



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 \$50 million–\$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

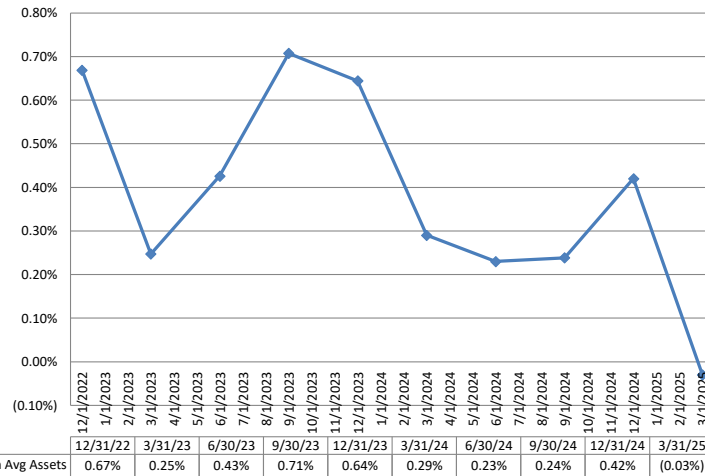
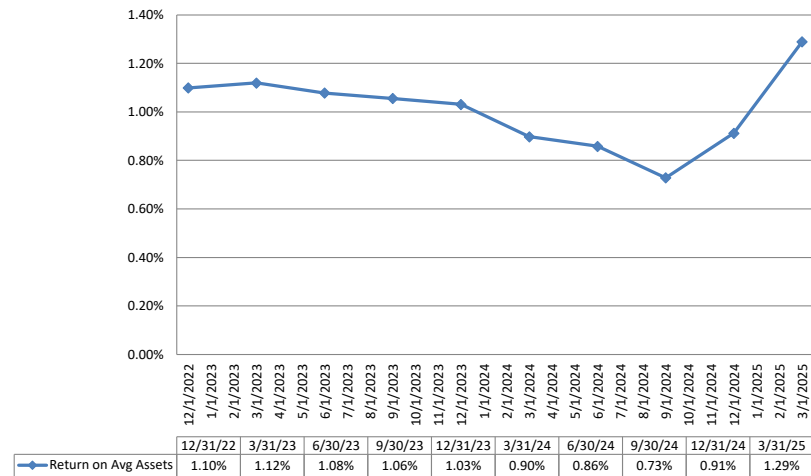
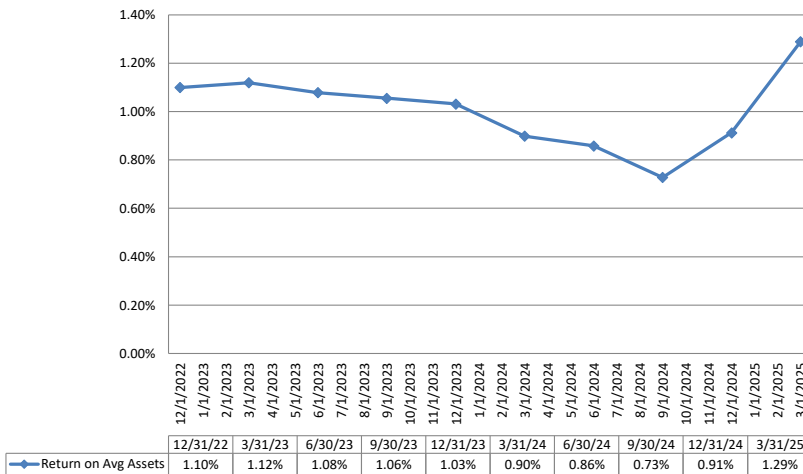
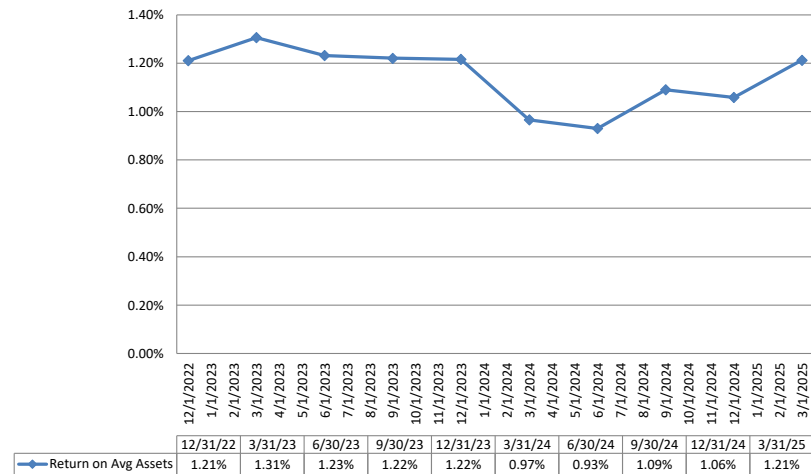
Southern

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

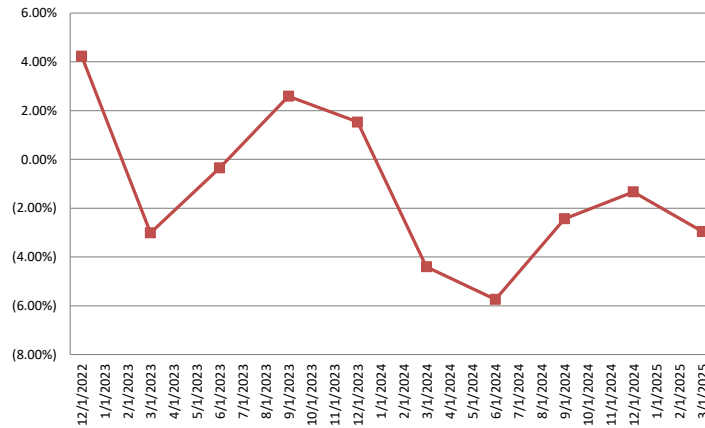
Northern California

Performance Analysis

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

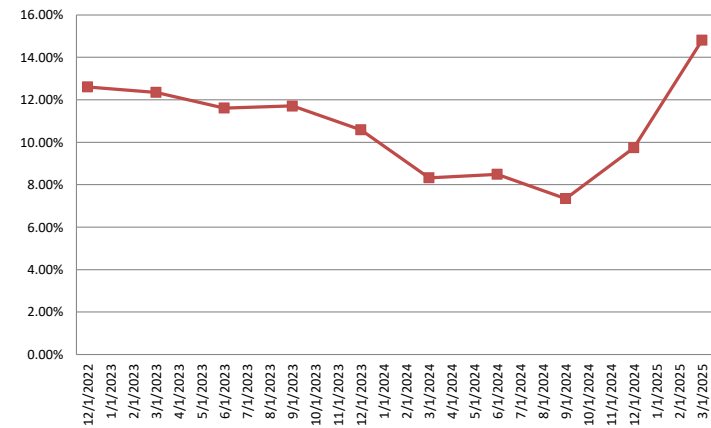
Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 million to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 million to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**
Year-to-Date

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

Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date

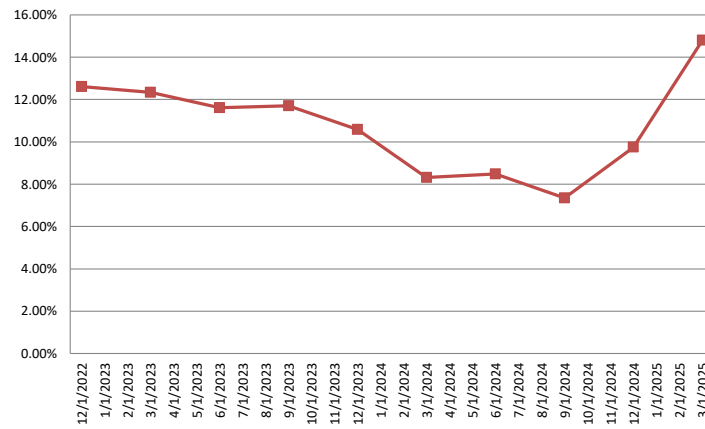
Return on Avg Equity

12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
4.23%	(3.02%)	(0.35%)	2.59%	1.53%	(4.41%)	(5.74%)	(2.43%)	(1.33%)	(2.96%)

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

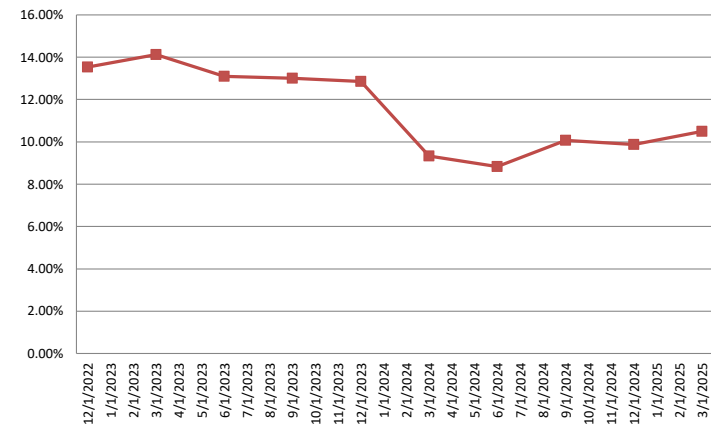
Return on Avg Equity

12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
12.61%	12.34%	11.61%	11.71%	10.59%	8.32%	8.49%	7.34%	9.75%	14.80%

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

Return on Avg Equity

12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
12.61%	12.34%	11.61%	11.71%	10.59%	8.32%	8.49%	7.34%	9.75%	14.80%

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

Return on Avg Equity

12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
13.53%	14.13%	13.09%	13.00%	12.85%	9.33%	8.44%	10.07%	9.88%	10.50%

Performance Analysis

March 31, 2025

Run Date: May 8, 2025

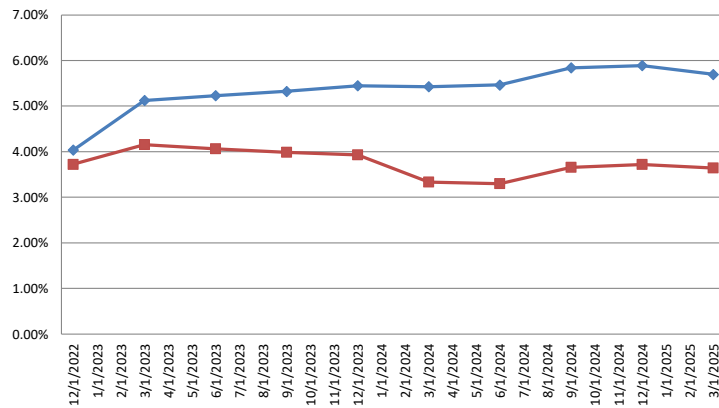
Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$50 million to \$250 million in total assets											
California Pacific Bank	\$83,071	\$674	3.18%	6.81%	37.74%	\$84	\$674	3.18%	6.81%	37.74%	\$84
Beacon Business Bank, National Association	\$169,196	(\$203)	(0.47%)	(5.25%)	106.69%	\$157	(\$203)	(0.47%)	(5.25%)	106.69%	\$157
First Federal Savings and Loan Association of San Rafael	\$237,353	(\$451)	(0.77%)	(4.27%)	144.66%	\$200	(\$451)	(0.77%)	(4.27%)	144.66%	\$200
Metropolitan Bank	\$243,181	\$353	0.60%	4.92%	75.73%	\$94	\$353	0.60%	4.92%	75.73%	\$94
Monterey County Bank	\$243,748	(\$1,160)	(2.03%)	(15.84%)	140.00%	\$135	(\$1,160)	(2.03%)	(15.84%)	140.00%	\$135
Mission National Bank	\$246,284	(\$380)	(0.69%)	(4.12%)	128.11%	\$134	(\$380)	(0.69%)	(4.12%)	128.11%	\$134
Average of Asset Group A	\$203,806	(\$195)	(0.03%)	(2.96%)	105.49%	\$134	(\$195)	(0.03%)	(2.96%)	105.49%	\$134
Asset Group B - \$251 million to \$500 million in total assets											
Gateway Bank, F.S.B.	\$257,601	(\$958)	(1.47%)	(15.76%)	172.51%	\$163	(\$958)	(1.47%)	(15.76%)	172.51%	\$163
Summit Bank	\$287,130	\$906	1.24%	7.58%	61.30%	\$162	\$906	1.24%	7.58%	61.30%	\$162
Murphy Bank	\$351,951	\$1,524	1.72%	11.94%	56.31%	\$143	\$1,524	1.72%	11.94%	56.31%	\$143
Average of Asset Group B	\$298,894	\$491	0.50%	1.25%	96.71%	\$156	\$491	0.50%	1.25%	96.71%	\$156
Asset Group C - \$501 million to \$1 billion in total assets											
Redwood Capital Bank	\$522,659	\$1,402	1.05%	9.95%	65.42%	\$104	\$1,402	1.05%	9.95%	65.42%	\$104
Pacific Valley Bank	\$564,080	\$1,106	0.79%	6.04%	70.82%	\$157	\$1,106	0.79%	6.04%	70.82%	\$157
Golden Valley Bank	\$574,592	\$987	0.70%	9.29%	67.57%	\$117	\$987	0.70%	9.29%	67.57%	\$117
River Valley Community Bank	\$635,192	\$1,275	0.82%	9.81%	63.72%	\$131	\$1,275	0.82%	9.81%	63.72%	\$131
Bank of San Francisco	\$638,907	\$1,098	0.70%	5.78%	71.27%	\$233	\$1,098	0.70%	5.78%	71.27%	\$233
Cornerstone Community Bank	\$648,168	\$1,498	0.90%	11.00%	61.55%	\$120	\$1,498	0.90%	11.00%	61.55%	\$120
Column National Association	\$785,527	\$10,390	5.64%	75.20%	40.89%	\$237	\$10,390	5.64%	75.20%	40.89%	\$237
BAC Community Bank	\$791,420	\$1,275	0.63%	7.59%	77.84%	\$113	\$1,275	0.63%	7.59%	77.84%	\$113
Pinnacle Bank	\$892,522	\$1,914	0.89%	7.64%	72.12%	\$211	\$1,914	0.89%	7.64%	72.12%	\$211
Bank of the Orient	\$982,458	\$1,886	0.77%	5.72%	68.60%	\$128	\$1,886	0.77%	5.72%	68.60%	\$128
Average of Asset Group C	\$703,553	\$2,283	1.29%	14.80%	65.98%	\$155	\$2,283	1.29%	14.80%	65.98%	\$155

Performance Analysis	March 31, 2025	Run Date: May 8, 2025
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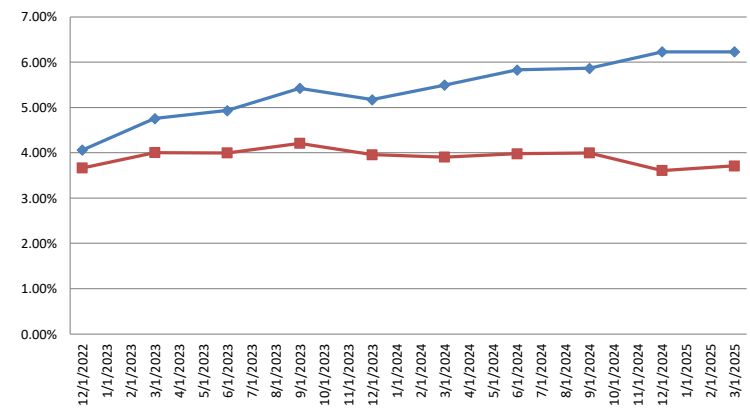
Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets											
Summit State Bank	\$1,063,363	\$2,494	0.94%	10.67%	71.45%	\$139	\$2,494	0.94%	10.67%	71.45%	\$139
Pacific Coast Bankers' Bank	\$1,139,353	\$1,835	0.62%	5.32%	82.71%	\$213	\$1,835	0.62%	5.32%	82.71%	\$213
United Security Bank	\$1,192,110	\$2,745	0.92%	7.78%	54.67%	\$133	\$2,745	0.92%	7.78%	54.67%	\$133
Savings Bank of Mendocino County	\$1,312,154	\$2,688	0.78%	6.81%	65.51%	\$103	\$2,688	0.78%	6.81%	65.51%	\$103
FFB Bank	\$1,557,746	\$8,474	2.19%	16.45%	56.34%	\$185	\$8,474	2.19%	16.45%	56.34%	\$185
Plumas Bank	\$1,632,802	\$7,382	1.78%	15.95%	51.04%	\$127	\$7,382	1.78%	15.95%	51.04%	\$127
First Northern Bank of Dixon	\$1,875,247	\$3,703	0.78%	8.25%	64.65%	\$138	\$3,703	0.78%	8.25%	64.65%	\$138
Beneficial State Bank	\$1,875,868	(\$683)	(0.14%)	(1.56%)	81.18%	\$144	(\$683)	(0.14%)	(1.56%)	81.18%	\$144
Oak Valley Community Bank	\$1,924,135	\$5,497	1.14%	12.02%	60.21%	\$133	\$5,497	1.14%	12.02%	60.21%	\$133
Avidbank	\$2,313,465	\$5,819	1.00%	11.28%	60.85%	\$254	\$5,819	1.00%	11.28%	60.85%	\$254
El Dorado Savings Bank, F.S.B.	\$2,451,708	\$5,662	0.93%	7.27%	57.53%	\$83	\$5,662	0.93%	7.27%	57.53%	\$83
United Business Bank	\$2,547,328	\$6,587	1.03%	6.99%	61.41%	\$124	\$6,587	1.03%	6.99%	61.41%	\$124
West Coast Community Bank	\$2,658,101	\$11,976	1.79%	13.65%	41.85%	\$162	\$11,976	1.79%	13.65%	41.85%	\$162
Exchange Bank (Santa Rosa, CA)	\$3,274,099	\$5,614	0.67%	7.72%	71.58%	\$121	\$5,614	0.67%	7.72%	71.58%	\$121
Community West Bank	\$3,549,790	\$9,319	1.05%	8.61%	62.75%	\$151	\$9,319	1.05%	8.61%	62.75%	\$151
Bank of the Sierra	\$3,603,679	\$10,277	1.14%	9.59%	56.82%	\$105	\$10,277	1.14%	9.59%	56.82%	\$105
Bank of Marin	\$3,783,907	\$5,169	0.55%	4.82%	73.60%	\$163	\$5,169	0.55%	4.82%	73.60%	\$163
Five Star Bank	\$4,243,340	\$14,435	1.41%	12.59%	39.75%	\$170	\$14,435	1.41%	12.59%	39.75%	\$170
Bank of Stockton	\$4,550,919	\$49,712	4.37%	25.15%	50.69%	\$127	\$49,712	4.37%	25.15%	50.69%	\$127
River City Bank	\$5,287,018	\$12,306	0.93%	10.02%	38.83%	\$186	\$12,306	0.93%	10.02%	38.83%	\$186
Heritage Bank of Commerce	\$5,512,160	\$12,810	0.92%	7.19%	59.71%	\$185	\$12,810	0.92%	7.19%	59.71%	\$185
Farmers & Merchants Bank of Central California	\$5,683,576	\$23,703	1.74%	15.82%	42.07%	\$193	\$23,703	1.74%	15.82%	42.07%	\$193
Fremont Bank	\$5,845,630	\$15,141	1.04%	13.79%	73.90%	\$157	\$15,141	1.04%	13.79%	73.90%	\$157
WestAmerica Bank	\$5,929,984	\$30,750	2.00%	20.42%	38.13%	\$72	\$30,750	2.00%	20.42%	38.13%	\$72
Poppy Bank	\$6,791,228	\$16,666	0.97%	10.93%	52.35%	\$149	\$16,666	0.97%	10.93%	52.35%	\$149
Tri Counties Bank	\$9,815,501	\$27,763	1.12%	8.36%	57.75%	\$123	\$27,763	1.12%	8.36%	57.75%	\$123
Mechanics Bank	\$16,544,299	\$43,791	1.06%	7.49%	57.64%	\$136	\$43,791	1.06%	7.49%	57.64%	\$136
Average of Asset Group D	\$3,998,463	\$12,653	1.21%	10.50%	58.70%	\$147	\$12,653	1.21%	10.50%	58.70%	\$147

Balance Sheet & Net Interest Margin

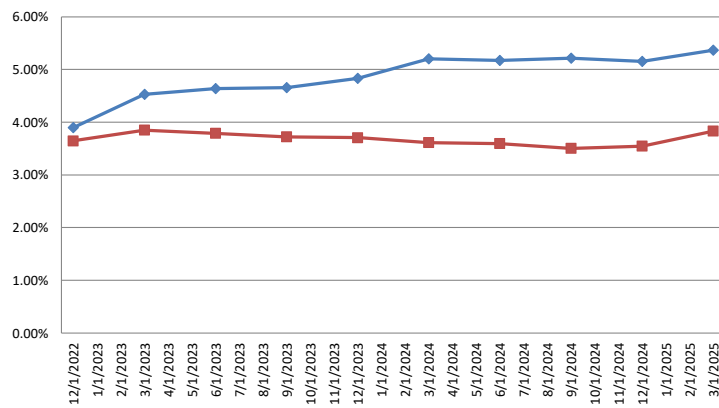
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date

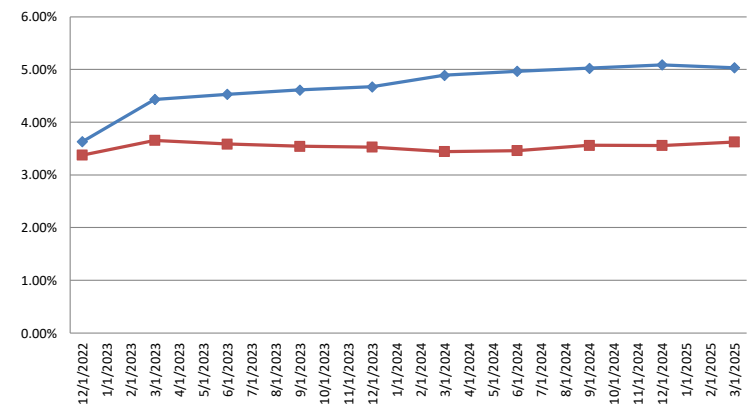
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Earning Assets	4.04%	5.12%	5.23%	5.32%	5.45%	5.42%	5.46%	5.84%	5.89%	5.69%
Net Interest Margin (FTE)	3.72%	4.15%	4.06%	3.99%	3.93%	3.33%	3.30%	3.66%	3.72%	3.64%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Earning Assets	4.06%	4.76%	4.93%	5.42%	5.17%	5.49%	5.83%	5.86%	6.23%	6.23%
Net Interest Margin (FTE)	3.66%	4.00%	4.00%	4.21%	3.96%	3.91%	3.98%	4.00%	3.61%	3.71%

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

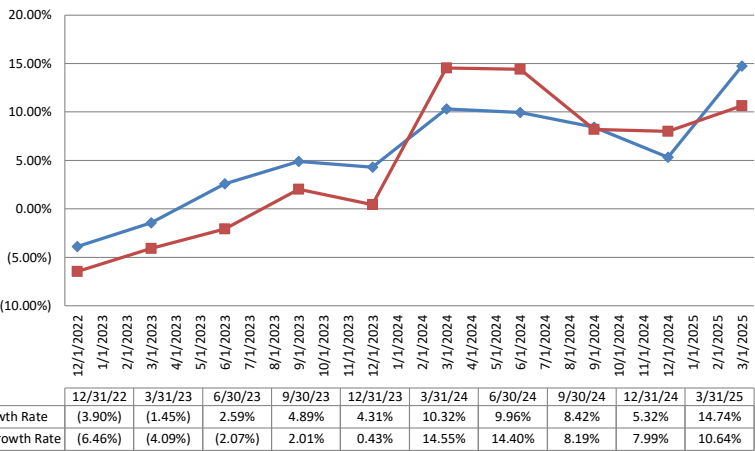
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Earning Assets	3.90%	4.53%	4.64%	4.66%	4.83%	5.20%	5.17%	5.22%	5.15%	5.37%
Net Interest Margin (FTE)	3.65%	3.85%	3.79%	3.72%	3.71%	3.61%	3.59%	3.50%	3.55%	3.83%

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

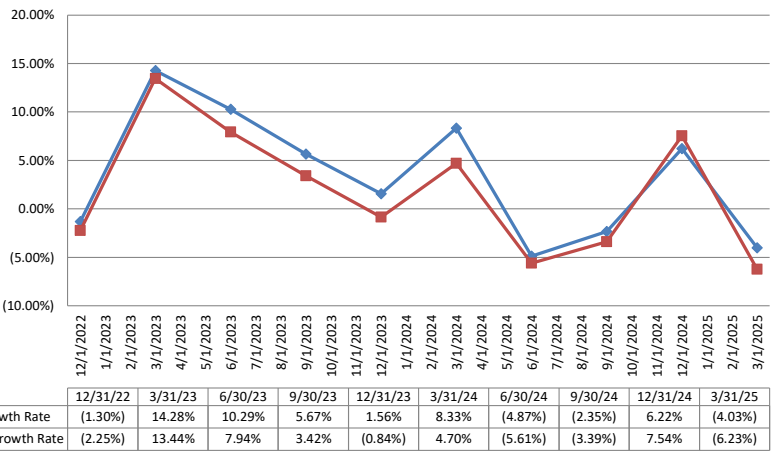
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Earning Assets	3.63%	4.43%	4.53%	4.61%	4.67%	4.89%	4.96%	5.02%	5.09%	5.03%
Net Interest Margin (FTE)	3.38%	3.66%	3.58%	3.54%	3.53%	3.44%	3.46%	3.56%	3.56%	3.62%

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

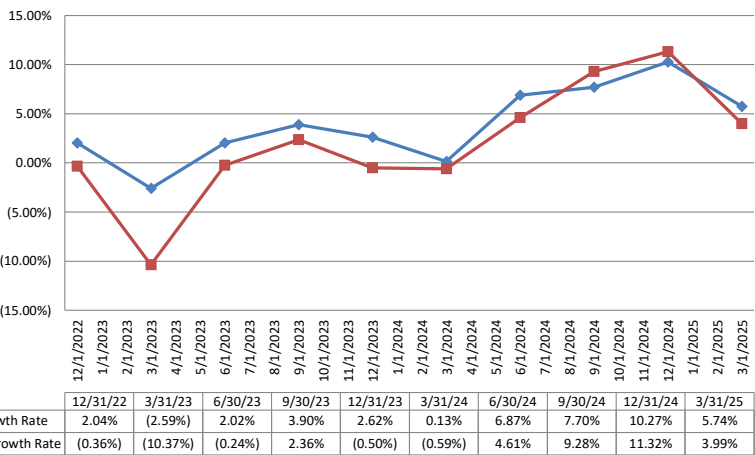
Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date



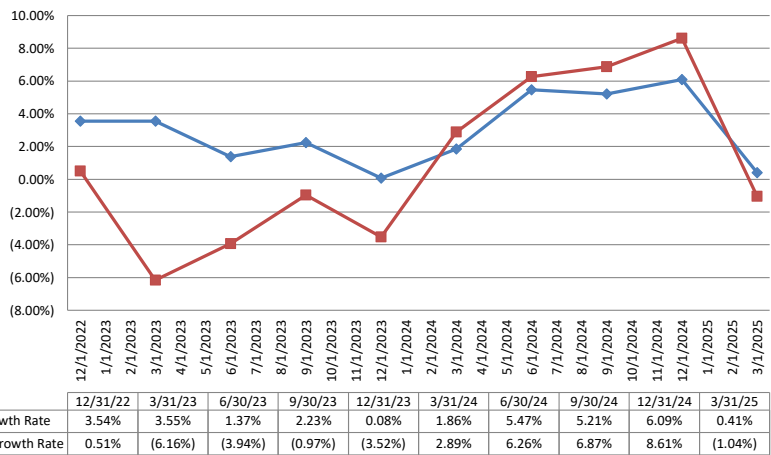
Asset Group B - \$251 million to \$500 million in Total Assets
Year-to-Date



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



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



Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total 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 million to \$250 million in total assets												
California Pacific Bank	\$83,071	\$69,687	\$41,655	167.30%	36.47%	\$8,307	7.63%	3.35%	1.80%	6.73%	3.47%	(5.92%)
Beacon Business Bank, National Association	\$169,196	\$112,091	\$140,024	80.05%	26.54%	\$7,356	4.46%	2.31%	1.68%	2.96%	(17.64%)	(22.36%)
First Federal Savings and Loan Association of San Rafael	\$237,353	\$217,693	\$185,803	117.16%	3.60%	\$7,657	4.92%	2.82%	2.79%	2.56%	11.65%	11.40%
Metropolitan Bank	\$243,181	\$197,915	\$200,890	98.52%	15.63%	\$5,404	6.22%	3.60%	3.14%	3.46%	10.96%	12.88%
Monterey County Bank	\$243,748	\$101,027	\$188,999	53.45%	33.80%	\$5,186	5.65%	2.52%	2.09%	3.66%	30.16%	38.58%
Mission National Bank	\$246,284	\$206,430	\$189,133	109.15%	16.56%	\$7,945	5.29%	3.57%	3.39%	2.48%	49.86%	29.25%
Average of Asset Group A	\$203,806	\$150,807	\$157,751	104.27%	22.10%	\$6,976	5.69%	3.03%	2.48%	3.64%	14.74%	10.64%
Asset Group B - \$251 million to \$500 million in total assets												
Gateway Bank, F.S.B.	\$257,601	\$187,962	\$230,261	81.63%	26.83%	\$9,541	5.36%	3.90%	3.78%	1.95%	2.30%	2.77%
Summit Bank	\$287,130	\$200,837	\$230,152	87.26%	31.22%	\$8,204	5.75%	1.52%	0.85%	5.04%	(9.40%)	(12.28%)
Murphy Bank	\$351,951	\$299,673	\$285,379	105.01%	12.48%	\$10,352	7.56%	3.95%	3.88%	4.14%	(5.00%)	(9.19%)
Average of Asset Group B	\$298,894	\$229,491	\$248,597	91.30%	23.51%	\$9,366	6.23%	3.12%	2.84%	3.71%	(4.03%)	(6.23%)
Asset Group C - \$501 million to \$1 billion in total assets												
Redwood Capital Bank	\$522,659	\$383,055	\$461,346	83.03%	18.59%	\$6,453	4.78%	1.42%	0.81%	3.84%	(6.82%)	(8.85%)
Pacific Valley Bank	\$564,080	\$491,652	\$479,431	102.55%	12.92%	\$9,247	5.36%	3.06%	1.88%	3.53%	(55.93%)	(69.31%)
Golden Valley Bank	\$574,592	\$244,633	\$528,675	46.27%	50.79%	\$9,420	4.41%	2.13%	1.48%	3.05%	28.57%	29.89%
River Valley Community Bank	\$635,192	\$351,230	\$578,529	60.71%	31.21%	\$9,624	4.66%	2.17%	1.49%	3.25%	21.65%	22.00%
Bank of San Francisco	\$638,907	\$530,817	\$553,531	95.90%	17.79%	\$12,287	5.28%	2.00%	1.27%	4.15%	15.25%	17.18%
Cornerstone Community Bank	\$648,168	\$491,529	\$572,603	85.84%	4.43%	\$10,626	5.31%	2.46%	2.08%	3.32%	(5.93%)	(8.39%)
Column National Association	\$785,527	\$221,965	\$689,338	32.20%	45.90%	\$7,341	8.00%	2.12%	1.52%	6.43%	27.55%	21.75%
BAC Community Bank	\$791,420	\$451,292	\$704,214	64.08%	34.31%	\$7,994	3.92%	1.64%	1.02%	3.02%	4.25%	3.67%
Pinnacle Bank	\$892,522	\$572,926	\$774,972	73.93%	37.18%	\$10,028	5.79%	2.65%	2.00%	4.19%	21.57%	23.35%
Bank of the Orient	\$982,458	\$805,695	\$825,157	97.64%	17.27%	\$10,342	6.15%	3.50%	3.02%	3.54%	7.23%	8.63%
Average of Asset Group C	\$703,553	\$454,479	\$616,780	74.22%	27.04%	\$9,336	5.37%	2.32%	1.66%	3.83%	5.74%	3.99%

Balance Sheet & Net Interest Margin

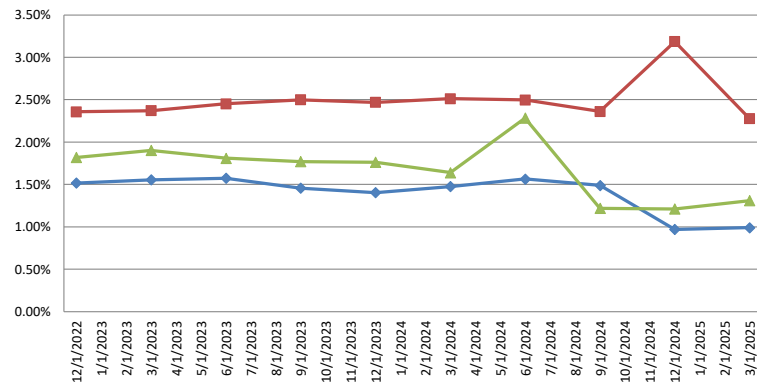
March 31, 2025

Run Date: May 8, 2025

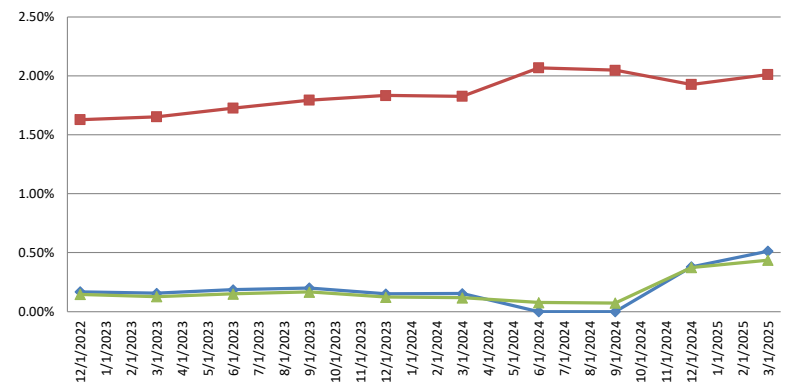
Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group D - Over \$1 billion in total assets												
Summit State Bank	\$1,063,363	\$890,979	\$957,065	93.09%	14.58%	\$9,938	5.59%	3.34%	2.65%	3.11%	(1.40%)	(2.28%)
Pacific Coast Bankers' Bank	\$1,139,353	\$437,814	\$453,965	96.44%	46.29%	\$9,822	5.14%	9.82%	3.99%	2.84%	(35.98%)	(60.49%)
United Security Bank	\$1,192,110	\$920,653	\$1,029,026	89.47%	10.99%	\$10,189	5.43%	1.64%	1.07%	4.43%	(6.51%)	(11.86%)
Savings Bank of Mendocino County	\$1,312,154	\$745,332	\$1,022,718	72.88%	29.49%	\$7,673	4.13%	1.79%	1.26%	3.13%	1.00%	3.03%
FFB Bank	\$1,557,746	\$1,088,495	\$1,321,719	82.35%	16.07%	\$9,004	6.11%	2.43%	0.66%	5.35%	14.26%	11.20%
Plumas Bank	\$1,632,802	\$1,013,970	\$1,385,916	73.16%	10.22%	\$8,874	5.33%	1.08%	0.54%	4.88%	2.43%	0.74%
First Northern Bank of Dixon	\$1,875,247	\$1,057,745	\$1,677,773	63.04%	41.96%	\$10,192	4.27%	1.44%	0.64%	3.52%	(3.39%)	(5.51%)
Beneficial State Bank	\$1,875,868	\$1,277,082	\$1,633,038	78.20%	31.95%	\$7,243	4.92%	2.17%	1.67%	3.46%	(14.15%)	(16.68%)
Oak Valley Community Bank	\$1,924,135	\$1,089,188	\$1,713,777	63.55%	22.74%	\$8,552	4.67%	1.18%	0.78%	4.08%	4.98%	4.13%
Avidbank	\$2,313,465	\$1,841,187	\$1,931,024	95.35%	19.31%	\$16,178	6.20%	3.54%	2.91%	3.55%	2.63%	8.35%
El Dorado Savings Bank, F.S.B.	\$2,451,708	\$524,692	\$2,125,134	24.69%	77.79%	\$9,540	3.46%	1.10%	0.92%	2.63%	8.50%	8.67%
United Business Bank	\$2,547,328	\$1,966,945	\$2,135,069	92.13%	20.71%	\$7,960	5.34%	2.23%	1.60%	3.91%	(14.96%)	(19.27%)
West Coast Community Bank	\$2,658,101	\$2,105,247	\$2,256,646	93.29%	13.90%	\$12,718	6.36%	2.21%	1.25%	5.24%	(3.32%)	(9.50%)
Exchange Bank (Santa Rosa, CA)	\$3,274,099	\$1,612,244	\$2,888,396	55.82%	31.96%	\$9,197	3.83%	1.89%	1.33%	2.66%	(3.08%)	7.90%
Community West Bank	\$3,549,790	\$2,346,897	\$2,931,170	80.07%	15.95%	\$10,319	5.54%	2.35%	1.60%	4.11%	3.59%	2.76%
Bank of the Sierra	\$3,603,679	\$2,306,664	\$2,853,421	80.84%	22.99%	\$7,369	4.98%	2.01%	1.33%	3.80%	(0.38%)	(7.07%)
Bank of Marin	\$3,783,907	\$2,073,548	\$3,307,886	62.68%	17.58%	\$13,003	4.04%	2.23%	0.97%	2.89%	8.96%	9.59%
Five Star Bank	\$4,243,340	\$3,624,488	\$3,746,231	96.75%	12.22%	\$20,401	5.70%	3.23%	2.43%	3.53%	18.80%	20.12%
Bank of Stockton	\$4,550,919	\$2,358,412	\$3,585,477	65.78%	45.56%	\$10,608	4.26%	2.02%	1.44%	3.09%	9.62%	2.99%
River City Bank	\$5,287,018	\$4,227,532	\$4,668,611	90.55%	13.50%	\$33,462	5.20%	3.63%	2.94%	2.52%	11.16%	19.22%
Heritage Bank of Commerce	\$5,512,160	\$3,488,782	\$4,702,210	74.19%	20.56%	\$15,749	4.79%	2.00%	1.24%	3.42%	(9.18%)	(11.14%)
Farmers & Merchants Bank of Central California	\$5,683,576	\$3,584,173	\$4,982,174	71.94%	22.73%	\$15,278	5.21%	1.71%	0.90%	4.16%	22.82%	23.43%
Fremont Bank	\$5,845,630	\$4,661,818	\$5,219,496	89.32%	14.92%	\$8,085	5.55%	2.41%	1.30%	3.99%	2.98%	3.10%
WestAmerica Bank	\$5,929,984	\$771,030	\$4,878,066	15.81%	52.98%	\$10,034	4.09%	0.45%	0.26%	3.87%	(7.16%)	(10.89%)
Poppy Bank	\$6,791,228	\$5,011,521	\$5,669,983	88.39%	18.03%	\$27,833	6.22%	4.28%	3.88%	2.58%	(8.45%)	(5.53%)
Tri Counties Bank	\$9,815,501	\$6,822,802	\$8,211,270	83.09%	16.05%	\$8,186	4.95%	2.10%	1.43%	3.67%	5.95%	5.50%
Mechanics Bank	\$16,544,299	\$9,420,224	\$13,990,207	67.33%	7.62%	\$11,602	4.58%	2.15%	1.29%	3.39%	1.22%	1.28%
Average of Asset Group D	\$3,998,463	\$2,491,462	\$3,380,647	75.56%	24.76%	\$12,186	5.03%	2.46%	1.57%	3.62%	0.41%	(1.04%)

Asset Quality

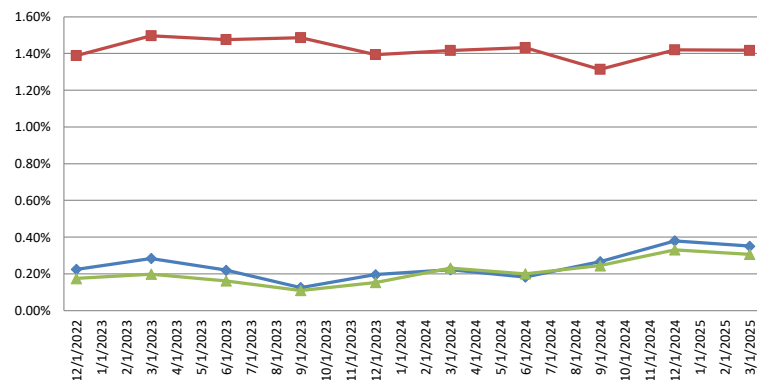
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

Asset Group A - \$50 million to \$250 million in Total Assets
As of Date

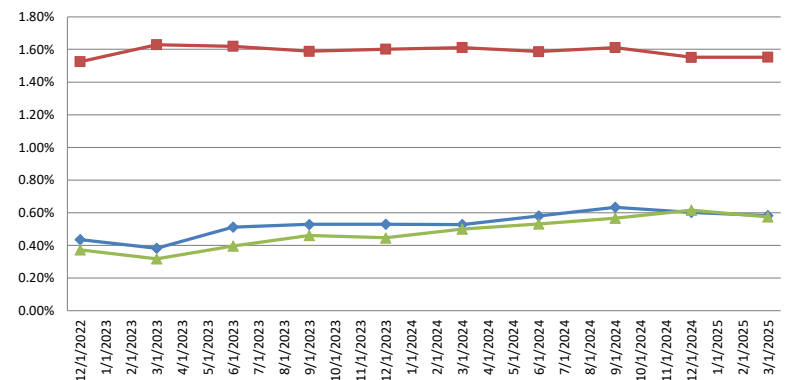
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Nonaccruals/Loans	1.52%	1.55%	1.57%	1.46%	1.40%	1.48%	1.56%	1.49%	0.97%	0.99%
Reserves/Loans	2.36%	2.37%	2.45%	2.50%	2.47%	2.51%	2.50%	2.36%	3.19%	2.28%
NPAs/Total Assets	1.82%	1.90%	1.81%	1.77%	1.76%	1.64%	2.28%	1.22%	1.21%	1.31%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Nonaccruals/Loans	0.17%	0.16%	0.19%	0.20%	0.15%	0.15%	0.00%	0.00%	0.38%	0.51%
Reserves/Loans	1.63%	1.65%	1.73%	1.79%	1.83%	1.83%	2.07%	2.05%	1.93%	2.01%
NPAs/Total Assets	0.15%	0.13%	0.15%	0.17%	0.12%	0.12%	0.08%	0.07%	0.37%	0.44%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Nonaccruals/Loans	0.23%	0.28%	0.22%	0.13%	0.20%	0.22%	0.18%	0.27%	0.38%	0.35%
Reserves/Loans	1.39%	1.50%	1.48%	1.49%	1.39%	1.42%	1.43%	1.31%	1.42%	1.42%
NPAs/Total Assets	0.18%	0.20%	0.16%	0.11%	0.15%	0.23%	0.20%	0.24%	0.33%	0.31%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Nonaccruals/Loans	0.43%	0.38%	0.51%	0.53%	0.53%	0.53%	0.58%	0.63%	0.60%	0.58%
Reserves/Loans	1.52%	1.63%	1.62%	1.59%	1.60%	1.61%	1.59%	1.61%	1.55%	1.55%
NPAs/Total Assets	0.37%	0.32%	0.40%	0.46%	0.45%	0.50%	0.53%	0.57%	0.62%	0.57%

Asset Quality

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	ACL/Loans (%)	ACL/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$50 million to \$250 million in total assets							
California Pacific Bank	\$83,071	\$2,784	4.00%	7.74%	193.79%	14.24%	3.35%
Beacon Business Bank, National Association	\$169,196	\$0	0.00%	1.42%	NA	0.00%	0.00%
First Federal Savings and Loan Association of San Rafael	\$237,353	\$0	0.00%	0.60%	NA	0.00%	0.00%
Metropolitan Bank	\$243,181	\$0	0.00%	1.56%	345.96%	15.87%	1.80%
Monterey County Bank	\$243,748	\$1,222	1.21%	1.13%	93.70%	24.02%	2.08%
Mission National Bank	\$246,284	\$1,515	0.73%	1.21%	165.54%	3.86%	0.62%
Average of Asset Group A	\$203,806	\$920	0.99%	2.28%	199.75%	9.66%	1.31%
Asset Group B - \$251 million to \$500 million in total assets							
Gateway Bank, F.S.B.	\$257,601	\$2,286	1.22%	1.36%	105.70%	9.12%	0.94%
Summit Bank	\$287,130	\$0	0.00%	3.35%	NA	0.00%	0.00%
Murphy Bank	\$351,951	\$951	0.32%	1.32%	305.23%	2.86%	0.37%
Average of Asset Group B	\$298,894	\$1,079	0.51%	2.01%	205.47%	3.99%	0.44%
Asset Group C - \$501 million to \$1 billion in total assets							
Redwood Capital Bank	\$522,659	\$1,333	0.35%	1.65%	473.14%	2.10%	0.26%
Pacific Valley Bank	\$564,080	\$144	0.03%	1.55%	NM	0.18%	0.03%
Golden Valley Bank	\$574,592	\$0	0.00%	1.61%	NA	0.00%	0.00%
River Valley Community Bank	\$635,192	\$0	0.00%	1.26%	NA	0.00%	0.00%
Bank of San Francisco	\$638,907	\$1,162	0.22%	1.31%	430.92%	1.93%	0.25%
Cornerstone Community Bank	\$648,168	\$408	0.08%	1.27%	NM	0.66%	0.06%
Column National Association	\$785,527	\$935	0.42%	1.10%	193.87%	1.95%	0.16%
BAC Community Bank	\$791,420	\$0	0.00%	1.53%	NA	0.00%	0.00%
Pinnacle Bank	\$892,522	\$11,801	2.06%	1.23%	44.00%	15.53%	1.89%
Bank of the Orient	\$982,458	\$2,858	0.35%	1.66%	467.53%	2.77%	0.41%
Average of Asset Group C	\$703,553	\$1,864	0.35%	1.42%	321.89%	2.51%	0.31%

Asset Quality

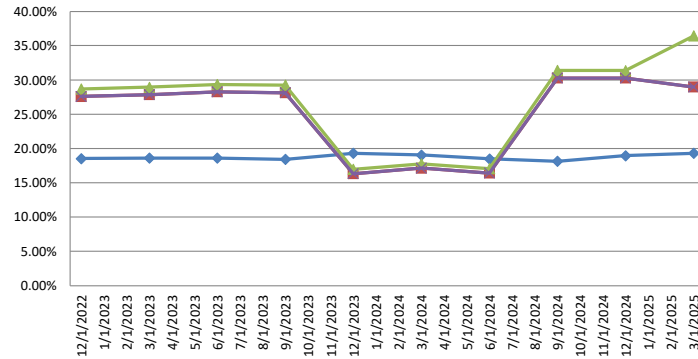
March 31, 2025

Run Date: May 8, 2025

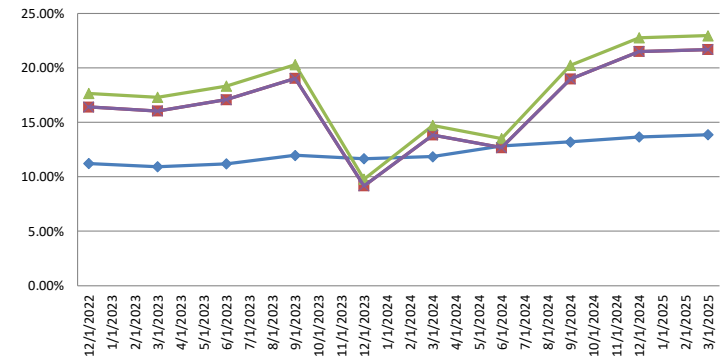
Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	ACL/Loans (%)	ACL/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group D - Over \$1 billion in total assets							
Summit State Bank	\$1,063,363	\$17,447	1.96%	1.53%	78.09%	20.72%	2.06%
Pacific Coast Bankers' Bank	\$1,139,353	\$0	0.00%	0.90%	NA	0.00%	0.00%
United Security Bank	\$1,192,110	\$5,706	0.62%	1.67%	125.81%	8.40%	1.02%
Savings Bank of Mendocino County	\$1,312,154	\$145	0.02%	2.49%	NM	0.18%	0.03%
FFB Bank	\$1,557,746	\$15,366	1.41%	1.19%	84.04%	6.93%	0.99%
Plumas Bank	\$1,632,802	\$3,686	0.36%	1.31%	101.32%	6.74%	0.81%
First Northern Bank of Dixon	\$1,875,247	\$13,845	1.31%	1.56%	105.23%	8.61%	0.90%
Beneficial State Bank	\$1,875,868	\$25,983	2.03%	1.79%	80.08%	14.49%	1.52%
Oak Valley Community Bank	\$1,924,135	\$0	0.00%	1.05%	NA	0.00%	0.00%
Avidbank	\$2,313,465	\$1,340	0.07%	1.02%	45.88%	17.78%	1.76%
El Dorado Savings Bank, F.S.B.	\$2,451,708	\$646	0.12%	1.14%	922.76%	0.20%	0.03%
United Business Bank	\$2,547,328	\$9,790	0.50%	0.94%	188.97%	2.77%	0.38%
West Coast Community Bank	\$2,658,101	\$2,259	0.11%	1.57%	251.48%	4.07%	0.50%
Exchange Bank (Santa Rosa, CA)	\$3,274,099	\$12,129	0.75%	2.17%	193.83%	5.36%	0.55%
Community West Bank	\$3,549,790	\$6,936	0.30%	1.11%	370.77%	1.98%	0.20%
Bank of the Sierra	\$3,603,679	\$18,201	0.79%	1.17%	141.07%	4.44%	0.53%
Bank of Marin	\$3,783,907	\$32,921	1.59%	1.44%	87.10%	8.85%	0.91%
Five Star Bank	\$4,243,340	\$1,765	0.05%	1.08%	NM	0.37%	0.04%
Bank of Stockton	\$4,550,919	\$5,425	0.23%	3.30%	NM	0.63%	0.12%
River City Bank	\$5,287,018	\$0	0.00%	2.40%	NA	0.00%	0.00%
Heritage Bank of Commerce	\$5,512,160	\$6,044	0.17%	1.38%	797.59%	1.07%	0.11%
Farmers & Merchants Bank of Central California	\$5,683,576	\$193	0.01%	2.10%	NM	0.55%	0.07%
Fremont Bank	\$5,845,630	\$31,928	0.68%	1.52%	214.17%	6.48%	0.57%
WestAmerica Bank	\$5,929,984	\$0	0.00%	1.80%	NA	0.05%	0.00%
Poppy Bank	\$6,791,228	\$85,492	1.71%	1.60%	82.03%	15.92%	1.64%
Tri Counties Bank	\$9,815,501	\$54,709	0.80%	1.88%	231.12%	5.01%	0.59%
Mechanics Bank	\$16,544,299	\$10,472	0.11%	0.80%	601.19%	1.67%	0.16%
Average of Asset Group D	\$3,998,463	\$13,423	0.58%	1.55%	247.50%	5.31%	0.57%

Capital Adequacy

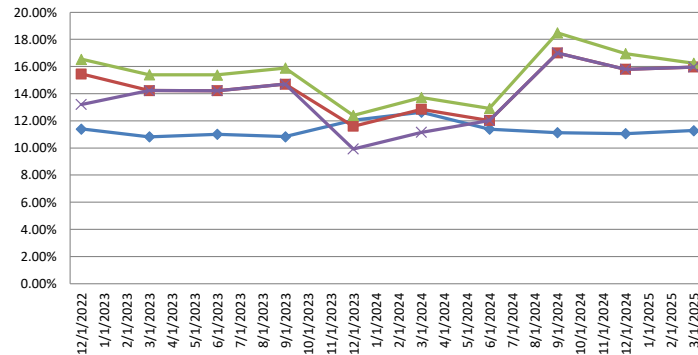
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio, Risk Based Capital Ratio & Common Equity Tier 1 Risk Based Ratio

Asset Group A - \$50 million to \$250 million in Total Assets
As of Date

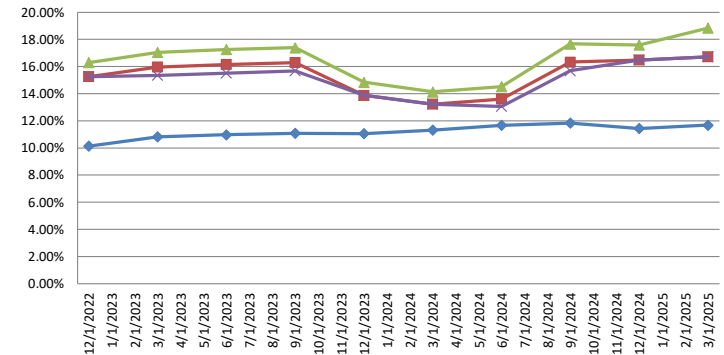
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Leverage Ratio	18.53%	18.59%	18.60%	18.41%	19.32%	19.05%	18.49%	18.13%	18.95%	19.31%
Tier 1 Risk Based Ratio	27.60%	27.85%	28.25%	28.11%	16.34%	17.13%	16.42%	30.30%	30.27%	28.97%
Risk Based Capital Ratio	28.68%	28.93%	29.34%	29.23%	17.00%	17.78%	17.07%	31.39%	31.37%	36.45%
Common Equity Tier 1 RB Ratio	27.60%	27.85%	28.25%	28.11%	16.34%	17.13%	16.42%	30.30%	30.27%	28.97%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Leverage Ratio	11.20%	10.93%	11.19%	11.96%	11.65%	11.84%	12.83%	13.19%	13.65%	13.85%
Tier 1 Risk Based Ratio	16.39%	16.03%	17.07%	19.02%	9.15%	13.83%	12.66%	18.97%	21.49%	21.67%
Risk Based Capital Ratio	17.65%	17.29%	18.33%	20.29%	9.78%	14.71%	13.50%	20.23%	22.76%	22.95%
Common Equity Tier 1 RB Ratio	16.39%	16.03%	17.07%	19.02%	9.15%	13.83%	12.66%	18.97%	21.49%	21.67%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Leverage Ratio	11.39%	10.83%	11.00%	10.83%	12.03%	12.63%	11.38%	11.13%	11.05%	11.28%
Tier 1 Risk Based Ratio	15.45%	14.22%	14.21%	14.70%	11.61%	12.84%	12.03%	16.99%	15.79%	15.97%
Risk Based Capital Ratio	16.54%	15.39%	15.38%	15.88%	12.40%	13.72%	12.92%	18.49%	16.94%	16.24%
Common Equity Tier 1 RB Ratio	13.21%	14.22%	14.21%	14.70%	9.94%	11.14%	12.03%	16.99%	15.79%	15.97%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Leverage Ratio	10.14%	10.82%	10.97%	11.07%	11.05%	11.31%	11.67%	11.84%	11.44%	11.68%
Tier 1 Risk Based Ratio	15.24%	15.95%	16.15%	16.29%	13.87%	13.22%	13.60%	16.33%	16.47%	16.70%
Risk Based Capital Ratio	16.30%	17.05%	17.25%	17.39%	14.84%	14.13%	14.52%	17.67%	17.58%	18.83%
Common Equity Tier 1 RB Ratio	15.24%	15.34%	15.50%	15.67%	13.87%	13.22%	13.06%	15.69%	16.47%	16.70%

Capital Adequacy

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$50 million to \$250 million in total assets								
California Pacific Bank	\$83,071	\$39,916	\$39,916	\$39,916	47.12%	49.27%	50.59%	49.27%
Beacon Business Bank, National Association	\$169,196	\$15,649	\$19,478	\$19,478	11.26%	16.01%	17.26%	16.01%
First Federal Savings and Loan Association of San Rafael	\$237,353	\$42,027	\$42,027	\$42,027	18.04%	21.63%	22.31%	21.63%
Metropolitan Bank	\$243,181	\$28,861	\$28,926	\$28,926	12.19%	NA	NA	NA
Monterey County Bank	\$243,748	\$29,491	\$23,491	\$23,491	10.64%	NA	NA	NA
Mission National Bank	\$246,284	\$36,722	\$36,460	\$36,460	16.61%	NA	NA	NA
Average of Asset Group A	\$203,806	\$32,111	\$31,716	\$31,716	19.31%	28.97%	30.05%	28.97%
Asset Group B - \$251 million to \$500 million in total assets								
Gateway Bank, F.S.B.	\$257,601	\$23,975	\$27,663	\$27,663	10.59%	NA	NA	NA
Summit Bank	\$287,130	\$48,133	\$48,133	\$48,133	16.47%	21.67%	22.95%	21.67%
Murphy Bank	\$351,951	\$51,360	\$51,360	\$51,360	14.50%	NA	NA	NA
Average of Asset Group B	\$298,894	\$41,156	\$42,385	\$42,385	13.85%	21.67%	22.95%	21.67%
Asset Group C - \$501 million to \$1 billion in total assets								
Redwood Capital Bank	\$522,659	\$57,216	\$62,884	\$62,884	11.75%	15.80%	17.05%	15.80%
Pacific Valley Bank	\$564,080	\$73,932	\$74,406	\$74,406	13.27%	NA	NA	NA
Golden Valley Bank	\$574,592	\$43,374	\$53,486	\$53,486	9.50%	16.62%	17.87%	16.62%
River Valley Community Bank	\$635,192	\$53,440	\$63,744	\$63,744	10.22%	14.14%	15.26%	14.14%
Bank of San Francisco	\$638,907	\$76,742	\$76,662	\$76,662	12.30%	18.16%	19.41%	18.16%
Cornerstone Community Bank	\$648,168	\$55,217	\$64,797	\$64,797	9.75%	11.68%	12.83%	11.68%
Column National Association	\$785,527	\$62,063	\$71,127	\$71,127	9.67%	19.24%	19.94%	19.24%
BAC Community Bank	\$791,420	\$68,332	\$85,904	\$85,904	10.59%	16.00%	17.25%	16.00%
Pinnacle Bank	\$892,522	\$101,500	\$103,173	\$103,173	11.94%	16.09%	17.20%	16.09%
Bank of the Orient	\$982,458	\$132,975	\$134,175	\$134,175	13.78%	NA	NA	NA
Average of Asset Group C	\$703,553	\$72,479	\$79,036	\$79,036	11.28%	15.97%	17.10%	15.97%

Capital Adequacy

March 31, 2025

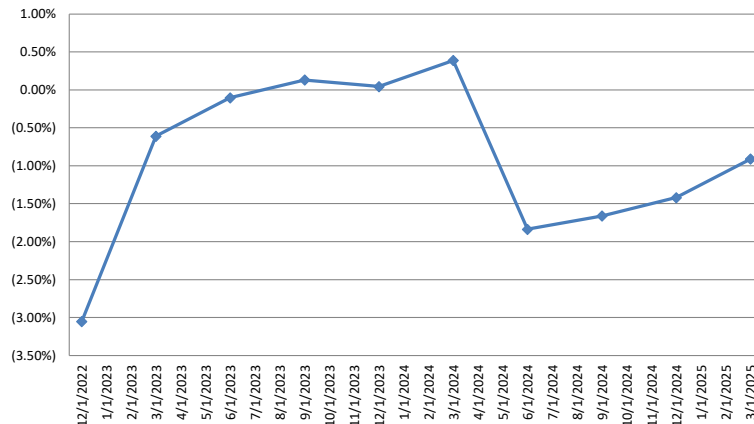
Run Date: May 8, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group D - Over \$1 billion in total assets								
Summit State Bank	\$1,063,363	\$95,341	\$99,796	\$99,796	9.45%	10.67%	12.43%	10.67%
Pacific Coast Bankers' Bank	\$1,139,353	\$137,971	\$138,822	\$138,822	11.78%	26.40%	27.15%	26.40%
United Security Bank	\$1,192,110	\$142,247	\$153,005	\$153,005	12.84%	NA	NA	NA
Savings Bank of Mendocino County	\$1,312,154	\$160,214	\$228,623	\$228,623	16.62%	NA	NA	NA
FFB Bank	\$1,557,746	\$209,424	\$226,641	\$226,641	14.66%	19.93%	21.09%	19.93%
Plumas Bank	\$1,632,802	\$189,561	\$204,310	\$204,310	12.34%	17.78%	18.99%	17.78%
First Northern Bank of Dixon	\$1,875,247	\$184,386	\$206,219	\$206,219	10.85%	16.09%	17.35%	16.09%
Beneficial State Bank	\$1,875,868	\$176,664	\$231,755	\$231,755	11.58%	NA	NA	NA
Oak Valley Community Bank	\$1,924,135	\$183,105	\$206,101	\$206,101	10.67%	14.69%	15.55%	14.69%
Avidbank	\$2,313,465	\$210,717	\$257,076	\$257,076	11.02%	11.78%	12.74%	11.78%
El Dorado Savings Bank, F.S.B.	\$2,451,708	\$313,793	\$307,384	\$307,384	12.68%	50.21%	51.20%	50.21%
United Business Bank	\$2,547,328	\$381,099	\$349,640	\$349,640	13.92%	17.23%	18.17%	17.23%
West Coast Community Bank	\$2,658,101	\$357,661	\$300,405	\$300,405	11.54%	12.99%	14.24%	12.99%
Exchange Bank (Santa Rosa, CA)	\$3,274,099	\$301,111	\$385,288	\$385,288	11.53%	18.32%	19.58%	18.32%
Community West Bank	\$3,549,790	\$437,326	\$384,086	\$384,086	11.12%	13.75%	14.76%	13.75%
Bank of the Sierra	\$3,603,679	\$432,518	\$433,634	\$433,634	12.11%	NA	NA	NA
Bank of Marin	\$3,783,907	\$433,514	\$385,191	\$385,191	10.46%	15.25%	16.45%	15.25%
Five Star Bank	\$4,243,340	\$461,588	\$472,723	\$472,723	11.52%	12.48%	13.50%	12.48%
Bank of Stockton	\$4,550,919	\$820,033	\$823,155	\$823,155	18.24%	17.93%	19.19%	17.93%
River City Bank	\$5,287,018	\$497,903	\$492,598	\$492,598	9.27%	12.35%	13.62%	12.35%
Heritage Bank of Commerce	\$5,512,160	\$715,605	\$547,101	\$547,101	10.16%	14.13%	15.38%	14.13%
Farmers & Merchants Bank of Central California	\$5,683,576	\$613,880	\$615,577	\$615,577	11.35%	14.01%	15.27%	14.01%
Fremont Bank	\$5,845,630	\$444,312	\$474,316	\$474,316	8.14%	10.73%	11.98%	10.73%
WestAmerica Bank	\$5,929,984	\$613,164	\$622,642	\$622,642	10.34%	15.66%	16.16%	15.66%
Poppy Bank	\$6,791,228	\$620,522	\$633,688	\$633,688	9.19%	10.46%	11.71%	10.46%
Tri Counties Bank	\$9,815,501	\$1,347,509	\$1,165,564	\$1,165,564	12.08%	14.48%	15.74%	14.48%
Mechanics Bank	\$16,544,299	\$2,374,091	\$1,546,975	\$1,546,975	9.91%	16.89%	17.77%	16.89%
Average of Asset Group D	\$3,998,463	\$476,121	\$440,456	\$440,456	11.68%	16.70%	17.83%	16.70%

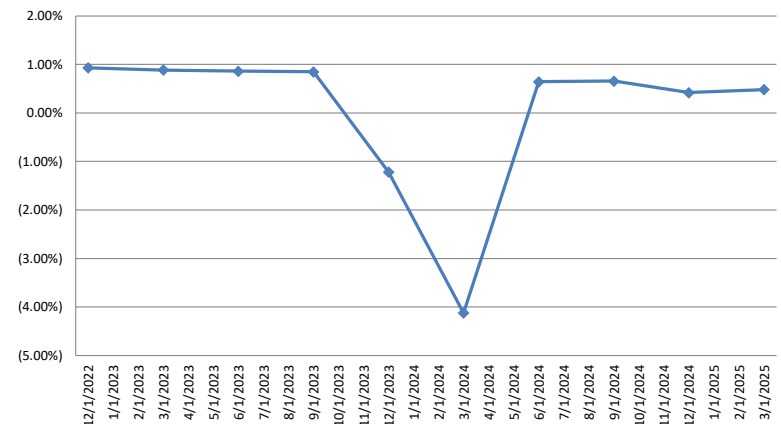
Southern California

Performance Analysis

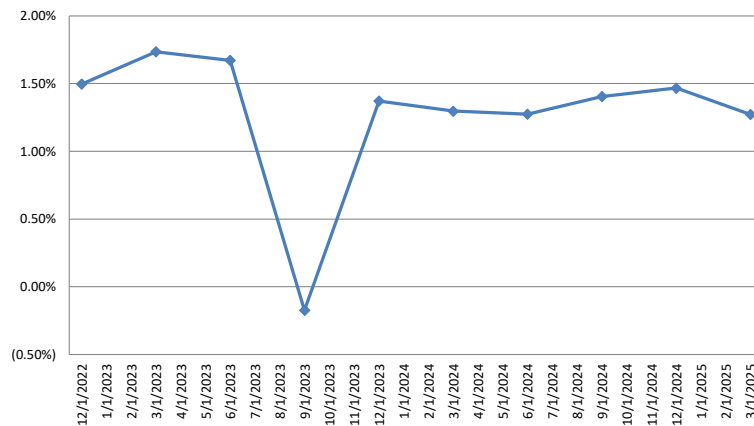
Summary Trends of Historical Asset Group Averages: Return on Average Assets

Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date

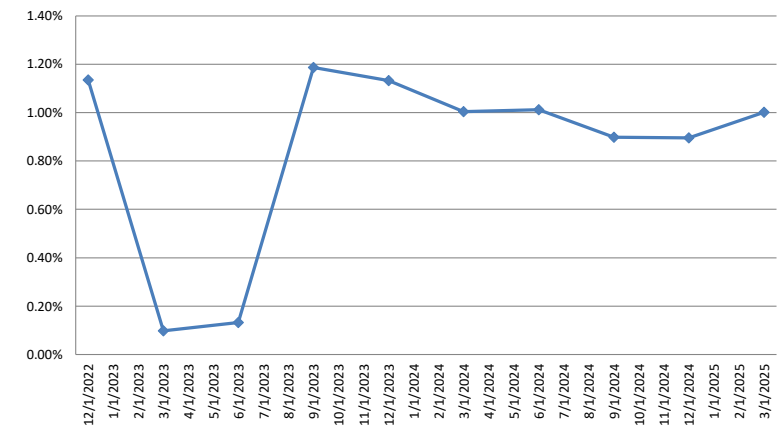
Return on Avg Assets

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

Return on Avg Assets

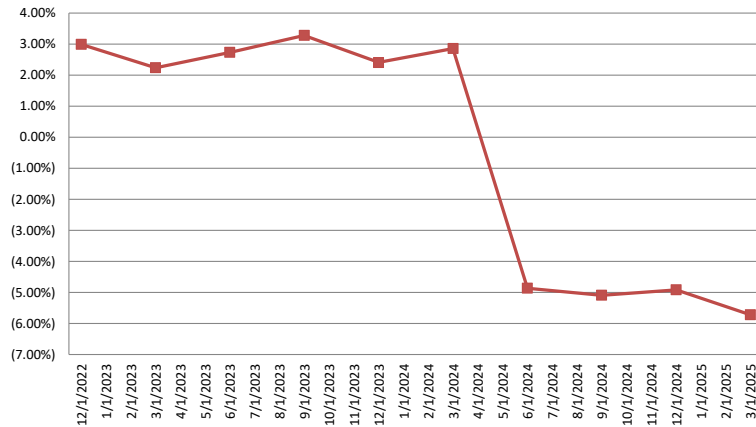
Asset Group C - \$501 million to \$1 billion in Total Assets
Year-to-Date

Return on Avg Assets

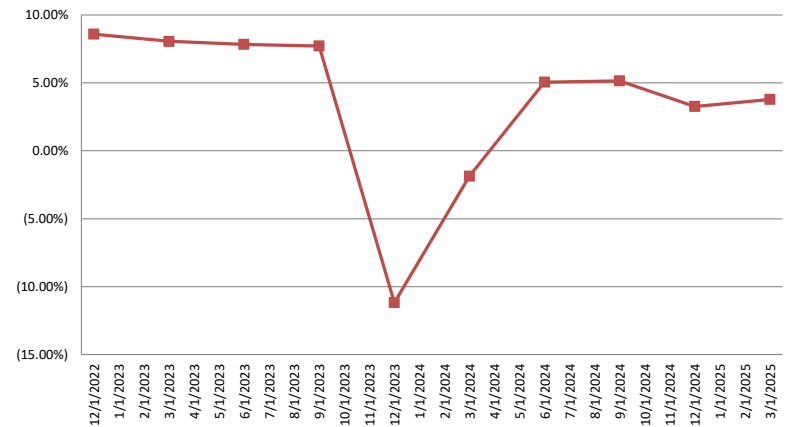
Asset Group D - Over \$1 billion in Total Assets
Year-to-Date

Return on Avg Assets

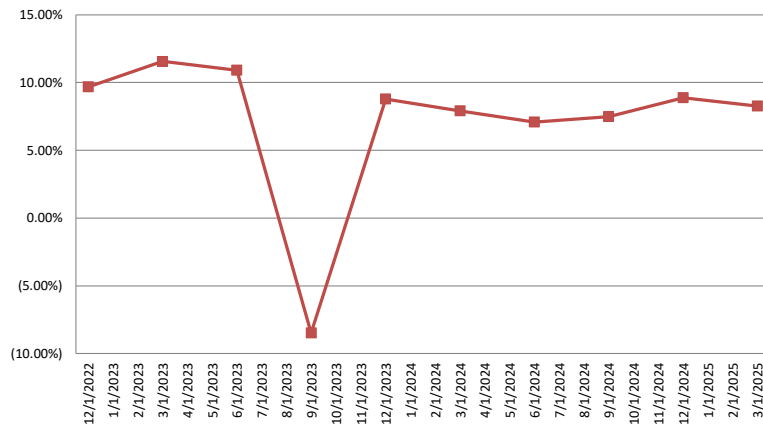
Summary Trends of Historical Asset Group Averages: Return on Average Equity

Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date

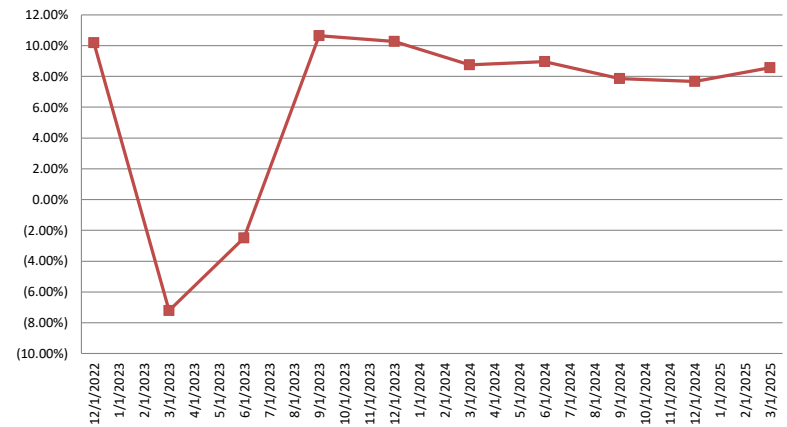
Return on Avg Equity

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

Return on Avg Equity

Asset Group C - \$501 million 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

Performance Analysis

March 31, 2025

Run Date: May 8, 2025

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 million to \$250 million in total assets

Asian Pacific National Bank	\$55,491	\$51	0.37%	1.91%	87.50%	\$88	\$51	0.37%	1.91%	87.50%	\$88
Legacy Bank	\$75,514	(\$887)	(4.77%)	(32.05%)	202.62%	\$178	(\$887)	(4.77%)	(32.05%)	202.62%	\$178
Tustin Community Bank	\$81,836	\$146	0.72%	5.12%	82.28%	\$108	\$146	0.72%	5.12%	82.28%	\$108
Icon Business Bank	\$121,127	(\$1,298)	(4.89%)	(33.74%)	210.65%	\$192	(\$1,298)	(4.89%)	(33.74%)	210.65%	\$192
California Business Bank	\$109,881	\$188	0.72%	4.52%	87.51%	\$156	\$188	0.72%	4.52%	87.51%	\$156
Eastern International Bank	\$116,566	\$35	0.12%	0.66%	94.09%	\$100	\$35	0.12%	0.66%	94.09%	\$100
Beach Cities Commercial Bank	\$153,945	(\$142)	(0.43%)	(3.73%)	109.06%	\$174	(\$142)	(0.43%)	(3.73%)	109.06%	\$174
United Pacific Bank	\$164,141	\$73	0.18%	0.93%	93.82%	\$132	\$73	0.18%	0.93%	93.82%	\$132
Neighborhood National Bank	\$190,837	\$26	0.06%	0.46%	98.36%	\$130	\$26	0.06%	0.46%	98.36%	\$130
Bank of Whittier, National Association	\$173,360	\$175	0.39%	2.91%	76.99%	\$87	\$175	0.39%	2.91%	76.99%	\$87
Genesis Bank	\$241,577	(\$1,901)	(3.90%)	(18.11%)	226.96%	\$205	(\$1,901)	(3.90%)	(18.11%)	226.96%	\$205
Bank Irvine	\$243,588	\$290	0.49%	2.42%	67.82%	\$136	\$290	0.49%	2.42%	67.82%	\$136
Average of Asset Group A	\$143,989	(\$270)	(0.91%)	(5.73%)	119.81%	\$141	(\$270)	(0.91%)	(5.73%)	119.81%	\$141

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

Home Bank of California	\$253,791	\$903	1.45%	12.24%	62.62%	\$211	\$903	1.45%	12.24%	62.62%	\$211
EH National Bank	\$301,700	(\$867)	(1.16%)	(15.41%)	248.83%	\$149	(\$867)	(1.16%)	(15.41%)	248.83%	\$149
Community Valley Bank	\$320,430	\$405	0.51%	4.51%	83.44%	\$100	\$405	0.51%	4.51%	83.44%	\$100
Infinity Bank	\$338,676	\$1,261	1.55%	13.67%	56.99%	\$233	\$1,261	1.55%	13.67%	56.99%	\$233
Universal Bank	\$366,322	\$16	0.02%	0.10%	100.68%	\$97	\$16	0.02%	0.10%	100.68%	\$97
American Continental Bank	\$362,729	\$1,090	1.21%	7.77%	61.21%	\$137	\$1,090	1.21%	7.77%	61.21%	\$137
Community Commerce Bank	\$395,456	\$548	0.55%	3.60%	75.28%	\$135	\$548	0.55%	3.60%	75.28%	\$135
Community Bank of Santa Maria	\$401,926	\$864	0.84%	9.24%	69.21%	\$131	\$864	0.84%	9.24%	69.21%	\$131
Pacific Alliance Bank	\$426,320	\$502	0.47%	3.74%	72.04%	\$145	\$502	0.47%	3.74%	72.04%	\$145
First Pacific Bank	\$456,121	\$395	0.37%	4.08%	85.08%	\$184	\$395	0.37%	4.08%	85.08%	\$184
Chino Commercial Bank, National Association	\$470,999	\$1,508	1.36%	12.28%	54.29%	\$104	\$1,508	1.36%	12.28%	54.29%	\$104
Liberty Bank, N.A.	\$445,427	(\$1,650)	(1.40%)	(10.57%)	152.97%	\$170	(\$1,650)	(1.40%)	(10.57%)	152.97%	\$170
Average of Asset Group B	\$378,325	\$415	0.48%	3.77%	93.55%	\$150	\$415	0.48%	3.77%	93.55%	\$150

Performance Analysis

March 31, 2025

Run Date: May 8, 2025

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

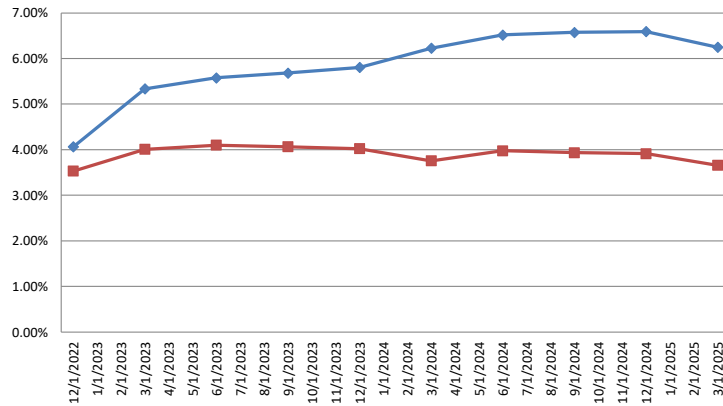
Mega Bank	\$509,877	\$1,178	0.90%	7.03%	60.34%	\$153	\$1,178	0.90%	7.03%	60.34%	\$153
New OMNI Bank, National Association	\$530,581	\$856	0.64%	2.56%	76.02%	\$171	\$856	0.64%	2.56%	76.02%	\$171
First Credit Bank	\$533,459	\$6,168	4.65%	10.68%	21.76%	\$471	\$6,168	4.65%	10.68%	21.76%	\$471
Partners Bank of California	\$650,188	\$1,264	0.78%	8.77%	58.15%	\$180	\$1,264	0.78%	8.77%	58.15%	\$180
GBC International Bank	\$655,141	\$852	0.51%	3.49%	76.59%	\$118	\$852	0.51%	3.49%	76.59%	\$118
Mission Valley Bank	\$706,107	\$1,837	1.05%	10.84%	70.29%	\$153	\$1,837	1.05%	10.84%	70.29%	\$153
Endeavor Bank	\$704,358	\$1,732	0.99%	9.52%	62.82%	\$163	\$1,732	0.99%	9.52%	62.82%	\$163
American Plus Bank, National Association	\$783,388	\$3,160	1.64%	9.67%	34.99%	\$151	\$3,160	1.64%	9.67%	34.99%	\$151
Golden State Bank	\$887,357	\$1,998	0.95%	9.65%	57.78%	\$177	\$1,998	0.95%	9.65%	57.78%	\$177
First Commercial Bank (U.S.A)	\$820,130	\$2,230	1.09%	4.86%	55.53%	\$102	\$2,230	1.09%	4.86%	55.53%	\$102
HCN Bank	\$997,524	\$6,085	2.48%	22.96%	40.87%	\$114	\$6,085	2.48%	22.96%	40.87%	\$114
EverTrust Bank	\$963,184	\$2,753	1.17%	4.53%	53.31%	\$134	\$2,753	1.17%	4.53%	53.31%	\$134
C3bank, National Association	\$928,807	\$2,637	1.07%	12.14%	55.02%	\$155	\$2,637	1.07%	12.14%	55.02%	\$155
Nano Banc	\$996,599	(\$252)	(0.11%)	(0.87%)	99.59%	\$315	(\$252)	(0.11%)	(0.87%)	99.59%	\$315
Average of Asset Group C	\$761,907	\$2,321	1.27%	8.27%	58.79%	\$183	\$2,321	1.27%	8.27%	58.79%	\$183

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

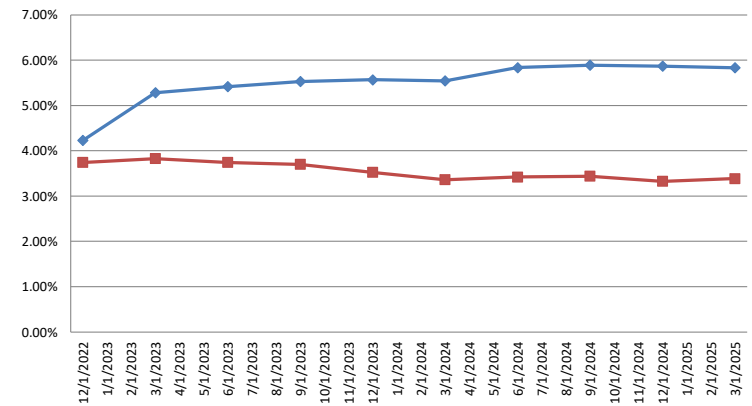
First General Bank	\$1,142,968	\$7,213	2.53%	10.41%	29.96%	\$176	\$7,213	2.53%	10.41%	29.96%	\$176
State Bank of India (California)	\$1,271,606	\$2,799	0.90%	6.48%	61.27%	\$140	\$2,799	0.90%	6.48%	61.27%	\$140
Provident Savings Bank, F.S.B.	\$1,260,127	\$2,054	0.66%	6.72%	75.73%	\$116	\$2,054	0.66%	6.72%	75.73%	\$116
American Riviera Bank	\$1,288,204	\$2,585	0.81%	7.82%	67.04%	\$151	\$2,585	0.81%	7.82%	67.04%	\$151
US Metro Bank	\$1,417,198	\$2,898	0.84%	9.20%	66.47%	\$158	\$2,898	0.84%	9.20%	66.47%	\$158
Malaga Bank, FSB	\$1,380,739	\$5,603	1.61%	10.00%	31.44%	\$121	\$5,603	1.61%	10.00%	31.44%	\$121
CommerceWest Bank	\$1,149,945	\$3,402	1.22%	10.53%	52.73%	\$148	\$3,402	1.22%	10.53%	52.73%	\$148
Commonwealth Business Bank	\$1,814,029	\$4,614	1.01%	7.21%	58.95%	\$138	\$4,614	1.01%	7.21%	58.95%	\$138
Mission Bank	\$1,866,111	\$7,278	1.56%	15.10%	46.75%	\$163	\$7,278	1.56%	15.10%	46.75%	\$163
Open Bank	\$2,512,826	\$5,744	0.95%	11.16%	61.04%	\$145	\$5,744	0.95%	11.16%	61.04%	\$145
CalPrivate Bank	\$2,482,525	\$10,966	1.78%	18.01%	46.59%	\$170	\$10,966	1.78%	18.01%	46.59%	\$170
PCB Bank	\$3,182,682	\$7,930	1.02%	8.86%	52.88%	\$141	\$7,930	1.02%	8.86%	52.88%	\$141
Commercial Bank of California	\$3,625,686	\$8,832	0.99%	11.84%	60.16%	\$182	\$8,832	0.99%	11.84%	60.16%	\$182
Royal Business Bank	\$4,001,883	\$3,701	0.37%	2.44%	59.96%	\$113	\$3,701	0.37%	2.44%	59.96%	\$113
California Bank of Commerce, National Association	\$3,981,440	\$17,907	1.79%	12.19%	51.67%	\$217	\$17,907	1.79%	12.19%	51.67%	\$217
American Business Bank	\$4,174,286	\$11,887	1.14%	13.15%	51.14%	\$204	\$11,887	1.14%	13.15%	51.14%	\$204
CTBC Bank Corp. (USA)	\$5,172,372	\$9,578	0.74%	5.35%	61.95%	\$178	\$9,578	0.74%	5.35%	61.95%	\$178
SMBC MANUBANK	\$6,662,495	(\$37,867)	(2.31%)	(14.58%)	155.31%	\$225	(\$37,867)	(2.31%)	(14.58%)	155.31%	\$225
Preferred Bank	\$7,100,798	\$30,024	1.73%	15.58%	33.64%	\$186	\$30,024	1.73%	15.58%	33.64%	\$186
Hanmi Bank	\$7,684,437	\$19,654	1.04%	9.57%	52.31%	\$133	\$19,654	1.04%	9.57%	52.31%	\$133
Farmers & Merchants Bank of Long Beach	\$11,487,118	\$16,814	0.58%	4.90%	68.64%	\$155	\$16,814	0.58%	4.90%	68.64%	\$155
First Foundation Bank	\$12,556,723	\$7,729	0.25%	2.59%	86.82%	\$166	\$7,729	0.25%	2.59%	86.82%	\$166
Citizens Business Bank	\$15,263,140	\$52,459	1.36%	9.59%	43.59%	\$129	\$52,459	1.36%	9.59%	43.59%	\$129
Pacific Premier Bank, National Association	\$18,080,513	\$41,069	0.91%	5.18%	63.00%	\$156	\$41,069	0.91%	5.18%	63.00%	\$156
Axos Bank	\$23,099,500	\$89,328	1.56%	14.82%	42.99%	\$150	\$89,328	1.56%	14.82%	42.99%	\$150
Average of Asset Group D	\$5,746,374	\$13,368	1.00%	8.56%	59.28%	\$158	\$13,368	1.00%	8.56%	59.28%	\$158

Balance Sheet & Net Interest Margin

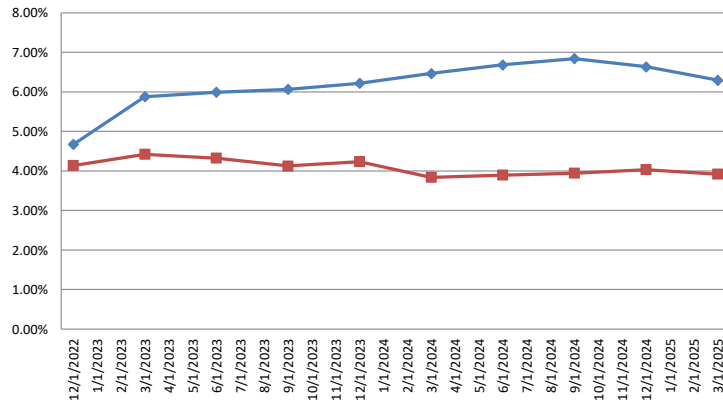
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date

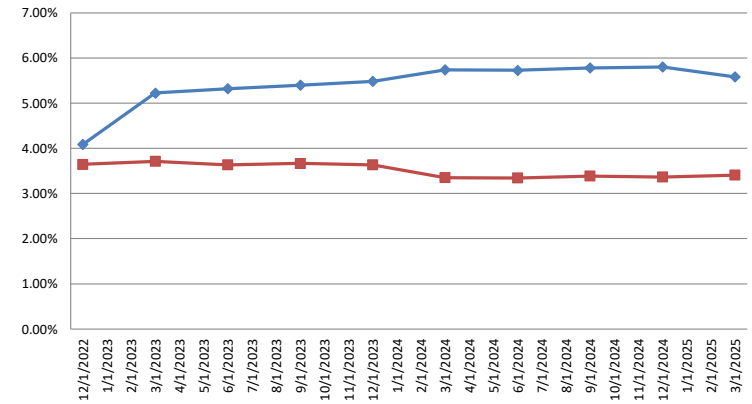
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Earning Assets	4.07%	5.33%	5.57%	5.68%	5.80%	6.22%	6.52%	6.57%	6.59%	6.25%
Net Interest Margin (FTE)	3.53%	4.01%	4.10%	4.06%	4.02%	3.75%	3.98%	3.93%	3.91%	3.66%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Earning Assets	4.23%	5.28%	5.41%	5.53%	5.57%	5.54%	5.83%	5.89%	5.87%	5.83%
Net Interest Margin (FTE)	3.74%	3.83%	3.74%	3.70%	3.52%	3.36%	3.42%	3.44%	3.33%	3.39%

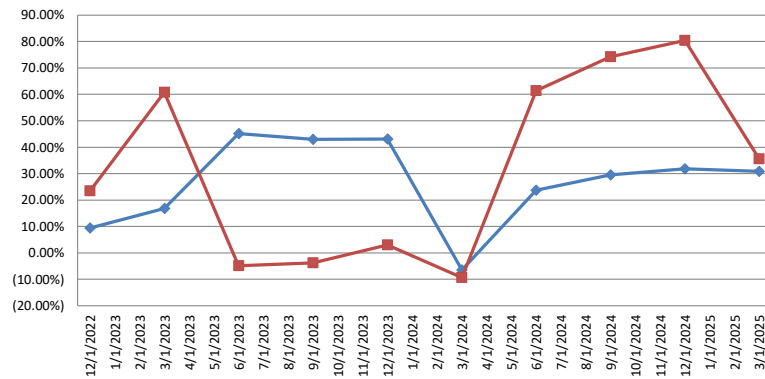
Asset Group C - \$501 million to \$1 billion in Total Assets
Year-to-Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Earning Assets	4.67%	5.87%	5.99%	6.06%	6.22%	6.46%	6.68%	6.84%	6.63%	6.29%
Net Interest Margin (FTE)	4.13%	4.42%	4.32%	4.12%	4.23%	3.84%	3.89%	3.94%	4.03%	3.92%

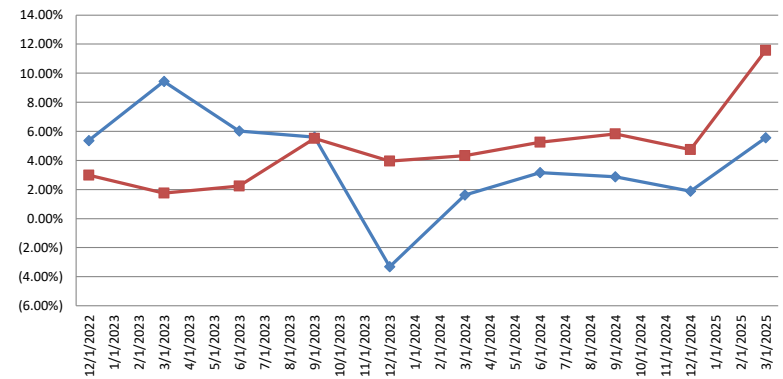
Asset Group D - Over \$1 billion in Total Assets
Year-to-Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Earning Assets	4.08%	5.22%	5.32%	5.40%	5.48%	5.73%	5.73%	5.78%	5.80%	5.58%
Net Interest Margin (FTE)	3.64%	3.71%	3.63%	3.67%	3.63%	3.35%	3.34%	3.38%	3.37%	3.41%

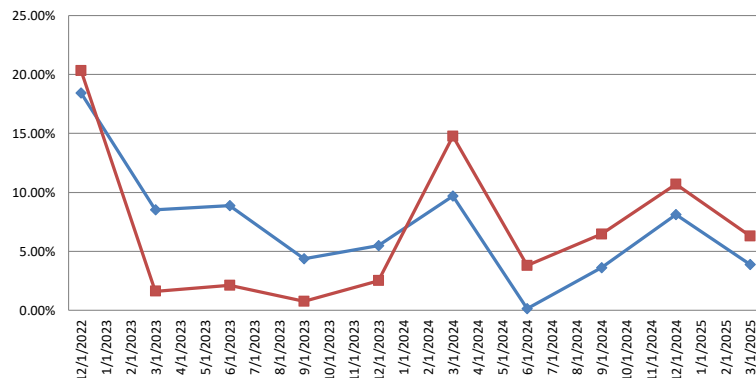
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date

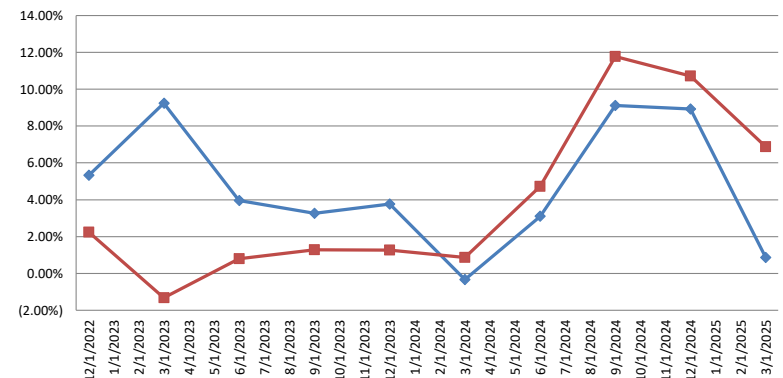
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Asset Growth Rate	9.44%	16.84%	45.15%	42.95%	43.14%	(6.43%)	23.76%	29.53%	31.83%	30.89%
Deposit Growth Rate	23.48%	60.75%	(4.88%)	(3.81%)	3.07%	(9.34%)	61.41%	74.21%	80.37%	35.64%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Asset Growth Rate	5.37%	9.44%	6.02%	5.60%	(3.31%)	1.61%	3.17%	2.88%	1.88%	5.55%
Deposit Growth Rate	2.99%	1.76%	2.23%	5.51%	3.95%	4.32%	5.26%	5.82%	4.74%	11.57%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Asset Growth Rate	18.44%	8.54%	8.89%	4.38%	5.47%	9.69%	0.14%	3.61%	8.12%	3.88%
Deposit Growth Rate	20.33%	1.62%	2.11%	0.75%	2.51%	14.76%	3.81%	6.47%	10.69%	6.30%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Asset Growth Rate	5.34%	9.24%	3.96%	3.26%	3.77%	(0.34%)	3.10%	9.12%	8.92%	0.86%
Deposit Growth Rate	2.25%	(1.33%)	0.81%	1.29%	1.27%	0.87%	4.72%	11.78%	10.72%	6.88%

Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total 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 million to \$250 million in total assets

Asian Pacific National Bank	\$55,491	\$28,393	\$43,763	64.88%	34.36%	\$5,549	5.86%	3.80%	3.39%	2.93%	(1.92%)	(3.07%)
Legacy Bank	\$75,514	\$63,302	\$58,429	108.34%	15.32%	\$2,517	7.75%	3.88%	3.21%	4.93%	4.16%	13.52%
Tustin Community Bank	\$81,836	\$62,303	\$67,738	91.98%	22.13%	\$3,897	7.85%	3.34%	2.90%	5.30%	12.51%	41.04%
Icon Business Bank	\$121,127	\$75,948	\$101,731	74.66%	38.60%	\$4,326	7.18%	4.34%	3.82%	3.89%	100.26%	125.89%
California Business Bank	\$109,881	\$86,701	\$89,009	97.41%	25.42%	\$7,849	5.79%	2.73%	1.86%	4.11%	12.47%	14.35%
Eastern International Bank	\$116,566	\$84,481	\$89,169	94.74%	31.57%	\$4,857	5.48%	2.36%	2.35%	3.58%	(36.86%)	(47.02%)
Beach Cities Commercial Bank	\$153,945	\$123,483	\$132,051	93.51%	19.69%	\$5,921	7.09%	4.05%	3.56%	3.71%	70.83%	67.88%
United Pacific Bank	\$164,141	\$128,420	\$131,857	97.39%	19.06%	\$5,660	6.81%	3.80%	3.60%	3.90%	9.36%	19.15%
Neighborhood National Bank	\$190,837	\$145,195	\$157,401	92.25%	22.47%	\$6,816	5.83%	3.78%	2.81%	3.20%	37.48%	50.23%
Bank of Whittier, National Association	\$173,360	\$84,686	\$147,931	57.25%	57.80%	\$8,255	5.08%	3.97%	3.67%	1.90%	(17.44%)	(20.70%)
Genesis Bank	\$241,577	\$138,030	\$190,237	72.56%	48.82%	\$5,752	4.10%	2.44%	1.58%	2.88%	122.57%	180.49%
Bank Irvine	\$243,588	\$191,482	\$175,919	108.85%	28.95%	\$9,022	6.14%	3.74%	3.40%	3.56%	57.21%	(14.06%)
Average of Asset Group A	\$143,989	\$101,035	\$115,436	87.82%	30.35%	\$5,868	6.25%	3.52%	3.01%	3.66%	30.89%	35.64%

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

Home Bank of California	\$253,791	\$231,919	\$204,583	113.36%	9.02%	\$12,085	7.33%	4.05%	3.80%	3.96%	22.85%	32.76%
EH National Bank	\$301,700	\$233,508	\$247,849	94.21%	23.23%	\$7,543	4.70%	4.18%	3.76%	1.20%	4.11%	9.90%
Community Valley Bank	\$320,430	\$268,090	\$282,479	94.91%	13.48%	\$7,452	6.25%	2.52%	1.93%	4.42%	11.64%	17.04%
Infinity Bank	\$338,676	\$224,361	\$289,040	77.62%	26.23%	\$9,961	7.12%	3.38%	1.62%	5.63%	7.23%	5.56%
Universal Bank	\$366,322	\$269,387	\$251,716	107.02%	24.28%	\$6,660	5.36%	3.30%	2.94%	2.86%	11.20%	16.27%
American Continental Bank	\$362,729	\$267,275	\$292,575	91.35%	27.73%	\$8,061	7.06%	3.96%	3.68%	3.94%	6.29%	6.14%
Community Commerce Bank	\$395,456	\$292,519	\$302,399	96.73%	20.91%	\$10,140	6.62%	4.14%	4.15%	2.99%	(4.85%)	(6.24%)
Community Bank of Santa Maria	\$401,926	\$262,461	\$361,061	72.69%	30.56%	\$7,443	4.58%	1.38%	0.84%	3.88%	(3.55%)	(5.85%)
Pacific Alliance Bank	\$426,320	\$315,735	\$344,378	91.68%	24.89%	\$13,752	5.79%	4.13%	3.88%	2.37%	14.18%	20.33%
First Pacific Bank	\$456,121	\$294,064	\$390,153	75.37%	11.78%	\$9,916	5.36%	3.08%	2.08%	3.41%	21.50%	44.23%
Chino Commercial Bank, National Association	\$470,999	\$207,683	\$374,347	55.48%	15.31%	\$7,850	4.97%	2.49%	1.16%	3.57%	3.93%	20.91%
Liberty Bank, N.A.	\$445,427	\$388,848	\$380,662	102.15%	11.93%	\$6,853	4.84%	3.51%	2.80%	2.39%	(27.92%)	(22.19%)
Average of Asset Group B	\$378,325	\$271,321	\$310,104	89.38%	19.95%	\$8,976	5.83%	3.34%	2.72%	3.39%	5.55%	11.57%

Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)

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

Mega Bank	\$509,877	\$431,648	\$436,105	98.98%	14.35%	\$9,620	6.98%	3.98%	3.63%	3.78%	(11.05%)	(7.76%)
New OMNI Bank, National Association	\$530,581	\$354,770	\$389,476	91.09%	39.02%	\$8,290	6.92%	4.28%	3.88%	3.97%	(1.05%)	(2.34%)
First Credit Bank	\$533,459	\$413,272	\$291,352	141.85%	31.33%	\$22,227	8.33%	4.05%	3.48%	6.30%	(0.62%)	(11.42%)
Partners Bank of California	\$650,188	\$393,304	\$563,713	69.77%	11.70%	\$14,449	5.10%	3.06%	2.31%	2.98%	(8.11%)	3.77%
GBC International Bank	\$655,141	\$453,242	\$522,259	86.78%	32.29%	\$8,399	5.64%	3.79%	3.31%	2.83%	(9.28%)	(9.24%)
Mission Valley Bank	\$706,107	\$562,489	\$592,374	94.96%	17.08%	\$6,789	6.95%	3.57%	2.41%	4.73%	17.33%	29.62%
Endeavor Bank	\$704,358	\$597,847	\$626,698	95.40%	13.42%	\$9,030	6.43%	3.50%	2.35%	4.34%	15.75%	16.33%
American Plus Bank, National Association	\$783,388	\$680,746	\$634,260	107.33%	11.82%	\$18,652	6.94%	4.04%	3.98%	3.58%	8.56%	8.85%
Golden State Bank	\$887,357	\$760,142	\$758,252	100.25%	14.78%	\$13,049	6.94%	3.79%	3.34%	3.93%	24.16%	22.94%
First Commercial Bank (U.S.A)	\$820,130	\$685,899	\$626,655	109.45%	17.12%	\$8,284	6.12%	3.62%	3.38%	3.49%	(21.34%)	(7.98%)
HCN Bank	\$997,524	\$693,843	\$881,399	78.72%	19.05%	\$10,962	4.95%	1.95%	1.18%	3.89%	24.67%	26.02%
EverTrust Bank	\$963,184	\$719,677	\$698,944	102.97%	24.25%	\$10,584	5.92%	3.38%	3.06%	3.68%	7.07%	10.14%
C3bank, National Association	\$928,807	\$549,485	\$824,623	66.63%	39.39%	\$15,480	5.21%	3.47%	1.99%	3.40%	(9.13%)	(11.09%)
Nano Banc	\$996,599	\$655,900	\$870,172	75.38%	29.20%	\$15,819	5.65%	3.51%	1.84%	3.91%	17.39%	20.38%

Average of Asset Group C

\$761,907	\$568,019	\$622,592	94.25%	22.49%	\$12,260	6.29%	3.57%	2.87%	3.92%	3.88%	6.30%
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Asset Group D - Over \$1 billion in total assets

First General Bank	\$1,142,968	\$892,799	\$836,150	106.77%	25.10%	\$16,565	7.30%	3.27%	2.77%	5.21%	(3.35%)	(5.33%)
State Bank of India (California)	\$1,271,606	\$1,107,496	\$1,085,677	102.01%	13.57%	\$13,246	5.80%	4.05%	3.67%	2.65%	9.92%	12.01%
Provident Savings Bank, F.S.B.	\$1,260,127	\$1,065,557	\$910,164	117.07%	4.55%	\$7,731	4.73%	2.02%	1.87%	3.03%	1.65%	14.51%
American Riviera Bank	\$1,288,204	\$994,788	\$1,141,924	87.12%	15.81%	\$9,072	4.92%	2.30%	1.40%	3.68%	2.97%	7.56%
US Metro Bank	\$1,417,198	\$1,198,131	\$1,237,300	96.83%	13.04%	\$9,385	5.97%	3.95%	3.27%	2.97%	6.11%	2.93%
Malaga Bank, FSB	\$1,380,739	\$1,225,825	\$941,413	130.21%	10.85%	\$19,447	4.95%	2.20%	1.89%	3.34%	(8.96%)	3.10%
CommerceWest Bank	\$1,149,945	\$802,181	\$1,006,673	79.69%	20.07%	\$14,556	5.02%	2.19%	1.40%	3.34%	(91.24%)	NM
Commonwealth Business Bank	\$1,814,029	\$1,450,605	\$1,477,925	98.15%	19.44%	\$10,928	6.15%	4.12%	3.28%	3.33%	(0.34%)	(0.94%)
Mission Bank	\$1,866,111	\$1,298,780	\$1,654,421	78.50%	26.57%	\$13,050	5.67%	2.94%	1.37%	4.01%	2.51%	0.81%
Open Bank	\$2,512,826	\$2,048,440	\$2,191,167	93.49%	16.71%	\$10,470	5.93%	4.19%	3.21%	2.97%	24.85%	32.02%
CalPrivate Bank	\$2,482,525	\$2,080,719	\$2,195,430	94.78%	16.72%	\$10,888	6.57%	3.02%	2.23%	4.58%	9.62%	10.76%
PCB Bank	\$3,182,682	\$2,739,711	\$2,723,247	100.60%	10.18%	\$12,384	6.21%	4.24%	3.34%	3.22%	15.64%	15.19%
Commercial Bank of California	\$3,625,686	\$2,566,620	\$2,991,239	85.80%	21.55%	\$12,208	5.62%	3.55%	2.30%	3.48%	9.96%	18.77%
Royal Business Bank	\$4,001,883	\$3,143,718	\$3,171,061	99.14%	17.48%	\$10,643	5.61%	3.57%	2.99%	2.98%	1.69%	6.83%

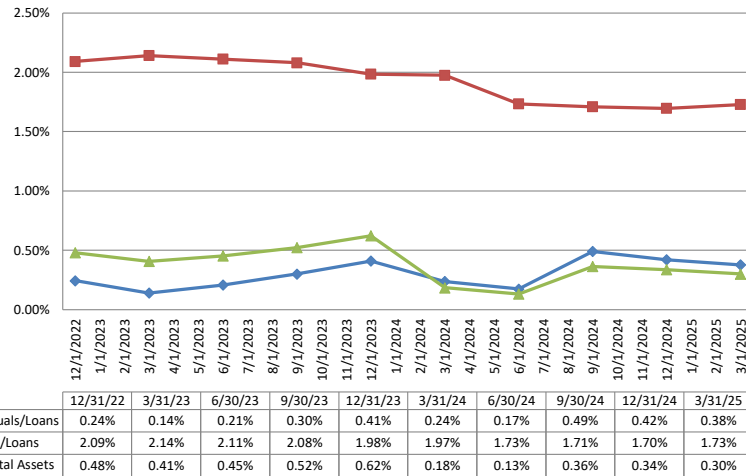
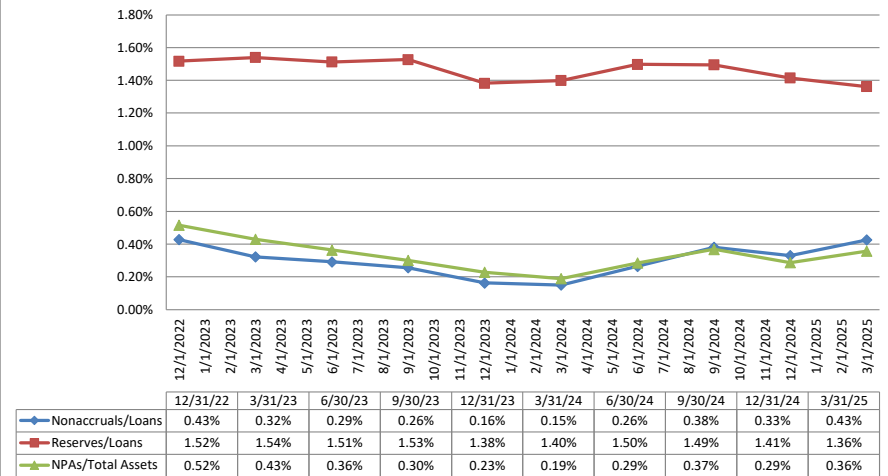
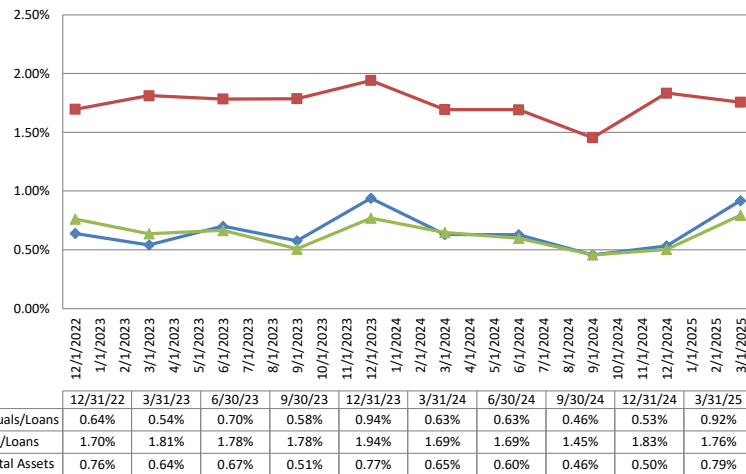
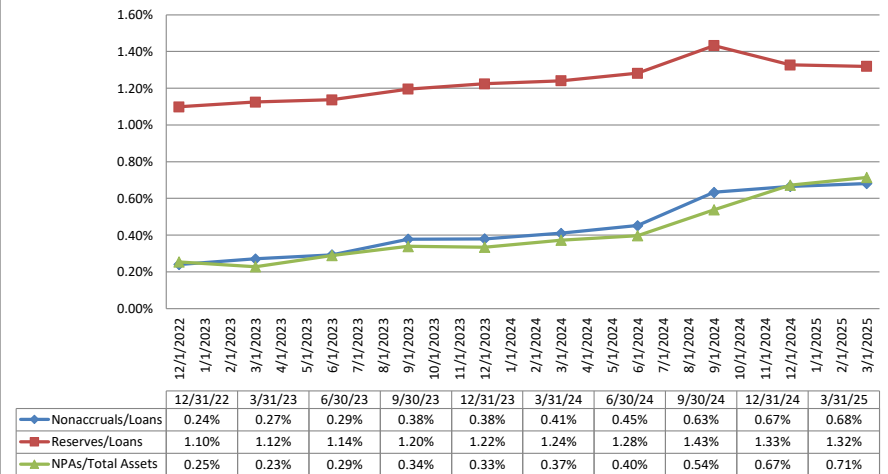
California Bank of Commerce, National Association	\$3,981,440	\$3,073,399	\$3,345,302	91.87%	16.48%	\$13,682	6.14%	2.52%	1.56%	4.72%	(4.88%)	(6.77%)
American Business Bank	\$4,174,286	\$2,831,996	\$3,758,705	75.34%	7.51%	\$16,565	4.49%	2.14%	1.17%	3.47%	13.26%	12.59%
CTBC Bank Corp. (USA)	\$5,172,372	\$4,236,162	\$4,400,038	96.28%	16.71%	\$13,684	5.64%	3.73%	3.21%	2.84%	(3.75%)	(4.67%)
SMBC MANUBANK	\$6,662,495	\$4,234,612	\$5,423,332	78.08%	39.94%	\$7,080	6.23%	3.90%	3.42%	3.38%	20.66%	29.69%
Preferred Bank	\$7,100,798	\$5,644,762	\$6,078,374	92.87%	17.74%	\$21,984	6.73%	3.84%	3.38%	3.69%	10.20%	10.63%
Hanmi Bank	\$7,684,437	\$6,294,020	\$6,626,112	94.99%	17.04%	\$12,744	5.38%	3.57%	2.05%	3.06%	2.46%	11.10%
Farmers & Merchants Bank of Long Beach	\$11,487,118	\$6,419,048	\$8,696,628	73.81%	13.62%	\$14,323	3.70%	2.25%	1.60%	2.31%	(6.94%)	(3.33%)
First Foundation Bank	\$12,556,723	\$8,996,786	\$9,591,386	93.80%	10.75%	\$24,964	4.60%	3.81%	3.14%	1.84%	(1.75%)	(12.62%)
Citizens Business Bank	\$15,263,140	\$8,363,632	\$12,039,174	69.47%	18.13%	\$14,318	4.08%	2.26%	1.00%	3.18%	2.70%	1.15%
Pacific Premier Bank, National Association	\$18,080,513	\$12,025,881	\$14,721,298	81.69%	7.42%	\$13,564	4.59%	2.41%	1.62%	3.17%	4.02%	4.30%
Axos Bank	\$23,099,500	\$19,528,875	\$20,330,952	96.05%	14.55%	\$16,775	7.50%	3.55%	2.57%	4.77%	4.53%	4.78%

Average of Asset Group D

\$5,746,374	\$4,170,582	\$4,743,004	92.58%	16.46%	\$13,610	5.58%	3.18%	2.39%	3.41%	0.86%	6.88%
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Asset Quality

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

Asset Group A - \$50 million to \$250 million in Total Assets
As of Date**Asset Group B - \$251 million to \$500 million in Total Assets**
As of Date**Asset Group C - \$501 million to \$1 billion in Total Assets**
As of Date**Asset Group D - Over \$1 billion in Total Assets**
As of Date

Asset Quality
March 31, 2025
Run Date: May 8, 2025

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

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

Asian Pacific National Bank	\$55,491	\$0	0.00%	2.05%	NA	0.00%	0.00%
Legacy Bank	\$75,514	\$722	1.14%	1.05%	92.11%	6.40%	0.96%
Tustin Community Bank	\$81,836	\$13	0.02%	3.48%	NM	0.10%	0.02%
Icon Business Bank	\$121,127	\$16	0.02%	1.20%	NM	0.14%	0.02%
California Business Bank	\$109,881	\$1,900	2.19%	1.84%	84.00%	10.37%	1.73%
Eastern International Bank	\$116,566	\$0	0.00%	1.54%	NA	0.00%	0.00%
Beach Cities Commercial Bank	\$153,945	\$0	0.00%	0.98%	NA	0.00%	0.00%
United Pacific Bank	\$164,141	\$0	0.00%	2.19%	NA	0.00%	0.00%
Neighborhood National Bank	\$190,837	\$1,669	1.15%	1.32%	114.68%	6.84%	0.87%
Bank of Whittier, National Association	\$173,360	\$0	0.00%	2.68%	NA	0.00%	0.00%
Genesis Bank	\$241,577	\$0	0.00%	1.19%	NA	0.00%	0.00%
Bank Irvine	\$243,588	\$0	0.00%	1.21%	NA	0.00%	0.00%
Average of Asset Group A	\$143,989	\$360	0.38%	1.73%	96.93%	1.99%	0.30%

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

Home Bank of California	\$253,791	\$0	0.00%	1.03%	NA	0.00%	0.00%
EH National Bank	\$301,700	\$654	0.28%	1.53%	545.41%	2.53%	0.22%
Community Valley Bank	\$320,430	\$250	0.09%	1.02%	NM	0.67%	0.08%
Infinity Bank	\$338,676	\$543	0.24%	1.64%	678.08%	1.32%	0.16%
Universal Bank	\$366,322	\$1,956	0.73%	1.27%	174.39%	2.83%	0.53%
American Continental Bank	\$362,729	\$3,375	1.26%	1.60%	126.73%	5.63%	0.93%
Community Commerce Bank	\$395,456	\$2	0.00%	1.16%	NM	4.20%	0.68%
Community Bank of Santa Maria	\$401,926	\$65	0.02%	1.00%	NM	0.16%	0.02%
Pacific Alliance Bank	\$426,320	\$5,251	1.66%	1.70%	102.51%	8.85%	1.23%
First Pacific Bank	\$456,121	\$849	0.29%	1.08%	374.56%	2.07%	0.19%
Chino Commercial Bank, National Association	\$470,999	\$1,113	0.54%	2.23%	416.08%	2.05%	0.24%
Liberty Bank, N.A.	\$445,427	\$0	0.00%	1.08%	NA	0.00%	0.00%
Average of Asset Group B	\$378,325	\$1,172	0.43%	1.36%	345.39%	2.53%	0.36%

Asset Quality
March 31, 2025
Run Date: May 8, 2025

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

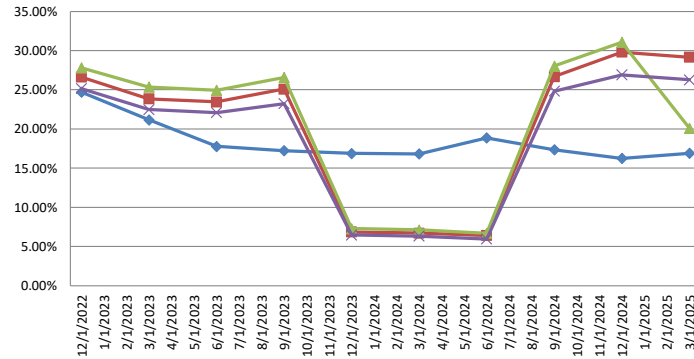
Asset Group C - \$501 million to \$1 billion in total assets

Mega Bank	\$509,877	\$7,573	1.75%	1.17%	66.78%	10.45%	1.49%
New OMNI Bank, National Association	\$530,581	\$6,226	1.75%	1.68%	95.57%	6.10%	1.60%
First Credit Bank	\$533,459	\$13,500	3.27%	3.41%	104.47%	5.69%	2.53%
Partners Bank of California	\$650,188	\$0	0.00%	2.10%	NA	0.00%	0.00%
GBC International Bank	\$655,141	\$6,818	1.50%	1.21%	80.68%	6.65%	1.04%
Mission Valley Bank	\$706,107	\$9,295	1.65%	1.48%	87.17%	12.45%	1.35%
Endeavor Bank	\$704,358	\$2,415	0.40%	1.36%	144.33%	6.90%	0.80%
American Plus Bank, National Association	\$783,388	\$0	0.00%	1.41%	NA	1.96%	0.35%
Golden State Bank	\$887,357	\$1,667	0.22%	1.34%	612.36%	1.77%	0.19%
First Commercial Bank (U.S.A)	\$820,130	\$1,737	0.25%	1.47%	333.73%	1.55%	0.37%
HCN Bank	\$997,524	\$0	0.00%	1.38%	NA	0.00%	0.00%
EverTrust Bank	\$963,184	\$2,145	0.30%	1.38%	462.84%	1.06%	0.24%
C3bank, National Association	\$928,807	\$0	0.00%	1.45%	NA	0.00%	0.00%
Nano Banc	\$996,599	\$11,602	1.77%	3.75%	211.79%	8.28%	1.16%
Average of Asset Group C	\$761,907	\$4,498	0.92%	1.76%	219.97%	4.49%	0.79%

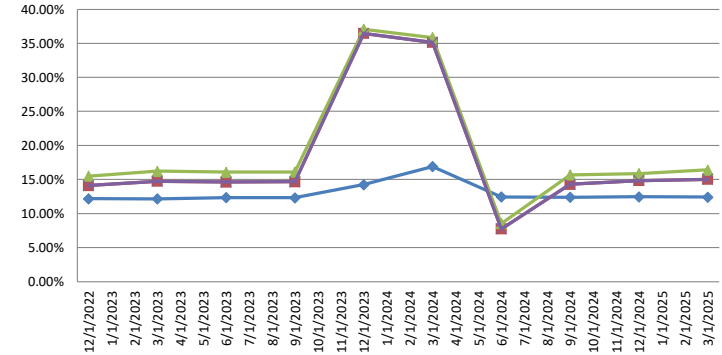
Asset Group D - Over \$1 billion in total assets

First General Bank	\$1,142,968	\$9,686	1.08%	1.38%	126.94%	4.32%	1.11%
State Bank of India (California)	\$1,271,606	\$0	0.00%	1.27%	NA	0.00%	0.00%
Provident Savings Bank, F.S.B.	\$1,260,127	\$1,386	0.13%	0.62%	474.53%	1.07%	0.11%
American Riviera Bank	\$1,288,204	\$4,807	0.48%	1.19%	246.70%	3.41%	0.37%
US Metro Bank	\$1,417,198	\$12,629	1.05%	1.20%	114.07%	8.91%	0.89%
Malaga Bank, FSB	\$1,380,739	\$0	0.00%	0.30%	NA	0.00%	0.00%
CommerceWest Bank	\$1,149,945	\$7,251	0.90%	1.42%	152.72%	5.34%	0.65%
Commonwealth Business Bank	\$1,814,029	\$20,023	1.38%	1.02%	71.88%	8.82%	1.31%
Mission Bank	\$1,866,111	\$871	0.07%	1.51%	NM	0.40%	0.05%
Open Bank	\$2,512,826	\$26,098	1.27%	1.24%	79.72%	14.18%	1.32%
CalPrivate Bank	\$2,482,525	\$15,546	0.75%	1.27%	170.06%	5.64%	0.63%
PCB Bank	\$3,182,682	\$6,248	0.23%	1.17%	199.59%	4.08%	0.50%
Commercial Bank of California	\$3,625,686	\$11,659	0.45%	1.19%	155.07%	6.93%	0.54%
Royal Business Bank	\$4,001,883	\$60,590	1.93%	1.65%	73.35%	12.75%	1.87%
California Bank of Commerce, National Association	\$3,981,440	\$22,781	0.74%	1.49%	117.64%	8.44%	1.08%
American Business Bank	\$4,174,286	\$11,750	0.41%	1.11%	214.62%	3.68%	0.35%
CTBC Bank Corp. (USA)	\$5,172,372	\$10,805	0.26%	1.02%	83.68%	7.41%	1.10%
SMBC MANUBANK	\$6,662,495	\$62,151	1.47%	5.02%	289.60%	6.32%	1.10%
Preferred Bank	\$7,100,798	\$78,882	1.40%	1.28%	91.62%	10.88%	1.30%
Hanmi Bank	\$7,684,437	\$35,459	0.56%	1.12%	77.07%	10.33%	1.19%
Farmers & Merchants Bank of Long Beach	\$11,487,118	\$51,481	0.80%	1.50%	83.98%	7.80%	1.00%
First Foundation Bank	\$12,556,723	\$38,727	0.43%	0.39%	86.65%	3.82%	0.37%
Citizens Business Bank	\$15,263,140	\$25,635	0.31%	0.94%	208.21%	2.51%	0.25%
Pacific Premier Bank, National Association	\$18,080,513	\$27,693	0.23%	1.45%	631.81%	1.14%	0.15%
Axos Bank	\$23,099,500	\$136,130	0.70%	1.21%	173.48%	5.38%	0.60%
Average of Asset Group D	\$5,746,374	\$27,132	0.68%	1.32%	178.32%	5.74%	0.71%

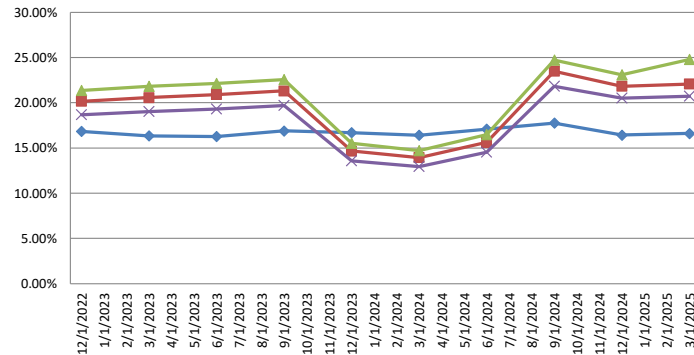
Capital Adequacy

Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio, Risk Based Capital Ratio
& Common Equity Tier 1 Risk Based RatioAsset Group A - \$50 million to \$250 million in Total Assets
As of Date

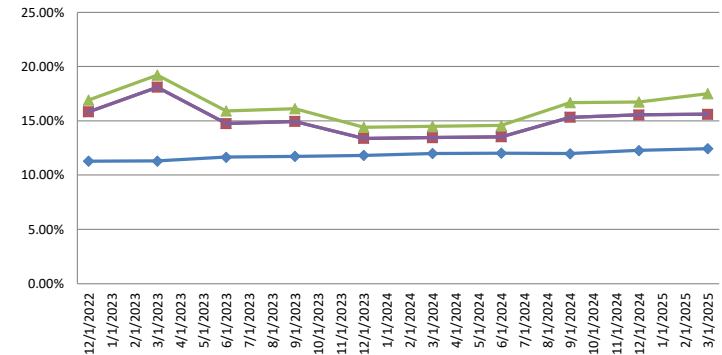
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Leverage Ratio	24.69%	21.15%	17.78%	17.21%	16.87%	16.82%	18.86%	17.34%	16.24%	16.89%
Tier 1 Risk Based Ratio	26.62%	23.84%	23.45%	25.08%	6.85%	6.71%	6.39%	26.68%	29.80%	29.14%
Risk Based Capital Ratio	27.80%	25.36%	24.94%	26.57%	7.27%	7.11%	6.71%	28.03%	31.05%	20.07%
Common Equity Tier 1 RB Ratio	25.15%	22.47%	22.07%	23.22%	6.46%	6.30%	5.97%	24.82%	26.92%	26.26%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Leverage Ratio	12.18%	12.15%	12.33%	12.32%	14.25%	16.91%	12.44%	12.39%	12.46%	12.41%
Tier 1 Risk Based Ratio	14.11%	14.74%	14.63%	14.67%	36.44%	35.15%	7.76%	14.29%	14.85%	15.02%
Risk Based Capital Ratio	15.50%	16.23%	16.07%	16.10%	37.09%	35.85%	8.52%	15.68%	15.86%	16.40%
Common Equity Tier 1 RB Ratio	14.11%	14.74%	14.63%	14.67%	36.44%	35.15%	7.76%	14.29%	14.85%	15.02%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Leverage Ratio	16.84%	16.33%	16.27%	16.88%	16.68%	16.41%	17.08%	17.74%	16.42%	16.60%
Tier 1 Risk Based Ratio	20.15%	20.56%	20.89%	21.30%	14.65%	13.92%	15.61%	23.48%	21.82%	22.06%
Risk Based Capital Ratio	21.36%	21.81%	22.14%	22.56%	15.52%	14.73%	16.48%	24.71%	23.08%	24.78%
Common Equity Tier 1 RB Ratio	18.66%	19.03%	19.31%	19.70%	13.57%	12.94%	14.52%	21.81%	20.50%	20.71%

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

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Leverage Ratio	11.29%	11.30%	11.65%	11.73%	11.82%	11.98%	12.03%	11.98%	12.27%	12.42%
Tier 1 Risk Based Ratio	15.83%	18.09%	14.75%	14.94%	13.37%	13.44%	13.51%	15.31%	15.54%	15.60%
Risk Based Capital Ratio	16.92%	19.21%	15.91%	16.12%	14.41%	14.49%	14.57%	16.68%	16.74%	17.51%
Common Equity Tier 1 RB Ratio	15.83%	18.09%	14.75%	14.94%	13.37%	13.44%	13.51%	15.31%	15.54%	15.60%

Capital Adequacy

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$50 million to \$250 million in total assets								
Asian Pacific National Bank	\$55,491	\$10,730	\$10,895	\$10,895	19.73%	NA	NA	NA
Legacy Bank	\$75,514	\$10,625	\$10,624	\$10,624	14.27%	NA	NA	NA
Tustin Community Bank	\$81,836	\$11,451	\$11,451	\$11,451	14.20%	NA	NA	NA
Icon Business Bank	\$121,127	\$15,247	\$15,222	\$15,222	14.33%	NA	NA	NA
California Business Bank	\$109,881	\$16,733	\$16,738	\$16,738	15.93%	18.82%	20.07%	18.82%
Eastern International Bank	\$116,566	\$21,168	\$22,580	\$22,580	19.31%	NA	NA	NA
Beach Cities Commercial Bank	\$153,945	\$15,189	\$15,033	\$15,033	11.27%	NA	NA	NA
United Pacific Bank	\$164,141	\$31,364	\$31,364	\$29,364	19.43%	NA	NA	NA
Neighborhood National Bank	\$190,837	\$22,507	\$22,581	\$22,581	12.56%	NA	NA	NA
Bank of Whittier, National Association	\$173,360	\$24,102	\$24,102	\$24,102	13.57%	NA	NA	NA
Genesis Bank	\$241,577	\$41,031	\$41,031	\$35,051	21.05%	39.45%	40.71%	33.70%
Bank Irvine	\$243,588	\$66,193	\$66,193	\$66,193	28.24%	NA	NA	NA
Average of Asset Group A	\$143,989	\$23,862	\$23,985	\$23,320	16.99%	29.14%	30.39%	26.26%
Asset Group B - \$251 million to \$500 million in total assets								
Home Bank of California	\$253,791	\$29,684	\$29,684	\$29,684	11.93%	NA	NA	NA
EH National Bank	\$301,700	\$22,245	\$23,132	\$23,132	7.71%	10.54%	11.80%	10.54%
Community Valley Bank	\$320,430	\$34,374	\$34,374	\$34,374	10.82%	NA	NA	NA
Infinity Bank	\$338,676	\$37,538	\$39,817	\$39,817	12.23%	15.68%	18.49%	15.68%
Universal Bank	\$366,322	\$65,615	\$65,960	\$65,960	18.33%	NA	NA	NA
American Continental Bank	\$362,729	\$56,654	\$55,634	\$55,634	15.45%	NA	NA	NA
Community Commerce Bank	\$395,456	\$61,011	\$61,011	\$61,011	15.36%	19.27%	20.34%	19.27%
Community Bank of Santa Maria	\$401,926	\$38,363	\$44,477	\$44,477	10.78%	15.14%	16.09%	15.14%
Pacific Alliance Bank	\$426,320	\$53,950	\$55,599	\$55,599	13.06%	NA	NA	NA
First Pacific Bank	\$456,121	\$39,016	\$38,600	\$38,600	8.98%	11.69%	12.66%	11.69%
Chino Commercial Bank, National Association	\$470,999	\$49,716	\$51,676	\$51,676	11.64%	NA	NA	NA
Liberty Bank, N.A.	\$445,427	\$61,665	\$59,245	\$59,245	12.67%	17.78%	19.03%	17.78%
Average of Asset Group B	\$378,325	\$45,819	\$46,601	\$46,601	12.41%	15.02%	16.40%	15.02%

Capital Adequacy

March 31, 2025

Run Date: May 8, 2025

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

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

Mega Bank	\$509,877	\$67,397	\$68,266	\$68,266	12.99%	15.03%	16.28%	15.03%
New OMNI Bank, National Association	\$530,581	\$134,056	\$133,012	\$91,449	24.99%	43.06%	44.32%	29.60%
First Credit Bank	\$533,459	\$234,147	\$233,822	\$233,822	44.03%	45.56%	46.83%	45.56%
Partners Bank of California	\$650,188	\$58,458	\$58,475	\$58,475	9.08%	14.87%	16.13%	14.87%
GBC International Bank	\$655,141	\$98,402	\$98,309	\$98,309	14.78%	NA	NA	NA
Mission Valley Bank	\$706,107	\$68,922	\$72,660	\$72,660	10.40%	11.42%	12.67%	11.42%
Endeavor Bank	\$704,358	\$73,807	\$73,768	\$73,768	10.57%	10.47%	11.65%	10.47%
American Plus Bank, National Association	\$783,388	\$131,514	\$132,078	\$132,078	17.14%	NA	NA	NA
Golden State Bank	\$887,357	\$83,904	\$83,904	\$83,904	9.93%	NA	NA	NA
First Commercial Bank (U.S.A)	\$820,130	\$184,812	\$184,771	\$184,771	22.57%	31.10%	32.36%	31.10%
HCN Bank	\$997,524	\$107,932	\$112,307	\$112,307	11.44%	14.80%	16.05%	14.80%
EverTrust Bank	\$963,184	\$244,756	\$212,242	\$212,242	23.43%	NA	NA	NA
C3bank, National Association	\$928,807	\$88,090	\$88,114	\$88,114	8.98%	16.74%	17.99%	16.74%
Nano Banc	\$996,599	\$115,675	\$110,675	\$110,675	12.08%	17.54%	18.83%	17.54%

Average of Asset Group C

\$761,907	\$120,848	\$118,743	\$115,774	16.60%	22.06%	23.31%	20.71%
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Asset Group D - Over \$1 billion in total assets

First General Bank	\$1,142,968	\$280,798	\$281,438	\$281,438	24.65%	NA	NA	NA
State Bank of India (California)	\$1,271,606	\$173,236	\$182,321	\$182,321	14.62%	16.33%	17.58%	16.33%
Provident Savings Bank, F.S.B.	\$1,260,127	\$123,287	\$123,261	\$123,261	9.85%	19.01%	20.03%	19.01%
American Riviera Bank	\$1,288,204	\$134,213	\$147,424	\$147,424	11.55%	13.34%	14.51%	13.34%
US Metro Bank	\$1,417,198	\$127,450	\$132,853	\$132,853	9.61%	11.57%	12.82%	11.57%
Malaga Bank, FSB	\$1,380,739	\$225,731	\$225,731	\$225,731	16.21%	28.16%	28.63%	28.16%
CommerceWest Bank	\$1,149,945	\$131,311	\$137,486	\$137,486	12.35%	16.76%	18.01%	16.76%
Commonwealth Business Bank	\$1,814,029	\$257,714	\$255,063	\$255,063	14.00%	19.05%	20.18%	19.05%
Mission Bank	\$1,866,111	\$196,944	\$214,380	\$214,380	11.47%	NA	NA	NA
Open Bank	\$2,512,826	\$208,558	\$221,678	\$221,678	9.15%	10.99%	12.24%	10.99%
CalPrivate Bank	\$2,482,525	\$249,369	\$255,213	\$255,213	10.35%	11.75%	13.00%	11.75%
PCB Bank	\$3,182,682	\$361,028	\$367,564	\$367,564	11.82%	13.42%	14.63%	13.42%
Commercial Bank of California	\$3,625,686	\$305,164	\$314,260	\$314,260	8.85%	10.78%	11.86%	10.78%
Royal Business Bank	\$4,001,883	\$609,528	\$553,969	\$553,969	14.27%	21.84%	23.10%	21.84%
California Bank of Commerce, National Association	\$3,981,440	\$597,644	\$469,986	\$469,986	12.15%	13.29%	14.42%	13.29%
American Business Bank	\$4,174,286	\$368,219	\$436,782	\$436,782	10.44%	11.96%	12.84%	11.96%
CTBC Bank Corp. (USA)	\$5,172,372	\$721,505	\$736,907	\$736,407	14.19%	NA	NA	NA
SMBC MANUBANK	\$6,662,495	\$1,021,722	\$1,011,269	\$1,011,269	15.45%	21.09%	22.38%	21.09%
Preferred Bank	\$7,100,798	\$778,604	\$799,687	\$799,687	11.52%	11.86%	15.15%	11.86%
Hanmi Bank	\$7,684,437	\$830,813	\$868,057	\$868,057	11.49%	13.34%	14.47%	13.34%
Farmers & Merchants Bank of Long Beach	\$11,487,118	\$1,378,693	\$1,373,055	\$1,373,055	11.89%	17.91%	19.16%	17.91%
First Foundation Bank	\$12,556,723	\$1,197,036	\$1,162,820	\$1,162,820	9.28%	13.29%	13.74%	13.29%
Citizens Business Bank	\$15,263,140	\$2,212,100	\$1,719,949	\$1,719,949	11.70%	16.36%	17.17%	16.36%
Pacific Premier Bank, National Association	\$18,080,513	\$3,192,855	\$2,339,590	\$2,339,590	13.62%	18.81%	20.07%	18.81%
Axos Bank	\$23,099,500	\$2,432,508	\$2,330,763	\$2,330,763	10.14%	12.31%	13.49%	12.31%

Average of Asset Group D

\$5,746,374	\$724,641	\$666,460	\$666,440	12.42%	15.60%	16.79%	15.60%
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Definitions



Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.
Efficiency ratio (FTE) (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.
Total deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Liquidity ratio (%)	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
Cost of interest-bearing liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.

Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Deposit growth rate (%)	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
Total equity capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
Tier 1 capital	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
Leverage ratio (%)	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
Tier 1 risk-based ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
Common Equity Tier Risk Based Ratio (%)	Tier 1 common capital as a percent of risk-weighted assets.