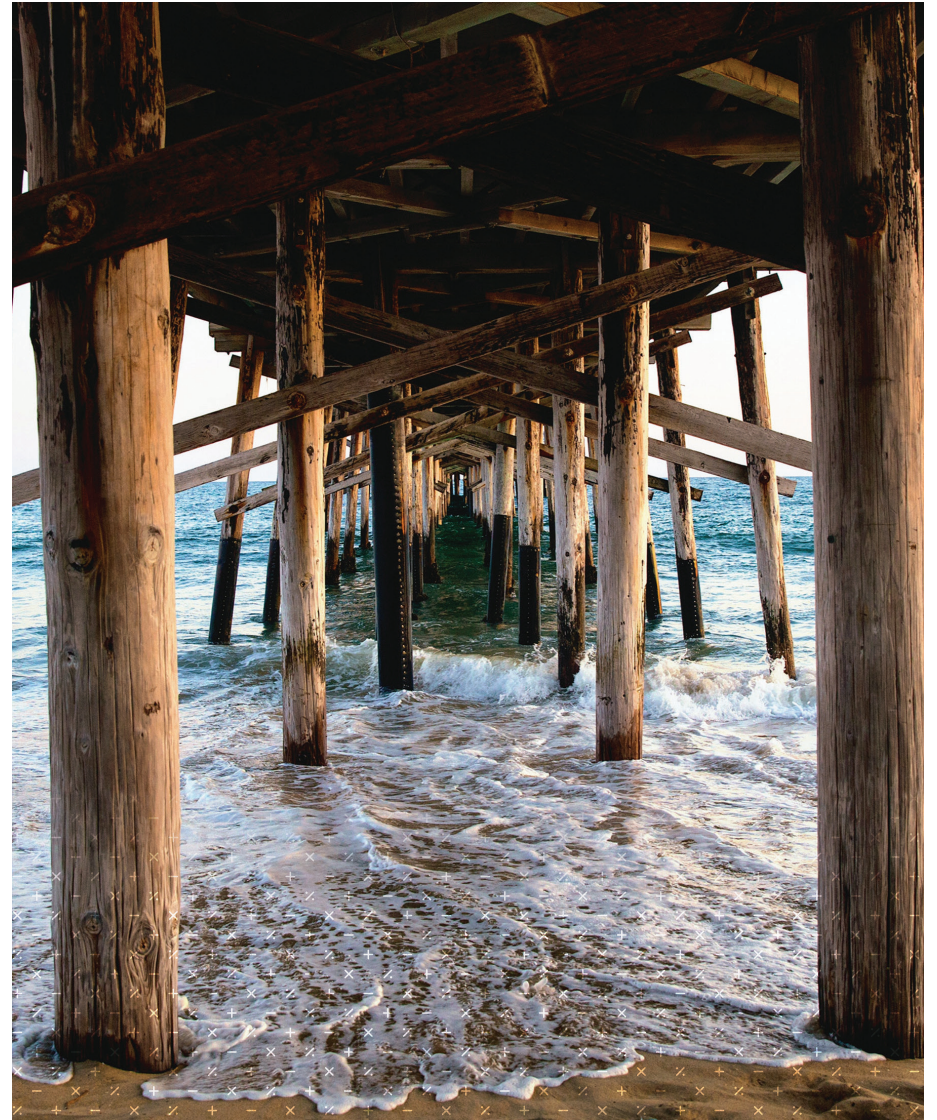




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Bankers' Index

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 **Jane Han, Senior Manager**, at **(858) 627-1430**.

Northern California

FRESNO

255 East River Park Circle
Suite 220
Fresno, CA 93270
(559) 389-5700

SAN FRANCISCO

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

STOCKTON

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

HEALDSBURG

205 Foss Creek Circle
Healdsburg, CA 95448
(707) 431-0600

NAPA

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

SALINAS

913 Blanco Circle
Salinas, CA 93901
(831) 784-6000

SANTA ROSA

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

SACRAMENTO

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

SILICON VALLEY

635 Campbell Technology
Parkway
Campbell, CA 95008
(408) 558-7500

WALNUT CREEK

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

Southern California

EL SEGUNDO

222 N. Pacific Coast Highway
Suite 1400
El Segundo, CA 90245
(310) 477-0450

ORANGE COUNTY

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

PASADENA

225 South Lake Avenue
Suite 900
Pasadena, CA 91101
(310) 477-0450

SAN DIEGO

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

WOODLAND HILLS

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



ASSET SIZE DEFINITION

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

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

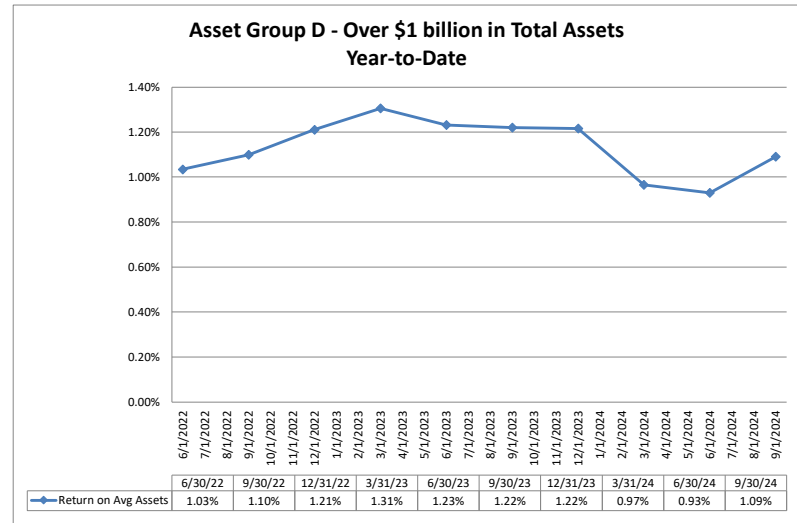
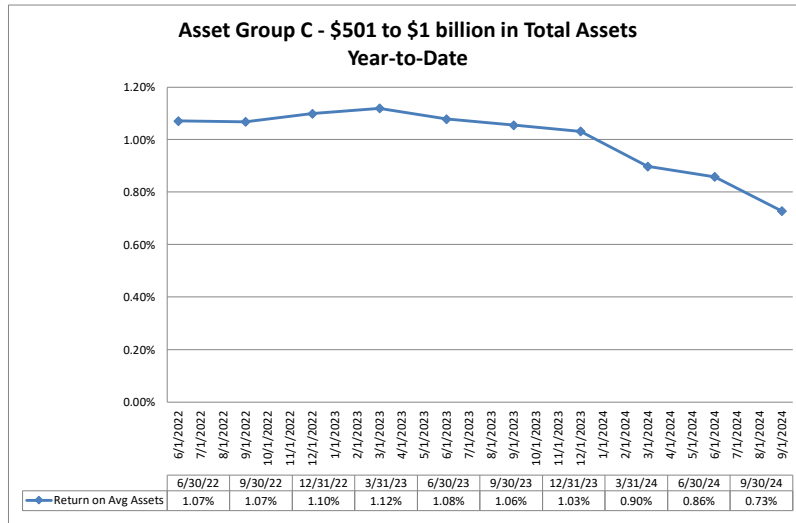
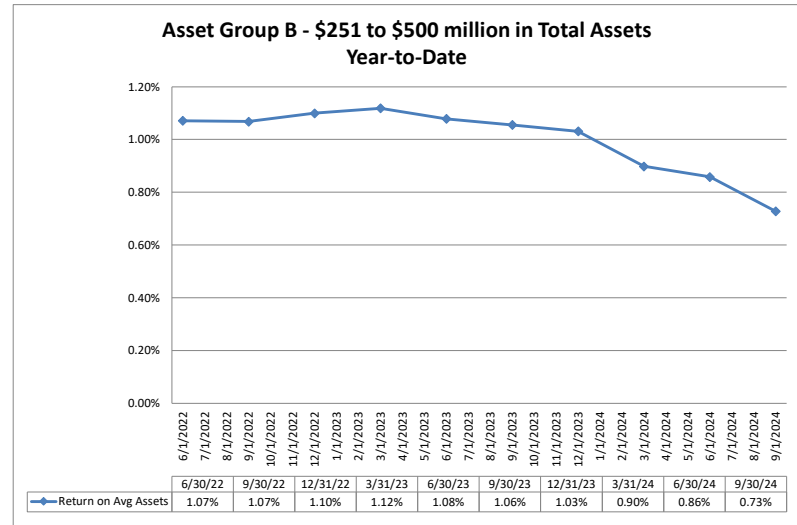
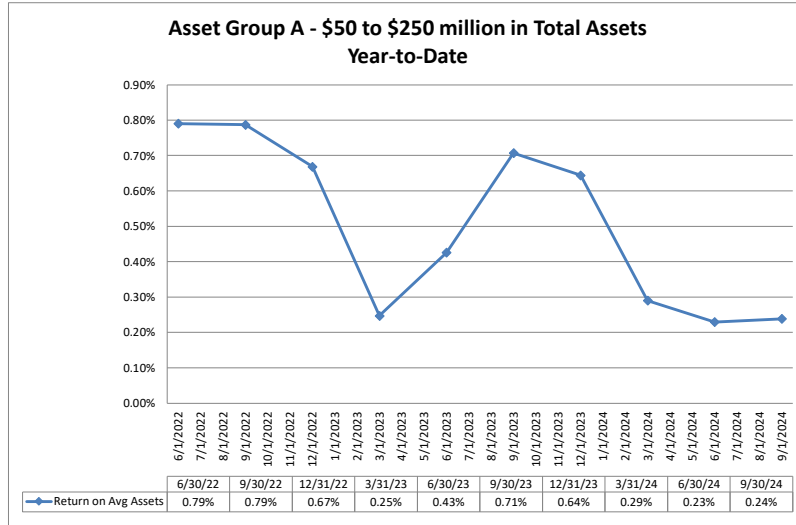
Southern

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

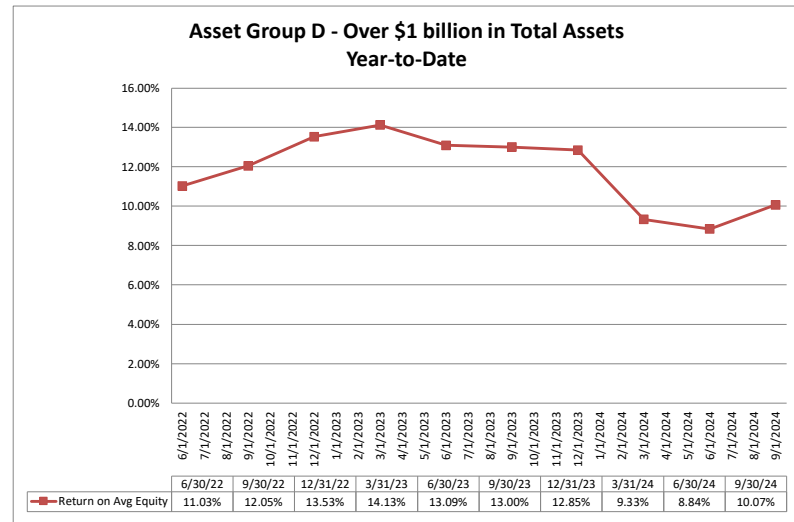
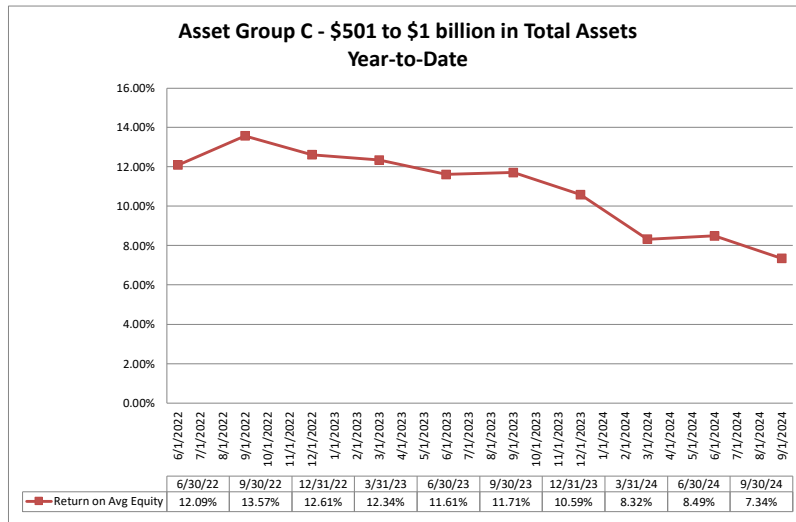
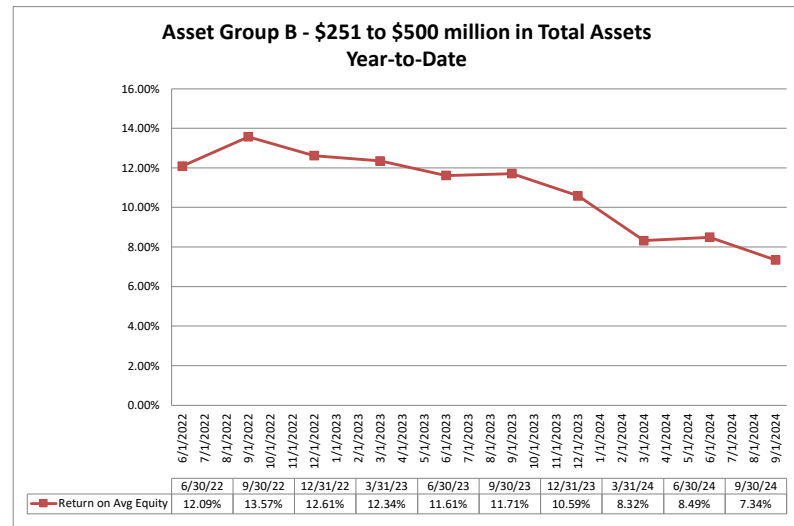
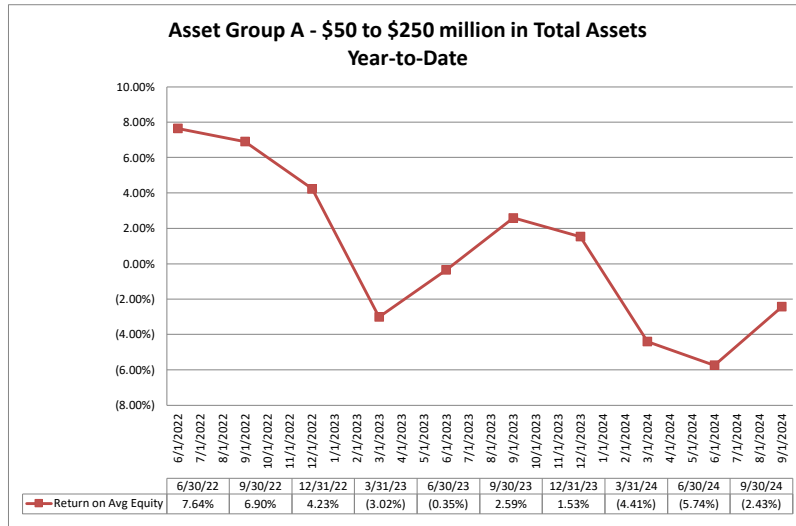
Northern California

Performance Analysis

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



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



Performance Analysis

September 30, 2024

Run Date: November 22, 2024

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 - \$50 to \$250 million in total assets												
	California Pacific Bank	\$85,120	\$671	3.06%	6.59%	43.61%	\$77	\$2,487	3.73%	7.97%	33.18%	\$74
	Beacon Business Bank, National Association	\$180,193	\$18	0.04%	0.46%	107.01%	\$141	\$53	0.04%	0.47%	104.71%	\$142
	Mission National Bank	\$215,180	(\$91)	(0.16%)	(0.97%)	104.61%	\$130	(\$293)	(0.18%)	(1.03%)	107.14%	\$136
	First Federal Savings and Loan Association of San Rafael	\$228,639	(\$152)	(0.27%)	(1.42%)	117.69%	\$126	(\$383)	(0.22%)	(1.20%)	116.37%	\$126
	Monterey County Bank	\$231,486	(\$175)	(0.68%)	(7.86%)	118.55%	\$101	(\$175)	(0.68%)	(14.67%)	118.55%	\$101
	Metropolitan Bank	\$239,436	\$326	0.55%	4.75%	76.58%	\$97	\$797	0.46%	3.90%	77.88%	\$97
	Gateway Bank, F.S.B.	\$249,593	(\$957)	(1.59%)	(14.46%)	201.72%	\$135	(\$2,521)	(1.48%)	(12.47%)	173.68%	\$119
	Average of Asset Group A	\$204,235	(\$51)	0.14%	(1.84%)	109.97%	\$115	(\$5)	0.24%	(2.43%)	104.50%	\$114
Asset Group B - \$251 to \$500 million in total assets												
	Summit Bank	\$297,741	\$1,156	1.54%	9.92%	55.70%	\$157	\$3,528	1.52%	10.23%	55.08%	\$163
	Murphy Bank	\$364,539	\$1,444	1.59%	11.60%	57.18%	\$137	\$4,062	1.47%	11.02%	58.71%	\$135
	Golden Valley Bank	\$499,630	\$977	0.76%	9.56%	66.40%	\$109	\$2,701	0.71%	9.19%	68.41%	\$105
	Average of Asset Group B	\$387,303	\$1,192	0.49%	2.96%	98.19%	\$134	\$3,430	0.49%	3.11%	92.08%	\$134
Asset Group C - \$501 million to \$1 billion in total assets												
	Redwood Capital Bank	\$537,014	\$1,647	1.23%	10.98%	56.89%	\$94	\$4,792	1.20%	10.95%	58.71%	\$95
	Pacific Valley Bank	\$551,151	\$1,302	0.95%	7.32%	62.86%	\$142	\$3,838	0.97%	7.32%	63.31%	\$143
	River Valley Community Bank	\$594,663	\$1,169	0.75%	9.47%	65.29%	\$130	\$3,302	0.72%	9.34%	66.72%	\$127
	Bank of San Francisco	\$637,101	\$1,871	1.17%	10.29%	58.10%	\$214	\$4,910	1.05%	9.23%	61.49%	\$219
	Column National Association	\$658,593	\$5,872	3.71%	54.58%	46.73%	\$154	\$7,119	1.75%	23.92%	65.57%	\$144
	Cornerstone Community Bank	\$669,193	(\$5,300)	(3.11%)	(38.79%)	61.93%	\$104	(\$2,210)	(0.44%)	(5.31%)	59.65%	\$114
	BAC Community Bank	\$822,914	\$389	0.19%	2.46%	78.66%	\$117	\$2,246	0.36%	4.87%	80.84%	\$118
	Pinnacle Bank	\$891,405	\$243	0.11%	1.02%	62.17%	\$192	\$5,425	0.85%	7.83%	62.31%	\$198
	Pacific Coast Bankers' Bank	\$937,586	\$2,686	1.00%	7.88%	76.14%	\$202	\$6,439	0.73%	6.34%	79.37%	\$201
	Bank of the Orient	\$972,892	\$1,879	0.79%	5.87%	69.24%	\$126	\$5,151	0.75%	5.34%	70.34%	\$120
	1st Capital Bank	\$984,277	(\$1,547)	(0.59%)	(7.58%)	173.84%	\$217	\$571	0.07%	0.95%	96.86%	\$171
	Average of Asset Group C	\$750,617	\$928	0.56%	5.77%	73.80%	\$154	\$3,780	0.73%	7.34%	69.56%	\$150

Performance Analysis

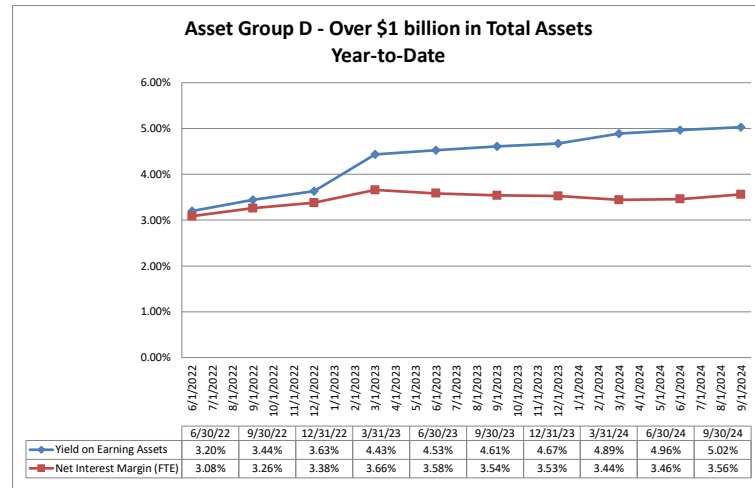
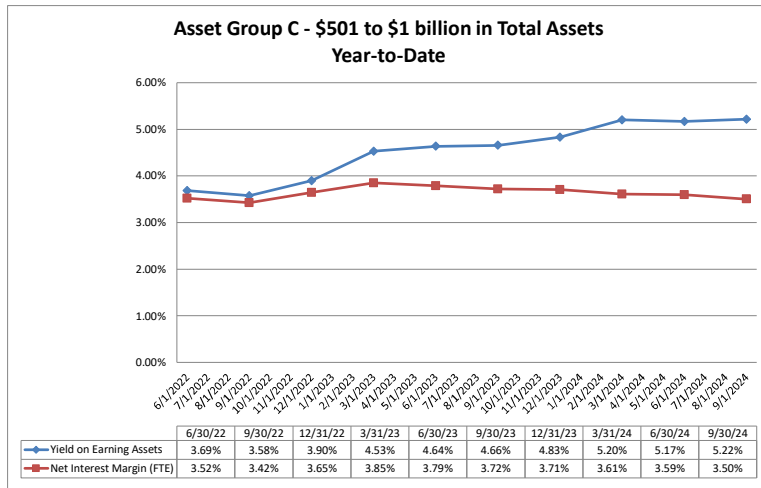
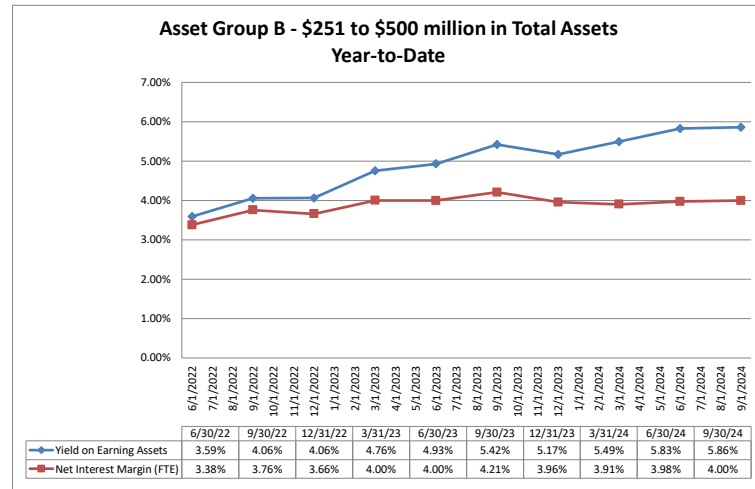
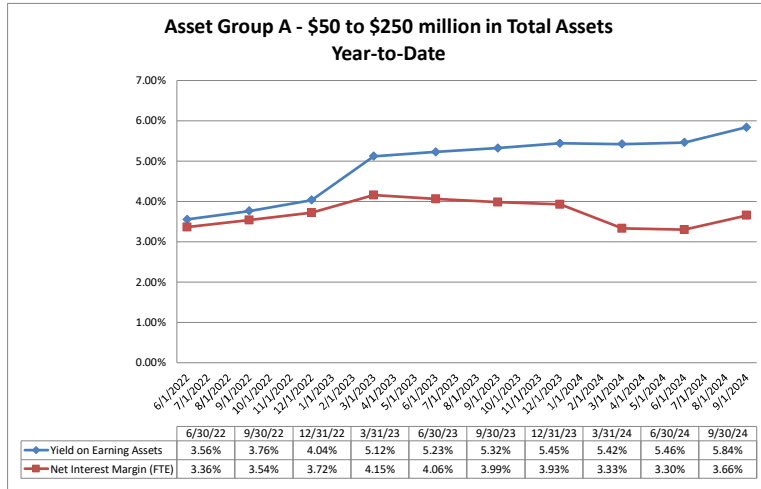
September 30, 2024

Run Date: November 22, 2024

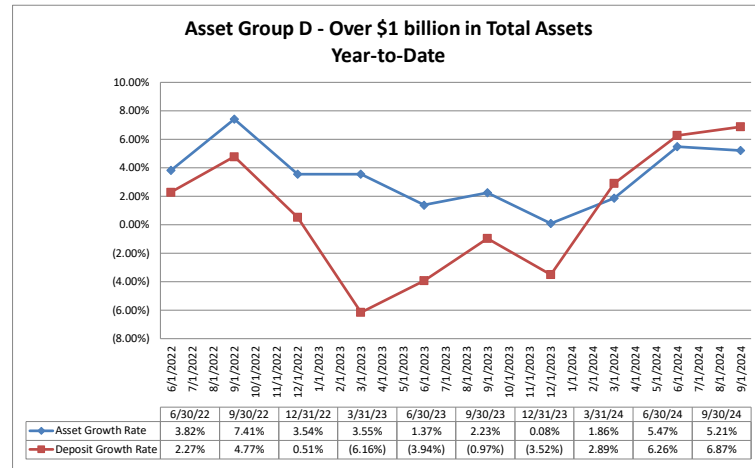
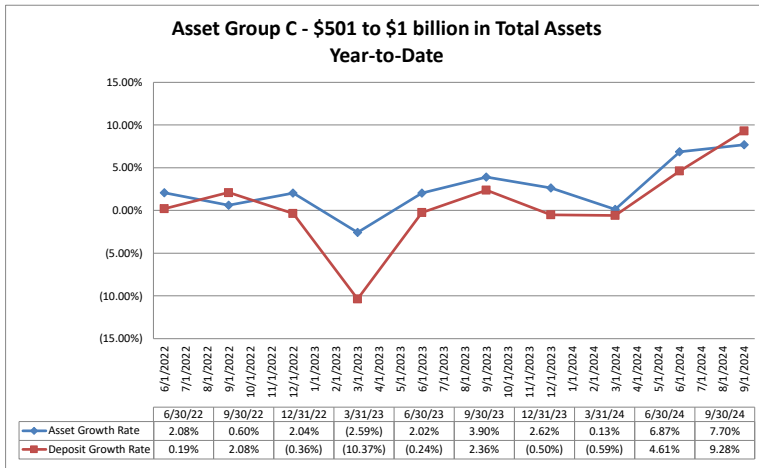
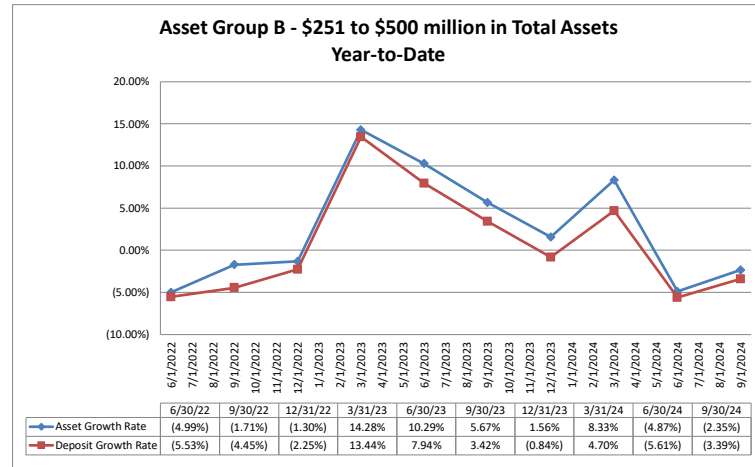
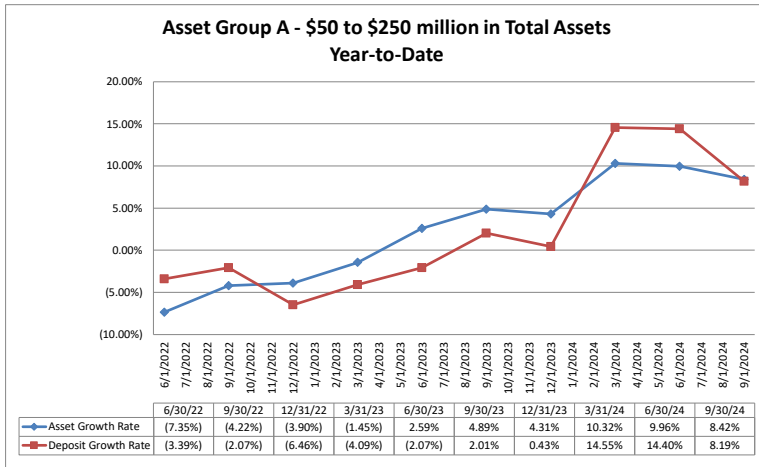
Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets												
	Community Bank of the Bay	\$1,008,464	\$2,084	0.83%	4.27%	63.48%	\$181	\$6,230	0.83%	4.30%	65.82%	\$187
	Summit State Bank	\$1,118,791	\$626	0.23%	2.52%	74.22%	\$139	\$2,949	0.36%	4.00%	78.02%	\$141
	United Security Bank	\$1,255,200	\$3,583	1.17%	10.29%	53.28%	\$123	\$12,920	1.43%	12.68%	51.03%	\$121
	Savings Bank of Mendocino County	\$1,313,039	\$2,758	0.80%	6.89%	65.27%	\$106	\$8,533	0.83%	7.32%	64.56%	\$105
	FFB Bank	\$1,509,902	\$8,923	2.43%	18.64%	48.89%	\$158	\$25,515	2.40%	18.81%	50.57%	\$161
	Plumas Bank	\$1,663,528	\$8,054	1.87%	18.14%	49.38%	\$116	\$21,528	1.70%	17.02%	37.59%	\$113
	Santa Cruz County Bank	\$1,800,635	\$8,273	1.89%	13.19%	44.54%	\$143	\$26,043	1.98%	14.34%	43.23%	\$142
	Beneficial State Bank	\$1,895,785	\$4,373	0.91%	9.95%	69.08%	\$138	\$7,943	0.56%	6.24%	74.73%	\$140
	Oak Valley Community Bank	\$1,900,236	\$7,463	1.58%	16.78%	55.43%	\$125	\$19,494	1.39%	15.21%	56.95%	\$126
	First Northern Bank of Dixon	\$1,930,465	\$5,530	1.15%	12.94%	58.61%	\$129	\$14,367	1.00%	11.70%	59.85%	\$128
	Avidbank	\$2,289,725	\$6,100	1.05%	12.49%	58.15%	\$228	\$15,313	0.89%	10.87%	59.11%	\$229
	El Dorado Savings Bank, F.S.B.	\$2,405,599	\$5,668	0.94%	7.45%	58.11%	\$82	\$15,046	0.83%	6.66%	61.18%	\$83
	United Business Bank	\$2,543,655	\$5,699	0.89%	6.17%	62.49%	\$114	\$18,442	0.96%	6.70%	62.67%	\$116
	Exchange Bank (Santa Rosa, CA)	\$3,411,425	\$4,946	0.57%	7.18%	73.42%	\$119	\$15,047	0.58%	7.68%	73.41%	\$120
	Community West Bank	\$3,531,200	\$4,472	0.52%	4.21%	78.52%	\$154	\$5,437	0.23%	2.07%	75.14%	\$134
	Bank of the Sierra	\$3,693,553	\$12,027	1.30%	11.41%	54.32%	\$98	\$34,508	1.27%	11.17%	55.08%	\$99
	Bank of Marin	\$3,792,509	\$4,852	0.51%	4.66%	72.13%	\$147	(\$13,413)	(0.47%)	(4.24%)	77.97%	\$160
	Five Star Bank	\$3,886,596	\$12,230	1.32%	11.00%	39.80%	\$156	\$36,226	1.34%	12.17%	40.16%	\$152
	Bank of Stockton	\$4,399,517	\$57,498	5.21%	31.49%	50.49%	\$122	\$84,663	2.53%	16.20%	52.00%	\$126
	River City Bank	\$5,114,036	\$16,237	1.24%	14.21%	31.56%	\$167	\$52,134	1.35%	15.74%	27.60%	\$174
	Farmers & Merchants Bank of Central Californi	\$5,420,748	\$22,694	1.68%	15.13%	46.66%	\$214	\$68,212	1.68%	15.60%	44.83%	\$202
	Heritage Bank of Commerce	\$5,548,577	\$11,677	0.87%	6.66%	60.65%	\$173	\$33,433	0.85%	6.40%	61.32%	\$173
	Fremont Bank	\$5,908,403	\$15,315	1.04%	14.41%	74.60%	\$153	\$39,375	0.90%	12.55%	76.10%	\$150
	WestAmerica Bank	\$6,122,740	\$33,267	2.08%	21.90%	37.09%	\$74	\$104,146	2.15%	23.72%	36.10%	\$72
	Poppy Bank	\$6,523,031	\$13,740	0.88%	9.60%	53.04%	\$150	\$36,842	0.83%	8.85%	52.36%	\$137
	Tri Counties Bank	\$9,822,019	\$30,592	1.25%	9.44%	57.47%	\$122	\$90,374	1.21%	9.50%	56.43%	\$121
	Mechanics Bank	\$16,606,281	\$39,944	0.93%	7.03%	56.08%	\$133	(\$22,664)	(0.17%)	(1.35%)	57.20%	\$139
	Average of Asset Group D	\$3,941,321	\$12,912	1.30%	11.41%	57.29%	\$139	\$28,098	1.09%	10.07%	57.44%	\$139

Balance Sheet & Net Interest Margin

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



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



Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 22, 2024

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 A - \$50 to \$250 million in total assets

California Pacific Bank	\$85,120	\$65,505	\$45,672	143.42%	47.24%	\$8,512	8.43%	3.60%	2.19%	7.26%	(2.13%)	3.96%
Beacon Business Bank, National Association	\$180,193	\$98,086	\$132,716	73.91%	21.87%	\$9,010	4.60%	3.13%	2.20%	2.64%	11.74%	14.72%
Mission National Bank	\$215,180	\$168,441	\$165,986	101.48%	23.45%	\$6,329	5.47%	3.96%	2.87%	3.05%	9.20%	12.08%
First Federal Savings and Loan Association of San Rafael	\$228,639	\$208,751	\$179,593	116.24%	4.04%	\$7,375	4.76%	2.89%	2.84%	2.37%	0.04%	3.41%
Monterey County Bank	\$231,486	\$71,561	\$172,028	41.60%	46.61%	\$6,092	5.18%	2.74%	2.29%	3.21%	21.43%	3.84%
Metropolitan Bank	\$239,436	\$195,768	\$198,068	98.84%	16.81%	\$5,568	6.59%	4.06%	3.53%	3.40%	10.22%	11.11%
Gateway Bank, F.S.B.	\$249,593	\$166,857	\$221,431	75.35%	34.24%	\$8,320	5.29%	4.28%	4.01%	1.78%	35.03%	41.96%
Average of Asset Group A	\$204,235	\$134,685	\$149,011	95.92%	26.67%	\$7,148	5.84%	3.40%	2.65%	3.66%	8.42%	8.19%

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

Summit Bank	\$297,741	\$199,425	\$241,253	82.66%	34.35%	\$8,507	5.90%	1.57%	0.75%	5.17%	(8.67%)	(11.65%)
Murphy Bank	\$364,539	\$306,513	\$299,901	102.20%	13.69%	\$10,126	7.34%	4.10%	3.60%	3.75%	(1.40%)	(0.49%)
Golden Valley Bank	\$499,630	\$241,501	\$454,554	53.13%	43.97%	\$8,327	4.35%	2.08%	1.41%	3.07%	3.02%	1.96%
Average of Asset Group B	\$387,303	\$249,146	\$331,903	79.33%	30.67%	\$8,987	5.86%	2.58%	1.92%	4.00%	(2.35%)	(3.39%)

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

Redwood Capital Bank	\$537,014	\$380,926	\$470,934	80.89%	23.31%	\$6,798	4.69%	1.35%	0.77%	3.80%	4.00%	3.02%
Pacific Valley Bank	\$551,151	\$470,431	\$473,212	99.41%	15.38%	\$10,599	5.54%	3.58%	2.18%	3.55%	(7.99%)	(10.43%)
River Valley Community Bank	\$594,663	\$323,509	\$539,003	60.02%	30.69%	\$9,439	4.53%	2.34%	1.66%	3.00%	3.09%	1.60%
Bank of San Francisco	\$637,101	\$519,131	\$555,116	93.52%	19.45%	\$14,158	5.41%	2.70%	1.71%	3.88%	5.47%	4.90%
Column National Association	\$658,593	\$209,787	\$590,249	35.54%	49.95%	\$6,790	5.09%	2.20%	1.15%	4.04%	62.60%	68.26%
Cornerstone Community Bank	\$669,193	\$487,125	\$589,558	82.63%	8.01%	\$10,793	5.31%	2.71%	2.27%	3.14%	5.45%	5.80%
BAC Community Bank	\$822,914	\$448,393	\$707,689	63.36%	35.71%	\$8,572	3.82%	1.77%	0.86%	2.84%	1.03%	(0.06%)
Pinnacle Bank	\$891,405	\$610,199	\$780,878	78.14%	31.98%	\$9,585	6.32%	2.82%	1.83%	4.65%	12.07%	12.34%
Pacific Coast Bankers' Bank	\$937,586	\$407,475	\$385,573	105.68%	37.94%	\$7,813	5.73%	18.11%	5.52%	2.78%	(13.71%)	(3.60%)
Bank of the Orient	\$972,892	\$787,727	\$815,227	96.63%	18.62%	\$9,178	6.38%	3.87%	3.26%	3.58%	13.20%	19.93%
1st Capital Bank	\$984,277	\$639,095	\$893,460	71.53%	22.21%	\$10,147	4.56%	2.44%	1.41%	3.27%	(0.56%)	0.33%
Average of Asset Group C	\$750,617	\$480,345	\$618,264	78.85%	26.66%	\$9,443	5.22%	3.99%	2.06%	3.50%	7.70%	9.28%

Balance Sheet & Net Interest Margin

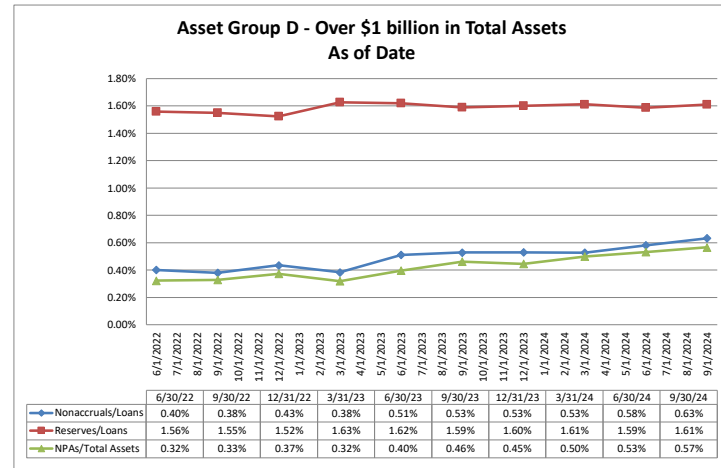
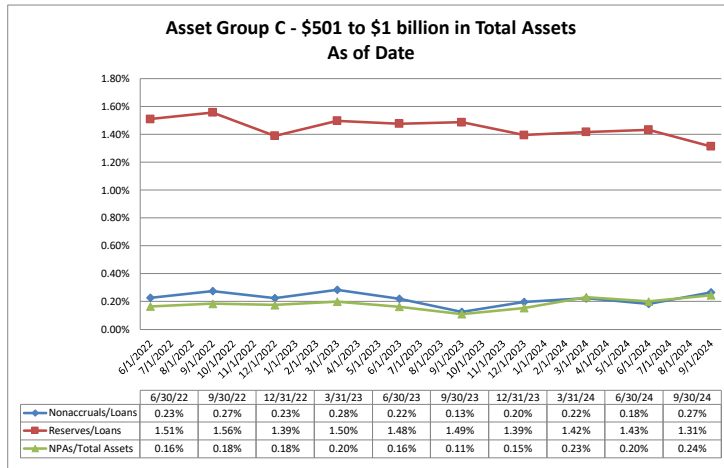
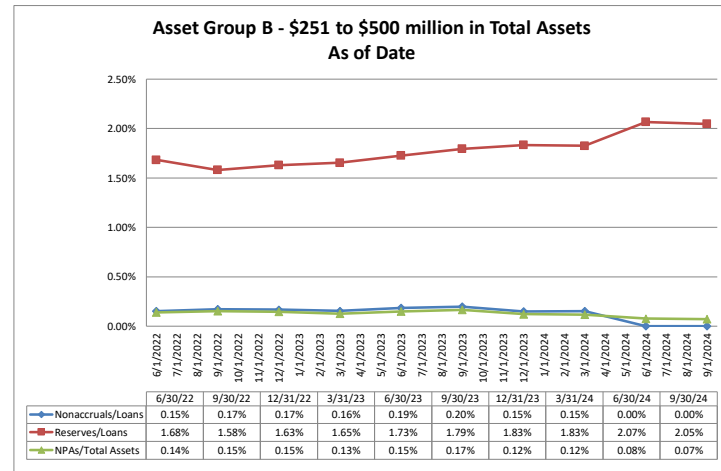
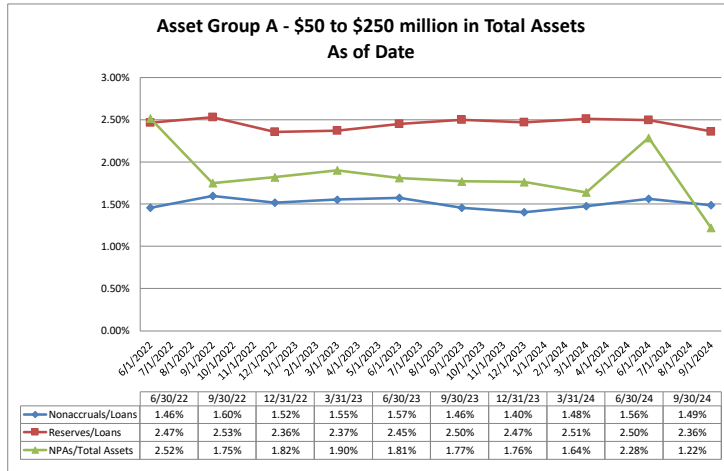
September 30, 2024

Run Date: November 22, 2024

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 D - Over \$1 billion in total assets													
	Community Bank of the Bay	\$1,008,464	\$706,928	\$704,073	100.41%	28.03%	\$12,150	5.54%	3.10%	2.27%	3.69%	4.63%	14.46%
	Summit State Bank	\$1,118,791	\$932,832	\$1,002,771	93.03%	14.59%	\$9,729	5.46%	3.67%	2.98%	2.72%	(0.44%)	(0.91%)
	United Security Bank	\$1,255,200	\$975,151	\$1,068,839	91.23%	12.05%	\$11,011	5.34%	1.89%	1.29%	4.18%	4.96%	8.07%
	Savings Bank of Mendocino County	\$1,313,039	\$717,070	\$1,009,993	71.00%	31.30%	\$7,590	4.03%	1.56%	1.09%	3.17%	1.59%	(5.46%)
	FFB Bank	\$1,509,902	\$993,658	\$1,289,137	77.08%	18.01%	\$9,263	6.12%	2.58%	0.74%	5.27%	14.43%	16.51%
	Plumas Bank	\$1,663,528	\$1,006,676	\$1,362,188	73.90%	17.59%	\$8,802	5.35%	1.40%	0.72%	4.73%	4.42%	2.49%
	Santa Cruz County Bank	\$1,800,635	\$1,394,507	\$1,527,256	91.31%	17.24%	\$11,846	6.20%	2.42%	1.47%	4.90%	4.47%	1.04%
	Beneficial State Bank	\$1,895,785	\$1,267,333	\$1,617,524	78.35%	33.46%	\$7,264	5.08%	2.10%	1.55%	3.72%	6.12%	6.72%
	Oak Valley Community Bank	\$1,900,236	\$1,073,709	\$1,690,813	63.50%	23.21%	\$8,560	4.68%	1.16%	0.75%	4.13%	4.20%	3.24%
	First Northern Bank of Dixon	\$1,930,465	\$1,058,726	\$1,734,045	61.06%	43.26%	\$10,055	4.26%	1.45%	0.62%	3.51%	4.19%	3.17%
	Avidbank	\$2,289,725	\$1,786,757	\$1,902,533	93.91%	17.82%	\$15,683	6.56%	4.22%	3.29%	3.47%	3.84%	19.95%
	El Dorado Savings Bank, F.S.B.	\$2,405,599	\$537,376	\$2,086,497	25.75%	81.00%	\$9,508	3.08%	0.84%	0.70%	2.46%	(2.17%)	(3.18%)
	United Business Bank	\$2,543,655	\$1,914,358	\$2,147,304	89.15%	22.74%	\$7,570	5.31%	2.32%	1.65%	3.85%	0.41%	0.10%
	Exchange Bank (Santa Rosa, CA)	\$3,411,425	\$1,602,583	\$2,817,445	56.88%	25.73%	\$9,529	3.75%	2.03%	1.41%	2.49%	1.74%	(0.99%)
	Community West Bank	\$3,531,200	\$2,297,143	\$2,922,480	78.60%	16.67%	\$9,919	5.22%	2.87%	1.70%	3.74%	60.29%	57.46%
	Bank of the Sierra	\$3,693,553	\$2,321,025	\$2,967,229	78.22%	20.95%	\$7,553	5.11%	2.24%	1.54%	3.74%	(1.21%)	9.41%
	Bank of Marin	\$3,792,509	\$2,090,091	\$3,323,328	62.89%	16.27%	\$13,168	3.94%	2.58%	1.10%	2.65%	(0.44%)	1.01%
	Five Star Bank	\$3,886,596	\$3,463,475	\$3,408,863	101.60%	7.60%	\$19,729	5.69%	3.39%	2.54%	3.45%	11.11%	16.37%
	Bank of Stockton	\$4,399,517	\$2,362,484	\$3,498,147	67.54%	43.37%	\$10,231	4.08%	1.85%	1.32%	2.99%	(3.61%)	(6.55%)
	River City Bank	\$5,114,036	\$4,037,002	\$4,449,479	90.73%	13.33%	\$34,094	4.56%	2.57%	2.09%	2.73%	4.92%	3.97%
	Farmers & Merchants Bank of Central California	\$5,420,748	\$3,704,109	\$4,712,269	78.61%	15.65%	\$14,303	5.32%	1.97%	1.13%	4.05%	2.75%	1.18%
	Heritage Bank of Commerce	\$5,548,577	\$3,411,885	\$4,747,657	71.86%	21.15%	\$15,718	4.83%	2.34%	1.36%	3.29%	9.19%	10.64%
	Fremont Bank	\$5,908,403	\$4,618,790	\$5,289,190	87.33%	15.53%	\$7,984	5.71%	3.11%	1.68%	3.68%	7.19%	7.67%
	WestAmerica Bank	\$6,122,740	\$833,967	\$5,068,935	16.45%	50.98%	\$10,054	4.48%	0.59%	0.33%	4.19%	(4.16%)	(9.92%)
	Poppy Bank	\$6,523,031	\$4,668,354	\$5,198,620	89.80%	19.45%	\$27,996	6.13%	4.34%	4.19%	2.32%	14.12%	27.38%
	Tri Counties Bank	\$9,822,019	\$6,685,886	\$8,047,158	83.08%	19.52%	\$8,445	5.16%	2.24%	1.54%	3.75%	(1.15%)	3.53%
	Mechanics Bank	\$16,606,281	\$9,928,472	\$14,112,029	70.35%	9.21%	\$11,597	4.66%	2.49%	1.12%	3.26%	(6.85%)	(1.77%)
	Average of Asset Group D	\$3,941,321	\$2,458,902	\$3,322,437	75.69%	24.29%	\$12,198	5.02%	2.35%	1.56%	3.56%	5.21%	6.87%

Asset Quality

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



Asset Quality
September 30, 2024
Run Date: November 22, 2024

		As of Date						
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	California Pacific Bank	\$85,120	\$2,712	4.14%	8.24%	198.93%	19.56%	3.19%
	Beacon Business Bank, National Association	\$180,193	\$0	0.00%	1.40%	NA	0.00%	0.00%
	Mission National Bank	\$215,180	\$0	0.00%	1.36%	NA	0.00%	0.00%
	First Federal Savings and Loan Association of San Rafael	\$228,639	\$0	0.00%	0.62%	NA	0.00%	0.00%
	Monterey County Bank	\$231,486	\$4,193	5.86%	2.22%	37.87%	31.88%	4.62%
	Metropolitan Bank	\$239,436	\$0	0.00%	1.56%	336.75%	15.71%	0.38%
	Gateway Bank, F.S.B.	\$249,593	\$707	0.42%	1.12%	222.54%	2.97%	0.34%
	Average of Asset Group A	\$204,235	\$1,087	1.49%	2.36%	199.02%	10.02%	1.22%
Asset Group B - \$251 to \$500 million in total assets								
	Summit Bank	\$297,741	\$0	0.00%	3.22%	NM	0.65%	0.12%
	Murphy Bank	\$364,539	\$0	0.00%	1.29%	NM	1.26%	0.10%
	Golden Valley Bank	\$499,630	\$0	0.00%	1.63%	NA	0.00%	0.00%
	Average of Asset Group B	\$387,303	\$0	0.00%	2.05%	#DIV/0!	0.64%	0.07%
Asset Group C - \$501 million to \$1 billion in total assets								
	Redwood Capital Bank	\$537,014	\$745	0.20%	1.68%	857.85%	1.10%	0.14%
	Pacific Valley Bank	\$551,151	\$1,133	0.24%	1.61%	668.67%	1.42%	0.21%
	River Valley Community Bank	\$594,663	\$0	0.00%	1.32%	NA	0.00%	0.00%
	Bank of San Francisco	\$637,101	\$2,719	0.52%	1.34%	215.03%	4.03%	0.51%
	Column National Association	\$658,593	\$950	0.45%	1.16%	183.77%	2.67%	0.20%
	Cornerstone Community Bank	\$669,193	\$0	0.00%	1.27%	NA	0.00%	0.00%
	BAC Community Bank	\$822,914	\$0	0.00%	1.53%	NA	0.00%	0.00%
	Pinnacle Bank	\$891,405	\$8,396	1.38%	1.20%	53.80%	13.25%	1.53%
	Pacific Coast Bankers' Bank	\$937,586	\$0	0.00%	0.95%	NA	0.00%	0.00%
	Bank of the Orient	\$972,892	\$599	0.08%	1.74%	NM	0.42%	0.06%
	1st Capital Bank	\$984,277	\$365	0.06%	0.65%	975.59%	0.53%	0.04%
	Average of Asset Group C	\$750,617	\$1,355	0.27%	1.31%	492.45%	2.13%	0.24%

Asset Quality

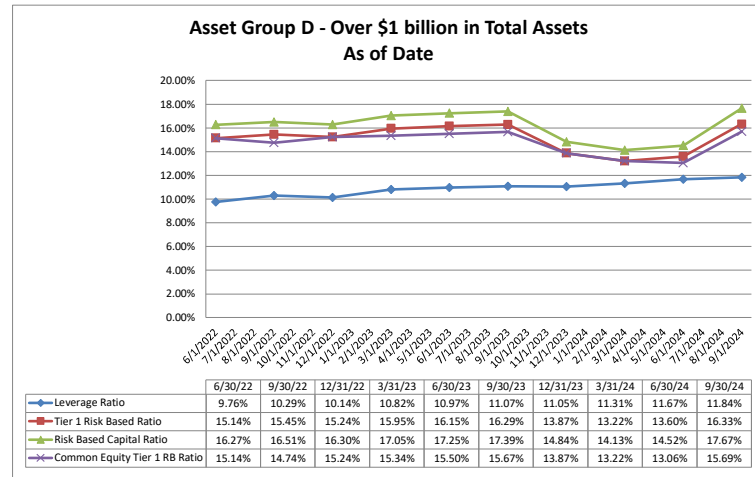
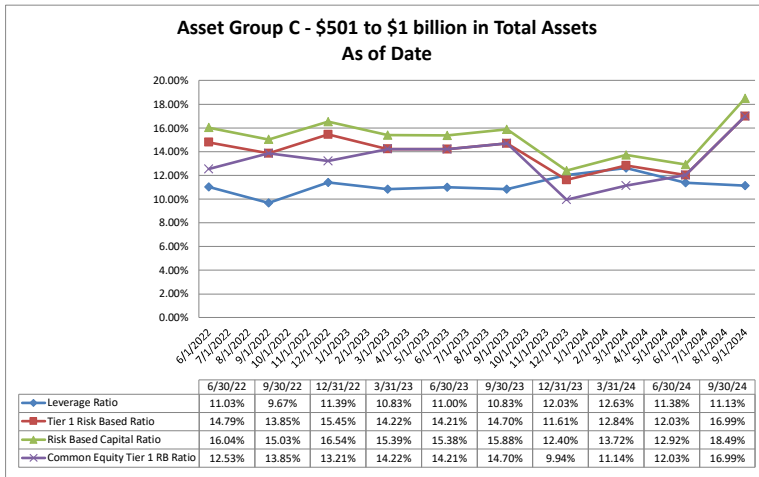
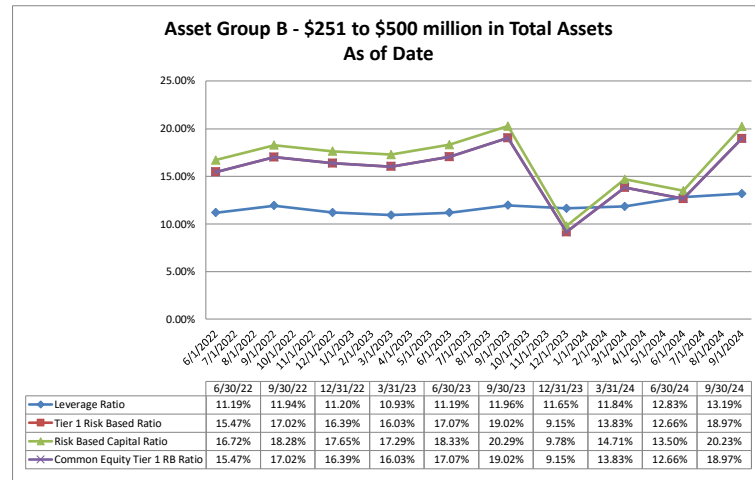
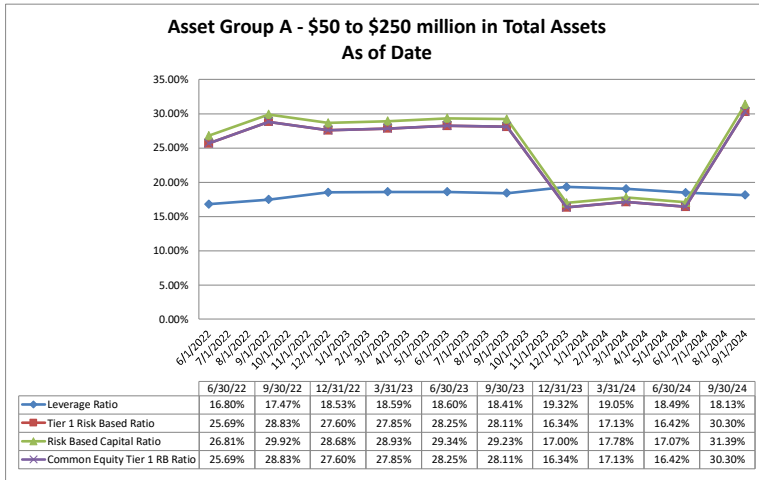
September 30, 2024

Run Date: November 22, 2024

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 D - Over \$1 billion in total assets								
	Community Bank of the Bay	\$1,008,464	\$753	0.11%	1.00%	812.18%	0.43%	0.09%
	Summit State Bank	\$1,118,791	\$36,842	3.95%	1.66%	41.98%	38.64%	3.75%
	United Security Bank	\$1,255,200	\$11,992	1.23%	1.69%	137.20%	8.37%	0.96%
	Savings Bank of Mendocino County	\$1,313,039	\$1,239	0.17%	2.59%	NM	0.69%	0.10%
	FFB Bank	\$1,509,902	\$12,821	1.29%	1.16%	89.63%	6.28%	0.85%
	Plumas Bank	\$1,663,528	\$4,455	0.44%	1.35%	177.55%	4.05%	0.47%
	Santa Cruz County Bank	\$1,800,635	\$2,404	0.17%	1.66%	874.30%	1.05%	0.15%
	Beneficial State Bank	\$1,895,785	\$17,593	1.39%	1.98%	75.01%	16.38%	1.76%
	Oak Valley Community Bank	\$1,900,236	\$0	0.00%	1.07%	NA	0.00%	0.00%
	First Northern Bank of Dixon	\$1,930,465	\$4,015	0.38%	1.55%	266.42%	3.22%	0.32%
	Avidbank	\$2,289,725	\$3,621	0.20%	1.25%	77.62%	12.70%	1.26%
	El Dorado Savings Bank, F.S.B.	\$2,405,599	\$1,086	0.20%	1.11%	551.29%	0.35%	0.05%
	United Business Bank	\$2,543,655	\$9,650	0.50%	0.96%	189.74%	2.82%	0.38%
	Exchange Bank (Santa Rosa, CA)	\$3,411,425	\$5,980	0.37%	2.56%	340.51%	3.60%	0.35%
	Community West Bank	\$3,531,200	\$3,250	0.14%	1.08%	573.66%	1.40%	0.12%
	Bank of the Sierra	\$3,693,553	\$10,348	0.45%	0.98%	199.49%	2.70%	0.31%
	Bank of Marin	\$3,792,509	\$39,883	1.91%	1.47%	74.12%	10.98%	1.09%
	Five Star Bank	\$3,886,596	\$1,841	0.05%	1.09%	NM	0.40%	0.05%
	Bank of Stockton	\$4,399,517	\$3,249	0.14%	3.30%	NM	0.40%	0.07%
	River City Bank	\$5,114,036	\$0	0.00%	2.49%	NA	0.00%	0.00%
	Farmers & Merchants Bank of Central California	\$5,420,748	\$677	0.02%	2.05%	NM	0.35%	0.03%
	Heritage Bank of Commerce	\$5,548,577	\$6,698	0.20%	1.40%	712.33%	1.24%	0.12%
	Fremont Bank	\$5,908,403	\$24,700	0.53%	1.49%	244.11%	5.80%	0.48%
	WestAmerica Bank	\$6,122,740	\$252	0.03%	1.84%	NM	0.17%	0.00%
	Poppy Bank	\$6,523,031	\$115,103	2.47%	1.81%	71.78%	18.16%	1.87%
	Tri Counties Bank	\$9,822,019	\$41,550	0.62%	1.85%	283.12%	4.08%	0.47%
	Mechanics Bank	\$16,606,281	\$12,153	0.12%	1.04%	845.09%	2.00%	0.18%
	Average of Asset Group D	\$3,941,321	\$13,784	0.63%	1.61%	331.86%	5.42%	0.57%

Capital Adequacy

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



Capital Adequacy

September 30, 2024

Run Date: November 22, 2024

		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 - \$50 to \$250 million in total assets									
	California Pacific Bank	\$85,120	\$38,466	\$38,465	\$38,465	43.82%	48.89%	50.21%	48.89%
	Beacon Business Bank, National Association	\$180,193	\$16,173	\$19,759	\$19,759	10.86%	18.88%	20.13%	18.88%
	Mission National Bank	\$215,180	\$37,352	\$37,098	\$37,098	16.60%	NA	NA	NA
	First Federal Savings and Loan Association of San Rafael	\$228,639	\$42,591	\$42,591	\$42,591	18.69%	23.12%	23.84%	23.12%
	Monterey County Bank	\$231,486	\$34,572	\$28,535	\$28,535	12.81%	NA	NA	NA
	Metropolitan Bank	\$239,436	\$27,625	\$27,690	\$27,690	11.62%	NA	NA	NA
	Gateway Bank, F.S.B.	\$249,593	\$26,471	\$30,212	\$30,212	12.54%	NA	NA	NA
	Average of Asset Group A	\$204,235	\$31,893	\$32,050	\$32,050	18.13%	30.30%	31.39%	30.30%
Asset Group B - \$251 to \$500 million in total assets									
	Summit Bank	\$297,741	\$47,211	\$47,211	\$47,211	15.70%	21.04%	22.31%	21.04%
	Murphy Bank	\$364,539	\$50,129	\$50,129	\$50,129	13.78%	NA	NA	NA
	Golden Valley Bank	\$499,630	\$42,268	\$51,754	\$51,754	10.10%	16.89%	18.14%	16.89%
	Average of Asset Group B	\$387,303	\$46,536	\$49,698	\$49,698	13.19%	18.97%	20.23%	18.97%
Asset Group C - \$501 million to \$1 billion in total assets									
	Redwood Capital Bank	\$537,014	\$61,473	\$66,475	\$66,475	12.36%	16.46%	17.71%	16.46%
	Pacific Valley Bank	\$551,151	\$72,130	\$72,413	\$72,413	13.17%	NA	NA	NA
	River Valley Community Bank	\$594,663	\$51,761	\$61,143	\$61,143	9.75%	14.46%	15.63%	14.46%
	Bank of San Francisco	\$637,101	\$73,787	\$73,594	\$73,594	11.46%	17.90%	19.16%	17.90%
	Column National Association	\$658,593	\$47,383	\$54,479	\$54,479	8.62%	19.39%	20.31%	19.39%
	Cornerstone Community Bank	\$669,193	\$52,209	\$60,538	\$60,538	8.90%	10.88%	12.01%	10.88%
	BAC Community Bank	\$822,914	\$64,729	\$84,151	\$84,151	10.34%	15.78%	17.03%	15.78%
	Pinnacle Bank	\$891,405	\$95,581	\$97,427	\$97,427	11.11%	14.26%	NA	14.26%
	Pacific Coast Bankers' Bank	\$937,586	\$137,296	\$138,252	\$138,252	12.86%	26.79%	27.55%	26.79%
	Bank of the Orient	\$972,892	\$129,270	\$129,851	\$129,851	13.59%	NA	NA	NA
	1st Capital Bank	\$984,277	\$82,364	\$107,222	\$107,222	10.23%	NA	NA	NA
	Average of Asset Group C	\$750,617	\$78,908	\$85,959	\$85,959	11.13%	16.99%	18.49%	16.99%

Capital Adequacy

September 30, 2024

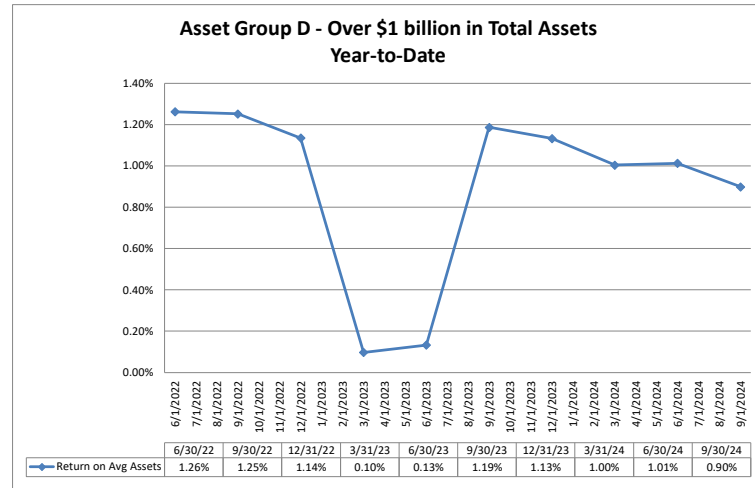
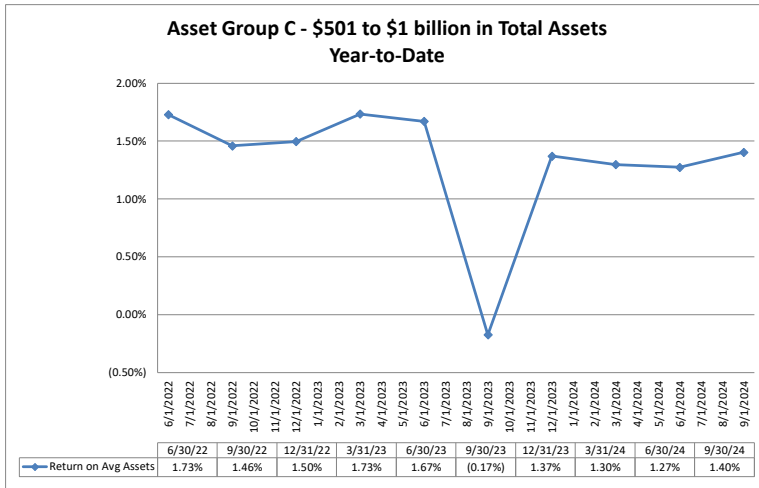
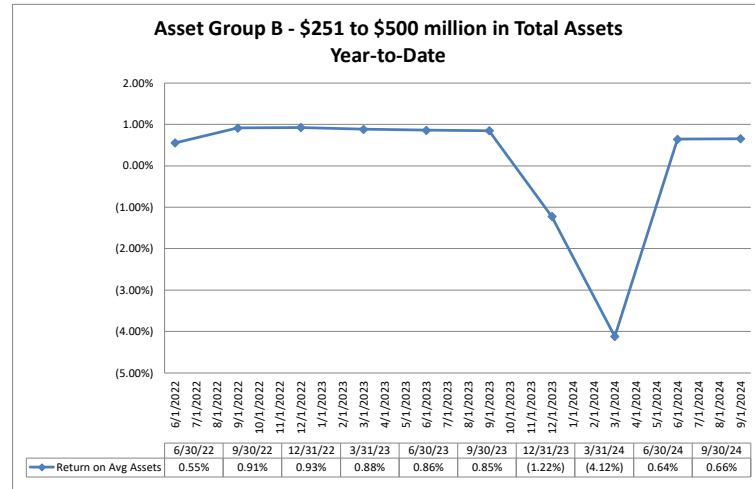
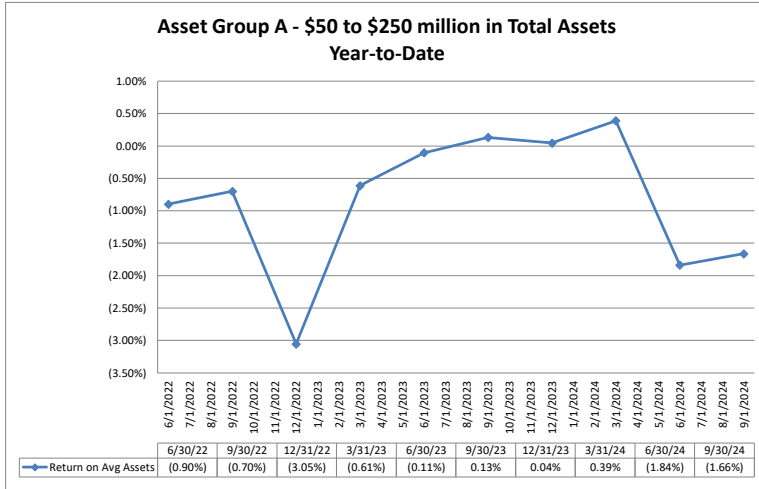
Run Date: November 22, 2024

		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 D - Over \$1 billion in total assets									
	Community Bank of the Bay	\$1,008,464	\$196,773	\$200,260	\$80,847	19.83%	24.54%	25.48%	9.91%
	Summit State Bank	\$1,118,791	\$100,662	\$100,186	\$100,186	9.18%	10.39%	12.13%	10.39%
	United Security Bank	\$1,255,200	\$141,402	\$151,628	\$151,628	12.35%	NA	NA	NA
	Savings Bank of Mendocino County	\$1,313,039	\$167,507	\$226,404	\$226,404	16.50%	NA	NA	NA
	FFB Bank	\$1,509,902	\$197,685	\$210,400	\$210,400	14.35%	19.97%	21.09%	19.97%
	Plumas Bank	\$1,663,528	\$185,651	\$193,710	\$193,710	11.31%	16.93%	18.18%	16.93%
	Santa Cruz County Bank	\$1,800,635	\$256,219	\$234,589	\$234,589	13.61%	15.34%	16.60%	15.34%
	Beneficial State Bank	\$1,895,785	\$182,048	\$235,555	\$235,555	12.22%	NA	NA	NA
	Oak Valley Community Bank	\$1,900,236	\$184,708	\$196,834	\$196,834	10.41%	14.44%	15.32%	14.44%
	First Northern Bank of Dixon	\$1,930,465	\$179,769	\$199,232	\$199,232	10.35%	16.01%	17.26%	16.01%
	Avidbank	\$2,289,725	\$204,087	\$245,980	\$245,980	10.62%	11.51%	12.65%	11.51%
	El Dorado Savings Bank, F.S.B.	\$2,405,599	\$306,099	\$299,872	\$299,872	12.47%	47.88%	48.86%	47.88%
	United Business Bank	\$2,543,655	\$366,122	\$333,965	\$333,965	13.23%	16.81%	17.76%	16.81%
	Exchange Bank (Santa Rosa, CA)	\$3,411,425	\$293,897	\$375,326	\$375,326	10.90%	18.17%	19.43%	18.17%
	Community West Bank	\$3,531,200	\$430,170	\$371,682	\$371,682	11.24%	13.61%	14.60%	13.61%
	Bank of the Sierra	\$3,693,553	\$427,762	\$430,158	\$430,158	11.70%	NA	NA	NA
	Bank of Marin	\$3,792,509	\$422,117	\$372,379	\$372,379	10.02%	14.60%	15.82%	14.60%
	Five Star Bank	\$3,886,596	\$448,381	\$458,457	\$458,457	12.41%	12.52%	13.52%	12.52%
	Bank of Stockton	\$4,399,517	\$769,551	\$780,449	\$780,449	17.82%	17.17%	18.43%	17.17%
	River City Bank	\$5,114,036	\$466,652	\$460,027	\$460,027	8.81%	11.83%	NA	11.83%
	Farmers & Merchants Bank of Central California	\$5,420,748	\$613,568	\$610,086	\$610,086	11.34%	13.72%	14.97%	13.72%
	Heritage Bank of Commerce	\$5,548,577	\$704,585	\$539,386	\$539,386	10.41%	13.93%	15.11%	13.93%
	Fremont Bank	\$5,908,403	\$433,715	\$464,368	\$464,368	7.89%	10.63%	11.88%	10.63%
	WestAmerica Bank	\$6,122,740	\$642,424	\$642,681	\$642,681	10.22%	15.38%	15.89%	15.38%
	Poppy Bank	\$6,523,031	\$585,737	\$609,934	\$609,934	9.75%	10.60%	11.81%	10.60%
	Tri Counties Bank	\$9,822,019	\$1,329,174	\$1,132,442	\$1,132,442	11.91%	14.21%	15.47%	14.21%
	Mechanics Bank	\$16,606,281	\$2,299,264	\$1,463,609	\$1,463,609	8.93%	15.29%	16.42%	15.29%
	Average of Asset Group D	\$3,941,321	\$464,286	\$427,393	\$422,970	11.84%	16.33%	17.67%	15.69%

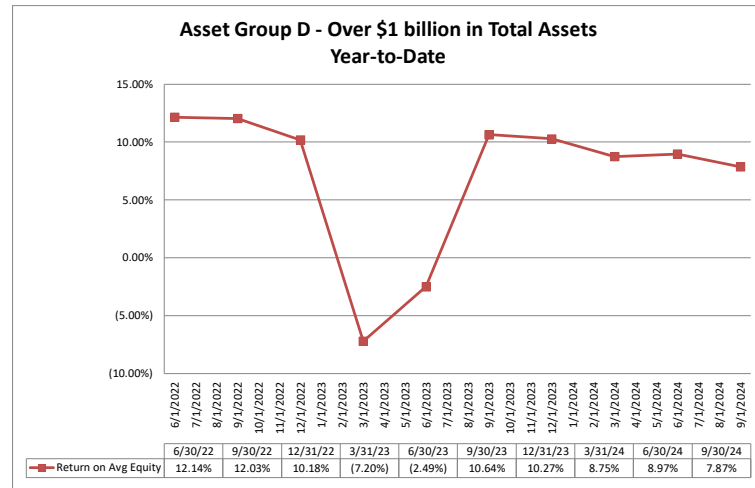
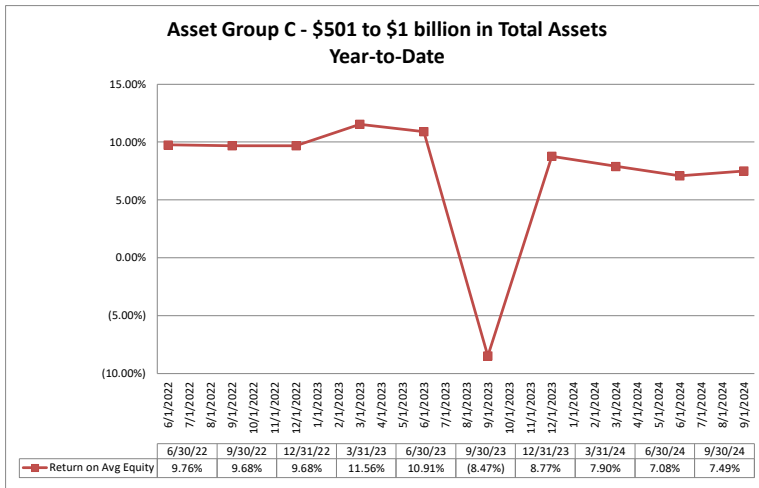
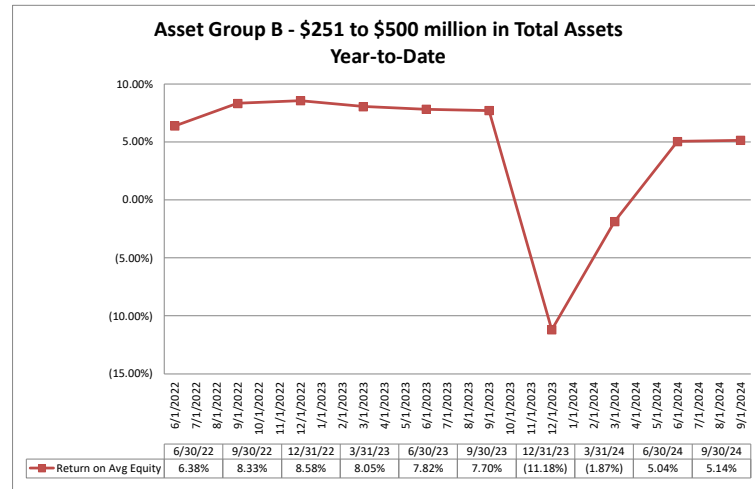
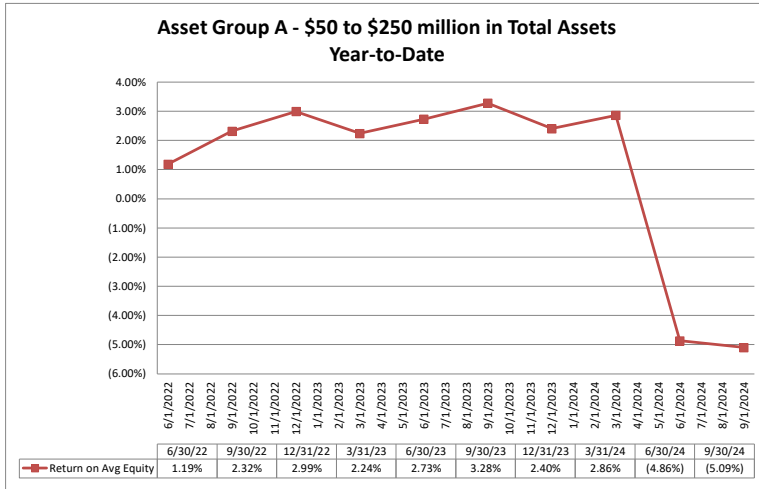
Southern California

Performance Analysis

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



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



Performance Analysis

September 30, 2024

Run Date: November 22, 2024

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 - \$50 to \$250 million in total assets

Asian Pacific National Bank	\$57,013	\$28	0.20%	1.08%	90.52%	\$86	\$99	0.23%	1.29%	90.15%	\$81
Legacy Bank	\$69,189	(\$1,093)	(6.56%)	(35.02%)	197.64%	\$170	(\$3,035)	(6.14%)	(30.08%)	212.47%	\$148
Icon Business Bank	\$79,192	(\$1,589)	(9.83%)	(36.05%)	288.28%	\$220	(\$4,359)	(11.15%)	(30.53%)	321.74%	\$197
Tustin Community Bank	\$82,124	\$177	0.87%	6.22%	80.70%	\$110	\$539	0.93%	6.34%	79.90%	\$111
Beach Cities Commercial Bank	\$97,042	(\$985)	(4.51%)	(23.76%)	196.55%	\$171	(\$3,535)	(6.67%)	(26.69%)	235.59%	\$165
California Business Bank	\$106,880	\$202	0.79%	4.96%	86.00%	\$164	\$376	0.50%	3.11%	90.97%	\$171
Eastern International Bank	\$122,681	\$127	0.42%	2.43%	83.53%	\$84	\$345	0.39%	2.22%	84.98%	\$87
United Pacific Bank	\$155,371	\$352	0.91%	4.52%	76.80%	\$127	\$2,077	1.79%	9.04%	60.11%	\$134
Neighborhood National Bank	\$169,427	(\$338)	(0.83%)	(5.91%)	119.68%	\$122	(\$867)	(0.75%)	(5.74%)	120.63%	\$122
Bank of Whittier, National Association	\$183,149	\$165	0.37%	2.80%	80.31%	\$95	\$898	0.68%	5.16%	64.97%	\$81
Genesis Bank	\$197,294	(\$1,342)	(2.57%)	(11.88%)	176.60%	\$187	(\$4,788)	(3.09%)	(13.67%)	196.88%	\$187
Bank Irvine	\$214,310	\$67	0.14%	0.92%	78.79%	\$116	\$322	0.23%	1.48%	72.72%	\$113
Home Bank of California	\$240,152	\$1,151	1.91%	15.85%	44.93%	\$131	\$2,551	1.43%	11.84%	60.70%	\$151
Average of Asset Group A	\$136,448	(\$237)	(1.44%)	(5.68%)	123.10%	\$137	(\$721)	(1.66%)	(5.09%)	130.14%	\$134

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

EH National Bank	\$289,751	(\$1,108)	(1.51%)	(18.41%)	210.80%	\$140	(\$3,976)	(1.81%)	(21.04%)	209.88%	\$136
Community Valley Bank	\$315,847	\$1,127	1.44%	12.43%	52.19%	\$80	\$3,093	1.36%	11.56%	53.62%	\$84
Infinity Bank	\$329,727	\$921	1.20%	10.58%	55.98%	\$213	\$2,890	1.27%	11.22%	57.03%	\$209
American Continental Bank	\$358,143	\$1,175	1.33%	8.72%	56.31%	\$124	\$2,984	1.15%	7.53%	60.91%	\$129
Universal Bank	\$361,798	\$162	0.17%	0.98%	99.94%	\$88	\$1,265	0.45%	2.58%	86.59%	\$89
Pacific Alliance Bank	\$394,425	\$268	0.28%	2.01%	67.23%	\$133	\$1,507	0.53%	3.81%	65.70%	\$135
Community Commerce Bank	\$395,024	\$909	0.93%	6.04%	64.92%	\$120	\$2,176	0.75%	4.85%	68.89%	\$118
Community Bank of Santa Maria	\$400,235	\$871	0.85%	9.84%	68.46%	\$130	\$2,558	0.84%	10.04%	69.55%	\$128
First Pacific Bank	\$433,639	\$254	0.24%	2.71%	90.39%	\$196	\$630	0.20%	2.26%	92.07%	\$197
Chino Commercial Bank, National Association	\$463,935	\$1,430	1.23%	12.25%	54.24%	\$92	\$4,231	1.19%	12.41%	53.81%	\$90
Partners Bank of California	\$472,887	\$1,602	1.33%	11.79%	52.04%	\$161	\$4,487	1.28%	11.34%	55.34%	\$170
Average of Asset Group B	\$383,219	\$692	0.68%	5.36%	79.32%	\$134	\$1,986	0.66%	5.14%	79.40%	\$135

Performance Analysis

September 30, 2024

Run Date: November 22, 2024

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) (%)

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

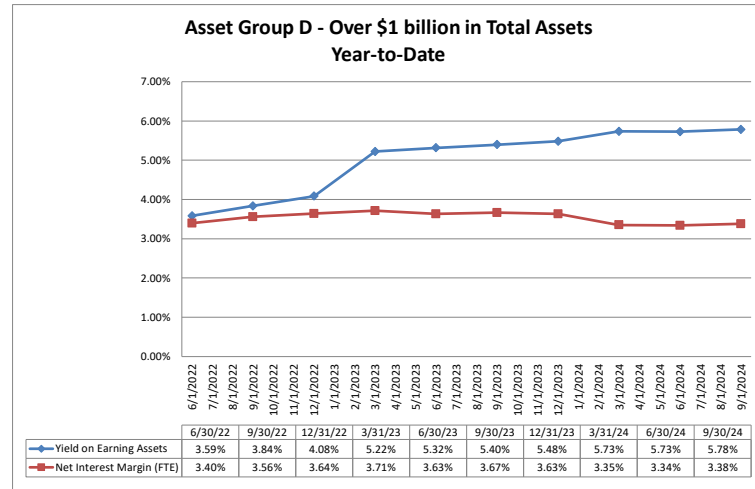
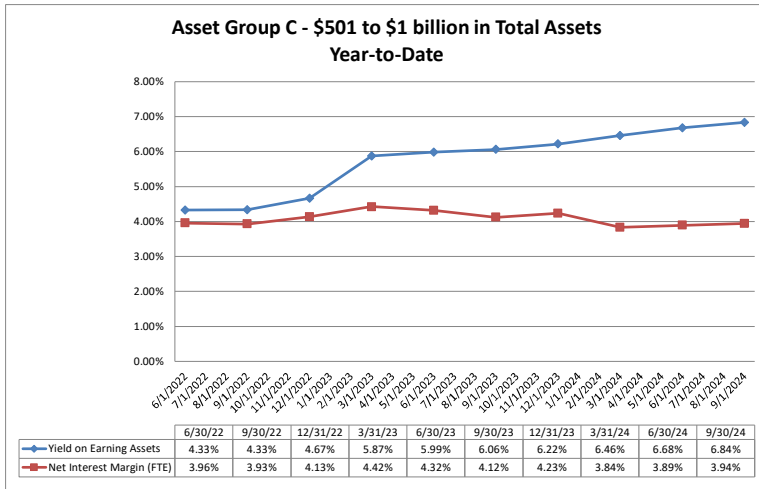
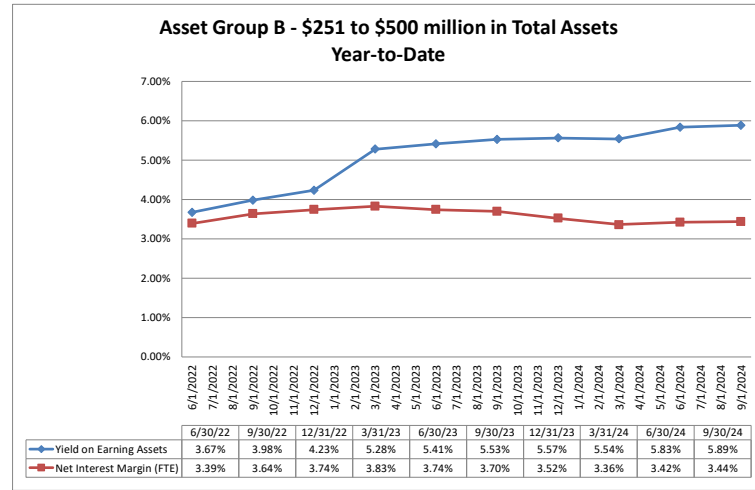
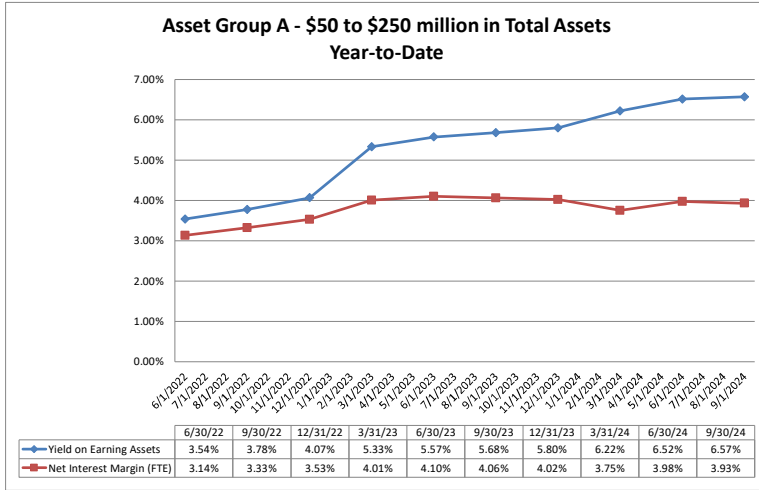
Liberty Bank, N.A.	\$502,620	(\$1,184)	(0.89%)	(6.84%)	197.06%	\$181	(\$3,334)	(0.82%)	(6.34%)	168.25%	\$172
Mega Bank	\$517,535	\$1,279	1.00%	7.95%	62.77%	\$149	\$3,744	0.96%	7.92%	62.06%	\$154
New OMNI Bank, National Association	\$545,753	\$501	0.38%	1.52%	70.97%	\$158	\$3,681	0.93%	3.71%	64.63%	\$155
First Credit Bank	\$562,346	\$11,415	8.17%	19.43%	8.70%	\$362	\$28,205	6.54%	16.33%	11.06%	\$381
Endeavor Bank	\$654,869	\$1,292	0.83%	7.40%	62.95%	\$149	\$3,112	0.70%	6.20%	67.47%	\$142
GBC International Bank	\$661,901	\$753	0.46%	3.16%	79.79%	\$112	\$2,903	0.60%	4.13%	76.72%	\$115
Mission Valley Bank	\$667,699	\$1,533	0.93%	9.46%	74.31%	\$146	\$5,734	1.15%	12.22%	68.17%	\$145
American Plus Bank, National Association	\$750,609	\$3,661	2.04%	11.52%	29.60%	\$132	\$9,238	1.78%	9.91%	33.78%	\$138
C3bank, National Association	\$809,231	\$2,525	1.25%	12.27%	55.00%	\$136	\$7,732	1.21%	12.73%	52.53%	\$133
Golden State Bank	\$826,805	\$2,395	1.18%	12.26%	52.34%	\$157	\$6,497	1.09%	11.42%	53.90%	\$153
First Commercial Bank (U.S.A)	\$856,161	\$2,739	1.36%	6.13%	49.52%	\$93	\$8,660	1.43%	6.57%	46.80%	\$88
EverTrust Bank	\$893,022	\$3,090	1.37%	5.41%	50.14%	\$131	\$8,648	1.28%	5.12%	51.05%	\$134
Average of Asset Group C	\$687,379	\$2,500	1.51%	7.47%	66.10%	\$159	\$7,068	1.40%	7.49%	63.04%	\$159

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

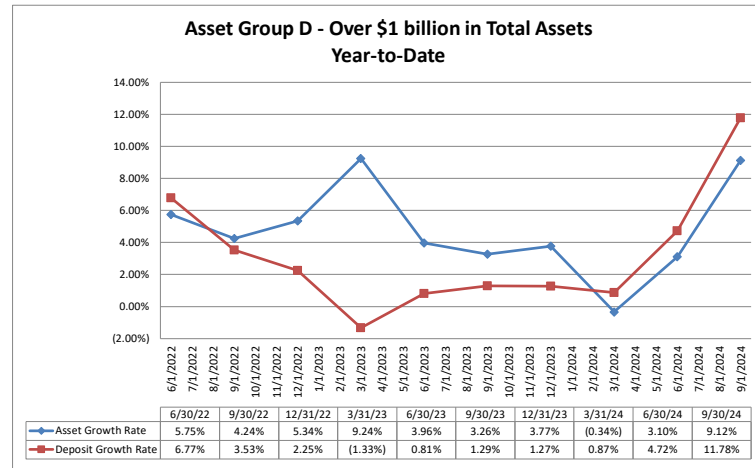
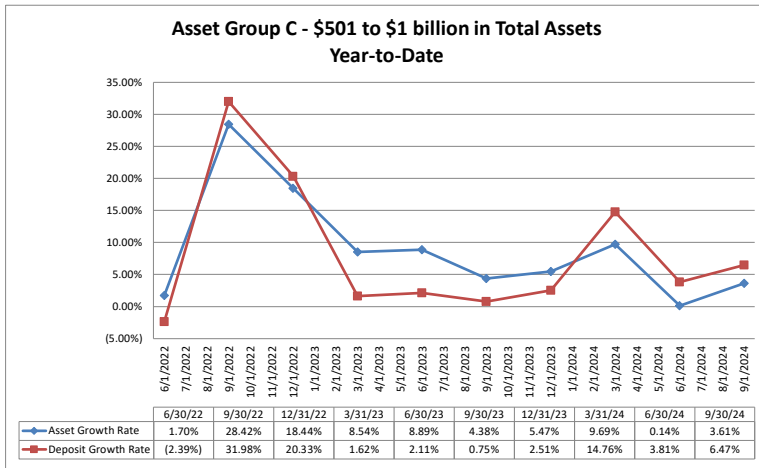
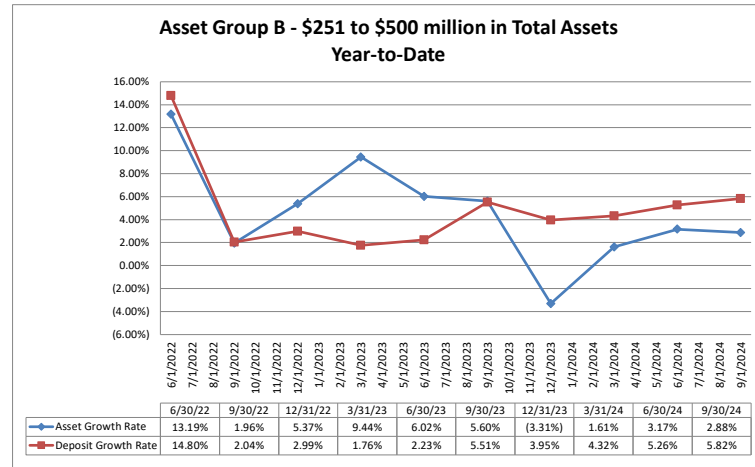
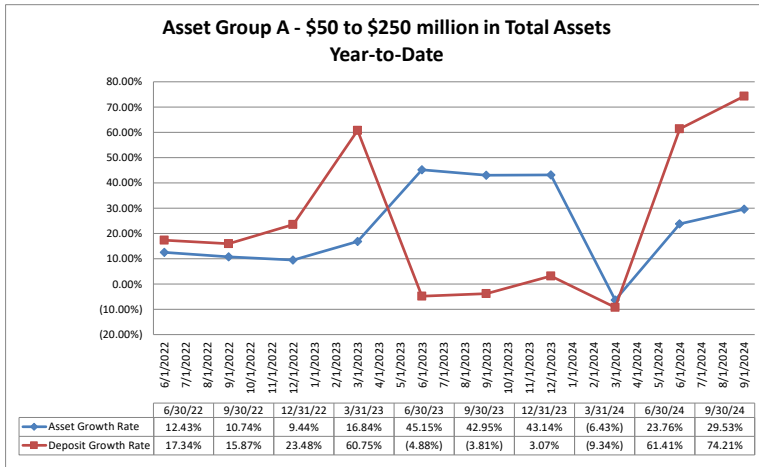
HCN Bank	\$1,022,768	\$7,060	2.69%	27.20%	39.09%	\$114	\$18,274	2.43%	24.36%	40.48%	\$112
Nano Banc	\$1,054,322	(\$702)	(0.27%)	(2.23%)	110.74%	\$282	\$602	0.08%	0.64%	99.27%	\$287
First General Bank	\$1,145,959	\$9,611	3.39%	14.45%	23.98%	\$173	\$28,192	3.36%	14.54%	23.46%	\$167
CommerceWest Bank	\$1,175,298	\$3,569	1.26%	11.24%	50.22%	\$143	\$10,536	1.29%	11.27%	49.06%	\$140
State Bank of India (California)	\$1,233,145	\$1,415	0.47%	3.33%	61.63%	\$132	\$7,888	0.89%	6.28%	58.33%	\$131
Provident Savings Bank, F.S.B.	\$1,257,363	\$2,105	0.68%	6.83%	76.56%	\$111	\$5,971	0.63%	6.42%	74.62%	\$109
American Riviera Bank	\$1,294,176	\$2,374	0.74%	7.47%	70.50%	\$145	\$7,289	0.76%	7.92%	69.42%	\$149
US Metro Bank	\$1,386,893	\$2,060	0.61%	6.69%	73.59%	\$155	\$6,345	0.65%	6.97%	72.06%	\$144
Malaga Bank, FSB	\$1,403,093	\$5,771	1.64%	10.59%	29.24%	\$102	\$18,015	1.67%	11.20%	28.76%	\$106
Commonwealth Business Bank	\$1,770,480	\$5,732	1.35%	9.29%	55.22%	\$130	\$17,203	1.35%	9.47%	54.29%	\$131
Mission Bank	\$1,812,415	\$7,576	1.71%	16.55%	45.77%	\$145	\$21,704	1.70%	16.33%	46.34%	\$145
CalPrivate Bank	\$2,385,519	\$9,899	1.70%	17.79%	47.93%	\$170	\$26,284	1.57%	16.43%	49.14%	\$163
Open Bank	\$2,387,601	\$5,619	0.96%	11.31%	60.37%	\$139	\$16,626	0.97%	11.36%	59.86%	\$135
Commercial Bank of California	\$2,531,539	\$5,377	0.81%	11.48%	63.58%	\$180	\$15,506	0.79%	11.59%	65.05%	\$177
PCB Bank	\$2,889,755	\$8,009	1.11%	9.17%	56.56%	\$134	\$19,377	0.90%	7.49%	61.63%	\$138
Royal Business Bank	\$3,986,443	\$8,310	0.85%	5.50%	53.20%	\$110	\$26,316	0.89%	5.85%	55.15%	\$108
American Business Bank	\$4,119,989	\$10,780	1.05%	12.53%	53.19%	\$204	\$30,776	1.02%	12.53%	53.54%	\$195
California Bank of Commerce, National Assoc	\$4,362,376	(\$15,510)	(1.72%)	(14.28%)	93.84%	\$188	(\$9,848)	(0.48%)	(3.77%)	83.83%	\$137
CTBC Bank Corp. (USA)	\$5,280,860	\$9,005	0.69%	5.18%	63.35%	\$173	\$28,897	0.75%	5.63%	64.39%	\$170
SMBC MANUBANK	\$5,667,696	(\$58,099)	(4.11%)	(32.39%)	157.12%	\$223	(\$142,653)	(3.45%)	(24.86%)	153.94%	\$206
Preferred Bank	\$6,873,162	\$33,383	1.95%	18.13%	28.87%	\$173	\$100,441	1.96%	18.73%	28.35%	\$172
Hanmi Bank	\$7,678,240	\$16,997	0.91%	8.43%	55.80%	\$131	\$50,932	0.91%	8.53%	57.22%	\$132
Farmers & Merchants Bank of Long Beach	\$12,017,065	\$14,346	0.47%	4.20%	73.51%	\$148	\$40,882	0.45%	4.01%	75.67%	\$151
First Foundation Bank	\$13,351,881	(\$81,168)	(2.41%)	(28.45%)	NA	\$128	(\$76,265)	(0.77%)	(9.27%)	NM	\$125
Citizens Business Bank	\$15,410,563	\$52,639	1.25%	9.84%	40.63%	\$131	\$154,206	1.23%	9.81%	42.27%	\$130
Pacific Premier Bank	\$17,905,826	\$41,322	0.91%	5.20%	61.77%	\$159	\$139,849	1.00%	5.88%	58.04%	\$159
Axos Bank	\$22,890,443	\$94,585	1.67%	16.54%	42.83%	\$152	\$283,754	1.71%	17.11%	42.50%	\$140
Average of Asset Group D	\$5,344,254	\$7,484	0.75%	6.36%	61.12%	\$155	\$31,374	0.90%	7.87%	60.26%	\$150

Balance Sheet & Net Interest Margin

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



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



Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 22, 2024

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 - \$50 to \$250 million in total assets													
	Asian Pacific National Bank	\$57,013	\$29,782	\$45,289	65.76%	26.12%	\$5,183	6.06%	4.35%	3.82%	2.75%	0.14%	(0.01%)
	Legacy Bank	\$69,189	\$51,092	\$55,383	92.25%	27.69%	\$2,097	7.42%	3.43%	3.07%	4.95%	15.09%	28.78%
	Icon Business Bank	\$79,192	\$48,690	\$57,912	84.08%	36.46%	\$3,046	7.30%	4.84%	4.05%	4.62%	159.53%	600.17%
	Tustin Community Bank	\$82,124	\$65,912	\$64,034	102.93%	17.25%	\$3,911	8.30%	3.32%	2.51%	6.04%	11.89%	7.97%
	Beach Cities Commercial Bank	\$97,042	\$78,105	\$75,823	103.01%	19.34%	\$3,594	7.46%	4.72%	4.08%	4.36%	136.47%	257.62%
	California Business Bank	\$106,880	\$79,428	\$89,450	88.80%	30.92%	\$8,222	5.77%	2.62%	1.67%	4.30%	8.34%	9.00%
	Eastern International Bank	\$122,681	\$90,220	\$95,671	94.30%	30.55%	\$5,112	5.65%	2.61%	2.50%	3.61%	8.49%	10.62%
	United Pacific Bank	\$155,371	\$116,451	\$120,293	96.81%	21.31%	\$5,754	7.55%	4.12%	3.85%	4.48%	3.82%	2.47%
	Neighborhood National Bank	\$169,427	\$124,001	\$135,240	91.69%	24.86%	\$5,842	5.84%	4.03%	2.96%	3.18%	20.51%	17.46%
	Bank of Whittier, National Association	\$183,149	\$84,492	\$157,837	53.53%	60.08%	\$7,963	5.52%	4.32%	3.95%	2.08%	5.55%	5.86%
	Genesis Bank	\$197,294	\$141,896	\$141,653	100.17%	32.31%	\$4,289	4.40%	3.56%	1.89%	3.01%	(0.92%)	4.00%
	Bank Irvine	\$214,310	\$173,198	\$183,865	94.20%	21.66%	\$8,243	6.77%	4.45%	3.74%	3.56%	9.96%	11.71%
	Home Bank of California	\$240,152	\$215,897	\$195,063	110.68%	10.72%	\$9,606	7.40%	3.88%	3.60%	4.19%	4.98%	9.14%
	Average of Asset Group A	\$136,448	\$99,936	\$109,039	90.63%	27.64%	\$5,605	6.57%	3.87%	3.21%	3.93%	29.53%	74.21%
Asset Group B - \$251 to \$500 million in total assets													
	EH National Bank	\$289,751	\$238,935	\$223,605	106.86%	17.97%	\$6,165	4.91%	4.11%	3.52%	1.75%	(1.67%)	3.14%
	Community Valley Bank	\$315,847	\$261,102	\$276,314	94.49%	14.56%	\$7,704	6.15%	2.50%	1.88%	4.39%	8.44%	8.58%
	Infinity Bank	\$329,727	\$219,531	\$277,853	79.01%	23.77%	\$9,698	7.46%	4.04%	2.08%	5.53%	10.87%	15.06%
	American Continental Bank	\$358,143	\$275,958	\$290,535	94.98%	23.55%	\$8,329	7.30%	4.37%	4.04%	3.84%	2.86%	2.18%
	Universal Bank	\$361,798	\$273,612	\$245,326	111.53%	21.46%	\$6,461	5.52%	3.62%	3.25%	2.74%	(3.19%)	(4.98%)
	Pacific Alliance Bank	\$394,425	\$293,298	\$307,878	95.26%	24.22%	\$13,601	6.34%	4.31%	4.15%	2.71%	0.10%	3.19%
	Community Commerce Bank	\$395,024	\$294,851	\$301,667	97.74%	19.95%	\$9,187	6.79%	4.21%	4.19%	3.11%	5.97%	12.75%
	Community Bank of Santa Maria	\$400,235	\$255,766	\$360,067	71.03%	31.59%	\$7,412	4.50%	1.36%	0.84%	3.81%	2.91%	1.41%
	First Pacific Bank	\$433,639	\$267,955	\$342,418	78.25%	17.81%	\$9,855	5.52%	3.48%	2.30%	3.37%	4.29%	3.37%
	Chino Commercial Bank, National Association	\$463,935	\$193,863	\$373,221	51.94%	15.63%	\$7,137	4.84%	3.50%	1.44%	3.08%	5.10%	19.15%
	Partners Bank of California	\$472,887	\$392,977	\$404,682	97.11%	19.21%	\$10,509	5.43%	3.28%	2.16%	3.51%	(4.02%)	0.13%
	Average of Asset Group B	\$383,219	\$269,804	\$309,415	88.93%	20.88%	\$8,733	5.89%	3.53%	2.71%	3.44%	2.88%	5.82%

Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 22, 2024

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

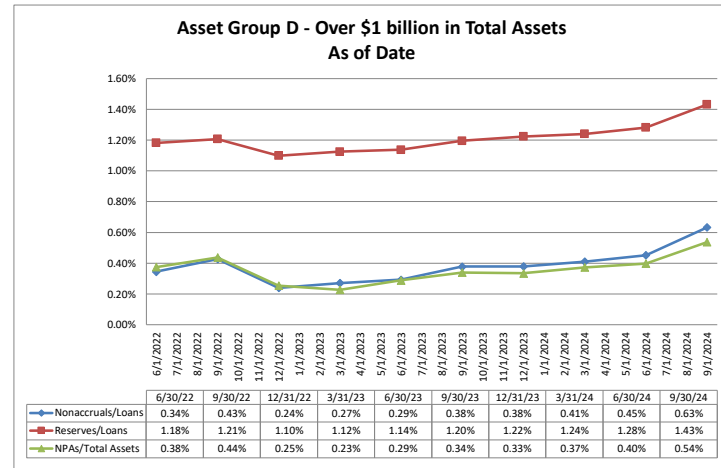
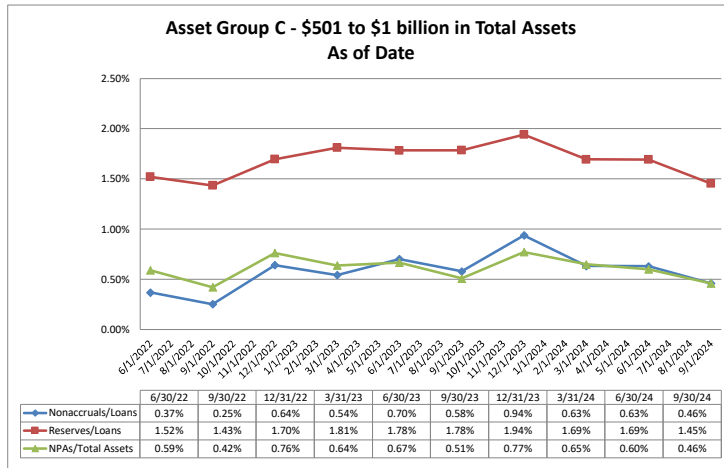
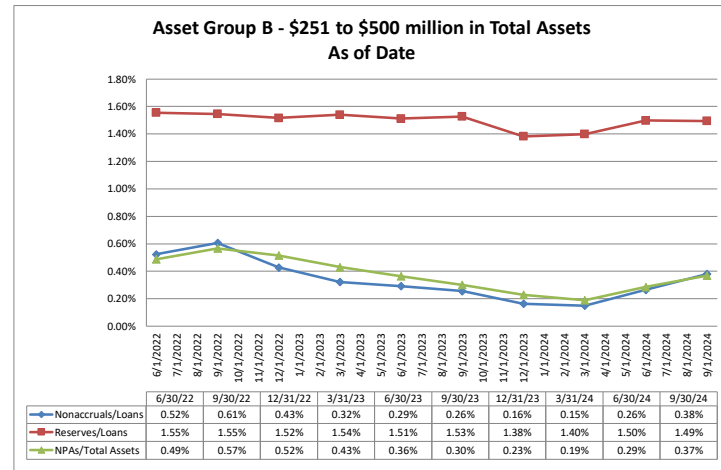
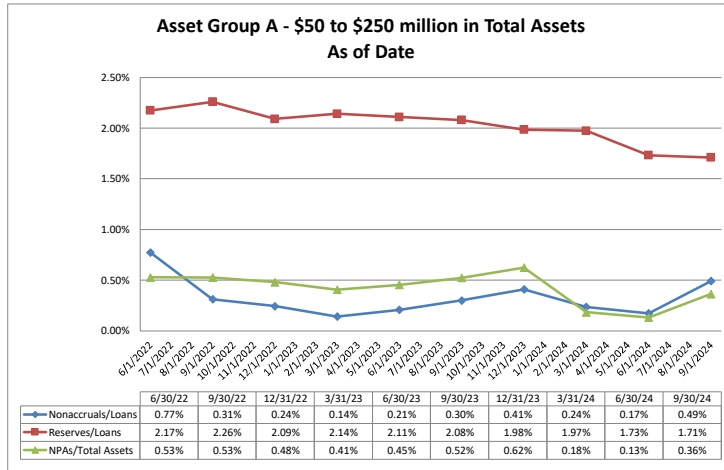
Liberty Bank, N.A.	\$502,620	\$440,121	\$427,639	102.92%	10.84%	\$6,613	5.06%	4.15%	3.53%	1.91%	(13.50%)	(6.57%)
Mega Bank	\$517,535	\$405,593	\$439,100	92.37%	21.30%	\$9,765	7.28%	4.41%	4.07%	3.65%	6.81%	7.32%
New OMNI Bank, National Association	\$545,753	\$375,845	\$408,197	92.07%	37.41%	\$7,687	7.25%	4.67%	4.01%	4.08%	1.81%	17.92%
First Credit Bank	\$562,346	\$415,009	\$312,715	132.71%	37.00%	\$22,494	10.14%	4.48%	4.07%	7.65%	(3.63%)	(14.25%)
Endeavor Bank	\$654,869	\$538,438	\$578,795	93.03%	17.30%	\$8,732	6.39%	3.93%	2.66%	4.03%	19.82%	18.63%
GBC International Bank	\$661,901	\$448,312	\$514,075	87.21%	28.61%	\$7,787	5.76%	3.93%	3.39%	2.87%	5.13%	20.18%
Mission Valley Bank	\$667,699	\$536,817	\$547,830	97.99%	16.09%	\$6,483	6.82%	4.01%	2.67%	4.36%	2.92%	5.89%
American Plus Bank, National Association	\$750,609	\$623,644	\$610,877	102.09%	16.15%	\$17,456	7.28%	4.57%	4.48%	3.52%	15.32%	16.72%
C3bank, National Association	\$809,231	\$586,510	\$707,130	82.94%	24.52%	\$12,450	5.77%	3.63%	2.23%	3.77%	(11.47%)	(7.61%)
Golden State Bank	\$826,805	\$696,012	\$710,094	98.02%	15.01%	\$13,124	6.92%	4.23%	3.58%	3.73%	17.78%	18.65%
First Commercial Bank (U.S.A)	\$856,161	\$706,264	\$615,102	114.82%	18.75%	\$8,154	6.87%	4.00%	3.93%	3.79%	(1.04%)	(1.61%)
EverTrust Bank	\$893,022	\$682,097	\$644,103	105.90%	20.85%	\$10,034	6.50%	3.87%	3.36%	3.94%	3.36%	2.40%
Average of Asset Group C	\$687,379	\$537,889	\$542,971	100.17%	21.99%	\$10,898	6.84%	4.16%	3.50%	3.94%	3.61%	6.47%

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

HCN Bank	\$1,022,768	\$696,648	\$905,724	76.92%	20.35%	\$11,492	4.88%	1.97%	1.24%	3.76%	17.57%	17.69%
Nano Banc	\$1,054,322	\$620,433	\$919,103	67.50%	42.03%	\$15,280	5.88%	4.13%	2.16%	3.92%	18.61%	29.92%
First General Bank	\$1,145,959	\$845,328	\$851,871	99.23%	30.27%	\$17,104	8.50%	3.69%	3.18%	6.07%	(0.45%)	2.84%
CommerceWest Bank	\$1,175,298	\$752,003	\$1,033,293	72.78%	27.34%	\$15,882	4.98%	2.81%	1.54%	3.17%	(12.97%)	(15.03%)
State Bank of India (California)	\$1,233,145	\$1,062,590	\$1,048,450	101.35%	14.92%	\$12,713	5.97%	4.19%	3.74%	2.81%	10.43%	12.13%
Provident Savings Bank, F.S.B.	\$1,257,363	\$1,054,962	\$877,083	120.28%	4.29%	\$8,009	4.52%	2.06%	1.91%	2.78%	(4.48%)	(6.63%)
American Riviera Bank	\$1,294,176	\$976,257	\$1,140,407	85.61%	17.25%	\$9,516	4.80%	2.54%	1.55%	3.41%	3.12%	10.18%
US Metro Bank	\$1,386,893	\$1,129,301	\$1,215,780	92.89%	16.22%	\$8,457	6.23%	4.53%	3.85%	2.73%	17.61%	18.96%
Malaga Bank, FSB	\$1,403,093	\$1,232,187	\$909,276	135.51%	11.95%	\$18,462	4.88%	2.27%	1.94%	3.22%	(6.42%)	(3.70%)
Commonwealth Business Bank	\$1,770,480	\$1,420,886	\$1,448,547	98.09%	19.53%	\$9,947	6.76%	4.44%	3.50%	3.74%	0.77%	(0.49%)
Mission Bank	\$1,812,415	\$1,244,776	\$1,609,768	77.33%	26.34%	\$12,329	5.98%	2.93%	1.25%	4.43%	13.75%	15.94%
CalPrivate Bank	\$2,385,519	\$2,014,498	\$2,110,509	95.45%	16.07%	\$10,843	6.85%	3.67%	2.68%	4.44%	14.46%	16.44%
Open Bank	\$2,387,601	\$1,939,167	\$2,066,214	93.85%	16.92%	\$10,381	6.23%	4.81%	3.52%	2.96%	14.90%	18.94%
Commercial Bank of California	\$2,531,539	\$1,781,788	\$2,062,015	86.41%	22.16%	\$10,819	5.41%	4.27%	2.55%	3.10%	5.83%	12.12%
PCB Bank	\$2,889,755	\$2,471,344	\$2,468,294	100.12%	10.46%	\$10,946	6.47%	4.87%	3.75%	3.15%	4.79%	6.18%
Royal Business Bank	\$3,986,443	\$3,092,708	\$3,128,662	98.85%	18.14%	\$10,952	5.83%	4.17%	3.42%	2.82%	(1.10%)	(3.99%)
American Business Bank	\$4,119,989	\$2,623,091	\$3,715,339	70.60%	10.19%	\$16,613	4.40%	2.71%	1.46%	3.12%	7.42%	8.31%
California Bank of Commerce, National Ass	\$4,362,376	\$3,233,419	\$3,745,500	86.33%	20.03%	\$13,382	6.10%	3.45%	2.15%	4.18%	113.21%	123.14%
CTBC Bank Corp. (USA)	\$5,280,860	\$4,352,959	\$4,523,014	96.24%	16.01%	\$14,196	5.86%	4.19%	3.73%	2.56%	0.09%	(0.72%)
SMBC MANUBANK	\$5,667,696	\$4,017,636	\$4,734,556	84.86%	30.01%	\$6,340	6.78%	4.58%	3.80%	3.53%	21.16%	35.65%
Preferred Bank	\$6,873,162	\$5,581,390	\$5,873,808	95.02%	15.63%	\$21,682	7.64%	4.57%	4.00%	4.06%	4.27%	3.79%
Hanmi Bank	\$7,678,240	\$6,312,080	\$6,416,965	98.37%	16.57%	\$12,649	5.45%	4.05%	2.36%	2.81%	2.54%	2.73%
Farmers & Merchants Bank of Long Beach	\$12,017,065	\$6,455,156	\$8,771,794	73.59%	14.37%	\$14,836	3.69%	2.65%	1.94%	1.99%	(0.21%)	1.56%
First Foundation Bank	\$13,351,881	\$9,877,258	\$10,342,390	95.50%	10.36%	\$27,304	4.67%	4.14%	3.57%	1.49%	0.53%	(4.39%)
Citizens Business Bank	\$15,410,563	\$8,572,565	\$12,122,295	70.72%	15.81%	\$14,552	4.22%	2.89%	1.38%	2.97%	(5.13%)	7.41%
Pacific Premier Bank	\$17,905,826	\$12,037,738	\$14,559,529	82.68%	8.81%	\$13,483	4.97%	2.58%	1.75%	3.42%	(7.86%)	(4.61%)
Axos Bank	\$22,890,443	\$18,664,580	\$20,177,585	92.50%	17.85%	\$16,708	8.11%	4.50%	3.54%	4.69%	13.78%	13.64%
Average of Asset Group D	\$5,344,254	\$3,854,176	\$4,399,177	90.69%	18.14%	\$13,514	5.78%	3.62%	2.65%	3.38%	9.12%	11.78%

Asset Quality

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



Asset Quality

September 30, 2024

Run Date: November 22, 2024

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

Asset Group A - \$50 to \$250 million in total assets

Asian Pacific National Bank	\$57,013	\$0	0.00%	1.95%	NA	0.00%	0.00%
Legacy Bank	\$69,189	\$722	1.41%	1.26%	89.06%	5.74%	1.04%
Icon Business Bank	\$79,192	\$0	0.00%	1.21%	NA	0.00%	0.00%
Tustin Community Bank	\$82,124	\$6	0.01%	3.29%	NM	0.04%	0.01%
Beach Cities Commercial Bank	\$97,042	\$0	0.00%	1.08%	NA	0.00%	0.00%
California Business Bank	\$106,880	\$2,338	2.94%	1.90%	64.41%	13.05%	2.19%
Eastern International Bank	\$122,681	\$0	0.00%	1.58%	NA	0.00%	0.00%
United Pacific Bank	\$155,371	\$0	0.00%	2.41%	NA	0.00%	0.00%
Neighborhood National Bank	\$169,427	\$2,515	2.03%	1.57%	77.65%	10.21%	1.48%
Bank of Whittier, National Association	\$183,149	\$0	0.00%	2.49%	NA	0.00%	0.00%
Genesis Bank	\$197,294	\$0	0.00%	1.21%	NA	0.00%	0.00%
Bank Irvine	\$214,310	\$0	0.00%	1.17%	NA	0.00%	0.00%
Home Bank of California	\$240,152	\$0	0.00%	1.10%	NA	0.00%	0.00%
Average of Asset Group A	\$136,448	\$429	0.49%	1.71%	77.04%	2.23%	0.36%

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

EH National Bank	\$289,751	\$720	0.30%	1.87%	619.86%	2.55%	0.25%
Community Valley Bank	\$315,847	\$249	0.10%	1.03%	NM	0.63%	0.08%
Infinity Bank	\$329,727	\$2,141	0.98%	1.58%	162.03%	5.48%	0.65%
American Continental Bank	\$358,143	\$5,061	1.83%	1.51%	82.36%	8.85%	1.42%
Universal Bank	\$361,798	\$0	0.00%	1.23%	NA	2.07%	0.00%
Pacific Alliance Bank	\$394,425	\$585	0.20%	1.57%	788.89%	1.00%	0.15%
Community Commerce Bank	\$395,024	\$6	0.00%	1.15%	NM	4.40%	0.69%
Community Bank of Santa Maria	\$400,235	\$472	0.18%	0.99%	538.35%	1.19%	0.12%
First Pacific Bank	\$433,639	\$992	0.37%	1.16%	313.51%	2.50%	0.23%
Chino Commercial Bank, National Association	\$463,935	\$448	0.23%	2.30%	210.42%	4.09%	0.46%
Partners Bank of California	\$472,887	\$0	0.00%	2.05%	NA	0.00%	0.00%
Average of Asset Group B	\$383,219	\$970	0.38%	1.49%	387.92%	2.98%	0.37%

Asset Quality

September 30, 2024

Run Date: November 22, 2024

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

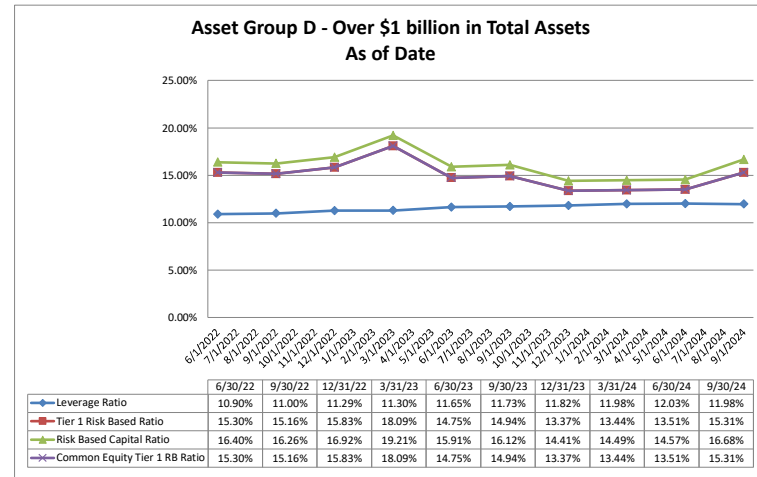
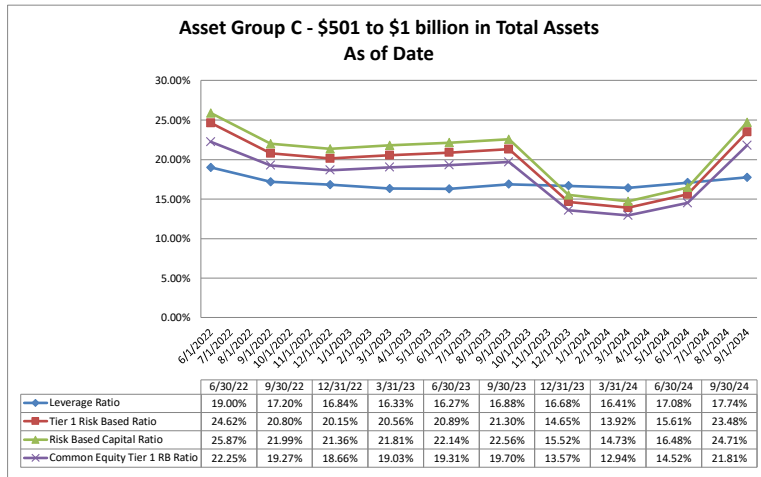
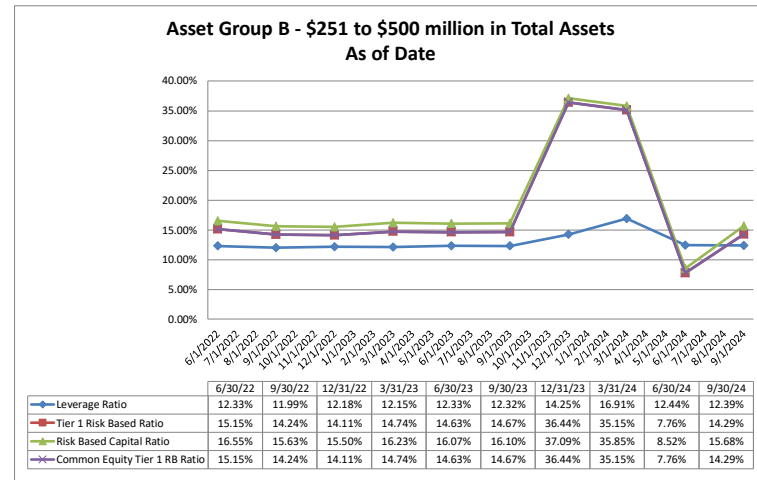
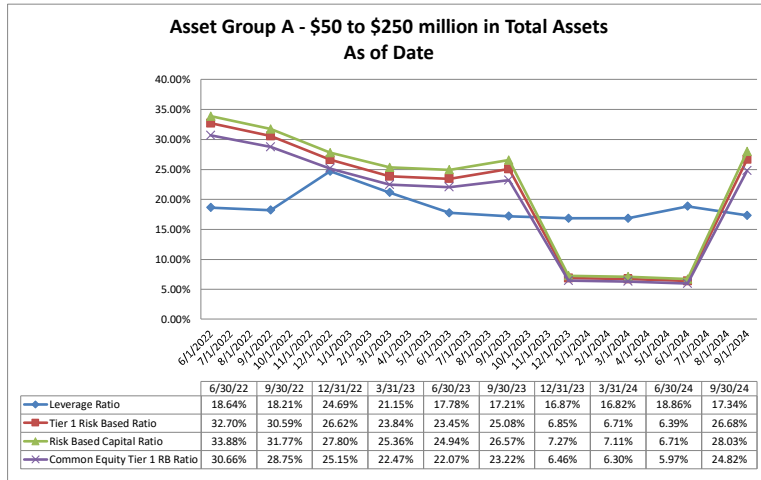
Liberty Bank, N.A.	\$502,620	\$0	0.00%	0.97%	NA	0.00%	0.00%
Mega Bank	\$517,535	\$1,757	0.43%	1.14%	263.97%	2.52%	0.34%
New OMNI Bank, National Association	\$545,753	\$6,596	1.75%	1.58%	90.21%	4.83%	1.21%
First Credit Bank	\$562,346	\$2,012	0.48%	3.10%	639.56%	5.88%	0.85%
Endeavor Bank	\$654,869	\$300	0.06%	1.39%	627.60%	9.53%	0.18%
GBC International Bank	\$661,901	\$5,210	1.16%	1.23%	106.10%	5.21%	0.79%
Mission Valley Bank	\$667,699	\$1,415	0.26%	1.35%	411.38%	2.43%	0.26%
American Plus Bank, National Association	\$750,609	\$0	0.00%	1.40%	NA	2.00%	0.37%
C3bank, National Association	\$809,231	\$0	0.00%	1.39%	NA	0.00%	0.00%
Golden State Bank	\$826,805	\$475	0.07%	1.34%	NM	0.54%	0.06%
First Commercial Bank (U.S.A)	\$856,161	\$1,737	0.25%	1.49%	188.95%	2.92%	0.65%
EverTrust Bank	\$893,022	\$7,070	1.04%	1.06%	102.15%	3.53%	0.79%
Average of Asset Group C	\$687,379	\$2,214	0.46%	1.45%	303.74%	3.28%	0.46%

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

HCN Bank	\$1,022,768	\$0	0.00%	1.35%	NA	0.00%	0.00%
Nano Banc	\$1,054,322	\$14,557	2.35%	4.40%	187.62%	10.12%	1.38%
First General Bank	\$1,145,959	\$9,406	1.11%	1.43%	128.59%	4.37%	1.08%
CommerceWest Bank	\$1,175,298	\$5,678	0.76%	1.53%	195.41%	4.29%	0.50%
State Bank of India (California)	\$1,233,145	\$9,845	0.93%	1.43%	154.84%	5.27%	0.80%
Provident Savings Bank, F.S.B.	\$1,257,363	\$2,068	0.20%	0.60%	306.04%	1.64%	0.16%
American Riviera Bank	\$1,294,176	\$521	0.05%	1.20%	NM	0.38%	0.04%
US Metro Bank	\$1,386,893	\$4,744	0.42%	1.20%	284.96%	3.45%	0.34%
Malaga Bank, FSB	\$1,403,093	\$0	0.00%	0.30%	NA	0.02%	0.00%
Commonwealth Business Bank	\$1,770,480	\$13,605	0.96%	1.12%	113.45%	5.93%	0.82%
Mission Bank	\$1,812,415	\$399	0.03%	1.53%	NM	0.19%	0.02%
CalPrivate Bank	\$2,385,519	\$11,469	0.57%	1.32%	231.88%	4.49%	0.48%
Open Bank	\$2,387,601	\$16,254	0.84%	1.18%	138.78%	7.94%	0.74%
Commercial Bank of California	\$2,531,539	\$2,061	0.12%	1.12%	440.57%	2.23%	0.18%
PCB Bank	\$2,889,755	\$6,614	0.27%	1.17%	404.67%	1.99%	0.26%
Royal Business Bank	\$3,986,443	\$60,811	1.97%	1.41%	71.84%	10.66%	1.53%
American Business Bank	\$4,119,989	\$6,969	0.27%	1.11%	313.06%	2.41%	0.23%
California Bank of Commerce, National Association	\$4,362,376	\$25,661	0.79%	1.66%	208.69%	6.20%	0.68%
CTBC Bank Corp. (USA)	\$5,280,860	\$12,791	0.29%	0.97%	329.43%	2.38%	0.34%
SMBC MANUBANK	\$5,667,696	\$61,850	1.54%	4.81%	310.94%	7.47%	1.10%
Preferred Bank	\$6,873,162	\$19,362	0.35%	1.36%	158.90%	7.61%	0.91%
Hanmi Bank	\$7,678,240	\$42,436	0.67%	1.10%	109.69%	7.31%	0.83%
Farmers & Merchants Bank of Long Beach	\$12,017,065	\$44,223	0.69%	1.49%	216.89%	3.22%	0.39%
First Foundation Bank	\$13,351,881	\$38,205	0.39%	0.30%	51.23%	5.16%	0.47%
Citizens Business Bank	\$15,410,563	\$21,913	0.26%	0.97%	220.11%	2.58%	0.25%
Pacific Premier Bank	\$17,905,826	\$39,084	0.32%	1.51%	463.74%	1.62%	0.22%
Axos Bank	\$22,890,443	\$176,402	0.95%	1.10%	116.59%	8.43%	0.77%
Average of Asset Group D	\$5,344,254	\$23,960	0.63%	1.43%	224.26%	4.35%	0.54%

Capital Adequacy

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



Capital Adequacy

September 30, 2024

Run Date: November 22, 2024

		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 - \$50 to \$250 million in total assets

	Asian Pacific National Bank	\$57,013	\$10,490	\$10,808	\$10,808	18.82%	NA	NA	NA
	Legacy Bank	\$69,189	\$11,936	\$11,935	\$11,935	17.90%	NA	NA	NA
	Icon Business Bank	\$79,192	\$16,896	\$16,865	\$16,865	26.08%	NA	NA	NA
	Tustin Community Bank	\$82,124	\$11,358	\$11,358	\$11,358	14.01%	NA	NA	NA
	Beach Cities Commercial Bank	\$97,042	\$16,117	\$16,116	\$16,116	18.47%	NA	NA	NA
	California Business Bank	\$106,880	\$16,411	\$16,423	\$16,423	15.97%	19.71%	20.97%	19.71%
	Eastern International Bank	\$122,681	\$21,133	\$22,449	\$22,449	18.36%	NA	NA	NA
	United Pacific Bank	\$155,371	\$31,378	\$31,284	\$29,284	20.14%	NA	NA	NA
	Neighborhood National Bank	\$169,427	\$22,698	\$22,854	\$22,854	14.07%	18.95%	20.48%	18.95%
	Bank of Whittier, National Association	\$183,149	\$23,622	\$23,622	\$23,622	13.15%	NA	NA	NA
	Genesis Bank	\$197,294	\$44,508	\$44,508	\$38,528	21.33%	41.37%	42.63%	35.81%
	Bank Irvine	\$214,310	\$29,183	\$29,183	\$29,183	15.00%	NA	NA	NA
	Home Bank of California	\$240,152	\$29,347	\$29,348	\$29,348	12.15%	NA	NA	NA
	Average of Asset Group A	\$136,448	\$21,929	\$22,058	\$21,444	17.34%	26.68%	28.03%	24.82%

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

	EH National Bank	\$289,751	\$23,810	\$24,518	\$24,518	8.38%	10.99%	12.25%	10.99%
	Community Valley Bank	\$315,847	\$36,582	\$36,571	\$36,571	11.71%	NA	NA	NA
	Infinity Bank	\$329,727	\$35,599	\$37,924	\$37,924	12.38%	14.60%	17.37%	14.60%
	American Continental Bank	\$358,143	\$54,520	\$53,492	\$53,492	15.16%	NA	NA	NA
	Universal Bank	\$361,798	\$66,288	\$65,904	\$65,904	17.58%	NA	NA	NA
	Pacific Alliance Bank	\$394,425	\$53,908	\$55,427	\$55,427	14.43%	NA	NA	NA
	Community Commerce Bank	\$395,024	\$60,513	\$60,513	\$60,513	15.40%	18.97%	20.04%	18.97%
	Community Bank of Santa Maria	\$400,235	\$37,097	\$42,541	\$42,541	10.33%	15.11%	16.08%	15.11%
	First Pacific Bank	\$433,639	\$37,791	\$37,396	\$37,396	8.84%	11.81%	12.82%	11.81%
	Chino Commercial Bank, National Association	\$463,935	\$47,330	\$49,113	\$49,113	10.53%	NA	NA	NA
	Partners Bank of California	\$472,887	\$55,251	\$55,291	\$55,291	11.51%	14.26%	15.52%	14.26%
	Average of Asset Group B	\$383,219	\$46,244	\$47,154	\$47,154	12.39%	14.29%	15.68%	14.29%

Capital Adequacy

September 30, 2024

Run Date: November 22, 2024

		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									
	Liberty Bank, N.A.	\$502,620	\$68,798	\$64,752	\$64,752	12.30%	16.68%	17.81%	16.68%
	Mega Bank	\$517,535	\$65,129	\$66,019	\$66,019	12.89%	15.41%	16.66%	15.41%
	New OMNI Bank, National Association	\$545,753	\$132,133	\$130,756	\$89,193	24.90%	41.98%	43.23%	28.63%
	First Credit Bank	\$562,346	\$238,701	\$238,294	\$238,294	42.61%	47.11%	48.38%	47.11%
	Endeavor Bank	\$654,869	\$70,680	\$70,452	\$70,452	11.38%	10.95%	12.13%	10.95%
	GBC International Bank	\$661,901	\$95,973	\$96,160	\$96,160	14.80%	NA	NA	NA
	Mission Valley Bank	\$667,699	\$65,962	\$69,409	\$69,409	10.54%	11.44%	12.65%	11.43%
	American Plus Bank, National Association	\$750,609	\$128,954	\$129,458	\$129,458	18.01%	NA	NA	NA
	C3bank, National Association	\$809,231	\$83,422	\$83,520	\$83,520	10.35%	14.88%	16.14%	14.88%
	Golden State Bank	\$826,805	\$79,347	\$79,347	\$79,347	9.75%	NA	NA	NA
	First Commercial Bank (U.S.A)	\$856,161	\$179,932	\$179,896	\$179,896	22.38%	29.41%	30.67%	29.41%
	EverTrust Bank	\$893,022	\$231,134	\$198,373	\$198,373	22.98%	NA	NA	NA
	Average of Asset Group C	\$687,379	\$120,014	\$117,203	\$113,739	17.74%	23.48%	24.71%	21.81%

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

	HCN Bank	\$1,022,768	\$107,360	\$111,951	\$111,951	10.65%	14.75%	15.99%	14.75%
	Nano Banc	\$1,054,322	\$125,935	\$117,738	\$117,738	11.59%	19.56%	20.86%	19.56%
	First General Bank	\$1,145,959	\$270,971	\$271,470	\$271,470	23.96%	NA	NA	NA
	CommerceWest Bank	\$1,175,298	\$128,827	\$132,843	\$132,843	11.77%	17.45%	18.70%	17.45%
	State Bank of India (California)	\$1,233,145	\$171,682	\$180,145	\$180,145	15.08%	16.21%	17.46%	16.21%
	Provident Savings Bank, F.S.B.	\$1,257,363	\$119,896	\$119,881	\$119,881	9.63%	18.36%	19.35%	18.36%
	American Riviera Bank	\$1,294,176	\$130,616	\$142,260	\$142,260	11.15%	12.93%	14.05%	12.93%
	US Metro Bank	\$1,386,893	\$124,763	\$129,694	\$129,694	9.57%	12.07%	13.32%	12.07%
	Malaga Bank, FSB	\$1,403,093	\$219,591	\$219,591	\$219,591	15.59%	26.66%	27.11%	26.66%
	Commonwealth Business Bank	\$1,770,480	\$249,557	\$246,797	\$246,797	14.58%	18.95%	20.18%	18.95%
	Mission Bank	\$1,812,415	\$187,026	\$201,941	\$201,941	11.41%	NA	NA	NA
	CalPrivate Bank	\$2,385,519	\$228,797	\$233,875	\$233,875	10.05%	11.46%	12.71%	11.46%
	Open Bank	\$2,387,601	\$201,688	\$215,208	\$215,208	9.22%	11.47%	12.69%	11.47%
	Commercial Bank of California	\$2,531,539	\$194,548	\$210,676	\$210,676	7.92%	10.44%	11.46%	10.44%
	PCB Bank	\$2,889,755	\$353,724	\$359,655	\$359,655	12.49%	14.33%	15.54%	14.33%
	Royal Business Bank	\$3,986,443	\$600,757	\$543,745	\$543,745	14.19%	21.84%	23.10%	21.84%
	American Business Bank	\$4,119,989	\$357,542	\$416,997	\$416,997	10.17%	12.11%	12.99%	12.11%
	California Bank of Commerce, National Association	\$4,362,376	\$562,622	\$429,940	\$429,940	12.41%	11.37%	NA	11.37%
	CTBC Bank Corp. (USA)	\$5,280,860	\$703,112	\$716,431	\$715,931	13.67%	NA	NA	NA
	SMBC MANUBANK	\$5,667,696	\$691,103	\$673,649	\$673,649	11.93%	14.81%	16.10%	14.81%
	Preferred Bank	\$6,873,162	\$750,117	\$772,961	\$772,961	11.28%	11.66%	15.06%	11.66%
	Hanmi Bank	\$7,678,240	\$819,469	\$854,672	\$854,672	11.43%	13.23%	14.27%	13.23%
	Farmers & Merchants Bank of Long Beach	\$12,017,065	\$1,370,633	\$1,368,427	\$1,368,427	11.20%	17.40%	18.65%	17.40%
	First Foundation Bank	\$13,351,881	\$1,202,920	\$1,160,564	\$1,160,564	8.65%	13.41%	13.81%	13.41%
	Citizens Business Bank	\$15,410,563	\$2,180,807	\$1,684,415	\$1,684,415	10.49%	15.60%	16.42%	15.60%
	Pacific Premier Bank	\$17,905,826	\$3,160,727	\$2,334,330	\$2,334,330	13.45%	18.56%	19.81%	18.56%
	Axos Bank	\$22,890,443	\$2,334,333	\$2,229,483	\$2,229,483	9.82%	12.87%	14.06%	12.87%
	Average of Asset Group D	\$5,344,254	\$649,968	\$595,531	\$595,513	11.98%	15.31%	16.68%	15.31%

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.