

CCBN Top Banker Panel

November 3rd - 5th, 2021



Financial Results 2020

- **Asset Growth**
 - Increase by \$98.8 million...32.1% over 2019
 - Peer group asset growth average...19.3%
- **Loan Production**
 - Increase by \$97.7 million...40.6% over 2019
 - Peer group loan growth average...11.7%
- **Deposit Growth**
 - Increased by \$86.8 million...36.9% higher than 2019
 - Noninterest-bearing deposits increased \$45.2 million, or 44.2%
 - Noninterest-bearing deposits represented 46% of total deposits in 2020 compared to peer group average of 21%

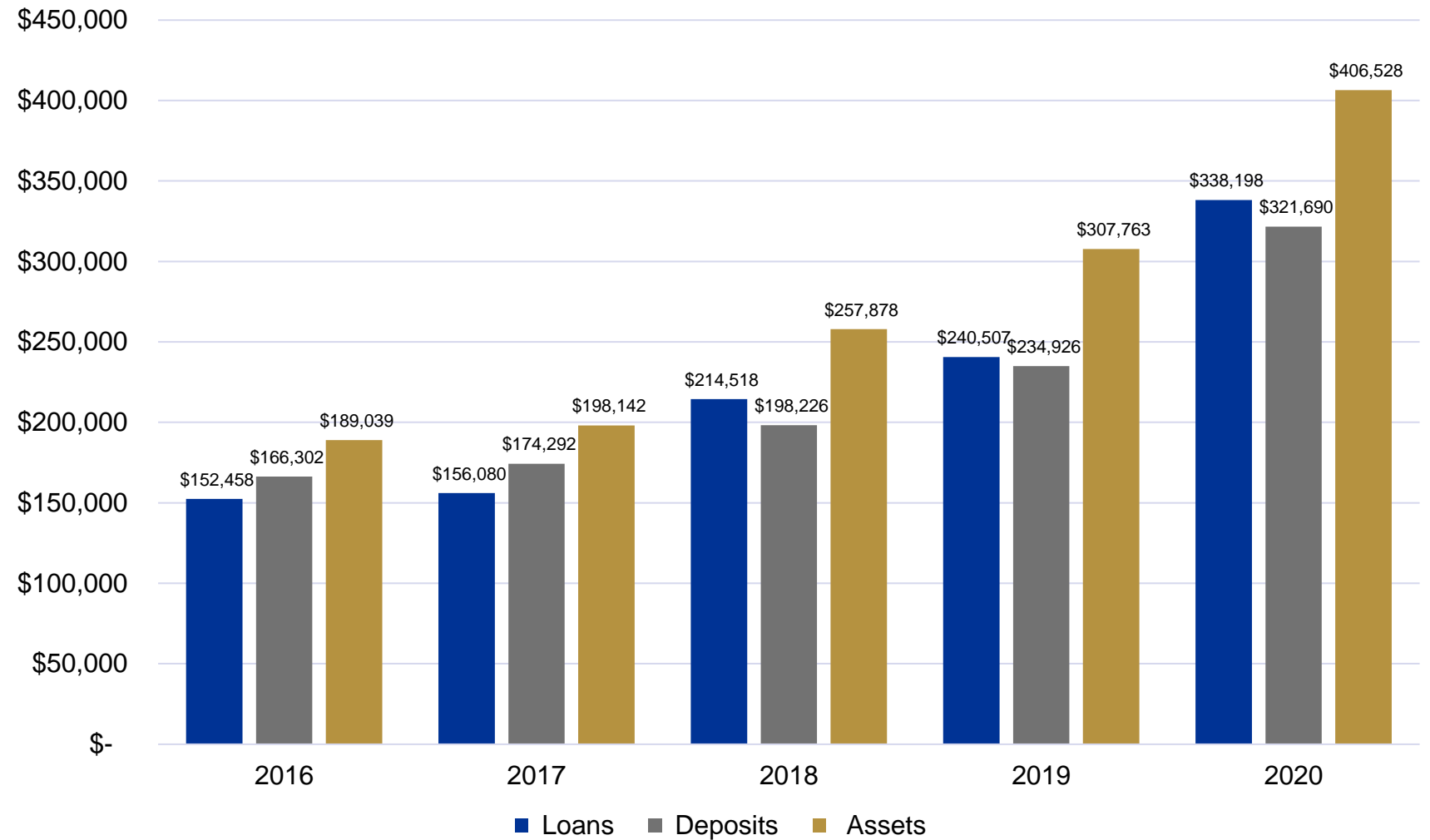
Success with the Paycheck Protection Program

- **PPP Loan Production:**
 - 2020 – \$122 million
 - 2021 – \$58 million
 - **Total – \$180 million**
- **PPP Rankings:**
 - Ranked **4th** in California (95th percentile)*
 - Ranked **30th** Nationally (98th percentile)*
 - National average for PPP/Total Assets was 8%.
 - PBOC was **28%**.
 - The National average for PPP/Capital was 86%.
 - PBOC was **349%**.
- **PPP Fee Income:**
 - 2020 – \$2.7 million
 - 2021 – \$2.5 million (estimated)
 - **Total – \$5.2 million**

*Peer set included commercial banks with assets between \$100 million and \$1 billion.

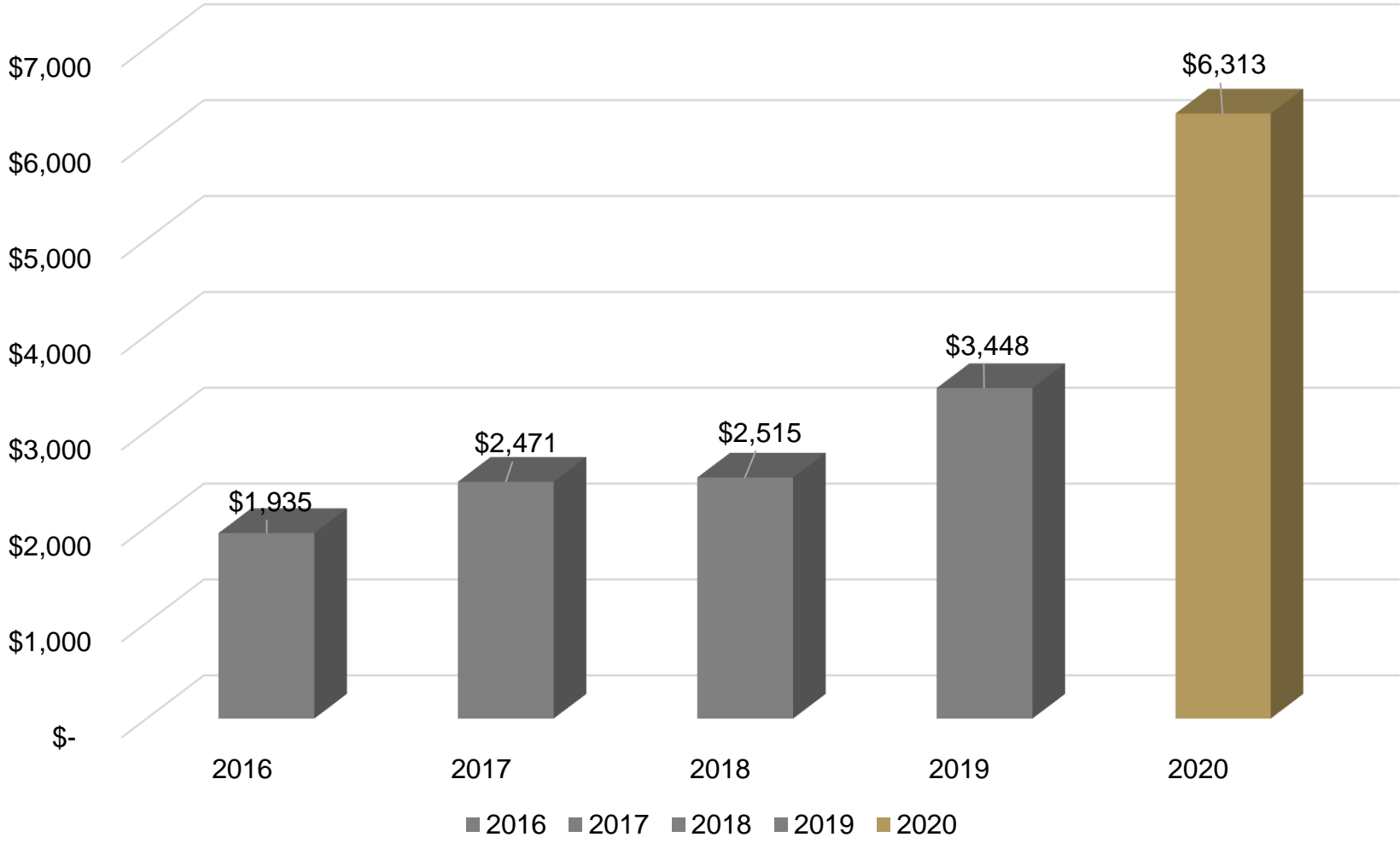
Annual Growth Trend

(in thousands)

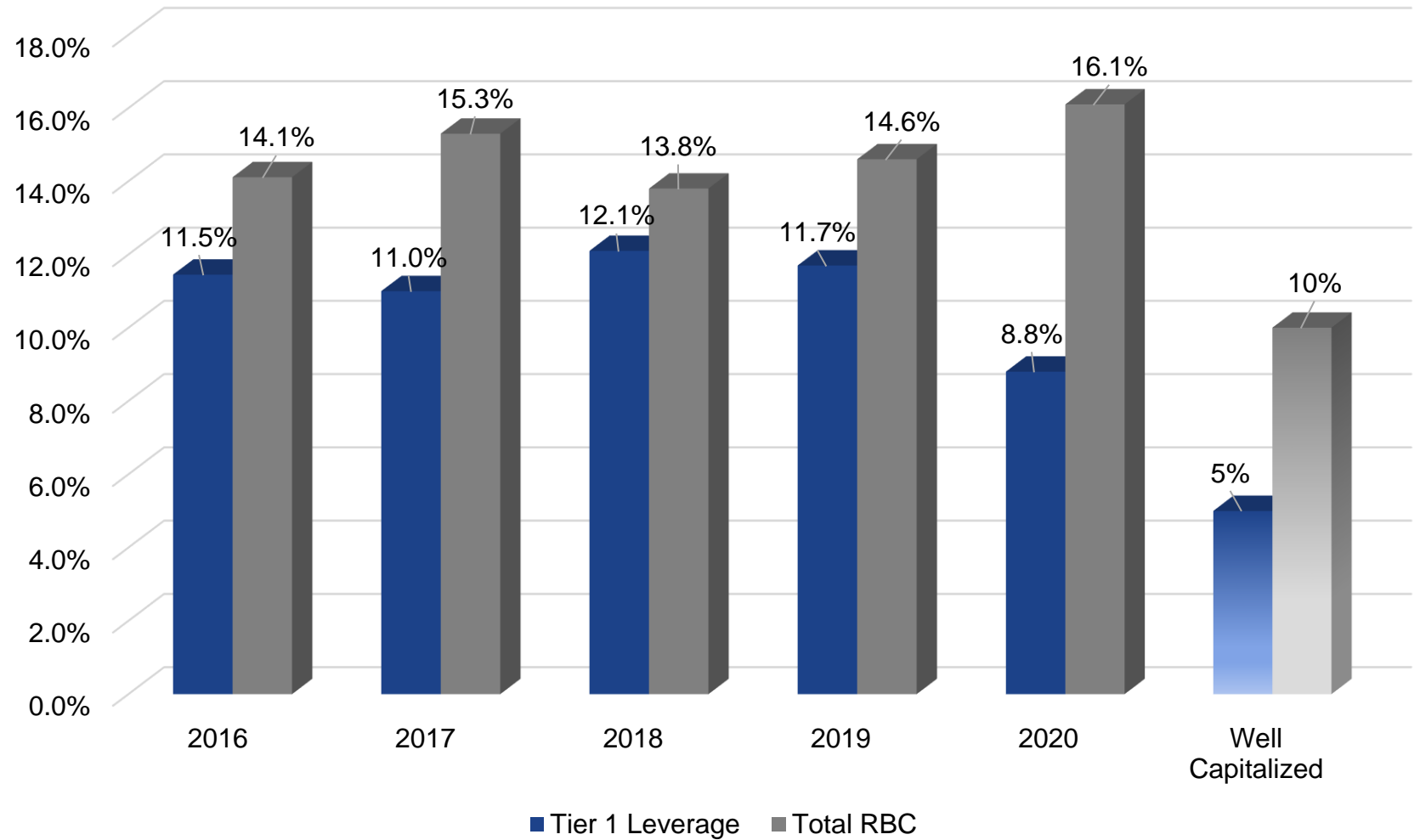


Pretax Income Before Provision Expense

(in thousands)



Capital Ratio Trend



Book Value Per Common Share of Equity

