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Bankers' Index

AN ANALYSIS OF CALIFORNIA COMMUNITY BANKS

The Bankers' Index is published by the California offices of Baker Tilly. 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–\$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

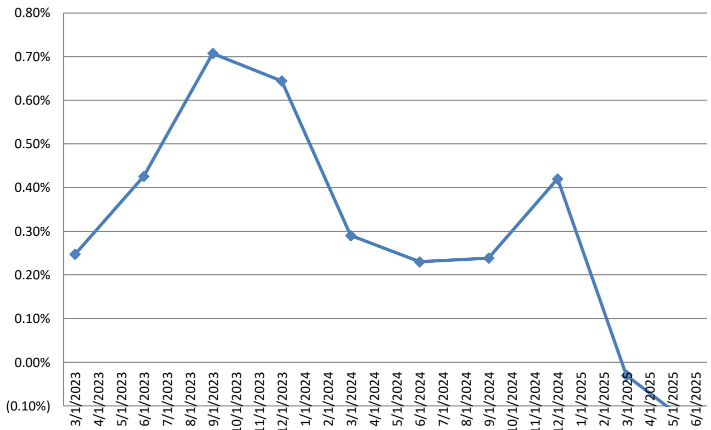
Northern California

Performance Analysis

Performance Analysis | June 30, 2025 | Run Date: August 21, 2025

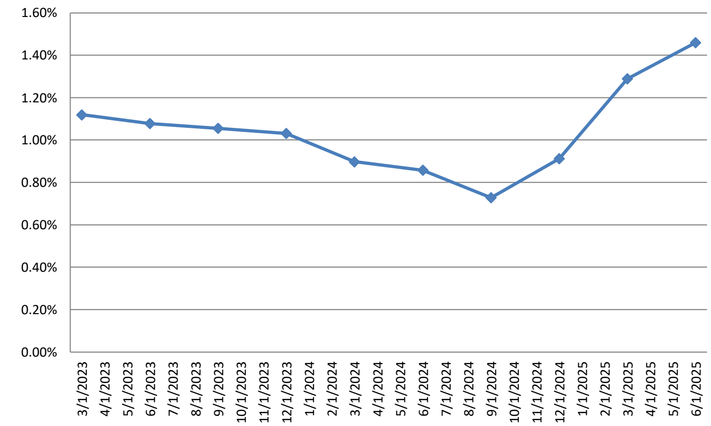
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



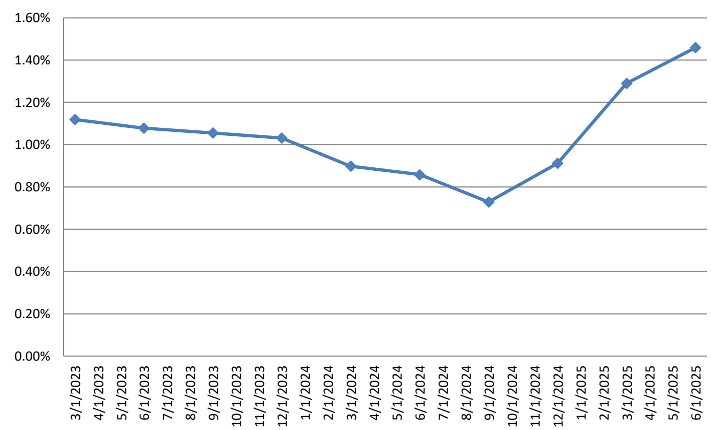
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.25%	0.43%	0.71%	0.64%	0.29%	0.23%	0.24%	0.42%	(0.03%)	(0.15%)

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



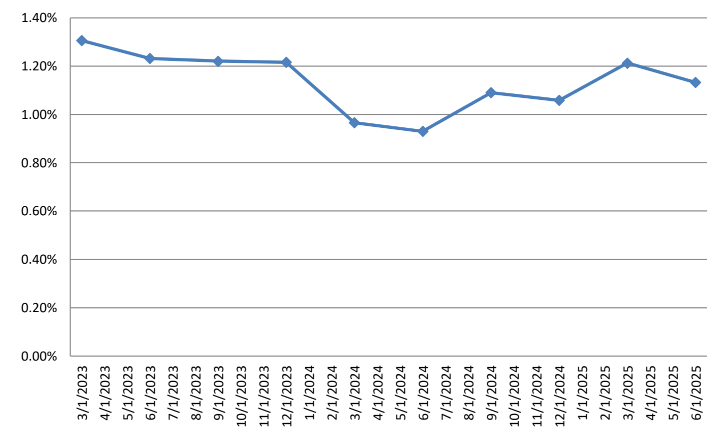
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	1.12%	1.08%	1.06%	1.03%	0.90%	0.86%	0.73%	0.91%	1.29%	1.46%

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



	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	6/30/25
Return on Avg Assets	1.12%	1.08%	1.06%	1.03%	0.90%	0.86%	0.73%	0.91%	1.29%	1.46%

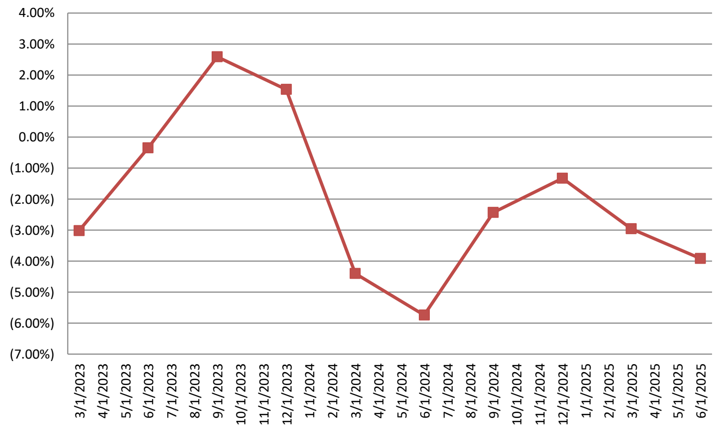
Asset Group D - Over $1 billion in Total Assets
Year-to-Date



	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	6/30/25
Return on Avg Assets	1.31%	1.23%	1.22%	1.22%	0.97%	0.93%	1.09%	1.06%	1.21%	1.13%

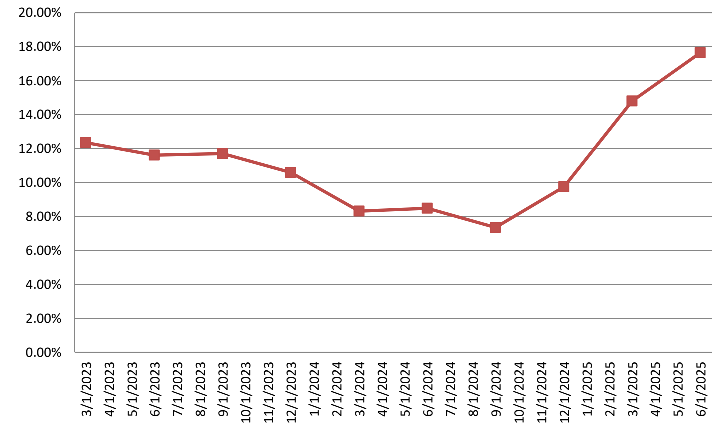
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



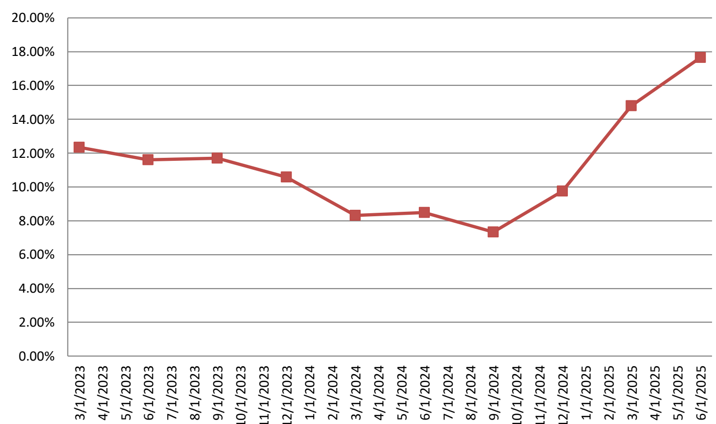
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	(3.02%)	(0.35%)	2.59%	1.53%	(4.41%)	(5.74%)	(2.43%)	(1.33%)	(2.96%)	(3.92%)

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



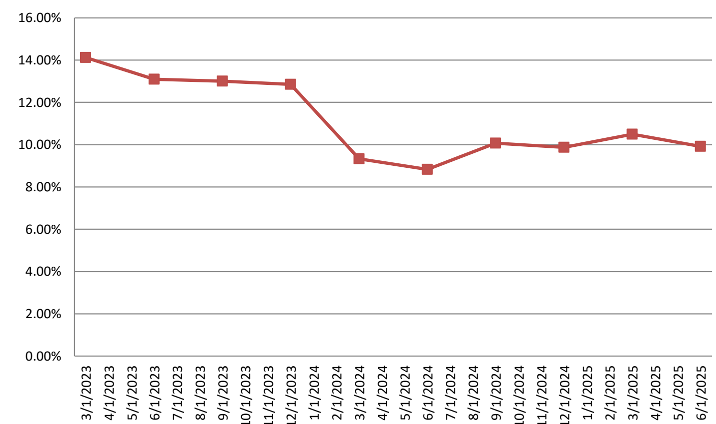
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	12.34%	11.61%	11.71%	10.59%	8.32%	8.49%	7.34%	9.75%	14.80%	17.64%

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



	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	6/30/25
Return on Avg Equity	12.34%	11.61%	11.71%	10.59%	8.32%	8.49%	7.34%	9.75%	14.80%	17.64%

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



	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	6/30/25
Return on Avg Equity	14.13%	13.09%	13.00%	12.85%	9.33%	8.84%	10.07%	9.88%	10.50%	9.92%

Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Equity (%)	Quarter to Date: Efficiency Ratio (FTE) (%)	Quarter to Date: Salary Exp/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Equity (%)	Year to Date: Efficiency Ratio (FTE) (%)	Year to Date: Salary Exp/ Employees ($000)
Asset Group A - $50 million to $250 million in total assets											
California Pacific Bank	$97,943	$654	2.83%	6.50%	37.16%	$86	$1,328	3.00%	6.65%	37.45%	$85
Beacon Business Bank, National Association	$176,440	$25	0.06%	0.64%	98.64%	$152	($178)	(0.20%)	(2.29%)	102.46%	$148
First Federal Savings and Loan Association of San Rafael	$233,749	($987)	(1.68%)	(9.51%)	104.89%	$131	($1,438)	(1.23%)	(6.87%)	124.64%	$173
Mission National Bank	$243,334	$527	0.87%	5.70%	59.76%	$55	$147	0.13%	0.80%	87.74%	$95
Metropolitan Bank	$243,679	$363	0.60%	5.00%	74.84%	$97	$716	0.60%	4.96%	75.28%	$96
Monterey County Bank	$245,562	($1,121)	(1.89%)	(15.79%)	134.21%	$147	($2,281)	(1.96%)	(15.82%)	136.91%	$144
Gateway Bank, F.S.B.	$246,185	($827)	(1.30%)	(13.94%)	174.98%	$148	($1,785)	(1.39%)	(14.86%)	173.74%	$150
Average of Asset Group A	$212,413	($195)	(0.07%)	(3.06%)	97.78%	$117	($499)	(0.15%)	(3.92%)	105.46%	$127
Asset Group B - $251 million to $500 million in total assets											
Summit Bank	$279,604	$822	1.15%	6.81%	64.23%	$192	$1,728	1.19%	7.19%	62.76%	$185
Murphy Bank	$358,468	$1,727	1.94%	13.38%	51.49%	$141	$3,251	1.83%	12.67%	53.77%	$138
Average of Asset Group B	$319,036	$1,275	1.55%	10.10%	57.86%	$167	$2,490	1.51%	9.93%	58.27%	$162
Asset Group C - $501 million to $1 billion in total assets											
Redwood Capital Bank	$552,880	$1,382	1.03%	9.64%	67.18%	$110	$2,784	1.04%	9.80%	66.30%	$108
Pacific Valley Bank	$572,611	$1,088	0.77%	5.86%	71.97%	$165	$2,194	0.78%	5.95%	71.41%	$159
Golden Valley Bank	$579,923	$1,330	0.91%	12.42%	58.62%	$116	$2,317	0.81%	10.86%	62.81%	$117
River Valley Community Bank	$608,935	$1,136	0.73%	8.36%	66.71%	$141	$2,411	0.78%	9.07%	65.23%	$134
Cornerstone Community Bank	$658,098	($2,726)	(1.63%)	(20.16%)	194.59%	$299	($1,228)	(0.37%)	(4.52%)	128.43%	$218
Bank of San Francisco	$671,915	$1,634	0.98%	8.42%	63.70%	$222	$2,732	0.85%	7.11%	67.33%	$228
BAC Community Bank	$788,427	$1,534	0.75%	8.85%	74.85%	$117	$2,809	0.69%	8.23%	76.31%	$116
Column National Association	$833,990	$23,268	9.01%	125.99%	26.48%	$196	$33,658	7.61%	104.25%	31.46%	$207
Pinnacle Bank	$878,109	$2,173	0.99%	8.45%	68.30%	$198	$4,087	0.94%	8.05%	70.17%	$204
Average of Asset Group C	$682,765	$3,424	1.50%	18.65%	76.93%	$174	$5,752	1.46%	17.64%	71.05%	$166

Performance Analysis			June 30, 2025					Run Date: August 21, 2025		
	As of Date	Quarter to Date					Year to Date			
Institution Name	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)

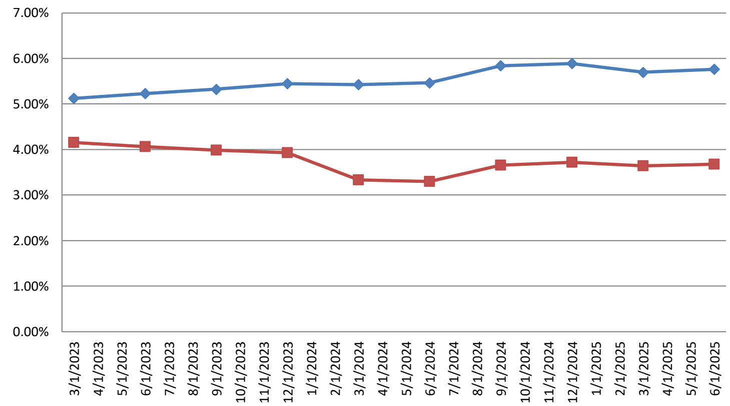
Asset Group D - Over $1 billion in total assets

Institution Name	Total Assets ($000)	QTD Net Income (Loss) ($000)	QTD Return on Avg Assets (%)	QTD Return on Avg Equity (%)	QTD Efficiency Ratio (FTE) (%)	QTD Salary Exp/ Employees ($000)	YTD Net Income (Loss) ($000)	YTD Return on Avg Assets (%)	YTD Return on Avg Equity (%)	YTD Efficiency Ratio (FTE) (%)	YTD Salary Exp/ Employees ($000)
Bank of the Orient	$1,021,230	$2,046	0.81%	6.24%	67.29%	$119	$3,932	0.79%	5.98%	67.93%	$119
Summit State Bank	$1,032,472	$2,418	0.92%	10.00%	66.14%	$147	$4,912	0.93%	10.33%	68.68%	$144
United Security Bank	$1,214,084	$2,615	0.87%	7.39%	57.87%	$132	$5,360	0.89%	7.59%	56.25%	$133
Pacific Coast Bankers' Bank	$1,242,294	$2,712	1.03%	7.82%	73.76%	$211	$4,547	0.82%	6.57%	77.94%	$210
Savings Bank of Mendocino County	$1,328,292	$3,227	0.94%	8.01%	62.48%	$110	$5,915	0.86%	7.42%	63.94%	$108
FFB Bank	$1,480,760	$6,411	1.66%	12.40%	55.62%	$176	$14,885	1.93%	14.42%	55.99%	$176
Plumas Bank	$1,628,187	$6,529	1.58%	13.61%	51.86%	$121	$13,911	1.68%	14.76%	51.44%	$125
First Northern Bank of Dixon	$1,871,551	$5,573	1.18%	11.84%	56.65%	$127	$9,276	0.98%	10.08%	60.53%	$129
Oak Valley Community Bank	$1,920,868	$5,837	1.20%	12.67%	58.88%	$128	$11,334	1.17%	12.35%	59.54%	$129
Beneficial State Bank	$1,951,690	$2,158	0.44%	4.86%	71.88%	$144	$1,475	0.15%	1.67%	76.25%	$144
Avidbank	$2,385,351	$6,321	1.07%	11.77%	55.47%	$241	$12,140	1.03%	11.53%	58.08%	$243
El Dorado Savings Bank, F.S.B.	$2,472,484	$6,062	0.99%	7.67%	55.46%	$84	$11,724	0.96%	7.47%	56.47%	$83
United Business Bank	$2,605,907	$7,082	1.09%	7.36%	60.28%	$118	$13,669	1.06%	7.18%	60.84%	$119
West Coast Community Bank	$2,650,147	$13,309	1.99%	14.67%	40.75%	$162	$25,285	1.89%	14.17%	41.30%	$160
Exchange Bank (Santa Rosa, CA)	$3,270,956	$7,042	0.84%	9.12%	66.84%	$122	$12,656	0.76%	8.44%	69.13%	$122
Community West Bank	$3,573,006	$8,794	0.98%	7.96%	58.45%	$143	$18,113	1.01%	8.28%	60.57%	$147
Bank of Marin	$3,725,667	($8,143)	(0.86%)	(7.75%)	70.90%	$156	($2,974)	(0.16%)	(1.40%)	72.22%	$156
Bank of the Sierra	$3,766,071	$11,973	1.29%	11.10%	55.98%	$99	$22,250	1.22%	10.35%	56.39%	$101
Five Star Bank	$4,411,742	$16,012	1.50%	13.71%	38.24%	$152	$30,447	1.45%	13.15%	38.97%	$154
Bank of Stockton	$4,640,918	$8,481	0.74%	4.12%	54.15%	$157	$58,193	2.54%	14.43%	52.47%	$144
River City Bank	$5,322,651	$15,411	1.15%	12.23%	33.34%	$186	$27,717	1.04%	11.14%	35.89%	$189
Heritage Bank of Commerce	$5,464,618	$7,584	0.56%	4.23%	75.77%	$182	$20,394	0.74%	5.71%	67.89%	$184
Farmers & Merchants Bank of Central California	$5,479,564	$23,636	1.68%	15.20%	43.25%	$205	$47,339	1.71%	15.51%	42.67%	$199
WestAmerica Bank	$5,787,936	$28,886	1.93%	18.69%	39.60%	$73	$59,636	1.97%	19.54%	38.85%	$72
Fremont Bank	$5,846,851	$15,795	1.10%	14.13%	72.95%	$153	$30,936	1.07%	13.96%	73.41%	$152
Poppy Bank	$7,030,083	$18,542	1.07%	11.76%	50.30%	$156	$35,208	1.02%	11.35%	51.24%	$150
Tri Counties Bank	$9,922,103	$29,015	1.17%	8.58%	57.06%	$132	$56,778	1.14%	8.47%	57.40%	$130
Mechanics Bank	$16,575,049	$42,485	1.03%	7.09%	61.11%	$148	$86,276	1.05%	7.29%	59.39%	$149
Average of Asset Group D	$3,915,090	$10,636	1.07%	9.52%	57.58%	$146	$22,905	1.13%	9.92%	58.27%	$145

Balance Sheet & Net Interest Margin

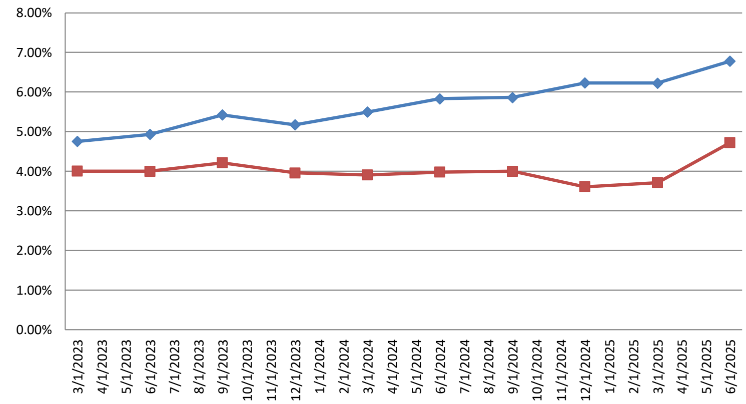
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



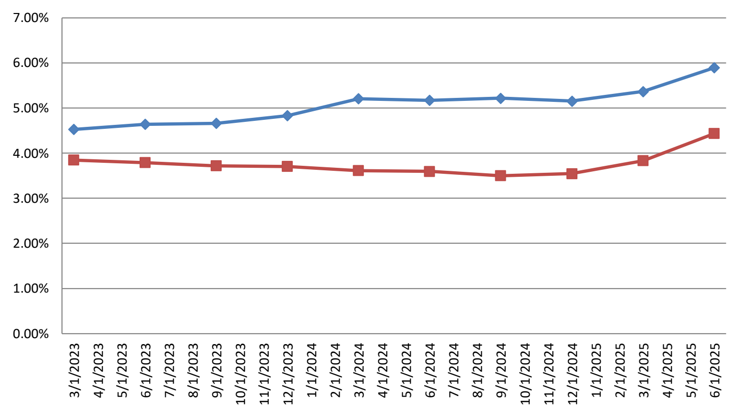
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	5.12%	5.23%	5.32%	5.45%	5.42%	5.46%	5.84%	5.89%	5.69%	5.76%
Net Interest Margin (FTE)	4.15%	4.06%	3.99%	3.93%	3.33%	3.30%	3.66%	3.72%	3.64%	3.68%

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



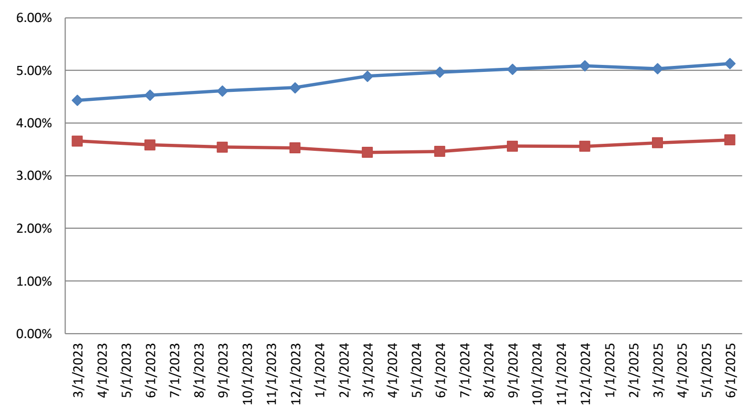
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	4.76%	4.93%	5.42%	5.17%	5.49%	5.83%	5.86%	6.23%	6.23%	6.78%
Net Interest Margin (FTE)	4.00%	4.00%	4.21%	3.96%	3.91%	3.98%	4.00%	3.61%	3.71%	4.72%

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



	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	6/30/25
Yield on Earning Assets	4.53%	4.64%	4.66%	4.83%	5.20%	5.17%	5.22%	5.15%	5.37%	5.89%
Net Interest Margin (FTE)	3.85%	3.79%	3.72%	3.71%	3.61%	3.59%	3.50%	3.55%	3.83%	4.43%

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

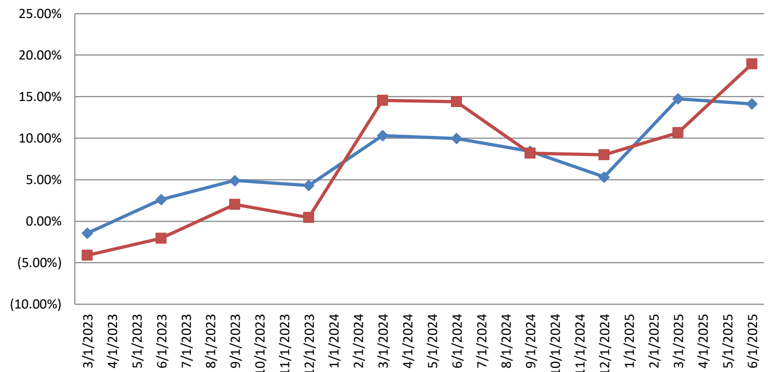


	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	4.43%	4.53%	4.61%	4.67%	4.89%	4.96%	5.02%	5.09%	5.03%	5.13%
Net Interest Margin (FTE)	3.66%	3.58%	3.54%	3.53%	3.44%	3.46%	3.56%	3.56%	3.62%	3.68%

Balance Sheet & Net Interest Margin | June 30, 2025 | Run Date: August 21, 2025

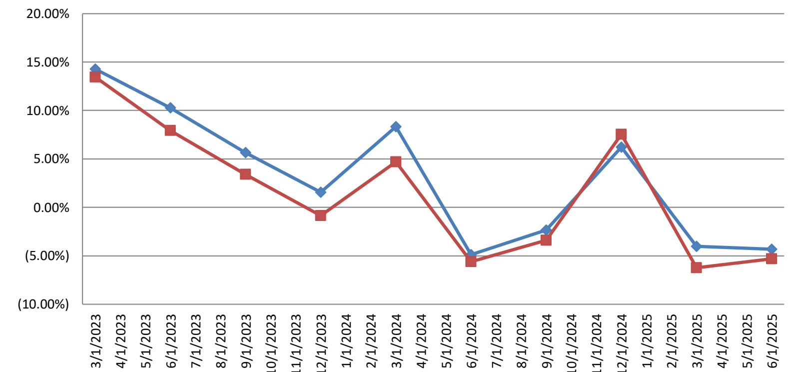
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



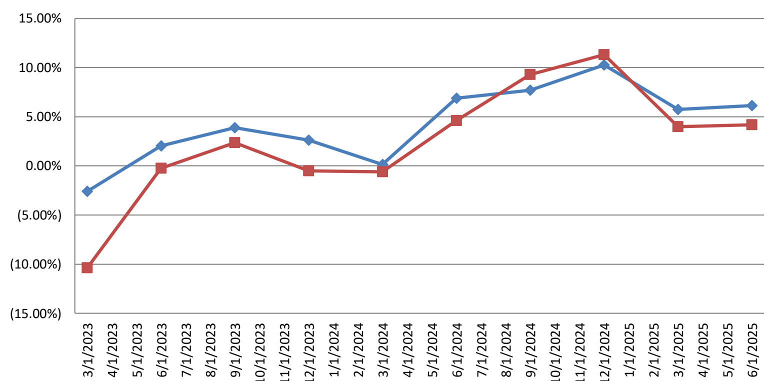
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	(1.45%)	2.59%	4.89%	4.31%	10.32%	9.96%	8.42%	5.32%	14.74%	14.12%
Deposit Growth Rate	(4.09%)	(2.07%)	2.01%	0.43%	14.55%	14.40%	8.19%	7.99%	10.64%	18.94%

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



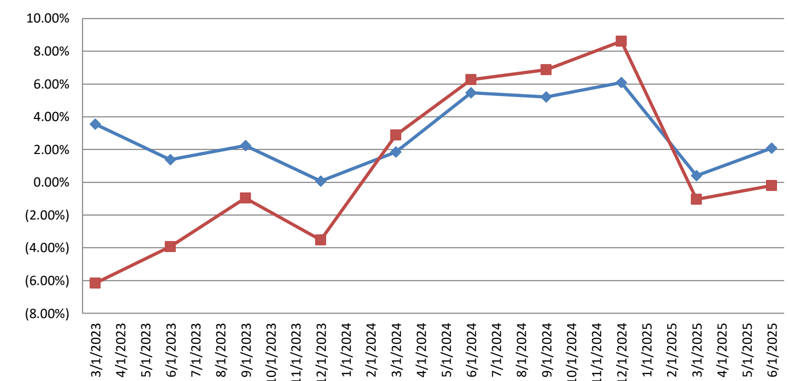
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	14.28%	10.29%	5.67%	1.56%	8.33%	(4.87%)	(2.35%)	6.22%	(4.03%)	(4.33%)
Deposit Growth Rate	13.44%	7.94%	3.42%	(0.84%)	4.70%	(5.61%)	(3.39%)	7.54%	(6.23%)	(5.30%)

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



	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	6/30/25
Asset Growth Rate	(2.59%)	2.02%	3.90%	2.62%	0.13%	6.87%	7.70%	10.27%	5.74%	6.12%
Deposit Growth Rate	(10.37%)	(0.24%)	2.36%	(0.50%)	(0.59%)	4.61%	9.28%	11.32%	3.99%	4.18%

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



	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	6/30/25
Asset Growth Rate	3.55%	1.37%	2.23%	0.08%	1.86%	5.47%	5.21%	6.09%	0.41%	2.08%
Deposit Growth Rate	(6.16%)	(3.94%)	(0.97%)	(3.52%)	2.89%	6.26%	6.87%	8.61%	(1.04%)	(0.20%)

Balance Sheet & Net Interest Margin — June 30, 2025 — Run Date: August 21, 2025

Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/Employees ($000)	Year to Date: 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	$97,943	$74,959	$56,204	133.37%	38.75%	$9,794	7.32%	3.29%	1.84%	6.36%	37.85%	65.86%
Beacon Business Bank, National Association	$176,440	$118,315	$140,788	84.04%	26.56%	$7,058	4.60%	2.26%	1.66%	3.14%	(0.64%)	(10.15%)
First Federal Savings and Loan Association of San Rafael	$233,749	$214,961	$183,698	117.02%	3.74%	$8,060	4.94%	2.83%	2.80%	2.57%	2.70%	3.37%
Mission National Bank	$243,334	$208,452	$194,430	107.21%	14.48%	$7,849	5.49%	3.65%	3.47%	2.65%	22.24%	20.64%
Metropolitan Bank	$243,679	$188,460	$204,042	92.36%	20.33%	$5,538	6.38%	3.63%	3.19%	3.54%	5.90%	9.68%
Monterey County Bank	$245,562	$111,381	$193,253	57.63%	28.92%	$5,457	5.83%	2.62%	2.19%	3.79%	16.68%	24.23%
Gateway Bank, F.S.B.	$246,185	$182,446	$219,596	83.08%	25.50%	$8,489	5.29%	3.82%	3.72%	1.93%	(7.77%)	(7.94%)
Average of Asset Group A	$212,413	$152,755	$162,069	98.61%	22.13%	$7,293	5.76%	3.05%	2.53%	3.68%	14.12%	18.94%
Asset Group B - $251 million to $500 million in total assets												
Summit Bank	$279,604	$198,569	$222,150	89.39%	29.83%	$8,738	5.80%	1.58%	0.87%	5.08%	(9.82%)	(12.88%)
Murphy Bank	$358,468	$305,794	$295,417	103.51%	12.13%	$9,957	7.75%	3.93%	3.84%	4.36%	1.16%	2.28%
Average of Asset Group B	$319,036	$252,182	$258,784	96.45%	20.98%	$9,348	6.78%	2.76%	2.36%	4.72%	(4.33%)	(5.30%)
Asset Group C - $501 million to $1 billion in total assets												
Redwood Capital Bank	$552,880	$382,251	$490,973	77.86%	21.58%	$6,911	4.82%	1.42%	0.81%	3.86%	7.96%	8.13%
Pacific Valley Bank	$572,611	$499,350	$491,060	101.69%	12.71%	$9,089	5.50%	3.06%	1.99%	3.64%	(25.36%)	(30.64%)
Golden Valley Bank	$579,923	$252,764	$535,048	47.24%	48.32%	$9,665	4.55%	2.12%	1.47%	3.19%	16.27%	17.53%
River Valley Community Bank	$608,935	$361,002	$549,847	65.65%	25.57%	$8,955	4.71%	2.16%	1.50%	3.29%	2.11%	0.54%
Cornerstone Community Bank	$658,098	$477,865	$580,953	82.26%	19.52%	$12,417	5.35%	2.49%	2.10%	3.35%	0.05%	(1.34%)
Bank of San Francisco	$671,915	$550,910	$582,224	94.62%	16.39%	$12,921	5.36%	2.06%	1.28%	4.22%	18.35%	19.40%
BAC Community Bank	$788,427	$461,683	$692,977	66.62%	32.64%	$8,128	3.98%	1.64%	1.02%	3.09%	1.36%	(1.38%)
Column National Association	$833,990	$210,528	$712,443	29.55%	45.54%	$7,190	12.97%	3.10%	1.85%	11.06%	26.96%	17.94%
Pinnacle Bank	$878,109	$565,493	$759,313	74.47%	36.65%	$9,866	5.81%	2.65%	2.01%	4.21%	7.38%	7.40%
Average of Asset Group C	$682,765	$417,983	$599,426	71.11%	28.77%	$9,460	5.89%	2.30%	1.56%	4.43%	6.12%	4.18%

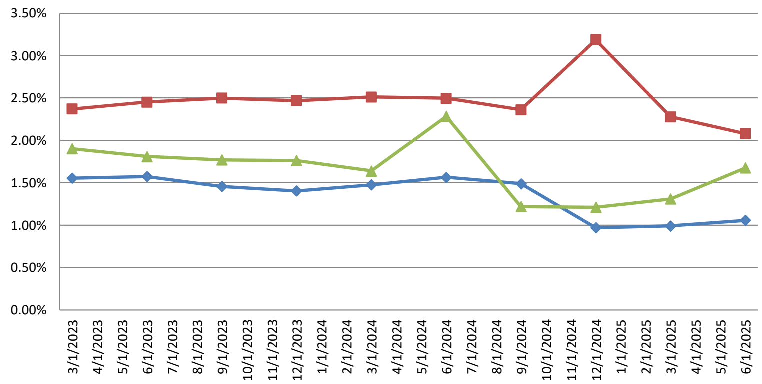
Balance Sheet & Net Interest Margin			June 30, 2025								Run Date: August 21, 2025	
	As of Date						Year to Date					
Institution Name	Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/Employees ($000)	Yield on Earning Assets (%)	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												
Bank of the Orient	$1,021,230	$832,909	$865,072	96.28%	17.44%	$9,915	6.19%	3.50%	3.02%	3.57%	11.65%	14.20%
Summit State Bank	$1,032,472	$868,202	$922,609	94.10%	14.32%	$9,740	5.77%	3.27%	2.58%	3.36%	(6.49%)	(8.30%)
United Security Bank	$1,214,084	$947,329	$1,061,220	89.27%	11.42%	$10,466	5.37%	1.69%	1.10%	4.35%	0.37%	0.14%
Pacific Coast Bankers' Bank	$1,242,294	$435,332	$439,349	99.09%	54.35%	$10,528	5.22%	7.52%	3.81%	3.01%	(1.54%)	(35.71%)
Savings Bank of Mendocino County	$1,328,292	$762,545	$1,023,286	74.52%	29.21%	$7,954	4.18%	1.79%	1.27%	3.17%	2.97%	1.63%
FFB Bank	$1,480,760	$1,088,423	$1,240,627	87.73%	11.39%	$8,181	6.08%	2.59%	0.72%	5.25%	(3.11%)	(7.01%)
Plumas Bank	$1,628,187	$1,021,082	$1,380,747	73.95%	8.57%	$8,946	5.35%	1.19%	0.60%	4.85%	0.64%	(0.38%)
First Northern Bank of Dixon	$1,871,551	$1,079,580	$1,665,441	64.82%	39.11%	$9,697	4.41%	1.46%	0.65%	3.65%	(2.09%)	(4.20%)
Oak Valley Community Bank	$1,920,868	$1,107,979	$1,711,617	64.73%	21.16%	$8,315	4.70%	1.17%	0.77%	4.12%	2.14%	1.81%
Beneficial State Bank	$1,951,690	$1,335,282	$1,683,817	79.30%	31.80%	$7,507	5.10%	2.15%	1.64%	3.66%	0.72%	(2.38%)
Avidbank	$2,385,351	$1,911,718	$2,003,385	95.42%	18.42%	$16,009	6.25%	3.54%	2.91%	3.61%	7.57%	11.83%
El Dorado Savings Bank, F.S.B.	$2,472,484	$524,188	$2,144,175	24.45%	78.50%	$9,583	3.51%	1.14%	0.96%	2.65%	5.98%	6.16%
United Business Bank	$2,605,907	$2,000,249	$2,187,463	91.44%	21.49%	$7,873	5.36%	2.29%	1.65%	3.90%	(3.05%)	(4.96%)
West Coast Community Bank	$2,650,147	$2,109,926	$2,260,409	93.34%	13.89%	$12,326	6.44%	2.27%	1.29%	5.30%	(2.25%)	(4.42%)
Exchange Bank (Santa Rosa, CA)	$3,270,956	$1,634,817	$2,871,214	56.94%	31.84%	$9,240	3.93%	1.88%	1.31%	2.77%	(1.73%)	2.74%
Community West Bank	$3,573,006	$2,399,387	$2,995,368	80.10%	15.20%	$10,447	5.57%	2.33%	1.57%	4.16%	3.11%	5.79%
Bank of Marin	$3,725,667	$2,073,638	$3,276,364	63.29%	15.52%	$12,337	4.10%	2.22%	0.98%	2.95%	1.33%	2.85%
Bank of the Sierra	$3,766,071	$2,434,609	$2,983,054	81.61%	19.89%	$7,624	4.98%	2.05%	1.35%	3.77%	8.81%	5.39%
Five Star Bank	$4,411,742	$3,758,334	$3,903,938	96.27%	12.47%	$19,608	5.76%	3.22%	2.44%	3.59%	17.71%	18.90%
Bank of Stockton	$4,640,918	$2,383,015	$3,673,433	64.87%	49.73%	$11,183	4.36%	2.03%	1.45%	3.18%	8.86%	6.44%
River City Bank	$5,322,651	$4,294,623	$4,521,131	94.99%	13.82%	$34,563	5.24%	3.59%	2.94%	2.58%	6.96%	2.99%
Heritage Bank of Commerce	$5,464,618	$3,535,489	$4,642,306	76.16%	21.18%	$15,613	4.88%	2.01%	1.24%	3.51%	(6.28%)	(8.05%)
Farmers & Merchants Bank of Central California	$5,479,564	$3,623,636	$4,764,699	76.05%	18.93%	$14,651	5.23%	1.84%	0.96%	4.11%	3.82%	2.47%
WestAmerica Bank	$5,787,936	$748,264	$4,750,472	15.75%	53.29%	$9,647	4.07%	0.44%	0.25%	3.86%	(8.29%)	(10.53%)
Fremont Bank	$5,846,851	$4,665,581	$5,213,311	89.49%	14.66%	$7,754	5.60%	2.34%	1.26%	4.08%	1.53%	1.31%
Poppy Bank	$7,030,083	$5,267,480	$5,412,496	97.32%	16.99%	$28,008	6.33%	4.11%	3.78%	2.82%	2.66%	(11.72%)
Tri Counties Bank	$9,922,103	$6,960,570	$8,384,591	83.02%	15.67%	$8,554	5.01%	2.02%	1.40%	3.76%	5.18%	7.03%
Mechanics Bank	$16,575,049	$9,244,123	$13,972,737	66.16%	18.89%	$12,721	4.64%	2.20%	1.33%	3.41%	0.98%	0.39%
Average of Asset Group D	$3,915,090	$2,466,011	$3,284,083	77.52%	24.61%	$12,107	5.13%	2.42%	1.62%	3.68%	2.08%	(0.20%)

Asset Quality

Asset Quality | **June 30, 2025** | **Run Date: August 21, 2025**

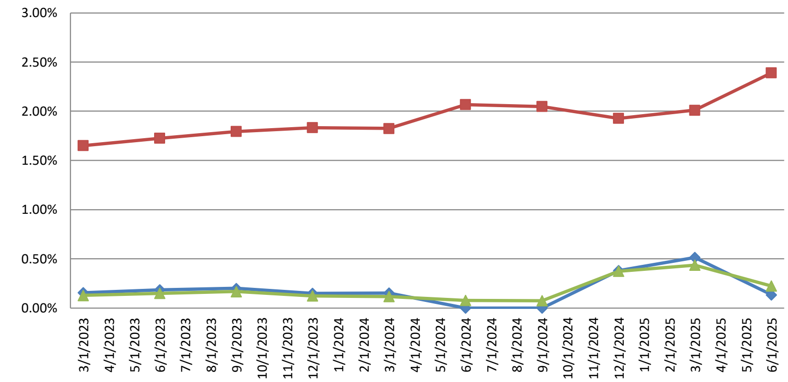
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



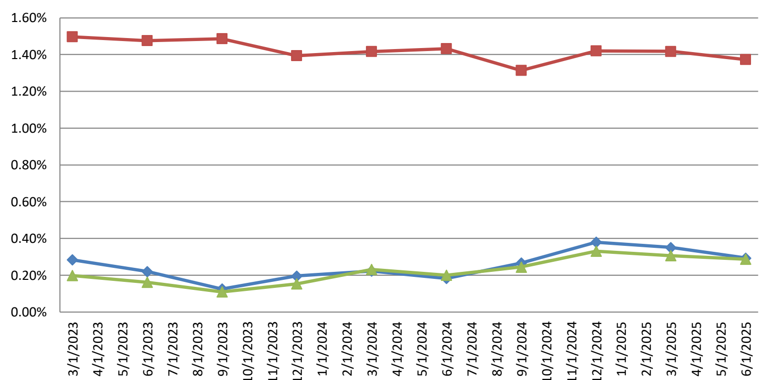
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	1.55%	1.57%	1.46%	1.40%	1.48%	1.56%	1.49%	0.97%	0.99%	1.06%
Reserves/Loans	2.37%	2.45%	2.50%	2.47%	2.51%	2.50%	2.36%	3.19%	2.28%	2.08%
NPAs/Total Assets	1.90%	1.81%	1.77%	1.76%	1.64%	2.28%	1.22%	1.21%	1.31%	1.68%

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



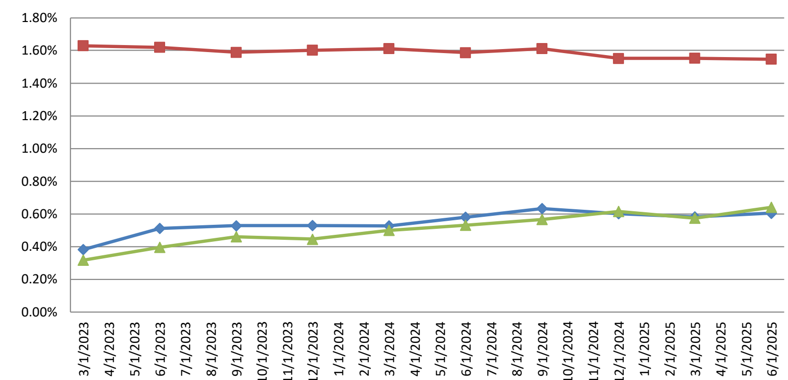
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.16%	0.19%	0.20%	0.15%	0.15%	0.00%	0.00%	0.38%	0.51%	0.14%
Reserves/Loans	1.65%	1.73%	1.79%	1.83%	1.83%	2.07%	2.05%	1.93%	2.01%	2.39%
NPAs/Total Assets	0.13%	0.15%	0.17%	0.12%	0.12%	0.08%	0.07%	0.37%	0.44%	0.23%

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



	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	6/30/25
Nonaccruals/Loans	0.28%	0.22%	0.13%	0.20%	0.22%	0.18%	0.27%	0.38%	0.35%	0.29%
Reserves/Loans	1.50%	1.48%	1.49%	1.39%	1.42%	1.43%	1.31%	1.42%	1.42%	1.37%
NPAs/Total Assets	0.20%	0.16%	0.11%	0.15%	0.23%	0.20%	0.24%	0.33%	0.31%	0.29%

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



	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	6/30/25
Nonaccruals/Loans	0.38%	0.51%	0.53%	0.53%	0.53%	0.58%	0.63%	0.60%	0.58%	0.60%
Reserves/Loans	1.63%	1.62%	1.59%	1.60%	1.61%	1.59%	1.61%	1.55%	1.55%	1.55%
NPAs/Total Assets	0.32%	0.40%	0.46%	0.45%	0.50%	0.53%	0.57%	0.62%	0.57%	0.64%

Asset Quality — June 30, 2025 — Run Date: August 21, 2025

Institution Name	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 (%)
	As of Date						
Asset Group A - $50 million to $250 million in total assets							
California Pacific Bank	$97,943	$3,377	4.51%	7.20%	159.76%	14.07%	6.60%
Beacon Business Bank, National Association	$176,440	$0	0.00%	1.32%	NA	0.00%	0.00%
First Federal Savings and Loan Association of San Rafael	$233,749	$0	0.00%	0.60%	NA	0.00%	0.00%
Mission National Bank	$243,334	$0	0.00%	1.22%	NA	0.00%	0.00%
Metropolitan Bank	$243,679	$0	0.00%	1.65%	350.56%	13.57%	1.80%
Monterey County Bank	$245,562	$1,364	1.22%	1.20%	97.65%	26.11%	2.04%
Gateway Bank, F.S.B.	$246,185	$3,040	1.67%	1.38%	79.43%	19.27%	1.29%
Average of Asset Group A	$212,413	$1,112	1.06%	2.08%	171.85%	10.43%	1.68%
Asset Group B - $251 million to $500 million in total assets							
Summit Bank	$279,604	$0	0.00%	3.46%	NM	0.63%	0.12%
Murphy Bank	$358,468	$833	0.27%	1.32%	342.24%	2.41%	0.33%
Average of Asset Group B	$319,036	$417	0.14%	2.39%	342.24%	1.52%	0.23%
Asset Group C - $501 million to $1 billion in total assets							
Redwood Capital Bank	$552,880	$1,512	0.40%	1.63%	411.57%	2.37%	0.27%
Pacific Valley Bank	$572,611	$230	0.05%	1.54%	NM	0.60%	0.09%
Golden Valley Bank	$579,923	$0	0.00%	1.56%	NA	0.00%	0.00%
River Valley Community Bank	$608,935	$0	0.00%	1.27%	NA	0.00%	0.00%
Cornerstone Community Bank	$658,098	$408	0.09%	1.30%	NM	0.69%	0.06%
Bank of San Francisco	$671,915	$1,117	0.20%	1.32%	472.53%	1.79%	0.23%
BAC Community Bank	$788,427	$0	0.00%	1.49%	NA	0.00%	0.00%
Column National Association	$833,990	$935	0.44%	1.03%	171.97%	1.43%	0.15%
Pinnacle Bank	$878,109	$8,283	1.46%	1.22%	55.41%	14.13%	1.79%
Average of Asset Group C	$682,765	$1,387	0.29%	1.37%	277.87%	2.34%	0.29%

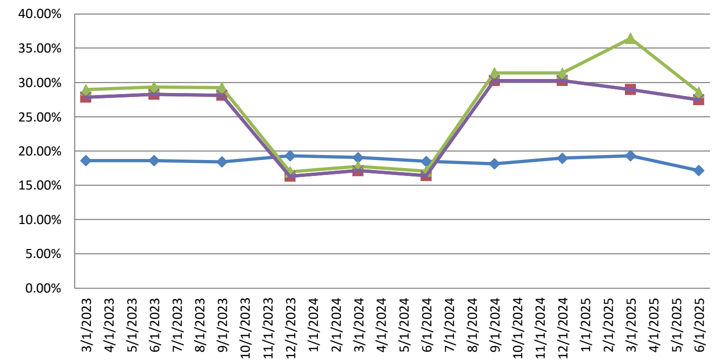
Asset Quality	June 30, 2025	Run Date: August 21, 2025

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							
Bank of the Orient	$1,021,230	$6,679	0.80%	1.57%	195.37%	7.98%	0.83%
Summit State Bank	$1,032,472	$9,325	1.07%	1.51%	71.15%	21.13%	2.22%
United Security Bank	$1,214,084	$5,685	0.60%	1.69%	121.08%	8.84%	1.09%
Pacific Coast Bankers' Bank	$1,242,294	$0	0.00%	1.02%	NA	0.00%	0.00%
Savings Bank of Mendocino County	$1,328,292	$150	0.02%	2.43%	NM	0.18%	0.03%
FFB Bank	$1,480,760	$26,285	2.41%	1.41%	58.32%	12.42%	1.84%
Plumas Bank	$1,628,187	$13,652	1.34%	1.39%	98.51%	7.19%	0.89%
First Northern Bank of Dixon	$1,871,551	$8,896	0.82%	1.49%	139.14%	6.24%	0.69%
Oak Valley Community Bank	$1,920,868	$0	0.00%	1.03%	NA	0.00%	0.00%
Beneficial State Bank	$1,951,690	$19,886	1.49%	1.76%	66.54%	17.62%	1.81%
Avidbank	$2,385,351	$1,332	0.07%	1.03%	45.26%	18.17%	1.82%
El Dorado Savings Bank, F.S.B.	$2,472,484	$931	0.18%	1.14%	643.93%	0.29%	0.04%
United Business Bank	$2,605,907	$13,377	0.67%	0.93%	139.79%	4.44%	0.51%
West Coast Community Bank	$2,650,147	$2,925	0.14%	1.59%	236.01%	4.65%	0.54%
Exchange Bank (Santa Rosa, CA)	$3,270,956	$5,277	0.32%	2.12%	321.83%	3.07%	0.33%
Community West Bank	$3,573,006	$6,769	0.28%	1.20%	418.32%	1.87%	0.19%
Bank of Marin	$3,725,667	$32,472	1.57%	1.44%	81.69%	10.10%	0.98%
Bank of the Sierra	$3,766,071	$14,982	0.62%	0.89%	136.10%	3.75%	0.42%
Five Star Bank	$4,411,742	$2,278	0.06%	1.07%	NM	0.45%	0.05%
Bank of Stockton	$4,640,918	$4,748	0.20%	3.25%	NM	0.55%	0.10%
River City Bank	$5,322,651	$42	0.00%	2.36%	NM	0.01%	0.00%
Heritage Bank of Commerce	$5,464,618	$6,055	0.17%	1.38%	802.52%	1.04%	0.11%
Farmers & Merchants Bank of Central California	$5,479,564	$0	0.00%	2.10%	NM	0.56%	0.07%
WestAmerica Bank	$5,787,936	$4,553	0.61%	1.84%	302.81%	0.96%	0.08%
Fremont Bank	$5,846,851	$25,010	0.54%	1.55%	278.57%	5.02%	0.45%
Poppy Bank	$7,030,083	$95,392	1.81%	1.56%	65.60%	19.73%	2.03%
Tri Counties Bank	$9,922,103	$64,585	0.93%	1.79%	191.19%	5.80%	0.68%
Mechanics Bank	$16,575,049	$19,228	0.21%	0.74%	323.66%	1.36%	0.13%
Average of Asset Group D	$3,915,090	$13,947	0.60%	1.55%	225.59%	5.84%	0.64%

Capital Adequacy

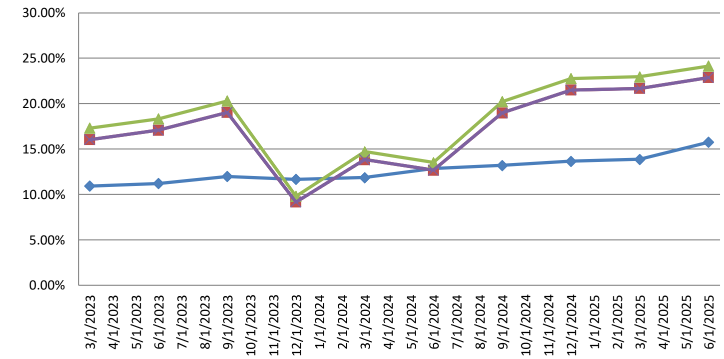
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio, Risk Based Capital Ratio & Common Equity Tier Risk Based Ratio

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



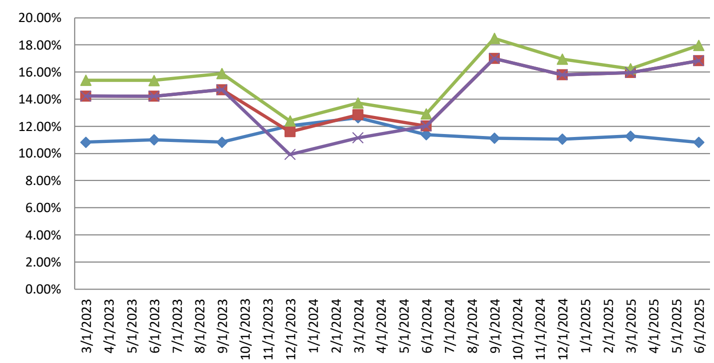
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	18.59%	18.60%	18.41%	19.32%	19.05%	18.49%	18.13%	18.95%	19.31%	17.18%
Tier 1 Risk Based Ratio	27.85%	28.25%	28.11%	16.34%	17.13%	16.42%	30.30%	30.27%	28.97%	27.48%
Risk Based Capital Ratio	28.93%	29.34%	29.23%	17.00%	17.78%	17.07%	31.39%	31.37%	36.45%	28.56%
Common Equity Tier 1 RB Ratio	27.85%	28.25%	28.11%	16.34%	17.13%	16.42%	30.30%	30.27%	28.97%	27.48%

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



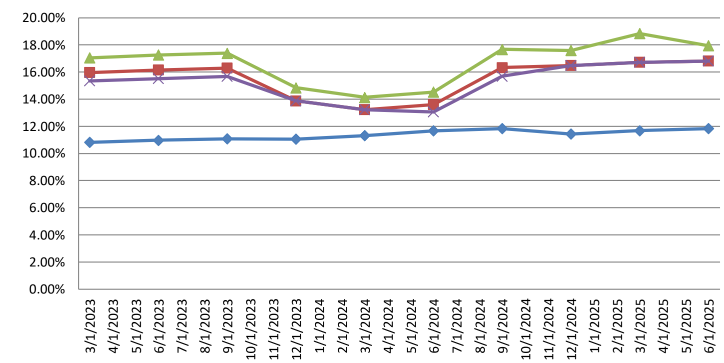
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	10.93%	11.19%	11.96%	11.65%	11.84%	12.83%	13.19%	13.65%	13.85%	15.74%
Tier 1 Risk Based Ratio	16.03%	17.07%	19.02%	9.15%	13.83%	12.66%	18.97%	21.49%	21.67%	22.87%
Risk Based Capital Ratio	17.29%	18.33%	20.29%	9.78%	14.71%	13.50%	20.23%	22.76%	22.95%	24.15%
Common Equity Tier 1 RB Ratio	16.03%	17.07%	19.02%	9.15%	13.83%	12.66%	18.97%	21.49%	21.67%	22.87%

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



	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	6/30/25
Leverage Ratio	10.83%	11.00%	10.83%	12.03%	12.63%	11.38%	11.13%	11.05%	11.28%	10.82%
Tier 1 Risk Based Ratio	14.22%	14.21%	14.70%	11.61%	12.84%	12.03%	16.99%	15.79%	15.97%	16.83%
Risk Based Capital Ratio	15.39%	15.38%	15.88%	12.40%	13.72%	12.92%	18.49%	16.94%	16.24%	17.97%
Common Equity Tier 1 RB Ratio	14.22%	14.21%	14.70%	9.94%	11.14%	12.03%	16.99%	15.79%	15.97%	16.83%

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



	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	6/30/25
Leverage Ratio	10.82%	10.97%	11.07%	11.05%	11.31%	11.67%	11.84%	11.44%	11.68%	11.84%
Tier 1 Risk Based Ratio	15.95%	16.15%	16.29%	13.87%	13.22%	13.60%	16.33%	16.47%	16.70%	16.80%
Risk Based Capital Ratio	17.05%	17.25%	17.39%	14.84%	14.13%	14.52%	17.67%	17.58%	18.83%	17.94%
Common Equity Tier 1 RB Ratio	15.34%	15.50%	15.67%	13.87%	13.22%	13.06%	15.69%	16.47%	16.70%	16.80%

Capital Adequacy	June 30, 2025	Run Date: August 21, 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	$97,943	$40,569	$40,569	$40,569	43.91%	45.55%	46.86%	45.55%
Beacon Business Bank, National Association	$176,440	$15,704	$19,502	$19,502	11.00%	15.32%	16.57%	15.32%
First Federal Savings and Loan Association of San Rafael	$233,749	$41,039	$41,039	$41,039	17.45%	21.57%	22.26%	21.56%
Mission National Bank	$243,334	$37,250	$36,850	$36,850	15.29%	NA	NA	NA
Metropolitan Bank	$243,679	$29,176	$29,237	$29,237	12.01%	NA	NA	NA
Monterey County Bank	$245,562	$27,290	$22,964	$22,964	10.00%	NA	NA	NA
Gateway Bank, F.S.B.	$246,185	$23,472	$26,836	$26,836	10.58%	NA	NA	NA
Average of Asset Group A	$212,413	$30,643	$31,000	$31,000	17.18%	27.48%	28.56%	27.48%
Asset Group B - $251 million to $500 million in total assets								
Summit Bank	$279,604	$48,455	$48,455	$48,455	16.91%	22.87%	24.15%	22.87%
Murphy Bank	$358,468	$51,874	$51,874	$51,874	14.56%	NA	NA	NA
Average of Asset Group B	$319,036	$50,165	$50,165	$50,165	15.74%	22.87%	24.15%	22.87%
Asset Group C - $501 million to $1 billion in total assets								
Redwood Capital Bank	$552,880	$57,442	$62,716	$62,716	11.74%	15.36%	16.61%	15.36%
Pacific Valley Bank	$572,611	$74,690	$75,149	$75,149	13.37%	NA	NA	NA
Golden Valley Bank	$579,923	$42,308	$51,578	$51,578	8.87%	15.42%	16.67%	15.42%
River Valley Community Bank	$608,935	$55,283	$64,879	$64,879	10.48%	14.16%	15.30%	14.16%
Cornerstone Community Bank	$658,098	$52,939	$62,132	$62,132	9.29%	11.40%	12.57%	11.40%
Bank of San Francisco	$671,915	$78,520	$78,478	$78,478	11.83%	17.68%	18.93%	17.68%
BAC Community Bank	$788,427	$70,403	$86,974	$86,974	10.57%	15.98%	17.23%	15.98%
Column National Association	$833,990	$85,676	$94,464	$94,464	9.15%	28.20%	28.89%	28.20%
Pinnacle Bank	$878,109	$104,111	$105,595	$105,595	12.04%	16.44%	17.52%	16.44%
Average of Asset Group C	$682,765	$69,041	$75,774	$75,774	10.82%	16.83%	17.97%	16.83%

Capital Adequacy June 30, 2025 Run Date: August 21, 2025

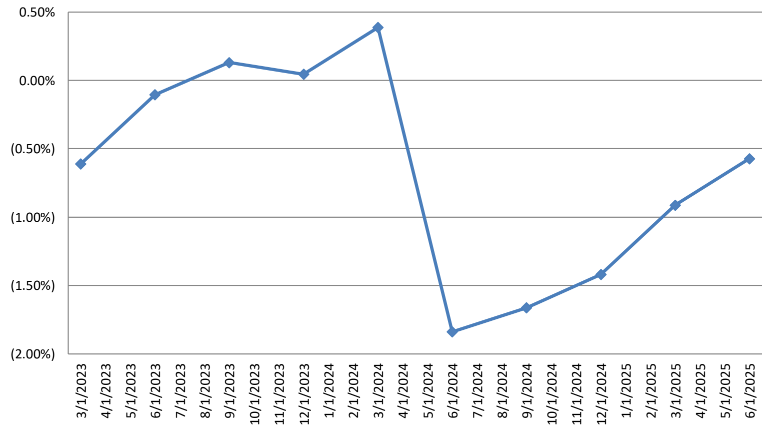
Institution Name	Total Assets ($000)	Total Equity Capital ($000)	Tier1 Capital ($000)	Common Equity Tier 1 Capital ($000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
	As of Date							
Asset Group D - Over $1 billion in total assets								
Bank of the Orient	$1,021,230	$129,455	$130,646	$130,646	13.00%	NA	NA	NA
Summit State Bank	$1,032,472	$98,108	$102,709	$102,709	9.84%	11.17%	12.94%	11.17%
United Security Bank	$1,214,084	$140,837	$150,483	$150,483	12.56%	NA	NA	NA
Pacific Coast Bankers' Bank	$1,242,294	$139,447	$140,136	$140,136	13.37%	26.61%	27.47%	26.61%
Savings Bank of Mendocino County	$1,328,292	$162,117	$230,456	$230,456	16.80%	NA	NA	NA
FFB Bank	$1,480,760	$204,275	$222,140	$222,140	14.41%	19.36%	20.61%	19.36%
Plumas Bank	$1,628,187	$194,254	$208,487	$208,487	12.66%	17.92%	19.18%	17.92%
First Northern Bank of Dixon	$1,871,551	$192,282	$211,971	$211,971	11.27%	16.86%	18.12%	16.86%
Oak Valley Community Bank	$1,920,868	$185,405	$211,957	$211,957	10.92%	14.84%	15.70%	14.84%
Beneficial State Bank	$1,951,690	$178,824	$233,635	$233,635	11.84%	NA	NA	NA
Avidbank	$2,385,351	$219,042	$264,167	$264,167	11.18%	11.68%	12.65%	11.68%
El Dorado Savings Bank, F.S.B.	$2,472,484	$318,191	$311,776	$311,776	12.69%	51.25%	52.26%	51.25%
United Business Bank	$2,605,907	$389,120	$357,137	$357,137	14.03%	17.35%	18.28%	17.35%
West Coast Community Bank	$2,650,147	$368,002	$311,020	$311,020	11.95%	13.19%	14.44%	13.19%
Exchange Bank (Santa Rosa, CA)	$3,270,956	$316,421	$390,102	$390,102	11.67%	18.58%	19.83%	18.58%
Community West Bank	$3,573,006	$446,172	$391,361	$391,361	11.25%	13.84%	14.92%	13.84%
Bank of Marin	$3,725,667	$407,114	$345,868	$345,868	9.37%	13.78%	15.00%	13.78%
Bank of the Sierra	$3,766,071	$430,250	$431,307	$431,307	11.75%	NA	NA	NA
Five Star Bank	$4,411,742	$473,015	$484,601	$484,601	11.35%	12.29%	13.30%	12.29%
Bank of Stockton	$4,640,918	$825,661	$824,137	$824,137	18.02%	17.92%	19.17%	17.92%
River City Bank	$5,322,651	$510,018	$504,287	$504,287	9.42%	12.45%	13.71%	12.45%
Heritage Bank of Commerce	$5,464,618	$717,103	$547,248	$547,248	10.36%	13.84%	15.09%	13.84%
Farmers & Merchants Bank of Central California	$5,479,564	$629,770	$628,554	$628,554	11.21%	14.13%	15.39%	14.13%
WestAmerica Bank	$5,787,936	$623,451	$612,961	$612,961	10.43%	15.61%	16.12%	15.61%
Fremont Bank	$5,846,851	$449,774	$477,824	$477,824	8.31%	10.78%	12.03%	10.78%
Poppy Bank	$7,030,083	$640,744	$652,766	$652,766	9.45%	10.50%	11.75%	10.50%
Tri Counties Bank	$9,922,103	$1,358,229	$1,167,759	$1,167,759	12.16%	14.26%	15.51%	14.26%
Mechanics Bank	$16,575,049	$2,416,618	$1,591,547	$1,591,547	10.16%	18.27%	19.10%	18.27%
Average of Asset Group D	$3,915,090	$470,132	$433,466	$433,466	11.84%	16.80%	17.94%	16.80%

Southern California

Performance Analysis

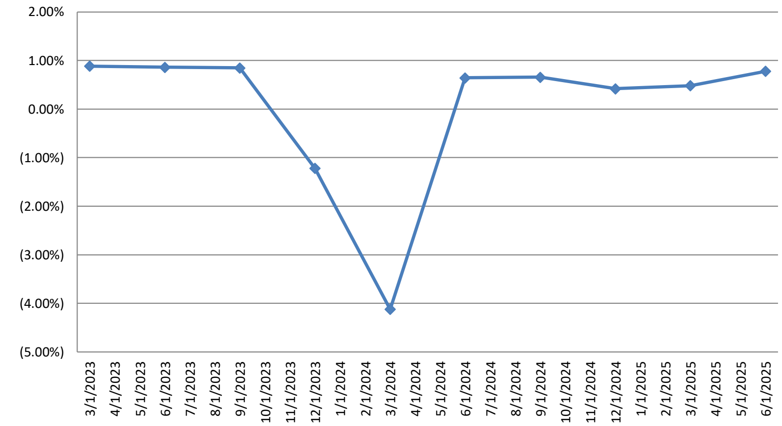
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



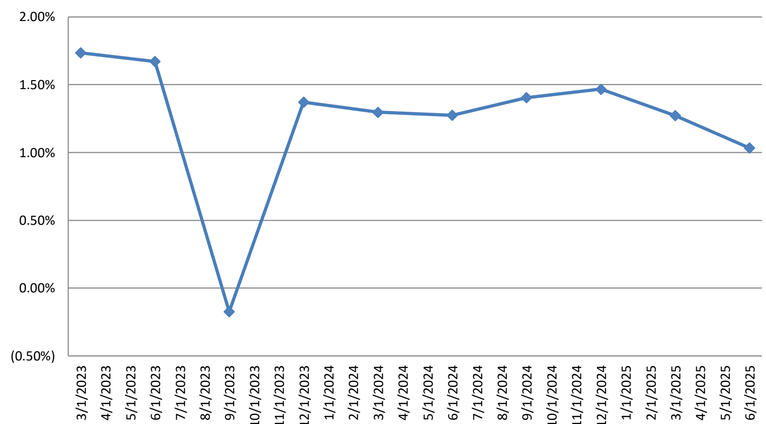
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	(0.61%)	(0.11%)	0.13%	0.04%	0.39%	(1.84%)	(1.66%)	(1.42%)	(0.91%)	(0.57%)

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



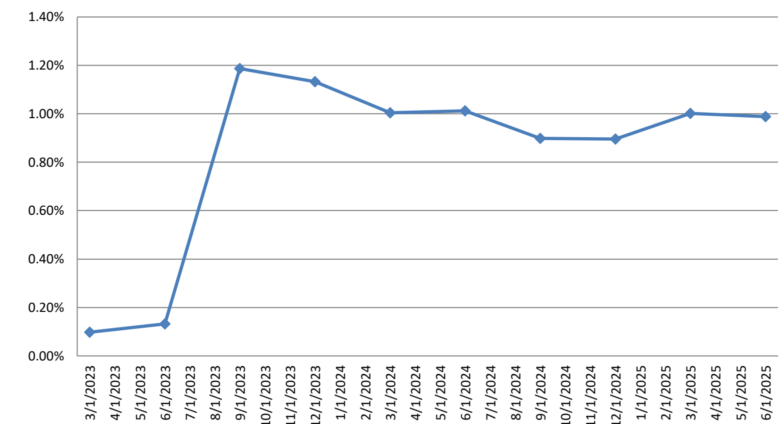
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.88%	0.86%	0.85%	(1.22%)	(4.12%)	0.64%	0.66%	0.42%	0.48%	0.78%

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



	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	6/30/25
Return on Avg Assets	1.73%	1.67%	(0.17%)	1.37%	1.30%	1.27%	1.40%	1.47%	1.27%	1.03%

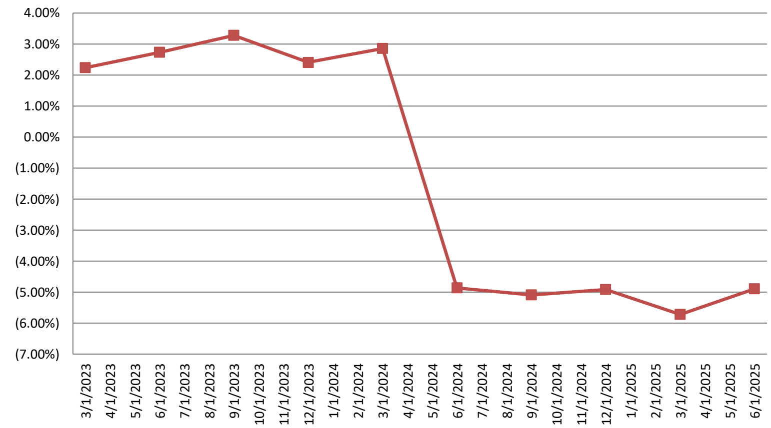
Asset Group D - Over $1 billion in Total Assets
Year-to-Date



	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	6/30/25
Return on Avg Assets	0.10%	0.13%	1.19%	1.13%	1.00%	1.01%	0.90%	0.90%	1.00%	0.99%

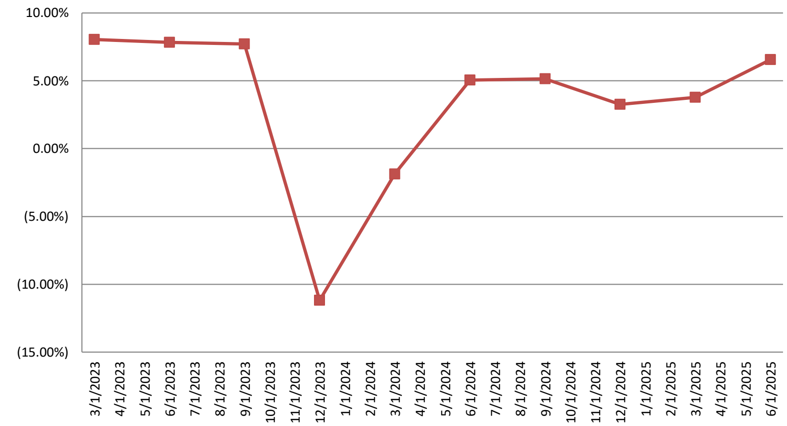
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



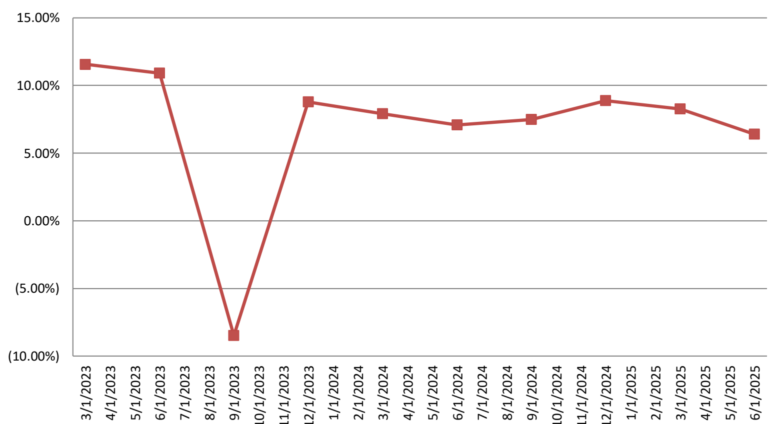
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	2.24%	2.73%	3.28%	2.40%	2.86%	(4.86%)	(5.09%)	(4.91%)	(5.73%)	(4.90%)

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



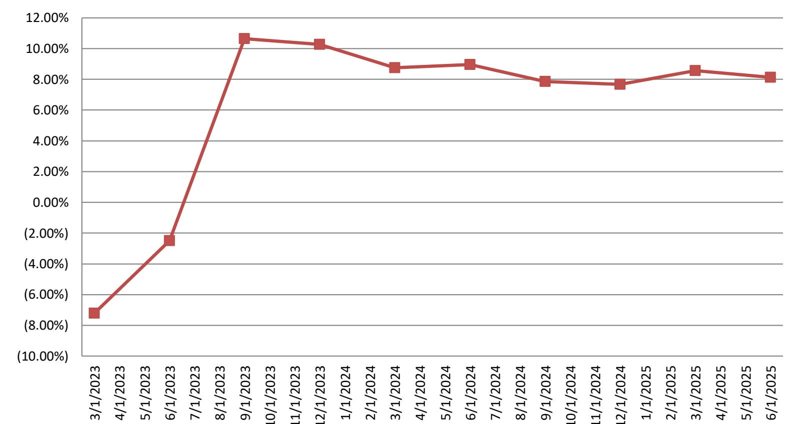
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	8.05%	7.82%	7.70%	(11.18%)	(1.87%)	5.04%	5.14%	3.27%	3.77%	6.56%

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



	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	6/30/25
Return on Avg Equity	11.56%	10.91%	(8.47%)	8.77%	7.90%	7.08%	7.49%	8.88%	8.27%	6.39%

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



	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	6/30/25
Return on Avg Equity	(7.20%)	(2.49%)	10.64%	10.27%	8.75%	8.97%	7.87%	7.68%	8.56%	8.14%

Performance Analysis   June 30, 2025   Run Date: August 21, 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	$56,074	$89	0.64%	3.30%	80.00%	$90	$140	0.51%	2.61%	83.59%	$89
Tustin Community Bank	$80,875	$120	0.61%	4.20%	85.19%	$114	$266	0.67%	4.66%	83.78%	$111
Legacy Bank	$90,672	($1,015)	(4.97%)	(35.10%)	180.56%	$137	($1,902)	(4.87%)	(33.61%)	191.50%	$158
California Business Bank	$115,475	$91	0.33%	2.17%	93.74%	$167	$279	0.52%	3.34%	90.61%	$156
Eastern International Bank	$119,126	$60	0.20%	1.13%	91.63%	$97	$95	0.16%	0.90%	92.85%	$99
Icon Business Bank	$155,997	($1,489)	(4.57%)	(40.95%)	190.39%	$175	($2,787)	(4.71%)	(37.25%)	199.86%	$174
Beach Cities Commercial Bank	$162,492	($261)	(0.68%)	(6.96%)	111.65%	$180	($503)	(0.70%)	(6.67%)	113.90%	$177
Bank of Whittier, National Association	$173,813	$413	0.95%	6.80%	53.05%	$78	$588	0.67%	4.87%	63.02%	$85
United Pacific Bank	$176,478	$215	0.50%	2.73%	82.69%	$126	$288	0.35%	1.84%	87.95%	$125
Neighborhood National Bank	$199,473	$172	0.36%	2.98%	89.69%	$126	$198	0.21%	1.74%	93.77%	$128
Bank Irvine	$233,192	$766	1.28%	4.60%	52.88%	$125	$1,056	0.89%	3.69%	59.72%	$136
Average of Asset Group A	$142,152	($76)	(0.49%)	(5.01%)	101.04%	$129	($207)	(0.57%)	(4.90%)	105.50%	$131
Asset Group B - $251 million to $500 million in total assets											
Home Bank of California	$250,932	$1,491	2.38%	19.65%	41.98%	$131	$2,394	1.92%	16.00%	51.98%	$182
Community Valley Bank	$324,699	$1,045	1.30%	12.44%	67.88%	$112	$1,450	0.91%	8.34%	74.97%	$107
Infinity Bank	$337,074	$1,418	1.74%	14.77%	57.18%	$241	$2,679	1.65%	14.23%	57.09%	$234
American Continental Bank	$359,199	$834	0.92%	5.85%	64.09%	$128	$1,924	1.06%	6.80%	62.59%	$131
Universal Bank	$360,948	$444	0.49%	2.70%	91.50%	$99	$460	0.25%	1.40%	95.95%	$100
Community Commerce Bank	$397,123	$726	0.74%	4.74%	71.32%	$128	$1,274	0.65%	4.17%	73.23%	$124
Community Bank of Santa Maria	$417,640	$1,130	1.09%	11.86%	60.72%	$122	$1,994	0.96%	10.56%	64.72%	$122
Pacific Alliance Bank	$428,623	$1,299	1.21%	9.51%	50.36%	$131	$1,801	0.84%	6.65%	59.66%	$138
Liberty Bank, N.A.	$428,674	($1,527)	(1.42%)	(10.03%)	149.21%	$181	($3,177)	(1.41%)	(10.31%)	151.01%	$175
First Pacific Bank	$477,552	$460	0.41%	4.68%	83.83%	$190	$855	0.39%	4.38%	84.43%	$185
Genesis Bank	$481,206	$2,658	3.89%	25.10%	62.43%	$152	$757	0.65%	3.59%	86.48%	$150
Chino Commercial Bank, National Association	$481,598	$1,690	1.54%	13.42%	53.11%	$95	$3,198	1.45%	12.86%	53.68%	$93
Average of Asset Group B	$395,439	$972	1.19%	9.56%	71.13%	$143	$1,301	0.78%	6.56%	76.32%	$145

Performance Analysis — June 30, 2025 — Run Date: August 21, 2025

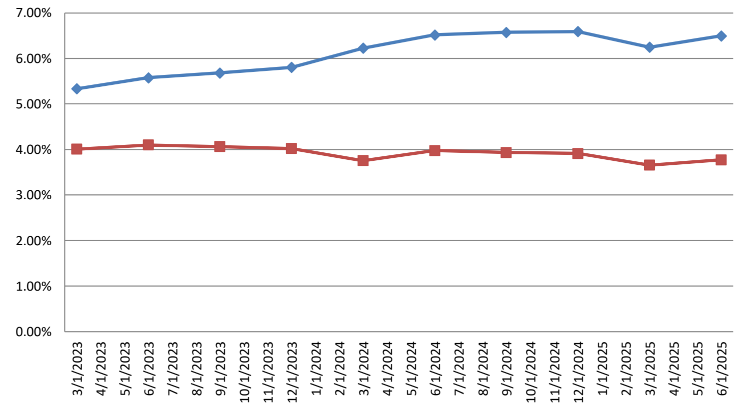
Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Equity (%)	Quarter to Date: Efficiency Ratio (FTE) (%)	Quarter to Date: Salary Exp/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Equity (%)	Year to Date: Efficiency Ratio (FTE) (%)	Year to Date: Salary Exp/ Employees ($000)
Asset Group C - $501 million to $1 billion in total assets											
Mega Bank	$508,758	$1,199	0.94%	7.05%	60.85%	$144	$2,377	0.92%	7.04%	60.60%	$149
New OMNI Bank, National Association	$510,445	$526	0.40%	1.59%	85.97%	$190	$1,382	0.52%	2.08%	81.12%	$171
First Credit Bank	$526,240	$6,751	5.09%	11.52%	15.82%	$399	$12,919	4.87%	11.10%	18.70%	$426
GBC International Bank	$655,440	$1,152	0.71%	4.65%	73.08%	$114	$2,004	0.61%	4.07%	74.81%	$114
Partners Bank of California	$668,889	$1,232	0.77%	8.33%	53.84%	$164	$2,496	0.78%	8.55%	55.95%	$172
Mission Valley Bank	$740,519	$1,515	0.83%	8.69%	77.21%	$164	$3,352	0.94%	9.75%	73.71%	$154
Endeavor Bank	$746,533	$1,490	0.84%	7.99%	64.05%	$169	$3,222	0.91%	8.74%	63.79%	$166
First Commercial Bank (U.S.A)	$815,347	$2,216	1.09%	4.77%	54.79%	$101	$4,446	1.09%	4.81%	55.15%	$100
American Plus Bank, National Association	$872,508	$2,954	1.40%	8.88%	33.46%	$128	$6,114	1.52%	9.27%	34.19%	$127
Golden State Bank	$918,118	$2,682	1.20%	12.57%	53.93%	$169	$4,680	1.08%	11.13%	55.79%	$170
Nano Banc	$931,078	($15,135)	(6.42%)	(55.91%)	265.47%	$327	($15,387)	(3.30%)	(27.51%)	178.02%	$329
C3bank, National Association	$952,057	$2,740	1.21%	12.57%	53.81%	$164	$5,377	1.14%	12.35%	54.42%	$163
HCN Bank	$961,127	$5,533	2.22%	20.36%	42.71%	$116	$11,618	2.35%	21.64%	41.79%	$114
Average of Asset Group C	$754,389	$1,143	0.79%	4.08%	71.92%	$181	$3,431	1.03%	6.39%	65.23%	$181
Asset Group D - Over $1 billion in total assets											
EverTrust Bank	$1,008,290	$3,186	1.32%	5.17%	50.90%	$139	$5,939	1.24%	4.85%	52.04%	$134
First General Bank	$1,136,957	$7,947	2.80%	11.24%	27.01%	$164	$15,160	2.66%	10.83%	28.45%	$169
CommerceWest Bank	$1,180,954	$3,549	1.27%	10.67%	49.68%	$133	$6,951	1.25%	10.60%	51.22%	$139
Provident Savings Bank, F.S.B.	$1,245,577	$1,817	0.59%	5.85%	75.68%	$115	$3,871	0.62%	6.28%	75.71%	$115
American Riviera Bank	$1,299,874	$2,919	0.91%	8.59%	63.90%	$146	$5,504	0.86%	8.21%	65.44%	$148
State Bank of India (California)	$1,304,087	$2,294	0.71%	5.26%	53.97%	$118	$5,094	0.80%	5.87%	57.43%	$126
Malaga Bank, FSB	$1,396,545	$5,754	1.67%	10.12%	29.51%	$110	$11,357	1.64%	10.06%	30.48%	$116
US Metro Bank	$1,452,378	$2,950	0.82%	8.98%	65.96%	$143	$5,848	0.83%	9.09%	66.21%	$138
Commonwealth Business Bank	$1,814,740	$4,572	1.02%	7.05%	58.45%	$139	$9,186	1.02%	7.13%	58.70%	$140
Mission Bank	$1,845,462	$3,251	0.69%	6.62%	72.79%	$157	$10,529	1.12%	10.82%	59.93%	$160
CalPrivate Bank	$2,454,498	$10,892	1.75%	17.08%	47.89%	$168	$21,858	1.76%	17.53%	47.27%	$164
Open Bank	$2,563,547	$6,560	1.03%	12.49%	57.92%	$152	$12,304	0.99%	11.83%	59.43%	$150
PCB Bank	$3,304,544	$9,346	1.16%	10.28%	49.35%	$133	$17,276	1.09%	9.58%	51.04%	$135
Commercial Bank of California	$3,698,411	$9,914	1.06%	12.81%	59.14%	$193	$18,746	1.03%	12.33%	59.62%	$189
California Bank of Commerce, National Association	$3,952,515	$15,201	1.55%	10.28%	52.01%	$212	$33,108	1.67%	11.24%	51.84%	$216
Royal Business Bank	$4,082,907	$11,079	1.10%	7.46%	52.76%	$117	$14,780	0.74%	4.93%	55.95%	$115
American Business Bank	$4,298,243	$13,156	1.24%	14.21%	49.64%	$217	$25,043	1.19%	13.69%	50.36%	$211
CTBC Bank Corp. (USA)	$5,321,807	$8,117	0.61%	4.47%	58.58%	$173	$17,695	0.67%	4.91%	60.23%	$174
SMBC MANUBANK	$6,760,369	($51,114)	(2.90%)	(20.51%)	154.35%	$234	($88,981)	(2.62%)	(17.48%)	154.81%	$227
Preferred Bank	$7,279,549	$32,847	1.84%	17.22%	30.37%	$178	$62,871	1.78%	16.39%	31.96%	$182
Hanmi Bank	$7,817,839	$17,180	0.90%	8.22%	52.70%	$142	$36,834	0.97%	8.89%	52.51%	$138
Farmers & Merchants Bank of Long Beach	$11,395,539	$13,878	0.49%	4.01%	67.81%	$156	$30,692	0.54%	4.45%	68.22%	$155
First Foundation Bank	$11,558,159	($5,417)	(0.18%)	(1.82%)	105.91%	$138	$2,312	0.04%	0.39%	95.13%	$151
Citizens Business Bank	$15,418,191	$51,909	1.34%	9.37%	42.79%	$126	$104,368	1.35%	9.48%	43.19%	$128
Pacific Premier Bank, National Association	$17,783,977	$38,892	0.86%	4.98%	64.94%	$160	$79,961	0.89%	5.08%	63.97%	$160
Axos Bank	$23,895,495	$88,591	1.54%	14.43%	43.54%	$147	$177,919	1.55%	14.62%	43.27%	$145
Average of Asset Group D	$5,587,325	$11,895	0.97%	7.87%	59.14%	$154	$24,855	0.99%	8.14%	59.02%	$155

Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin June 30, 2025 Run Date: August 21, 2025

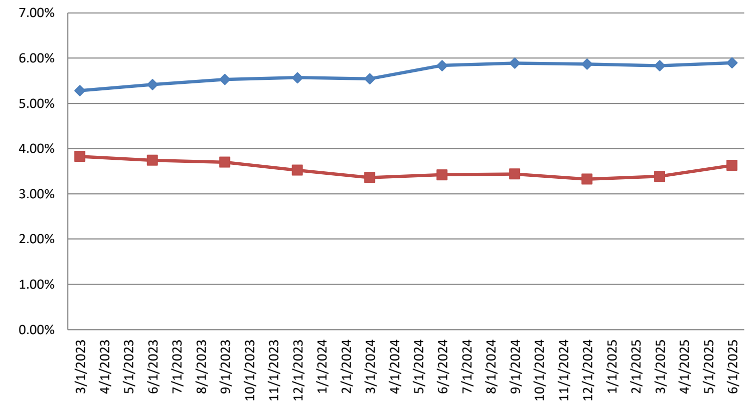
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



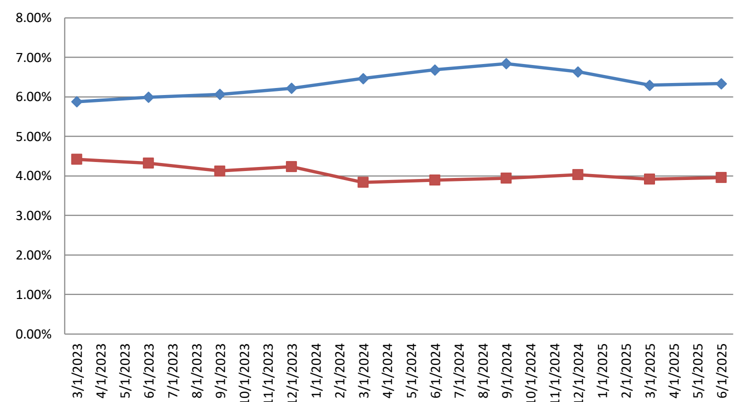
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	5.33%	5.57%	5.68%	5.80%	6.22%	6.52%	6.57%	6.59%	6.25%	6.50%
Net Interest Margin (FTE)	4.01%	4.10%	4.06%	4.02%	3.75%	3.98%	3.93%	3.91%	3.66%	3.77%

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



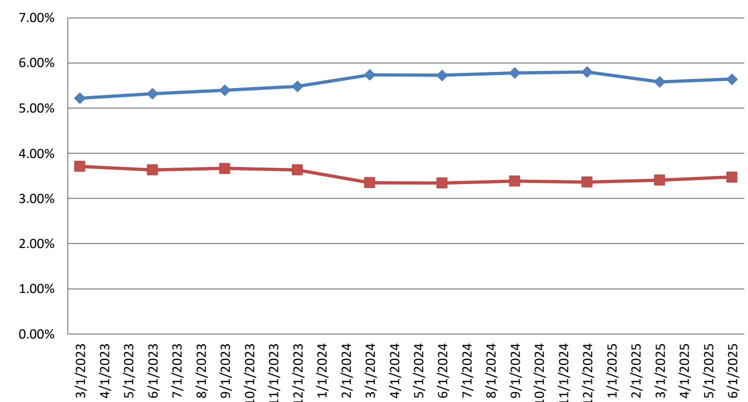
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	5.28%	5.41%	5.53%	5.57%	5.54%	5.83%	5.89%	5.87%	5.83%	5.89%
Net Interest Margin (FTE)	3.83%	3.74%	3.70%	3.52%	3.36%	3.42%	3.44%	3.33%	3.39%	3.63%

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



	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	6/30/25
Yield on Earning Assets	5.87%	5.99%	6.06%	6.22%	6.46%	6.68%	6.84%	6.63%	6.29%	6.33%
Net Interest Margin (FTE)	4.42%	4.32%	4.12%	4.23%	3.84%	3.89%	3.94%	4.03%	3.92%	3.96%

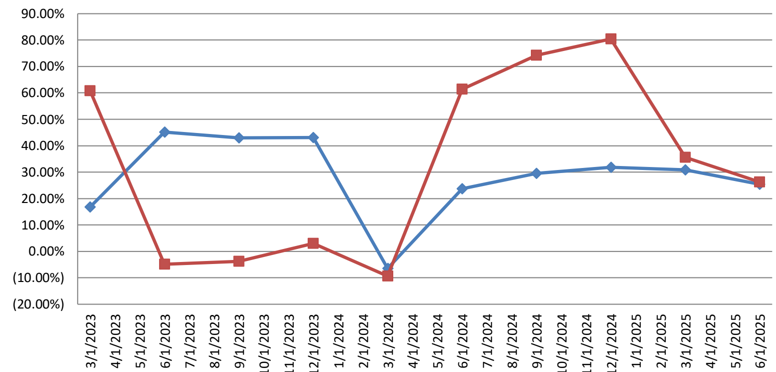
Asset Group D - Over $1 billion in Total Assets
Year-to-Date



	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	6/30/25
Yield on Earning Assets	5.22%	5.32%	5.40%	5.48%	5.73%	5.73%	5.78%	5.80%	5.58%	5.64%
Net Interest Margin (FTE)	3.71%	3.63%	3.67%	3.63%	3.35%	3.34%	3.38%	3.37%	3.41%	3.47%

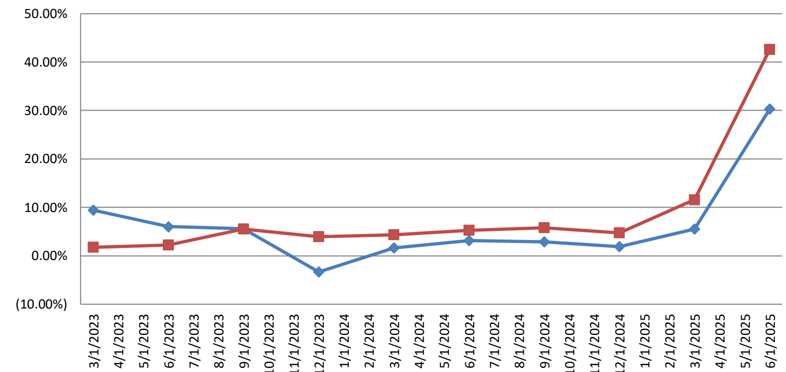
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



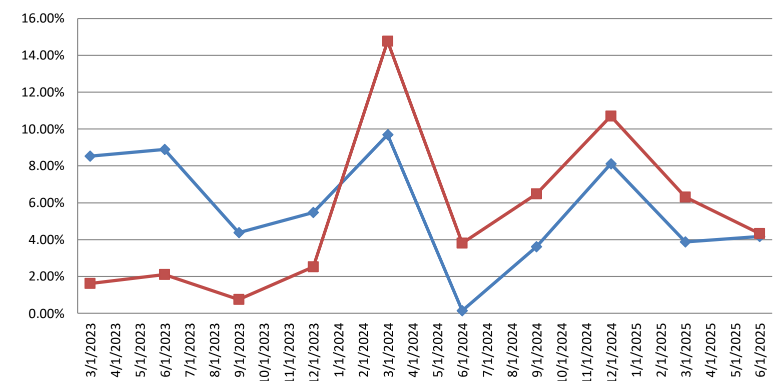
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	16.84%	45.15%	42.95%	43.14%	(6.43%)	23.76%	29.53%	31.83%	30.89%	25.44%
Deposit Growth Rate	60.75%	(4.88%)	(3.81%)	3.07%	(9.34%)	61.41%	74.21%	80.37%	35.64%	26.27%

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



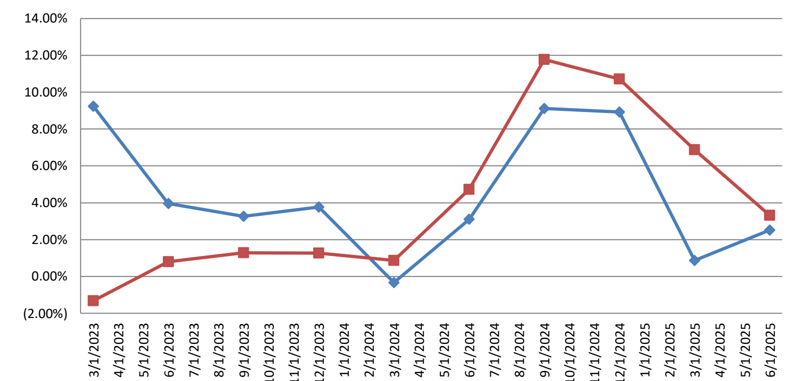
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	9.44%	6.02%	5.60%	(3.31%)	1.61%	3.17%	2.88%	1.88%	5.55%	30.27%
Deposit Growth Rate	1.76%	2.23%	5.51%	3.95%	4.32%	5.26%	5.82%	4.74%	11.57%	42.58%

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



	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	6/30/25
Asset Growth Rate	8.54%	8.89%	4.38%	5.47%	9.69%	0.14%	3.61%	8.12%	3.88%	4.17%
Deposit Growth Rate	1.62%	2.11%	0.75%	2.51%	14.76%	3.81%	6.47%	10.69%	6.30%	4.33%

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



	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	6/30/25
Asset Growth Rate	9.24%	3.96%	3.26%	3.77%	(0.34%)	3.10%	9.12%	8.92%	0.86%	2.52%
Deposit Growth Rate	(1.33%)	0.81%	1.29%	1.27%	0.87%	4.72%	11.78%	10.72%	6.88%	3.32%

Balance Sheet & Net Interest Margin — June 30, 2025 — Run Date: August 21, 2025

Institution Name	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 (%)
	As of Date						Year to Date					
Asset Group A - $50 million to $250 million in total assets												
Asian Pacific National Bank	$56,074	$27,980	$44,160	63.36%	38.44%	$5,607	5.95%	3.77%	3.34%	3.08%	1.13%	0.26%
Tustin Community Bank	$80,875	$62,463	$63,278	98.71%	20.44%	$3,851	7.88%	3.25%	2.79%	5.39%	3.83%	6.00%
Legacy Bank	$90,672	$71,124	$72,724	97.80%	22.31%	$3,022	7.75%	4.06%	3.33%	4.77%	42.64%	57.34%
California Business Bank	$115,475	$90,601	$94,272	96.11%	25.74%	$7,698	5.83%	2.89%	2.02%	4.03%	16.73%	19.42%
Eastern International Bank	$119,126	$83,107	$91,688	90.64%	35.00%	$4,964	5.53%	2.43%	2.38%	3.61%	(14.44%)	(18.52%)
Icon Business Bank	$155,997	$107,847	$138,048	78.12%	28.99%	$5,032	7.09%	4.37%	3.70%	3.73%	122.14%	156.81%
Beach Cities Commercial Bank	$162,492	$131,336	$133,039	98.72%	18.72%	$6,250	7.18%	4.09%	3.50%	3.83%	48.49%	35.69%
Bank of Whittier, National Association	$173,813	$86,500	$147,919	58.48%	55.63%	$8,691	5.25%	3.92%	3.60%	2.13%	(8.22%)	(10.37%)
United Pacific Bank	$176,478	$130,238	$142,596	91.33%	23.89%	$5,693	6.85%	3.81%	3.58%	3.95%	20.07%	26.64%
Neighborhood National Bank	$199,473	$150,790	$164,717	91.54%	23.15%	$7,124	5.93%	3.84%	2.87%	3.23%	28.64%	35.58%
Bank Irvine	$233,192	$188,674	$164,233	114.88%	26.18%	$9,328	6.21%	3.71%	3.37%	3.73%	18.85%	(19.85%)
Average of Asset Group A	$142,152	$102,787	$114,243	89.06%	28.95%	$6,115	6.50%	3.65%	3.13%	3.77%	25.44%	26.27%
Asset Group B - $251 million to $500 million in total assets												
Home Bank of California	$250,932	$227,597	$205,349	110.83%	9.88%	$13,207	7.41%	3.99%	3.73%	4.07%	9.04%	17.19%
Community Valley Bank	$324,699	$272,661	$285,457	95.52%	13.05%	$7,731	6.35%	2.55%	1.98%	4.48%	8.56%	10.72%
Infinity Bank	$337,074	$221,352	$291,622	75.90%	27.44%	$9,631	7.17%	3.37%	1.56%	5.73%	2.65%	4.59%
American Continental Bank	$359,199	$283,507	$295,414	95.97%	21.38%	$7,809	6.96%	3.94%	3.66%	3.85%	1.17%	5.04%
Universal Bank	$360,948	$280,435	$266,100	105.39%	19.14%	$6,810	5.42%	3.27%	2.91%	2.94%	2.58%	20.03%
Community Commerce Bank	$397,123	$293,892	$298,478	98.46%	20.08%	$9,026	6.68%	4.11%	4.13%	3.06%	(1.59%)	(5.67%)
Community Bank of Santa Maria	$417,640	$285,622	$367,002	77.83%	27.77%	$7,201	4.69%	1.43%	0.88%	3.96%	5.97%	0.32%
Pacific Alliance Bank	$428,623	$346,994	$348,048	99.70%	16.71%	$13,827	6.20%	4.07%	3.86%	2.80%	8.21%	12.40%
Liberty Bank, N.A.	$428,674	$377,069	$327,639	115.09%	11.20%	$6,595	4.94%	3.29%	2.64%	2.63%	(20.96%)	(37.41%)
First Pacific Bank	$477,552	$311,889	$378,181	82.47%	12.28%	$10,161	5.43%	2.97%	2.04%	3.52%	20.65%	15.30%
Genesis Bank	$481,206	$301,749	$429,619	70.24%	38.82%	$8,297	4.46%	2.35%	2.02%	2.83%	320.46%	455.47%
Chino Commercial Bank, National Association	$481,598	$205,748	$378,797	54.32%	18.95%	$7,082	5.02%	2.36%	1.12%	3.67%	6.51%	12.96%
Average of Asset Group B	$395,439	$284,043	$322,642	90.14%	19.73%	$8,948	5.89%	3.14%	2.54%	3.63%	30.27%	42.58%

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

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 (%)
Mega Bank	$508,758	$412,777	$434,578	94.98%	18.09%	$9,599	6.91%	3.94%	3.61%	3.76%	(5.95%)	(4.57%)
New OMNI Bank, National Association	$510,445	$357,014	$373,768	95.52%	35.08%	$7,090	6.98%	4.22%	3.83%	4.07%	(8.09%)	(9.19%)
First Credit Bank	$526,240	$429,440	$282,355	152.09%	23.49%	$21,050	8.54%	4.07%	3.51%	6.51%	(3.01%)	(11.71%)
GBC International Bank	$655,440	$446,311	$512,753	87.04%	33.89%	$8,092	5.71%	3.77%	3.29%	2.92%	(4.55%)	(8.18%)
Partners Bank of California	$668,889	$418,983	$577,785	72.52%	11.54%	$14,864	5.17%	3.07%	2.33%	3.06%	1.58%	6.93%
Mission Valley Bank	$740,519	$596,350	$599,566	99.46%	16.24%	$6,732	6.79%	3.62%	2.46%	4.53%	18.83%	17.42%
Endeavor Bank	$746,533	$625,912	$667,842	93.72%	13.58%	$9,571	6.52%	3.45%	2.34%	4.41%	20.32%	21.83%
First Commercial Bank (U.S.A)	$815,347	$687,871	$620,637	110.83%	16.03%	$7,994	6.15%	3.66%	3.36%	3.54%	(11.78%)	(5.87%)
American Plus Bank, National Association	$872,508	$768,338	$717,856	107.03%	10.25%	$17,450	6.97%	4.00%	3.86%	3.69%	27.52%	31.37%
Golden State Bank	$918,118	$785,286	$788,879	99.54%	15.09%	$13,116	6.98%	3.81%	3.36%	3.95%	19.43%	20.01%
Nano Banc	$931,078	$612,759	$804,571	76.16%	27.14%	$15,518	5.30%	3.35%	1.76%	3.67%	(5.02%)	(5.66%)
C3bank, National Association	$952,057	$574,676	$848,863	67.70%	38.39%	$16,703	5.33%	3.23%	1.97%	3.52%	0.33%	0.17%
HCN Bank	$961,127	$722,255	$843,127	85.66%	11.55%	$10,335	4.97%	2.02%	1.24%	3.85%	4.59%	3.76%
Average of Asset Group C	$754,389	$572,152	$620,968	95.56%	20.80%	$12,163	6.33%	3.55%	2.84%	3.96%	4.17%	4.33%

Asset Group D - Over $1 billion in total assets

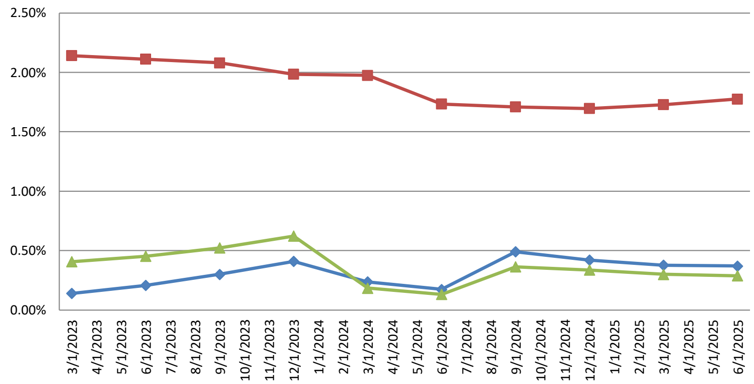
Institution Name	Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/Employees ($000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
EverTrust Bank	$1,008,290	$798,101	$737,056	108.28%	18.54%	$10,726	6.05%	3.34%	2.94%	3.83%	13.07%	16.25%
First General Bank	$1,136,957	$929,840	$824,031	112.84%	20.22%	$16,242	7.44%	3.24%	2.77%	5.37%	(2.72%)	(5.53%)
CommerceWest Bank	$1,180,954	$811,105	$1,033,703	78.47%	21.75%	$14,580	5.04%	2.46%	1.46%	3.30%	(41.46%)	(46.81%)
Provident Savings Bank, F.S.B.	$1,245,577	$1,052,169	$895,176	117.54%	4.81%	$7,642	4.70%	2.02%	1.88%	2.99%	(1.50%)	3.84%
American Riviera Bank	$1,299,874	$1,020,262	$1,137,783	89.67%	14.40%	$9,090	4.96%	2.32%	1.41%	3.72%	3.31%	3.04%
State Bank of India (California)	$1,304,087	$1,138,010	$1,115,005	102.06%	13.60%	$12,912	5.76%	3.86%	3.51%	2.76%	10.20%	11.57%
Malaga Bank, FSB	$1,396,545	$1,209,167	$927,689	130.34%	13.55%	$19,951	4.99%	2.26%	1.94%	3.35%	(2.24%)	(1.39%)
US Metro Bank	$1,452,378	$1,229,567	$1,280,935	95.99%	13.11%	$8,114	6.07%	3.98%	3.28%	3.08%	8.10%	8.57%
Commonwealth Business Bank	$1,814,740	$1,462,102	$1,525,477	95.85%	18.51%	$11,133	6.20%	4.08%	3.27%	3.39%	(0.09%)	5.95%
Mission Bank	$1,845,462	$1,355,611	$1,630,522	83.14%	21.06%	$12,905	5.71%	2.98%	1.39%	4.03%	(0.97%)	(2.49%)
CalPrivate Bank	$2,454,498	$2,089,890	$2,166,554	96.46%	14.97%	$10,101	6.71%	2.96%	2.16%	4.77%	2.50%	2.68%
Open Bank	$2,563,547	$2,091,596	$2,256,971	92.67%	16.33%	$10,817	6.03%	4.18%	3.17%	3.09%	16.72%	22.50%
PCB Bank	$3,304,544	$2,803,441	$2,832,386	98.98%	11.70%	$12,423	6.24%	4.21%	3.31%	3.26%	15.78%	15.92%
Commercial Bank of California	$3,698,411	$2,618,072	$3,051,294	85.80%	21.79%	$12,666	5.65%	3.56%	2.31%	3.54%	9.09%	13.59%
California Bank of Commerce, National Association	$3,952,515	$2,997,648	$3,327,316	90.09%	17.82%	$13,724	6.15%	2.51%	1.57%	4.73%	(3.87%)	(4.44%)
Royal Business Bank	$4,082,907	$3,234,695	$3,257,433	99.30%	16.57%	$10,773	5.66%	3.59%	3.00%	3.02%	4.91%	8.96%
American Business Bank	$4,298,243	$2,894,977	$3,872,215	74.76%	9.28%	$17,124	4.56%	2.12%	1.16%	3.54%	12.77%	12.53%
CTBC Bank Corp. (USA)	$5,321,807	$4,321,560	$4,538,191	95.23%	17.62%	$13,823	5.69%	3.73%	3.20%	2.89%	3.85%	3.87%
SMBC MANUBANK	$6,760,369	$4,490,045	$5,568,959	80.63%	36.94%	$7,027	6.23%	4.01%	3.44%	3.33%	13.42%	20.62%
Preferred Bank	$7,279,549	$5,747,671	$6,083,500	94.48%	15.81%	$22,537	6.80%	3.83%	3.38%	3.76%	10.27%	5.49%
Hanmi Bank	$7,817,839	$6,355,567	$6,738,050	94.32%	17.64%	$13,095	5.41%	3.54%	2.04%	3.10%	4.72%	9.02%
Farmers & Merchants Bank of Long Beach	$11,395,539	$6,458,999	$8,688,047	74.34%	13.89%	$14,086	3.74%	2.21%	1.57%	2.38%	(5.04%)	(1.86%)
First Foundation Bank	$11,558,159	$8,025,050	$8,625,914	93.03%	12.92%	$22,708	4.60%	3.80%	3.15%	1.84%	(16.71%)	(25.81%)
Citizens Business Bank	$15,418,191	$8,358,501	$12,039,373	69.43%	17.49%	$14,684	4.10%	2.27%	1.00%	3.20%	3.40%	0.58%
Pacific Premier Bank, National Association	$17,783,977	$11,905,517	$14,578,484	81.66%	6.95%	$13,648	4.63%	2.39%	1.60%	3.22%	(1.30%)	0.19%
Axos Bank	$23,895,495	$20,030,804	$21,039,550	95.21%	15.36%	$16,537	7.56%	3.56%	2.59%	4.81%	9.24%	9.45%
Average of Asset Group D	$5,587,325	$4,054,999	$4,606,601	93.48%	16.26%	$13,426	5.64%	3.19%	2.40%	3.47%	2.52%	3.32%

Asset Quality

Asset Quality	June 30, 2025	Run Date: August 21, 2025

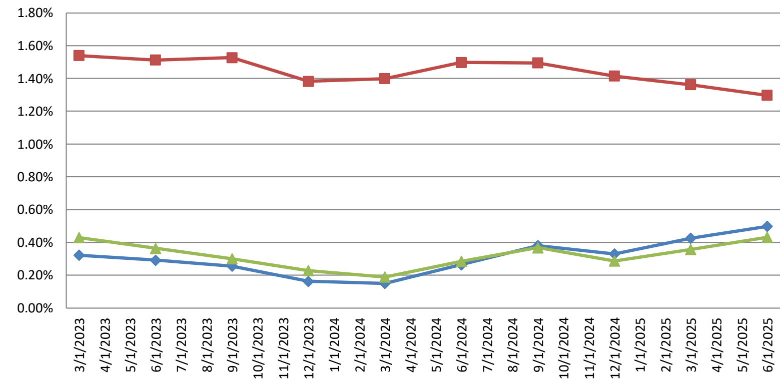
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



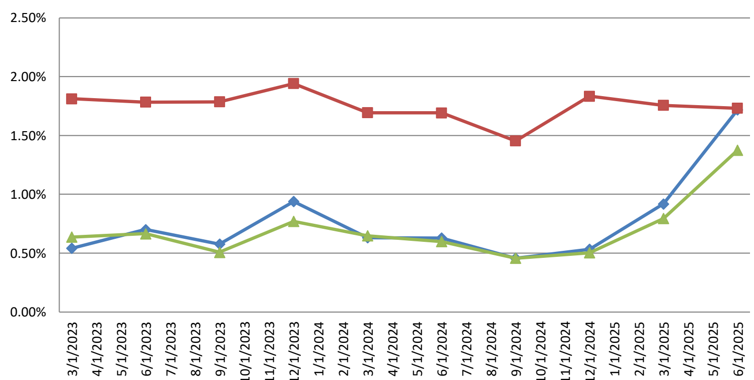
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.14%	0.21%	0.30%	0.41%	0.24%	0.17%	0.49%	0.42%	0.38%	0.37%
Reserves/Loans	2.14%	2.11%	2.08%	1.98%	1.97%	1.73%	1.71%	1.70%	1.73%	1.77%
NPAs/Total Assets	0.41%	0.45%	0.52%	0.62%	0.18%	0.13%	0.36%	0.34%	0.30%	0.29%

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



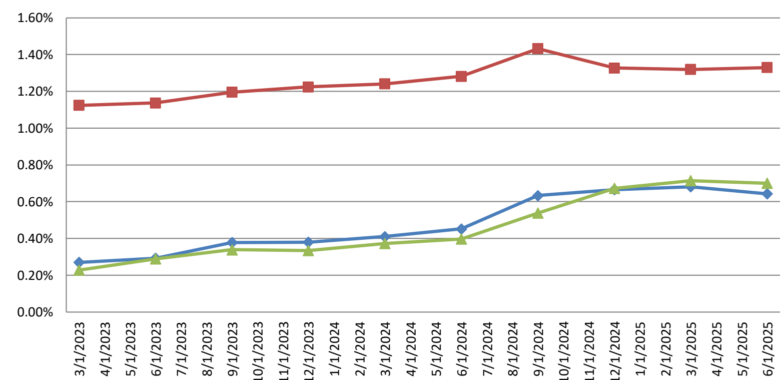
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.32%	0.29%	0.26%	0.16%	0.15%	0.26%	0.38%	0.33%	0.43%	0.50%
Reserves/Loans	1.54%	1.51%	1.53%	1.38%	1.40%	1.50%	1.49%	1.41%	1.36%	1.30%
NPAs/Total Assets	0.43%	0.36%	0.30%	0.23%	0.19%	0.29%	0.37%	0.29%	0.36%	0.43%

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



	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	6/30/25
Nonaccruals/Loans	0.54%	0.70%	0.58%	0.94%	0.63%	0.63%	0.46%	0.53%	0.92%	1.72%
Reserves/Loans	1.81%	1.78%	1.78%	1.94%	1.69%	1.69%	1.45%	1.83%	1.76%	1.73%
NPAs/Total Assets	0.64%	0.67%	0.51%	0.77%	0.65%	0.60%	0.46%	0.50%	0.79%	1.37%

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



	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	6/30/25
Nonaccruals/Loans	0.27%	0.29%	0.38%	0.38%	0.41%	0.45%	0.63%	0.67%	0.68%	0.64%
Reserves/Loans	1.12%	1.14%	1.20%	1.22%	1.24%	1.28%	1.43%	1.33%	1.32%	1.33%
NPAs/Total Assets	0.23%	0.29%	0.34%	0.33%	0.37%	0.40%	0.54%	0.67%	0.71%	0.70%

Asset Quality	June 30, 2025	Run Date: August 21, 2025

Institution Name	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 (%)
	As of Date						
Asset Group A - $50 million to $250 million in total assets							
Asian Pacific National Bank	$56,074	$0	0.00%	2.08%	NA	0.00%	0.00%
Tustin Community Bank	$80,875	$0	0.00%	3.47%	NA	0.00%	0.00%
Legacy Bank	$90,672	$775	1.09%	1.18%	108.13%	5.81%	0.85%
California Business Bank	$115,475	$1,686	1.86%	1.76%	94.66%	9.15%	1.46%
Eastern International Bank	$119,126	$0	0.00%	1.56%	NA	0.00%	0.00%
Icon Business Bank	$155,997	$24	0.02%	1.17%	NM	0.28%	0.03%
Beach Cities Commercial Bank	$162,492	$0	0.00%	0.97%	NA	0.00%	0.00%
Bank of Whittier, National Association	$173,813	$0	0.00%	2.67%	NA	0.00%	0.00%
United Pacific Bank	$176,478	$0	0.00%	2.16%	NA	0.00%	0.00%
Neighborhood National Bank	$199,473	$1,656	1.10%	1.27%	116.00%	6.47%	0.83%
Bank Irvine	$233,192	$0	0.00%	1.23%	NA	0.00%	0.00%
Average of Asset Group A	$142,152	$376	0.37%	1.77%	106.26%	1.97%	0.29%
Asset Group B - $251 million to $500 million in total assets							
Home Bank of California	$250,932	$61	0.03%	1.05%	NM	0.18%	0.02%
Community Valley Bank	$324,699	$0	0.00%	1.02%	NA	0.00%	0.00%
Infinity Bank	$337,074	$531	0.24%	1.63%	679.66%	1.24%	0.16%
American Continental Bank	$359,199	$11,023	3.89%	1.45%	37.23%	18.16%	3.07%
Universal Bank	$360,948	$1,956	0.70%	1.10%	140.48%	14.97%	0.61%
Community Commerce Bank	$397,123	$1	0.00%	1.16%	NM	4.17%	0.68%
Community Bank of Santa Maria	$417,640	$0	0.00%	1.00%	NA	0.02%	0.00%
Pacific Alliance Bank	$428,623	$613	0.18%	1.51%	853.67%	1.01%	0.14%
Liberty Bank, N.A.	$428,674	$0	0.00%	1.09%	NA	0.00%	0.00%
First Pacific Bank	$477,552	$1,015	0.33%	1.02%	313.30%	2.44%	0.21%
Genesis Bank	$481,206	$572	0.19%	1.29%	679.37%	1.26%	0.12%
Chino Commercial Bank, National Association	$481,598	$835	0.41%	2.25%	555.33%	1.50%	0.17%
Average of Asset Group B	$395,439	$1,384	0.50%	1.30%	465.58%	3.75%	0.43%

Asset Quality	June 30, 2025	Run Date: August 21, 2025

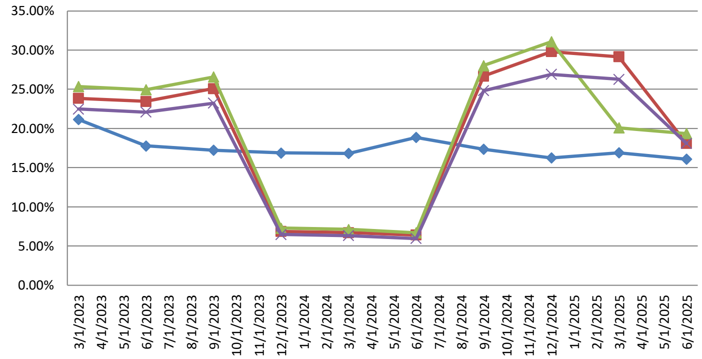
Institution Name	As of Date						
	Total Assets ($000)	Tot Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	ACL/Loans (%)	ACL/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group C - $501 million to $1 billion in total assets							
Mega Bank	$508,758	$6,132	1.49%	1.22%	82.00%	9.92%	1.44%
New OMNI Bank, National Association	$510,445	$6,163	1.73%	1.67%	96.54%	10.21%	1.65%
First Credit Bank	$526,240	$14,057	3.27%	3.28%	100.21%	5.65%	2.67%
GBC International Bank	$655,440	$6,931	1.55%	1.21%	77.68%	6.67%	1.06%
Partners Bank of California	$668,889	$0	0.00%	2.11%	NA	0.00%	0.00%
Mission Valley Bank	$740,519	$12,144	2.04%	1.39%	66.86%	16.54%	1.67%
Endeavor Bank	$746,533	$1,994	0.32%	1.36%	163.22%	6.22%	0.70%
First Commercial Bank (U.S.A)	$815,347	$1,737	0.25%	1.48%	338.82%	1.53%	0.37%
American Plus Bank, National Association	$872,508	$0	0.00%	1.39%	NA	1.94%	0.32%
Golden State Bank	$918,118	$11,730	1.49%	1.34%	89.79%	12.06%	1.28%
Nano Banc	$931,078	$62,462	10.19%	3.33%	32.66%	51.52%	6.71%
C3bank, National Association	$952,057	$0	0.00%	1.38%	NA	0.00%	0.00%
HCN Bank	$961,127	$0	0.00%	1.35%	NA	0.00%	0.00%
Average of Asset Group C	$754,389	$9,488	1.72%	1.73%	116.42%	9.40%	1.37%
Asset Group D - Over $1 billion in total assets							
EverTrust Bank	$1,008,290	$2,255	0.28%	1.22%	431.04%	1.10%	0.24%
First General Bank	$1,136,957	$9,739	1.05%	1.34%	128.30%	4.27%	1.12%
CommerceWest Bank	$1,180,954	$8,579	1.06%	1.41%	130.95%	6.10%	0.74%
Provident Savings Bank, F.S.B.	$1,245,577	$1,402	0.13%	0.61%	458.20%	1.06%	0.11%
American Riviera Bank	$1,299,874	$8,443	0.83%	1.22%	148.02%	5.82%	0.65%
State Bank of India (California)	$1,304,087	$4,939	0.43%	1.33%	307.53%	2.58%	0.38%
Malaga Bank, FSB	$1,396,545	$0	0.00%	0.30%	NA	0.00%	0.00%
US Metro Bank	$1,452,378	$15,612	1.27%	1.20%	93.38%	10.53%	1.09%
Commonwealth Business Bank	$1,814,740	$23,983	1.64%	1.06%	64.04%	10.42%	1.50%
Mission Bank	$1,845,462	$1,698	0.13%	1.50%	NM	0.79%	0.09%
CalPrivate Bank	$2,454,498	$7,722	0.37%	1.35%	364.91%	5.64%	0.66%
Open Bank	$2,563,547	$22,863	1.09%	1.26%	93.59%	12.37%	1.14%
PCB Bank	$3,304,544	$8,932	0.32%	1.20%	187.39%	4.49%	0.54%
Commercial Bank of California	$3,698,411	$14,906	0.57%	1.20%	138.62%	7.08%	0.61%
California Bank of Commerce, National Association	$3,952,515	$18,354	0.61%	1.37%	119.70%	6.94%	0.87%
Royal Business Bank	$4,082,907	$56,994	1.76%	1.58%	75.91%	12.85%	1.75%
American Business Bank	$4,298,243	$11,553	0.40%	1.10%	260.15%	3.03%	0.29%
CTBC Bank Corp. (USA)	$5,321,807	$9,635	0.22%	1.13%	96.11%	7.19%	1.05%
SMBC MANUBANK	$6,760,369	$42,407	0.94%	5.24%	274.29%	7.77%	1.27%
Preferred Bank	$7,279,549	$51,197	0.89%	1.28%	144.21%	8.04%	0.89%
Hanmi Bank	$7,817,839	$25,968	0.41%	1.05%	81.93%	9.10%	1.04%
Farmers & Merchants Bank of Long Beach	$11,395,539	$46,573	0.72%	1.51%	97.38%	6.74%	0.88%
First Foundation Bank	$11,558,159	$34,627	0.43%	0.47%	106.39%	3.42%	0.36%
Citizens Business Bank	$15,418,191	$25,969	0.31%	0.93%	219.74%	2.37%	0.23%
Pacific Premier Bank, National Association	$17,783,977	$26,301	0.22%	1.43%	648.88%	1.15%	0.15%
Axos Bank	$23,895,495	$123,549	0.62%	1.28%	206.82%	4.81%	0.54%
Average of Asset Group D	$5,587,325	$23,238	0.64%	1.33%	203.23%	5.60%	0.70%

Capital Adequacy

Capital Adequacy June 30, 2025 Run Date: August 21, 2025

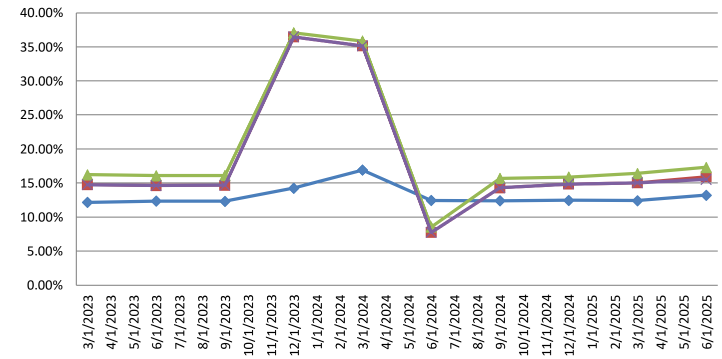
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio, Risk Based Capital Ratio & Common Equity Tier Risk Based Ratio

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



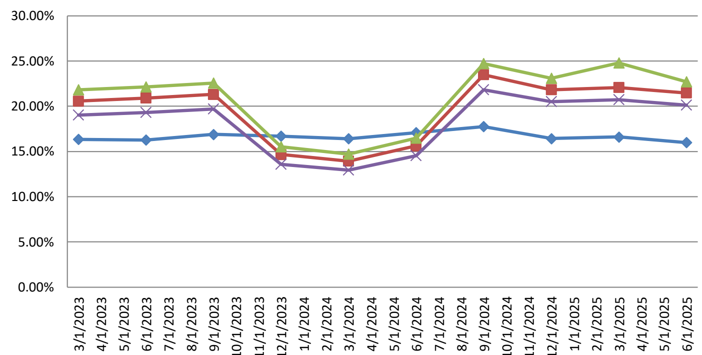
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	21.15%	17.78%	17.21%	16.87%	16.82%	18.86%	17.34%	16.24%	16.89%	16.10%
Tier 1 Risk Based Ratio	23.84%	23.45%	25.08%	6.85%	6.71%	6.39%	26.68%	29.80%	29.14%	18.07%
Risk Based Capital Ratio	25.36%	24.94%	26.57%	7.27%	7.11%	6.71%	28.03%	31.05%	20.07%	19.33%
Common Equity Tier 1 RB Ratio	22.47%	22.07%	23.22%	6.46%	6.30%	5.97%	24.82%	26.92%	26.26%	18.07%

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



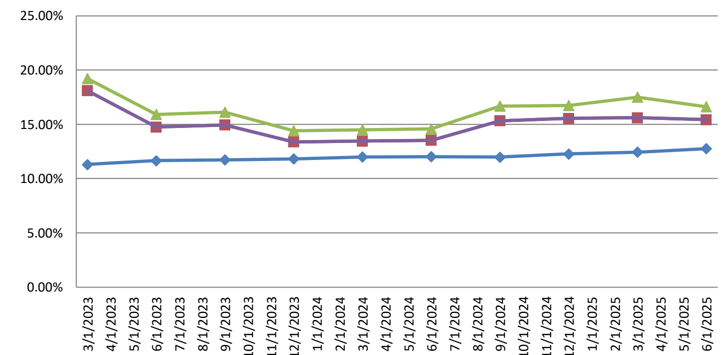
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	12.15%	12.33%	12.32%	14.25%	16.91%	12.44%	12.39%	12.46%	12.41%	13.22%
Tier 1 Risk Based Ratio	14.74%	14.63%	14.67%	36.44%	35.15%	7.76%	14.29%	14.85%	15.02%	15.91%
Risk Based Capital Ratio	16.23%	16.07%	16.10%	37.09%	35.85%	8.52%	15.68%	15.86%	16.40%	17.31%
Common Equity Tier 1 RB Ratio	14.74%	14.63%	14.67%	36.44%	35.15%	7.76%	14.29%	14.85%	15.02%	15.52%

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



	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	6/30/25
Leverage Ratio	16.33%	16.27%	16.88%	16.68%	16.41%	17.08%	17.74%	16.42%	16.60%	15.98%
Tier 1 Risk Based Ratio	20.56%	20.89%	21.30%	14.65%	13.92%	15.61%	23.48%	21.82%	22.06%	21.45%
Risk Based Capital Ratio	21.81%	22.14%	22.56%	15.52%	14.73%	16.48%	24.71%	23.08%	24.78%	22.70%
Common Equity Tier 1 RB Ratio	19.03%	19.31%	19.70%	13.57%	12.94%	14.52%	21.81%	20.50%	20.71%	20.11%

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



	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	6/30/25
Leverage Ratio	11.30%	11.65%	11.73%	11.82%	11.98%	12.03%	11.98%	12.27%	12.42%	12.75%
Tier 1 Risk Based Ratio	18.09%	14.75%	14.94%	13.37%	13.44%	13.51%	15.31%	15.54%	15.60%	15.43%
Risk Based Capital Ratio	19.21%	15.91%	16.12%	14.41%	14.49%	14.57%	16.68%	16.74%	17.51%	16.62%
Common Equity Tier 1 RB Ratio	18.09%	14.75%	14.94%	13.37%	13.44%	13.51%	15.31%	15.54%	15.60%	15.43%

Capital Adequacy — June 30, 2025 — Run Date: August 21, 2025

Institution Name	Total Assets ($000)	Total Equity Capital ($000)	Tier1 Capital ($000)	Common Equity Tier 1 Capital ($000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
	As of Date							
Asset Group A - $50 million to $250 million in total assets								
Asian Pacific National Bank	$56,074	$10,850	$10,961	$10,961	19.75%	NA	NA	NA
Tustin Community Bank	$80,875	$11,433	$11,433	$11,433	14.47%	NA	NA	NA
Legacy Bank	$90,672	$12,509	$12,509	$12,509	15.33%	NA	NA	NA
California Business Bank	$115,475	$16,831	$16,831	$16,831	15.29%	18.07%	19.33%	18.07%
Eastern International Bank	$119,126	$21,286	$22,639	$22,639	19.13%	NA	NA	NA
Icon Business Bank	$155,997	$13,838	$13,812	$13,812	10.60%	NA	NA	NA
Beach Cities Commercial Bank	$162,492	$14,927	$14,729	$14,729	9.55%	NA	NA	NA
Bank of Whittier, National Association	$173,813	$24,506	$24,506	$24,506	14.04%	NA	NA	NA
United Pacific Bank	$176,478	$31,569	$31,578	$29,578	18.45%	NA	NA	NA
Neighborhood National Bank	$199,473	$23,693	$23,765	$23,765	12.42%	NA	NA	NA
Bank Irvine	$233,192	$67,038	$67,039	$67,039	28.02%	NA	NA	NA
Average of Asset Group A	$142,152	$22,589	$22,709	$22,527	16.10%	18.07%	19.33%	18.07%
Asset Group B - $251 million to $500 million in total assets								
Home Bank of California	$250,932	$31,004	$31,004	$31,004	12.35%	NA	NA	NA
Community Valley Bank	$324,699	$32,815	$32,815	$32,815	10.18%	NA	NA	NA
Infinity Bank	$337,074	$39,252	$41,263	$41,263	12.69%	16.67%	19.53%	16.67%
American Continental Bank	$359,199	$57,482	$56,580	$56,580	15.67%	NA	NA	NA
Universal Bank	$360,948	$65,843	$66,404	$66,404	18.30%	NA	NA	NA
Community Commerce Bank	$397,123	$61,434	$61,433	$61,433	15.69%	19.10%	20.16%	19.10%
Community Bank of Santa Maria	$417,640	$37,866	$43,950	$43,950	10.56%	14.18%	15.16%	14.18%
Pacific Alliance Bank	$428,623	$55,343	$56,939	$56,939	13.31%	NA	NA	NA
Liberty Bank, N.A.	$428,674	$60,116	$57,892	$57,892	13.58%	18.13%	19.39%	18.13%
First Pacific Bank	$477,552	$39,666	$39,280	$39,280	8.84%	11.39%	12.31%	11.39%
Genesis Bank	$481,206	$43,690	$41,609	$35,629	15.34%	15.96%	NA	13.66%
Chino Commercial Bank, National Association	$481,598	$51,020	$53,117	$53,117	12.08%	NA	NA	NA
Average of Asset Group B	$395,439	$47,961	$48,524	$48,026	13.22%	15.91%	17.31%	15.52%

Institution Name	Total Assets ($000)	Total Equity Capital ($000)	Tier1 Capital ($000)	Common Equity Tier 1 Capital ($000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
	As of Date							
Asset Group C - $501 million to $1 billion in total assets								
Mega Bank	$508,758	$68,746	$69,514	$69,514	13.61%	15.75%	17.00%	15.75%
New OMNI Bank, National Association	$510,445	$131,324	$130,344	$88,781	24.96%	42.20%	43.46%	28.74%
First Credit Bank	$526,240	$234,580	$234,303	$234,303	44.16%	44.18%	45.45%	44.18%
GBC International Bank	$655,440	$99,990	$99,451	$99,451	15.26%	NA	NA	NA
Partners Bank of California	$668,889	$59,839	$59,846	$59,846	9.32%	14.43%	15.69%	14.43%
Mission Valley Bank	$740,519	$70,571	$74,192	$74,192	10.17%	11.28%	12.53%	11.28%
Endeavor Bank	$746,533	$75,469	$75,522	$75,522	10.61%	10.20%	11.38%	10.20%
First Commercial Bank (U.S.A)	$815,347	$186,979	$186,986	$186,986	22.97%	30.97%	32.22%	30.97%
American Plus Bank, National Association	$872,508	$134,505	$131,791	$131,791	15.72%	NA	NA	NA
Golden State Bank	$918,118	$86,762	$86,761	$86,761	9.72%	NA	NA	NA
Nano Banc	$931,078	$100,894	$95,551	$95,551	10.20%	15.44%	16.72%	15.44%
C3bank, National Association	$952,057	$86,358	$86,360	$86,360	9.53%	15.64%	16.89%	15.64%
HCN Bank	$961,127	$109,500	$113,796	$113,796	11.45%	14.43%	15.67%	14.43%
Average of Asset Group C	$754,389	$111,194	$111,109	$107,912	15.98%	21.45%	22.70%	20.11%
Asset Group D - Over $1 billion in total assets								
EverTrust Bank	$1,008,290	$248,565	$215,439	$215,439	23.23%	NA	NA	NA
First General Bank	$1,136,957	$284,842	$285,526	$285,526	25.13%	NA	NA	NA
CommerceWest Bank	$1,180,954	$134,799	$141,034	$141,034	12.68%	16.83%	18.08%	16.83%
Provident Savings Bank, F.S.B.	$1,245,577	$125,226	$125,198	$125,198	10.11%	19.50%	20.50%	19.50%
American Riviera Bank	$1,299,874	$137,547	$150,596	$150,596	11.78%	13.43%	14.64%	13.43%
State Bank of India (California)	$1,304,087	$175,920	$184,615	$184,615	14.36%	16.05%	17.30%	16.05%
Malaga Bank, FSB	$1,396,545	$228,985	$228,985	$228,985	16.57%	28.46%	28.92%	28.46%
US Metro Bank	$1,452,378	$135,384	$140,513	$140,513	9.81%	11.96%	13.21%	11.96%
Commonwealth Business Bank	$1,814,740	$261,326	$258,609	$258,609	14.45%	18.94%	20.09%	18.94%
Mission Bank	$1,845,462	$195,893	$214,638	$214,638	11.43%	NA	NA	NA
CalPrivate Bank	$2,454,498	$260,839	$265,877	$265,877	10.70%	12.12%	13.37%	12.12%
Open Bank	$2,563,547	$211,472	$224,902	$224,902	8.87%	10.90%	12.15%	10.90%
PCB Bank	$3,304,544	$366,089	$372,004	$372,004	11.50%	13.23%	14.47%	13.23%
Commercial Bank of California	$3,698,411	$314,131	$323,745	$323,745	8.72%	11.00%	12.10%	11.00%
California Bank of Commerce, National Association	$3,952,515	$584,895	$458,653	$458,653	12.13%	13.22%	14.30%	13.22%
Royal Business Bank	$4,082,907	$577,813	$521,087	$521,087	13.20%	19.96%	21.21%	19.96%
American Business Bank	$4,298,243	$372,598	$443,055	$443,055	10.45%	11.92%	12.80%	11.92%
CTBC Bank Corp. (USA)	$5,321,807	$730,453	$745,180	$744,680	14.06%	NA	NA	NA
SMBC MANUBANK	$6,760,369	$972,160	$960,738	$960,738	13.66%	19.22%	20.51%	19.22%
Preferred Bank	$7,279,549	$747,660	$768,119	$768,119	10.73%	11.18%	14.43%	11.18%
Hanmi Bank	$7,817,839	$841,497	$873,118	$873,118	11.43%	13.32%	14.39%	13.32%
Farmers & Merchants Bank of Long Beach	$11,395,539	$1,388,352	$1,382,720	$1,382,720	12.18%	17.91%	19.16%	17.91%
First Foundation Bank	$11,558,159	$1,188,835	$1,156,088	$1,156,088	9.49%	13.91%	14.41%	13.91%
Citizens Business Bank	$15,418,191	$2,218,177	$1,717,851	$1,717,851	11.69%	16.30%	17.11%	16.30%
Pacific Premier Bank, National Association	$17,783,977	$3,049,834	$2,196,092	$2,196,092	12.84%	17.60%	18.85%	17.60%
Axos Bank	$23,895,495	$2,477,714	$2,360,284	$2,360,284	10.23%	12.42%	13.70%	12.42%
Average of Asset Group D	$5,587,325	$701,193	$642,872	$642,853	12.75%	15.43%	16.62%	15.43%

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.