

# Peer Performance Index (PPI) State Performance Trends

*Key industry trends for the "true" community bank*

## STATE OF THE STATE: CALIFORNIA

1st Quarter 2026 Review



Call Report Insights is pleased to present a summary of key performance trends for "true" community banks.

Many of the thousands of banks the FDIC tracks are *not true* community banks, and therefore their call report data should *not* be included when measuring key performance trends and measures for this sector. The Peer Performance Index (PPI)™ addresses this issue.

## The Peer Performance Index (PPI)

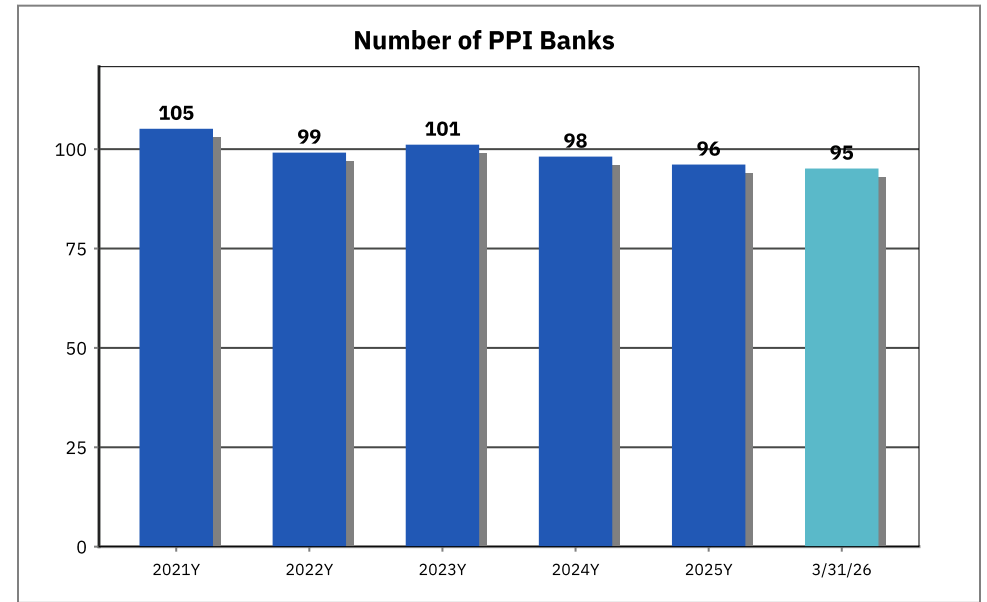
The proprietary Peer Performance Index (PPI) includes *only* those banks that should be regarded as "Community Banks" for more relevant and meaningful comparisons. The index is ***largely*** based on recent research conducted by the FDIC in its December 2012 *Community Banking Study* regarding the definition of a community bank, but has been further refined to be improved and more relevant.

The following is a summary of Peer Performance Index banks compared to total FDIC-Insured bank and trust institutions:

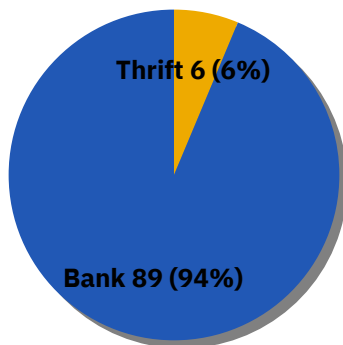
	<b><u>PPI Banks</u></b>		<b><u>Excluded Banks</u></b>		<b><u>Total Banks</u></b>
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
California	95	78%	27	22%	122
National	3,989	92%	345	8%	4,334

Please visit the [www.OptimaFI.com](http://www.OptimaFI.com) website for more information.

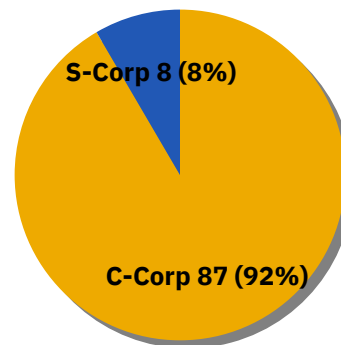
PPI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	4	4%	\$296	0%
\$100-\$500 Million	28	29%	\$7,777	4%
\$500 Million-\$1 Billion	19	20%	\$14,483	8%
\$1-\$5 Billion	34	36%	\$84,041	48%
\$5-\$10 Billion	10	11%	\$67,516	39%
<b>Total</b>	<b>95</b>	<b>100%</b>	<b>\$174,114</b>	<b>100%</b>



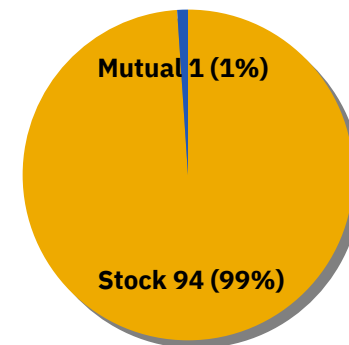
**Industry Breakdown**

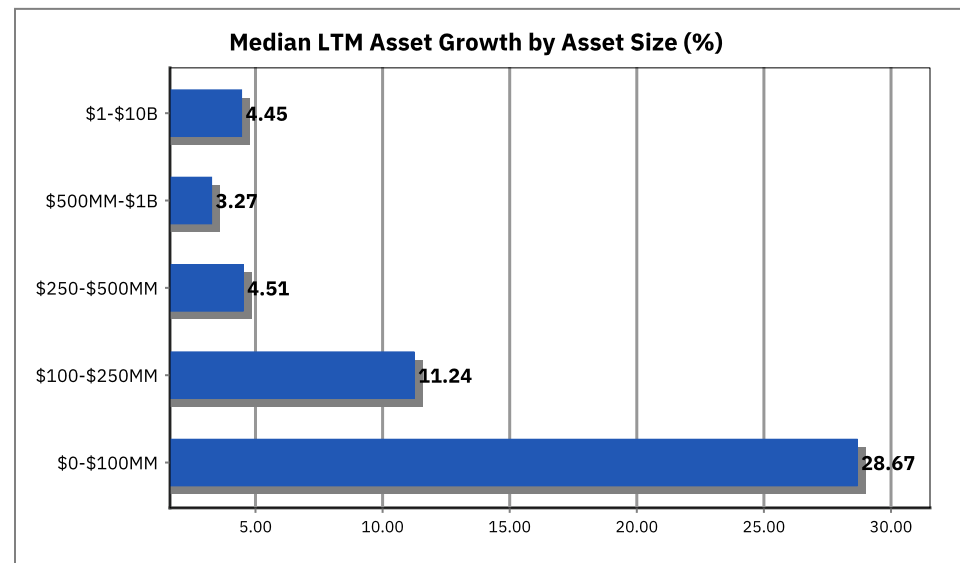
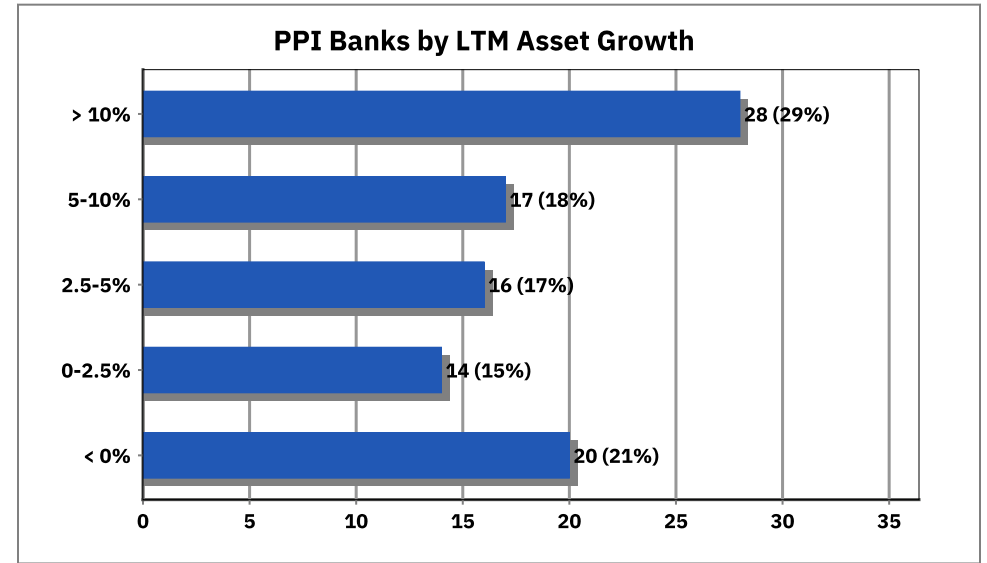
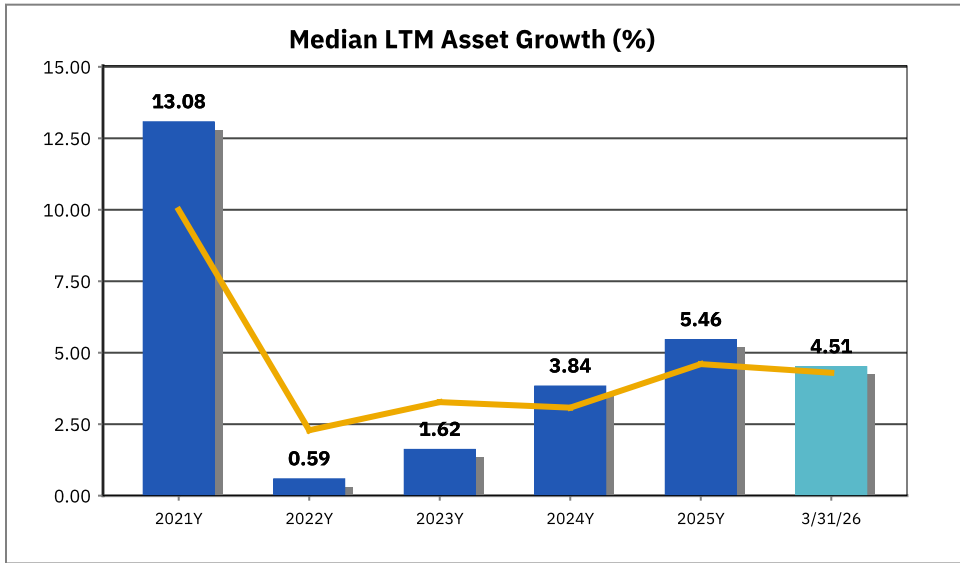


**Structural Breakdown**



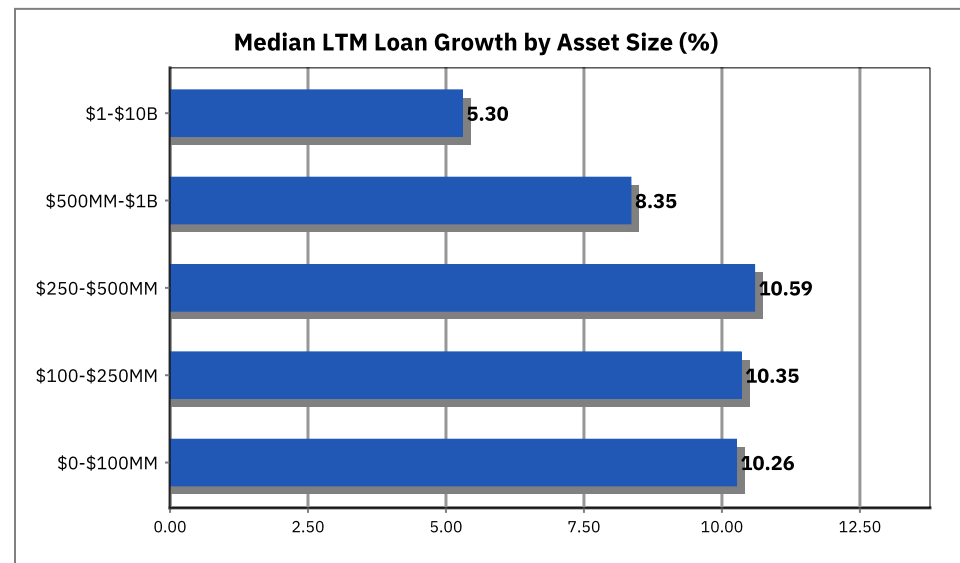
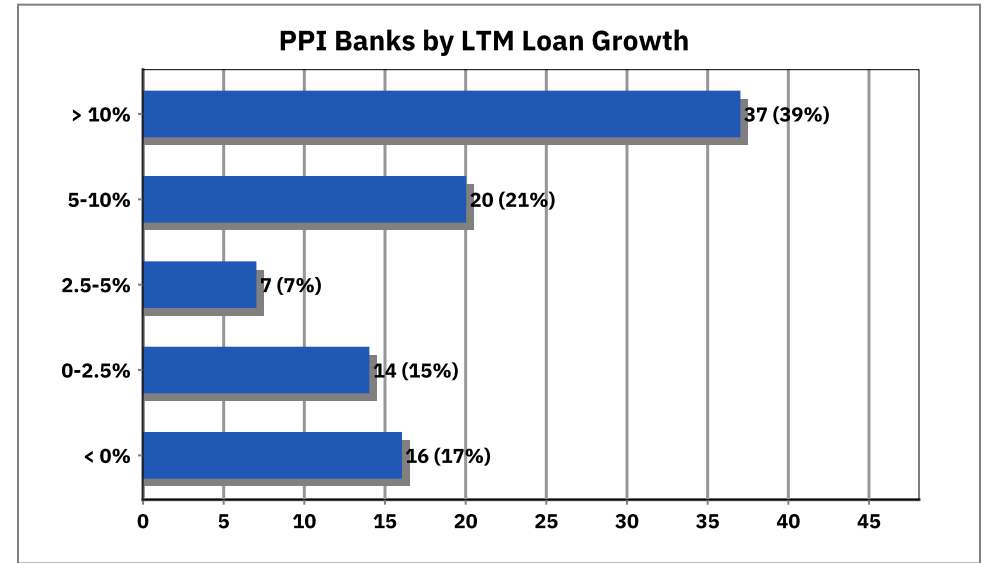
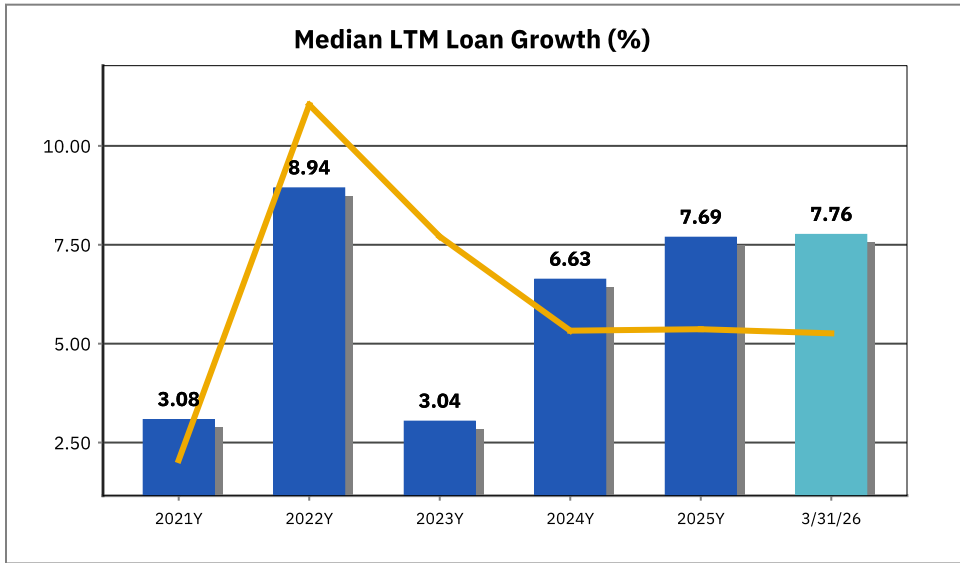
**Ownership Breakdown**





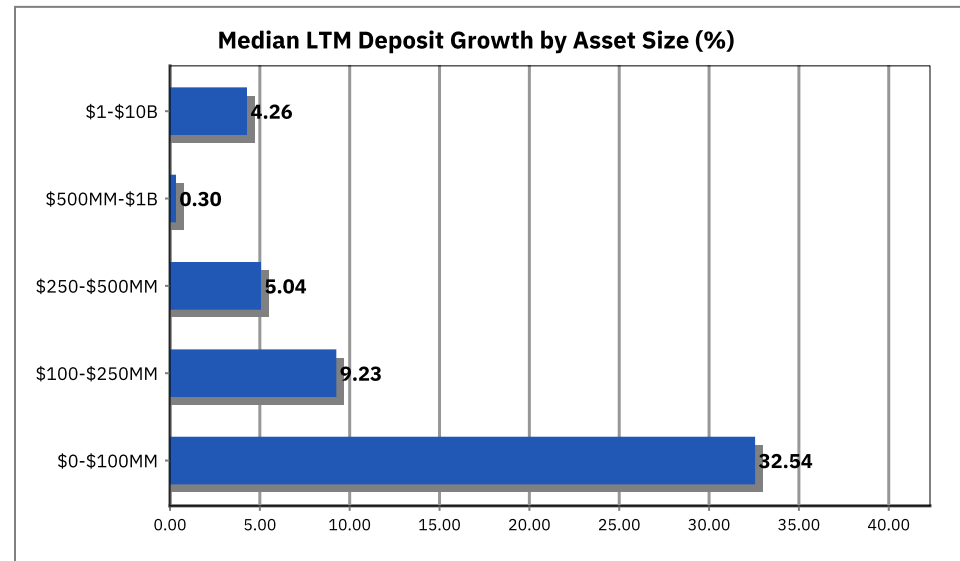
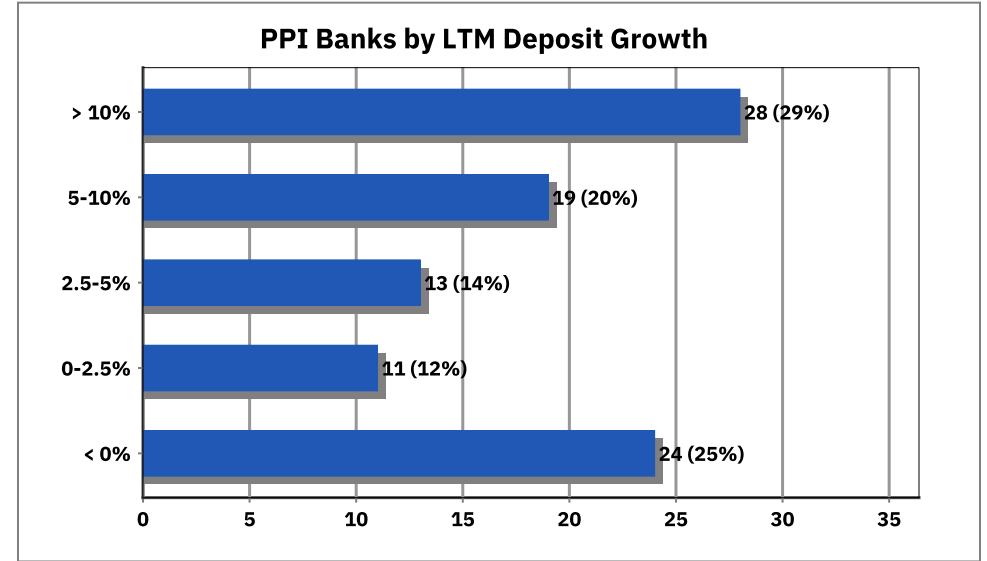
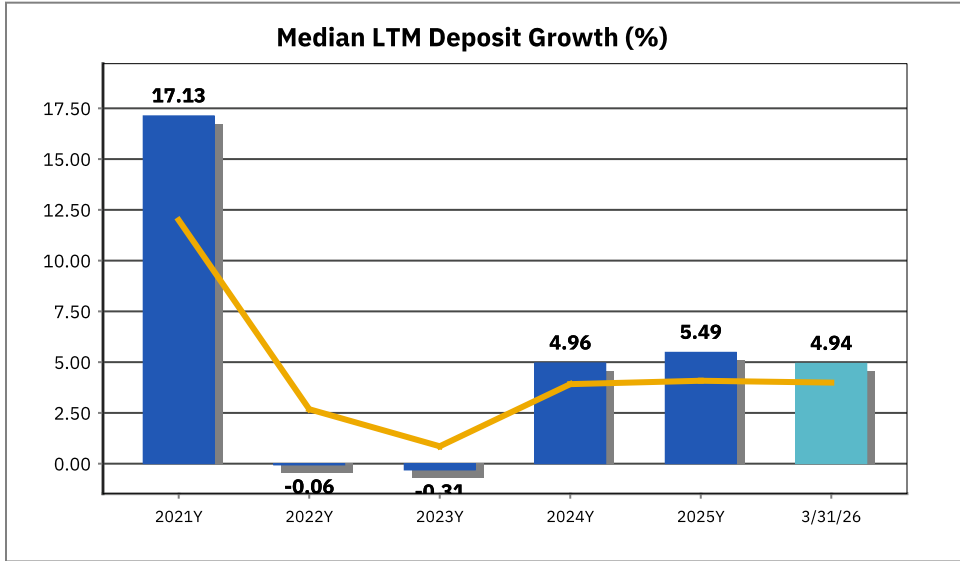
— National Trend

\* LTM = Last 12-months (or "trailing" 12-months)



— National Trend

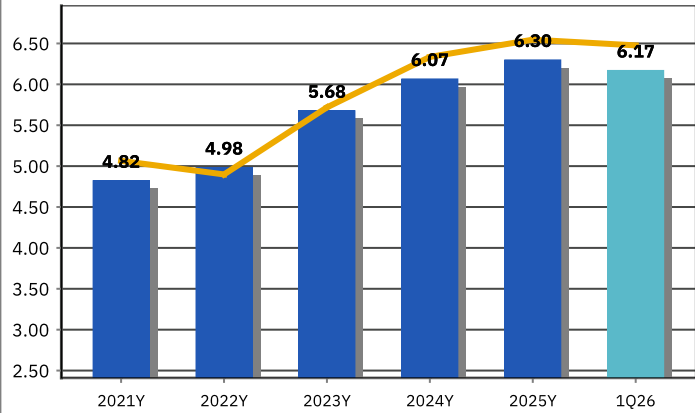
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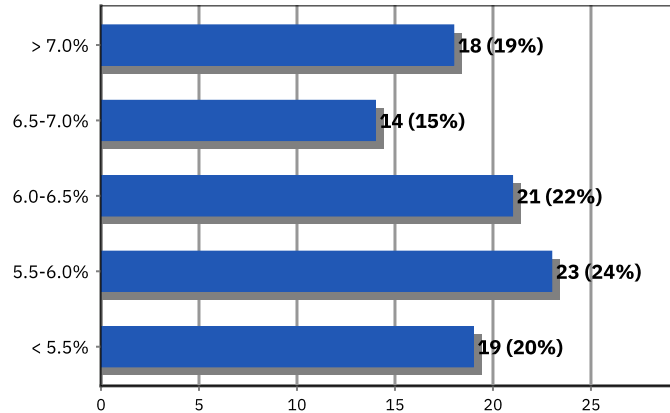
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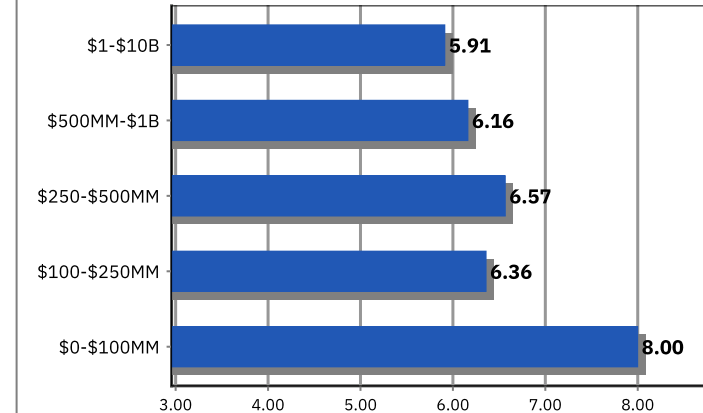
Yield on Loans (%)



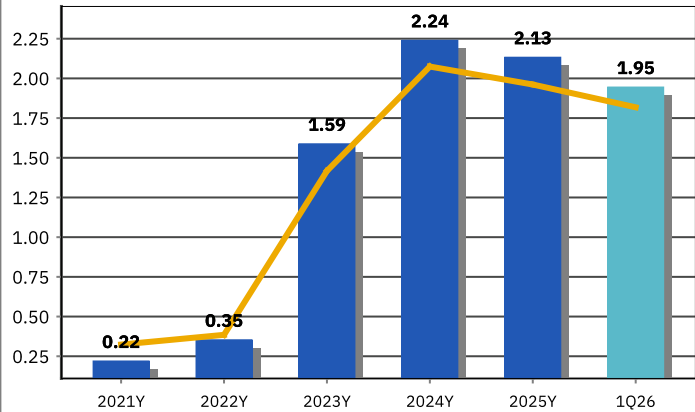
PPI Banks by Yield on Loans



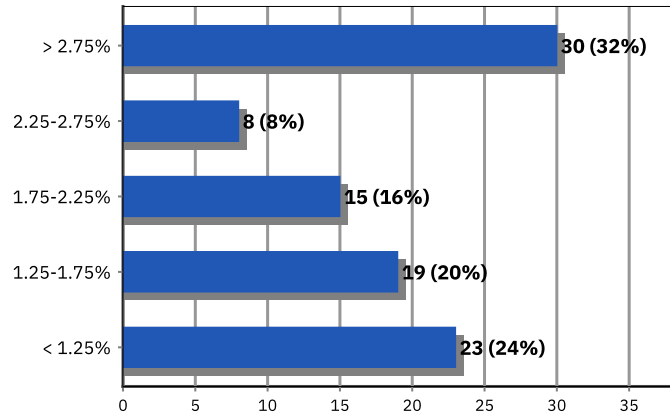
Median Yield on Loans by Asset Size (%)



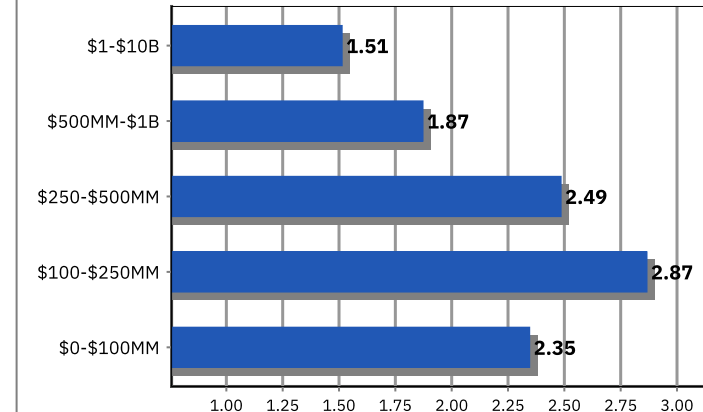
Cost of Funds (%)



PPI Banks by Cost of Funds

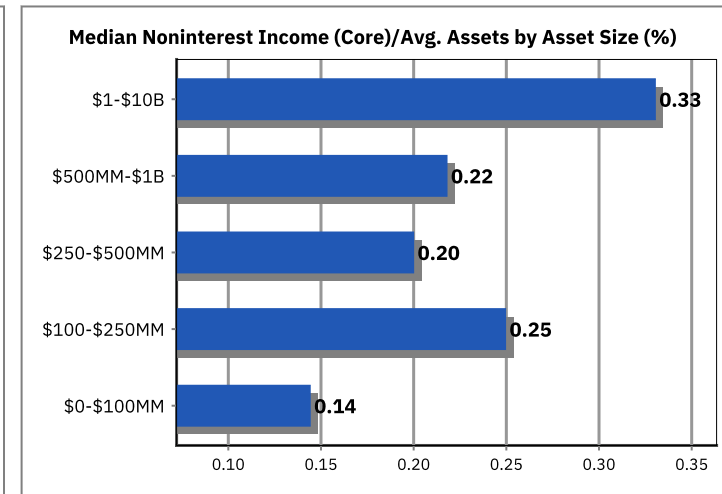
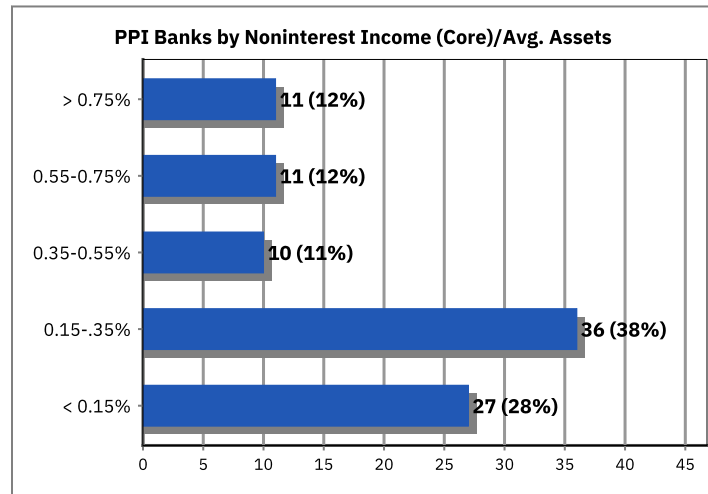
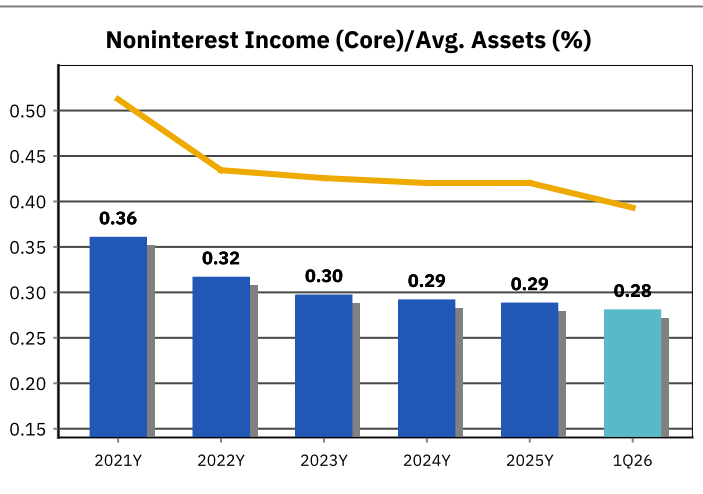
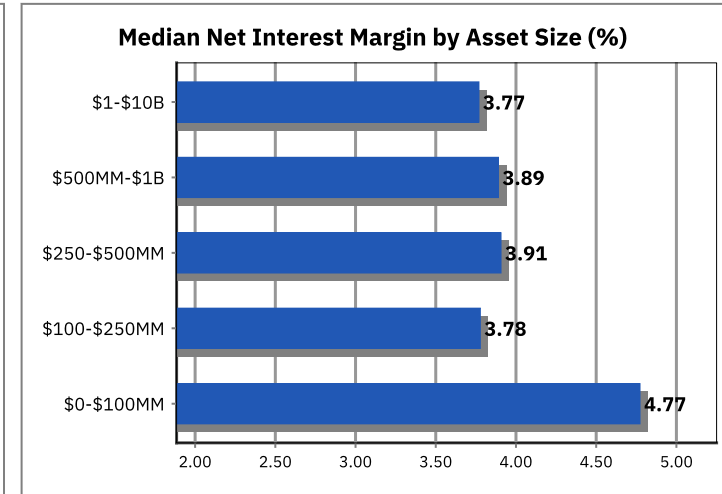
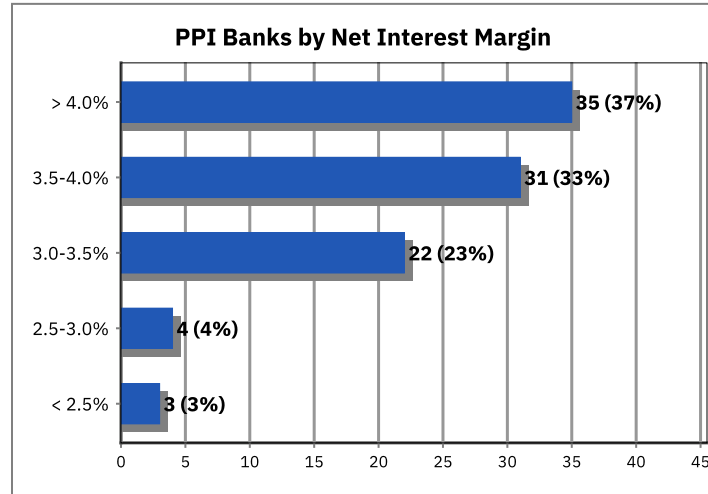
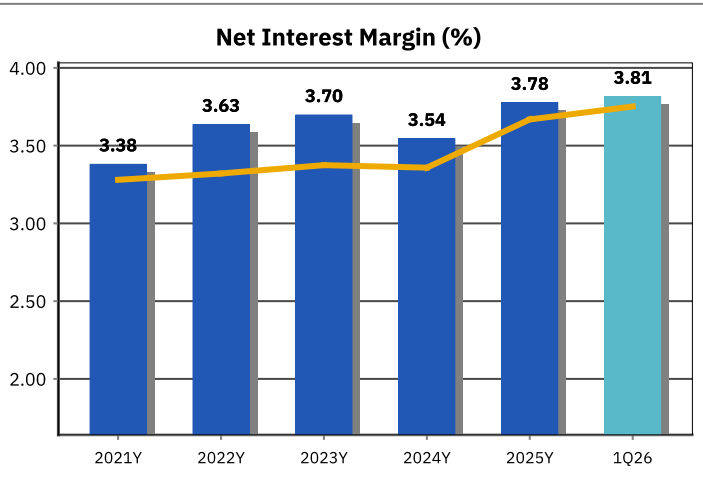


Median Cost of Funds by Asset Size (%)



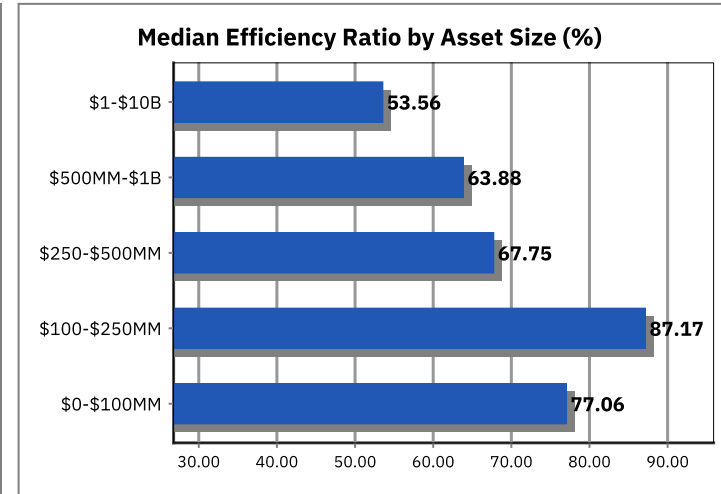
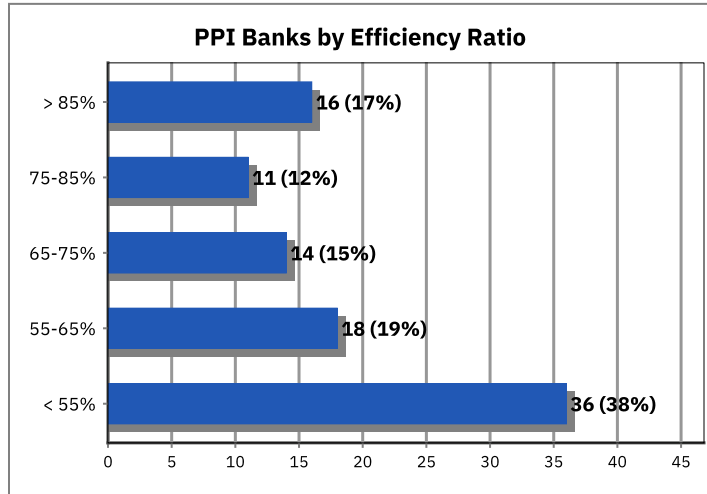
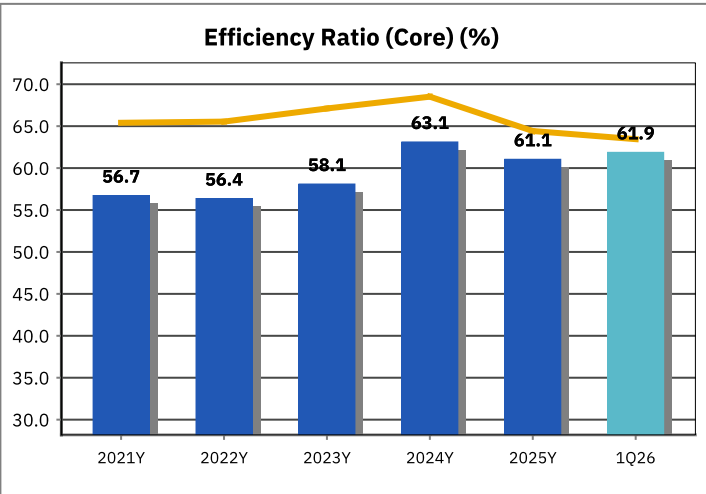
— National Trend

Note: All data points represent median values; current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses



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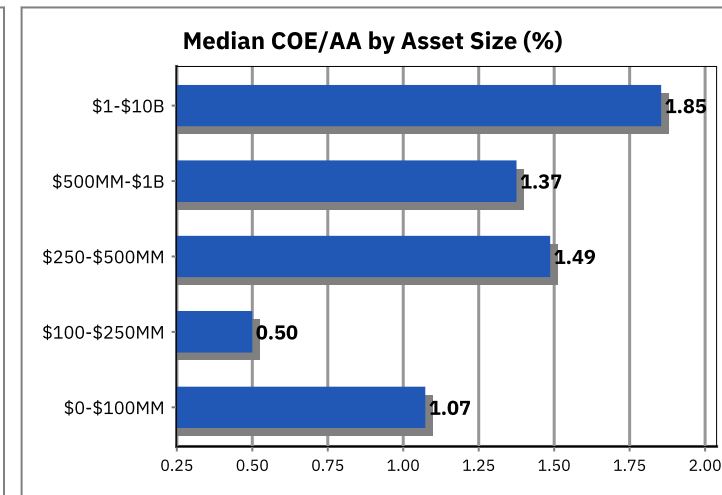
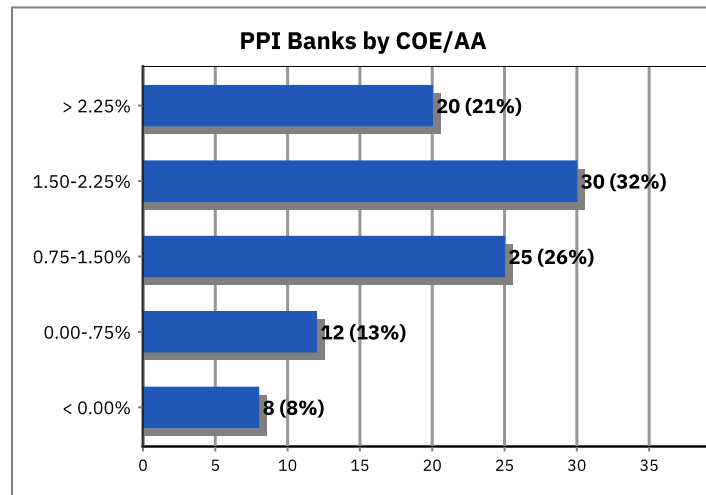
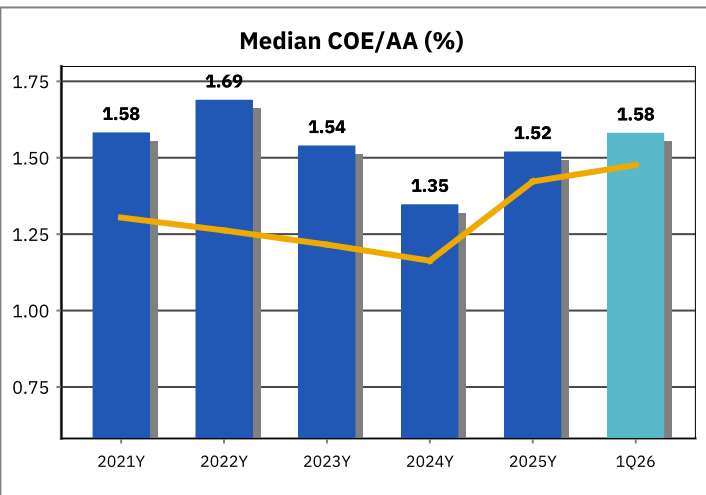
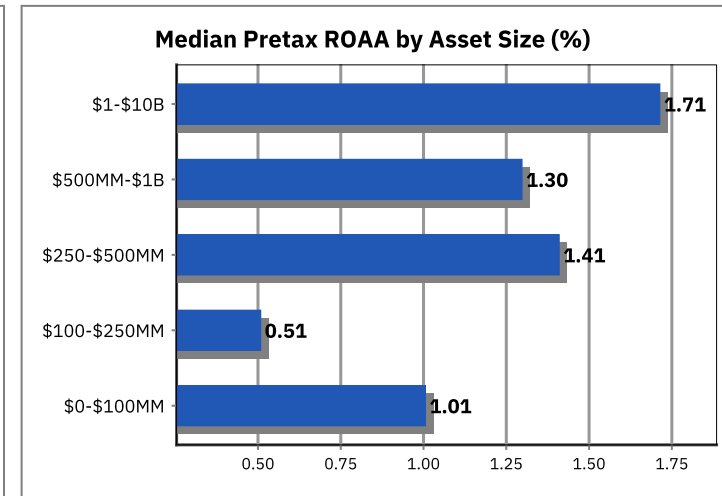
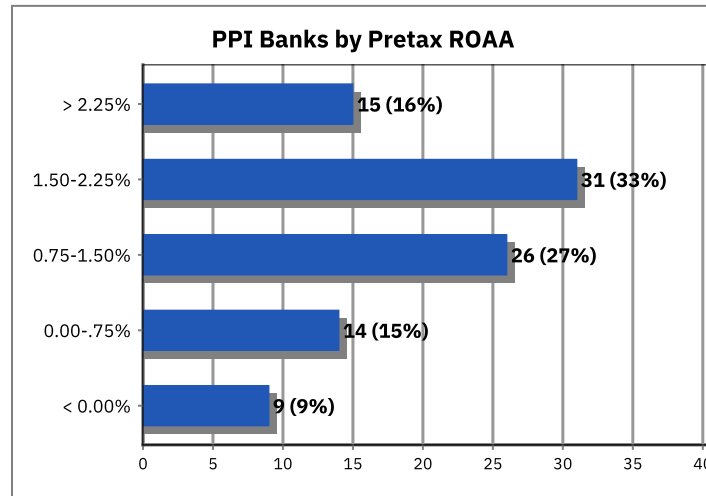
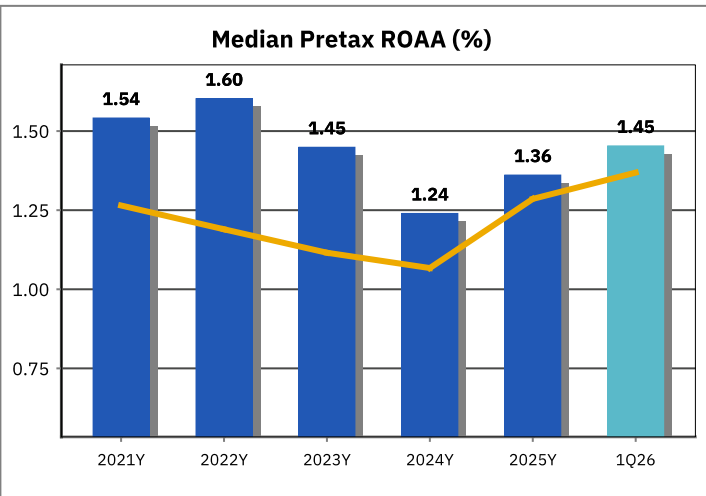


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# State Performance Trends Profitability Trends

California  
Banks  
March 31, 2026



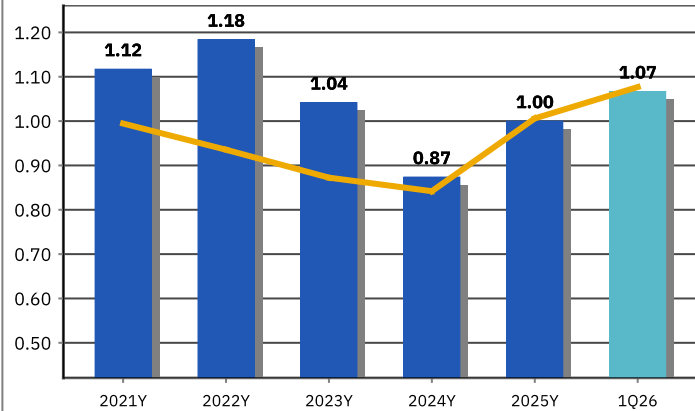
— National Trend

\* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)  
current period data (green bars) are for the most recent quarter (MRQ)

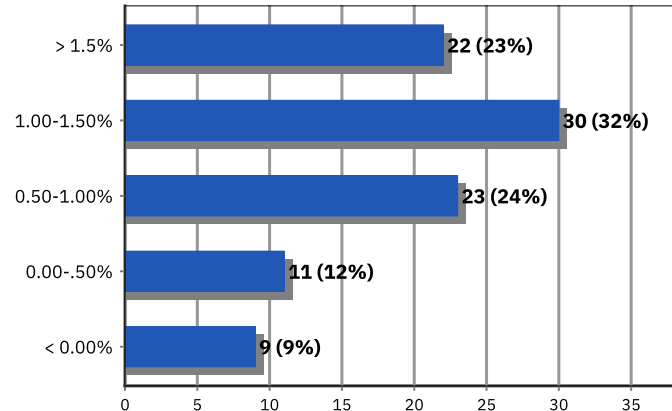
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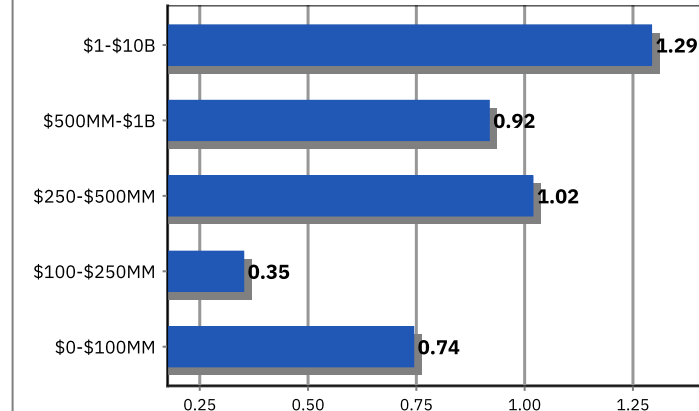
Median ROAA (%)



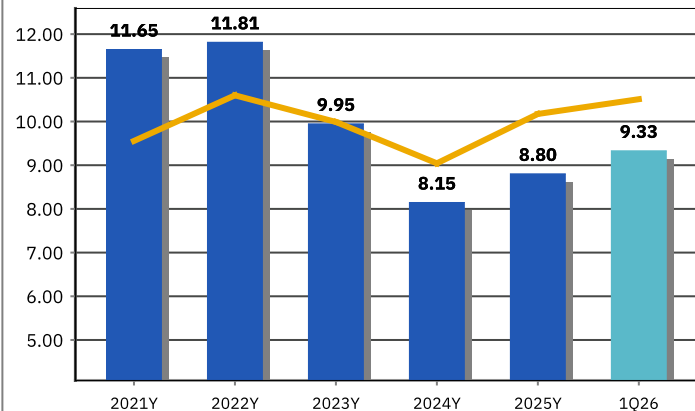
PPI Banks by ROAA



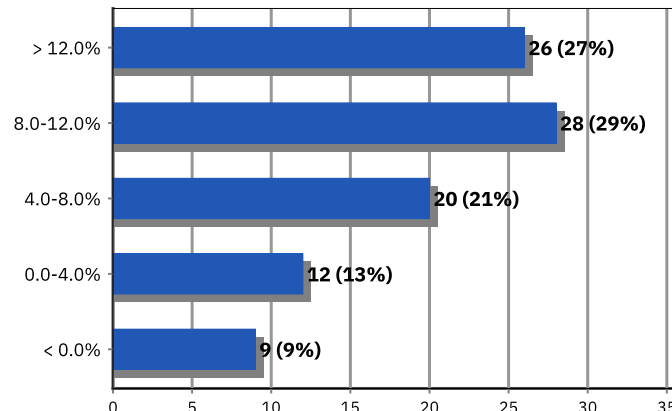
Median ROAA by Asset Size (%)



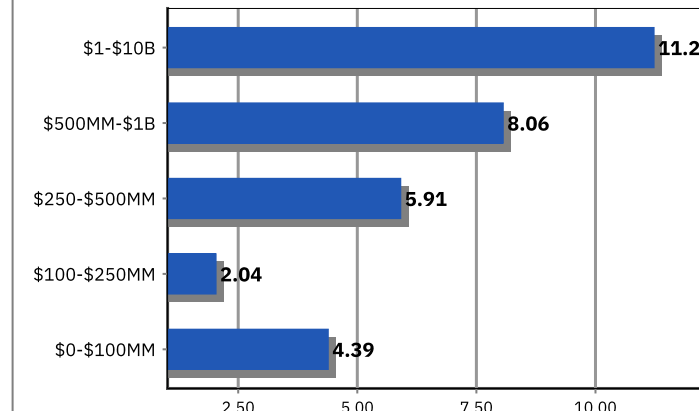
Median ROAE (%)



PPI Banks by ROAE

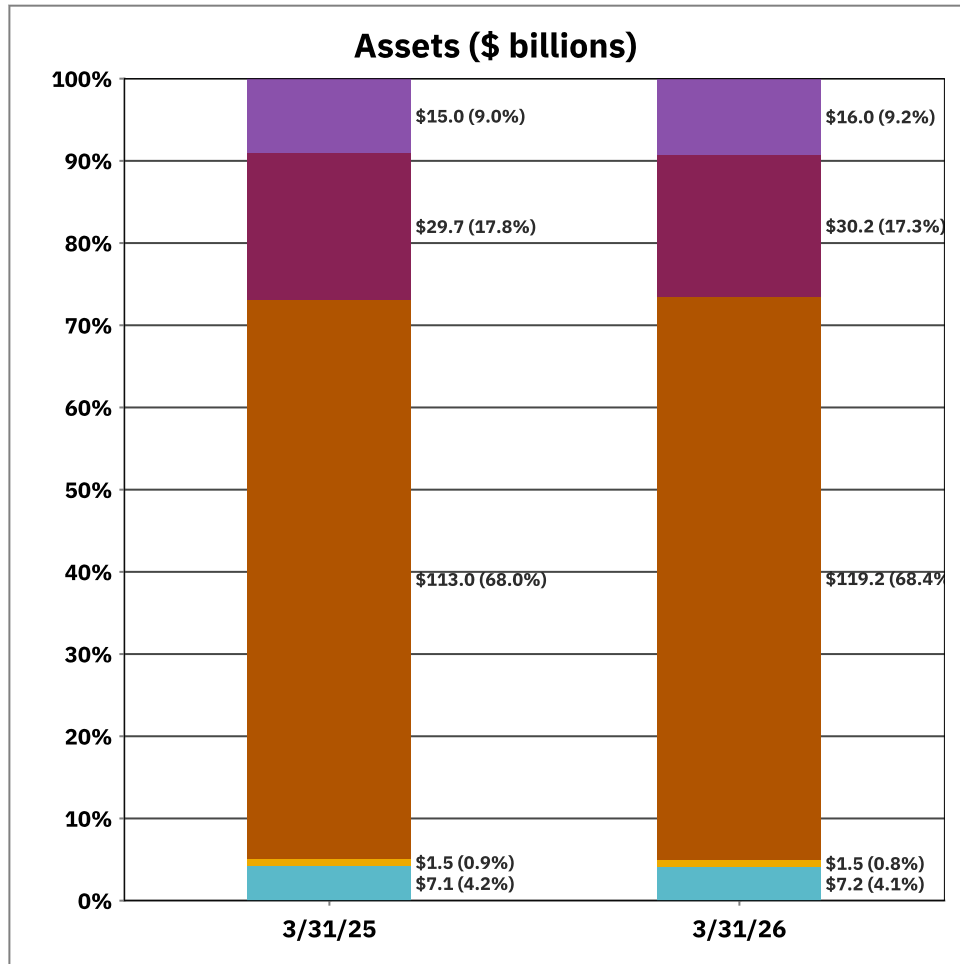


Median ROAE by Asset Size (%)

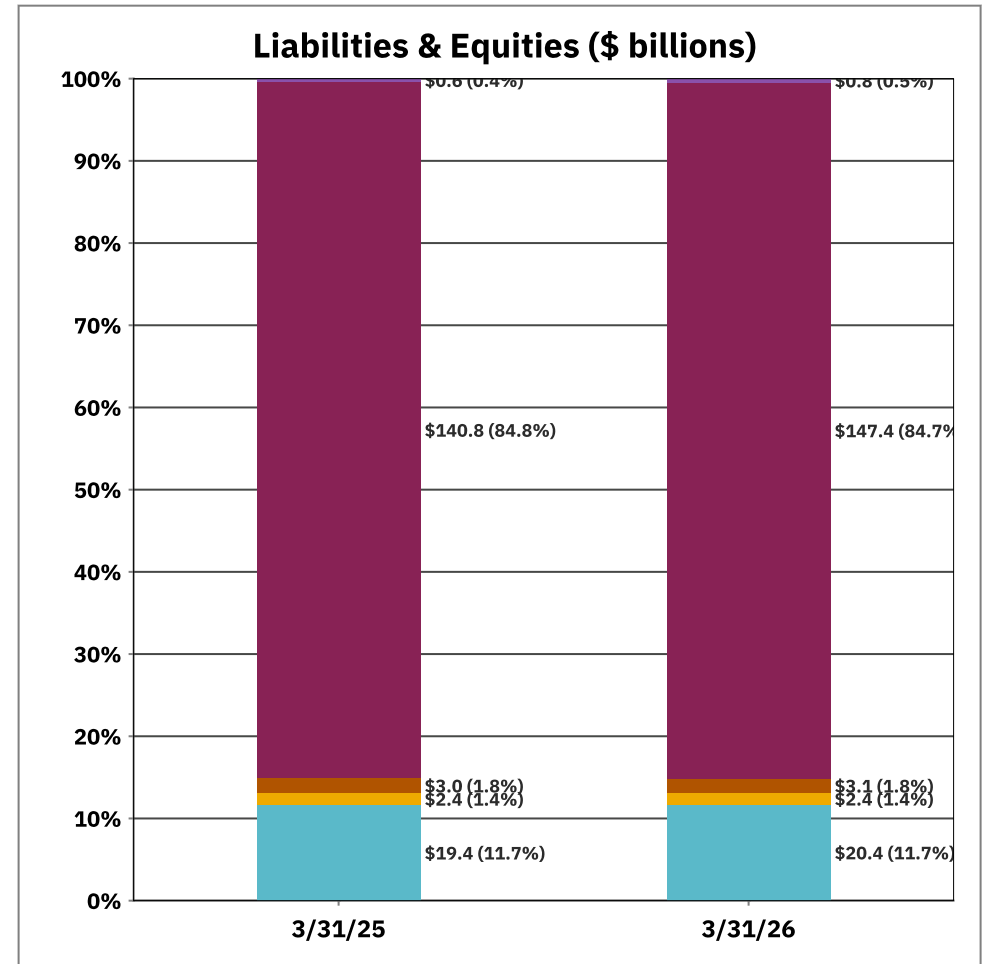


— National Trend

\* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)

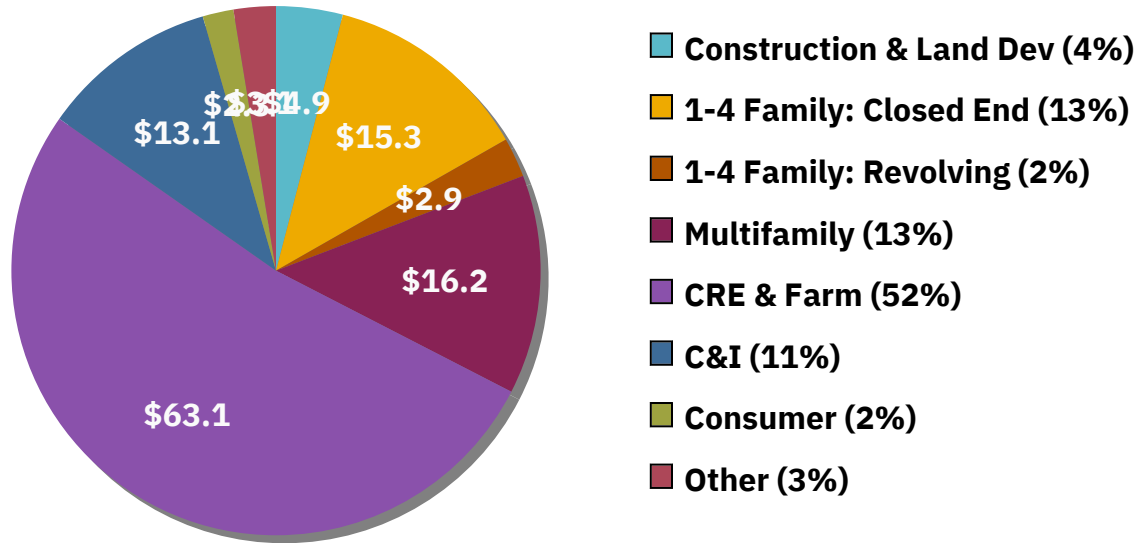


- Cash & Equivalents
- Securities
- Net Loans
- Premises & Fixed
- Other Assets



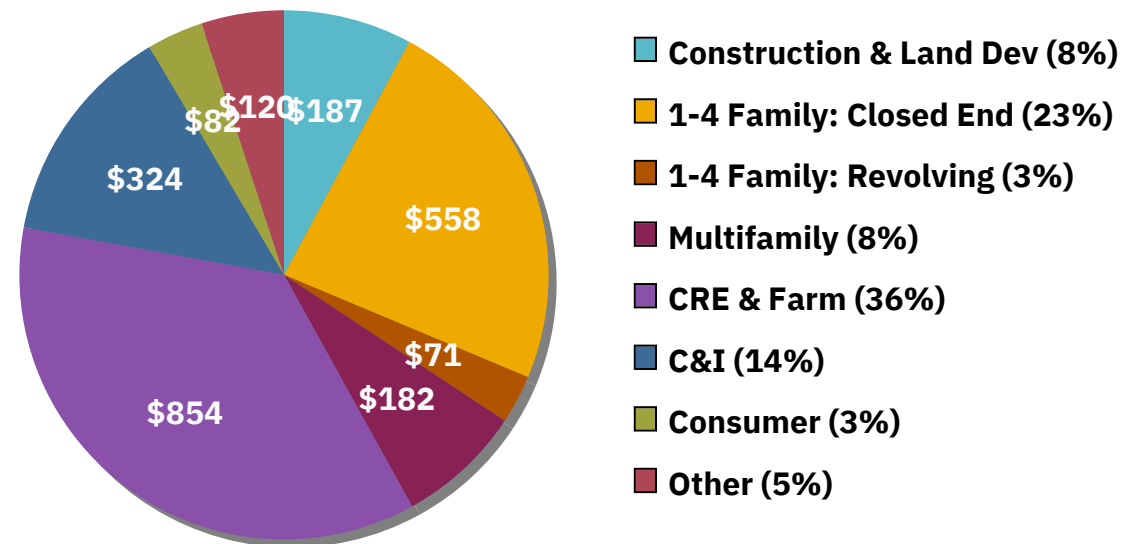
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

**State Aggregate Loan Mix**



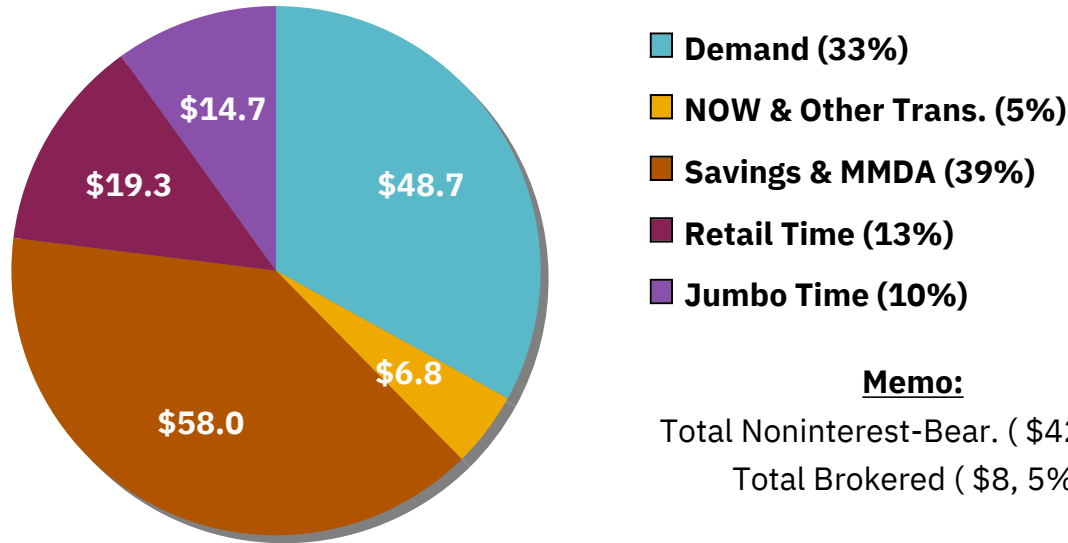
(\$ billions)

**National Aggregate Loan Mix**



(\$ billions)

**State Aggregate Deposit Mix**

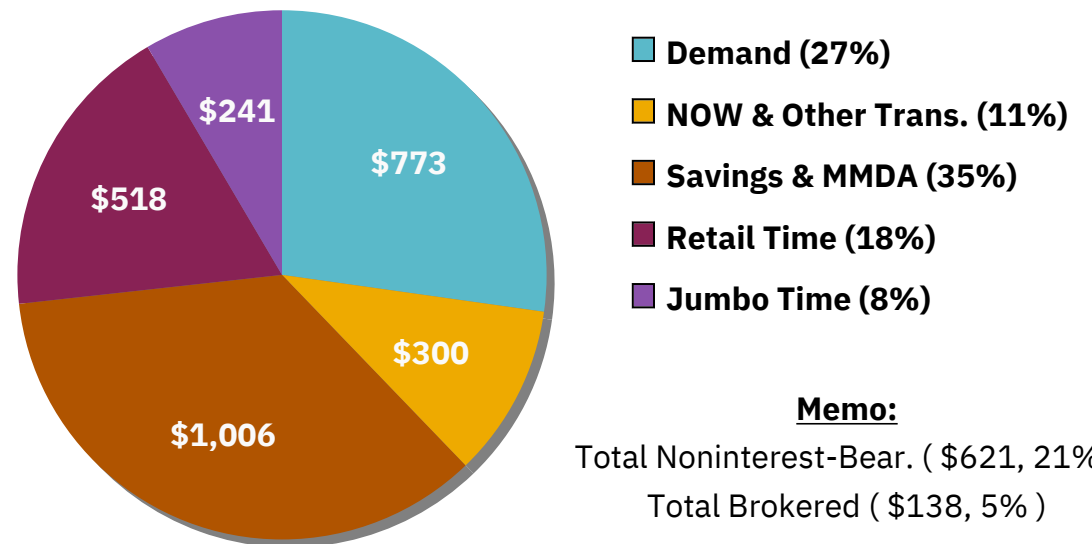


(\$ billions)

**Memo:**

Total Noninterest-Bear. ( \$42, 0% )  
 Total Brokered ( \$8, 5% )

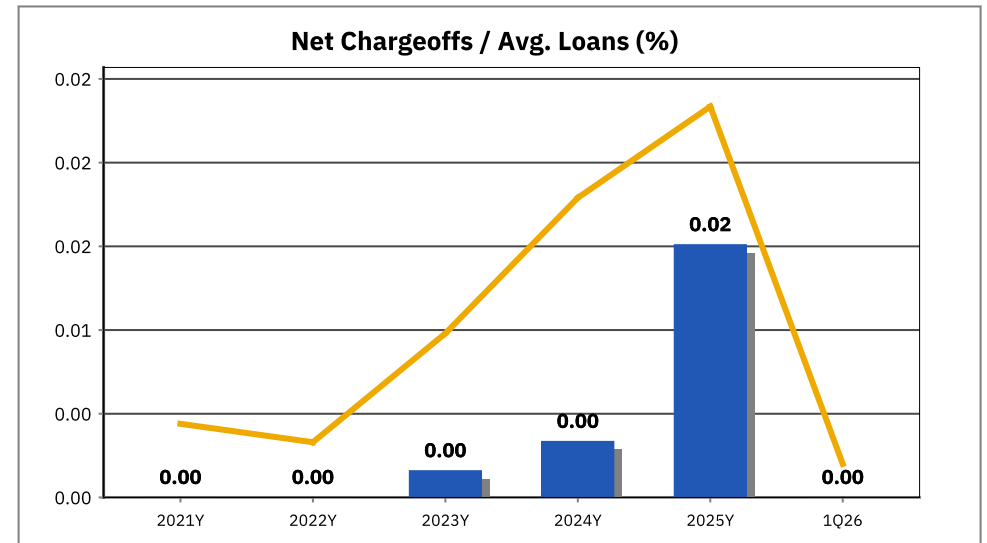
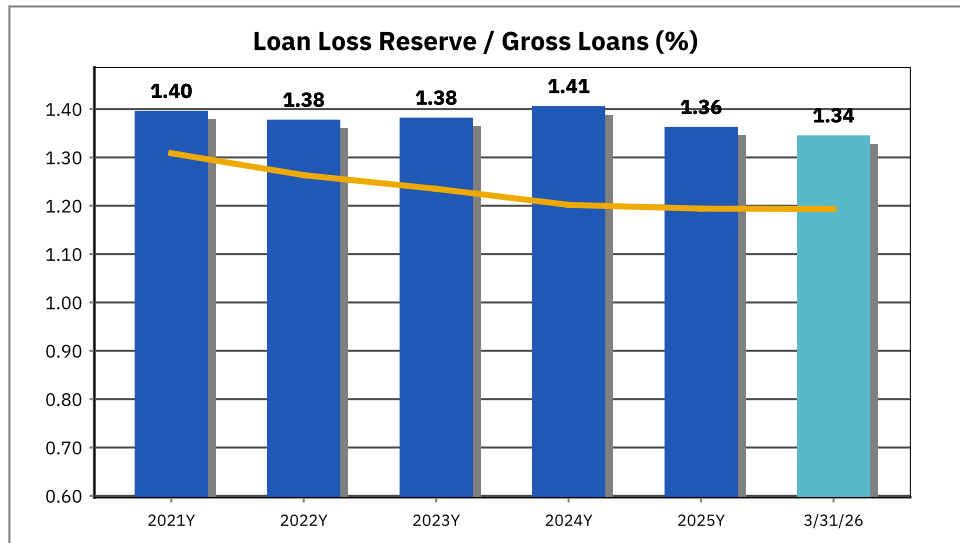
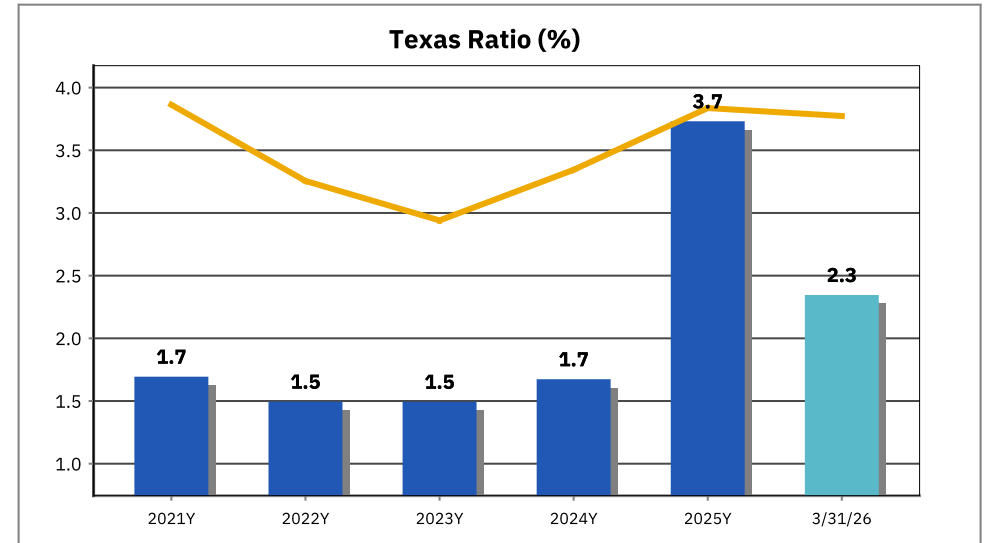
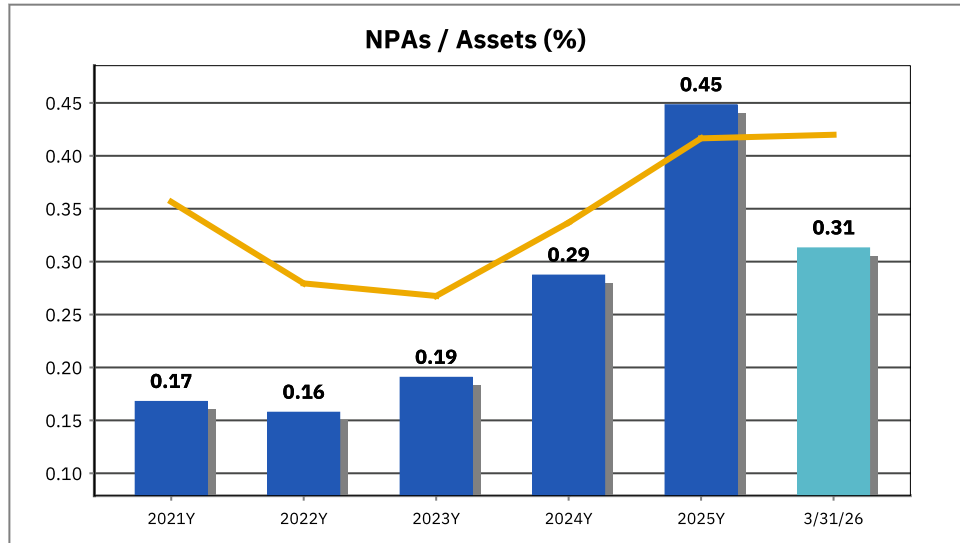
**National Aggregate Deposit Mix**



(\$ billions)

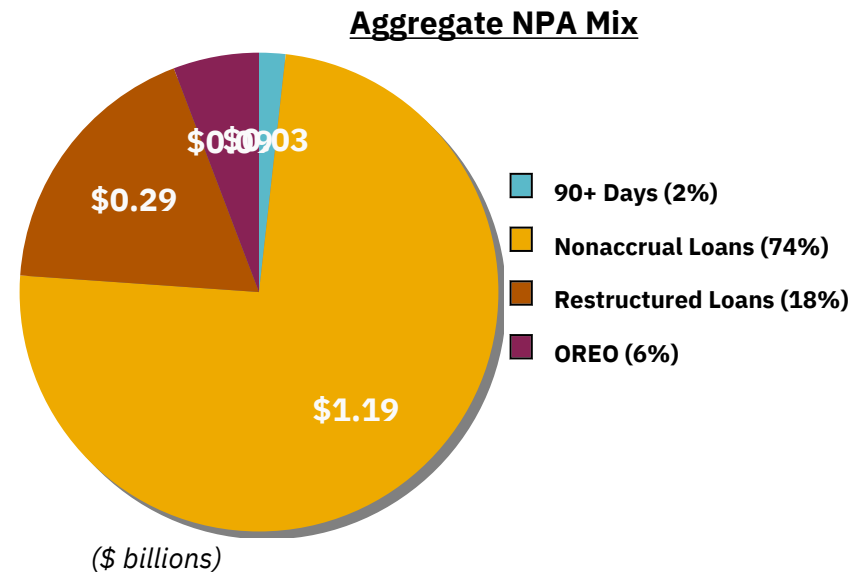
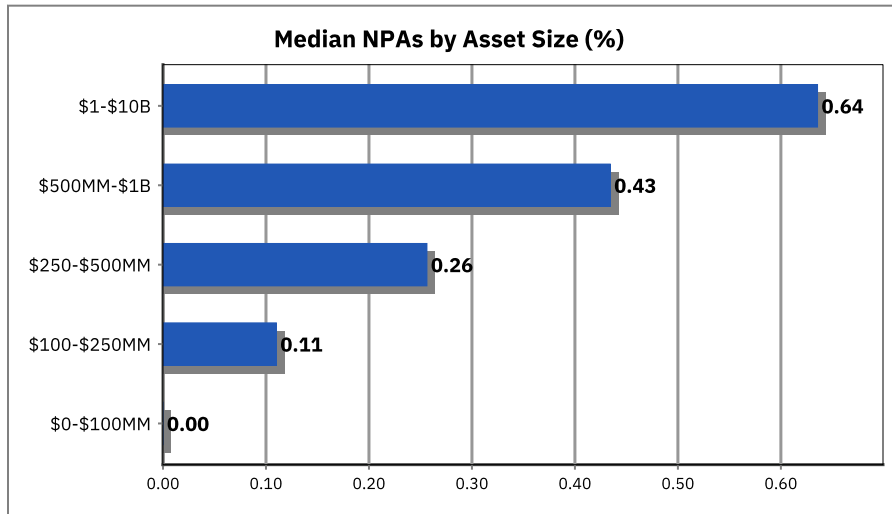
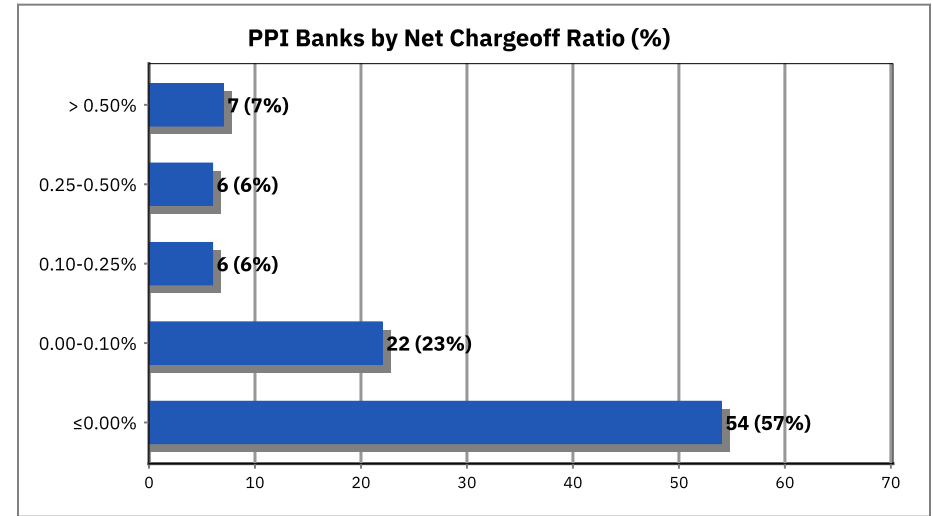
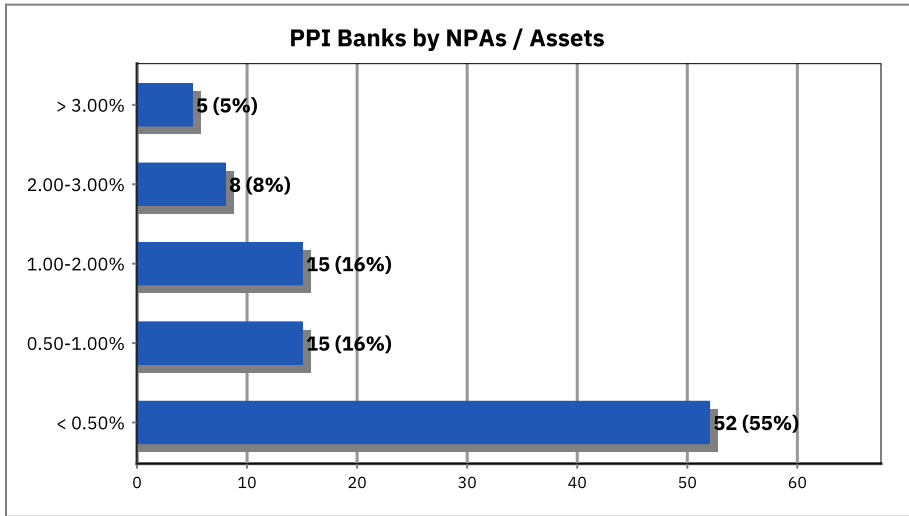
**Memo:**

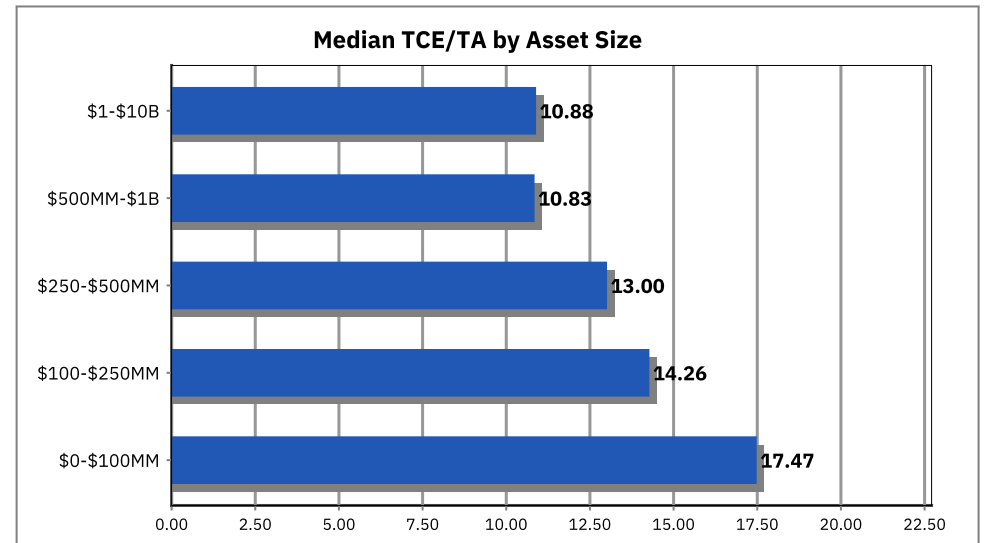
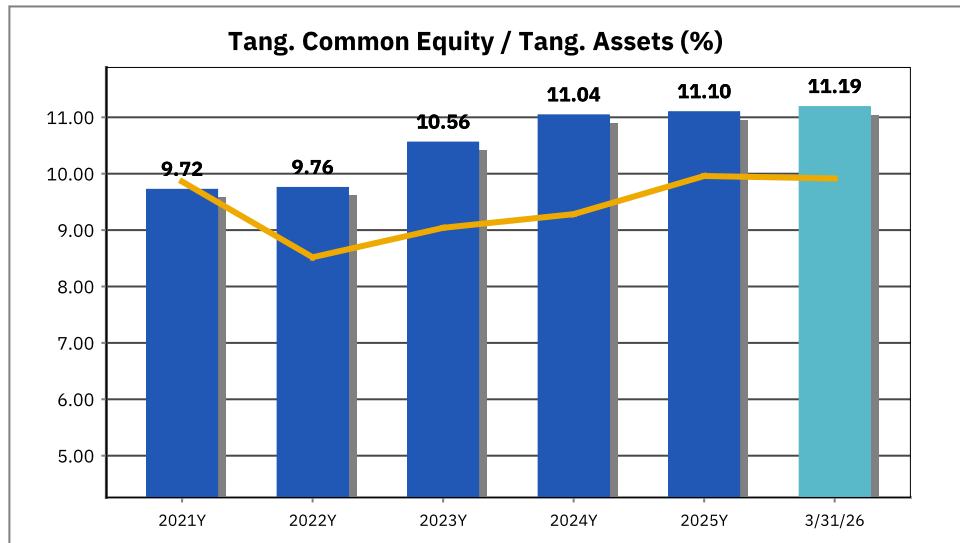
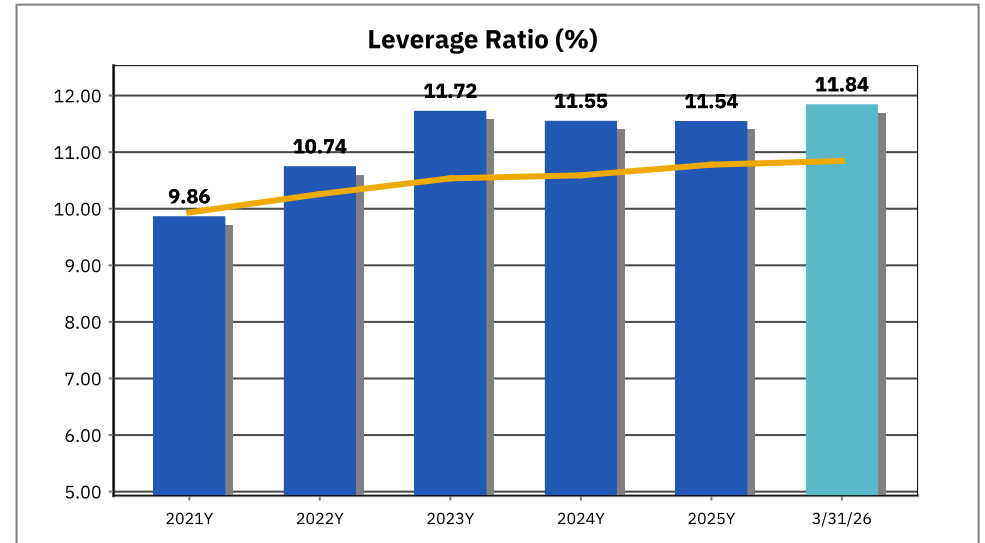
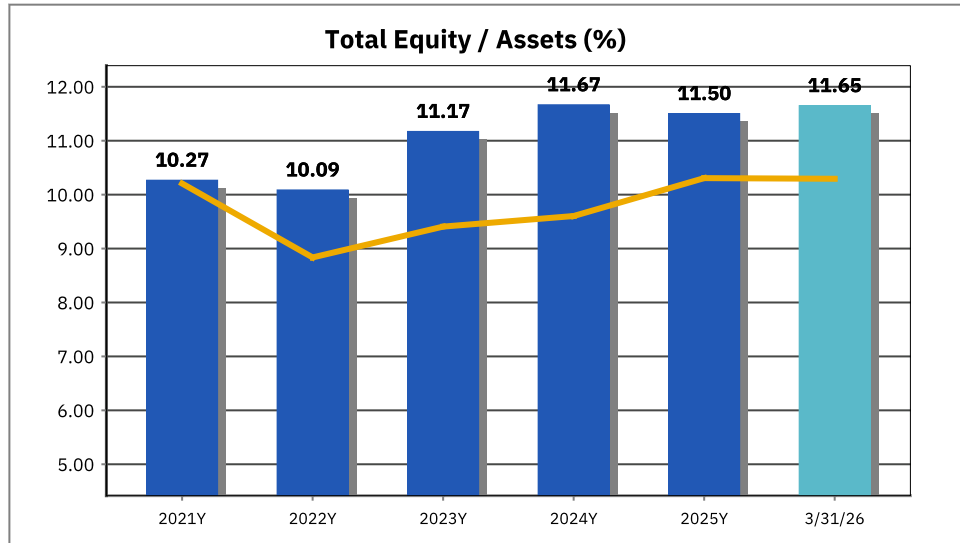
Total Noninterest-Bear. ( \$621, 21% )  
 Total Brokered ( \$138, 5% )



— National Trend

\* All data points represent median values; NPAs = loans 90+ days P.D. + nonaccrual loans + restructured loans + OREO;  
Texas Ratio = NPAs as a percentage of tangible equity + loan loss reserve





— National Trend

Note: Trend charts contain median values

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
<b>Growth Trends</b>									
Asset Growth (LTM)	-4.17%	-0.17%	1.34%	2.86%	<b>4.51%</b>	6.96%	9.78%	14.34%	21.14%
Loan Growth (LTM)	-3.08%	0.66%	2.07%	4.68%	<b>7.76%</b>	9.63%	11.14%	13.55%	21.65%
Deposit Growth (LTM)	-5.37%	-1.78%	1.12%	2.78%	<b>4.94%</b>	6.40%	9.63%	14.08%	20.92%
<b>Performance Trends</b>									
Yield on Loans	5.24%	5.52%	5.70%	5.90%	<b>6.17%</b>	6.34%	6.61%	6.98%	7.47%
Cost of Funds	0.96%	1.20%	1.36%	1.63%	<b>1.95%</b>	2.25%	2.80%	2.97%	3.22%
Net Interest Margin	3.11%	3.30%	3.48%	3.74%	<b>3.81%</b>	3.94%	4.11%	4.37%	4.87%
Noninterest Income (core) / Avg Assets*	0.08%	0.11%	0.17%	0.23%	<b>0.28%</b>	0.32%	0.39%	0.61%	0.76%
Efficiency Ratio (core)*	43.1%	48.5%	53.4%	56.2%	<b>61.9%</b>	67.3%	74.6%	82.7%	96.2%
<b>Profitability Trends</b>									
Pretax ROAA	0.03%	0.61%	0.86%	1.24%	<b>1.45%</b>	1.63%	1.83%	2.12%	2.40%
Core Operating Earnings*	0.11%	0.73%	1.04%	1.32%	<b>1.58%</b>	1.74%	1.90%	2.33%	2.43%
Return on Average Assets (a)	0.03%	0.42%	0.64%	0.92%	<b>1.07%</b>	1.21%	1.34%	1.56%	1.76%
Return on Average Equity (a)	0.25%	2.67%	5.27%	7.34%	<b>9.33%</b>	10.30%	11.47%	12.55%	15.08%
<b>Asset Quality Trends</b>									
Nonperforming Assets / Assets	0.00%	0.02%	0.11%	0.24%	<b>0.31%</b>	0.63%	0.84%	1.57%	2.49%
Texas Ratio	0.0%	0.2%	0.6%	1.7%	<b>2.3%</b>	5.2%	6.6%	11.4%	18.3%
Reserve / Loans	1.01%	1.12%	1.20%	1.28%	<b>1.34%</b>	1.40%	1.58%	1.73%	2.26%
Net Chargeoff Ratio	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>	0.00%	0.04%	0.08%	0.35%
<b>Capital Trends</b>									
Total Equity / Assets	9.26%	10.09%	10.48%	11.07%	<b>11.65%</b>	12.50%	13.66%	14.75%	17.72%
Leverage Ratio	9.50%	10.24%	10.96%	11.37%	<b>11.84%</b>	12.11%	13.35%	14.91%	18.10%
Tang Common Equity / Tangible Assets	8.81%	9.69%	10.15%	10.83%	<b>11.19%</b>	11.68%	13.03%	14.46%	17.72%

\* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans).  
(a) Tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18)

# **PPI HONOR ROLL: TOP PERFORMING BANKS**

# Top 25 Fastest Growing PPI Banks LTM Asset Growth

California  
Banks  
March 31, 2026

Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
			(%)	(\$000s)
1 Altos Bank	Los Altos, CA	\$57,456	101.2%	\$28,893
2 Column	Chico, CA	\$1,388,684	76.8%	\$603,157
3 Genesis Bank	Newport Beach, CA	\$405,513	67.9%	\$163,936
4 CA International Bank	Westminster, CA	\$95,231	52.0%	\$32,576
5 Legacy Bank	Murrieta, CA	\$111,488	47.6%	\$35,974
6 Plumas Bank	Quincy, CA	\$2,199,524	34.7%	\$566,723
7 Icon Business Bank	Riverside, CA	\$156,656	29.3%	\$35,529
8 Bank Irvine	Irvine, CA	\$306,521	25.8%	\$62,933
9 Monterey County Bank	Monterey, CA	\$297,799	22.2%	\$54,051
10 CA Pacific Bank	Hayward, CA	\$100,924	21.5%	\$17,853
11 Neighborhood National Bank	El Cajon, CA	\$230,154	20.6%	\$39,317
12 River Valley Community Bank	Yuba City, CA	\$764,212	20.3%	\$129,020
13 Bank Of San Francisco	San Francisco, CA	\$767,510	20.1%	\$128,603
14 Beach Cities Commercial Bank	Irvine, CA	\$182,473	18.6%	\$28,628
15 Five Star Bank	Roseville, CA	\$5,031,561	18.6%	\$788,222
16 Bank Of The Orient	San Francisco, CA	\$1,160,267	18.1%	\$177,809
17 INFINITY BANK	Santa Ana, CA	\$392,898	16.0%	\$54,222
18 Poppy Bank	Santa Rosa, CA	\$7,796,215	14.8%	\$1,004,986
19 River City Bank	Sacramento, CA	\$6,047,747	14.4%	\$760,728
20 Endeavor Bank	San Diego, CA	\$805,315	14.3%	\$100,957
21 United Pacific Bank	City of Industry, CA	\$187,114	14.0%	\$22,973
22 American Plus Bank	Arcadia, CA	\$890,687	13.7%	\$107,299
23 Pacific Valley Bank	Salinas, CA	\$627,944	11.3%	\$63,864
24 CA Business Bank	Irvine, CA	\$122,227	11.2%	\$12,346
25 Gateway Bank, F.S.B.	Oakland, CA	\$286,530	11.2%	\$28,929

# Top 25 Fastest Growth PPI Banks LTM Loan Growth

California  
Banks  
March 31, 2026

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Genesis Bank	Newport Beach, CA	\$405,513	91.7%	\$126,630
2	Icon Business Bank	Riverside, CA	\$156,656	67.0%	\$50,895
3	Monterey County Bank	Monterey, CA	\$297,799	49.1%	\$49,643
4	Plumas Bank	Quincy, CA	\$2,199,524	48.5%	\$491,763
5	Column	Chico, CA	\$1,388,684	45.4%	\$100,803
6	CA International Bank	Westminster, CA	\$95,231	30.4%	\$15,714
7	Gateway Bank, F.S.B.	Oakland, CA	\$286,530	23.8%	\$44,767
8	Partners Bank of CA	Mission Viejo, CA	\$614,543	22.6%	\$88,889
9	Legacy Bank	Murrieta, CA	\$111,488	22.2%	\$14,043
10	Neighborhood National Bank	El Cajon, CA	\$230,154	21.9%	\$31,747
11	Beach Cities Commercial Bank	Irvine, CA	\$182,473	21.3%	\$26,332
12	Bank Of The Orient	San Francisco, CA	\$1,160,267	20.5%	\$165,185
13	Bank Of San Francisco	San Francisco, CA	\$767,510	20.0%	\$106,193
14	Beneficial State Bank	Oakland, CA	\$1,973,803	18.1%	\$230,956
15	Avidbank	San Jose, CA	\$2,572,193	18.0%	\$331,659
16	CA Pacific Bank	Hayward, CA	\$100,924	18.0%	\$12,516
17	Eastern International Bank	Los Angeles, CA	\$124,212	17.2%	\$14,553
18	Five Star Bank	Roseville, CA	\$5,031,561	16.2%	\$588,907
19	Mission Bank	Bakersfield, CA	\$1,919,385	14.5%	\$188,873
20	River Valley Community Bank	Yuba City, CA	\$764,212	13.3%	\$46,738
21	COMMUNITY BANK OF SANTA MARIA	Santa Maria, CA	\$405,124	13.2%	\$34,585
22	American Plus Bank	Arcadia, CA	\$890,687	12.8%	\$87,366
23	Bank Irvine	Irvine, CA	\$306,521	12.7%	\$24,257
24	First Pacific Bank	Whittier, CA	\$489,849	12.6%	\$36,962
25	FFB Bank	Fresno, CA	\$1,571,464	12.5%	\$136,586

**Top 25 PPI Banks**  
**Net Interest Margin**

**California**  
**Banks**  
**March 31, 2026**

	<b>Bank Name</b>	<b>City, ST</b>	<b>Total Assets (\$000s)</b>	<b>Net Interest Margin</b>
<b>1</b>	CA International Bank	Westminster, CA	\$95,231	<b>6.12%</b>
<b>2</b>	Tustin Community Bank	Tustin, CA	\$86,207	<b>5.69%</b>
<b>3</b>	INFINITY BANK	Santa Ana, CA	\$392,898	<b>5.56%</b>
<b>4</b>	Column	Chico, CA	\$1,388,684	<b>5.21%</b>
<b>5</b>	CalPrivate Bank	La Jolla, CA	\$2,693,463	<b>5.20%</b>
<b>6</b>	West Coast Community Bank	Santa Cruz, CA	\$2,895,001	<b>5.13%</b>
<b>7</b>	Plumas Bank	Quincy, CA	\$2,199,524	<b>5.07%</b>
<b>8</b>	CA Pacific Bank	Hayward, CA	\$100,924	<b>5.05%</b>
<b>9</b>	FFB Bank	Fresno, CA	\$1,571,464	<b>4.88%</b>
<b>10</b>	FIRST GENERAL BANK	Rowland Heights, CA	\$1,141,218	<b>4.87%</b>
<b>11</b>	Murphy Bank	Fresno, CA	\$359,587	<b>4.86%</b>
<b>12</b>	American Continental Bank	City of Industry, CA	\$379,100	<b>4.72%</b>
<b>13</b>	Endeavor Bank	San Diego, CA	\$805,315	<b>4.69%</b>
<b>14</b>	Summit Bank	Oakland, CA	\$270,191	<b>4.66%</b>
<b>15</b>	CA Bank Of Commerce	San Diego, CA	\$4,046,537	<b>4.54%</b>
<b>16</b>	Home Bank Of CA	San Diego, CA	\$254,901	<b>4.49%</b>
<b>17</b>	Bank Of San Francisco	San Francisco, CA	\$767,510	<b>4.46%</b>
<b>18</b>	Icon Business Bank	Riverside, CA	\$156,656	<b>4.45%</b>
<b>19</b>	Avidbank	San Jose, CA	\$2,572,193	<b>4.40%</b>
<b>20</b>	Community West Bank	Fresno, CA	\$3,697,225	<b>4.37%</b>
<b>21</b>	REDWOOD CAPITAL BANK	Eureka, CA	\$543,402	<b>4.34%</b>
<b>22</b>	Mission Bank	Bakersfield, CA	\$1,919,385	<b>4.34%</b>
<b>23</b>	COMMUNITY BANK OF SANTA MARIA	Santa Maria, CA	\$405,124	<b>4.33%</b>
<b>24</b>	United Security Bank	Fresno, CA	\$1,216,537	<b>4.26%</b>
<b>25</b>	Chino Commercial Bank	Chino, CA	\$465,786	<b>4.19%</b>

\* Most recent quarter (MRQ) net interest margin

	<b>Bank Name</b>	<b>City, ST</b>	<b>Total Assets (\$000s)</b>	<b>Nonint. Income / Avg. Assets</b>
<b>1</b>	Column	Chico, CA	\$1,388,684	<b>6.55%</b>
<b>2</b>	Pacific Alliance Bank	San Gabriel, CA	\$450,670	<b>2.29%</b>
<b>3</b>	CA Business Bank	Irvine, CA	\$122,227	<b>1.70%</b>
<b>4</b>	Us Metro Bank	Garden Grove, CA	\$1,563,129	<b>1.70%</b>
<b>5</b>	FFB Bank	Fresno, CA	\$1,571,464	<b>1.29%</b>
<b>6</b>	Mission Valley Bank	Sun Valley, CA	\$772,560	<b>1.12%</b>
<b>7</b>	Neighborhood National Bank	El Cajon, CA	\$230,154	<b>1.06%</b>
<b>8</b>	Bank Of The Sierra	Porterville, CA	\$3,751,904	<b>0.83%</b>
<b>9</b>	Fremont Bank	Fremont, CA	\$5,915,963	<b>0.82%</b>
<b>10</b>	Exchange Bank	Santa Rosa, CA	\$3,266,467	<b>0.76%</b>
<b>11</b>	Chino Commercial Bank	Chino, CA	\$465,786	<b>0.76%</b>
<b>12</b>	Commonwealth Business Bank	Los Angeles, CA	\$1,990,854	<b>0.74%</b>
<b>13</b>	Bank Of Whittier	Whittier, CA	\$158,847	<b>0.74%</b>
<b>14</b>	Beacon Business Bank	San Francisco, CA	\$167,555	<b>0.73%</b>
<b>15</b>	American Continental Bank	City of Industry, CA	\$379,100	<b>0.69%</b>
<b>16</b>	Tri Counties Bank	Chico, CA	\$9,946,447	<b>0.68%</b>
<b>17</b>	Westamerica Bank	San Rafael, CA	\$5,827,278	<b>0.68%</b>
<b>18</b>	Montecito B&T	Santa Barbara, CA	\$2,036,398	<b>0.68%</b>
<b>19</b>	Bank Of Stockton	Stockton, CA	\$4,834,846	<b>0.62%</b>
<b>20</b>	Open Bank	Los Angeles, CA	\$2,699,382	<b>0.61%</b>
<b>21</b>	Commercial Bank Of CA	Irvine, CA	\$3,899,410	<b>0.55%</b>
<b>22</b>	REDWOOD CAPITAL BANK	Eureka, CA	\$543,402	<b>0.55%</b>
<b>23</b>	Hanmi Bank	Los Angeles, CA	\$7,789,627	<b>0.45%</b>
<b>24</b>	Plumas Bank	Quincy, CA	\$2,199,524	<b>0.43%</b>
<b>25</b>	HCN Bank	Riverside, CA	\$974,149	<b>0.42%</b>

\* Most recent quarter (MRQ) noninterest income as a percentage of average assets; excludes nonrecurring gains/losses

	<b>Bank Name</b>	<b>City, ST</b>	<b>Total Assets (\$000s)</b>	<b>Efficiency Ratio (Core) (%)</b>
<b>1</b>	Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,442,083	<b>27.8%</b>
<b>2</b>	River City Bank	Sacramento, CA	\$6,047,747	<b>31.8%</b>
<b>3</b>	FIRST GENERAL BANK	Rowland Heights, CA	\$1,141,218	<b>32.5%</b>
<b>4</b>	American Plus Bank	Arcadia, CA	\$890,687	<b>33.4%</b>
<b>5</b>	Preferred Bank	Los Angeles, CA	\$7,655,086	<b>33.8%</b>
<b>6</b>	Five Star Bank	Roseville, CA	\$5,031,561	<b>36.2%</b>
<b>7</b>	Pacific Alliance Bank	San Gabriel, CA	\$450,670	<b>36.4%</b>
<b>8</b>	Column	Chico, CA	\$1,388,684	<b>38.9%</b>
<b>9</b>	West Coast Community Bank	Santa Cruz, CA	\$2,895,001	<b>39.0%</b>
<b>10</b>	Westamerica Bank	San Rafael, CA	\$5,827,278	<b>42.4%</b>
<b>11</b>	CalPrivate Bank	La Jolla, CA	\$2,693,463	<b>44.1%</b>
<b>12</b>	HCN Bank	Riverside, CA	\$974,149	<b>44.8%</b>
<b>13</b>	Poppy Bank	Santa Rosa, CA	\$7,796,215	<b>44.9%</b>
<b>14</b>	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,836,466	<b>45.8%</b>
<b>15</b>	Commercest Bank	Irvine, CA	\$1,243,344	<b>46.1%</b>
<b>16</b>	Mission Bank	Bakersfield, CA	\$1,919,385	<b>46.3%</b>
<b>17</b>	American Business Bank	Los Angeles, CA	\$4,371,214	<b>46.5%</b>
<b>18</b>	Bank Of Stockton	Stockton, CA	\$4,834,846	<b>47.8%</b>
<b>19</b>	Pcb Bank	Los Angeles, CA	\$3,395,119	<b>48.1%</b>
<b>20</b>	Chino Commercial Bank	Chino, CA	\$465,786	<b>48.6%</b>
<b>21</b>	Avidbank	San Jose, CA	\$2,572,193	<b>49.0%</b>
<b>22</b>	Partners Bank of CA	Mission Viejo, CA	\$614,543	<b>49.8%</b>
<b>23</b>	Murphy Bank	Fresno, CA	\$359,587	<b>50.8%</b>
<b>24</b>	Plumas Bank	Quincy, CA	\$2,199,524	<b>51.1%</b>
<b>25</b>	C3bank	Encinitas, CA	\$882,652	<b>51.8%</b>

\* Most recent quarter (MRQ) noninterest expense as a percentage of net interest income+noninterest income;  
excludes nonrecurring gains/losses

	<b>Bank Name</b>	<b>City, ST</b>	<b>Total Assets (\$000s)</b>	<b>ROAA</b>
<b>1</b>	Column	Chico, CA	\$1,388,684	<b>4.88%</b>
<b>2</b>	Bank Of Stockton	Stockton, CA	\$4,834,846	<b>4.57%</b>
<b>3</b>	Pacific Alliance Bank	San Gabriel, CA	\$450,670	<b>2.31%</b>
<b>4</b>	FIRST GENERAL BANK	Rowland Heights, CA	\$1,141,218	<b>2.25%</b>
<b>5</b>	West Coast Community Bank	Santa Cruz, CA	\$2,895,001	<b>2.17%</b>
<b>6</b>	CalPrivate Bank	La Jolla, CA	\$2,693,463	<b>1.92%</b>
<b>7</b>	Westamerica Bank	San Rafael, CA	\$5,827,278	<b>1.79%</b>
<b>8</b>	CA Pacific Bank	Hayward, CA	\$100,924	<b>1.78%</b>
<b>9</b>	Plumas Bank	Quincy, CA	\$2,199,524	<b>1.77%</b>
<b>10</b>	Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,442,083	<b>1.74%</b>
<b>11</b>	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,836,466	<b>1.71%</b>
<b>12</b>	American Plus Bank	Arcadia, CA	\$890,687	<b>1.65%</b>
<b>13</b>	Preferred Bank	Los Angeles, CA	\$7,655,086	<b>1.64%</b>
<b>14</b>	Five Star Bank	Roseville, CA	\$5,031,561	<b>1.64%</b>
<b>15</b>	Mission Bank	Bakersfield, CA	\$1,919,385	<b>1.62%</b>
<b>16</b>	Chino Commercial Bank	Chino, CA	\$465,786	<b>1.58%</b>
<b>17</b>	American Continental Bank	City of Industry, CA	\$379,100	<b>1.57%</b>
<b>18</b>	Avidbank	San Jose, CA	\$2,572,193	<b>1.52%</b>
<b>19</b>	Bank Of The Sierra	Porterville, CA	\$3,751,904	<b>1.51%</b>
<b>20</b>	INFINITY BANK	Santa Ana, CA	\$392,898	<b>1.49%</b>
<b>21</b>	American Business Bank	Los Angeles, CA	\$4,371,214	<b>1.44%</b>
<b>22</b>	CA Bank Of Commerce	San Diego, CA	\$4,046,537	<b>1.40%</b>
<b>23</b>	Tri Counties Bank	Chico, CA	\$9,946,447	<b>1.37%</b>
<b>24</b>	Community West Bank	Fresno, CA	\$3,697,225	<b>1.35%</b>
<b>25</b>	CA International Bank	Westminster, CA	\$95,231	<b>1.35%</b>

\* Most recent quarter (MRQ) ROAA (stated) for C-Corp status institutions only

	<b>Bank Name</b>	<b>City, ST</b>	<b>Total Assets (\$000s)</b>	<b>ROAA</b>
<b>1</b>	Murphy Bank	Fresno, CA	\$359,587	<b>2.32%</b>
<b>2</b>	HCN Bank	Riverside, CA	\$974,149	<b>2.19%</b>
<b>3</b>	Home Bank Of CA	San Diego, CA	\$254,901	<b>1.97%</b>
<b>4</b>	Fremont Bank	Fremont, CA	\$5,915,963	<b>1.18%</b>
<b>5</b>	Tustin Community Bank	Tustin, CA	\$86,207	<b>1.18%</b>
<b>6</b>	Asian Pacific National Bank	San Gabriel, CA	\$57,005	<b>0.71%</b>
<b>7</b>	Bac Community Bank	Stockton, CA	\$780,102	<b>0.70%</b>
<b>8</b>	Beacon Business Bank	San Francisco, CA	\$167,555	<b>0.11%</b>

*\* Most recent quarter (MRQ) ROAA (stated) for S-Corp status institutions only*

	<b>Bank Name</b>	<b>City, ST</b>	<b>Total Assets (\$000s)</b>	<b>ROAE</b>
<b>1</b>	Column	Chico, CA	\$1,388,684	<b>68.77%</b>
<b>2</b>	Bank Of Stockton	Stockton, CA	\$4,834,846	<b>24.72%</b>
<b>3</b>	Pacific Alliance Bank	San Gabriel, CA	\$450,670	<b>17.94%</b>
<b>4</b>	CalPrivate Bank	La Jolla, CA	\$2,693,463	<b>17.62%</b>
<b>5</b>	Westamerica Bank	San Rafael, CA	\$5,827,278	<b>17.23%</b>
<b>6</b>	West Coast Community Bank	Santa Cruz, CA	\$2,895,001	<b>16.06%</b>
<b>7</b>	Preferred Bank	Los Angeles, CA	\$7,655,086	<b>15.97%</b>
<b>8</b>	Five Star Bank	Roseville, CA	\$5,031,561	<b>15.85%</b>
<b>9</b>	American Business Bank	Los Angeles, CA	\$4,371,214	<b>15.24%</b>
<b>10</b>	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,836,466	<b>14.93%</b>
<b>11</b>	Mission Bank	Bakersfield, CA	\$1,919,385	<b>14.41%</b>
<b>12</b>	Plumas Bank	Quincy, CA	\$2,199,524	<b>14.41%</b>
<b>13</b>	Commercial Bank Of CA	Irvine, CA	\$3,899,410	<b>14.38%</b>
<b>14</b>	Poppy Bank	Santa Rosa, CA	\$7,796,215	<b>14.16%</b>
<b>15</b>	Chino Commercial Bank	Chino, CA	\$465,786	<b>13.34%</b>
<b>16</b>	River City Bank	Sacramento, CA	\$6,047,747	<b>12.91%</b>
<b>17</b>	Avidbank	San Jose, CA	\$2,572,193	<b>12.87%</b>
<b>18</b>	Bank Of The Sierra	Porterville, CA	\$3,751,904	<b>12.52%</b>
<b>19</b>	INFINITY BANK	Santa Ana, CA	\$392,898	<b>12.34%</b>
<b>20</b>	C3bank	Encinitas, CA	\$882,652	<b>12.33%</b>
<b>21</b>	Golden Valley Bank	Chico, CA	\$577,734	<b>12.25%</b>
<b>22</b>	Open Bank	Los Angeles, CA	\$2,699,382	<b>12.14%</b>
<b>23</b>	Partners Bank of CA	Mission Viejo, CA	\$614,543	<b>12.06%</b>
<b>24</b>	American Riviera Bank	Santa Barbara, CA	\$1,422,849	<b>11.84%</b>
<b>25</b>	Commercest Bank	Irvine, CA	\$1,243,344	<b>11.50%</b>

\* Most recent quarter (MRQ) ROAE (stated) for C-Corp status institutions only

	<b>Bank Name</b>	<b>City, ST</b>	<b>Total Assets (\$000s)</b>	<b>ROAE</b>
<b>1</b>	HCN Bank	Riverside, CA	\$974,149	<b>19.22%</b>
<b>2</b>	Home Bank Of CA	San Diego, CA	\$254,901	<b>16.09%</b>
<b>3</b>	Murphy Bank	Fresno, CA	\$359,587	<b>15.70%</b>
<b>4</b>	Fremont Bank	Fremont, CA	\$5,915,963	<b>15.03%</b>
<b>5</b>	Tustin Community Bank	Tustin, CA	\$86,207	<b>7.57%</b>
<b>6</b>	Bac Community Bank	Stockton, CA	\$780,102	<b>7.32%</b>
<b>7</b>	Asian Pacific National Bank	San Gabriel, CA	\$57,005	<b>3.55%</b>
<b>8</b>	Beacon Business Bank	San Francisco, CA	\$167,555	<b>1.03%</b>

*\* Most recent quarter (MRQ) ROAE (stated) for S-Corp status institutions only*

The **State Performance Trends** report presents a summary of key trends of "true" community banks - based on the Peer Performance Index (PPI) <sup>TM</sup> - for comparisons that are meaningful and relevant. The PPI excludes FDIC-insured institutions that do not fit the characteristics of a community bank, based on the following call report-derived rules:

Disqualifying Rule	Banks Excluded:	
	National	California
Assets > \$10 Billion	154	11
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	130	13
Large Institutional Branches (>\$2 billion deposits/branch)	47	3
Underloaned (<10% Loans / Assets)	114	6
Consumer Focus (>50% Consumer Loans or Leases / Assets)	21	2
No Material Real Estate Lending (<1% Assets)	130	7
Wholesale Funded (<40% Core Deposits / Deposits)	90	5
Overcapitalized (Total Equity / Assets > 50%)	87	5
Time Deposits = 100% of Total Deposits	18	1
Manually Excluded Banks	0	0

*\* Exclusions are not "additive" as some institutions meet multiple criteria for exclusion*

Call Report Insights on-line, cloud-based tools are designed specifically for community bankers to:

- (1) conduct a variety of **financial performance research**, from value-added graphs and tables of their own financial performance to several customizable **peer benchmarking reports**, and
- (2) satisfy several regulatory requirements, including **credit stress testing**.

The reports are **professional and polished**, but also **quick, easy and affordable**, and have received rave reviews from clients.

## Regulatory and Compliance

- Credit Stress Test
- Basel III Capital Planning
- Reg F Snapshot



## Bank & Peer Performance

- Bank Performance Report Card
- PeerWatch Trends
- PeerWatch
- Liquidity Risk Report
- Reg F Snapshot

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