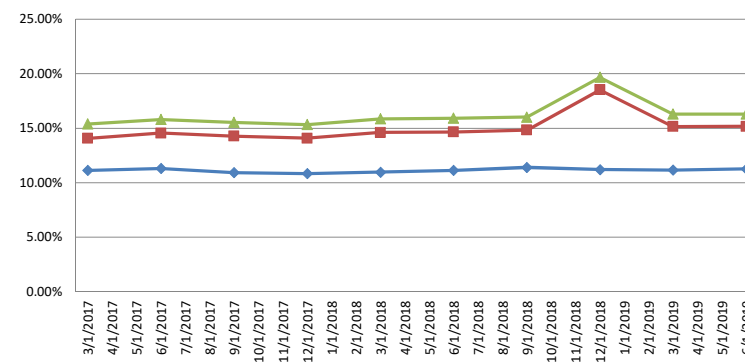
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	17.55%	14.93%	14.19%	14.55%	20.91%	21.48%	18.71%	17.18%	16.91%	16.93%
Tier 1 Risk Based Ratio	30.51%	21.57%	21.24%	24.04%	58.44%	38.05%	34.69%	25.94%	24.67%	23.25%
Risk Based Capital Ratio	31.73%	22.78%	22.41%	25.21%	59.58%	39.23%	35.90%	27.14%	25.88%	24.47%

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

	3/31/17	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
Leverage Ratio	11.18%	13.44%	14.20%	14.53%	15.75%	16.44%	16.86%	16.33%	15.04%	14.54%
Tier 1 Risk Based Ratio	14.57%	16.63%	18.18%	18.66%	20.23%	20.78%	21.43%	22.05%	19.44%	19.16%
Risk Based Capital Ratio	15.77%	17.83%	19.39%	19.86%	21.45%	21.97%	22.62%	23.25%	20.64%	20.34%

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

	3/31/17	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
Leverage Ratio	13.09%	12.17%	12.16%	11.59%	12.13%	12.48%	12.35%	12.04%	12.28%	12.50%
Tier 1 Risk Based Ratio	16.62%	15.40%	15.31%	14.31%	14.80%	15.02%	14.69%	14.36%	14.23%	14.30%
Risk Based Capital Ratio	17.73%	16.54%	16.43%	15.39%	15.89%	16.14%	15.81%	15.47%	15.35%	15.40%

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

	3/31/17	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
Leverage Ratio	11.13%	11.29%	10.92%	10.82%	10.96%	11.12%	11.40%	11.19%	11.16%	11.25%
Tier 1 Risk Based Ratio	14.06%	14.54%	14.26%	14.07%	14.59%	14.65%	14.82%	18.51%	15.13%	15.15%
Risk Based Capital Ratio	15.37%	15.78%	15.53%	15.33%	15.85%	15.90%	16.01%	19.66%	16.29%	16.29%

Source: SNL Financial

Note: Report includes only bank-level data.

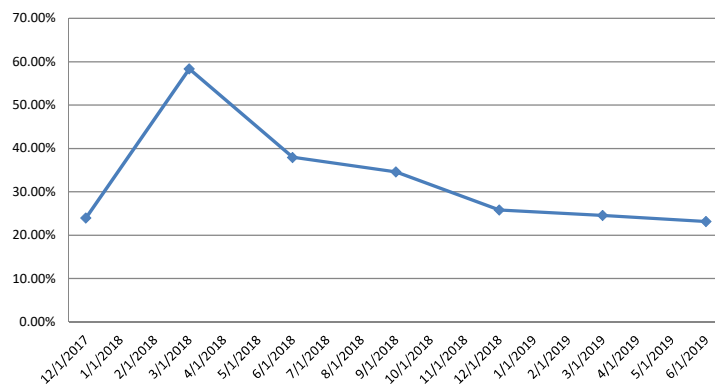
NA = data was not available.

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

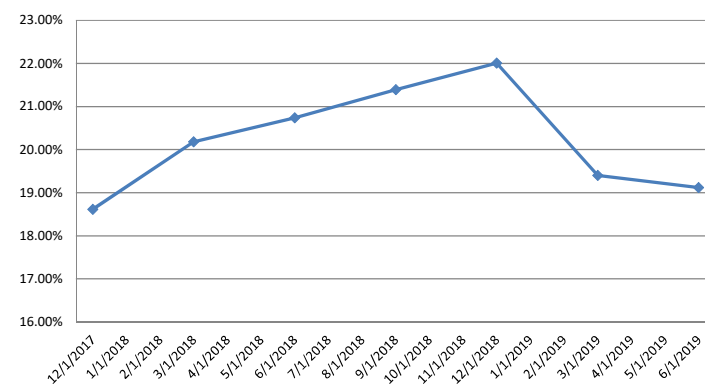


## Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

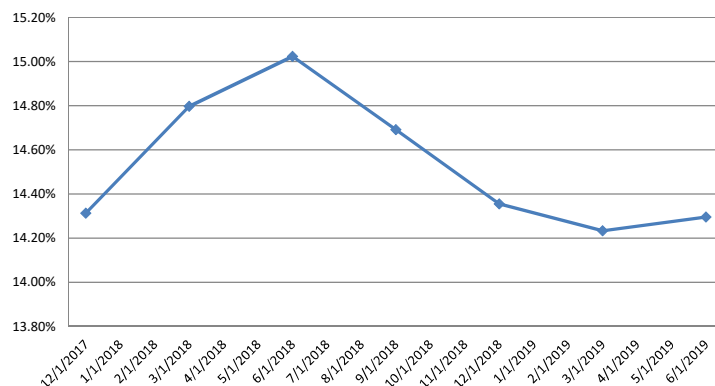
**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date



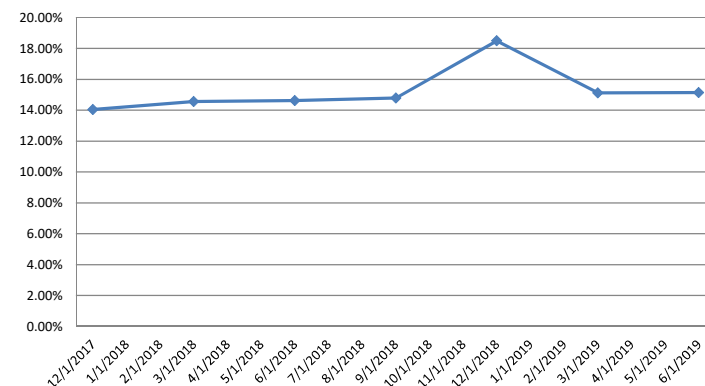
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Capital Adequacy

June 30, 2019

Run Date: August 12, 2019

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

Asian Pacific National Bank	\$56,478	\$9,735	\$9,798	\$9,798	17.43%	31.13%	32.39%	31.13%
Neighborhood National Bank	\$65,144	\$9,929	\$9,906	\$9,906	15.61%	23.24%	24.51%	23.24%
Bank of Whittier, National Association	\$67,973	\$10,710	\$10,646	\$10,646	17.00%	19.59%	20.85%	19.59%
Tustin Community Bank	\$76,092	\$10,744	\$10,744	\$10,744	14.31%	17.07%	18.35%	17.07%
California Business Bank	\$87,314	\$12,673	\$12,658	\$12,658	15.07%	21.28%	22.55%	21.28%
Endeavor Bank	\$105,505	\$18,963	\$18,963	\$18,963	19.70%	22.87%	24.12%	22.87%
Infinity Bank	\$106,116	\$26,653	\$26,341	\$26,341	28.40%	58.16%	59.06%	58.16%
Eastern International Bank	\$107,375	\$20,140	\$20,065	\$20,065	19.06%	21.70%	22.95%	21.70%
United Pacific Bank	\$141,843	\$24,305	\$23,938	\$21,938	17.08%	21.75%	23.01%	19.93%
Friendly Hills Bank	\$156,970	\$18,490	\$18,131	\$18,131	11.75%	16.04%	17.29%	16.04%
California First National Bank	\$165,496	\$67,287	\$67,317	\$67,317	38.34%	49.81%	50.87%	49.81%
Home Bank of California	\$179,229	\$24,146	\$24,146	\$24,146	13.82%	18.16%	19.22%	18.16%
Community Valley Bank	\$188,495	\$21,852	\$20,870	\$20,870	10.94%	14.99%	16.22%	14.99%
Chino Commercial Bank, N.A.	\$216,819	\$24,312	\$24,290	\$24,290	11.51%	16.21%	17.47%	16.21%
EH National Bank	\$228,354	\$38,177	\$30,907	\$30,907	14.32%	16.32%	17.58%	16.32%
Calwest Bank	\$234,370	\$20,007	\$20,010	\$20,010	9.33%	10.66%	11.91%	10.66%
American Continental Bank	\$245,906	\$34,067	\$33,521	\$33,521	14.17%	16.35%	17.60%	16.35%

Average of Asset Group A

\$142,911	\$23,070	\$22,485	\$22,368	16.93%	23.25%	24.47%	23.15%
-----------	----------	----------	----------	--------	--------	--------	--------

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

Community Bank of Santa Maria	\$256,514	\$28,057	\$28,295	\$28,295	11.22%	13.49%	14.49%	13.49%
Community Commerce Bank	\$277,305	\$52,751	\$52,751	\$52,751	19.35%	24.58%	25.63%	24.58%
Partners Bank of California	\$290,943	\$31,444	\$31,366	\$31,366	12.77%	12.98%	14.23%	12.98%
Pacific Alliance Bank	\$294,569	\$37,842	\$37,674	\$37,674	13.05%	17.64%	18.89%	17.64%
International City Bank	\$297,955	\$40,865	\$26,270	\$26,270	9.84%	19.39%	20.46%	19.39%
Bank of Santa Clarita	\$312,820	\$34,978	\$35,046	\$35,046	11.23%	13.98%	14.96%	13.98%
Mission Valley Bank	\$335,117	\$44,398	\$44,402	\$44,402	13.08%	15.84%	17.09%	15.84%
Golden State Bank	\$335,337	\$35,349	\$31,038	\$31,038	9.45%	11.17%	12.37%	11.17%
C3bank, National Association	\$335,848	\$45,093	\$45,004	\$45,004	13.49%	16.13%	17.38%	16.13%
Mega Bank	\$341,847	\$43,319	\$43,217	\$43,217	12.34%	17.75%	19.01%	17.75%
Universal Bank	\$403,075	\$57,800	\$57,861	\$57,861	14.45%	20.93%	22.18%	20.93%
Broadway Federal Bank, F.S.B.	\$427,516	\$51,412	\$49,434	\$49,434	11.83%	18.79%	19.86%	18.79%
First Credit Bank	\$455,664	\$202,510	\$199,818	\$199,818	43.51%	49.71%	50.98%	49.71%
New OMNI Bank, National Association	\$462,316	\$67,520	\$67,364	\$65,665	14.81%	24.18%	25.43%	23.57%
US Metro Bank	\$473,109	\$54,961	\$53,021	\$53,021	11.64%	15.72%	16.97%	15.72%
Pacific Enterprise Bank	\$494,380	\$52,025	\$51,282	\$51,282	10.54%	14.27%	15.47%	14.27%

Average of Asset Group B

\$362,145	\$55,020	\$53,365	\$53,259	14.54%	19.16%	20.34%	19.12%
-----------	----------	----------	----------	--------	--------	--------	--------

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

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets									
	GBC International Bank	\$570,658	\$62,502	\$60,861	\$60,861	10.81%	13.68%	14.77%	13.68%
	American Plus Bank, N.A.	\$572,361	\$76,619	\$76,233	\$76,233	13.74%	14.04%	15.21%	14.04%
	CommerceWest Bank	\$585,368	\$63,177	\$58,243	\$58,243	10.14%	12.68%	13.86%	12.68%
	First Commercial Bank (USA)	\$634,041	\$129,971	\$129,901	\$129,901	21.39%	26.04%	27.29%	26.04%
	American Riviera Bank	\$661,590	\$72,940	\$66,851	\$66,851	10.48%	11.56%	12.61%	11.56%
	Nano Banc	\$737,097	\$78,773	\$67,417	\$67,417	10.98%	12.84%	13.84%	12.84%
	Bank of Hemet	\$744,526	\$79,336	\$78,535	\$78,535	10.89%	13.44%	14.63%	13.44%
	Mission Bank	\$749,460	\$71,906	\$71,617	\$71,617	9.63%	10.71%	11.77%	10.71%
	Bank of Southern California, National Association	\$766,730	\$105,619	\$86,717	\$86,717	11.59%	14.01%	14.82%	14.01%
	State Bank of India (California)	\$819,670	\$139,427	\$139,041	\$139,041	17.66%	19.38%	20.63%	19.38%
	Valley Republic Bank	\$868,165	\$90,155	\$89,718	\$89,718	10.71%	12.23%	13.28%	12.22%
	Community West Bank, National Association	\$901,942	\$74,638	\$74,620	\$74,620	8.66%	9.53%	10.67%	9.53%
	EverTrust Bank	\$933,384	\$183,652	\$145,942	\$145,942	17.43%	17.72%	18.87%	17.72%
	CalPrivate Bank	\$940,304	\$112,257	\$110,174	\$110,174	12.30%	12.81%	13.73%	12.81%
	First General Bank	\$961,244	\$133,203	\$132,540	\$132,540	14.00%	16.43%	17.46%	16.43%
	Commercial Bank of California	\$977,755	\$100,973	\$96,641	\$96,641	9.65%	11.64%	12.89%	11.64%
	Average of Asset Group C	\$776,518	\$98,447	\$92,816	\$92,816	12.50%	14.30%	15.40%	14.30%

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

Provident Savings Bank, F.S.B.	\$1,084,807	\$115,185	\$115,009	\$115,009	10.50%	18.00%	19.13%	18.00%
Open Bank	\$1,127,458	\$134,725	\$134,131	\$134,131	12.18%	14.35%	15.37%	14.35%
Malaga Bank F.S.B.	\$1,146,180	\$151,161	\$151,161	\$151,161	13.43%	23.50%	24.01%	23.50%
Seacoast Commerce Bank	\$1,151,173	\$126,392	\$89,600	\$89,600	8.41%	13.21%	14.04%	13.21%
Commonwealth Business Bank	\$1,198,768	\$140,703	\$139,213	\$139,213	11.89%	14.65%	15.77%	14.65%
Sunwest Bank	\$1,349,001	\$167,820	\$166,167	\$166,167	12.59%	12.69%	13.95%	12.69%
Pacific Mercantile Bank	\$1,418,304	\$156,281	\$154,352	\$154,352	10.96%	12.52%	13.48%	12.52%
Pacific City Bank	\$1,726,452	\$221,611	\$220,342	\$220,342	12.64%	16.07%	17.05%	16.07%
First Choice Bank	\$1,730,411	\$266,690	\$188,620	\$188,620	12.55%	13.17%	14.11%	13.17%
American Business Bank	\$2,221,482	\$192,064	\$197,967	\$197,967	8.94%	13.12%	14.37%	13.12%
Silvergate Bank	\$2,238,361	\$220,492	\$213,088	\$213,088	10.62%	24.66%	25.49%	24.66%
Royal Business Bank	\$2,798,323	\$458,366	\$394,917	\$394,917	14.18%	20.31%	21.30%	20.31%
CTBC Bank Corp. (USA)	\$3,529,420	\$508,348	\$501,898	\$501,398	14.16%	19.22%	20.47%	19.20%
Preferred Bank	\$4,295,807	\$451,442	\$444,054	\$444,054	10.50%	10.53%	13.74%	10.53%
Manufacturers Bank	\$4,731,012	\$368,071	\$367,713	\$367,713	8.33%	12.77%	14.02%	12.77%
Hanmi Bank	\$5,512,802	\$674,993	\$649,402	\$649,402	11.87%	13.81%	14.56%	13.81%
First Foundation Bank	\$6,268,455	\$593,851	\$490,119	\$490,119	8.17%	11.04%	11.54%	11.04%
Farmers & Merchants Bank of Long Beach	\$7,530,394	\$1,049,170	\$1,048,228	\$1,048,228	13.98%	18.66%	19.88%	18.66%
Opus Bank	\$7,856,961	\$1,061,328	\$691,411	\$662,301	9.30%	11.56%	14.77%	11.07%
Banc of California, National Association	\$9,359,422	\$1,076,368	\$1,031,046	\$1,031,046	10.80%	15.73%	16.70%	15.73%
Axos Bank	\$10,566,813	\$1,009,678	\$932,367	\$932,367	9.21%	12.14%	12.89%	12.14%
Citizens Business Bank	\$11,170,123	\$1,946,554	\$1,241,987	\$1,241,987	11.80%	14.34%	15.22%	14.34%
Pacific Premier Bank	\$11,783,315	\$2,153,074	\$1,247,781	\$1,247,781	11.66%	12.51%	12.90%	12.51%
Average of Asset Group D	\$4,425,880	\$575,842	\$470,025	\$468,738	11.25%	15.15%	16.29%	15.13%

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



<b>Total assets</b>	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
<b>Net income</b>	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.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average equity (%)</b>	Return on average equity; net income as a percent of average equity.
<b>Efficiency ratio (FTE) (%)</b>	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.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<b>Total loans and leases</b>	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.
<b>Total deposits</b>	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.
<b>Liquidity ratio (%)</b>	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.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Loans ÷ deposits (%)</b>	Loans held for investment, before reserves, as a percent of total insured deposits.
<b>Yield on earning assets (%)</b>	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
<b>Cost of interest-bearing liability (%)</b>	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.

<b>Cost of funds (%)</b>	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
<b>Net interest margin (FTE) (%)</b>	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Deposit growth rate (%)</b>	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
<b>Total loans and leases nonaccrual</b>	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
<b>Nonaccrual loans ÷ total loans (%)</b>	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Nonperforming assets / total assets (%)</b>	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
<b>Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)</b>	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.
<b>Total equity capital</b>	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.
<b>Tier 1 capital</b>	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.
<b>Leverage ratio (%)</b>	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
<b>Tier 1 risk-based ratio (%)</b>	Tier 1 capital as a percent of total risk-adjusted assets.
<b>Risk-Based Capital Ratio (%)</b>	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.
<b>Common Equity Tier Risk Based Ratio (%)</b>	Tier 1 common capital as a percent of risk-weighted assets.