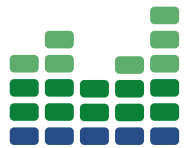


# QwickAnalytics Community Bank Index (QCBI) State Performance Trends

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

## **STATE OF THE STATE: CALIFORNIA** *1st Quarter 2020 Review*



QwickAnalytics™  
from QwickRate



# QwickAnalytics State Performance Trends

California  
Banks  
March 31, 2020

QwickAnalytics 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 QwickAnalytics Community Bank Index (QCBI)™ addresses this issue.

## The QwickAnalytics Community Bank Index (QCBI)

The proprietary QwickAnalytics Community Bank Index (QCBI) 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 QCBI banks compared to total FDIC-Insured bank and trust institutions:

	<u>QCBI Banks</u>		<u>Excluded Banks</u>		<u>Total Banks</u>
	#	%	#	%	
California	120	79%	32	21%	152
National	4,829	93%	336	7%	5,165

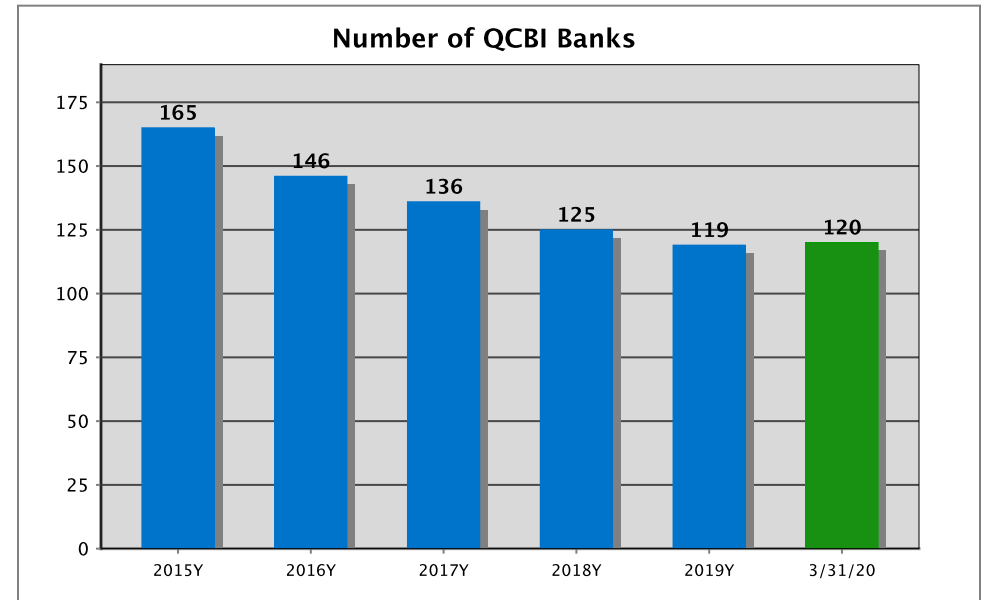
Please visit the [www.QwickAnalytics.com](http://www.QwickAnalytics.com) website for more information.

# QwickAnalytics State Performance Trends

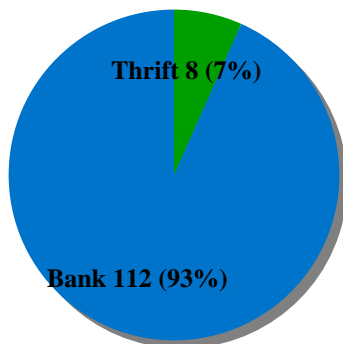
## QCBI Industry Structure

California  
Banks  
March 31, 2020

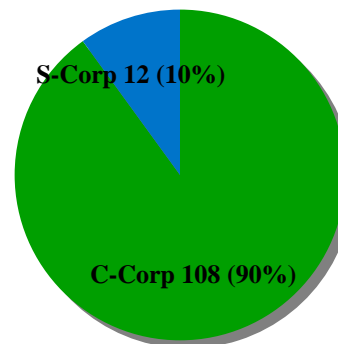
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	7	6%	\$502	0%
\$100-\$500 Million	43	36%	\$11,759	7%
\$500 Million-\$1 Billion	23	19%	\$16,931	10%
\$1-\$5 Billion	39	32%	\$77,190	48%
\$5-\$10 Billion	8	7%	\$55,200	34%
<b>Total</b>	<b>120</b>	<b>100%</b>	<b>\$161,583</b>	<b>100%</b>



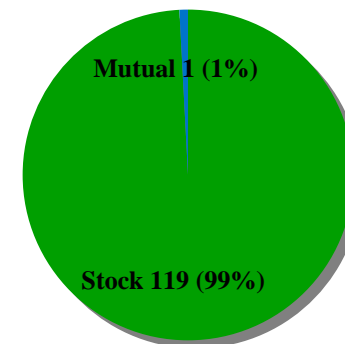
Industry Breakdown



Structural Breakdown



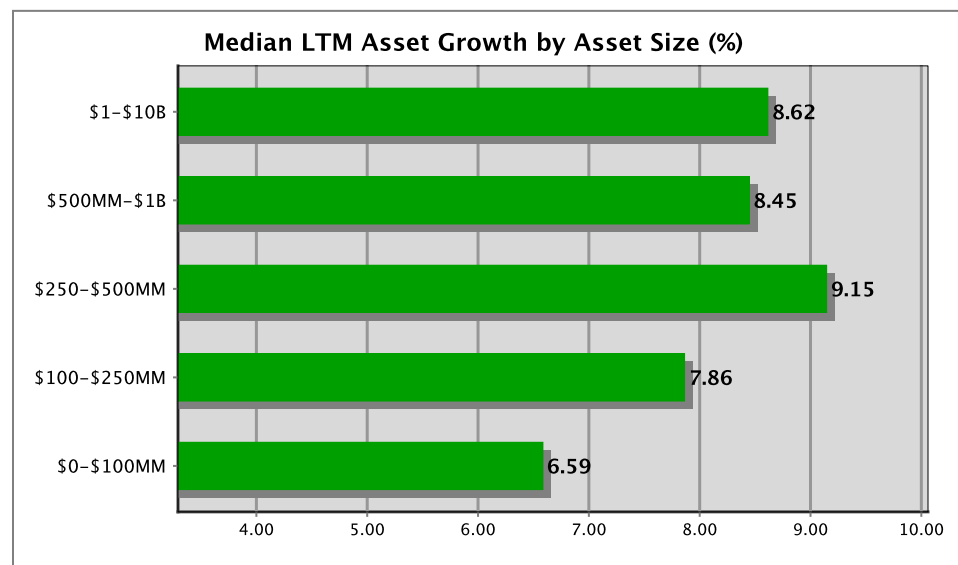
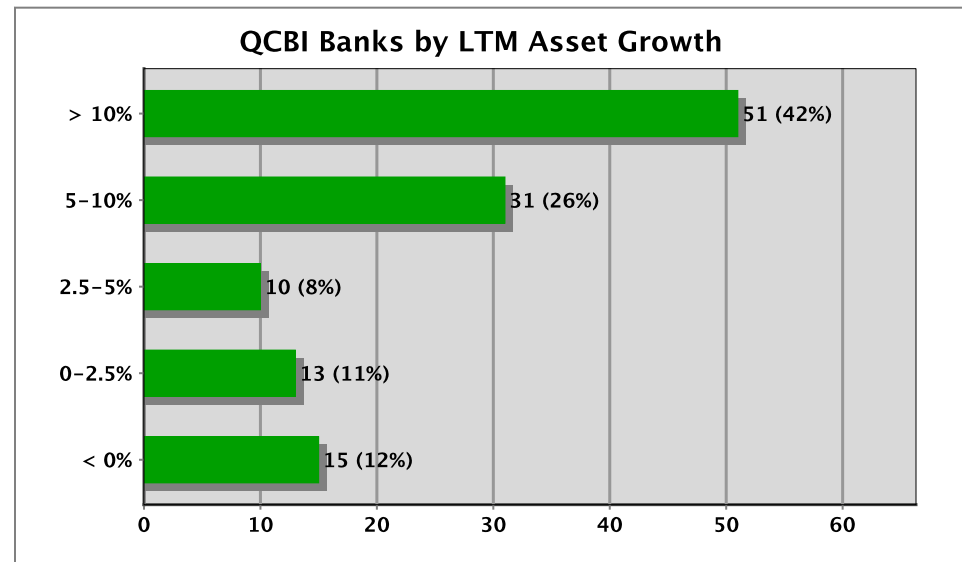
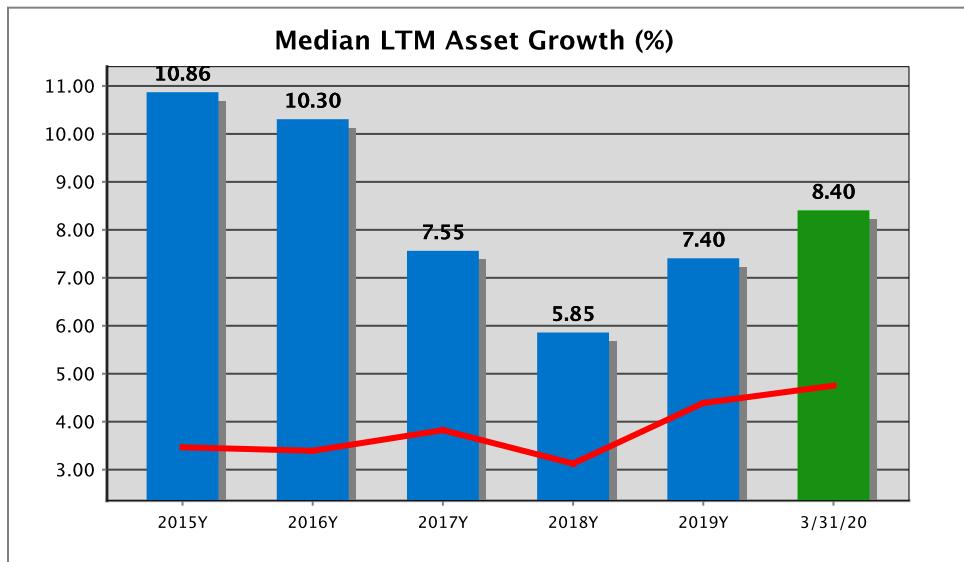
Ownership Breakdown



# QwickAnalytics State Performance Trends

## Asset Growth Trends

California  
Banks  
March 31, 2020



— National Trend

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

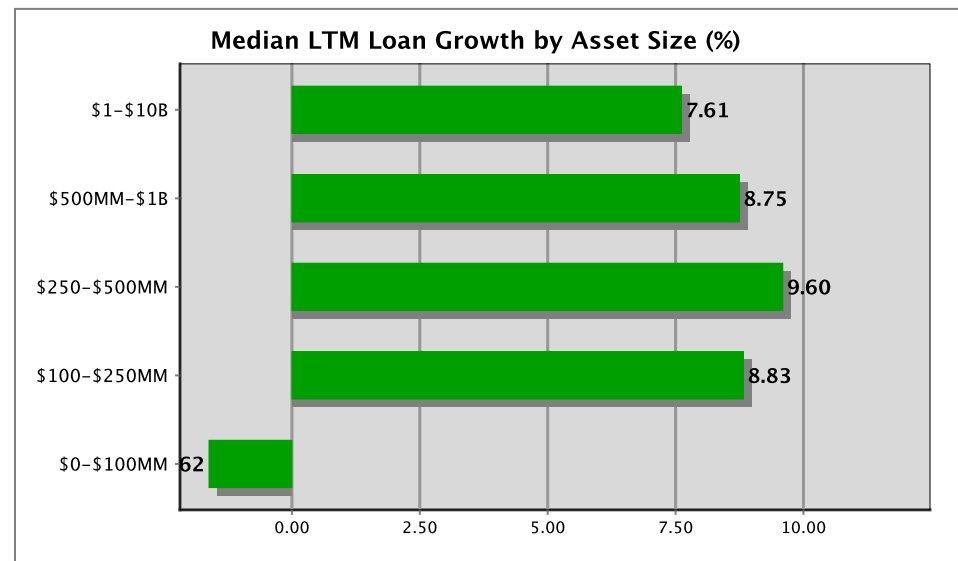
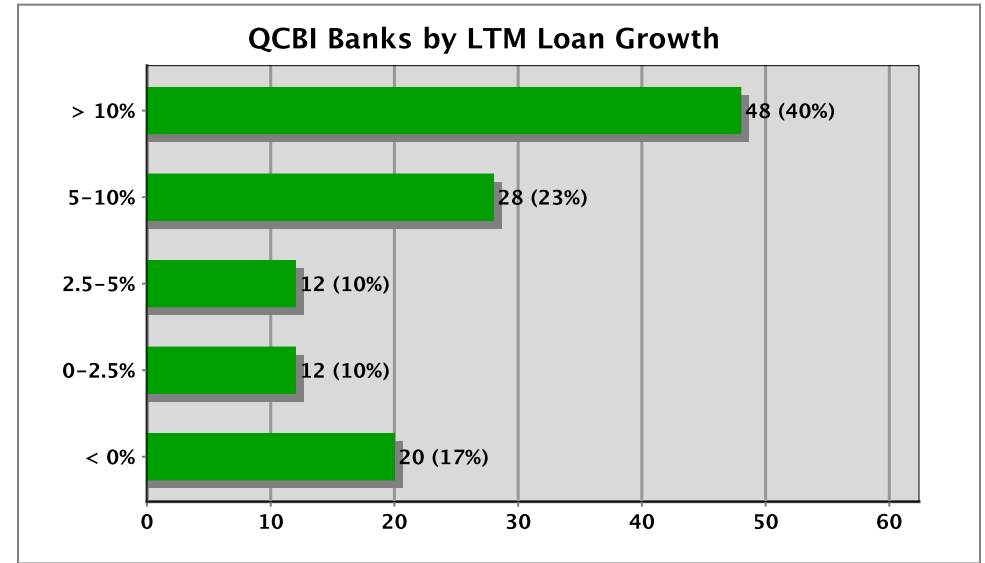
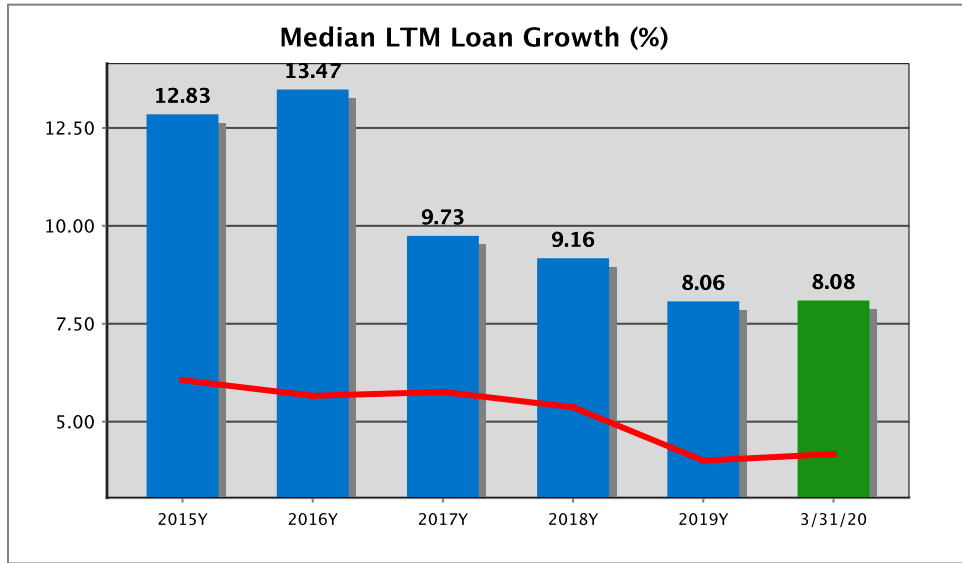


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# QwickAnalytics State Performance Trends

## Loan Growth Trends

California  
Banks  
March 31, 2020



— National Trend

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

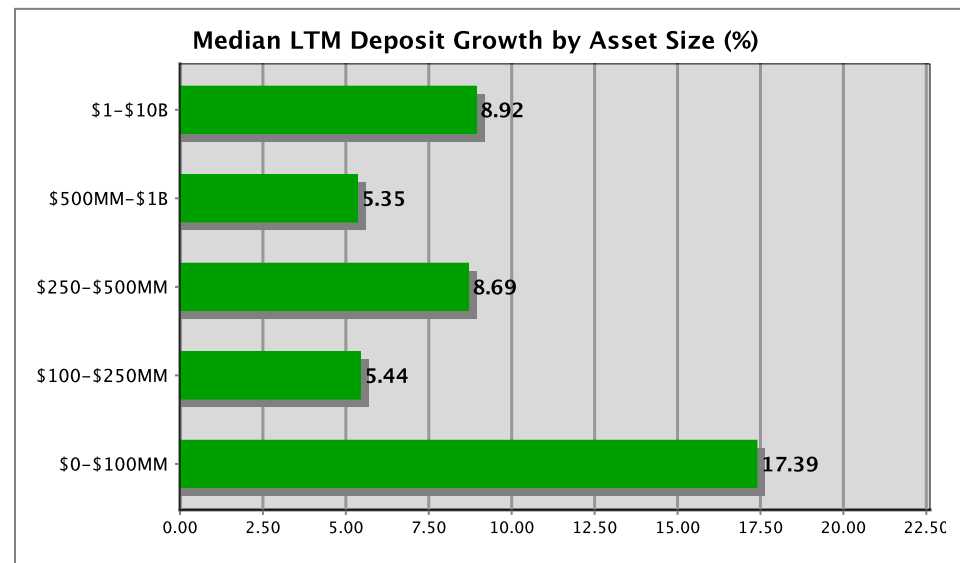
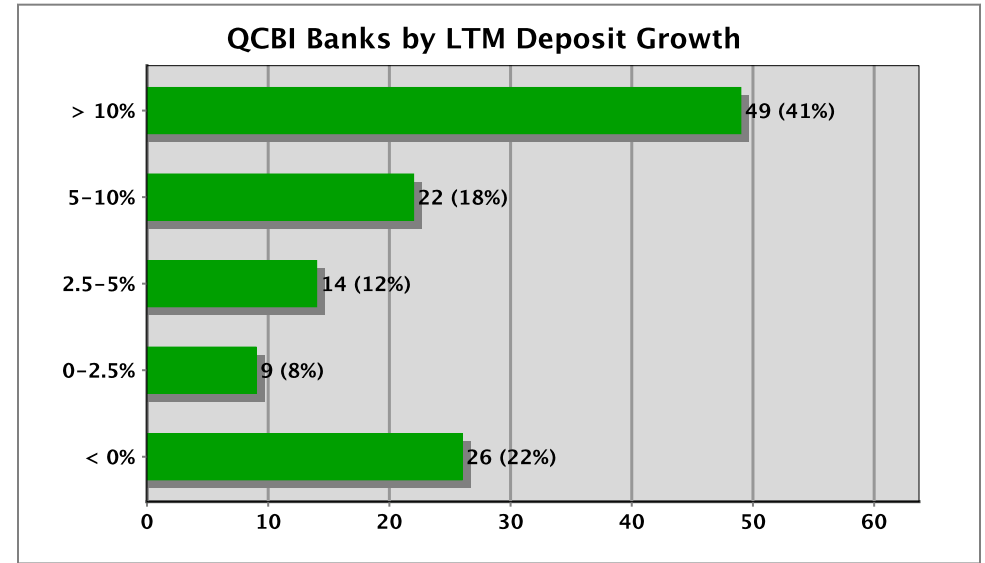
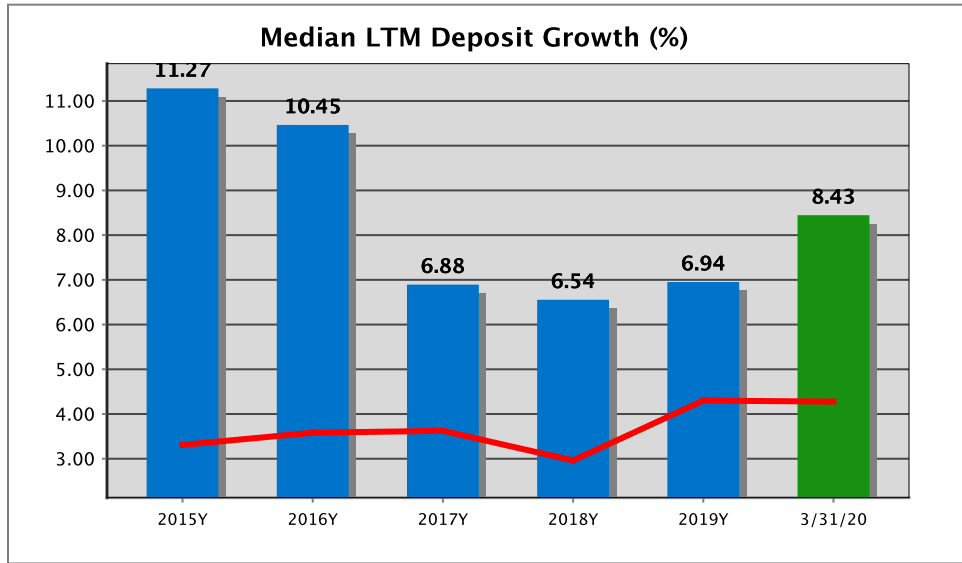


QwickAnalytics™

# QwickAnalytics State Performance Trends

## Deposit Growth Trends

California  
Banks  
March 31, 2020



— National Trend

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

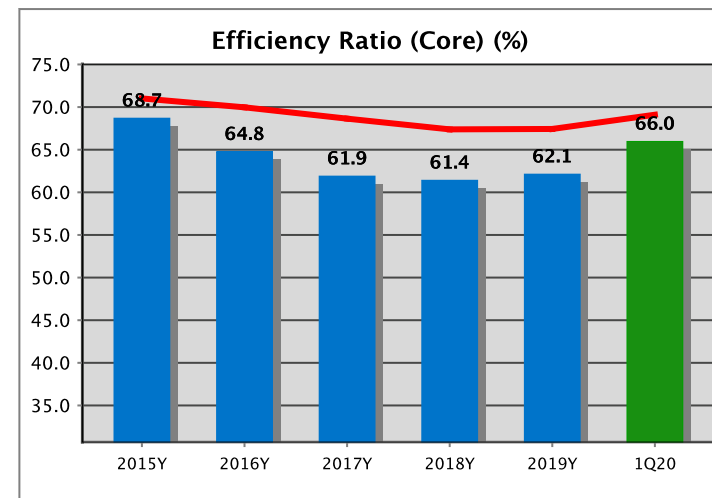
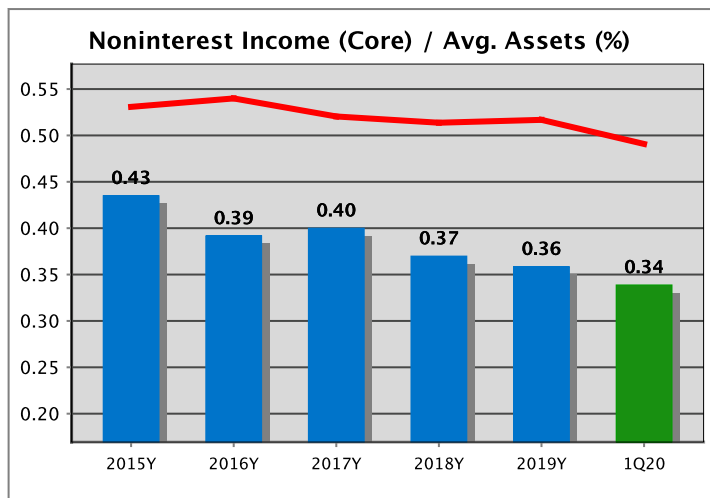
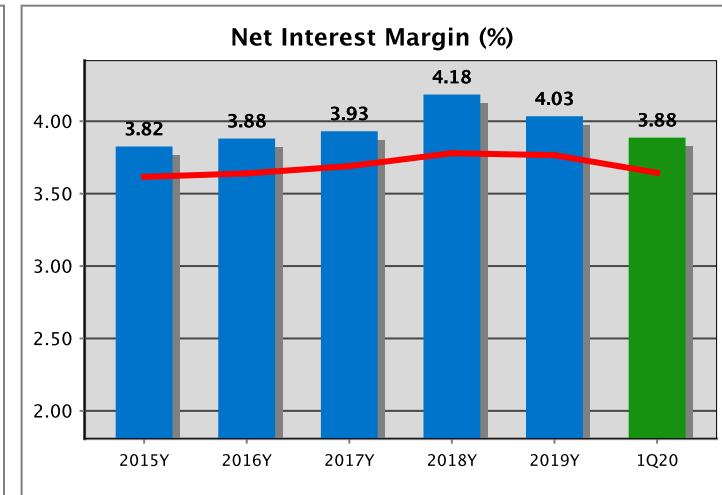
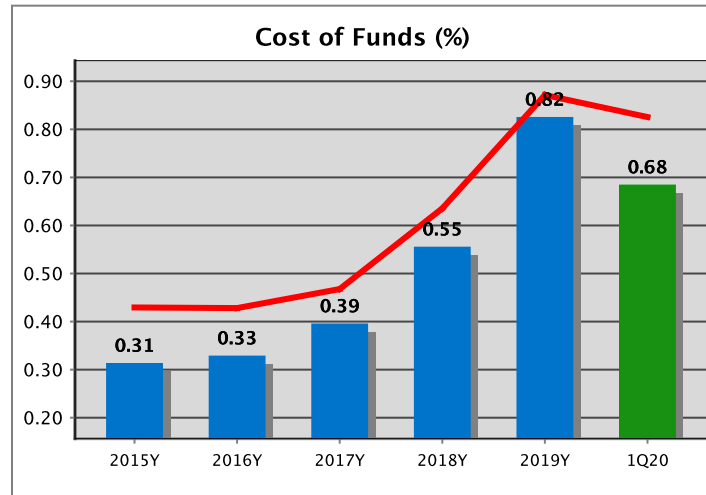
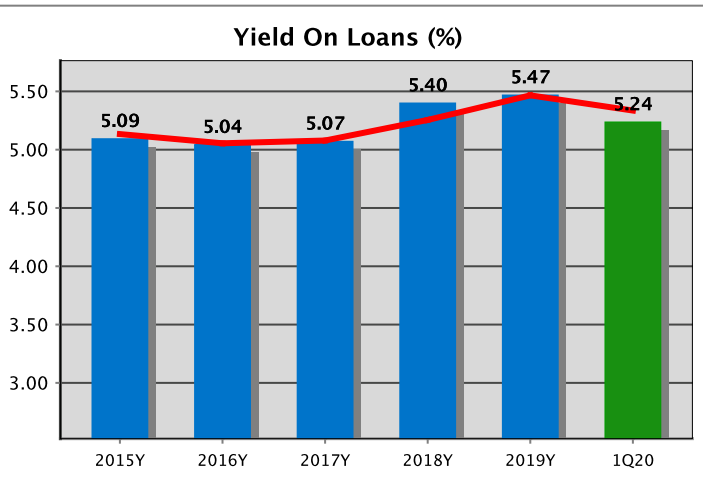


QwickAnalytics™

# QwickAnalytics State Performance Trends

## Performance Trends

California  
Banks  
March 31, 2020



— 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

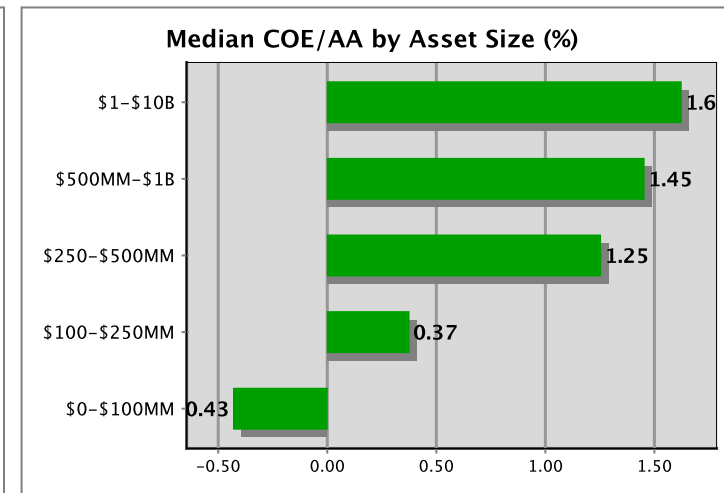
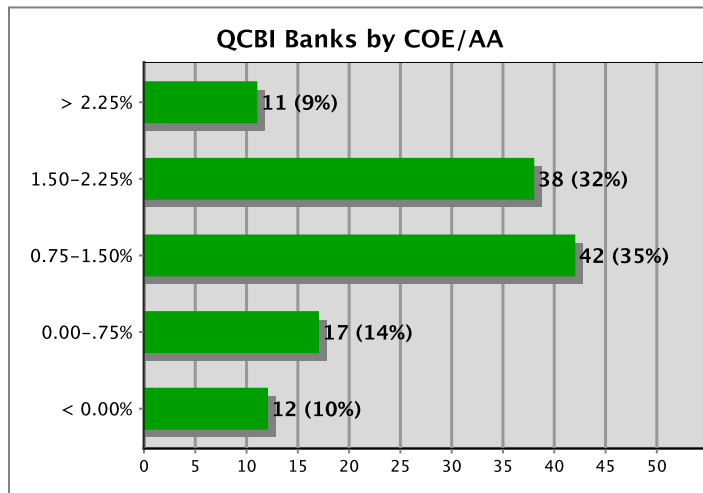
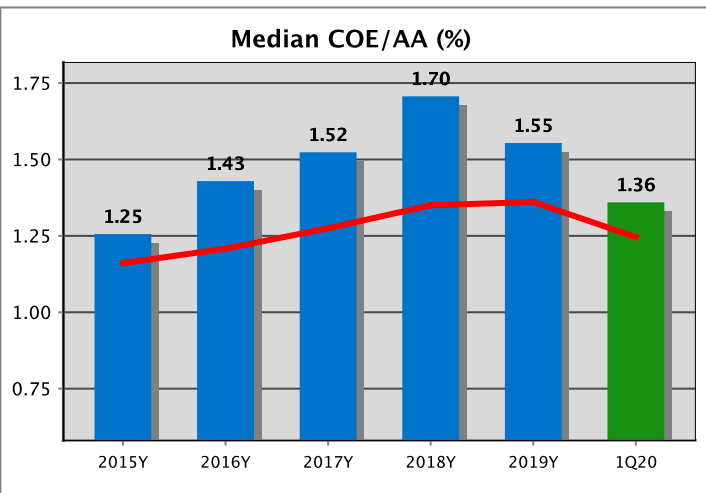
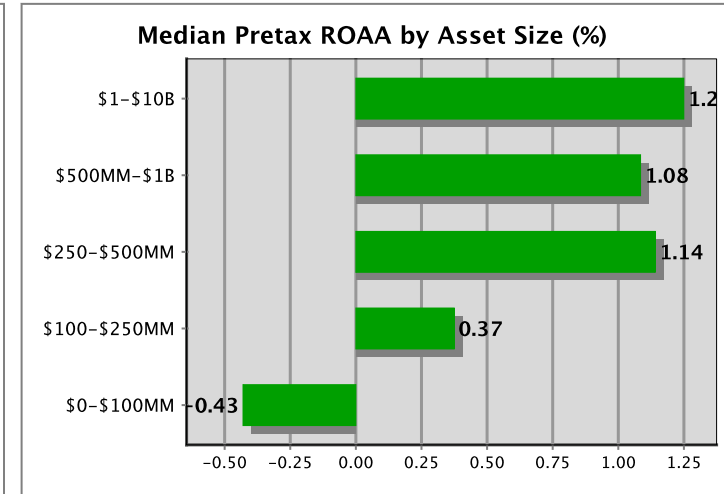
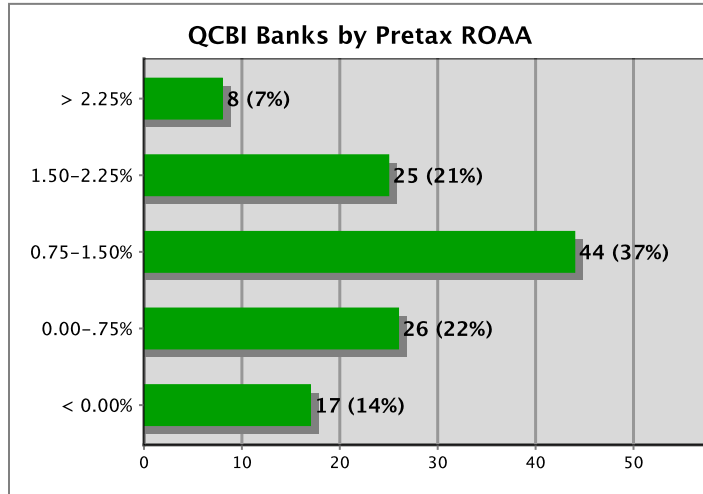
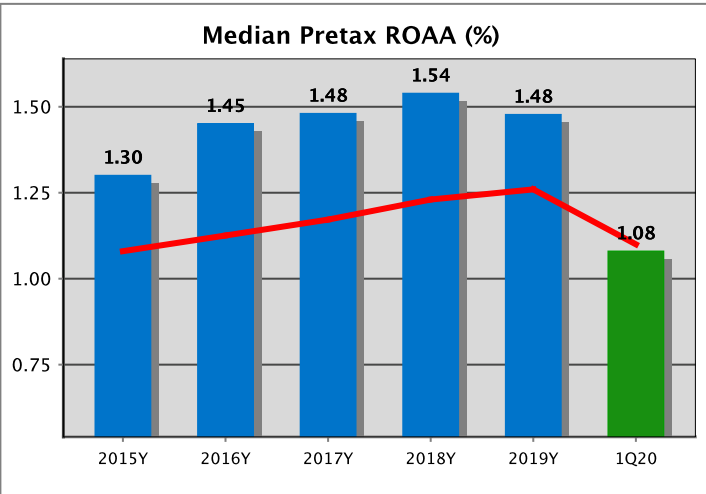


QwickAnalytics™

# QwickAnalytics State Performance Trends

## Profitability Trends

California  
Banks  
March 31, 2020



— 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)

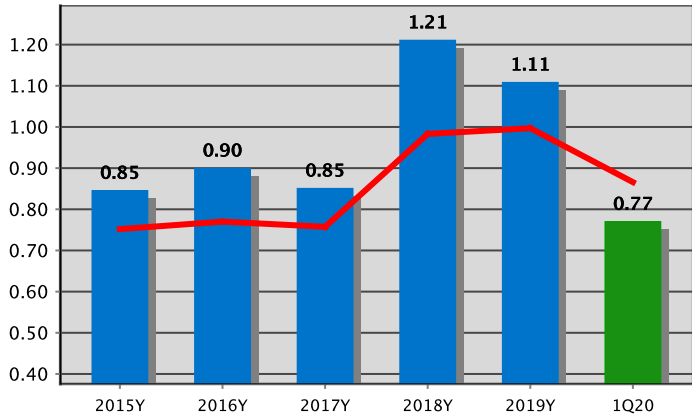


# QwickAnalytics State Performance Trends

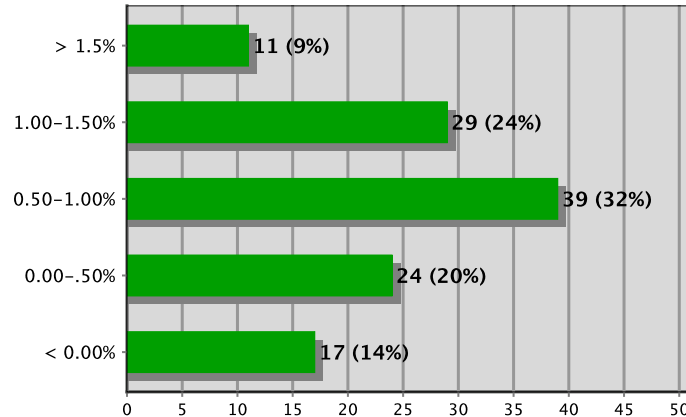
## Profitability Trends

California  
Banks  
March 31, 2020

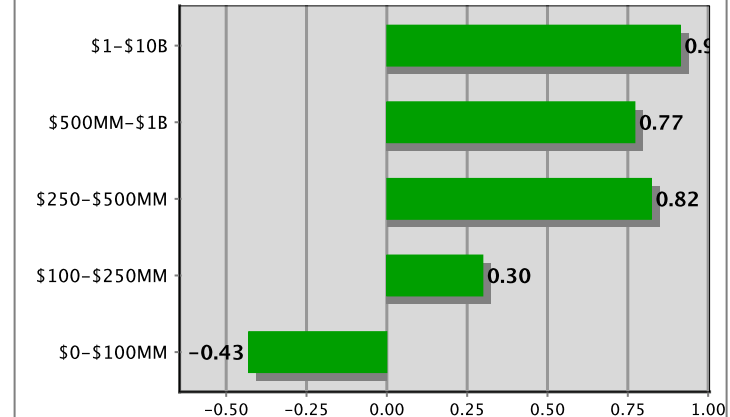
Median ROAA (%)



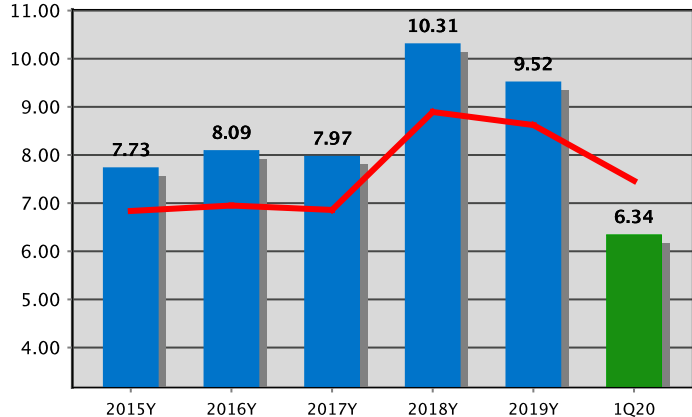
QCBI Banks by ROAA



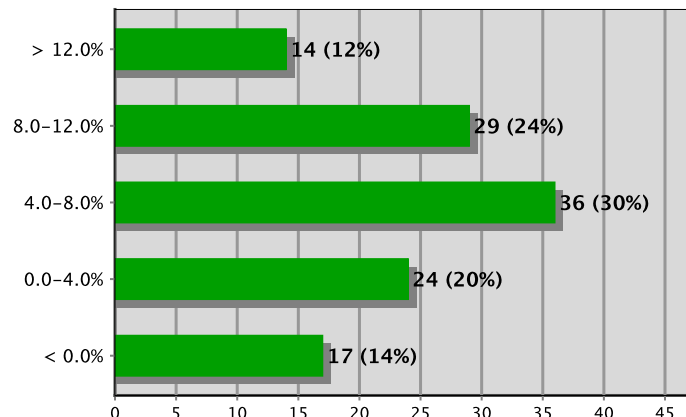
Median ROAA by Asset Size (%)



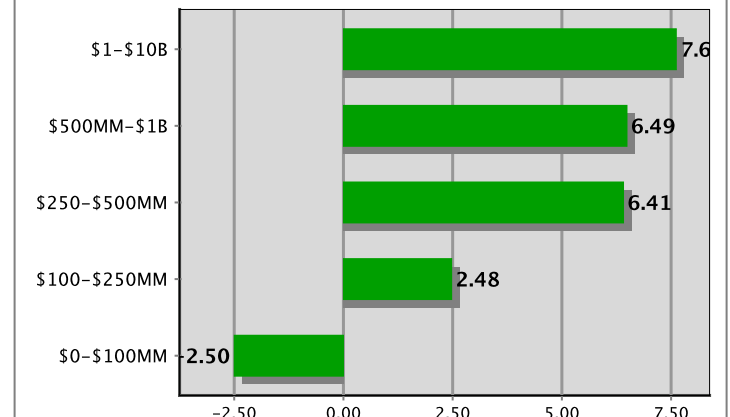
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

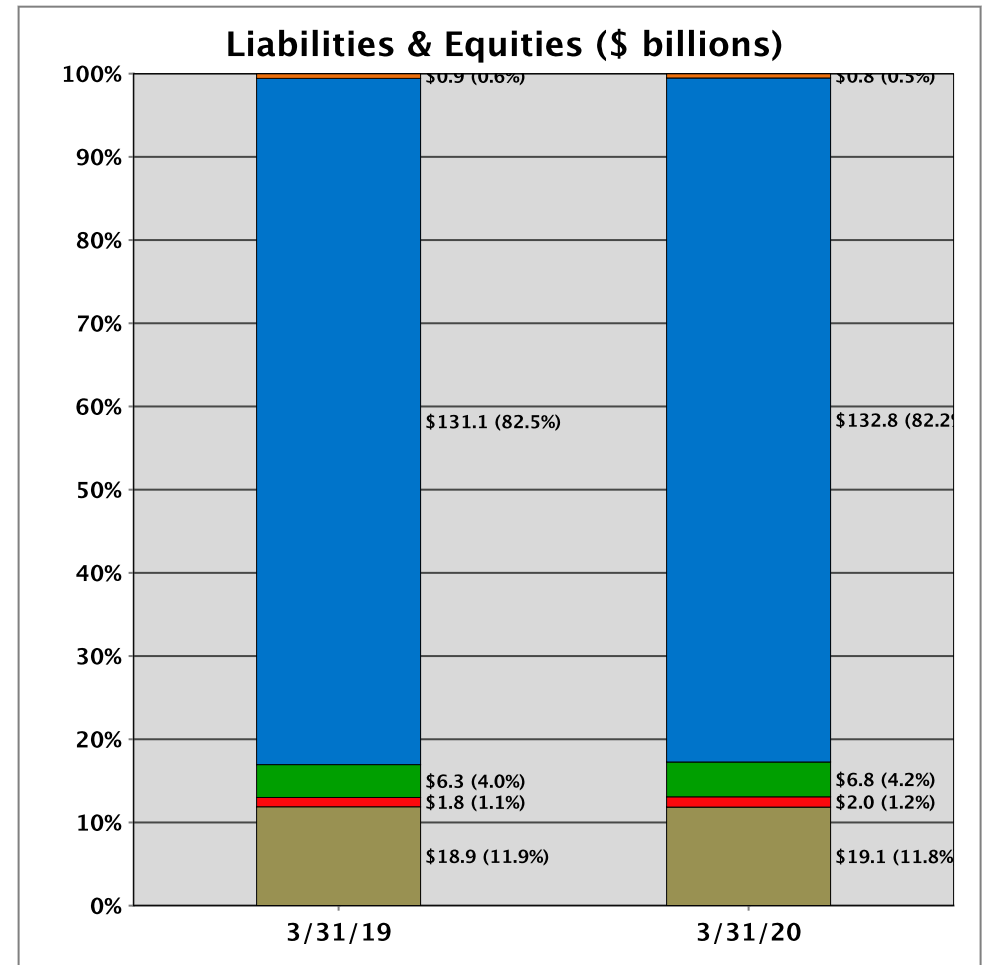
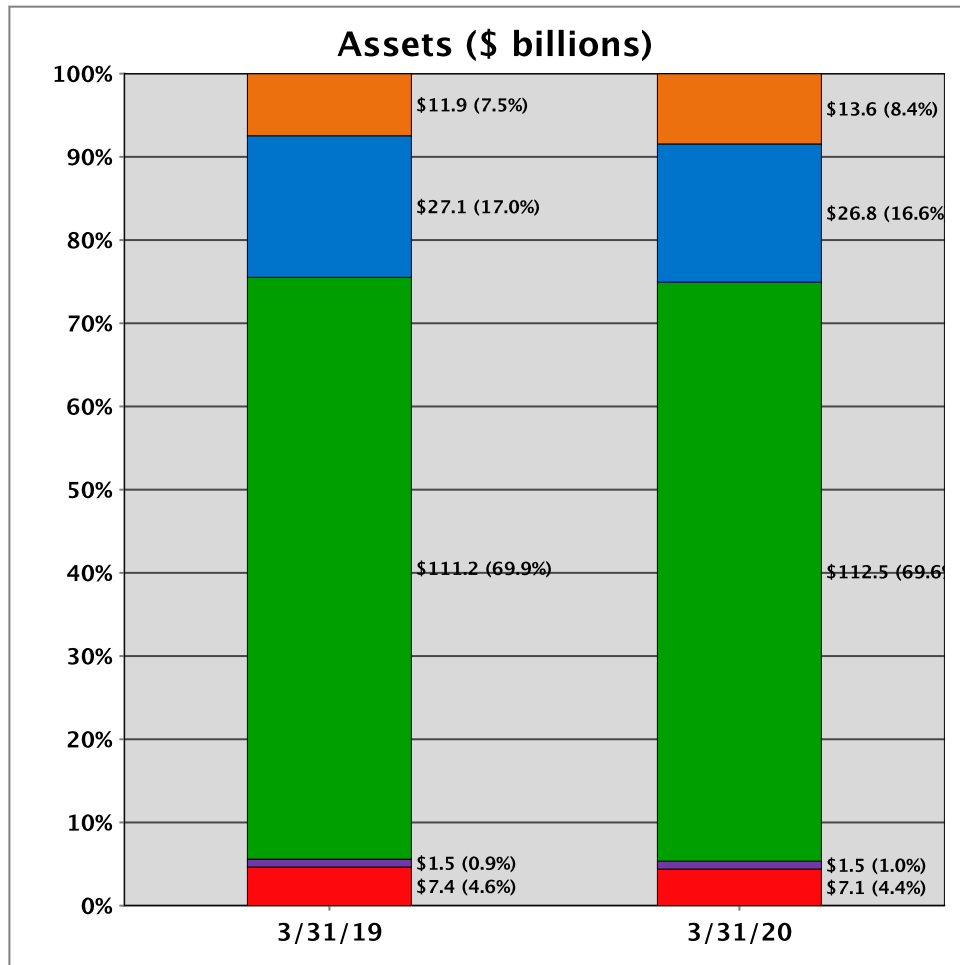
\* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)



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# QwickAnalytics State Performance Trends Balance Sheet Composition

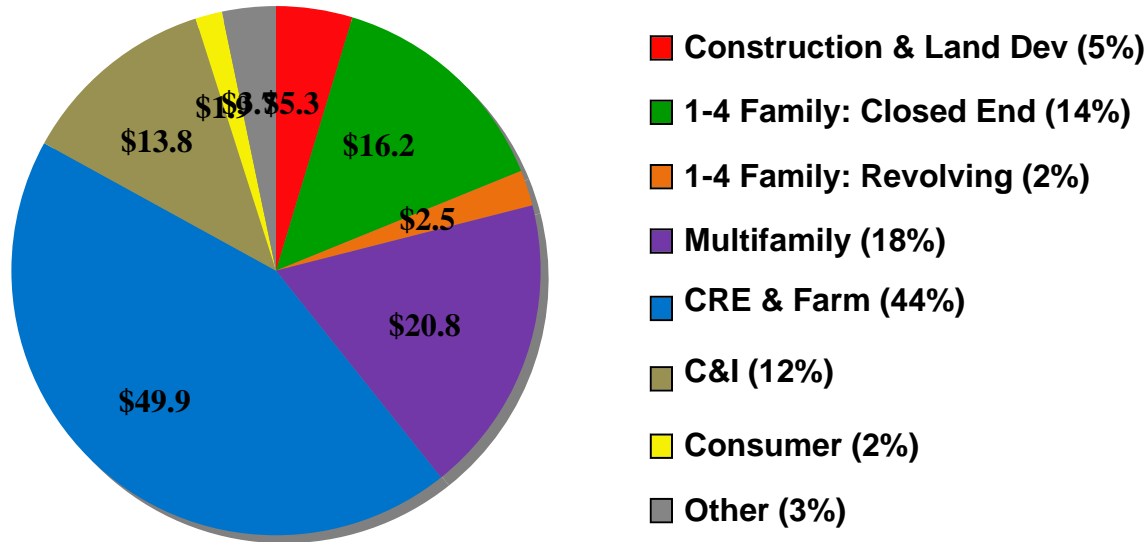
California  
Banks  
March 31, 2020



■ Cash & Equivalents    ■ Securitites    ■ Net Loans  
■ Premises & Fixed    ■ Other Assets

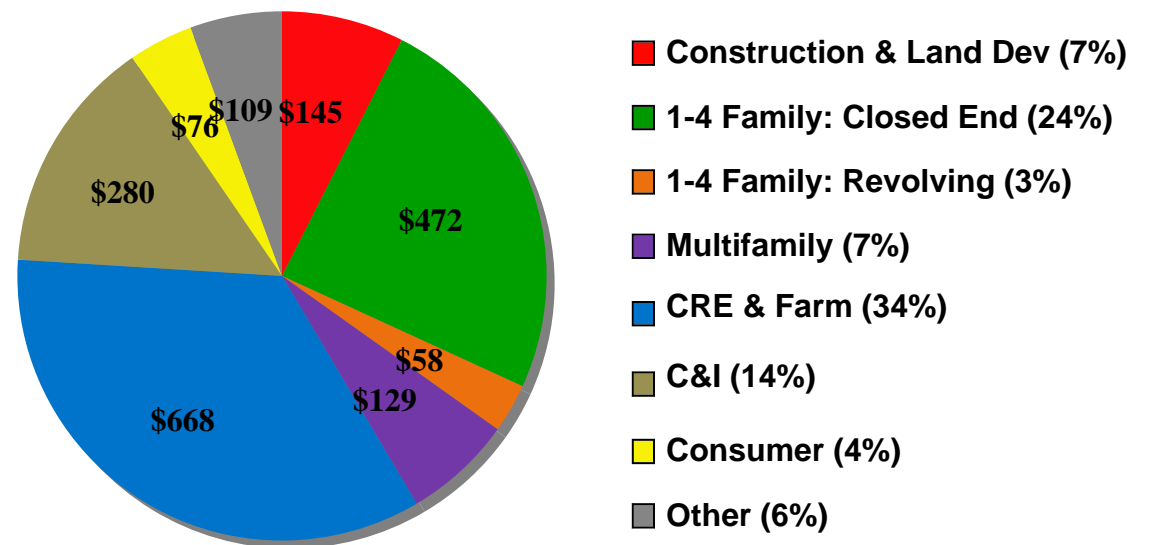
■ Fed Funds & Repos    ■ Deposits    ■ Other Borrowings  
■ Other Liabilities    ■ Equity Capital

**State Aggregate Loan Mix**



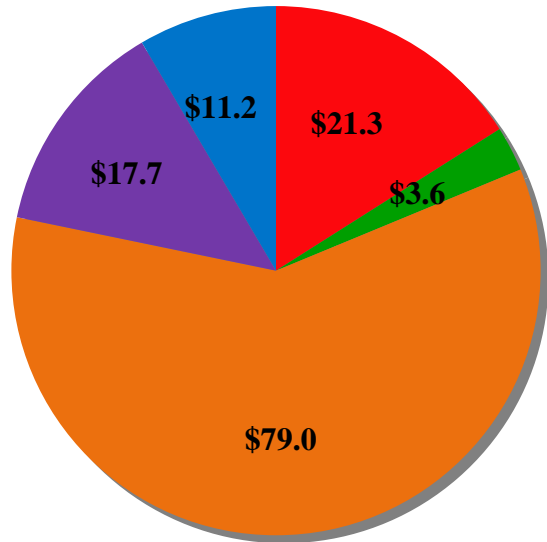
(\$ billions)

**National Aggregate Loan Mix**



(\$ billions)

**State Aggregate Deposit Mix**



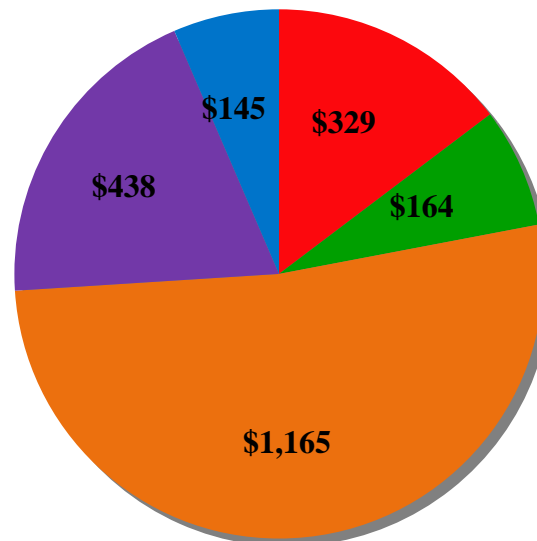
- Demand (16%)
- NOW & Other Trans. (3%)
- Savings & MMDA (59%)
- Retail Time (13%)
- Jumbo Time (8%)

**Memo:**

Total Noninterest-Bear. ( \$41, 32% )  
 Total Brokered ( \$4, 3% )

(\$ billions)

**National Aggregate Deposit Mix**



- Demand (15%)
- NOW & Other Trans. (7%)
- Savings & MMDA (52%)
- Retail Time (20%)
- Jumbo Time (6%)

**Memo:**

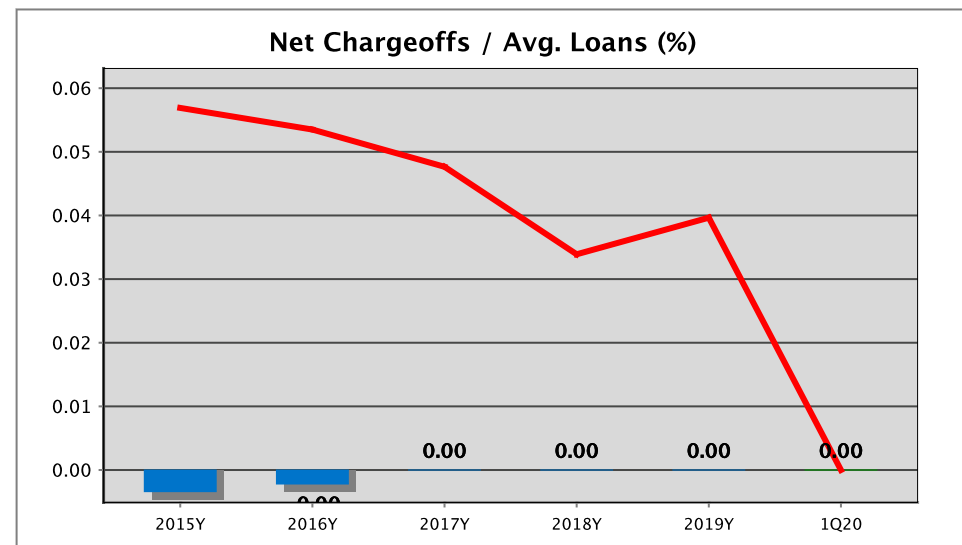
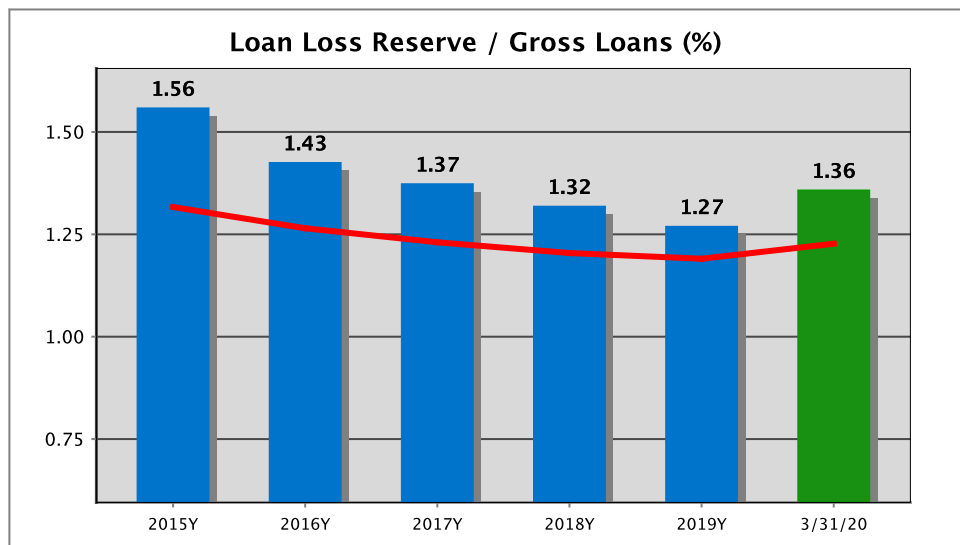
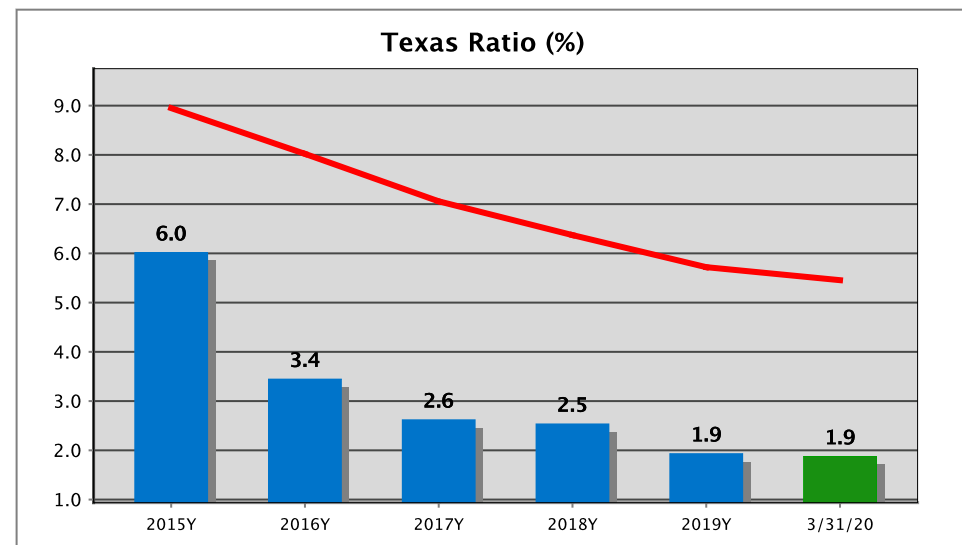
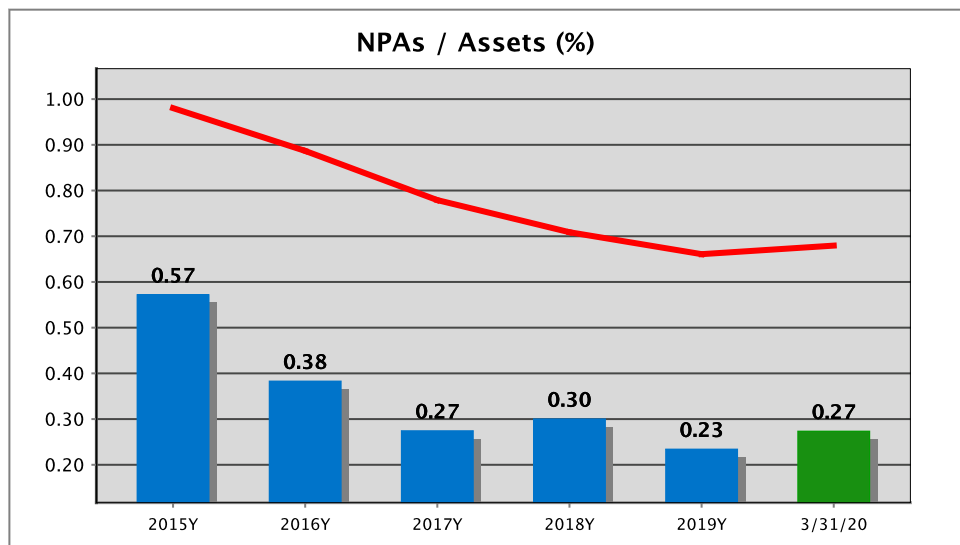
Total Noninterest-Bear. ( \$494, 21% )  
 Total Brokered ( \$78, 3% )

(\$ billions)

# QwickAnalytics State Performance Trends

## Asset Quality Trends

California  
Banks  
March 31, 2020



— 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

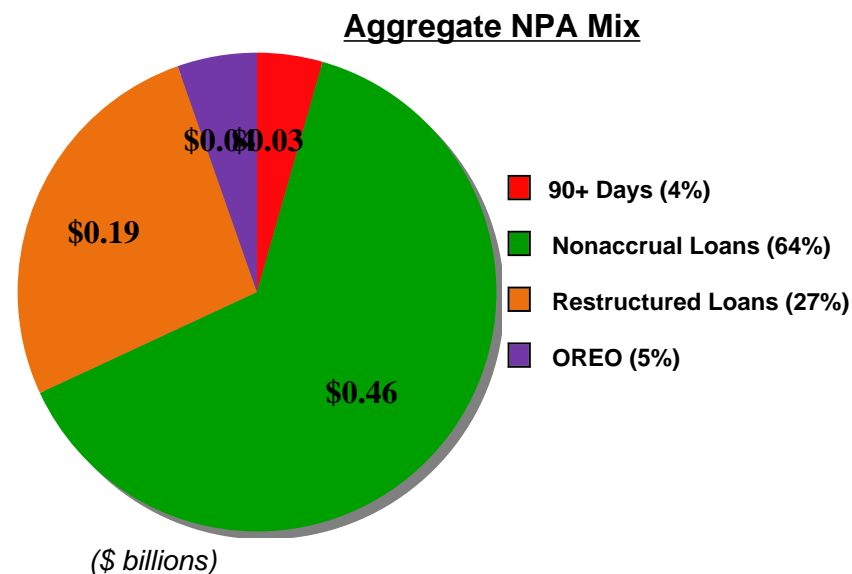
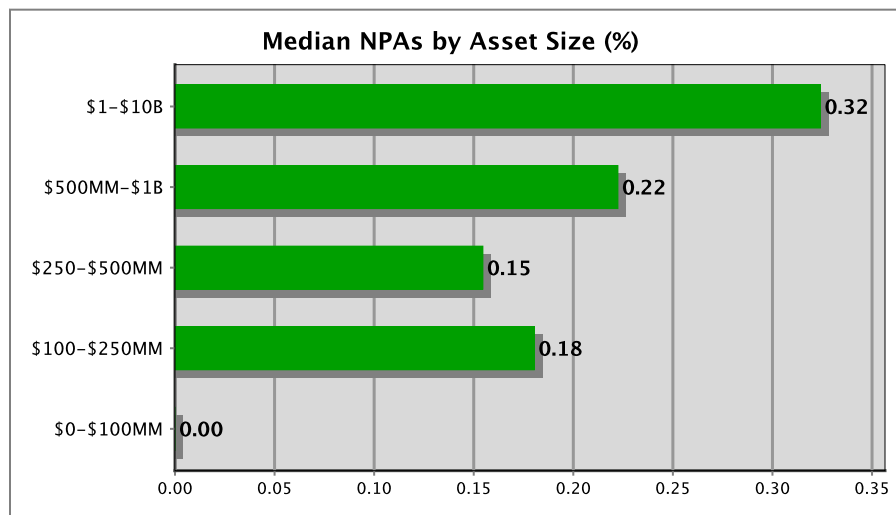
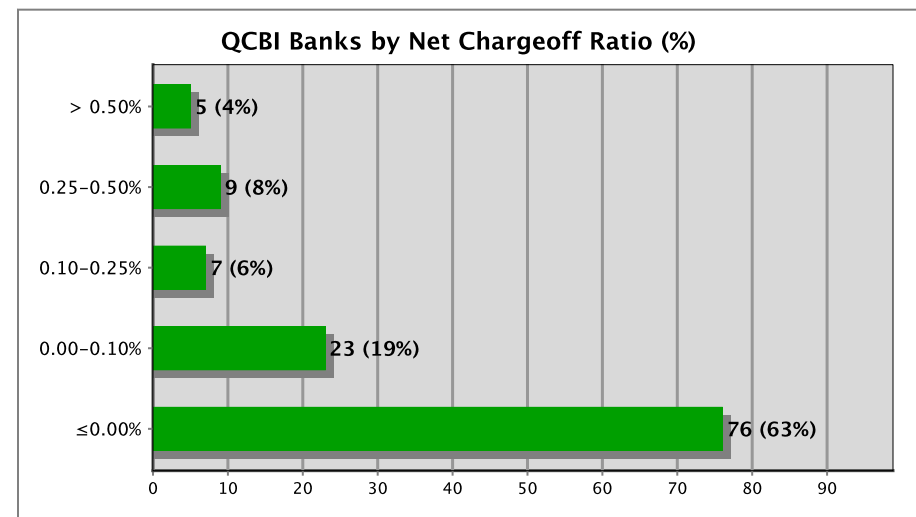
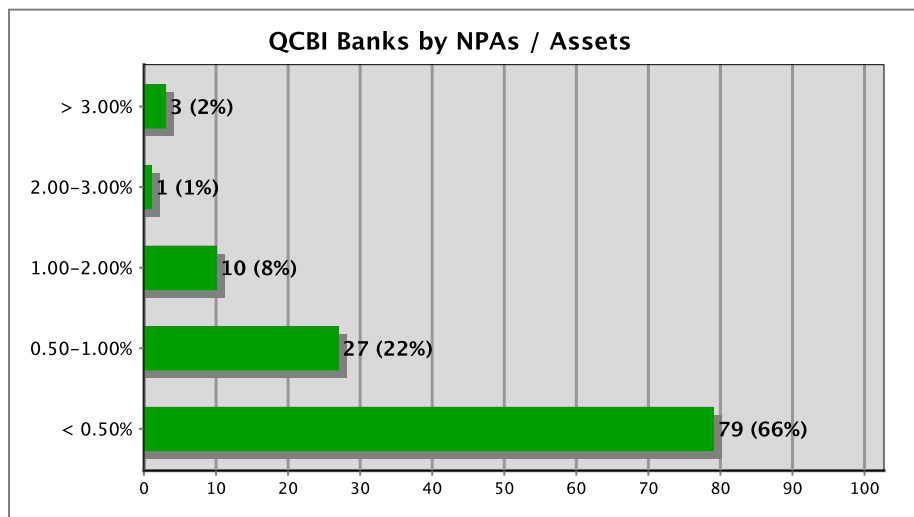


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# QwickAnalytics State Performance Trends

## Asset Quality Trends

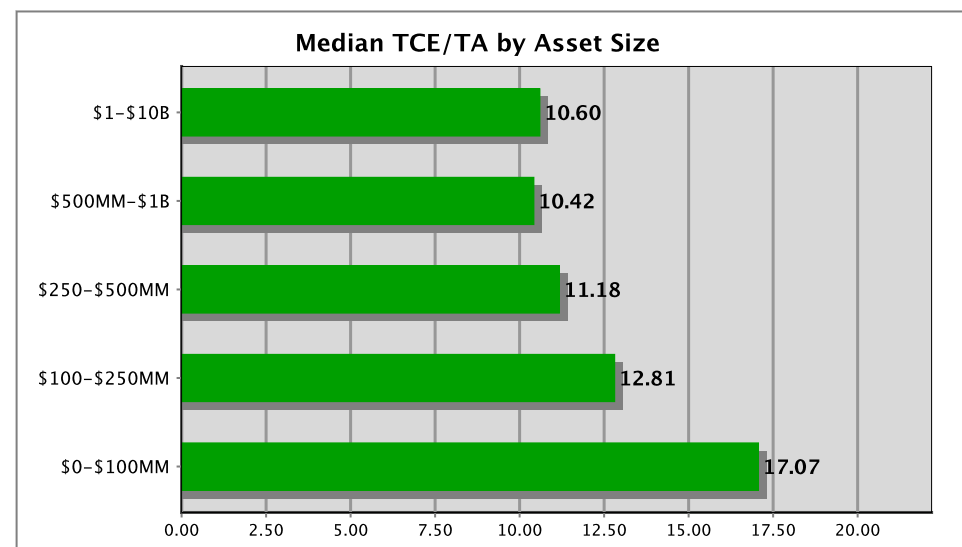
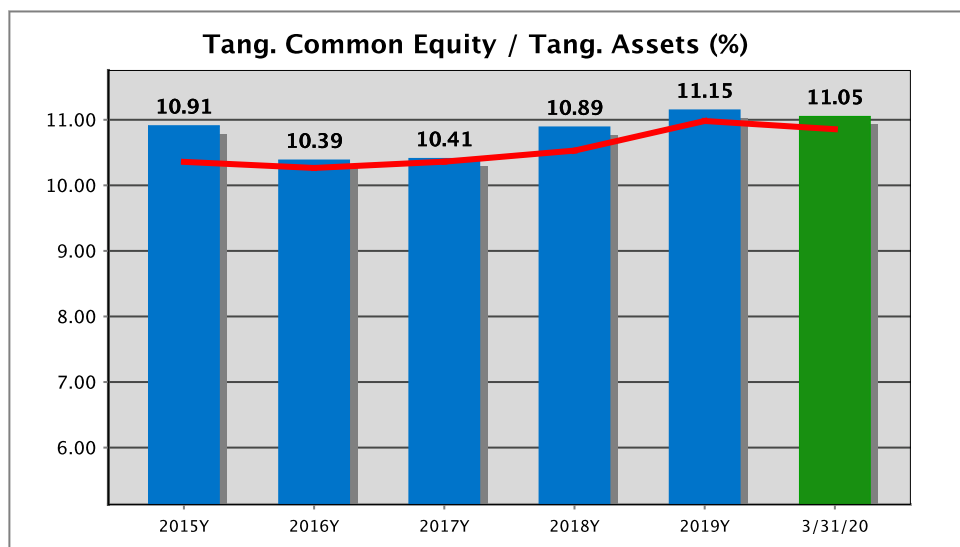
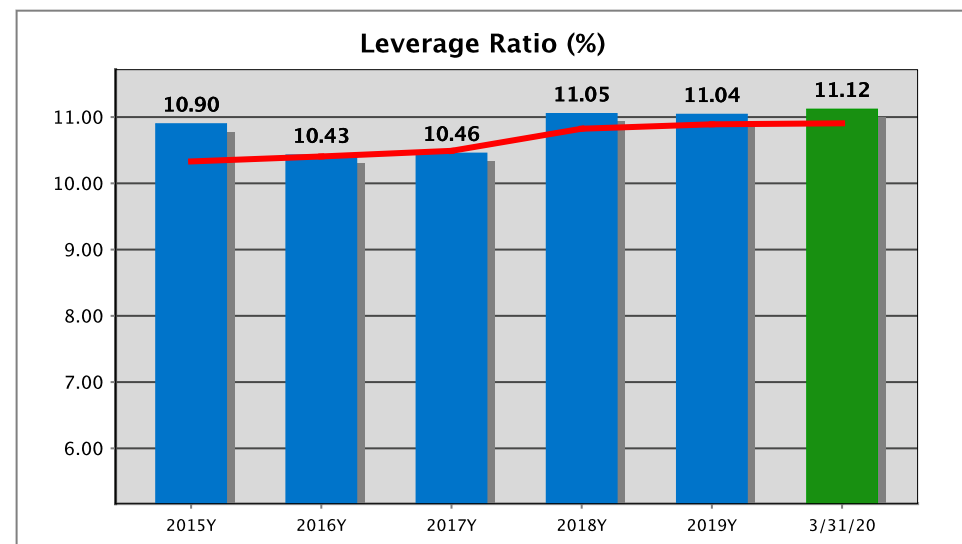
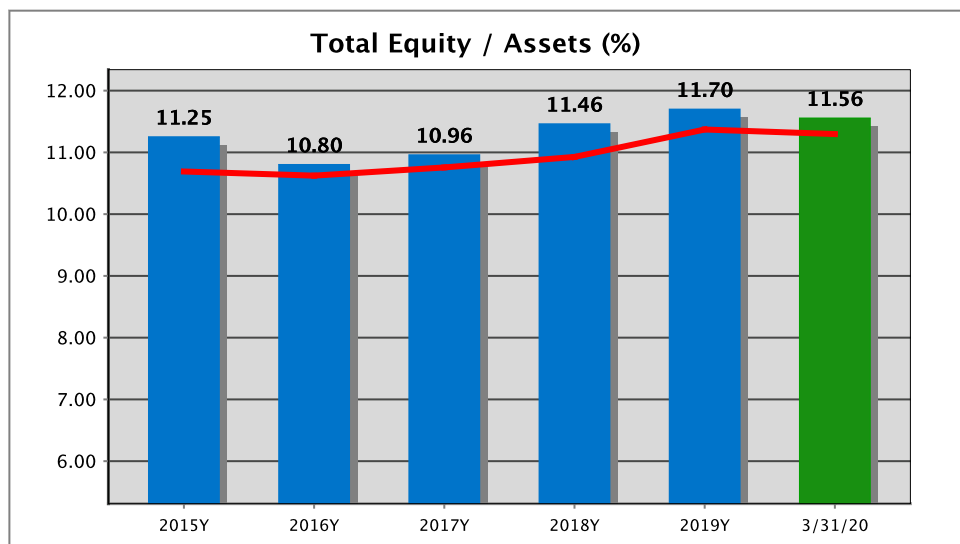
California  
Banks  
March 31, 2020



# QwickAnalytics State Performance Trends

## Capital Trends

California  
Banks  
March 31, 2020



— National Trend

Note: Trend charts contain median values

## QCBI HONOR ROLL: TOP PERFORMING BANKS



# Top 25 Fastest Growing QCBI Banks

## LTM Asset Growth

California  
Banks  
March 31, 2020

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Nano Banc	Irvine, CA	\$1,026,643	77.2%	\$447,330
2	Endeavor Bank	San Diego, CA	\$144,312	62.1%	\$55,299
3	Santa Cruz County Bank	Santa Cruz, CA	\$1,069,463	60.1%	\$401,365
4	United Business Bank	Walnut Creek, CA	\$2,167,535	46.3%	\$685,736
5	CalPrivate Bank	La Jolla, CA	\$1,185,412	39.1%	\$333,367
6	Poppy Bank	Santa Rosa, CA	\$2,755,760	38.4%	\$764,979
7	C3bank	Encinitas, CA	\$423,443	37.4%	\$115,170
8	Gateway Bank, F.S.B.	Oakland, CA	\$141,537	37.0%	\$38,207
9	International City Bank	Long Beach, CA	\$381,917	32.3%	\$93,186
10	INFINITY BANK	Santa Ana, CA	\$110,145	31.5%	\$26,390
11	Heritage Bank Of Commerce	San Jose, CA	\$4,076,251	30.9%	\$961,666
12	US Metro Bank	Garden Grove, CA	\$588,773	30.6%	\$138,021
13	Eastern International Bank	Los Angeles, CA	\$131,950	26.7%	\$27,789
14	Mission Bank	Bakersfield, CA	\$908,289	25.5%	\$184,582
15	Bank Of San Francisco	San Francisco, CA	\$418,064	25.3%	\$84,310
16	Community Bank Of The Bay	Oakland, CA	\$527,396	24.4%	\$103,540
17	Silvergate Bank	La Jolla, CA	\$2,310,078	22.4%	\$422,951
18	River Valley Community Bank	Yuba City, CA	\$468,725	22.3%	\$85,395
19	Bank Of Whittier	Whittier, CA	\$74,761	22.2%	\$13,601
20	Cornerstone Community Bank	Red Bluff, CA	\$323,421	21.6%	\$57,393
21	Broadway Federal Bank, F.S.B.	Los Angeles, CA	\$503,594	20.2%	\$84,716
22	Avidbank	Palo Alto, CA	\$1,203,922	19.0%	\$192,296
23	PARTNERS BANK OF CALIFORNIA	Mission Viejo, CA	\$319,296	17.4%	\$47,286
24	Neighborhood National Bank	San Diego, CA	\$72,302	16.6%	\$10,317
25	VALLEY REPUBLIC BANK	Bakersfield, CA	\$955,041	16.4%	\$134,497



# Top 25 Fastest Growth QCBI Banks

## LTM Loan Growth

California  
Banks  
March 31, 2020

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	INFINITY BANK	Santa Ana, CA	\$110,145	249.6%	\$54,617
2	Endeavor Bank	San Diego, CA	\$144,312	110.0%	\$61,894
3	United Business Bank	Walnut Creek, CA	\$2,167,535	67.9%	\$657,739
4	Santa Cruz County Bank	Santa Cruz, CA	\$1,069,463	54.2%	\$264,317
5	Nano Banc	Irvine, CA	\$1,026,643	50.8%	\$255,838
6	US Metro Bank	Garden Grove, CA	\$588,773	46.7%	\$133,274
7	Heritage Bank Of Commerce	San Jose, CA	\$4,076,251	38.1%	\$704,792
8	Gateway Bank, F.S.B.	Oakland, CA	\$141,537	36.3%	\$24,385
9	Poppy Bank	Santa Rosa, CA	\$2,755,760	34.8%	\$582,295
10	Silvergate Bank	La Jolla, CA	\$2,310,078	31.5%	\$268,764
11	Five Star Bank	Roseville, CA	\$1,559,862	28.2%	\$279,159
12	Fresno First Bank	Fresno, CA	\$547,758	25.7%	\$81,577
13	CalPrivate Bank	La Jolla, CA	\$1,185,412	25.3%	\$180,669
14	American Business Bank	Los Angeles, CA	\$2,537,634	22.9%	\$288,317
15	CA International Bank	Westminster, CA	\$51,569	22.2%	\$6,439
16	Community Bank Of The Bay	Oakland, CA	\$527,396	21.1%	\$69,711
17	Mission Bank	Bakersfield, CA	\$908,289	20.6%	\$116,042
18	Community Valley Bank	El Centro, CA	\$208,800	18.4%	\$26,944
19	River City Bank	Sacramento, CA	\$2,586,279	18.2%	\$303,468
20	Summit State Bank	Santa Rosa, CA	\$721,645	18.0%	\$92,647
21	Commercial Bank Of CA	Irvine, CA	\$1,048,656	17.5%	\$123,158
22	Golden Valley Bank	Chico, CA	\$333,215	16.8%	\$27,258
23	VALLEY REPUBLIC BANK	Bakersfield, CA	\$955,041	16.8%	\$92,165
24	Cornerstone Community Bank	Red Bluff, CA	\$323,421	16.7%	\$35,877
25	Avidbank	Palo Alto, CA	\$1,203,922	16.1%	\$133,912



# Top 25 QCBI Banks

## Net Interest Margin

California  
Banks  
March 31, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	CA First National Bank	Irvine, CA	\$115,375	6.04%
2	Tustin Community Bank	Tustin, CA	\$74,242	5.81%
3	Seacoast Commerce Bank	San Diego, CA	\$1,132,819	5.76%
4	FIRST CREDIT BANK	West Hollywood, CA	\$427,355	5.72%
5	Pinnacle Bank	Morgan Hill, CA	\$433,462	5.21%
6	Pacific Enterprise Bank	Irvine, CA	\$509,321	5.14%
7	CA International Bank	Westminster, CA	\$51,569	5.07%
8	CA Pacific Bank	San Francisco, CA	\$80,748	4.92%
9	Mission Valley Bank	Sun Valley, CA	\$351,108	4.90%
10	First Choice Bank	Cerritos, CA	\$1,775,624	4.83%
11	Community Valley Bank	El Centro, CA	\$208,800	4.78%
12	Summit Bank	Oakland, CA	\$280,045	4.67%
13	Plumas Bank	Quincy, CA	\$878,805	4.65%
14	Fresno First Bank	Fresno, CA	\$547,758	4.65%
15	Home Bank Of CA	San Diego, CA	\$180,358	4.64%
16	CalPrivate Bank	La Jolla, CA	\$1,185,412	4.55%
17	Santa Cruz County Bank	Santa Cruz, CA	\$1,069,463	4.50%
18	The Bank Of Hemet	Riverside, CA	\$680,411	4.49%
19	COMMUNITY BANK OF SANTA MARIA	Santa Maria, CA	\$261,776	4.49%
20	Central Valley Community Bank	Fresno, CA	\$1,618,450	4.47%
21	Bank Of Feather River	Yuba City, CA	\$146,322	4.44%
22	Avidbank	Palo Alto, CA	\$1,203,922	4.40%
23	Mission Bank	Bakersfield, CA	\$908,289	4.40%
24	Nano Banc	Irvine, CA	\$1,026,643	4.38%
25	Tri Counties Bank	Chico, CA	\$6,469,552	4.37%

\* Most recent quarter (MRQ) net interest margin



QwickAnalytics™

# Top 25 QCBI Banks Noninterest Income

California  
Banks  
March 31, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	Gateway Bank, F.S.B.	Oakland, CA	\$141,537	2.22%
2	Neighborhood National Bank	San Diego, CA	\$72,302	1.25%
3	CA Pacific Bank	San Francisco, CA	\$80,748	1.20%
4	Fresno First Bank	Fresno, CA	\$547,758	1.05%
5	Beacon Business Bank	San Francisco, CA	\$142,770	0.98%
6	Plumas Bank	Quincy, CA	\$878,805	0.97%
7	Bank Of The Sierra	Porterville, CA	\$2,670,214	0.96%
8	Bank Of Whittier	Whittier, CA	\$74,761	0.96%
9	Fremont Bank	Fremont, CA	\$4,371,526	0.93%
10	Mission Valley Bank	Sun Valley, CA	\$351,108	0.90%
11	Exchange Bank	Santa Rosa, CA	\$2,640,390	0.89%
12	Mission National Bank	San Francisco, CA	\$230,943	0.88%
13	Seacoast Commerce Bank	San Diego, CA	\$1,132,819	0.86%
14	Commercial Bank Of CA	Irvine, CA	\$1,048,656	0.84%
15	Westamerica Bank	San Rafael, CA	\$5,581,673	0.83%
16	CA Business Bank	Irvine, CA	\$93,176	0.83%
17	Golden Pacific Bank	Sacramento, CA	\$141,969	0.83%
18	Commercest Bank	Irvine, CA	\$637,192	0.77%
19	Open Bank	Los Angeles, CA	\$1,209,204	0.76%
20	Chino Commercial Bank	Chino, CA	\$232,954	0.74%
21	Tri Counties Bank	Chico, CA	\$6,469,552	0.72%
22	US Metro Bank	Garden Grove, CA	\$588,773	0.69%
23	Opus Bank	Irvine, CA	\$8,383,194	0.67%
24	Silvergate Bank	La Jolla, CA	\$2,310,078	0.67%
25	Montecito B&T	Santa Barbara, CA	\$1,602,921	0.66%

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



QwickAnalytics™

# Top 25 QCBI Banks Most Efficient

California  
Banks  
March 31, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	FIRST CREDIT BANK	West Hollywood, CA	\$427,355	21.2%
2	FIRST GENERAL BANK	Rowland Heights, CA	\$977,852	30.4%
3	Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,250,034	32.7%
4	Preferred Bank	Los Angeles, CA	\$4,729,311	34.9%
5	Poppy Bank	Santa Rosa, CA	\$2,755,760	35.7%
6	Five Star Bank	Roseville, CA	\$1,559,862	37.7%
7	American Plus Bank	Arcadia, CA	\$558,110	38.9%
8	River City Bank	Sacramento, CA	\$2,586,279	39.5%
9	CA Pacific Bank	San Francisco, CA	\$80,748	42.4%
10	Bank Of Stockton	Stockton, CA	\$3,343,297	43.6%
11	The Bank Of Hemet	Riverside, CA	\$680,411	43.9%
12	Santa Cruz County Bank	Santa Cruz, CA	\$1,069,463	46.0%
13	Westamerica Bank	San Rafael, CA	\$5,581,673	47.6%
14	Luther Burbank Savings	Santa Rosa, CA	\$7,066,935	48.4%
15	Commercest Bank	Irvine, CA	\$637,192	49.6%
16	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$3,720,220	50.3%
17	CA First National Bank	Irvine, CA	\$115,375	51.1%
18	Northern CA National Bank	Chico, CA	\$285,905	51.4%
19	Plumas Bank	Quincy, CA	\$878,805	51.7%
20	First Foundation Bank	Irvine, CA	\$6,498,666	52.0%
21	VALLEY REPUBLIC BANK	Bakersfield, CA	\$955,041	52.0%
22	Royal Business Bank	Los Angeles, CA	\$3,127,315	52.2%
23	Fresno First Bank	Fresno, CA	\$547,758	52.3%
24	Mission Bank	Bakersfield, CA	\$908,289	52.4%
25	Murphy Bank	Fresno, CA	\$306,996	52.6%

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



QwickAnalytics™

# Top 25 QCBI Banks ROAA (C-Corps)

California  
Banks  
March 31, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	CA Pacific Bank	San Francisco, CA	\$80,748	2.11%
2	FIRST GENERAL BANK	Rowland Heights, CA	\$977,852	2.08%
3	CA First National Bank	Irvine, CA	\$115,375	1.84%
4	Fresno First Bank	Fresno, CA	\$547,758	1.71%
5	Central Valley Community Bank	Fresno, CA	\$1,618,450	1.68%
6	Santa Cruz County Bank	Santa Cruz, CA	\$1,069,463	1.66%
7	Plumas Bank	Quincy, CA	\$878,805	1.60%
8	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$3,720,220	1.57%
9	Mission Bank	Bakersfield, CA	\$908,289	1.48%
10	Summit State Bank	Santa Rosa, CA	\$721,645	1.40%
11	Preferred Bank	Los Angeles, CA	\$4,729,311	1.39%
12	Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,250,034	1.38%
13	Seacoast Commerce Bank	San Diego, CA	\$1,132,819	1.34%
14	SB Of Mendocino County	Ukiah, CA	\$1,124,298	1.32%
15	Exchange Bank	Santa Rosa, CA	\$2,640,390	1.31%
16	Bank Of The Sierra	Porterville, CA	\$2,670,214	1.31%
17	Golden Valley Bank	Chico, CA	\$333,215	1.31%
18	Open Bank	Los Angeles, CA	\$1,209,204	1.28%
19	Westamerica Bank	San Rafael, CA	\$5,581,673	1.22%
20	Chino Commercial Bank	Chino, CA	\$232,954	1.15%
21	River City Bank	Sacramento, CA	\$2,586,279	1.14%
22	Suncrest Bank	Visalia, CA	\$1,046,107	1.13%
23	First Choice Bank	Cerritos, CA	\$1,775,624	1.11%
24	Mission Valley Bank	Sun Valley, CA	\$351,108	1.10%
25	Bank Of Feather River	Yuba City, CA	\$146,322	1.10%

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



QwickAnalytics™

# Top 25 QCBI Banks ROAA (S-Corps)

California  
Banks  
March 31, 2020

Bank Name	City, ST	Total Assets (\$000s)	ROAA
1 The Bank Of Hemet	Riverside, CA	\$680,411	2.44%
2 FIRST CREDIT BANK	West Hollywood, CA	\$427,355	2.41%
3 Five Star Bank	Roseville, CA	\$1,559,862	2.05%
4 Home Bank Of CA	San Diego, CA	\$180,358	1.82%
5 Poppy Bank	Santa Rosa, CA	\$2,755,760	1.77%
6 Murphy Bank	Fresno, CA	\$306,996	1.74%
7 Bac Community Bank	Stockton, CA	\$637,348	1.32%
8 C3bank	Encinitas, CA	\$423,443	1.25%
9 Fremont Bank	Fremont, CA	\$4,371,526	0.87%
10 Tustin Community Bank	Tustin, CA	\$74,242	0.58%
11 Beacon Business Bank	San Francisco, CA	\$142,770	0.33%
12 Asian Pacific National Bank	San Gabriel, CA	\$55,094	NaN

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

# Top 25 QCBI Banks ROAE (C-Corps)

California  
Banks  
March 31, 2020

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 Fresno First Bank	Fresno, CA	\$547,758	17.08%
2 Golden Valley Bank	Chico, CA	\$333,215	16.12%
3 Mission Bank	Bakersfield, CA	\$908,289	15.88%
4 Farmers & Merchants Bank Of Central CA	Lodi, CA	\$3,720,220	14.85%
5 Plumas Bank	Quincy, CA	\$878,805	14.36%
6 Summit State Bank	Santa Rosa, CA	\$721,645	14.26%
7 FIRST GENERAL BANK	Rowland Heights, CA	\$977,852	13.97%
8 Preferred Bank	Los Angeles, CA	\$4,729,311	13.69%
9 Exchange Bank	Santa Rosa, CA	\$2,640,390	12.52%
10 River City Bank	Sacramento, CA	\$2,586,279	12.02%
11 Westamerica Bank	San Rafael, CA	\$5,581,673	11.99%
12 Central Valley Community Bank	Fresno, CA	\$1,618,450	11.81%
13 Northern CA National Bank	Chico, CA	\$285,905	11.66%
14 Seacoast Commerce Bank	San Diego, CA	\$1,132,819	11.47%
15 Santa Cruz County Bank	Santa Cruz, CA	\$1,069,463	11.45%
16 Open Bank	Los Angeles, CA	\$1,209,204	10.98%
17 Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,250,034	10.96%
18 Chino Commercial Bank	Chino, CA	\$232,954	10.59%
19 Bank Of Feather River	Yuba City, CA	\$146,322	10.31%
20 VALLEY REPUBLIC BANK	Bakersfield, CA	\$955,041	10.27%
21 Oak Valley Community Bank	Oakdale, CA	\$1,156,478	10.11%
22 Bank Of The Sierra	Porterville, CA	\$2,670,214	9.69%
23 Community Valley Bank	El Centro, CA	\$208,800	9.46%
24 COMMUNITY BANK OF SANTA MARIA	Santa Maria, CA	\$261,776	9.34%
25 American Business Bank	Los Angeles, CA	\$2,537,634	9.18%

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



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# Top 25 QCBI Banks ROAE (S-Corps)

California  
Banks  
March 31, 2020

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 Five Star Bank	Roseville, CA	\$1,559,862	22.49%
2 The Bank Of Hemet	Riverside, CA	\$680,411	20.52%
3 Poppy Bank	Santa Rosa, CA	\$2,755,760	18.80%
4 Murphy Bank	Fresno, CA	\$306,996	15.73%
5 Home Bank Of CA	San Diego, CA	\$180,358	13.34%
6 Bac Community Bank	Stockton, CA	\$637,348	11.66%
7 Fremont Bank	Fremont, CA	\$4,371,526	11.21%
8 C3bank	Encinitas, CA	\$423,443	9.81%
9 FIRST CREDIT BANK	West Hollywood, CA	\$427,355	5.40%
10 Tustin Community Bank	Tustin, CA	\$74,242	4.02%
11 Beacon Business Bank	San Francisco, CA	\$142,770	2.66%
12 Asian Pacific National Bank	San Gabriel, CA	\$55,094	0.37%

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

# QwickAnalytics State Performance Trends

California  
Banks  
March 31, 2020

The **QwickAnalytics State Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI) <sup>TM</sup> - for comparisons that are meaningful and relevant. The QCBI 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	144	15
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	126	16
Large Institutional Branches (>\$2 billion deposits/branch)	44	3
Underloaned (<10% Loans / Assets)	113	8
Consumer Focus (>50% Consumer Loans or Leases / Assets)	23	1
No Material Real Estate Lending (<1% Assets)	132	8
Wholesale Funded (<40% Core Deposits / Deposits)	97	5
Overcapitalized (Total Equity / Assets > 50%)	82	7
Time Deposits = 100% of Total Deposits	27	0
Manually Excluded Banks	0	0

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



QwickAnalytics<sup>TM</sup>

# About QwickAnalytics: Time-Saving Tools for Busy Bankers

California  
Banks  
March 31, 2020

QwickAnalytics 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

Find out more or sign up at [www.qwickanalytics.com](http://www.qwickanalytics.com).