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Bankers' Index

AN ANALYSIS OF CALIFORNIA COMMUNITY BANKS





The Bankers' Index is published by the California offices of Moss Adams. For more information on the data presented in this report, contact fi@mossadams.com.

Northern California

FRESNO

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

NAPA

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Napa, CA 94559
(707) 255-1059

SACRAMENTO

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Suite 300
Rancho Cordova, CA 95670
(916) 503-8100

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

SANTA ROSA

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

SILICON VALLEY

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Campbell, CA 95008
(408) 558-7500

STOCKTON

3121 West March Lane
Suite 200
Stockton, CA 95219
(209) 955-6100

WALNUT CREEK

1333 N. California Boulevard
Suite 350
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(925) 952-2500

Southern California

LOS ANGELES

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

SAN DIEGO

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

ORANGE COUNTY

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

WOODLAND HILLS

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



ASSET SIZE DEFINITION

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

California counties included in the data:

Northern

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

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

Southern

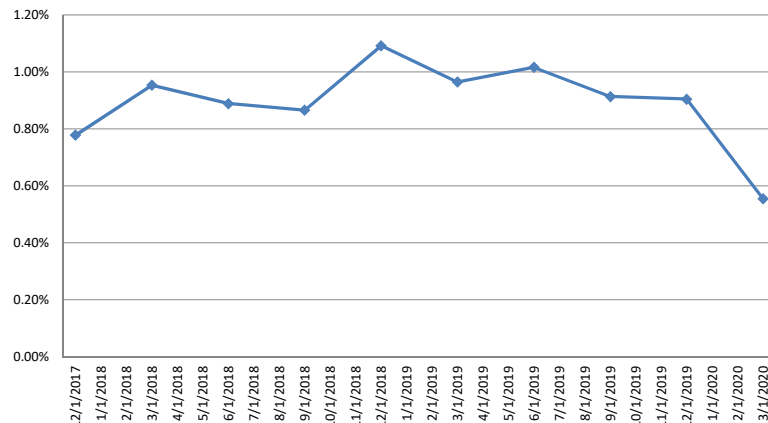
Imperial
Kern
Los Angeles
Orange
Riverside
San Bernardino
San Diego
San Luis Obispo
Santa Barbara
Ventura

Northern California

Performance Analysis

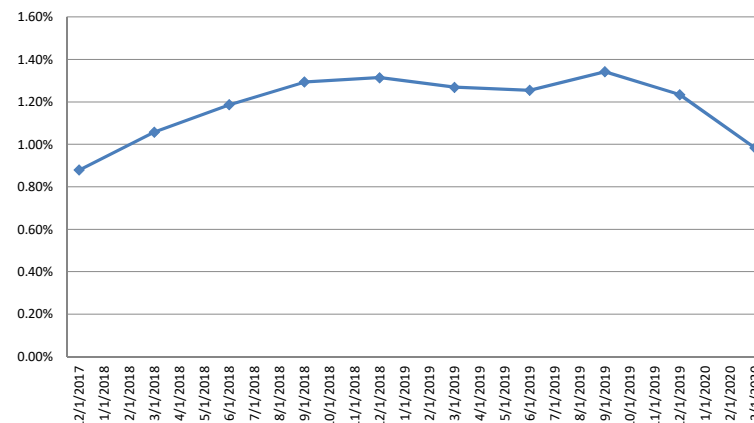
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



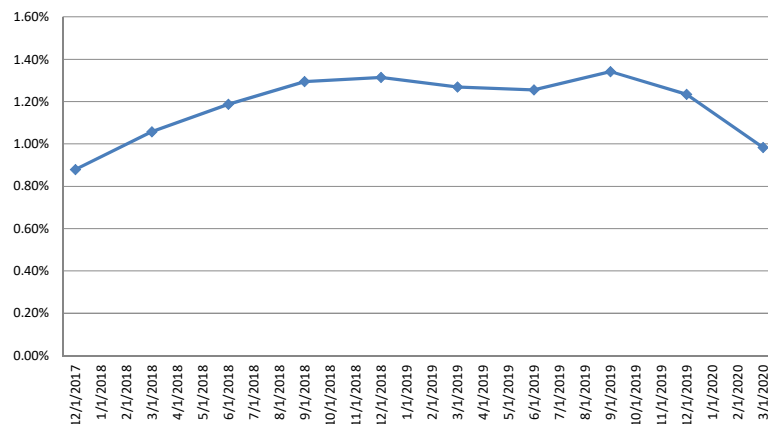
Return on Avg Assets	0.78%	0.95%	0.89%	0.87%	1.09%	0.96%	1.02%	0.91%	0.90%	0.55%
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Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



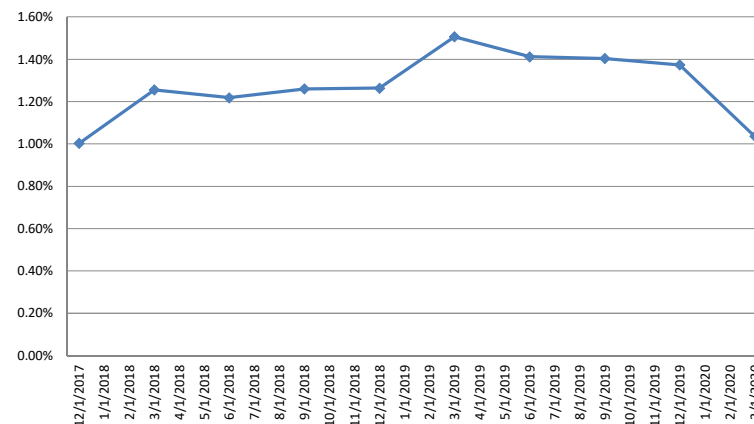
Return on Avg Assets	0.88%	1.06%	1.19%	1.29%	1.31%	1.27%	1.25%	1.34%	1.23%	0.98%
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Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Return on Avg Assets	0.88%	1.06%	1.19%	1.29%	1.31%	1.27%	1.25%	1.34%	1.23%	0.98%
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Asset Group D - Over \$1 billion in Total Assets
Year-to-Date



Return on Avg Assets	1.00%	1.26%	1.22%	1.26%	1.26%	1.51%	1.41%	1.40%	1.37%	1.04%
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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.

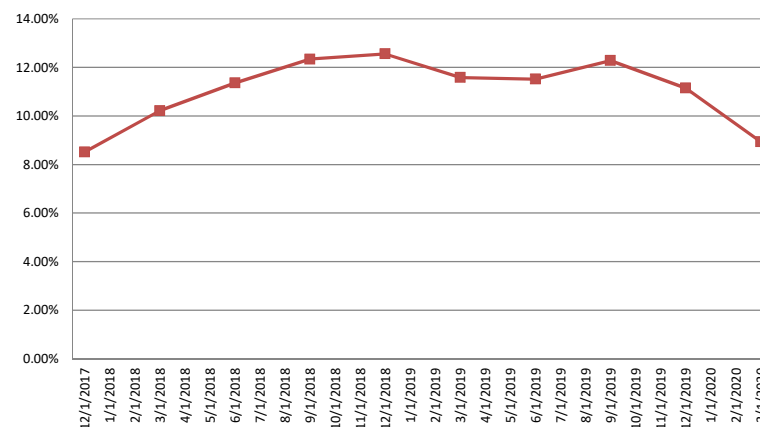
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



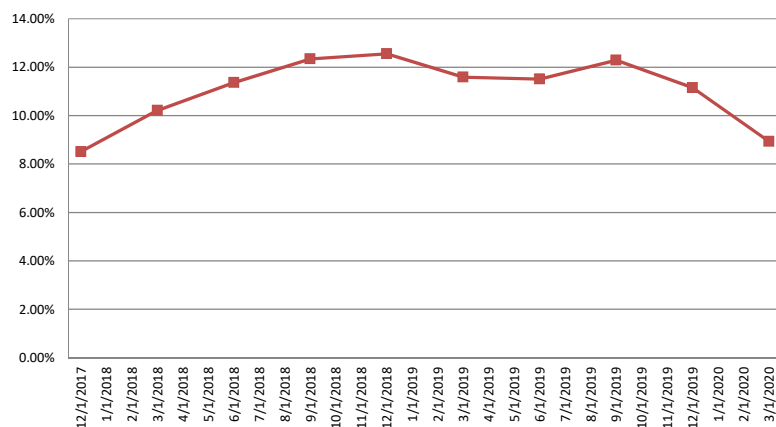
Return on Avg Equity

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



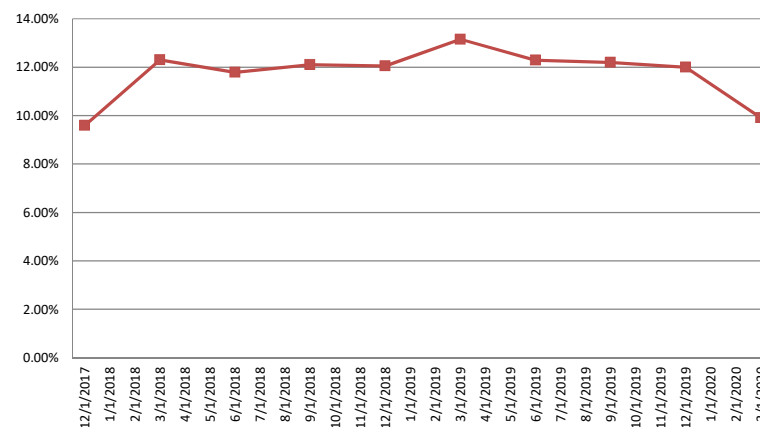
Return on Avg Equity

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.

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Performance Analysis

March 31, 2020

Run Date: June 3, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	California Pacific Bank	\$80,748	\$413	2.11%	4.98%	42.41%	\$87	\$413	2.11%	4.98%	42.41%	\$87
	Gateway Bank, F.S.B.	\$141,537	\$99	0.30%	2.48%	114.29%	\$108	\$99	0.30%	2.48%	114.29%	\$108
	Golden Pacific Bank, National Association	\$141,969	\$10	0.03%	0.25%	99.13%	\$98	\$10	0.03%	0.25%	99.13%	\$98
	Beacon Business Bank, National Association	\$142,770	\$122	0.33%	2.66%	92.37%	\$137	\$122	0.33%	2.66%	92.37%	\$137
	Bank of Feather River	\$146,322	\$399	1.10%	10.31%	62.95%	\$97	\$399	1.10%	10.31%	62.95%	\$97
	Metropolitan Bank	\$173,460	\$291	0.66%	5.21%	73.56%	\$79	\$291	0.66%	5.21%	73.56%	\$79
	Monterey County Bank	\$177,937	(\$15)	(0.04%)	(0.32%)	100.54%	\$78	(\$15)	(0.04%)	(0.32%)	100.54%	\$78
	First Federal Savings and Loan Association of San Rafael	\$204,828	\$139	0.27%	1.35%	88.57%	\$104	\$139	0.27%	1.35%	88.57%	\$104
	Mission National Bank	\$230,943	\$140	0.23%	1.72%	91.49%	\$105	\$140	0.23%	1.72%	91.49%	\$105
	Average of Asset Group A	\$160,057	\$178	0.55%	3.18%	85.03%	\$99	\$178	0.55%	3.18%	85.03%	\$99

Asset Group B - \$251 to \$500 million in total assets												
	Summit Bank	\$280,045	\$667	0.96%	7.68%	70.05%	\$164	\$667	0.96%	7.68%	70.05%	\$164
	Liberty Bank	\$285,015	\$217	0.31%	2.46%	87.28%	\$122	\$217	0.31%	2.46%	87.28%	\$122
	Northern California National Bank	\$285,905	\$762	1.07%	11.66%	51.14%	\$95	\$762	1.07%	11.66%	51.14%	\$95
	Murphy Bank	\$306,996	\$1,335	1.74%	15.73%	51.81%	\$125	\$1,335	1.74%	15.73%	51.81%	\$125
	Cornerstone Community Bank	\$323,421	\$131	0.17%	1.71%	56.53%	\$104	\$131	0.17%	1.71%	56.53%	\$104
	Golden Valley Bank	\$333,215	\$1,158	1.31%	16.12%	64.36%	\$98	\$1,158	1.31%	16.12%	64.36%	\$98
	Pacific Valley Bank	\$334,137	\$599	0.69%	6.63%	72.05%	\$139	\$599	0.69%	6.63%	72.05%	\$139
	Redwood Capital Bank	\$368,427	\$785	0.85%	8.84%	66.26%	\$83	\$785	0.85%	8.84%	66.26%	\$83
	Bank of San Francisco	\$418,064	\$919	0.97%	8.86%	61.07%	\$140	\$919	0.97%	8.86%	61.07%	\$140
	Pinnacle Bank	\$433,462	\$105	0.10%	0.78%	78.49%	\$175	\$105	0.10%	0.78%	78.49%	\$175
	River Valley Community Bank	\$468,725	\$835	0.74%	8.75%	88.46%	\$95	\$835	0.74%	8.75%	88.46%	\$95
	Average of Asset Group B	\$348,856	\$683	0.81%	8.11%	67.95%	\$122	\$683	0.81%	8.11%	67.95%	\$122

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2020

Run Date: June 3, 2020

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												
	Community Bank of the Bay	\$527,396	\$886	0.72%	6.25%	65.00%	\$146	\$886	0.72%	6.25%	65.00%	\$146
	Fresno First Bank	\$547,758	\$2,266	1.71%	17.08%	52.01%	\$164	\$2,266	1.71%	17.08%	52.01%	\$164
	BAC Community Bank	\$637,348	\$2,083	1.32%	11.66%	66.13%	\$93	\$2,083	1.32%	11.66%	66.13%	\$93
	1st Capital Bank	\$645,760	\$608	0.38%	3.55%	72.79%	\$133	\$608	0.38%	3.55%	72.79%	\$133
	American River Bank	\$715,876	\$1,571	0.88%	7.34%	60.51%	\$116	\$1,571	0.88%	7.34%	60.51%	\$116
	Summit State Bank	\$721,645	\$2,416	1.40%	14.26%	57.77%	\$117	\$2,416	1.40%	14.26%	57.77%	\$117
	Plumas Bank	\$878,805	\$3,467	1.60%	14.36%	51.41%	\$86	\$3,467	1.60%	14.36%	51.41%	\$86
	Premier Valley Bank	\$889,280	\$899	0.41%	2.58%	61.80%	\$104	\$899	0.41%	2.58%	61.80%	\$104
	Bank of the Orient	\$927,848	\$1,495	0.64%	6.39%	71.72%	\$104	\$1,495	0.64%	6.39%	71.72%	\$104
	United Security Bank	\$977,041	\$1,838	0.77%	5.90%	55.31%	\$96	\$1,838	0.77%	5.90%	55.31%	\$96
	Average of Asset Group C	\$746,876	\$1,753	0.98%	8.94%	61.45%	\$116	\$1,753	0.98%	8.94%	61.45%	\$116
Asset Group D - Over \$1 billion in total assets												
	Suncrest Bank	\$1,046,107	\$2,885	1.13%	7.62%	52.35%	\$105	\$2,885	1.13%	7.62%	52.35%	\$105
	Beneficial State Bank	\$1,068,042	(\$783)	(0.30%)	(2.60%)	90.92%	\$116	(\$783)	(0.30%)	(2.60%)	90.92%	\$116
	Santa Cruz County Bank	\$1,069,463	\$4,381	1.66%	11.45%	45.74%	\$115	\$4,381	1.66%	11.45%	45.74%	\$115
	Savings Bank of Mendocino County	\$1,124,298	\$3,648	1.32%	7.62%	55.17%	\$85	\$3,648	1.32%	7.62%	55.17%	\$85
	Oak Valley Community Bank	\$1,156,478	\$2,860	1.01%	10.11%	61.87%	\$96	\$2,860	1.01%	10.11%	61.87%	\$96
	Avidbank	\$1,203,922	\$2,543	0.91%	8.15%	68.37%	\$203	\$2,543	0.91%	8.15%	68.37%	\$203
	California Bank of Commerce	\$1,207,640	\$685	0.24%	2.05%	87.55%	\$191	\$685	0.24%	2.05%	87.55%	\$191
	First Northern Bank of Dixon	\$1,341,180	\$2,717	0.83%	8.16%	66.09%	\$110	\$2,717	0.83%	8.16%	66.09%	\$110
	Pacific Coast Bankers' Bank	\$1,406,979	\$22,962	9.26%	85.20%	26.50%	\$343	\$22,962	9.26%	85.20%	26.50%	\$343
	Merchants Bank of Commerce	\$1,454,680	\$1,423	0.39%	3.05%	66.30%	\$113	\$1,423	0.39%	3.05%	66.30%	\$113
	Five Star Bank	\$1,559,862	\$7,535	2.05%	22.49%	37.74%	\$119	\$7,535	2.05%	22.49%	37.74%	\$119
	Central Valley Community Bank	\$1,618,450	\$6,702	1.68%	11.81%	63.83%	\$110	\$6,702	1.68%	11.81%	63.83%	\$110
	United Business Bank	\$2,167,535	\$3,025	0.58%	4.65%	71.57%	\$111	\$3,025	0.58%	4.65%	71.57%	\$111
	El Dorado Savings Bank, F.S.B.	\$2,218,303	\$3,867	0.70%	6.12%	63.67%	\$70	\$3,867	0.70%	6.12%	63.67%	\$70
	River City Bank	\$2,586,279	\$7,268	1.14%	12.02%	39.44%	\$144	\$7,268	1.14%	12.02%	39.44%	\$144
	Exchange Bank	\$2,640,390	\$8,632	1.31%	12.52%	59.21%	\$98	\$8,632	1.31%	12.52%	59.21%	\$98
	Bank of the Sierra	\$2,670,214	\$8,330	1.31%	9.69%	56.13%	\$78	\$8,330	1.31%	9.69%	56.13%	\$78
	Bank of Marin	\$2,697,701	\$7,477	1.13%	9.07%	56.14%	\$126	\$7,477	1.13%	9.07%	56.14%	\$126
	Poppy Bank	\$2,755,760	\$11,487	1.77%	18.80%	35.74%	\$106	\$11,487	1.77%	18.80%	35.74%	\$106
	Bank of Stockton	\$3,343,297	(\$52,168)	(6.21%)	(36.23%)	43.56%	\$118	(\$52,168)	(6.21%)	(36.23%)	43.56%	\$118
	Farmers & Merchants Bank of Central California	\$3,720,220	\$14,509	1.57%	14.85%	50.15%	\$157	\$14,509	1.57%	14.85%	50.15%	\$157
	Heritage Bank of Commerce	\$4,076,251	\$3,025	0.30%	2.04%	56.26%	\$164	\$3,025	0.30%	2.04%	56.26%	\$164
	Fremont Bank	\$4,371,526	\$9,496	0.87%	11.21%	79.86%	\$108	\$9,496	0.87%	11.21%	79.86%	\$108
	WestAmerica Bank	\$5,581,673	\$17,066	1.22%	11.99%	46.73%	\$63	\$17,066	1.22%	11.99%	46.73%	\$63
	Tri Counties Bank	\$6,469,552	\$16,822	1.04%	7.19%	56.83%	\$96	\$16,822	1.04%	7.19%	56.83%	\$96
	Luther Burbank Savings	\$7,066,935	\$9,077	0.52%	4.90%	48.37%	\$160	\$9,077	0.52%	4.90%	48.37%	\$160
	Mechanics Bank	\$17,041,081	\$22,078	0.52%	3.78%	66.57%	\$109	\$22,078	0.52%	3.78%	66.57%	\$109
	Average of Asset Group D	\$3,135,697	\$5,465	1.04%	9.92%	57.51%	\$126	\$5,465	1.04%	9.92%	57.51%	\$126

Source: SNL Financial

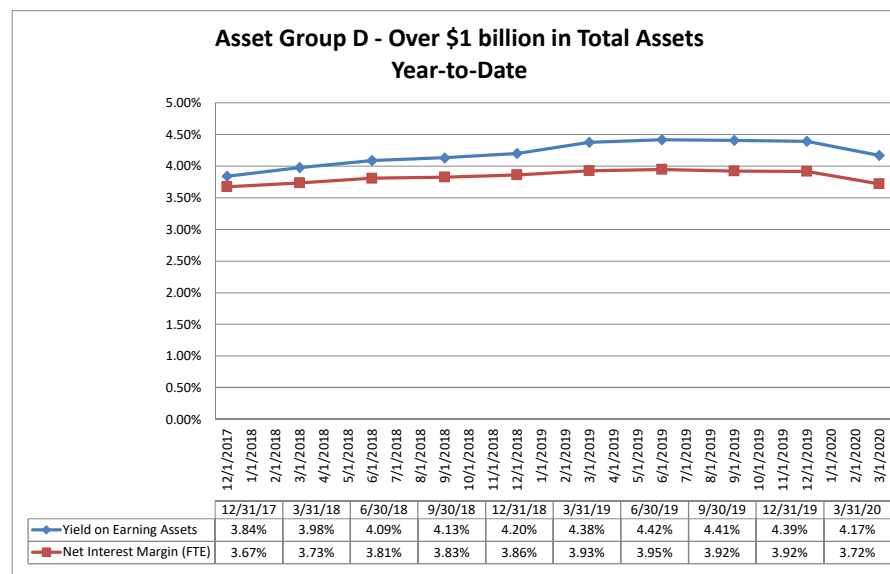
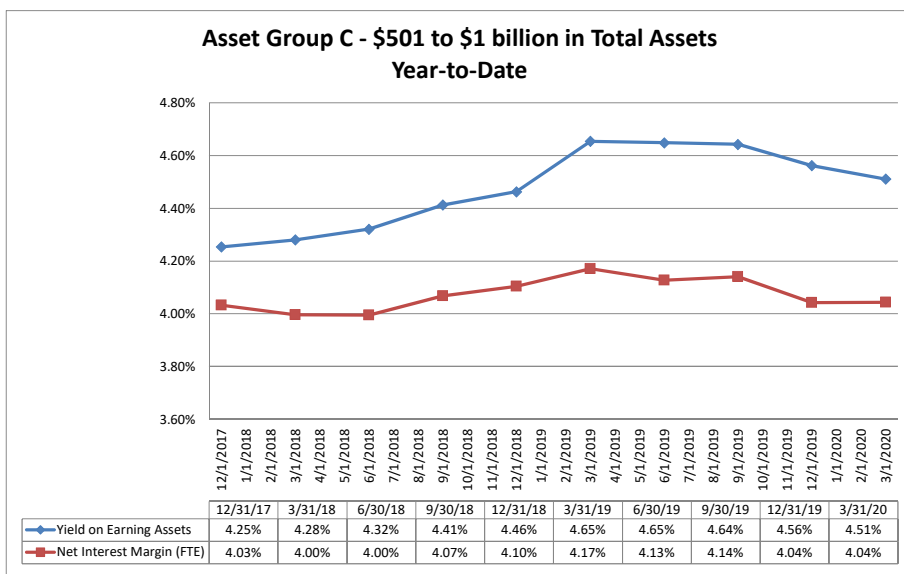
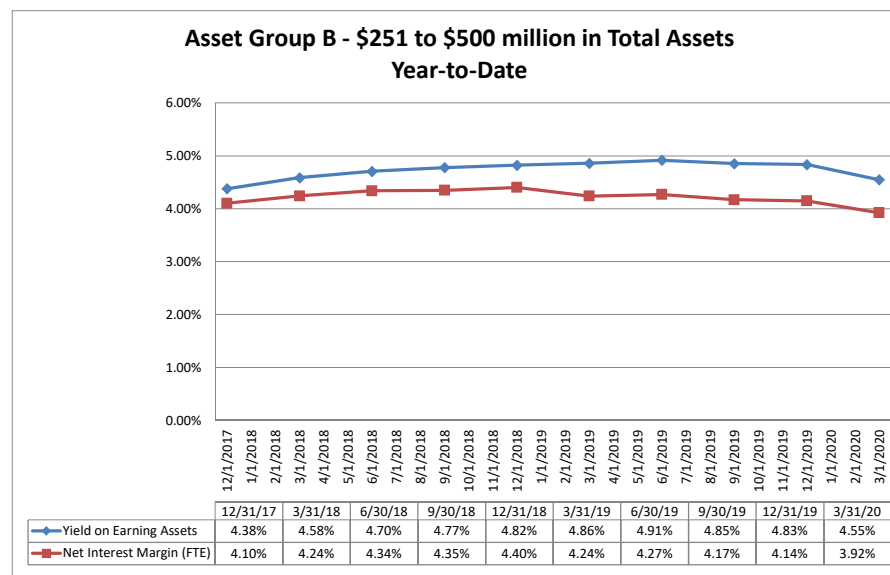
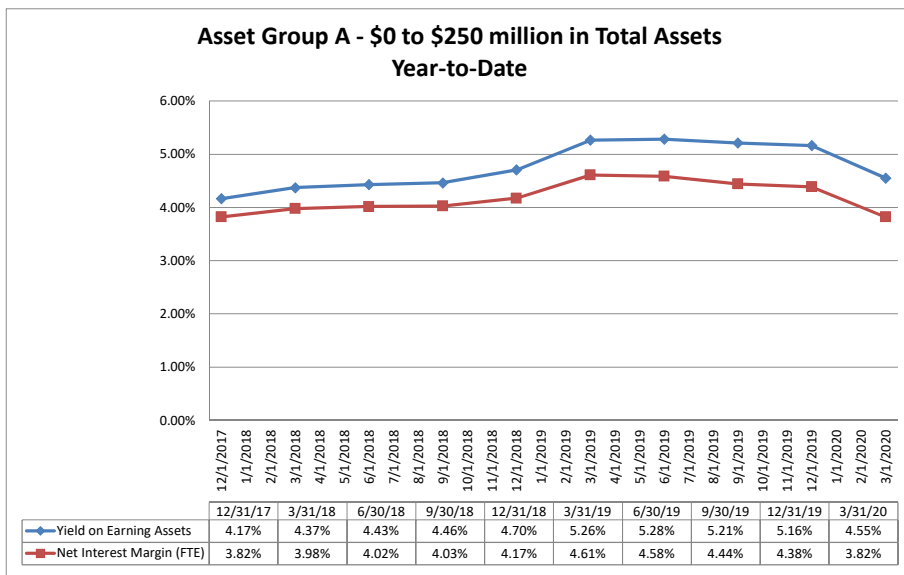
Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

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



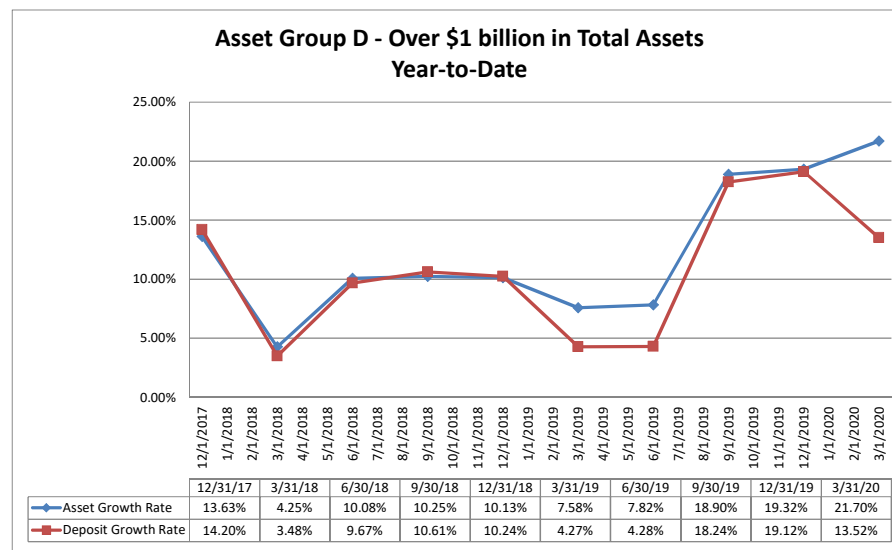
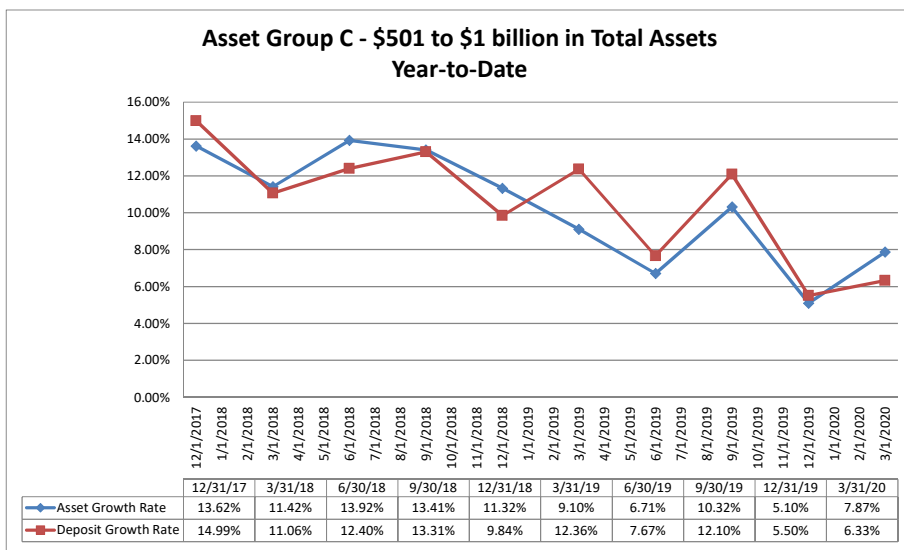
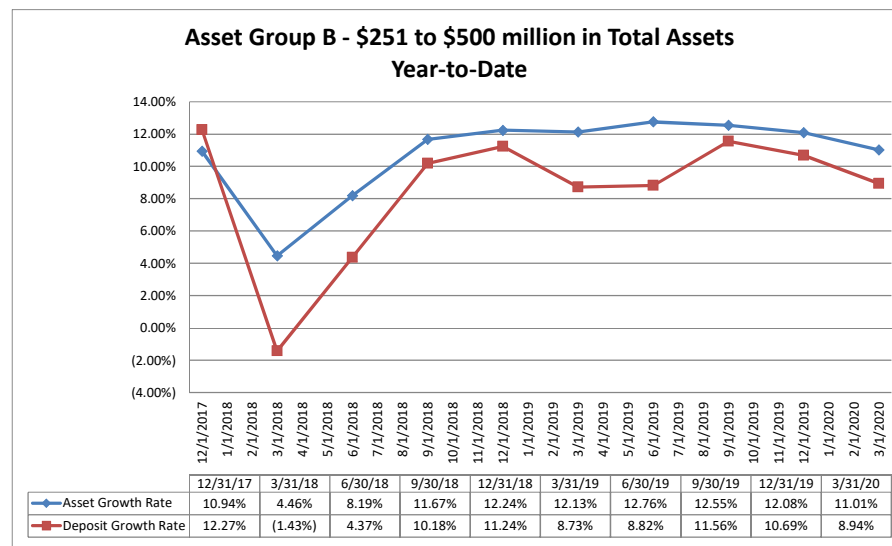
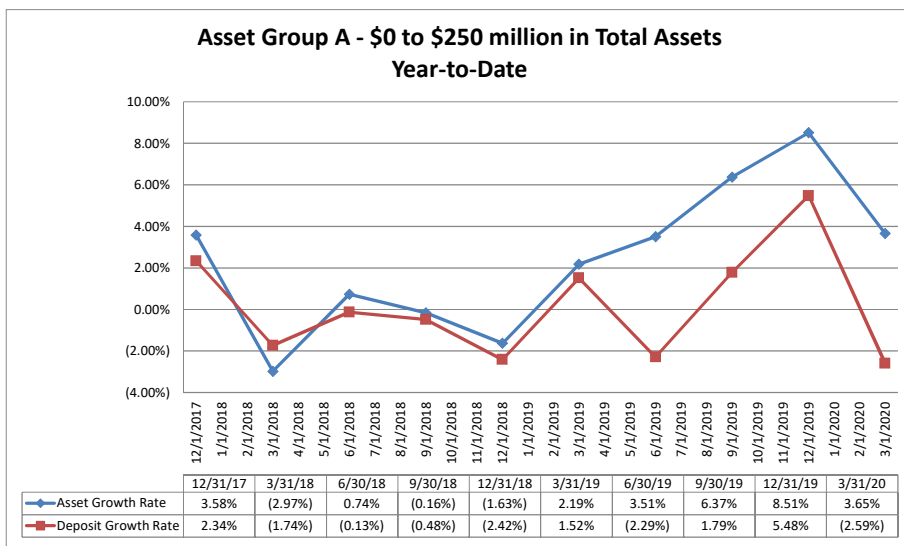
Source: SNL Financial

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 3, 2020

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	\$80,748	\$56,380	\$46,065	122.39%	47.93%	\$8,972	5.15%	0.81%	0.39%	4.92%	17.35%	23.85%
	Gateway Bank, F.S.B.	\$141,537	\$91,632	\$102,861	89.08%	34.42%	\$7,863	3.75%	1.20%	1.20%	2.64%	40.37%	30.52%
	Golden Pacific Bank, National Association	\$141,969	\$107,408	\$120,281	89.30%	19.32%	\$4,056	4.45%	0.49%	0.29%	4.18%	22.24%	8.34%
	Beacon Business Bank, National Association	\$142,770	\$90,070	\$123,365	73.01%	41.39%	\$4,605	4.47%	0.91%	0.66%	3.91%	(34.10%)	(37.52%)
	Bank of Feather River	\$146,322	\$117,496	\$117,576	99.93%	17.26%	\$5,419	5.35%	1.21%	0.98%	4.42%	2.76%	9.13%
	Metropolitan Bank	\$173,460	\$143,150	\$142,332	100.57%	15.43%	\$4,130	4.73%	1.76%	1.50%	3.41%	(17.59%)	(21.46%)
	Monterey County Bank	\$177,937	\$93,835	\$132,754	70.68%	36.90%	\$4,138	4.63%	0.80%	0.60%	4.02%	25.75%	0.18%
	First Federal Savings and Loan Association of San Rafael	\$204,828	\$191,705	\$150,933	127.01%	4.51%	\$5,690	4.28%	1.21%	1.19%	3.31%	6.66%	3.32%
	Mission National Bank	\$230,943	\$180,363	\$193,898	93.02%	22.87%	\$4,713	4.15%	1.06%	0.66%	3.56%	(30.55%)	(39.66%)
	Average of Asset Group A	\$160,057	\$119,115	\$125,563	96.11%	26.67%	\$5,510	4.55%	1.05%	0.83%	3.82%	3.65%	(2.59%)
Asset Group B - \$251 to \$500 million in total assets													
	Summit Bank	\$280,045	\$179,393	\$237,771	75.45%	35.54%	\$7,779	4.86%	0.43%	0.24%	4.65%	34.03%	40.43%
	Liberty Bank	\$285,015	\$205,652	\$248,488	82.76%	28.82%	\$6,196	3.96%	0.84%	0.63%	3.42%	11.21%	15.15%
	Northern California National Bank	\$285,905	\$111,294	\$257,741	43.18%	40.31%	\$9,859	3.41%	0.61%	0.47%	2.99%	16.09%	13.94%
	Murphy Bank	\$306,996	\$262,700	\$263,023	99.88%	15.24%	\$9,903	6.10%	2.01%	2.00%	4.21%	(0.75%)	(3.46%)
	Cornerstone Community Bank	\$323,421	\$250,352	\$268,205	93.34%	18.44%	\$8,984	5.04%	1.05%	0.84%	4.22%	48.67%	23.13%
	Golden Valley Bank	\$333,215	\$189,228	\$294,582	64.24%	43.94%	\$6,287	3.92%	0.69%	0.47%	3.48%	(26.63%)	(0.36%)
	Pacific Valley Bank	\$334,137	\$267,256	\$296,490	90.14%	20.88%	\$7,109	4.33%	0.82%	0.51%	3.86%	(19.22%)	(22.07%)
	Redwood Capital Bank	\$368,427	\$276,392	\$330,139	83.72%	14.25%	\$5,117	4.31%	0.50%	0.36%	3.98%	0.11%	(0.57%)
	Bank of San Francisco	\$418,064	\$330,720	\$362,381	91.26%	22.64%	\$9,290	4.65%	0.91%	0.62%	4.06%	20.86%	10.82%
	Pinnacle Bank	\$433,462	\$341,390	\$370,457	92.15%	18.00%	\$6,192	5.70%	0.95%	0.54%	5.19%	12.88%	15.64%
	River Valley Community Bank	\$468,725	\$205,728	\$342,294	60.10%	43.87%	\$8,680	3.72%	1.01%	0.71%	3.06%	23.91%	5.64%
	Average of Asset Group B	\$348,856	\$238,191	\$297,416	79.66%	27.45%	\$7,763	4.55%	0.89%	0.67%	3.92%	11.01%	8.94%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 3, 2020

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 (%)

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

Community Bank of the Bay	\$527,396	\$400,241	\$431,966	92.66%	24.56%	\$9,418	5.07%	1.37%	0.96%	4.13%	27.21%	32.78%
Fresno First Bank	\$547,758	\$398,629	\$471,988	84.46%	22.68%	\$9,959	4.87%	0.65%	0.17%	4.66%	7.01%	(9.84%)
BAC Community Bank	\$637,348	\$456,244	\$558,013	81.76%	26.30%	\$5,957	4.14%	0.24%	0.11%	4.07%	7.89%	6.33%
1st Capital Bank	\$645,760	\$530,487	\$571,984	92.75%	13.27%	\$7,597	4.06%	0.42%	0.23%	3.86%	0.26%	(0.06%)
American River Bank	\$715,876	\$393,702	\$603,143	65.28%	24.09%	\$7,231	4.04%	0.53%	0.37%	3.76%	(2.83%)	(1.33%)
Summit State Bank	\$721,645	\$608,775	\$574,006	106.06%	13.72%	\$7,760	4.92%	1.40%	1.02%	3.87%	14.75%	0.12%
Plumas Bank	\$878,805	\$627,291	\$763,188	82.19%	15.71%	\$5,359	4.76%	0.24%	0.10%	4.66%	6.60%	8.21%
Premier Valley Bank	\$889,280	\$531,490	\$706,479	75.23%	33.84%	\$12,182	4.41%	0.55%	0.32%	4.11%	(6.17%)	(0.75%)
Bank of the Orient	\$927,848	\$748,392	\$804,922	92.98%	19.30%	\$6,773	4.53%	1.63%	1.18%	3.31%	15.09%	17.11%
United Security Bank	\$977,041	\$623,687	\$843,220	73.96%	27.74%	\$7,879	4.31%	0.52%	0.25%	4.00%	8.88%	10.69%
Average of Asset Group C	\$746,876	\$531,894	\$632,891	84.73%	22.12%	\$8,012	4.51%	0.76%	0.47%	4.04%	7.87%	6.33%

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

Suncrest Bank	\$1,046,107	\$679,894	\$884,272	76.89%	33.52%	\$9,097	4.63%	0.85%	0.52%	4.20%	24.86%	26.90%
Beneficial State Bank	\$1,068,042	\$763,473	\$871,938	87.56%	27.69%	\$4,768	4.59%	0.89%	0.70%	3.96%	12.16%	18.22%
Santa Cruz County Bank	\$1,069,463	\$751,831	\$899,127	83.62%	22.37%	\$9,464	4.81%	0.58%	0.28%	4.51%	(0.57%)	(2.31%)
Savings Bank of Mendocino County	\$1,124,298	\$549,298	\$926,011	59.32%	48.70%	\$5,856	3.82%	0.20%	0.11%	3.72%	7.31%	7.16%
Oak Valley Community Bank	\$1,156,478	\$759,312	\$1,027,125	73.93%	21.73%	\$6,285	3.99%	0.21%	0.13%	3.93%	3.05%	2.76%
Avidbank	\$1,203,922	\$965,684	\$1,006,500	95.94%	18.88%	\$10,379	4.92%	0.98%	0.57%	4.39%	26.49%	8.46%
California Bank of Commerce	\$1,207,640	\$971,847	\$1,032,936	94.09%	15.07%	\$8,880	4.51%	1.35%	0.81%	3.73%	19.16%	16.99%
First Northern Bank of Dixon	\$1,341,180	\$777,591	\$1,185,650	65.58%	40.24%	\$6,417	3.78%	0.28%	0.18%	3.63%	15.04%	15.22%
Pacific Coast Bankers' Bank	\$1,406,979	\$233,519	\$825,007	28.31%	29.87%	\$14,070	2.87%	1.11%	0.73%	2.06%	377.98%	168.13%
Merchants Bank of Commerce	\$1,454,680	\$1,054,375	\$1,243,209	84.81%	19.20%	\$6,994	4.26%	0.52%	0.27%	3.96%	(6.30%)	(9.36%)
Five Star Bank	\$1,559,862	\$1,267,783	\$1,375,501	92.17%	16.02%	\$13,804	4.77%	0.95%	0.70%	4.12%	21.65%	18.23%
Central Valley Community Bank	\$1,618,450	\$929,769	\$1,351,322	68.80%	34.15%	\$5,928	4.57%	0.23%	0.10%	4.46%	5.53%	4.90%
United Business Bank	\$2,167,535	\$1,626,913	\$1,779,729	91.41%	21.74%	\$6,881	4.77%	0.77%	0.55%	4.28%	35.08%	18.28%
El Dorado Savings Bank, F.S.B.	\$2,218,303	\$621,972	\$1,953,112	31.85%	77.22%	\$7,866	2.60%	0.38%	0.36%	2.27%	6.32%	6.59%
River City Bank	\$2,586,279	\$1,971,316	\$2,278,004	86.54%	11.63%	\$19,446	3.75%	1.32%	0.88%	2.79%	6.54%	24.90%
Exchange Bank	\$2,640,390	\$1,588,714	\$2,317,018	68.57%	31.28%	\$6,472	3.90%	0.30%	0.32%	3.77%	(4.41%)	(6.55%)
Bank of the Sierra	\$2,670,214	\$1,800,766	\$2,185,185	82.41%	20.95%	\$5,175	4.44%	0.48%	0.27%	4.18%	11.85%	2.25%
Bank of Marin	\$2,697,701	\$1,843,860	\$2,326,044	79.27%	25.91%	\$9,114	4.09%	0.41%	0.16%	3.92%	(1.42%)	(3.42%)
Poppy Bank	\$2,755,760	\$2,254,282	\$2,428,096	92.84%	18.81%	\$15,482	4.84%	1.91%	1.78%	3.22%	35.02%	50.51%
Bank of Stockton	\$3,343,297	\$1,840,652	\$2,660,849	69.18%	44.82%	\$8,486	4.04%	0.36%	0.24%	3.84%	(1.70%)	9.55%
Farmers & Merchants Bank of Central California	\$3,720,220	\$2,670,109	\$3,256,505	81.99%	14.85%	\$10,305	4.45%	0.56%	0.31%	4.10%	(0.29%)	(2.98%)
Heritage Bank of Commerce	\$4,076,251	\$2,556,326	\$3,387,516	75.46%	32.21%	\$12,096	4.49%	0.37%	0.16%	4.31%	(3.10%)	(5.53%)
Fremont Bank	\$4,371,526	\$3,565,082	\$3,974,894	89.69%	12.33%	\$4,962	4.12%	0.80%	0.32%	3.71%	(0.57%)	(1.49%)
WestAmerica Bank	\$5,581,673	\$1,121,243	\$4,802,320	23.35%	68.74%	\$7,906	3.04%	0.07%	0.04%	3.08%	(1.25%)	(1.09%)
Tri Counties Bank	\$6,469,552	\$4,381,757	\$5,408,096	81.02%	19.52%	\$5,685	4.53%	0.29%	0.19%	4.37%	0.01%	2.69%
Luther Burbank Savings	\$7,066,935	\$6,218,697	\$5,335,072	116.56%	12.33%	\$25,330	3.71%	1.95%	1.93%	1.99%	1.35%	4.26%
Mechanics Bank	\$17,041,081	\$10,271,339	\$14,289,288	71.88%	22.55%	\$7,778	4.27%	0.65%	0.27%	3.92%	(3.79%)	(8.35%)
Average of Asset Group D	\$3,135,697	\$2,001,385	\$2,630,012	76.04%	28.23%	\$9,442	4.17%	0.70%	0.48%	3.72%	21.70%	13.52%

Source: SNL Financial

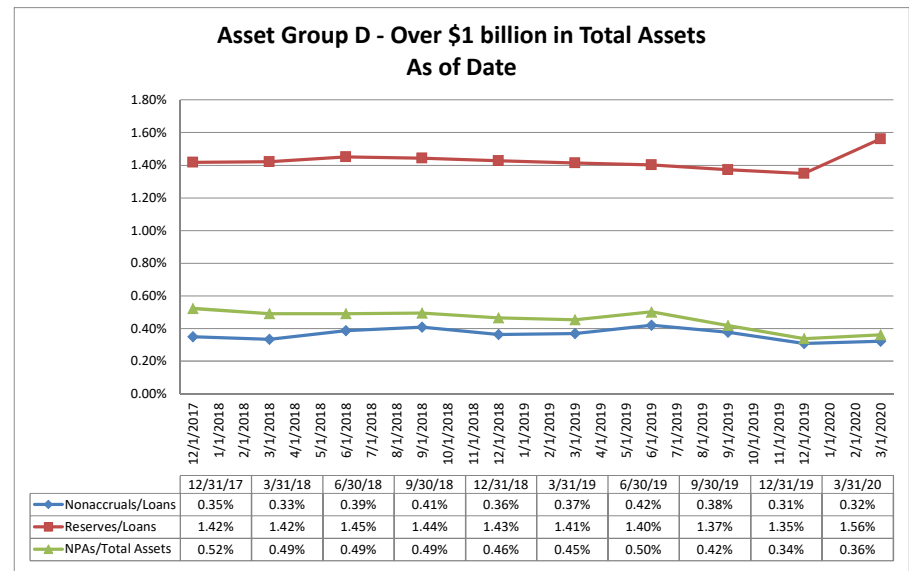
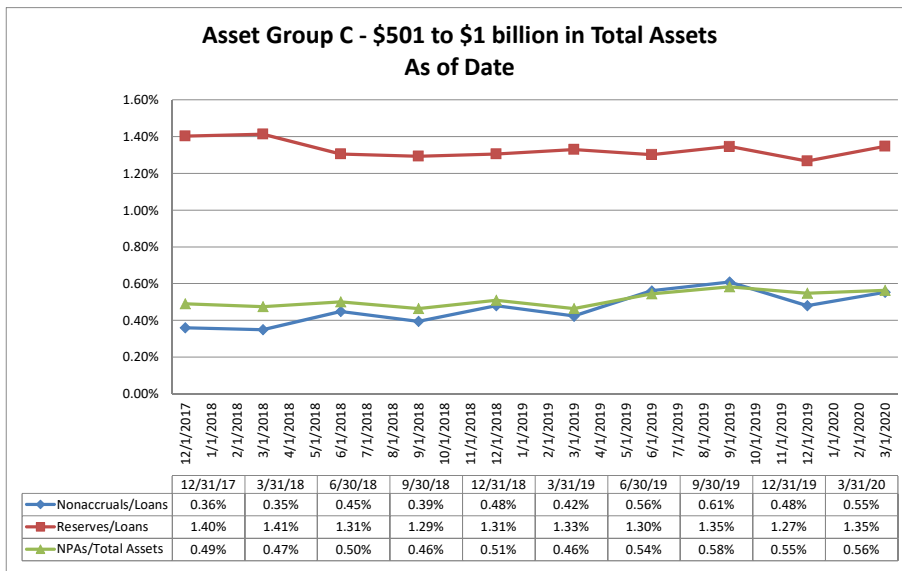
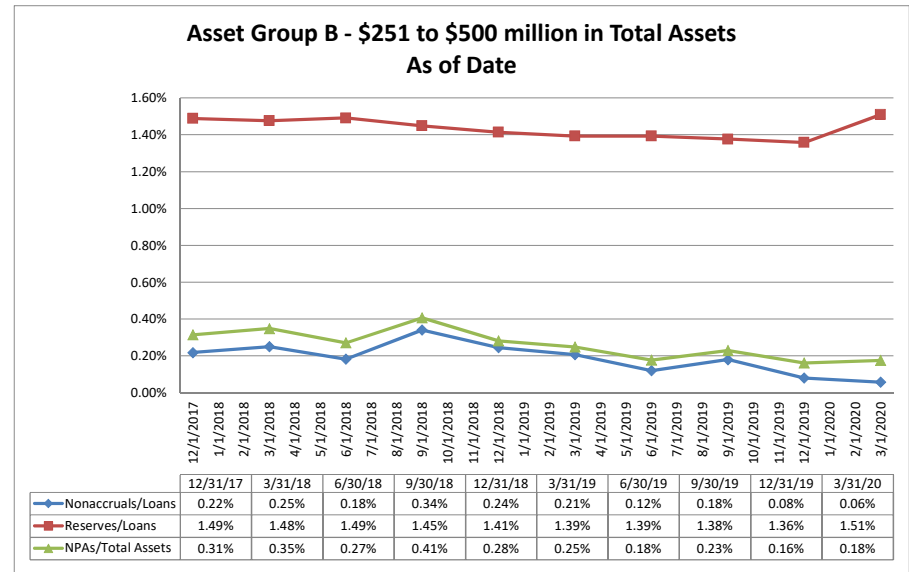
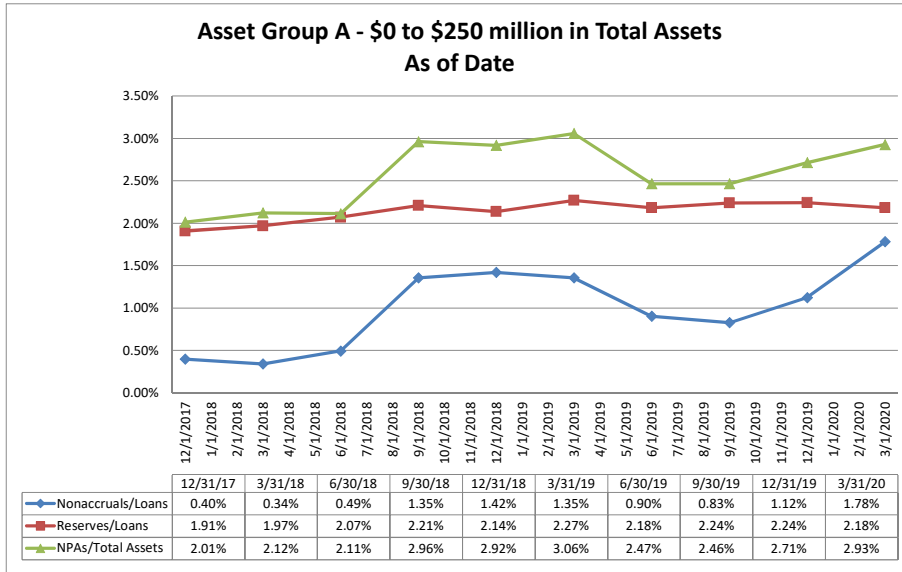
Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

March 31, 2020

Run Date: June 3, 2020

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	\$80,748	\$3,440	6.10%	7.43%	121.74%	19.94%	9.31%
Gateway Bank, F.S.B.	\$141,537	\$294	0.32%	1.38%	33.60%	23.12%	2.65%
Golden Pacific Bank, National Association	\$141,969	\$2,244	2.09%	1.14%	54.77%	13.07%	1.58%
Beacon Business Bank, National Association	\$142,770	\$1,233	1.37%	3.30%	213.11%	9.29%	0.98%
Bank of Feather River	\$146,322	\$0	0.00%	1.28%	NA	0.00%	0.00%
Metropolitan Bank	\$173,460	\$0	0.00%	1.83%	171.96%	6.13%	0.88%
Monterey County Bank	\$177,937	\$5,763	6.14%	1.30%	21.15%	98.27%	10.94%
First Federal Savings and Loan Association of San Rafael	\$204,828	\$0	0.00%	0.49%	NA	0.00%	0.00%
Mission National Bank	\$230,943	\$0	0.00%	1.48%	NA	0.01%	0.00%
Average of Asset Group A	\$160,057	\$1,442	1.78%	2.18%	102.72%	18.87%	2.93%

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

Summit Bank	\$280,045	\$0	0.00%	1.93%	403.98%	4.50%	0.31%
Liberty Bank	\$285,015	\$0	0.00%	1.40%	108.64%	6.95%	0.93%
Northern California National Bank	\$285,905	\$0	0.00%	1.73%	NA	0.00%	0.00%
Murphy Bank	\$306,996	\$422	0.16%	1.06%	465.67%	3.25%	0.20%
Cornerstone Community Bank	\$323,421	\$0	0.00%	1.54%	NA	0.00%	0.00%
Golden Valley Bank	\$333,215	\$83	0.04%	1.37%	NM	0.27%	0.02%
Pacific Valley Bank	\$334,137	\$934	0.35%	1.78%	459.38%	2.51%	0.31%
Redwood Capital Bank	\$368,427	\$160	0.06%	1.61%	918.56%	1.20%	0.13%
Bank of San Francisco	\$418,064	\$0	0.00%	1.37%	NA	0.00%	0.00%
Pinnacle Bank	\$433,462	\$59	0.02%	1.46%	NM	0.19%	0.03%
River Valley Community Bank	\$468,725	\$0	0.00%	1.35%	NA	0.00%	0.00%
Average of Asset Group B	\$348,856	\$151	0.06%	1.51%	471.25%	1.72%	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

March 31, 2020

Run Date: June 3, 2020

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Community Bank of the Bay	\$527,396	\$94	0.02%	1.15%	NM	0.40%	0.05%
	Fresno First Bank	\$547,758	\$1,146	0.29%	1.24%	431.50%	1.90%	0.21%
	BAC Community Bank	\$637,348	\$2,973	0.65%	1.34%	204.98%	3.75%	0.47%
	1st Capital Bank	\$645,760	\$492	0.09%	1.40%	NM	0.65%	0.08%
	American River Bank	\$715,876	\$0	0.00%	1.43%	94.88%	8.83%	0.95%
	Summit State Bank	\$721,645	\$416	0.07%	1.21%	278.62%	3.75%	0.37%
	Plumas Bank	\$878,805	\$2,310	0.37%	1.24%	244.87%	3.67%	0.44%
	Premier Valley Bank	\$889,280	\$3,133	0.59%	0.92%	156.53%	3.88%	0.35%
	Bank of the Orient	\$927,848	\$11,275	1.51%	2.08%	136.15%	10.70%	1.24%
	United Security Bank	\$977,041	\$12,029	1.93%	1.46%	65.31%	11.99%	1.47%
	Average of Asset Group C	\$746,876	\$3,387	0.55%	1.35%	201.61%	4.95%	0.56%

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

	Suncrest Bank	\$1,046,107	\$4,391	0.65%	0.89%	138.03%	3.81%	0.43%
	Beneficial State Bank	\$1,068,042	\$7,815	1.02%	2.30%	225.04%	6.02%	0.73%
	Santa Cruz County Bank	\$1,069,463	\$0	0.00%	1.38%	NA	0.01%	0.00%
	Savings Bank of Mendocino County	\$1,124,298	\$1,037	0.19%	2.11%	360.12%	1.57%	0.29%
	Oak Valley Community Bank	\$1,156,478	\$960	0.13%	1.26%	998.54%	0.80%	0.08%
	Avidbank	\$1,203,922	\$3,902	0.40%	1.20%	295.75%	2.82%	0.32%
	California Bank of Commerce	\$1,207,640	\$2,650	0.27%	1.19%	436.42%	1.85%	0.22%
	First Northern Bank of Dixon	\$1,341,180	\$1,189	0.15%	1.65%	317.20%	2.80%	0.30%
	Pacific Coast Bankers' Bank	\$1,406,979	\$0	0.00%	1.59%	NA	0.00%	0.00%
	Merchants Bank of Commerce	\$1,454,680	\$5,243	0.50%	1.43%	151.98%	5.39%	0.68%
	Five Star Bank	\$1,559,862	\$44	0.00%	1.30%	NM	0.03%	0.00%
	Central Valley Community Bank	\$1,618,450	\$1,115	0.12%	1.13%	65.49%	9.07%	0.99%
	United Business Bank	\$2,167,535	\$8,340	0.51%	0.56%	99.68%	4.57%	0.45%
	El Dorado Savings Bank, F.S.B.	\$2,218,303	\$3,166	0.51%	0.80%	69.84%	2.75%	0.32%
	River City Bank	\$2,586,279	\$0	0.00%	2.16%	NA	0.00%	0.00%
	Exchange Bank	\$2,640,390	\$4,588	0.29%	2.52%	419.91%	5.31%	0.36%
	Bank of the Sierra	\$2,670,214	\$7,396	0.41%	0.64%	73.49%	4.97%	0.61%
	Bank of Marin	\$2,697,701	\$1,632	0.09%	1.02%	148.30%	4.06%	0.47%
	Poppy Bank	\$2,755,760	\$27,409	1.22%	4.06%	317.84%	10.34%	1.16%
	Bank of Stockton	\$3,343,297	\$1,629	0.09%	3.17%	634.54%	1.66%	0.28%
	Farmers & Merchants Bank of Central California	\$3,720,220	\$549	0.02%	2.05%	435.91%	3.04%	0.36%
	Heritage Bank of Commerce	\$4,076,251	\$11,646	0.46%	1.75%	380.48%	2.73%	0.29%
	Fremont Bank	\$4,371,526	\$5,447	0.15%	1.34%	269.92%	4.73%	0.40%
	WestAmerica Bank	\$5,581,673	\$4,352	0.39%	2.21%	340.06%	1.61%	0.13%
	Tri Counties Bank	\$6,469,552	\$17,955	0.41%	1.32%	250.11%	3.48%	0.39%
	Luther Burbank Savings	\$7,066,935	\$5,573	0.09%	0.65%	591.98%	0.90%	0.10%
	Mechanics Bank	\$17,041,081	\$62,207	0.61%	0.46%	73.31%	4.67%	0.39%
	Average of Asset Group D	\$3,135,697	\$7,046	0.32%	1.56%	308.43%	3.30%	0.36%

Source: SNL Financial

Note: Report includes only bank-level data.

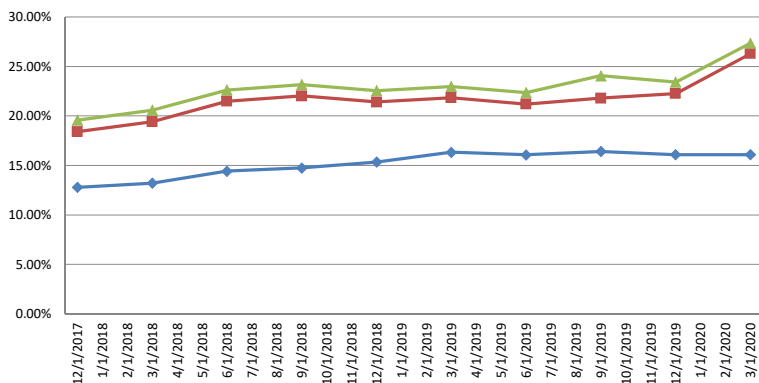
NA = data was not available.

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

Capital Adequacy

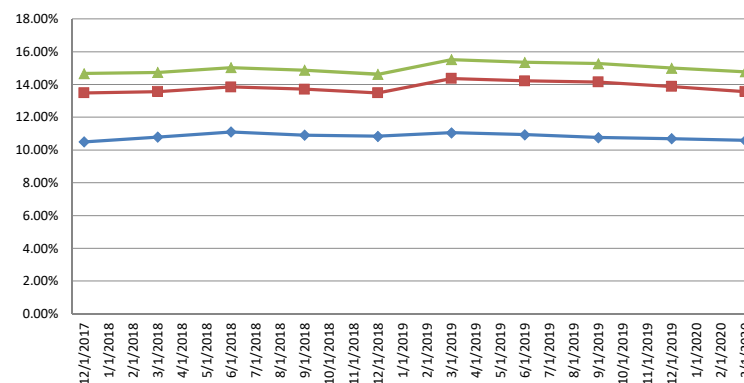
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



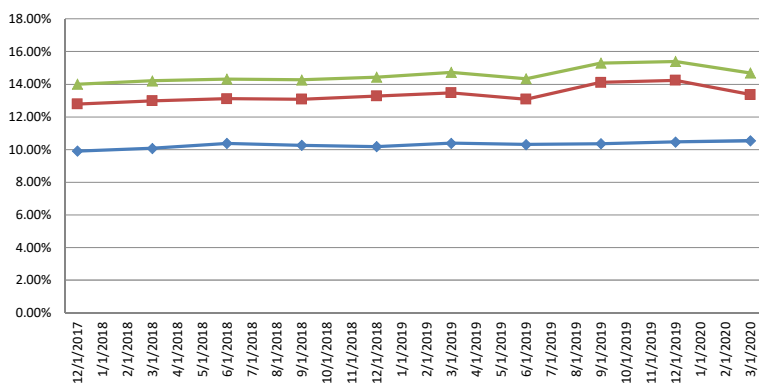
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	12.77%	13.18%	14.41%	14.74%	15.33%	16.32%	16.05%	16.40%	16.07%	16.08%
Tier 1 Risk Based Ratio	18.41%	19.41%	21.47%	22.01%	21.39%	21.83%	21.19%	21.79%	22.26%	26.29%
Risk Based Capital Ratio	19.56%	20.57%	22.61%	23.16%	22.54%	22.97%	22.34%	24.05%	23.41%	27.35%

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



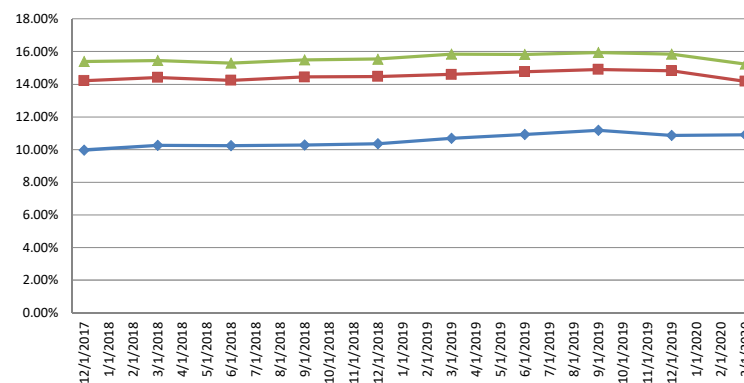
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.50%	10.78%	11.10%	10.89%	10.83%	11.04%	10.93%	10.75%	10.69%	10.57%
Tier 1 Risk Based Ratio	13.48%	13.55%	13.84%	13.70%	13.48%	14.36%	14.21%	14.14%	13.87%	13.55%
Risk Based Capital Ratio	14.66%	14.72%	15.02%	14.86%	14.62%	15.51%	15.35%	15.26%	14.99%	14.76%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	9.89%	10.06%	10.36%	10.24%	10.17%	10.38%	10.30%	10.35%	10.46%	10.54%
Tier 1 Risk Based Ratio	12.78%	12.98%	13.10%	13.07%	13.27%	13.47%	13.08%	14.10%	14.24%	13.36%
Risk Based Capital Ratio	14.00%	14.20%	14.31%	14.26%	14.43%	14.72%	14.32%	15.29%	15.39%	14.68%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	9.97%	10.24%	10.23%	10.27%	10.35%	10.69%	10.91%	11.16%	10.86%	10.90%
Tier 1 Risk Based Ratio	14.20%	14.41%	14.22%	14.43%	14.46%	14.59%	14.75%	14.90%	14.81%	14.18%
Risk Based Capital Ratio	15.38%	15.45%	15.28%	15.49%	15.53%	15.83%	15.82%	15.94%	15.83%	15.23%

Source: SNL Financial

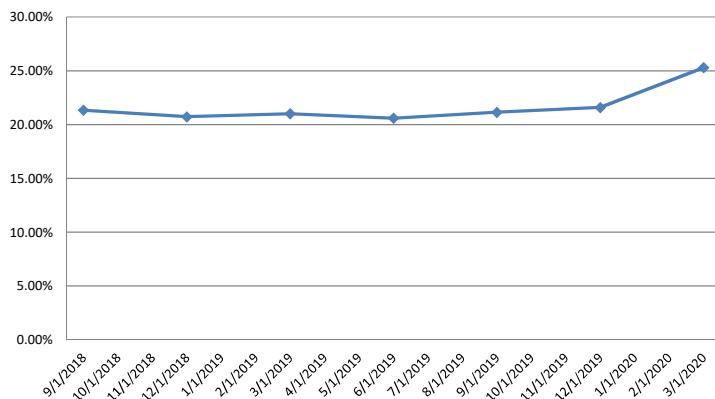
Note: Report includes only bank-level data.

NA = data was not available.

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

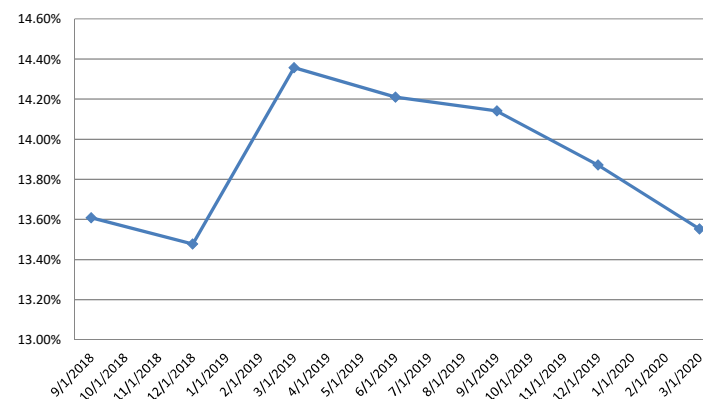
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



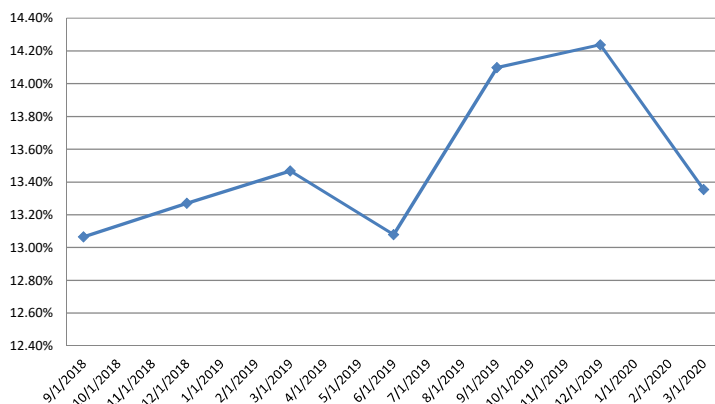
As of Date	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Common Equity Tier 1 RB Ratio	21.32%	20.73%	21.00%	20.60%	21.14%	21.59%	25.29%

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



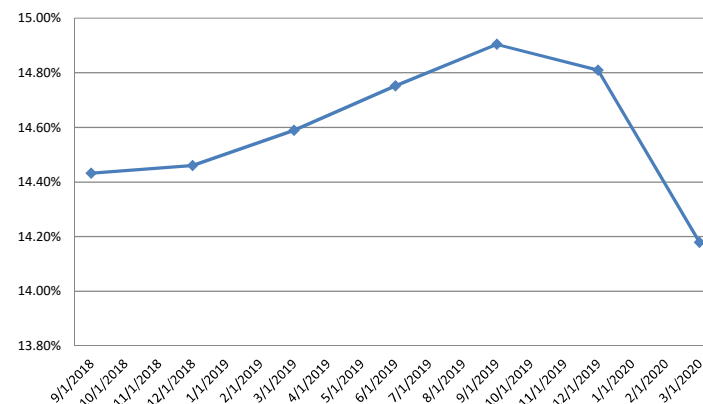
As of Date	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Common Equity Tier 1 RB Ratio	13.61%	13.48%	14.36%	14.21%	14.14%	13.87%	13.55%

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



As of Date	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Common Equity Tier 1 RB Ratio	13.07%	13.27%	13.47%	13.08%	14.10%	14.24%	13.36%

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



As of Date	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Common Equity Tier 1 RB Ratio	14.43%	14.46%	14.59%	14.75%	14.90%	14.81%	14.18%

Source: SNL Financial

Note: Report includes only bank-level data.

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

Capital Adequacy

March 31, 2020

Run Date: June 3, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets									
	California Pacific Bank	\$80,748	\$33,486	\$33,486	\$33,486	42.81%	51.73%	53.05%	51.73%
	Gateway Bank, F.S.B.	\$141,537	\$16,128	\$15,929	\$12,242	12.02%	21.56%	22.82%	16.57%
	Golden Pacific Bank, National Association	\$141,969	\$16,279	\$13,439	\$13,439	10.15%	NA	NA	NA
	Beacon Business Bank, National Association	\$142,770	\$18,192	\$18,023	\$18,023	12.07%	20.09%	21.37%	20.09%
	Bank of Feather River	\$146,322	\$15,678	\$15,678	\$15,678	10.77%	NA	NA	NA
	Metropolitan Bank	\$173,460	\$22,225	\$22,276	\$22,276	12.54%	NA	NA	NA
	Monterey County Bank	\$177,937	\$18,738	\$17,815	\$17,815	10.53%	12.76%	13.65%	12.76%
	First Federal Savings and Loan Association of San Rafael	\$204,828	\$41,178	\$41,178	\$41,178	20.31%	25.30%	25.88%	25.30%
	Mission National Bank	\$230,943	\$32,631	\$32,631	\$32,631	13.48%	NA	NA	NA
	Average of Asset Group A	\$160,057	\$23,837	\$23,384	\$22,974	16.08%	26.29%	27.35%	25.29%

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

	Summit Bank	\$280,045	\$35,093	\$35,093	\$35,093	12.68%	16.53%	17.79%	16.53%
	Liberty Bank	\$285,015	\$35,246	\$34,979	\$34,979	12.62%	NA	NA	NA
	Northern California National Bank	\$285,905	\$26,864	\$25,735	\$25,735	9.06%	NA	NA	NA
	Murphy Bank	\$306,996	\$34,200	\$34,200	\$34,200	11.13%	NA	NA	NA
	Cornerstone Community Bank	\$323,421	\$30,823	\$30,585	\$30,585	10.10%	11.05%	12.30%	11.05%
	Golden Valley Bank	\$333,215	\$28,551	\$30,329	\$30,329	8.55%	13.65%	14.84%	13.65%
	Pacific Valley Bank	\$334,137	\$36,456	\$36,456	\$36,456	10.50%	13.53%	14.78%	13.53%
	Redwood Capital Bank	\$368,427	\$35,939	\$35,853	\$35,853	9.74%	12.83%	14.09%	12.83%
	Bank of San Francisco	\$418,064	\$41,965	\$41,715	\$41,715	11.04%	15.23%	16.48%	15.23%
	Pinnacle Bank	\$433,462	\$54,046	\$54,009	\$54,009	12.98%	13.79%	15.04%	13.79%
	River Valley Community Bank	\$468,725	\$38,936	\$35,971	\$35,971	7.92%	11.81%	12.78%	11.81%
	Average of Asset Group B	\$348,856	\$36,193	\$35,902	\$35,902	10.57%	13.55%	14.76%	13.55%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2020

Run Date: June 3, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets									
	Community Bank of the Bay	\$527,396	\$57,423	\$57,120	\$57,120	11.58%	NA	NA	NA
	Fresno First Bank	\$547,758	\$55,268	\$53,206	\$53,206	10.04%	14.64%	15.89%	14.64%
	BAC Community Bank	\$637,348	\$73,174	\$69,276	\$69,276	10.94%	NA	NA	NA
	1st Capital Bank	\$645,760	\$68,815	\$68,150	\$68,150	10.77%	13.66%	14.91%	13.66%
	American River Bank	\$715,876	\$87,540	\$66,599	\$66,599	9.50%	NA	NA	NA
	Summit State Bank	\$721,645	\$68,201	\$63,518	\$63,518	9.29%	10.33%	12.52%	10.33%
	Plumas Bank	\$878,805	\$99,489	\$93,849	\$93,849	10.83%	13.61%	14.78%	13.61%
	Premier Valley Bank	\$889,280	\$134,999	\$81,303	\$81,303	9.92%	11.93%	12.79%	11.93%
	Bank of the Orient	\$927,848	\$94,393	\$90,608	\$90,608	9.73%	NA	NA	NA
	United Security Bank	\$977,041	\$124,537	\$120,972	\$120,972	12.76%	15.96%	17.21%	15.96%
	Average of Asset Group C	\$746,876	\$86,384	\$76,460	\$76,460	10.54%	13.36%	14.68%	13.36%
Asset Group D - Over \$1 billion in total assets									
	Suncrest Bank	\$1,046,107	\$154,743	\$107,549	\$107,549	11.00%	13.80%	14.59%	13.80%
	Beneficial State Bank	\$1,068,042	\$121,033	\$109,911	\$109,911	10.66%	NA	NA	NA
	Santa Cruz County Bank	\$1,069,463	\$154,891	\$126,113	\$126,113	12.26%	15.38%	16.63%	15.38%
	Savings Bank of Mendocino County	\$1,124,298	\$193,783	\$190,869	\$190,869	17.30%	NA	NA	NA
	Oak Valley Community Bank	\$1,156,478	\$114,030	\$107,624	\$107,624	9.49%	11.09%	12.12%	11.09%
	Avidbank	\$1,203,922	\$126,690	\$126,064	\$126,064	11.32%	10.97%	12.01%	10.97%
	California Bank of Commerce	\$1,207,640	\$139,331	\$131,256	\$131,256	11.36%	11.33%	12.77%	11.33%
	First Northern Bank of Dixon	\$1,341,180	\$137,157	\$131,954	\$131,954	10.06%	14.93%	16.18%	14.93%
	Pacific Coast Bankers' Bank	\$1,406,979	\$119,300	\$119,316	\$119,316	12.03%	12.40%	12.79%	12.40%
	Merchants Bank of Commerce	\$1,454,680	\$185,214	\$164,132	\$164,132	11.45%	13.66%	14.91%	13.66%
	Five Star Bank	\$1,559,862	\$134,275	\$132,529	\$132,529	9.02%	9.57%	10.77%	9.57%
	Central Valley Community Bank	\$1,618,450	\$222,573	\$166,799	\$166,799	10.86%	14.31%	15.23%	14.31%
	United Business Bank	\$2,167,535	\$259,631	\$208,063	\$208,063	10.13%	12.55%	13.13%	12.55%
	El Dorado Savings Bank, F.S.B.	\$2,218,303	\$253,904	\$248,820	\$248,820	11.30%	37.29%	38.08%	37.29%
	River City Bank	\$2,586,279	\$247,067	\$241,757	\$241,757	9.50%	NA	NA	NA
	Exchange Bank	\$2,640,390	\$280,912	\$279,529	\$279,529	10.65%	14.84%	16.10%	14.84%
	Bank of the Sierra	\$2,670,214	\$348,586	\$303,756	\$303,756	12.06%	NA	NA	NA
	Bank of Marin	\$2,697,701	\$329,718	\$285,501	\$285,501	10.94%	13.46%	14.40%	13.46%
	Poppy Bank	\$2,755,760	\$218,734	\$282,534	\$282,534	10.66%	15.43%	16.68%	15.43%
	Bank of Stockton	\$3,343,297	\$551,874	\$518,711	\$518,711	15.60%	14.31%	15.57%	14.31%
	Farmers & Merchants Bank of Central California	\$3,720,220	\$403,592	\$374,874	\$374,874	10.18%	11.56%	12.81%	11.56%
	Heritage Bank of Commerce	\$4,076,251	\$589,048	\$406,762	\$406,762	10.60%	12.90%	14.08%	12.90%
	Fremont Bank	\$4,371,526	\$337,927	\$339,100	\$339,100	7.76%	9.84%	11.09%	9.84%
	WestAmerica Bank	\$5,581,673	\$564,975	\$432,862	\$432,862	7.90%	11.47%	12.28%	11.47%
	Tri Counties Bank	\$6,469,552	\$915,156	\$695,137	\$695,137	11.11%	13.79%	14.99%	13.79%
	Luther Burbank Savings	\$7,066,935	\$729,519	\$724,032	\$724,032	10.30%	18.05%	19.09%	18.05%
	Mechanics Bank	\$17,041,081	\$2,374,559	\$1,384,697	\$1,384,697	8.71%	13.18%	13.93%	13.18%
	Average of Asset Group D	\$3,135,697	\$378,082	\$308,898	\$308,898	10.90%	14.18%	15.23%	14.18%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

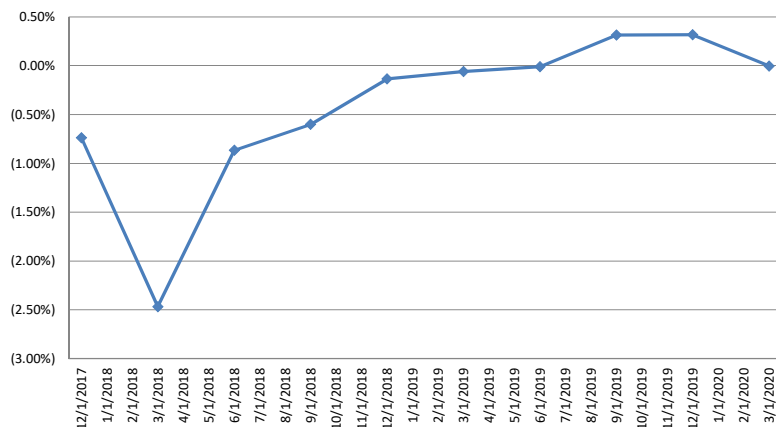
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Southern California

Performance Analysis

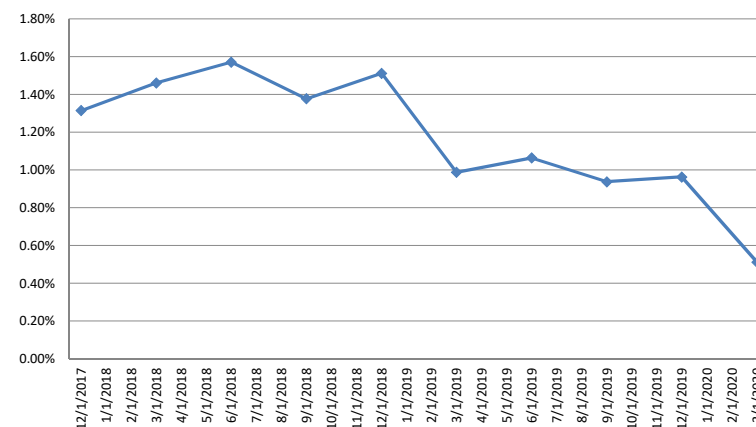
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



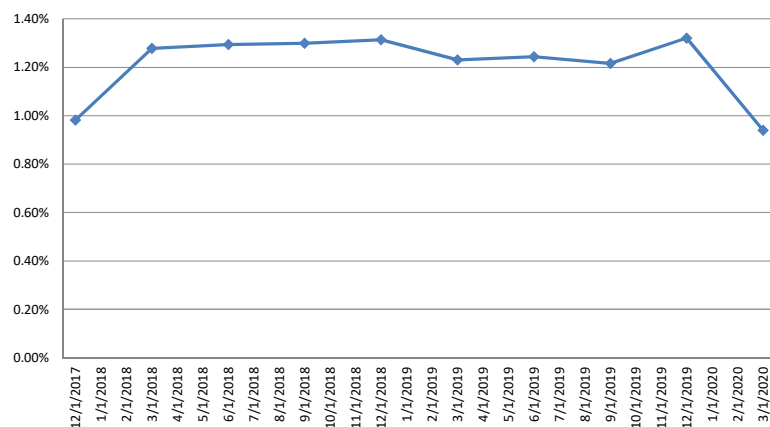
Return on Avg Assets	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
	0.74%	(2.47%)	0.87%	0.60%	0.13%	(0.06%)	0.01%	0.32%	0.32%	(0.00%)

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



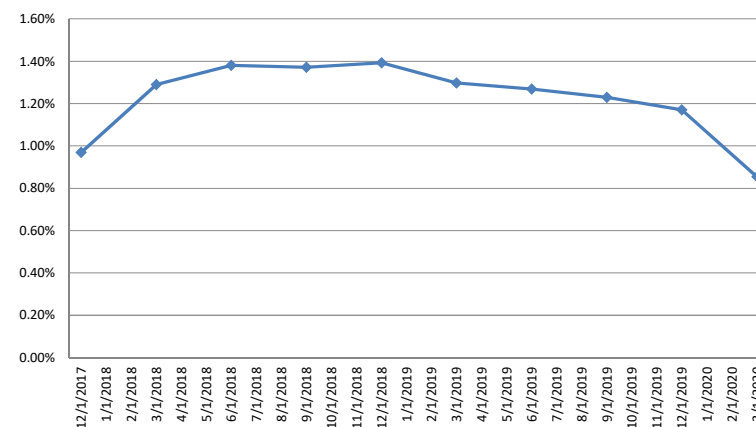
Return on Avg Assets	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
	1.31%	1.46%	1.57%	1.38%	1.51%	0.99%	1.06%	0.94%	0.96%	0.51%

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



Return on Avg Assets	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
	0.98%	1.28%	1.29%	1.30%	1.31%	1.23%	1.24%	1.22%	1.32%	0.94%

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



Return on Avg Assets	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
	0.97%	1.29%	1.38%	1.37%	1.39%	1.30%	1.27%	1.23%	1.17%	0.85%

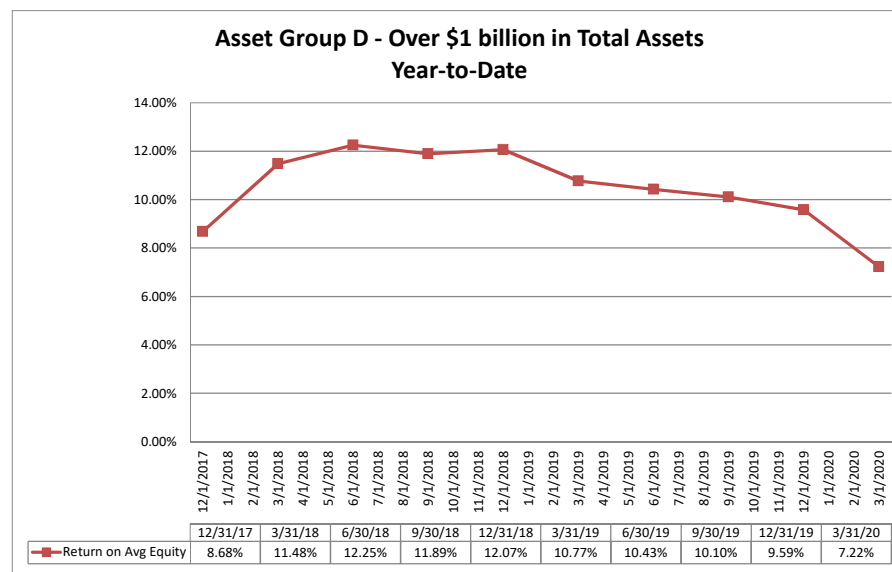
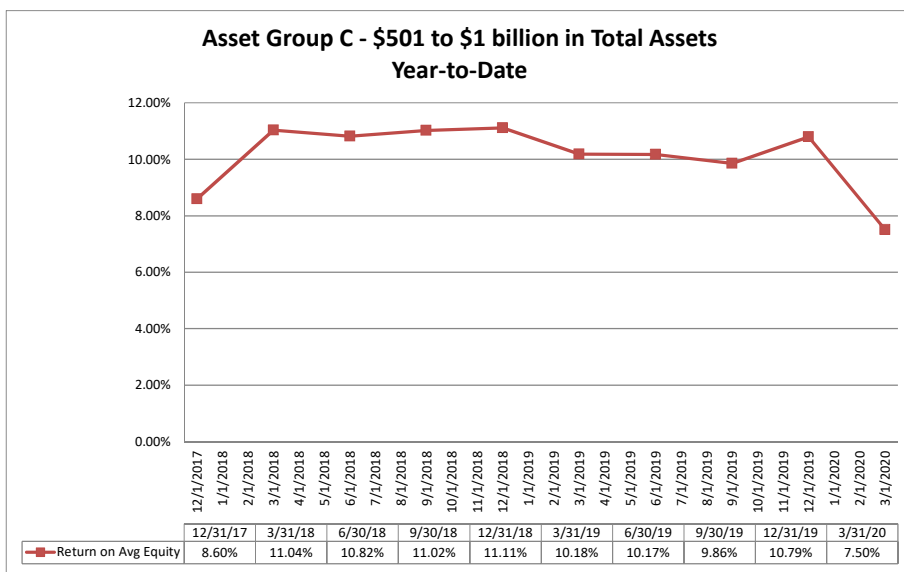
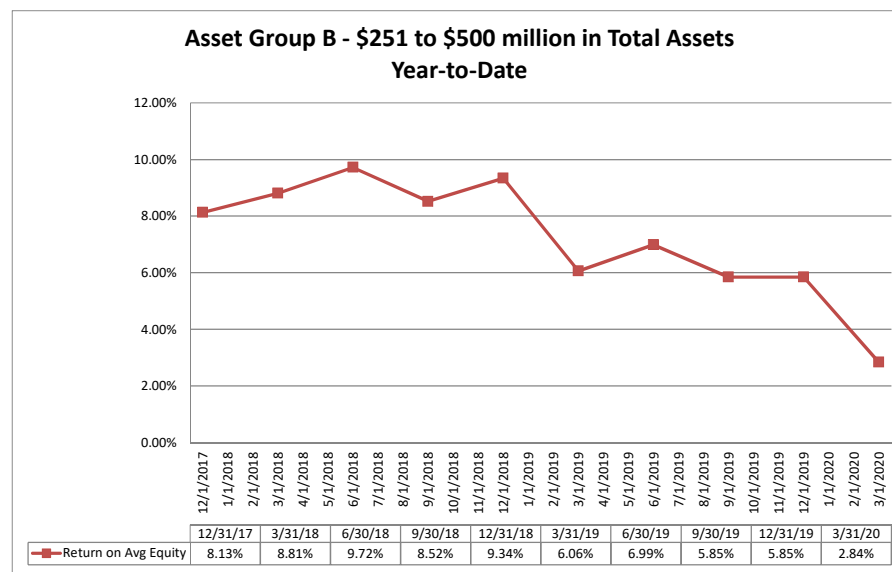
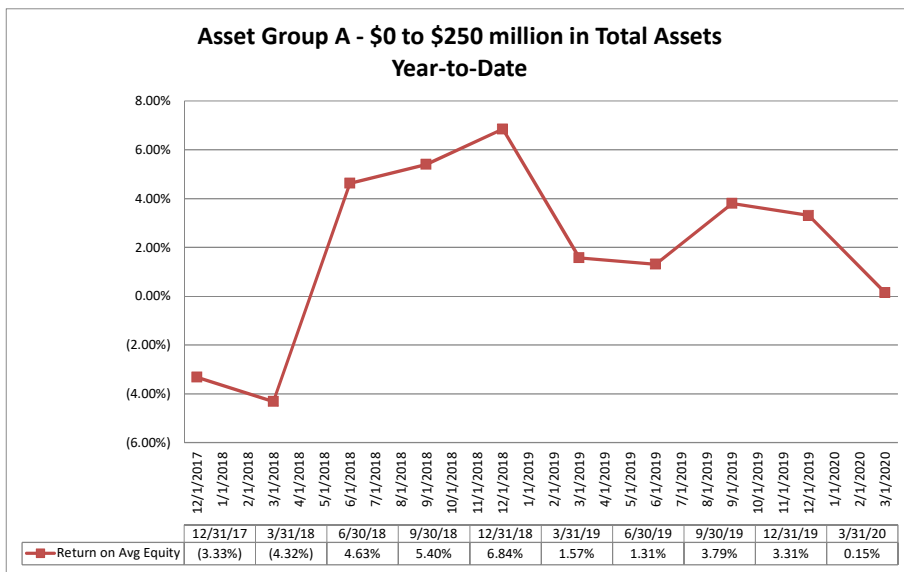
Source: SNL Financial

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2020

Run Date: June 3, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	Asian Pacific National Bank	\$55,094	\$9	0.06%	0.37%	97.53%	\$70	\$9	0.06%	0.37%	97.53%	\$70
	Neighborhood National Bank	\$72,302	(\$656)	(3.89%)	(23.48%)	191.11%	\$108	(\$656)	(3.89%)	(23.48%)	191.11%	\$108
	Tustin Community Bank	\$74,242	\$109	0.58%	4.02%	76.61%	\$84	\$109	0.58%	4.02%	76.61%	\$84
	Bank of Whittier, National Association	\$74,761	(\$80)	(0.43%)	(2.50%)	118.82%	\$55	(\$80)	(0.43%)	(2.50%)	118.82%	\$55
	California Business Bank	\$93,176	(\$384)	(1.80%)	(12.57%)	144.24%	\$154	(\$384)	(1.80%)	(12.57%)	144.24%	\$154
	Infinity Bank	\$110,145	(\$182)	(0.63%)	(2.83%)	112.65%	\$169	(\$182)	(0.63%)	(2.83%)	112.65%	\$169
	California First National Bank	\$115,375	\$611	1.84%	3.88%	49.60%	\$139	\$611	1.84%	3.88%	49.60%	\$139
	Eastern International Bank	\$131,950	\$194	0.60%	3.81%	87.04%	\$85	\$194	0.60%	3.81%	87.04%	\$85
	Endeavor Bank	\$144,312	(\$326)	(0.96%)	(6.13%)	114.52%	\$155	(\$326)	(0.96%)	(6.13%)	114.52%	\$155
	United Pacific Bank	\$156,914	\$186	0.48%	2.99%	78.91%	\$83	\$186	0.48%	2.99%	78.91%	\$83
	Friendly Hills Bank	\$162,396	\$164	0.41%	3.37%	83.86%	\$135	\$164	0.41%	3.37%	83.86%	\$135
	Home Bank of California	\$180,358	\$808	1.82%	13.34%	59.13%	\$143	\$808	1.82%	13.34%	59.13%	\$143
	Community Valley Bank	\$208,800	\$553	1.08%	9.46%	64.02%	\$69	\$553	1.08%	9.46%	64.02%	\$69
	Chino Commercial Bank, N.A.	\$232,954	\$672	1.15%	10.59%	61.19%	\$86	\$672	1.15%	10.59%	61.19%	\$86
	EH National Bank	\$247,152	(\$203)	(0.34%)	(2.14%)	114.46%	\$128	(\$203)	(0.34%)	(2.14%)	114.46%	\$128
	Average of Asset Group A	\$137,329	\$98	(0.00%)	0.15%	96.91%	\$111	\$98	(0.00%)	0.15%	96.91%	\$111

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

	Community Bank of Santa Maria	\$261,776	\$647	0.99%	9.34%	69.05%	\$101	\$647	0.99%	9.34%	69.05%	\$101
	American Continental Bank	\$264,230	\$531	0.79%	6.00%	65.42%	\$97	\$531	0.79%	6.00%	65.42%	\$97
	Pacific Alliance Bank	\$280,730	\$513	0.75%	5.25%	67.48%	\$107	\$513	0.75%	5.25%	67.48%	\$107
	Community Commerce Bank	\$287,385	\$398	0.56%	2.98%	78.32%	\$120	\$398	0.56%	2.98%	78.32%	\$120
	Bank of Santa Clarita	\$306,269	\$685	0.89%	7.33%	54.57%	\$119	\$685	0.89%	7.33%	54.57%	\$119
	Partners Bank of California	\$319,296	\$200	0.29%	2.39%	75.60%	\$157	\$200	0.29%	2.39%	75.60%	\$157
	Mission Valley Bank	\$351,108	\$960	1.10%	9.05%	69.26%	\$134	\$960	1.10%	9.05%	69.26%	\$134
	Golden State Bank	\$371,815	\$227	0.25%	2.53%	84.90%	\$113	\$227	0.25%	2.53%	84.90%	\$113
	Mega Bank	\$381,425	(\$1,023)	(1.03%)	(9.47%)	101.43%	\$131	(\$1,023)	(1.03%)	(9.47%)	101.43%	\$131
	International City Bank	\$381,917	(\$1,998)	(2.13%)	(17.82%)	NM	\$127	(\$1,998)	(2.13%)	(17.82%)	NM	\$127
	Universal Bank	\$388,617	\$110	0.11%	0.73%	96.31%	\$97	\$110	0.11%	0.73%	96.31%	\$97
	C3bank, National Association	\$423,443	\$1,084	1.25%	9.81%	59.35%	\$124	\$1,084	1.25%	9.81%	59.35%	\$124
	First Credit Bank	\$427,355	\$2,657	2.41%	5.40%	21.12%	\$403	\$2,657	2.41%	5.40%	21.12%	\$403
	New OMNI Bank, National Association	\$488,155	\$1,099	0.93%	6.19%	68.09%	\$122	\$1,099	0.93%	6.19%	68.09%	\$122
	Average of Asset Group B	\$352,394	\$435	0.51%	2.84%	70.07%	\$139	\$435	0.51%	2.84%	70.07%	\$139

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2020

Run Date: June 3, 2020

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												
	Broadway Federal Bank, F.S.B.	\$503,594	\$152	0.13%	1.20%	93.40%	\$126	\$152	0.13%	1.20%	93.40%	\$126
	Pacific Enterprise Bank	\$509,321	(\$215)	(0.19%)	(1.68%)	88.75%	\$164	(\$215)	(0.19%)	(1.68%)	88.75%	\$164
	American Plus Bank, N.A.	\$558,110	\$1,205	0.87%	5.88%	38.89%	\$112	\$1,205	0.87%	5.88%	38.89%	\$112
	US Metro Bank	\$588,773	\$1,025	0.72%	6.49%	68.29%	\$118	\$1,025	0.72%	6.49%	68.29%	\$118
	GBC International Bank	\$623,422	\$913	0.59%	5.52%	67.61%	\$96	\$913	0.59%	5.52%	67.61%	\$96
	CommerceWest Bank	\$637,192	\$1,123	0.76%	6.99%	49.07%	\$131	\$1,123	0.76%	6.99%	49.07%	\$131
	Bank of Hemet	\$680,411	\$4,205	2.44%	20.52%	43.85%	\$96	\$4,205	2.44%	20.52%	43.85%	\$96
	First Commercial Bank (USA)	\$720,082	\$2,050	1.20%	6.13%	51.73%	\$78	\$2,050	1.20%	6.13%	51.73%	\$78
	American Riviera Bank	\$743,468	\$1,171	0.65%	6.11%	68.66%	\$118	\$1,171	0.65%	6.11%	68.66%	\$118
	Bank of Southern California, National Association	\$852,052	\$1,911	0.89%	6.29%	66.56%	\$141	\$1,911	0.89%	6.29%	66.56%	\$141
	State Bank of India (California)	\$906,070	\$994	0.45%	2.73%	66.17%	\$119	\$994	0.45%	2.73%	66.17%	\$119
	Mission Bank	\$908,289	\$3,224	1.48%	15.88%	52.29%	\$112	\$3,224	1.48%	15.88%	52.29%	\$112
	Community West Bank, National Association	\$925,040	\$1,702	0.77%	8.33%	69.92%	\$136	\$1,702	0.77%	8.33%	69.92%	\$136
	EverTrust Bank	\$934,541	\$2,610	1.11%	5.44%	49.09%	\$114	\$2,610	1.11%	5.44%	49.09%	\$114
	Valley Republic Bank	\$955,041	\$2,494	1.08%	10.27%	52.02%	\$95	\$2,494	1.08%	10.27%	52.02%	\$95
	First General Bank	\$977,852	\$5,008	2.08%	13.97%	30.40%	\$113	\$5,008	2.08%	13.97%	30.40%	\$113
	Average of Asset Group C	\$751,454	\$1,848	0.94%	7.50%	59.79%	\$117	\$1,848	0.94%	7.50%	59.79%	\$117

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

	Nano Banc	\$1,026,643	\$1,105	0.53%	5.21%	75.23%	\$213	\$1,105	0.53%	5.21%	75.23%	\$213
	Commercial Bank of California	\$1,048,656	\$1,139	0.43%	4.22%	78.37%	\$136	\$1,139	0.43%	4.22%	78.37%	\$136
	Provident Savings Bank, F.S.B.	\$1,107,531	\$1,344	0.48%	4.70%	72.70%	\$106	\$1,344	0.48%	4.70%	72.70%	\$106
	Seacoast Commerce Bank	\$1,132,819	\$3,821	1.34%	11.47%	66.36%	\$162	\$3,821	1.34%	11.47%	66.36%	\$162
	CalPrivate Bank	\$1,185,412	\$2,387	0.88%	8.52%	65.99%	\$164	\$2,387	0.88%	8.52%	65.99%	\$164
	Commonwealth Business Bank	\$1,202,089	\$1,776	0.63%	4.79%	71.59%	\$115	\$1,776	0.63%	4.79%	71.59%	\$115
	Open Bank	\$1,209,204	\$3,767	1.28%	10.98%	56.48%	\$112	\$3,767	1.28%	10.98%	56.48%	\$112
	Malaga Bank F.S.B.	\$1,250,034	\$4,307	1.38%	10.96%	32.65%	\$96	\$4,307	1.38%	10.96%	32.65%	\$96
	Sunwest Bank	\$1,448,725	\$3,540	1.01%	7.71%	60.41%	\$137	\$3,540	1.01%	7.71%	60.41%	\$137
	Pacific Mercantile Bank	\$1,598,845	(\$2,065)	(0.58%)	(5.19%)	74.34%	\$146	(\$2,065)	(0.58%)	(5.19%)	74.34%	\$146
	First Choice Bank	\$1,775,624	\$4,798	1.11%	7.07%	53.39%	\$161	\$4,798	1.11%	7.07%	53.39%	\$161
	Pacific City Bank	\$1,799,878	\$3,747	0.85%	6.74%	55.48%	\$102	\$3,747	0.85%	6.74%	55.48%	\$102
	Silvergate Bank	\$2,310,078	\$5,251	0.94%	8.80%	66.64%	\$167	\$5,251	0.94%	8.80%	66.64%	\$167
	American Business Bank	\$2,537,634	\$4,839	0.80%	9.18%	58.29%	\$169	\$4,839	0.80%	9.18%	58.29%	\$169
	Royal Business Bank	\$3,127,315	\$8,248	1.09%	6.72%	52.23%	\$100	\$8,248	1.09%	6.72%	52.23%	\$100
	CTBC Bank Corp. (USA)	\$3,756,719	\$7,022	0.75%	5.33%	57.77%	\$139	\$7,022	0.75%	5.33%	57.77%	\$139
	Manufacturers Bank	\$3,876,152	\$6,468	0.61%	6.72%	52.99%	\$127	\$6,468	0.61%	6.72%	52.99%	\$127
	Preferred Bank	\$4,729,311	\$16,154	1.39%	13.69%	34.80%	\$160	\$16,154	1.39%	13.69%	34.80%	\$160
	Hanmi Bank	\$5,615,894	\$4,383	0.32%	2.68%	59.14%	\$107	\$4,383	0.32%	2.68%	59.14%	\$107
	First Foundation Bank	\$6,498,666	\$13,642	0.86%	8.82%	51.97%	\$136	\$13,642	0.86%	8.82%	51.97%	\$136
	Banc of California, National Association	\$7,633,825	(\$1,729)	(0.09%)	(0.71%)	76.24%	\$135	(\$1,729)	(0.09%)	(0.71%)	76.24%	\$135
	Farmers & Merchants Bank of Long Beach	\$7,950,718	\$17,945	0.92%	6.58%	65.08%	\$146	\$17,945	0.92%	6.58%	65.08%	\$146
	Axos Bank	\$11,543,844	\$60,105	2.03%	22.26%	31.74%	\$124	\$60,105	2.03%	22.26%	31.74%	\$124
	Citizens Business Bank	\$11,602,971	\$39,389	1.39%	7.97%	38.64%	\$116	\$39,389	1.39%	7.97%	38.64%	\$116
	Pacific Premier Bank	\$11,975,356	\$29,164	1.01%	5.27%	51.02%	\$133	\$29,164	1.01%	5.27%	51.02%	\$133
	Average of Asset Group D	\$3,957,758	\$9,622	0.85%	7.22%	58.38%	\$136	\$9,622	0.85%	7.22%	58.38%	\$136

Source: SNL Financial

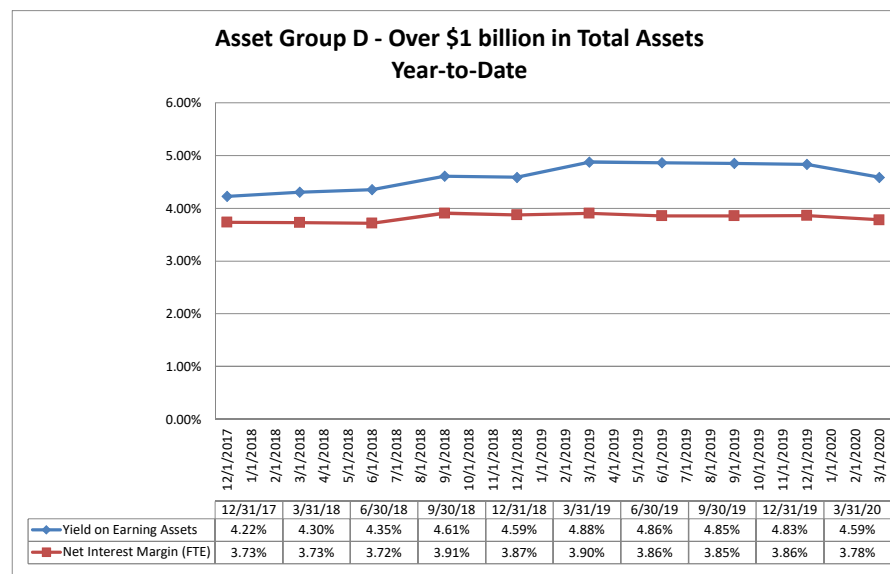
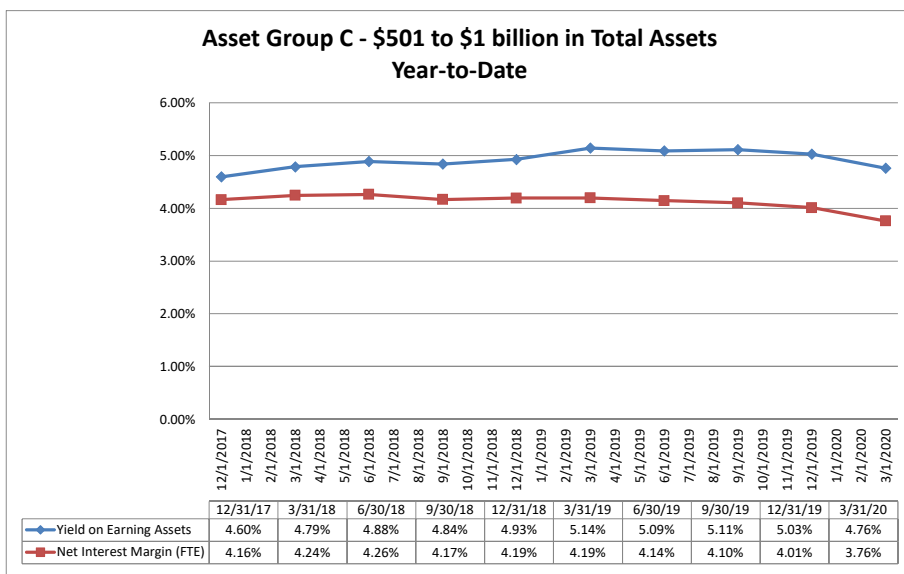
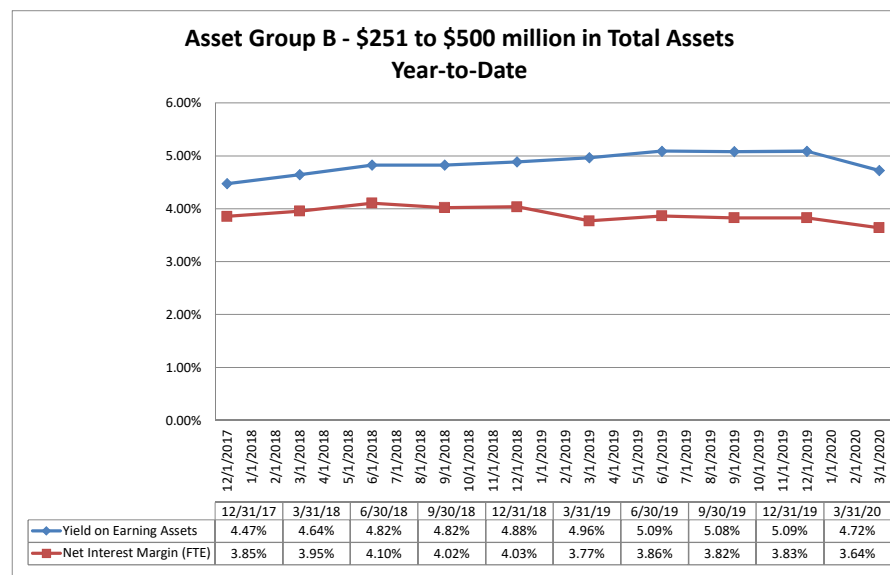
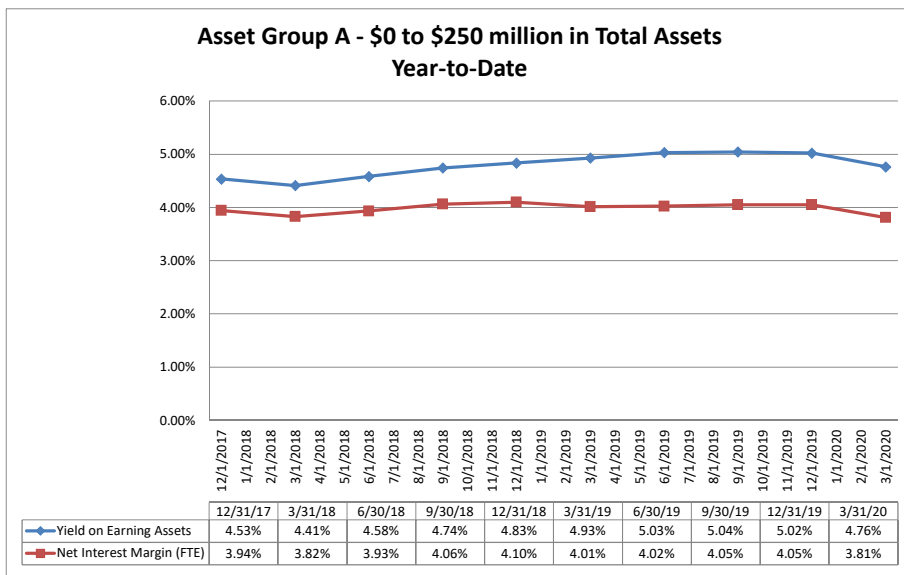
Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

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



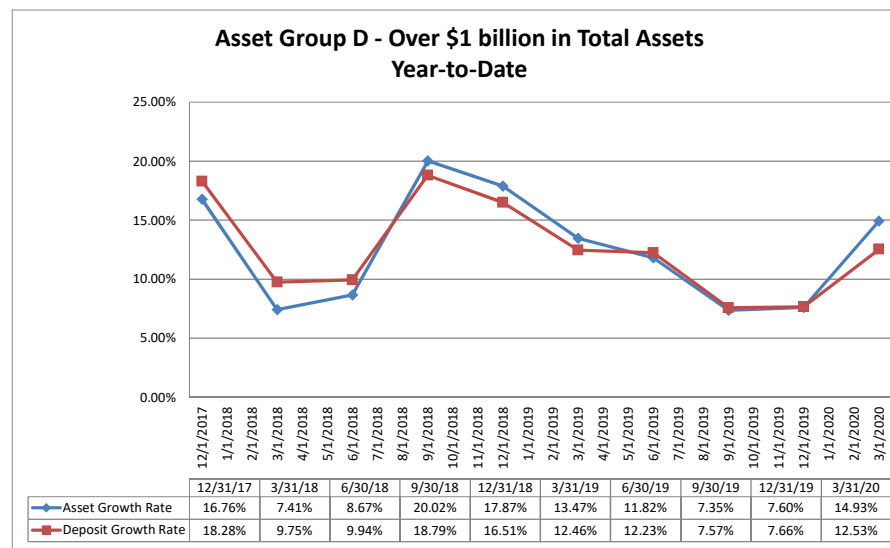
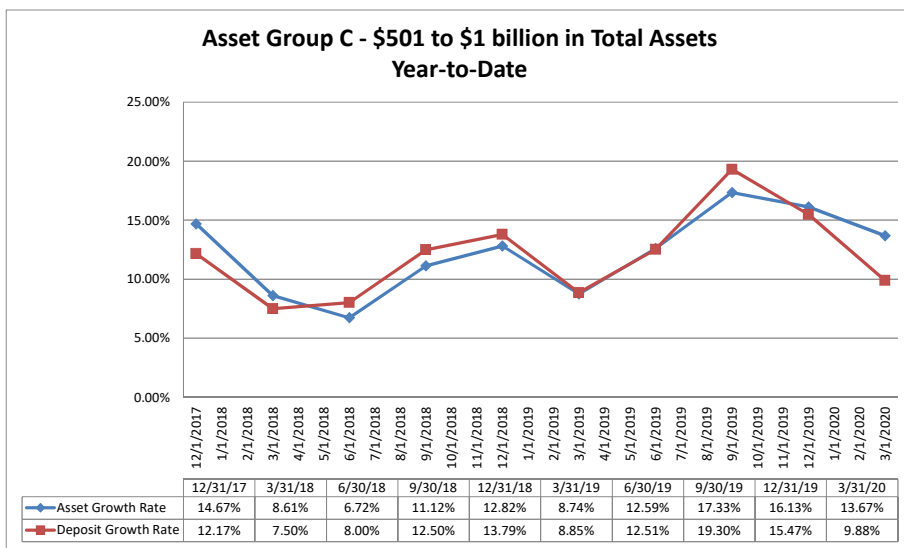
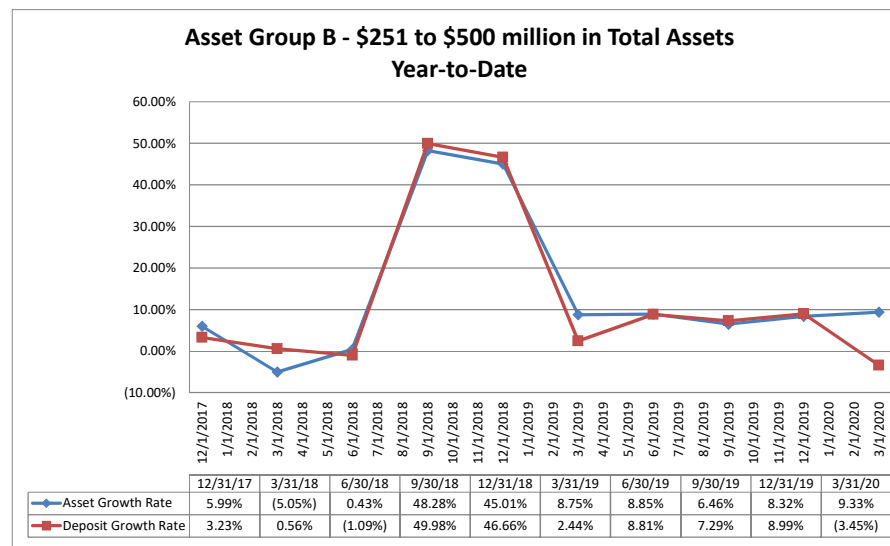
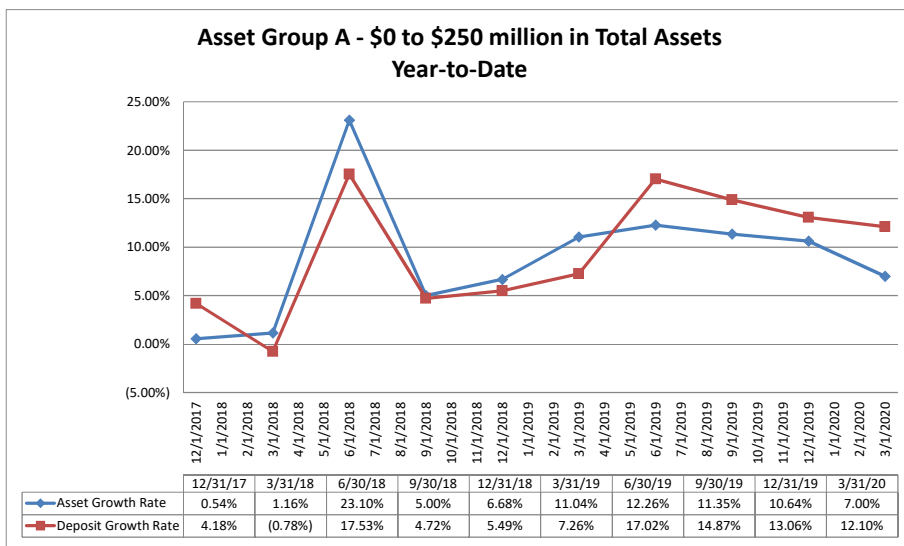
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 3, 2020

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets													
	Asian Pacific National Bank	\$55,094	\$22,562	\$44,955	50.19%	58.07%	\$4,238	3.86%	1.69%	1.46%	2.61%	(10.21%)	(12.77%)
	Neighborhood National Bank	\$72,302	\$42,377	\$53,840	78.71%	43.87%	\$2,259	3.99%	1.14%	0.85%	3.23%	29.31%	35.06%
	Tustin Community Bank	\$74,242	\$55,644	\$61,247	90.85%	22.52%	\$3,228	7.13%	1.63%	1.43%	5.80%	(1.58%)	5.59%
	Bank of Whittier, National Association	\$74,761	\$27,739	\$61,369	45.20%	72.71%	\$3,935	2.63%	1.83%	1.50%	1.36%	4.75%	7.26%
	California Business Bank	\$93,176	\$65,550	\$66,598	98.43%	34.04%	\$7,765	4.43%	1.44%	1.13%	3.41%	51.17%	79.17%
	Infinity Bank	\$110,145	\$76,499	\$82,727	92.47%	37.89%	\$4,789	4.66%	1.07%	0.57%	4.21%	(22.25%)	(28.27%)
	California First National Bank	\$115,375	\$60,145	\$56,500	106.45%	64.96%	\$6,410	6.13%	0.45%	0.43%	5.94%	(67.05%)	(49.84%)
	Eastern International Bank	\$131,950	\$96,137	\$111,281	86.39%	31.94%	\$5,075	4.33%	1.24%	1.20%	3.31%	10.10%	11.25%
	Endeavor Bank	\$144,312	\$118,158	\$117,322	100.71%	21.27%	\$5,550	4.58%	1.23%	0.71%	3.97%	60.25%	65.79%
	United Pacific Bank	\$156,914	\$114,598	\$118,483	96.72%	31.86%	\$5,230	4.82%	2.04%	1.93%	3.20%	20.22%	23.13%
	Friendly Hills Bank	\$162,396	\$99,620	\$117,781	84.58%	38.48%	\$7,061	3.95%	0.82%	0.51%	3.45%	8.73%	(1.46%)
	Home Bank of California	\$180,358	\$165,535	\$131,598	125.79%	8.88%	\$7,515	6.37%	2.03%	2.03%	4.61%	6.76%	8.46%
	Community Valley Bank	\$208,800	\$173,071	\$171,374	100.99%	14.08%	\$5,495	5.60%	1.37%	0.82%	4.77%	13.81%	1.63%
	Chino Commercial Bank, N.A.	\$232,954	\$145,220	\$185,613	78.24%	26.14%	\$4,956	4.43%	1.00%	0.42%	3.91%	6.18%	6.98%
	EH National Bank	\$247,152	\$196,783	\$176,576	111.44%	18.48%	\$5,885	4.52%	1.52%	1.36%	3.32%	(5.21%)	29.45%
	Average of Asset Group A	\$137,329	\$97,309	\$103,818	89.81%	35.01%	\$5,293	4.76%	1.37%	1.09%	3.81%	7.00%	12.10%

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

	Community Bank of Santa Maria	\$261,776	\$180,296	\$232,156	77.66%	29.53%	\$5,034	4.67%	0.38%	0.22%	4.48%	(2.36%)	(5.14%)
	American Continental Bank	\$264,230	\$191,837	\$227,484	84.33%	29.39%	\$7,141	4.62%	1.95%	1.79%	3.04%	(8.37%)	(10.32%)
	Pacific Alliance Bank	\$280,730	\$229,699	\$229,817	99.95%	16.53%	\$8,021	4.67%	2.01%	1.92%	3.05%	17.25%	15.24%
	Community Commerce Bank	\$287,385	\$211,139	\$193,266	109.25%	22.88%	\$6,843	5.31%	2.23%	2.23%	3.45%	10.83%	16.16%
	Bank of Santa Clarita	\$306,269	\$237,866	\$220,683	107.79%	15.29%	\$11,343	3.90%	1.24%	0.86%	3.10%	2.48%	(19.64%)
	Partners Bank of California	\$319,296	\$256,109	\$223,369	114.66%	22.09%	\$7,982	4.89%	1.17%	0.81%	4.15%	14.99%	(19.68%)
	Mission Valley Bank	\$351,108	\$271,240	\$301,336	90.01%	21.25%	\$6,160	5.00%	0.42%	0.13%	4.87%	(4.44%)	(6.33%)
	Golden State Bank	\$371,815	\$264,935	\$300,348	88.21%	28.49%	\$7,588	5.08%	2.00%	1.71%	3.49%	22.60%	5.90%
	Mega Bank	\$381,425	\$312,152	\$296,517	105.27%	17.92%	\$7,946	3.74%	1.79%	1.60%	2.35%	(8.80%)	(34.98%)
	International City Bank	\$381,917	\$128,576	\$279,512	46.00%	45.62%	\$8,303	3.29%	1.31%	1.04%	2.34%	16.47%	42.89%
	Universal Bank	\$388,617	\$320,610	\$291,654	109.93%	14.98%	\$5,473	4.33%	1.46%	1.34%	3.16%	(27.43%)	(67.93%)
	C3bank, National Association	\$423,443	\$293,956	\$337,935	86.99%	31.65%	\$11,444	4.73%	1.04%	0.86%	3.96%	75.30%	47.58%
	First Credit Bank	\$427,355	\$285,956	\$223,574	127.90%	45.78%	\$18,581	6.69%	1.90%	1.64%	5.74%	(2.19%)	(7.62%)
	New OMNI Bank, National Association	\$488,155	\$370,211	\$372,375	99.42%	23.56%	\$6,687	5.20%	1.95%	1.72%	3.73%	24.25%	(4.40%)
	Average of Asset Group B	\$352,394	\$253,899	\$266,430	96.24%	26.07%	\$8,468	4.72%	1.49%	1.28%	3.64%	9.33%	(3.45%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 3, 2020

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 (%)

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

Broadway Federal Bank, F.S.B.	\$503,594	\$430,026	\$335,927	128.01%	13.78%	\$7,994	3.91%	1.71%	1.53%	2.52%	59.87%	46.50%
Pacific Enterprise Bank	\$509,321	\$375,545	\$452,104	83.07%	26.98%	\$5,197	6.57%	1.68%	1.64%	5.10%	17.30%	58.65%
American Plus Bank, N.A.	\$558,110	\$488,915	\$457,494	106.87%	10.81%	\$12,402	5.13%	1.87%	1.81%	3.55%	(3.79%)	(9.87%)
US Metro Bank	\$588,773	\$418,867	\$513,710	81.54%	30.92%	\$6,198	4.99%	1.90%	1.41%	3.67%	34.29%	30.62%
GBC International Bank	\$623,422	\$496,613	\$519,722	95.55%	21.24%	\$6,172	4.62%	1.75%	1.57%	3.22%	9.72%	24.22%
CommerceWest Bank	\$637,192	\$454,916	\$567,122	80.21%	19.31%	\$10,446	4.41%	0.77%	0.56%	3.91%	NM	NM
Bank of Hemet	\$680,411	\$568,771	\$593,115	95.90%	5.17%	\$7,477	4.71%	0.43%	0.21%	4.47%	(6.97%)	7.18%
First Commercial Bank (USA)	\$720,082	\$617,911	\$499,923	123.60%	14.29%	\$7,827	4.12%	1.53%	1.40%	2.98%	16.17%	(3.80%)
American Riviera Bank	\$743,468	\$603,632	\$645,450	93.52%	16.03%	\$6,354	4.80%	0.84%	0.57%	4.27%	13.61%	15.64%
Bank of Southern California, National Association	\$852,052	\$683,195	\$688,946	99.17%	16.36%	\$9,261	4.75%	1.26%	0.68%	3.98%	10.54%	10.14%
State Bank of India (California)	\$906,070	\$726,487	\$684,357	106.16%	15.24%	\$9,849	4.50%	1.75%	1.57%	3.18%	17.88%	(15.79%)
Mission Bank	\$908,289	\$678,900	\$806,999	84.13%	22.10%	\$8,038	4.66%	0.65%	0.21%	4.39%	28.86%	24.85%
Community West Bank, National Association	\$925,040	\$781,996	\$722,557	108.23%	10.65%	\$7,116	5.11%	1.43%	1.26%	3.95%	4.96%	(15.61%)
EverTrust Bank	\$934,541	\$672,341	\$700,950	95.92%	18.94%	\$9,253	4.76%	1.69%	1.45%	3.56%	(4.51%)	(22.42%)
Valley Republic Bank	\$955,041	\$642,323	\$842,971	76.20%	24.17%	\$8,682	3.93%	0.81%	0.42%	3.43%	6.97%	5.77%
First General Bank	\$977,852	\$896,844	\$779,676	115.03%	6.29%	\$14,380	5.20%	1.67%	1.45%	3.97%	0.22%	(7.83%)
Average of Asset Group C	\$751,454	\$596,080	\$613,189	98.32%	17.02%	\$8,540	4.76%	1.36%	1.11%	3.76%	13.67%	9.88%

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

Nano Banc	\$1,026,643	\$759,085	\$937,084	81.01%	26.44%	\$15,323	4.72%	1.36%	0.37%	4.35%	103.66%	160.02%
Commercial Bank of California	\$1,048,656	\$824,980	\$929,943	88.71%	18.81%	\$5,296	4.52%	1.05%	0.39%	4.03%	(13.18%)	(15.27%)
Provident Savings Bank, F.S.B.	\$1,107,531	\$922,117	\$847,975	108.74%	8.57%	\$6,052	3.94%	0.70%	0.63%	3.37%	0.05%	(0.43%)
Seacoast Commerce Bank	\$1,132,819	\$965,646	\$968,565	99.70%	7.88%	\$7,356	6.04%	0.75%	0.38%	5.70%	0.53%	4.11%
CalPrivate Bank	\$1,185,412	\$894,076	\$965,235	92.63%	22.14%	\$8,846	5.31%	1.27%	0.77%	4.53%	45.01%	52.16%
Commonwealth Business Bank	\$1,202,089	\$961,706	\$951,040	101.12%	15.64%	\$6,196	5.28%	1.97%	1.64%	3.84%	13.61%	(9.32%)
Open Bank	\$1,209,204	\$1,000,941	\$1,053,839	94.98%	15.55%	\$6,910	5.07%	1.75%	1.25%	3.93%	10.12%	12.09%
Malaga Bank F.S.B.	\$1,250,034	\$1,157,614	\$793,442	145.90%	6.29%	\$16,667	3.91%	1.28%	1.15%	2.92%	0.83%	(6.65%)
Sunwest Bank	\$1,448,725	\$1,198,476	\$1,004,302	119.33%	10.84%	\$7,625	4.69%	0.98%	0.61%	4.15%	3.70%	(20.18%)
Pacific Mercantile Bank	\$1,598,845	\$1,147,825	\$1,303,025	88.09%	28.69%	\$9,809	4.30%	1.38%	0.74%	3.40%	51.97%	31.92%
First Choice Bank	\$1,775,624	\$1,451,649	\$1,351,426	107.42%	14.31%	\$9,975	5.40%	1.20%	0.69%	4.79%	20.16%	11.38%
Pacific City Bank	\$1,799,878	\$1,467,229	\$1,480,881	99.08%	11.96%	\$6,949	5.00%	1.76%	1.10%	3.83%	12.27%	(0.33%)
Silvergate Bank	\$2,310,078	\$1,120,997	\$2,016,712	55.59%	54.78%	\$11,106	3.71%	4.21%	0.83%	2.92%	34.39%	39.91%
American Business Bank	\$2,537,634	\$1,545,989	\$2,288,884	67.54%	28.86%	\$13,014	3.67%	0.45%	0.23%	3.50%	22.60%	22.92%
Royal Business Bank	\$3,127,315	\$2,518,079	\$2,457,188	102.48%	16.30%	\$8,208	4.81%	1.74%	1.35%	3.61%	49.44%	30.19%
CTBC Bank Corp. (USA)	\$3,756,719	\$3,075,764	\$3,171,943	96.97%	15.16%	\$11,559	4.31%	1.68%	1.13%	3.13%	9.86%	8.00%
Manufacturers Bank	\$3,876,152	\$2,224,370	\$3,228,903	68.89%	41.05%	\$13,648	3.13%	1.10%	0.84%	2.29%	(46.58%)	(57.41%)
Preferred Bank	\$4,729,311	\$3,910,241	\$4,087,056	95.67%	10.96%	\$17,260	4.91%	1.66%	1.16%	3.69%	8.57%	10.36%
Hanni Bank	\$5,615,894	\$4,543,636	\$4,602,035	98.73%	17.32%	\$8,872	4.48%	1.52%	1.09%	3.47%	6.16%	(9.67%)
First Foundation Bank	\$6,498,666	\$5,326,234	\$5,043,339	105.61%	14.55%	\$14,905	4.18%	1.56%	1.07%	3.05%	12.73%	11.14%
Banc of California, National Association	\$7,633,825	\$5,687,698	\$5,615,539	101.28%	20.42%	\$12,022	4.25%	1.51%	1.27%	3.09%	(8.63%)	8.24%
Farmers & Merchants Bank of Long Beach	\$7,950,718	\$4,432,201	\$6,184,737	71.66%	27.02%	\$10,461	3.66%	0.72%	0.37%	3.28%	18.15%	24.47%
Axos Bank	\$11,543,844	\$10,445,995	\$9,593,749	108.88%	8.49%	\$12,798	6.31%	1.78%	1.34%	5.11%	(0.24%)	(21.90%)
Citizens Business Bank	\$11,602,971	\$7,466,152	\$9,152,078	81.58%	14.84%	\$11,331	4.24%	0.47%	0.20%	4.08%	11.47%	19.05%
Pacific Premier Bank	\$11,975,356	\$8,754,980	\$9,113,113	96.07%	18.52%	\$11,916	4.84%	0.82%	0.50%	4.42%	6.70%	8.35%
Average of Asset Group D	\$3,957,758	\$2,952,147	\$3,165,681	95.11%	19.02%	\$10,564	4.59%	1.39%	0.84%	3.78%	14.93%	12.53%

Source: SNL Financial

Note: Report includes only bank-level data.

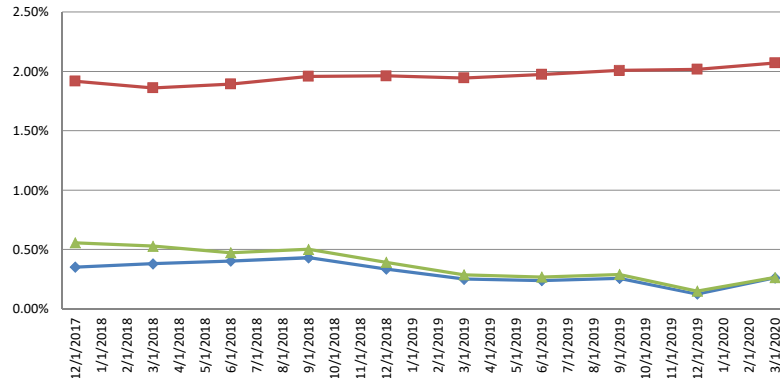
NA = data was not available.

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

Asset Quality

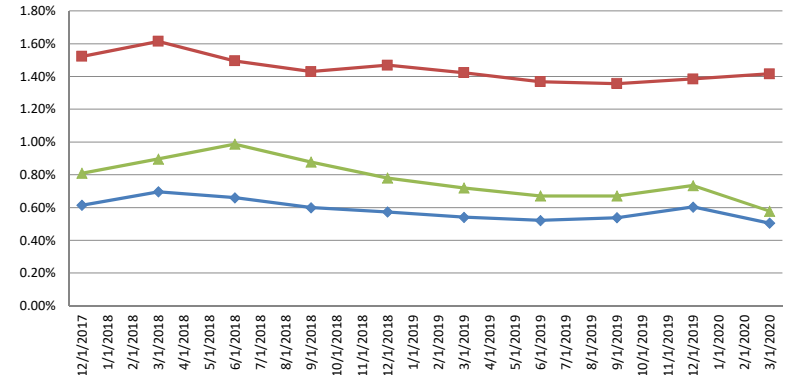
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



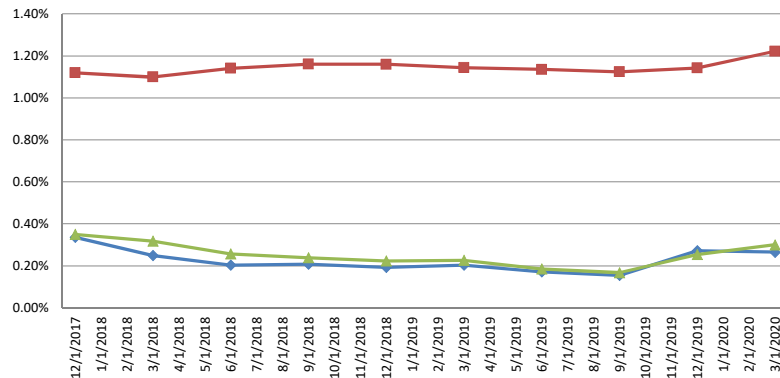
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.35%	0.38%	0.40%	0.43%	0.33%	0.25%	0.24%	0.26%	0.12%	0.26%
Reserves/Loans	1.92%	1.86%	1.89%	1.96%	1.96%	1.94%	1.97%	2.01%	2.02%	2.07%
NPAs/Total Assets	0.55%	0.53%	0.47%	0.50%	0.39%	0.29%	0.27%	0.29%	0.15%	0.26%

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



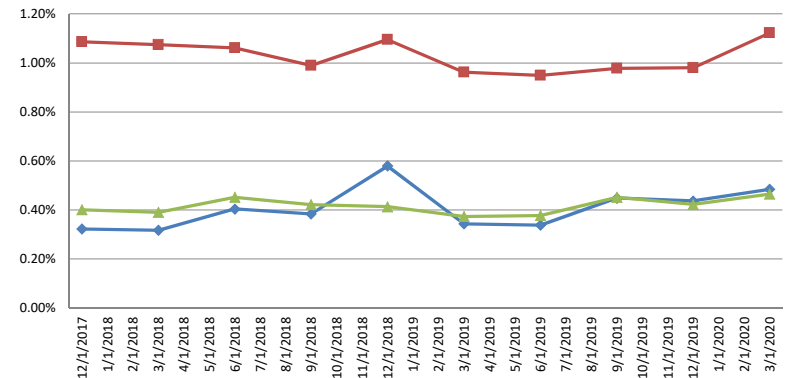
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.61%	0.70%	0.66%	0.60%	0.57%	0.54%	0.52%	0.54%	0.60%	0.50%
Reserves/Loans	1.52%	1.61%	1.49%	1.43%	1.47%	1.42%	1.37%	1.36%	1.38%	1.42%
NPAs/Total Assets	0.81%	0.90%	0.99%	0.88%	0.78%	0.72%	0.67%	0.67%	0.73%	0.58%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.34%	0.25%	0.20%	0.21%	0.19%	0.20%	0.17%	0.15%	0.27%	0.26%
Reserves/Loans	1.12%	1.10%	1.14%	1.16%	1.16%	1.14%	1.14%	1.12%	1.14%	1.22%
NPAs/Total Assets	0.35%	0.32%	0.26%	0.24%	0.22%	0.23%	0.18%	0.17%	0.25%	0.30%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.32%	0.32%	0.40%	0.38%	0.58%	0.34%	0.34%	0.45%	0.44%	0.48%
Reserves/Loans	1.09%	1.07%	1.06%	0.99%	1.09%	0.96%	0.95%	0.98%	0.98%	1.12%
NPAs/Total Assets	0.40%	0.39%	0.45%	0.42%	0.41%	0.37%	0.38%	0.45%	0.42%	0.46%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

March 31, 2020

Run Date: June 3, 2020

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

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

Asian Pacific National Bank	\$55,094	\$0	0.00%	2.43%	NA	0.00%	0.00%
Neighborhood National Bank	\$72,302	\$437	1.03%	2.58%	183.84%	5.00%	0.82%
Tustin Community Bank	\$74,242	\$39	0.07%	3.90%	NM	0.30%	0.05%
Bank of Whittier, National Association	\$74,761	\$0	0.00%	4.25%	NA	0.00%	0.00%
California Business Bank	\$93,176	\$0	0.00%	2.76%	NA	0.00%	0.00%
Infinity Bank	\$110,145	\$0	0.00%	1.25%	NA	0.00%	0.00%
California First National Bank	\$115,375	\$0	0.00%	1.95%	NA	0.00%	0.00%
Eastern International Bank	\$131,950	\$0	0.00%	1.18%	NA	0.00%	0.00%
Endeavor Bank	\$144,312	\$0	0.00%	1.58%	NA	0.00%	0.00%
United Pacific Bank	\$156,914	\$37	0.03%	2.38%	NM	0.13%	0.02%
Friendly Hills Bank	\$162,396	\$293	0.29%	1.34%	454.61%	1.41%	0.18%
Home Bank of California	\$180,358	\$0	0.00%	0.85%	NA	0.00%	0.00%
Community Valley Bank	\$208,800	\$1,258	0.73%	1.12%	154.29%	5.09%	0.60%
Chino Commercial Bank, N.A.	\$232,954	\$115	0.08%	1.74%	186.62%	4.80%	0.58%
EH National Bank	\$247,152	\$3,272	1.66%	1.74%	97.44%	10.11%	1.69%
Average of Asset Group A	\$137,329	\$363	0.26%	2.07%	215.36%	1.79%	0.26%

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

Community Bank of Santa Maria	\$261,776	\$138	0.08%	1.13%	331.17%	2.03%	0.24%
American Continental Bank	\$264,230	\$0	0.00%	1.64%	NM	0.20%	0.03%
Pacific Alliance Bank	\$280,730	\$0	0.00%	1.48%	NA	0.93%	0.00%
Community Commerce Bank	\$287,385	\$670	0.32%	1.07%	85.03%	4.78%	0.93%
Bank of Santa Clarita	\$306,269	\$820	0.34%	1.04%	152.16%	4.02%	0.53%
Partners Bank of California	\$319,296	\$554	0.22%	1.57%	727.62%	1.47%	0.17%
Mission Valley Bank	\$351,108	\$1,220	0.45%	1.40%	157.32%	5.14%	0.69%
Golden State Bank	\$371,815	\$572	0.22%	1.32%	612.59%	12.83%	1.36%
Mega Bank	\$381,425	\$0	0.00%	1.45%	NA	0.00%	0.00%
International City Bank	\$381,917	\$53	0.04%	1.27%	NM	0.11%	0.01%
Universal Bank	\$388,617	\$322	0.10%	1.32%	190.57%	3.44%	0.57%
C3bank, National Association	\$423,443	\$0	0.00%	1.32%	NA	0.00%	0.00%
First Credit Bank	\$427,355	\$14,465	5.06%	2.50%	49.48%	11.60%	3.38%
New OMNI Bank, National Association	\$488,155	\$819	0.22%	1.30%	586.94%	1.07%	0.17%
Average of Asset Group B	\$352,394	\$1,402	0.50%	1.42%	321.43%	3.40%	0.58%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

March 31, 2020

Run Date: June 3, 2020

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

Broadway Federal Bank, F.S.B.	\$503,594	\$280	0.07%	0.75%	70.49%	8.47%	0.90%
Pacific Enterprise Bank	\$509,321	\$1,927	0.51%	1.31%	252.52%	4.57%	0.38%
American Plus Bank, N.A.	\$558,110	\$0	0.00%	1.51%	NA	1.39%	0.22%
US Metro Bank	\$588,773	\$926	0.22%	1.35%	610.91%	1.26%	0.16%
GBC International Bank	\$623,422	\$1,636	0.33%	1.01%	305.26%	2.33%	0.26%
CommerceWest Bank	\$637,192	\$53	0.01%	1.64%	NM	0.08%	0.01%
Bank of Hemet	\$680,411	\$0	0.00%	1.39%	NA	0.00%	0.00%
First Commercial Bank (USA)	\$720,082	\$0	0.00%	1.02%	NA	0.00%	0.00%
American Riviera Bank	\$743,468	\$280	0.05%	1.19%	NM	0.43%	0.04%
Bank of Southern California, National Association	\$852,052	\$1,433	0.21%	0.83%	395.95%	1.31%	0.17%
State Bank of India (California)	\$906,070	\$255	0.04%	1.38%	NM	0.16%	0.03%
Mission Bank	\$908,289	\$153	0.02%	1.24%	NM	0.17%	0.02%
Community West Bank, National Association	\$925,040	\$2,916	0.37%	1.17%	185.64%	8.24%	0.81%
EverTrust Bank	\$934,541	\$15,106	2.25%	1.48%	65.74%	9.09%	1.62%
Valley Republic Bank	\$955,041	\$0	0.00%	1.36%	NA	0.05%	0.00%
First General Bank	\$977,852	\$1,321	0.15%	0.92%	491.87%	1.09%	0.17%
Average of Asset Group C	\$751,454	\$1,643	0.26%	1.22%	297.30%	2.41%	0.30%

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

Nano Bank	\$1,026,643	\$509	0.07%	0.84%	NM	0.62%	0.05%
Commercial Bank of California	\$1,048,656	\$2,448	0.30%	1.38%	464.83%	2.10%	0.23%
Provident Savings Bank, F.S.B.	\$1,107,531	\$3,879	0.42%	0.85%	47.50%	13.38%	1.48%
Seacoast Commerce Bank	\$1,132,819	\$8,083	0.84%	0.68%	81.15%	7.80%	0.71%
CalPrivate Bank	\$1,185,412	\$663	0.07%	1.07%	NM	0.54%	0.06%
Commonwealth Business Bank	\$1,202,089	\$7,636	0.79%	1.15%	135.47%	5.33%	0.71%
Open Bank	\$1,209,204	\$1,206	0.12%	1.07%	891.21%	0.82%	0.10%
Malaga Bank F.S.B.	\$1,250,034	\$0	0.00%	0.31%	NA	0.00%	0.00%
Sunwest Bank	\$1,448,725	\$16,464	1.37%	2.09%	152.20%	8.26%	1.18%
Pacific Mercantile Bank	\$1,598,845	\$20,021	1.74%	1.53%	87.51%	11.39%	1.25%
First Choice Bank	\$1,775,624	\$9,191	0.63%	1.12%	170.38%	4.62%	0.54%
Pacific City Bank	\$1,799,878	\$4,083	0.28%	1.14%	350.15%	2.17%	0.29%
Silvergate Bank	\$2,310,078	\$5,042	0.45%	0.59%	117.48%	2.21%	0.24%
American Business Bank	\$2,537,634	\$4,225	0.27%	1.42%	491.87%	1.88%	0.18%
Royal Business Bank	\$3,127,315	\$18,317	0.73%	0.80%	102.80%	4.53%	0.64%
CTBC Bank Corp. (USA)	\$3,756,719	\$9,257	0.30%	1.15%	383.23%	1.63%	0.25%
Manufacturers Bank	\$3,876,152	\$8,548	0.38%	1.67%	284.94%	3.19%	0.35%
Preferred Bank	\$4,729,311	\$2,126	0.05%	1.23%	NM	0.41%	0.04%
Hanmi Bank	\$5,615,894	\$46,382	1.02%	1.46%	141.07%	7.54%	0.84%
First Foundation Bank	\$6,498,666	\$9,312	0.17%	0.43%	187.16%	2.46%	0.19%
Banc of California, National Association	\$7,633,825	\$62,266	1.09%	1.38%	115.37%	6.90%	0.89%
Farmers & Merchants Bank of Long Beach	\$7,950,718	\$5,065	0.11%	1.43%	158.64%	3.44%	0.50%
Axos Bank	\$11,543,844	\$57,080	0.55%	0.83%	152.27%	5.77%	0.56%
Citizens Business Bank	\$11,602,971	\$6,428	0.09%	1.11%	894.29%	1.06%	0.12%
Pacific Premier Bank	\$11,975,356	\$20,610	0.24%	1.32%	503.45%	1.63%	0.20%
Average of Asset Group D	\$3,957,758	\$13,154	0.48%	1.12%	281.57%	3.99%	0.46%

Source: SNL Financial

Note: Report includes only bank-level data.

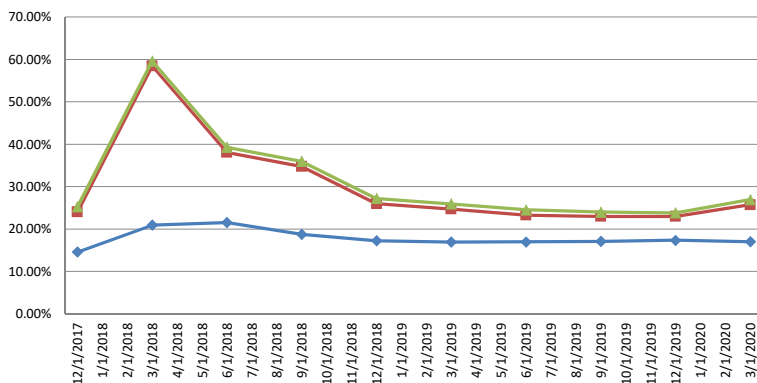
NA = data was not available.

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

Capital Adequacy

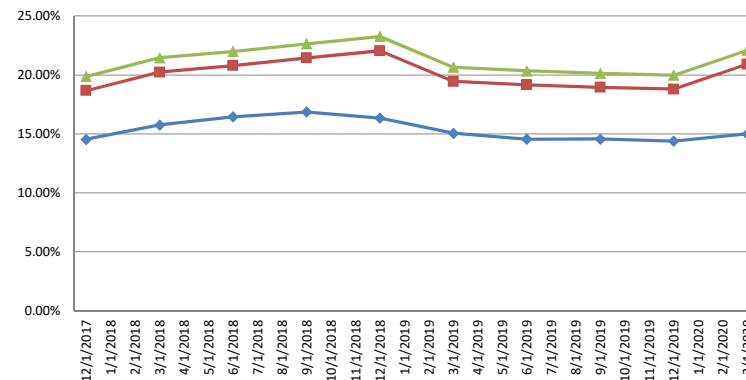
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



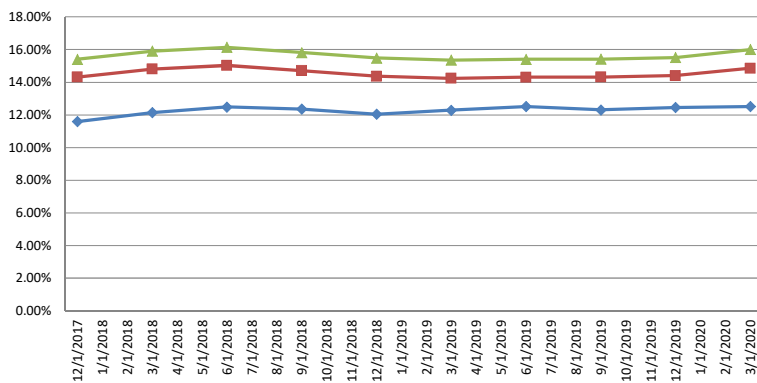
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	14.55%	20.91%	21.48%	18.71%	17.18%	16.91%	16.93%	17.05%	17.30%	16.96%
Tier 1 Risk Based Ratio	24.04%	58.44%	38.05%	34.69%	25.94%	24.67%	23.25%	22.93%	22.94%	25.68%
Risk Based Capital Ratio	25.21%	59.58%	39.23%	35.90%	27.14%	25.88%	24.47%	23.94%	23.76%	26.91%

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



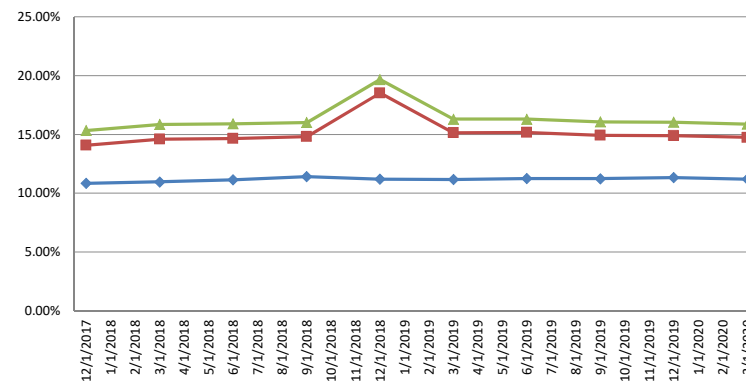
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	14.53%	15.75%	16.44%	16.86%	16.33%	15.04%	14.54%	14.55%	14.37%	14.99%
Tier 1 Risk Based Ratio	18.66%	20.23%	20.78%	21.43%	22.05%	19.44%	19.16%	18.94%	18.79%	20.90%
Risk Based Capital Ratio	19.86%	21.45%	21.97%	22.62%	23.25%	20.64%	20.34%	20.12%	19.97%	22.09%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	11.59%	12.13%	12.48%	12.35%	12.04%	12.28%	12.50%	12.30%	12.44%	12.51%
Tier 1 Risk Based Ratio	14.31%	14.80%	15.02%	14.69%	14.36%	14.23%	14.30%	14.31%	14.40%	14.85%
Risk Based Capital Ratio	15.39%	15.89%	16.14%	15.81%	15.47%	15.35%	15.40%	15.41%	15.50%	16.00%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.82%	10.96%	11.12%	11.40%	11.19%	11.16%	11.25%	11.23%	11.31%	11.19%
Tier 1 Risk Based Ratio	14.07%	14.59%	14.65%	14.82%	18.51%	15.13%	15.15%	14.91%	14.88%	14.74%
Risk Based Capital Ratio	15.33%	15.85%	15.90%	16.01%	19.66%	16.29%	16.29%	16.06%	16.03%	15.87%

Source: SNL Financial

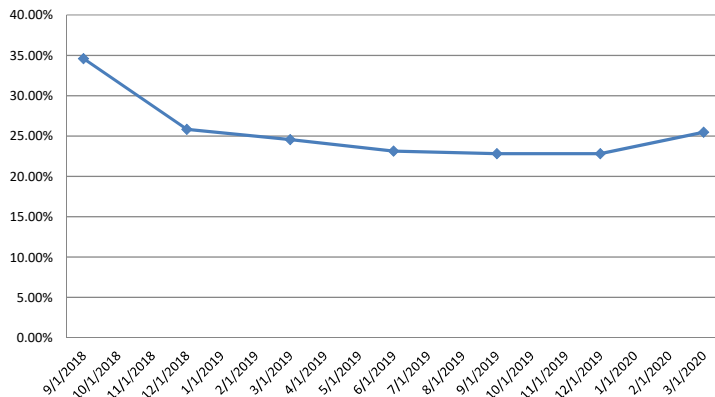
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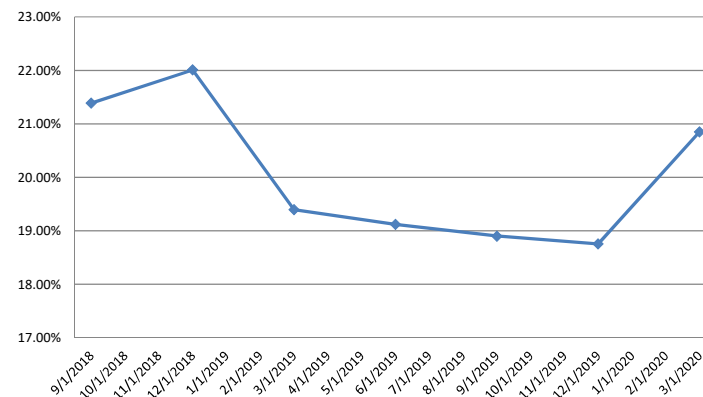
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



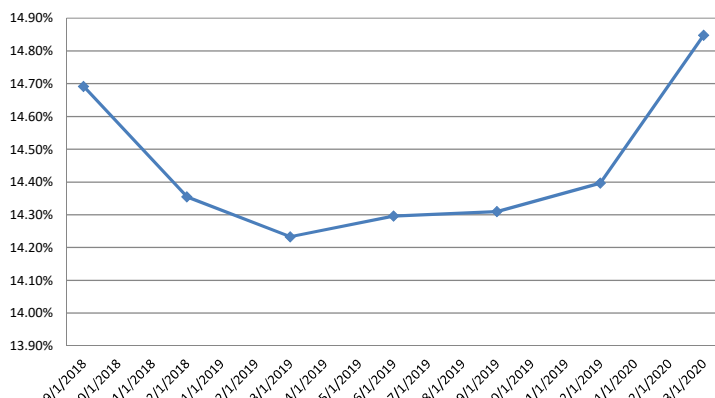
As of Date	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Common Equity Tier 1 RB Ratio	34.59%	25.83%	24.57%	23.15%	22.82%	22.83%	25.47%

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



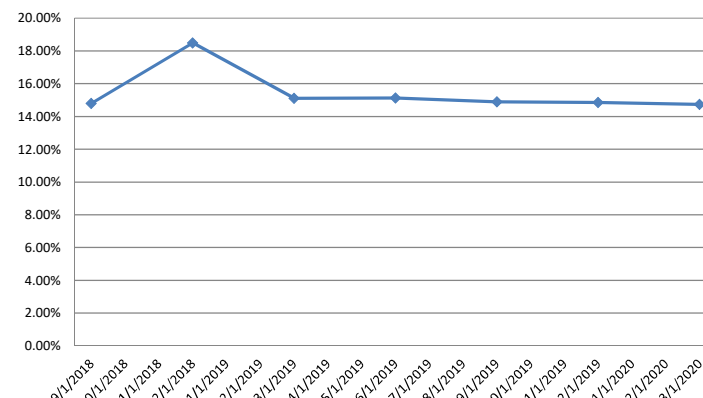
As of Date	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Common Equity Tier 1 RB Ratio	21.39%	22.01%	19.40%	19.12%	18.90%	18.75%	20.85%

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



As of Date	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Common Equity Tier 1 RB Ratio	14.69%	14.36%	14.23%	14.30%	14.31%	14.40%	14.85%

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



As of Date	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Common Equity Tier 1 RB Ratio	14.79%	18.49%	15.11%	15.13%	14.89%	14.86%	14.74%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2020

Run Date: June 3, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets									
	Asian Pacific National Bank	\$55,094	\$9,870	\$9,835	\$9,835	17.66%	NA	NA	NA
	Neighborhood National Bank	\$72,302	\$10,842	\$10,795	\$10,795	16.02%	25.15%	26.42%	25.15%
	Tustin Community Bank	\$74,242	\$10,823	\$10,823	\$10,823	14.37%	NA	NA	NA
	Bank of Whittier, National Association	\$74,761	\$12,760	\$12,760	\$12,760	17.14%	NA	NA	NA
	California Business Bank	\$93,176	\$12,030	\$12,021	\$12,021	14.11%	20.67%	21.95%	20.67%
	Infinity Bank	\$110,145	\$25,638	\$25,684	\$25,684	22.17%	27.39%	28.41%	27.39%
	California First National Bank	\$115,375	\$55,782	\$55,782	\$55,782	41.88%	60.87%	62.12%	60.87%
	Eastern International Bank	\$131,950	\$20,480	\$20,428	\$20,428	15.92%	NA	NA	NA
	Endeavor Bank	\$144,312	\$24,950	\$24,950	\$24,950	18.45%	18.77%	20.03%	18.77%
	United Pacific Bank	\$156,914	\$24,996	\$24,766	\$22,766	16.16%	20.85%	22.12%	19.17%
	Friendly Hills Bank	\$162,396	\$19,876	\$18,837	\$18,837	11.82%	16.93%	18.17%	16.93%
	Home Bank of California	\$180,358	\$24,113	\$24,112	\$24,112	13.59%	NA	NA	NA
	Community Valley Bank	\$208,800	\$23,604	\$22,749	\$22,749	11.16%	NA	NA	NA
	Chino Commercial Bank, N.A.	\$232,954	\$25,675	\$25,490	\$25,490	10.91%	NA	NA	NA
	EH National Bank	\$247,152	\$37,843	\$30,257	\$30,257	12.99%	14.78%	16.03%	14.78%
	Average of Asset Group A	\$137,329	\$22,619	\$21,953	\$21,819	16.96%	25.68%	26.91%	25.47%

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

	Community Bank of Santa Maria	\$261,776	\$28,307	\$27,885	\$27,885	10.64%	NA	NA	NA
	American Continental Bank	\$264,230	\$35,621	\$35,200	\$35,200	13.17%	17.39%	18.64%	17.39%
	Pacific Alliance Bank	\$280,730	\$39,358	\$38,837	\$38,837	14.18%	NA	NA	NA
	Community Commerce Bank	\$287,385	\$53,488	\$53,488	\$53,488	18.84%	24.02%	25.03%	24.02%
	Bank of Santa Clarita	\$306,269	\$37,835	\$37,873	\$37,873	12.35%	14.89%	15.87%	14.89%
	Partners Bank of California	\$319,296	\$33,603	\$33,475	\$33,475	12.14%	12.86%	14.12%	12.86%
	Mission Valley Bank	\$351,108	\$43,034	\$42,738	\$42,738	12.22%	14.34%	15.59%	14.34%
	Golden State Bank	\$371,815	\$36,012	\$32,847	\$32,847	9.26%	NA	NA	NA
	Mega Bank	\$381,425	\$42,780	\$42,757	\$42,757	10.76%	15.37%	16.63%	15.37%
	International City Bank	\$381,917	\$46,411	\$29,303	\$29,303	8.22%	19.34%	20.43%	19.34%
	Universal Bank	\$388,617	\$60,258	\$60,193	\$60,193	15.53%	NA	NA	NA
	C3bank, National Association	\$423,443	\$44,634	\$44,429	\$44,429	12.81%	14.80%	16.05%	14.80%
	First Credit Bank	\$427,355	\$196,975	\$196,393	\$196,393	44.60%	52.35%	53.61%	52.35%
	New OMNI Bank, National Association	\$488,155	\$71,859	\$71,354	\$69,704	15.08%	23.68%	24.93%	23.13%
	Average of Asset Group B	\$352,394	\$55,013	\$53,341	\$53,223	14.99%	20.90%	22.09%	20.85%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

March 31, 2020

Run Date: June 3, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets									
	Broadway Federal Bank, F.S.B.	\$503,594	\$50,594	\$48,425	\$48,425	10.20%	15.86%	16.94%	15.86%
	Pacific Enterprise Bank	\$509,321	\$51,406	\$50,919	\$50,919	10.97%	14.97%	16.22%	14.97%
	American Plus Bank, N.A.	\$558,110	\$82,113	\$81,783	\$81,783	14.78%	NA	NA	NA
	US Metro Bank	\$588,773	\$68,188	\$66,252	\$66,252	11.65%	14.66%	15.91%	14.66%
	GBC International Bank	\$623,422	\$66,623	\$64,959	\$64,959	10.48%	NA	NA	NA
	CommerceWest Bank	\$637,192	\$63,612	\$58,071	\$58,071	9.82%	11.63%	12.88%	11.63%
	Bank of Hemet	\$680,411	\$83,035	\$81,281	\$81,281	11.80%	13.38%	14.63%	13.38%
	First Commercial Bank (USA)	\$720,082	\$133,945	\$135,662	\$135,662	19.78%	24.10%	25.26%	24.10%
	American Riviera Bank	\$743,468	\$77,237	\$72,133	\$72,133	10.04%	11.17%	12.30%	11.17%
	Bank of Southern California, National Association	\$852,052	\$122,377	\$104,630	\$104,630	12.49%	15.61%	16.47%	15.61%
	State Bank of India (California)	\$906,070	\$147,778	\$144,695	\$144,695	16.50%	NA	NA	NA
	Mission Bank	\$908,289	\$82,772	\$82,812	\$82,812	9.51%	NA	NA	NA
	Community West Bank, National Association	\$925,040	\$82,373	\$81,515	\$81,515	9.21%	NA	NA	NA
	EverTrust Bank	\$934,541	\$193,960	\$154,821	\$154,821	17.14%	NA	NA	NA
	Valley Republic Bank	\$955,041	\$99,542	\$97,827	\$97,827	10.63%	12.25%	13.37%	12.25%
	First General Bank	\$977,852	\$145,990	\$145,318	\$145,318	15.10%	NA	NA	NA
	Average of Asset Group C	\$751,454	\$96,972	\$91,944	\$91,944	12.51%	14.85%	16.00%	14.85%

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

	Nano Banc	\$1,026,643	\$85,448	\$74,021	\$74,021	8.96%	10.03%	10.93%	10.03%
	Commercial Bank of California	\$1,048,656	\$108,888	\$103,853	\$103,853	9.77%	NA	NA	NA
	Provident Savings Bank, F.S.B.	\$1,107,531	\$115,044	\$114,967	\$114,967	10.36%	17.26%	18.45%	17.26%
	Seacoast Commerce Bank	\$1,132,819	\$134,219	\$97,606	\$97,606	8.83%	13.92%	14.87%	13.92%
	CalPrivate Bank	\$1,185,412	\$113,512	\$110,838	\$110,838	10.21%	11.78%	12.85%	11.78%
	Commonwealth Business Bank	\$1,202,089	\$149,210	\$147,631	\$147,631	13.12%	14.77%	15.95%	14.77%
	Open Bank	\$1,209,204	\$136,155	\$134,649	\$134,649	11.42%	13.50%	14.59%	13.50%
	Malaga Bank F.S.B.	\$1,250,034	\$158,409	\$158,409	\$158,409	12.70%	21.44%	21.93%	21.44%
	Sunwest Bank	\$1,448,725	\$185,848	\$183,398	\$183,398	13.04%	NA	NA	NA
	Pacific Mercantile Bank	\$1,598,845	\$158,472	\$157,468	\$157,468	11.14%	12.84%	14.10%	12.84%
	First Choice Bank	\$1,775,624	\$271,358	\$193,439	\$193,439	11.73%	NA	NA	NA
	Pacific City Bank	\$1,799,878	\$220,595	\$218,947	\$218,947	12.37%	15.28%	16.47%	15.28%
	Silvergate Bank	\$2,310,078	\$246,184	\$230,056	\$230,056	10.33%	23.86%	24.55%	23.86%
	American Business Bank	\$2,537,634	\$215,224	\$216,080	\$216,080	8.91%	12.46%	13.71%	12.46%
	Royal Business Bank	\$3,127,315	\$501,144	\$426,237	\$426,237	14.44%	19.79%	20.77%	19.79%
	CTBC Bank Corp. (USA)	\$3,756,719	\$532,349	\$522,752	\$522,752	13.97%	NA	NA	NA
	Manufacturers Bank	\$3,876,152	\$388,622	\$387,916	\$387,916	9.08%	11.95%	13.15%	11.95%
	Preferred Bank	\$4,729,311	\$473,785	\$466,593	\$466,593	10.05%	10.80%	14.26%	10.80%
	Hanmi Bank	\$5,615,894	\$650,065	\$620,858	\$620,858	11.33%	13.12%	14.29%	13.12%
	First Foundation Bank	\$6,498,666	\$625,856	\$525,319	\$525,319	8.43%	10.56%	11.08%	10.56%
	Banc of California, National Association	\$7,633,825	\$947,234	\$949,854	\$949,854	12.67%	16.96%	18.21%	16.96%
	Farmers & Merchants Bank of Long Beach	\$7,950,718	\$1,099,920	\$1,097,868	\$1,097,868	14.08%	19.65%	20.90%	19.65%
	Axos Bank	\$11,543,844	\$1,096,056	\$1,027,802	\$1,027,802	8.72%	11.62%	12.60%	11.62%
	Citizens Business Bank	\$11,602,971	\$1,949,548	\$1,220,637	\$1,220,637	11.44%	14.23%	15.30%	14.23%
	Pacific Premier Bank	\$11,975,356	\$2,210,665	\$1,345,741	\$1,345,741	12.54%	13.70%	14.28%	13.70%
	Average of Asset Group D	\$3,957,758	\$510,952	\$429,318	\$429,298	11.19%	14.74%	15.87%	14.74%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.	Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.	Deposit growth rate (%)	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
Efficiency ratio (FTE) (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.	Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
Total loans and leases	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Total deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Liquidity ratio (%)	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.	Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.	Total equity capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.	Tier 1 capital	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
Cost of interest-bearing liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.	Leverage ratio (%)	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		Tier 1 risk-based ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
		Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
		Common Equity Tier Risk Based Ratio (%)	Tier 1 common capital as a percent of risk-weighted assets.