

# QwickAnalytics Community Bank Index (QCBI) State Performance Trends

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

## ***STATE OF THE STATE: CALIFORNIA*** *2nd Quarter 2020 Review*



# QwickAnalytics State Performance Trends

California  
Banks  
June 30, 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	118	79%	31	21%	149
National	4,771	93%	340	7%	5,111

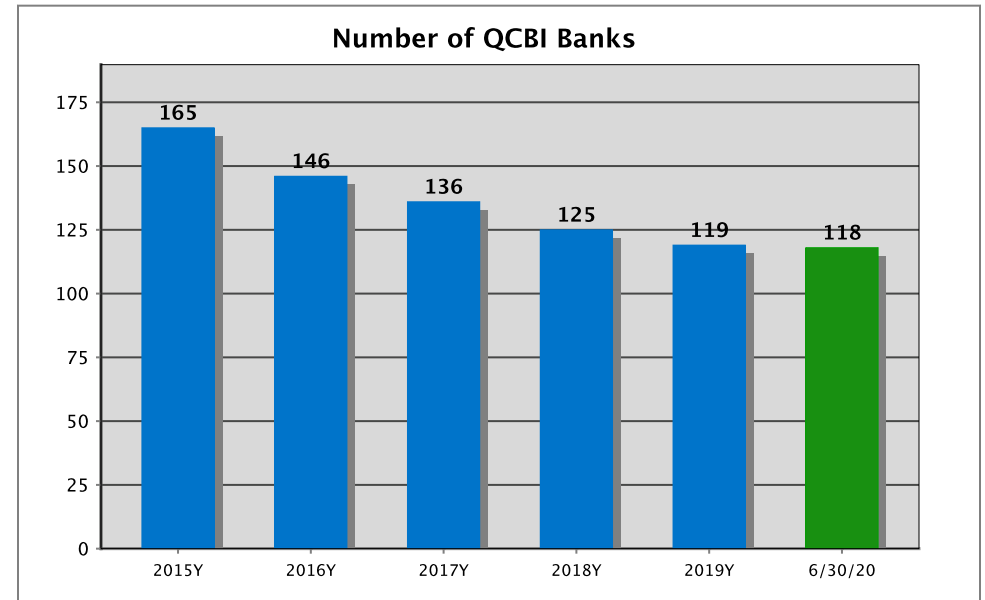
Please visit the [www.QwickAnalytics.com](http://www.QwickAnalytics.com) website for more information.

# QwickAnalytics State Performance Trends

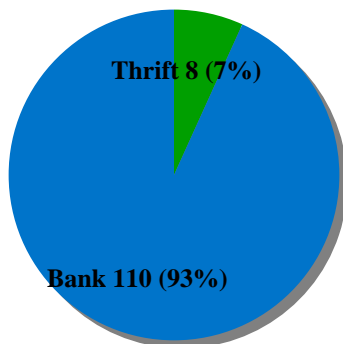
## QCBI Industry Structure

California  
Banks  
June 30, 2020

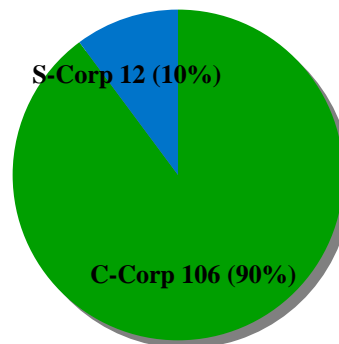
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	6	5%	\$473	0%
\$100-\$500 Million	40	34%	\$12,233	7%
\$500 Million-\$1 Billion	18	15%	\$13,109	7%
\$1-\$5 Billion	46	39%	\$92,798	53%
\$5-\$10 Billion	8	7%	\$56,491	32%
<b>Total</b>	<b>118</b>	<b>100%</b>	<b>\$175,104</b>	<b>100%</b>



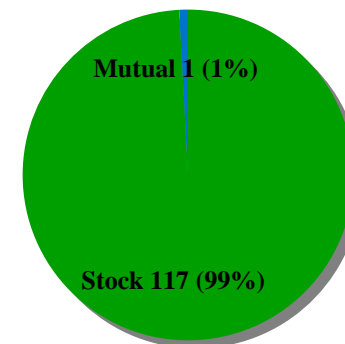
Industry Breakdown



Structural Breakdown



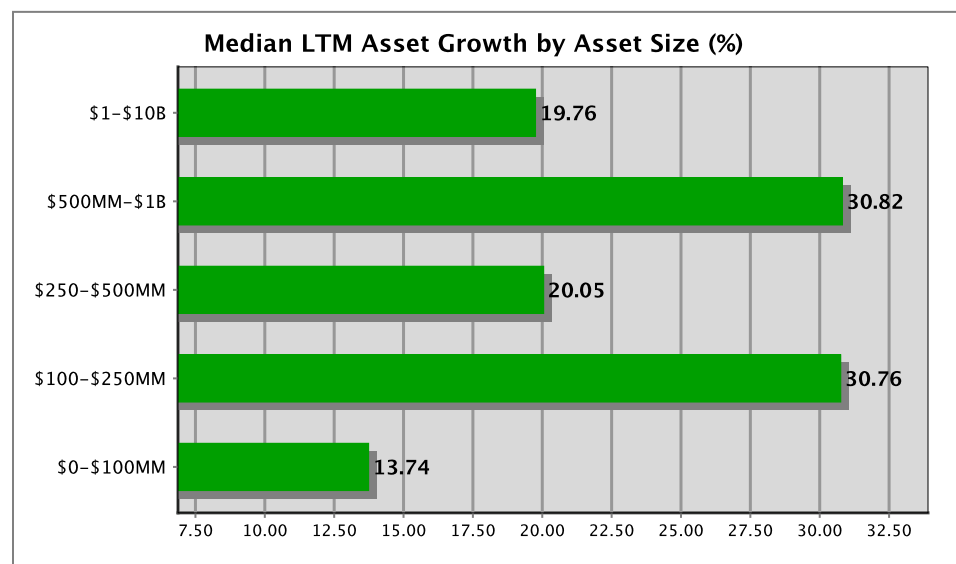
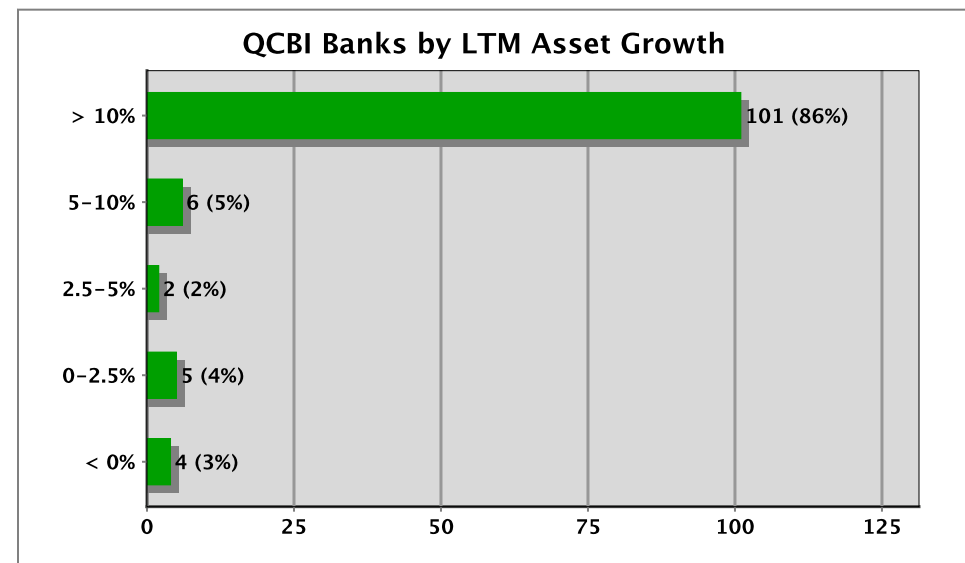
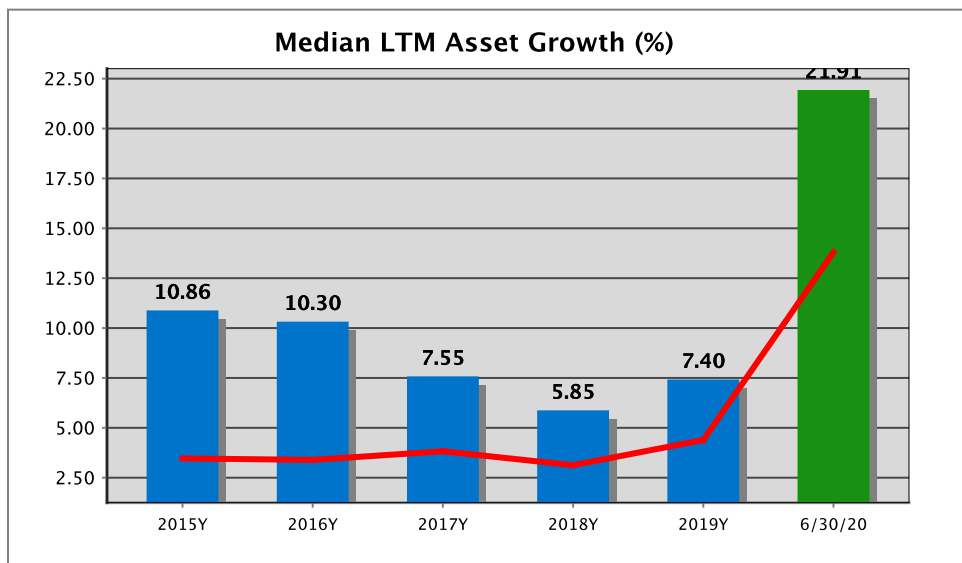
Ownership Breakdown



# QwickAnalytics State Performance Trends

## Asset Growth Trends

California  
Banks  
June 30, 2020



— National Trend

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

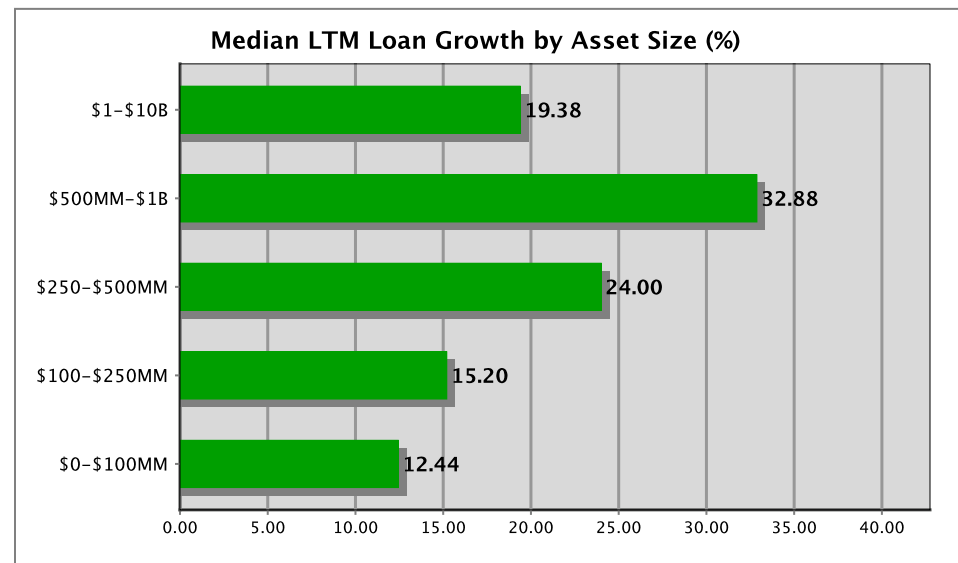
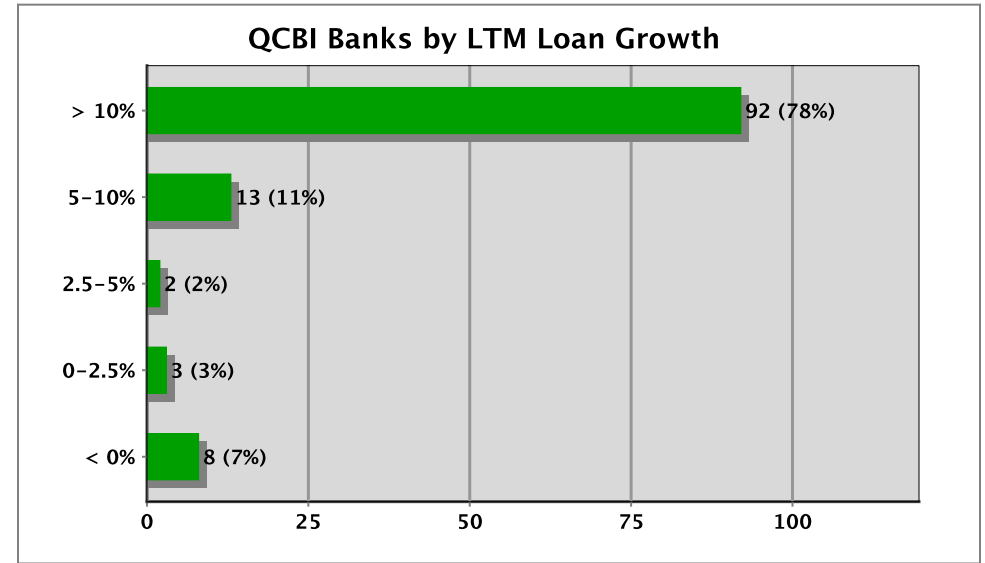
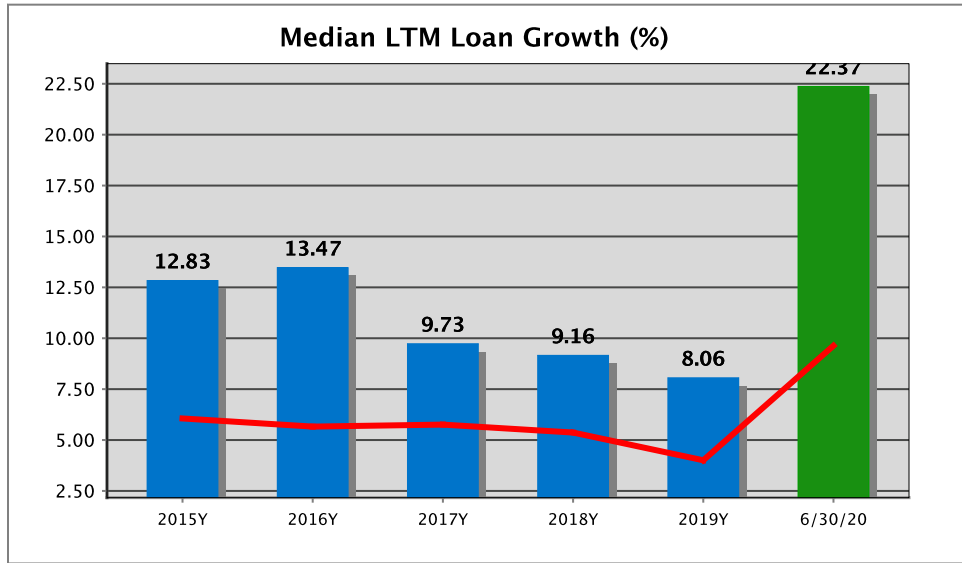


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# QwickAnalytics State Performance Trends

## Loan Growth Trends

California  
Banks  
June 30, 2020



— National Trend

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

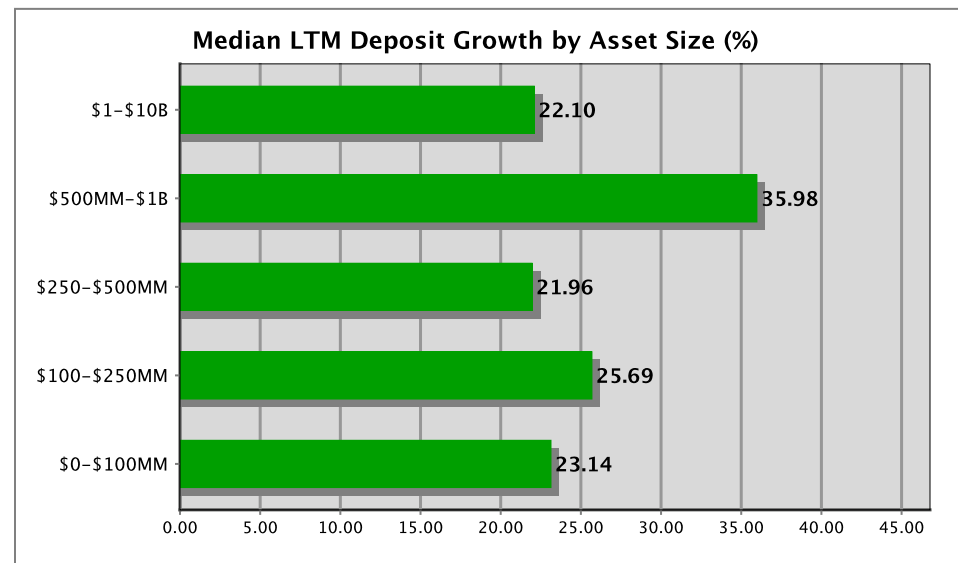
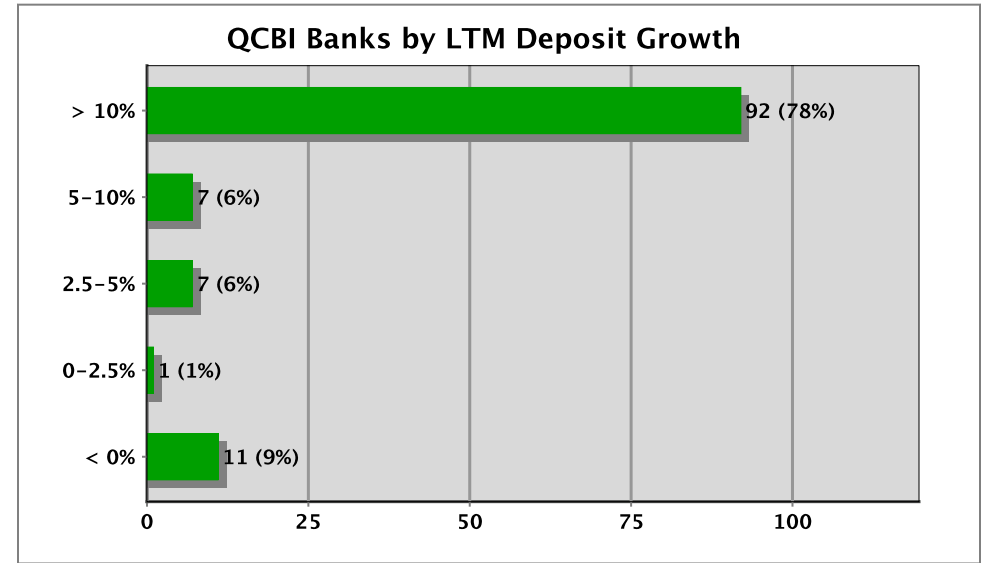
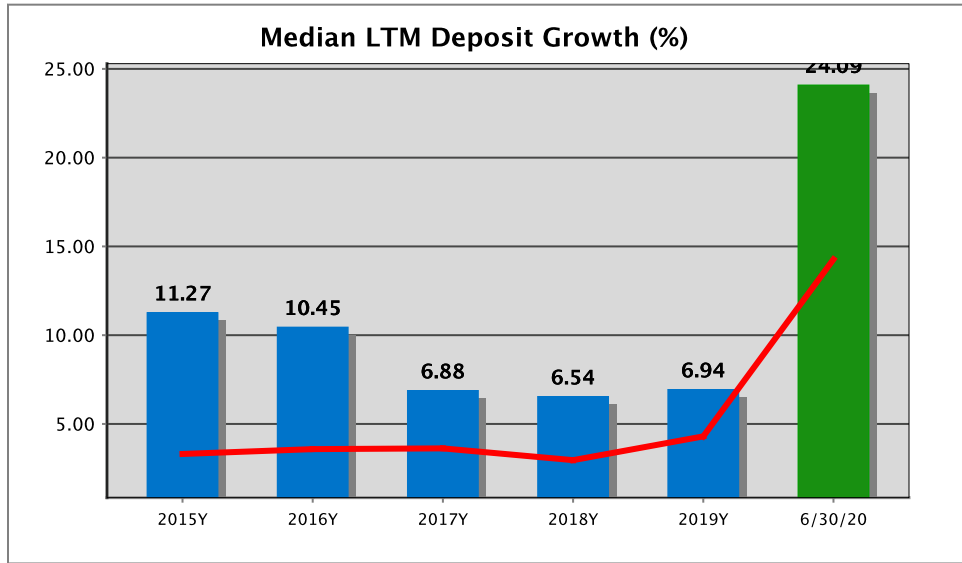


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# QwickAnalytics State Performance Trends

## Deposit Growth Trends

California  
Banks  
June 30, 2020



— National Trend

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

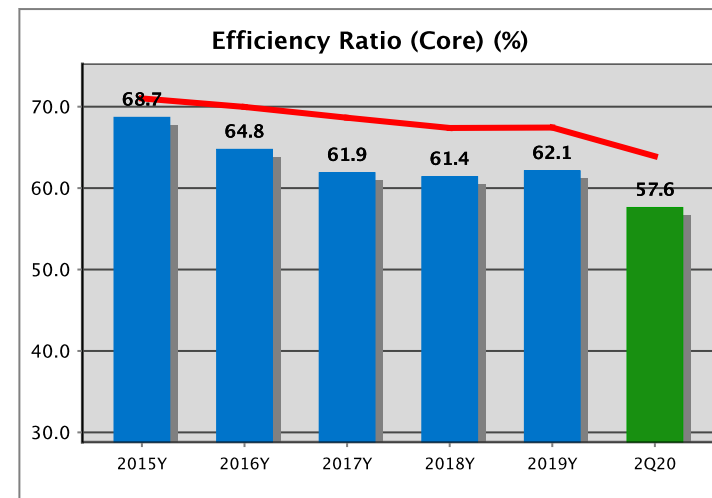
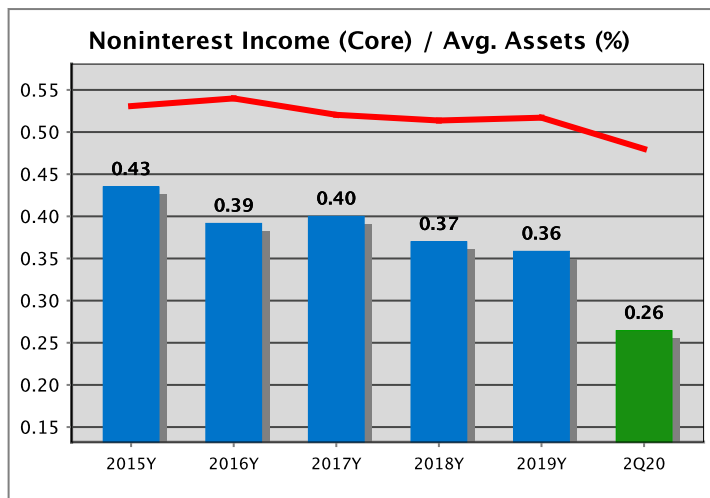
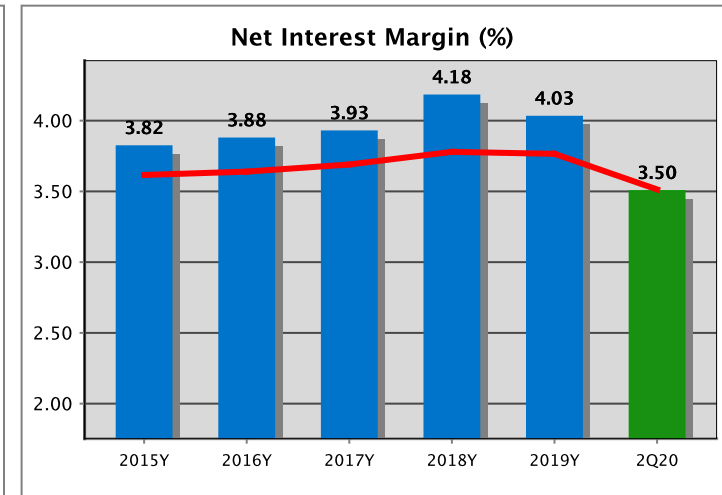
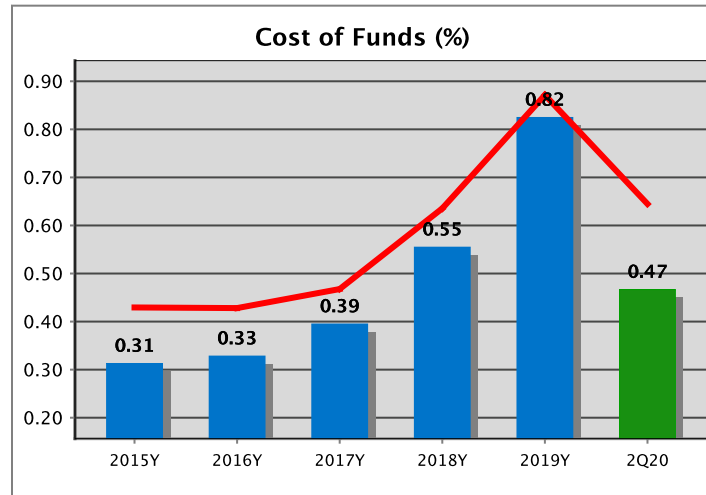
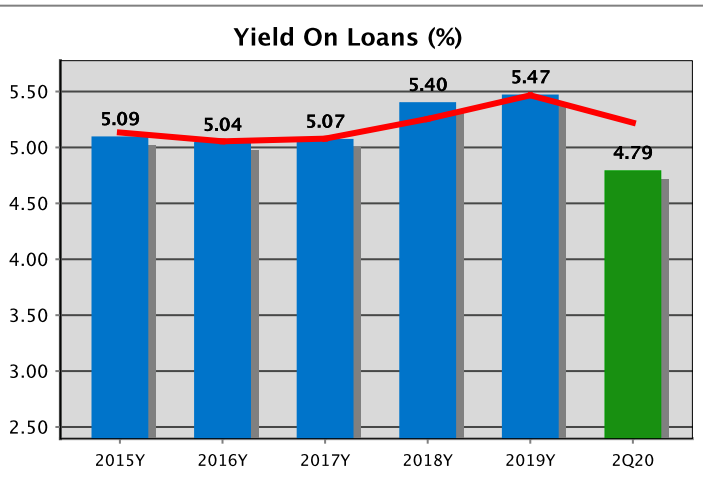


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# QwickAnalytics State Performance Trends

## Performance Trends

California  
Banks  
June 30, 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

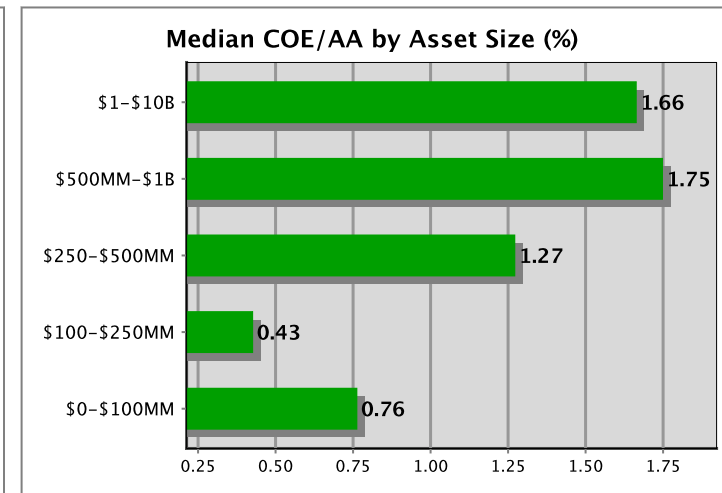
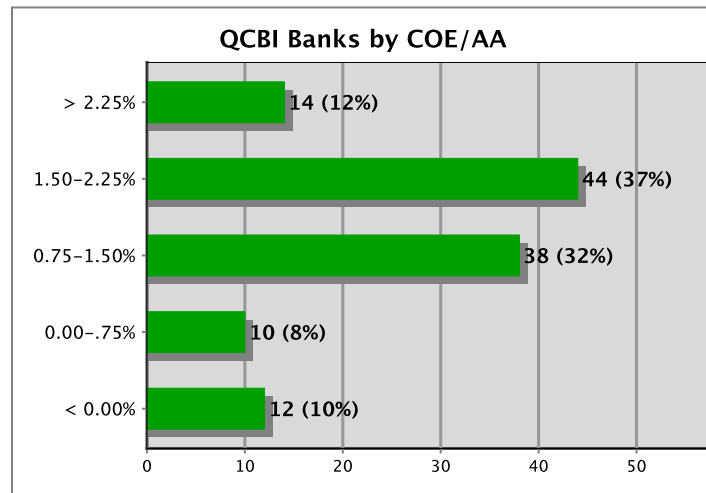
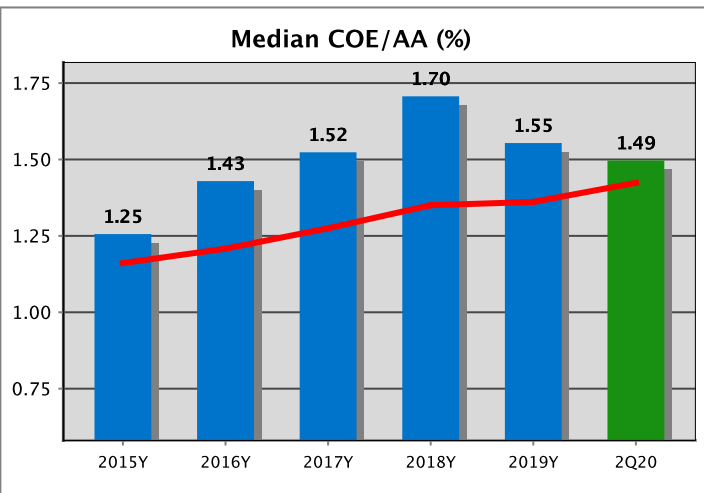
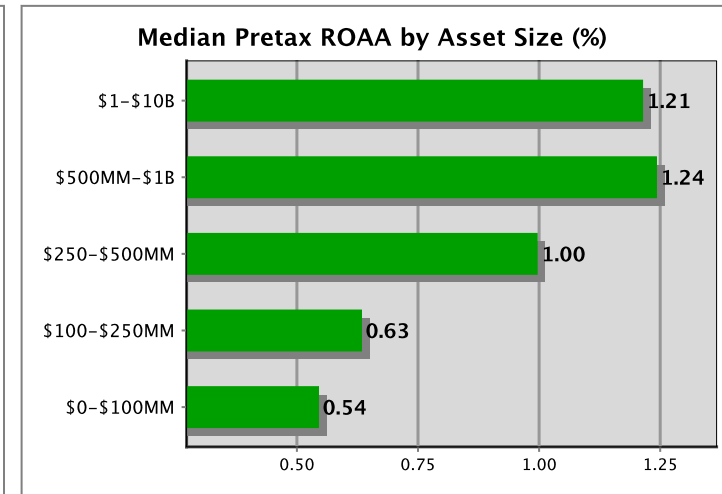
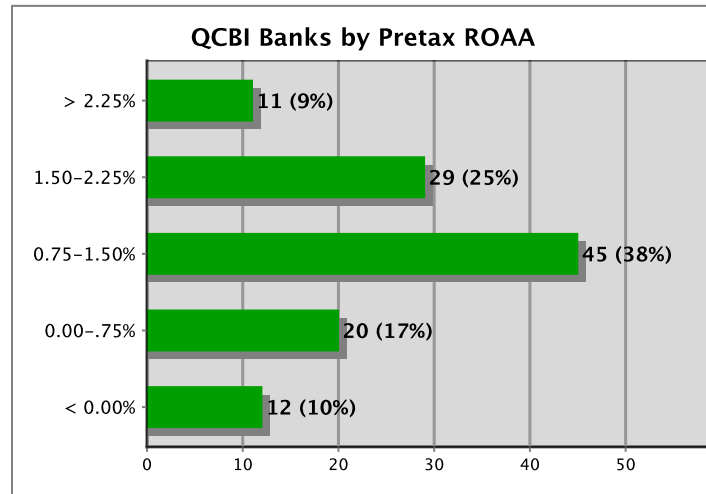
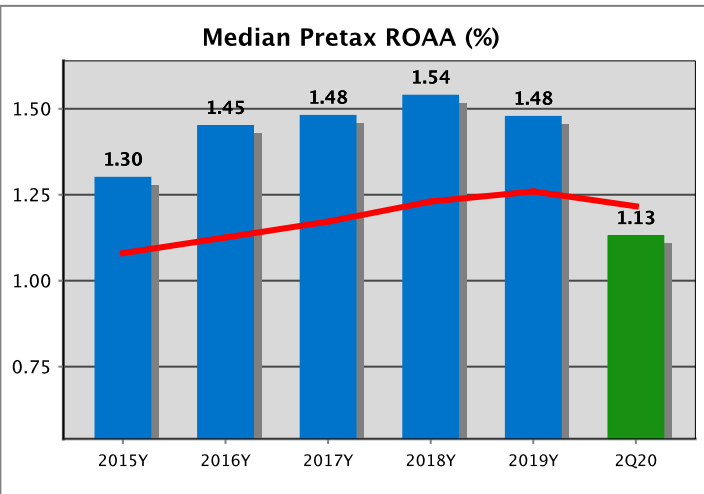


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# QwickAnalytics State Performance Trends

## Profitability Trends

California  
Banks  
June 30, 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)



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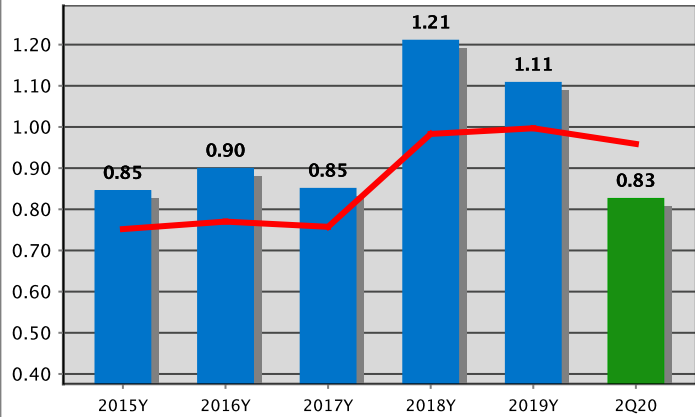


# QwickAnalytics State Performance Trends

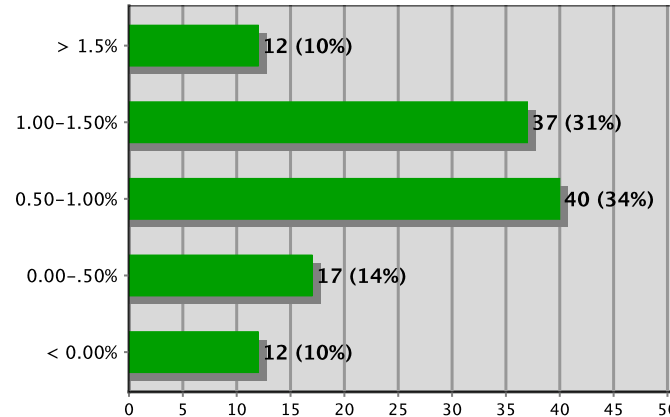
## Profitability Trends

California  
Banks  
June 30, 2020

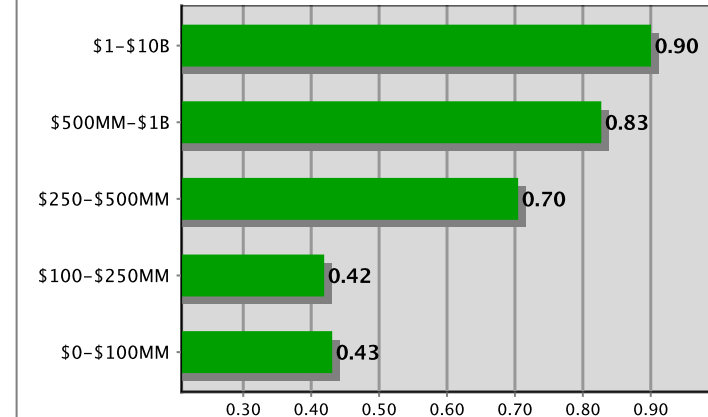
Median ROAA (%)



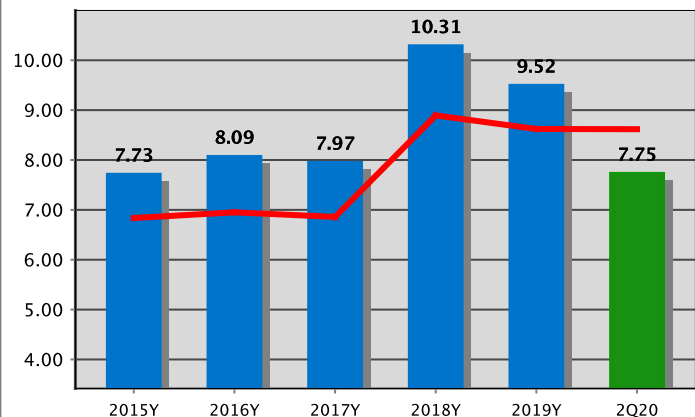
QCBI Banks by ROAA



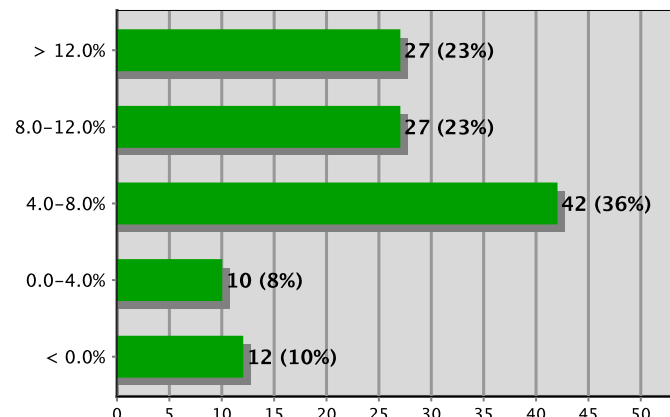
Median ROAA by Asset Size (%)



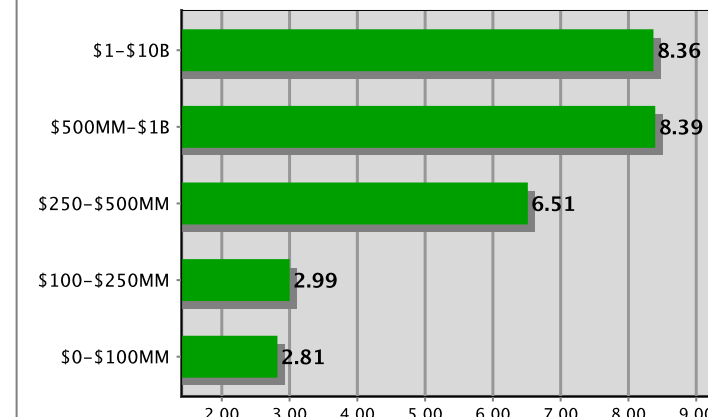
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

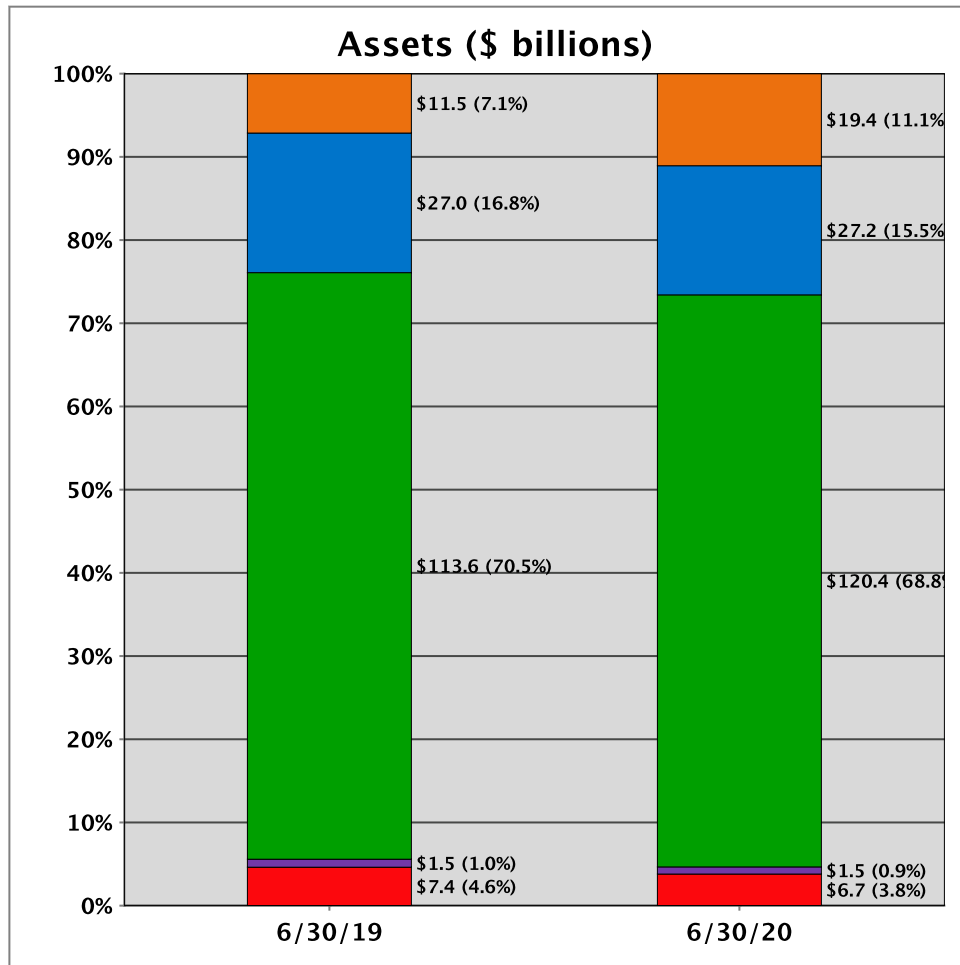
\* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)



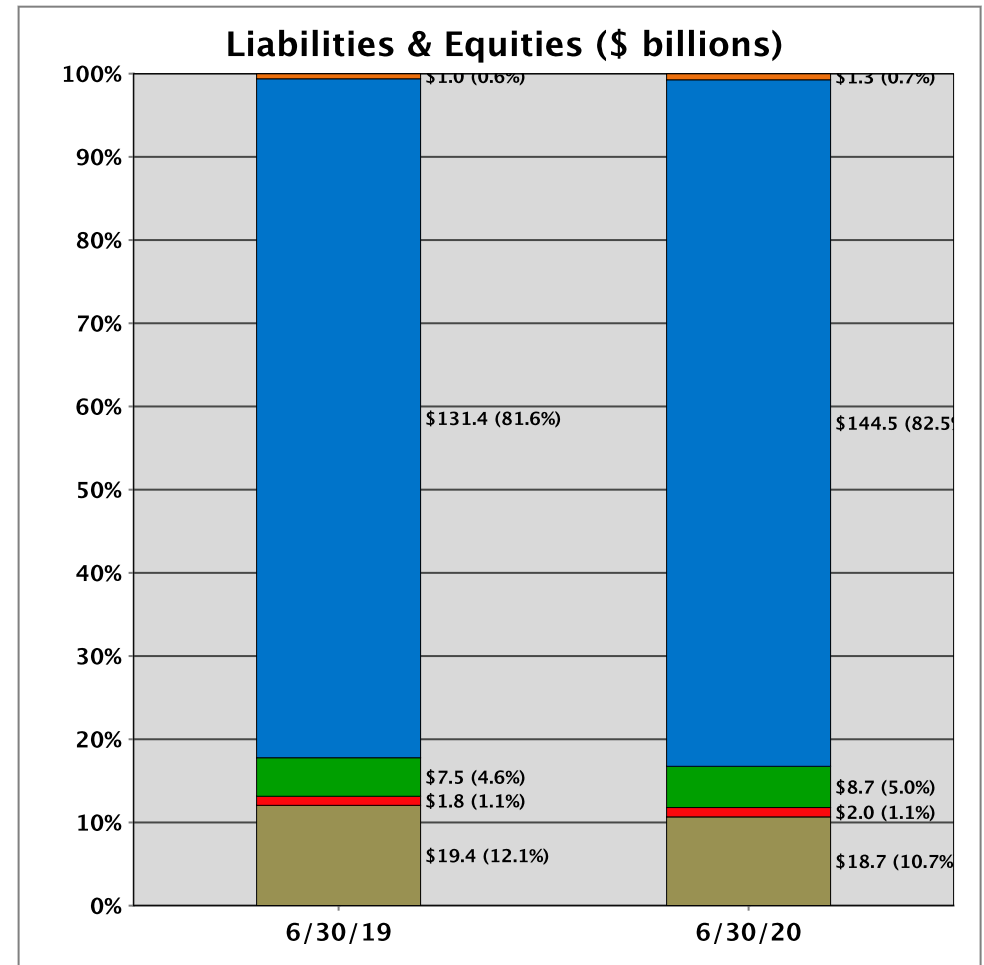
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# QwickAnalytics State Performance Trends Balance Sheet Composition

California  
Banks  
June 30, 2020

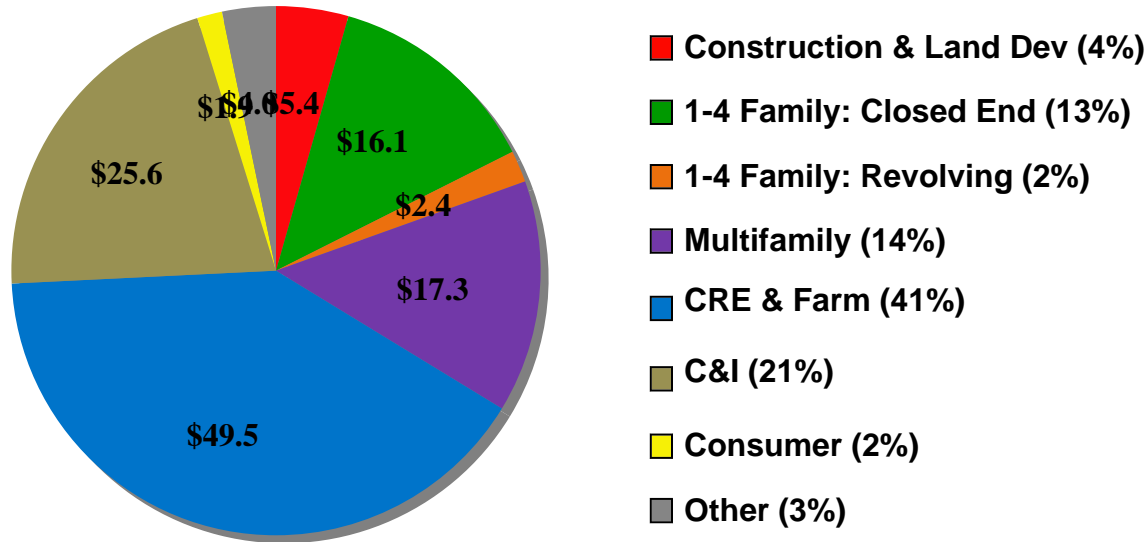


- Cash & Equivalents
- Securitites
- Net Loans
- Premises & Fixed
- Other Assets



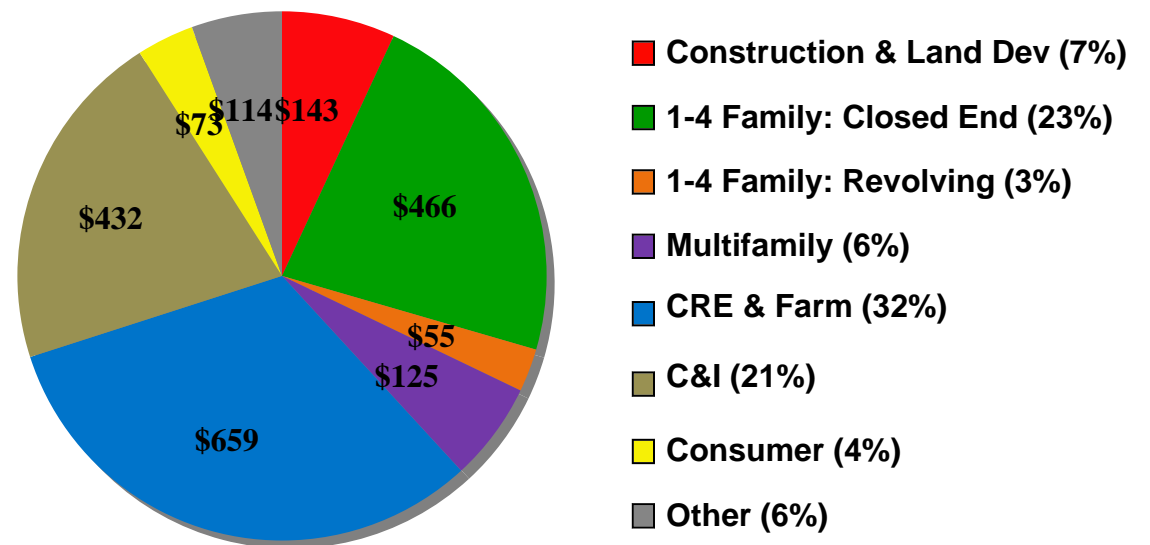
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

**State Aggregate Loan Mix**



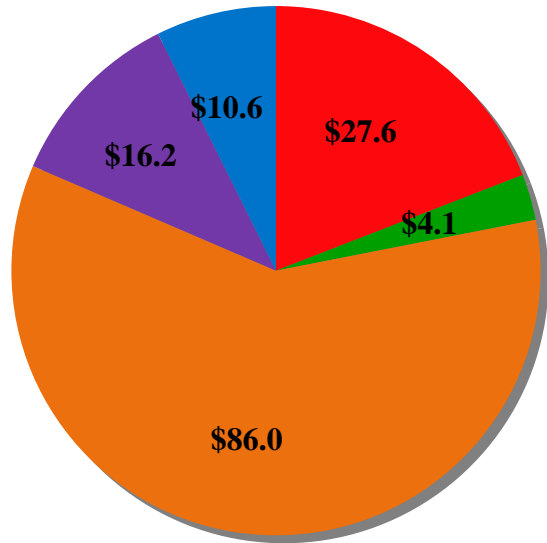
(\$ billions)

**National Aggregate Loan Mix**



(\$ billions)

**State Aggregate Deposit Mix**



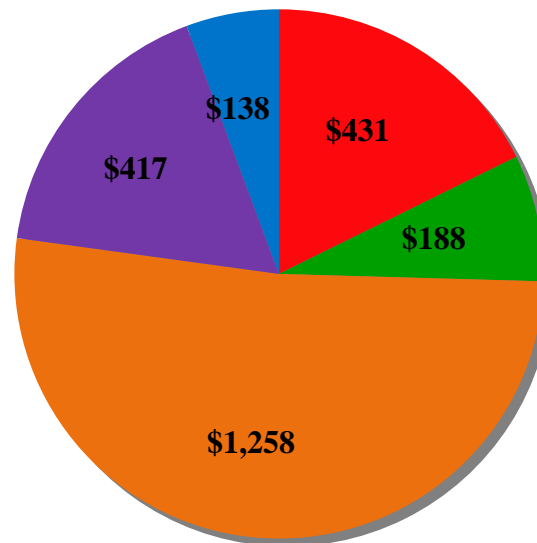
- Demand (19%)
- NOW & Other Trans. (3%)
- Savings & MMDA (60%)
- Retail Time (11%)
- Jumbo Time (7%)

**Memo:**

Total Noninterest-Bear. ( \$52, 37% )  
 Total Brokered ( \$4, 3% )

(\$ billions)

**National Aggregate Deposit Mix**



- Demand (18%)
- NOW & Other Trans. (8%)
- Savings & MMDA (52%)
- Retail Time (17%)
- Jumbo Time (6%)

**Memo:**

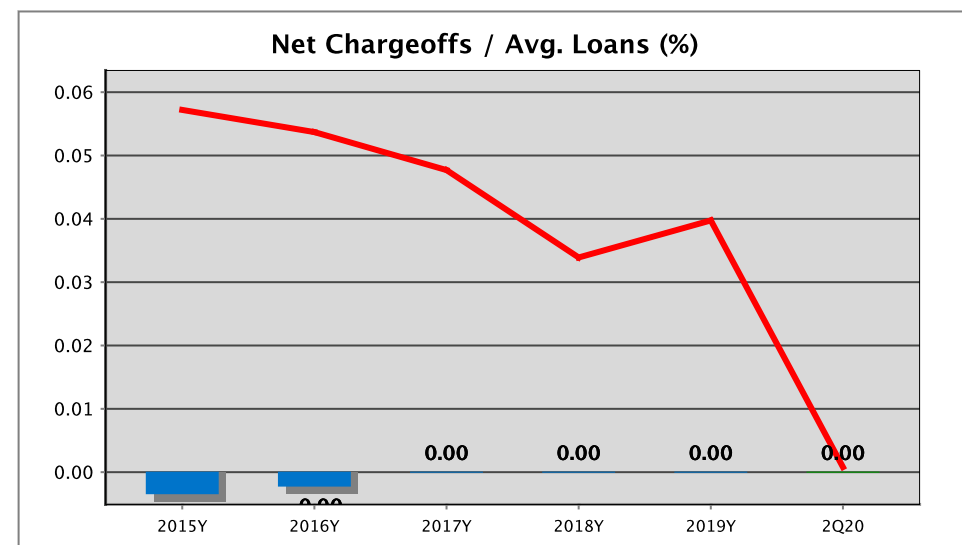
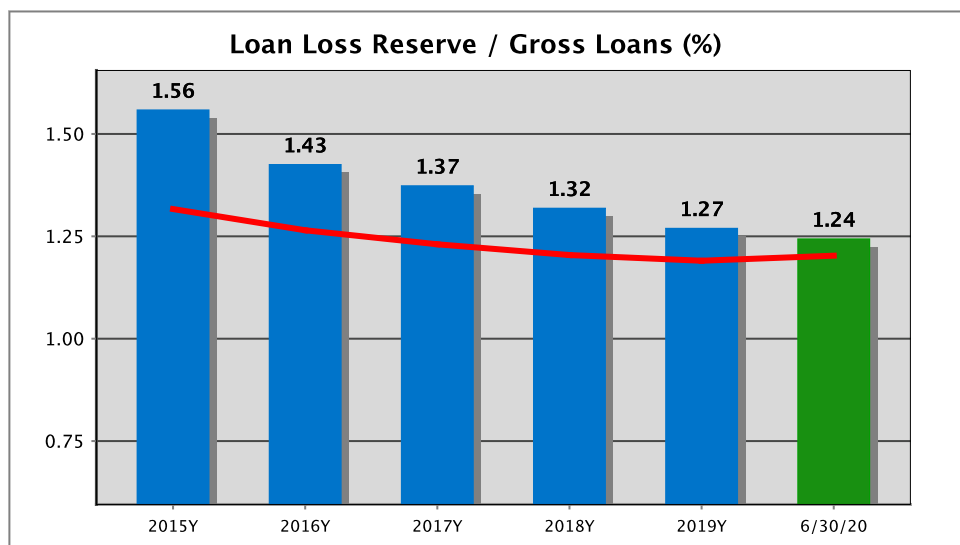
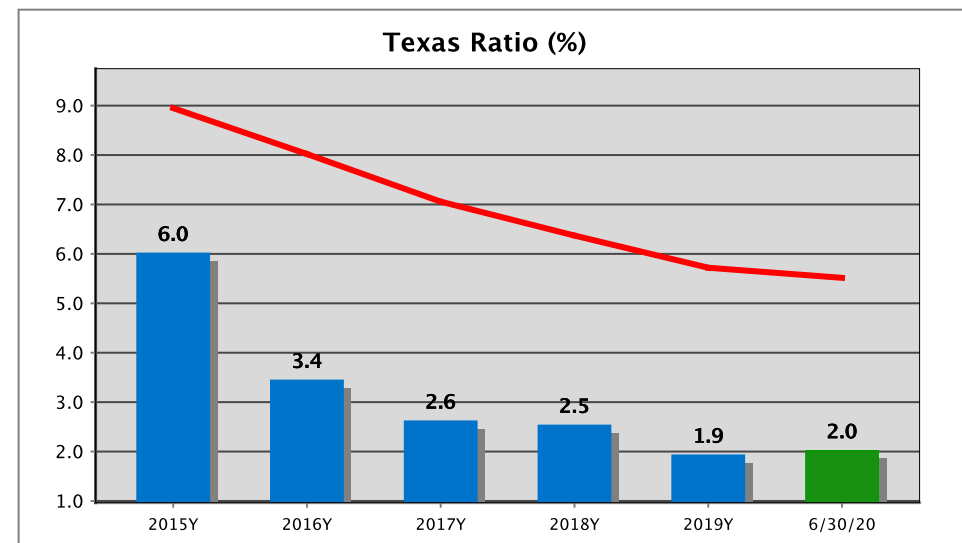
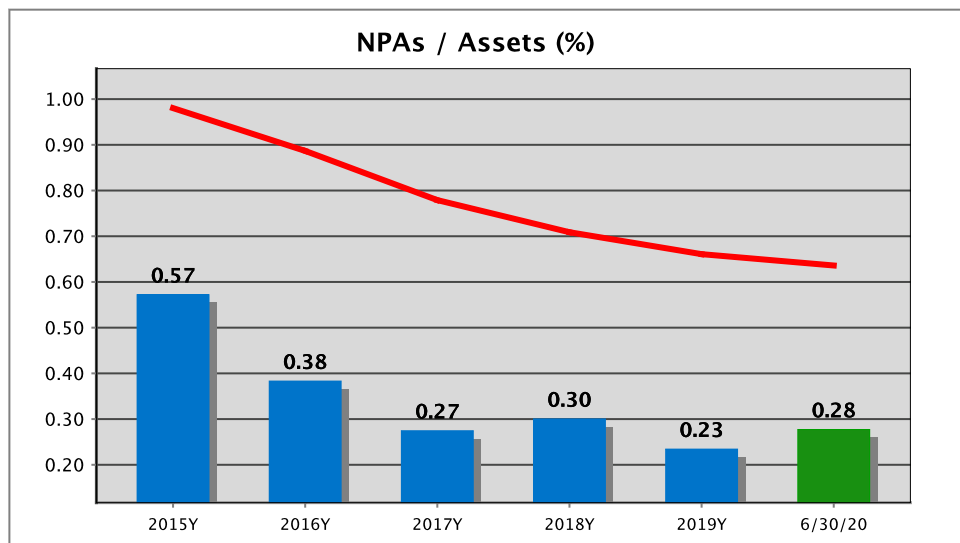
Total Noninterest-Bear. ( \$624, 24% )  
 Total Brokered ( \$76, 3% )

(\$ billions)

# QwickAnalytics State Performance Trends

## Asset Quality Trends

California  
Banks  
June 30, 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

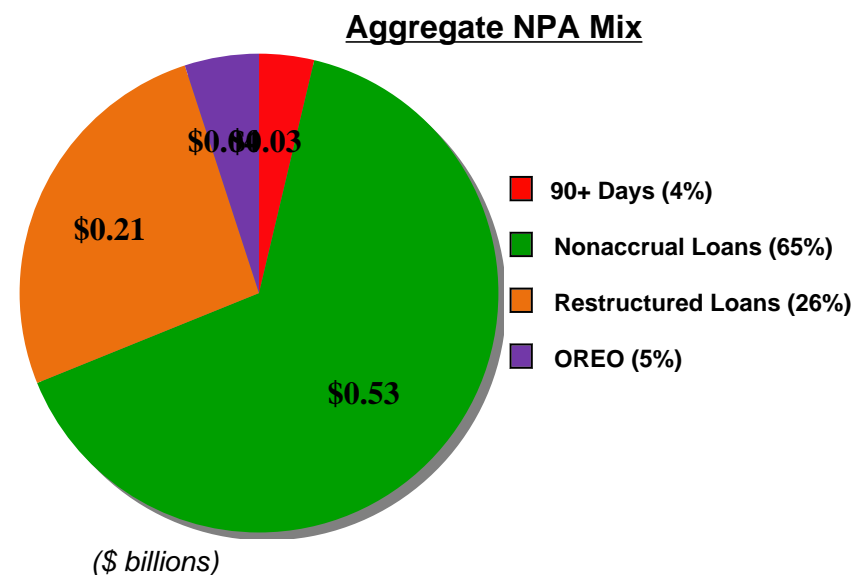
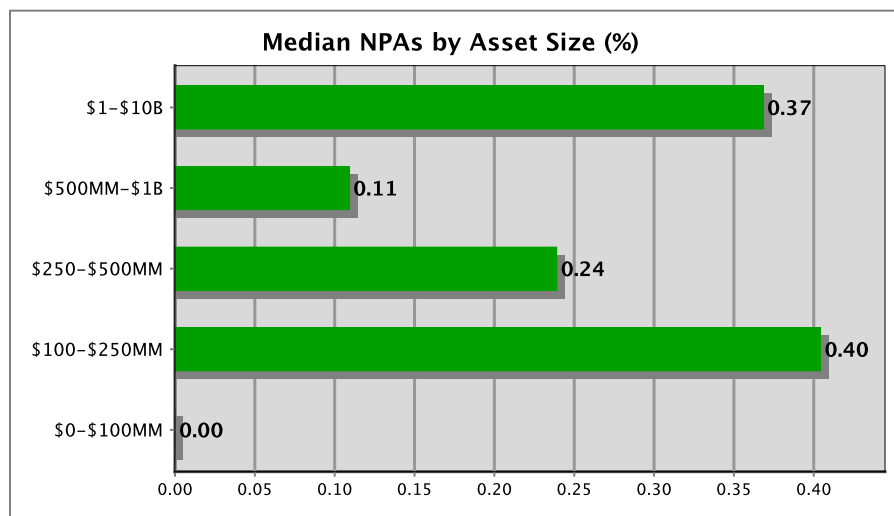
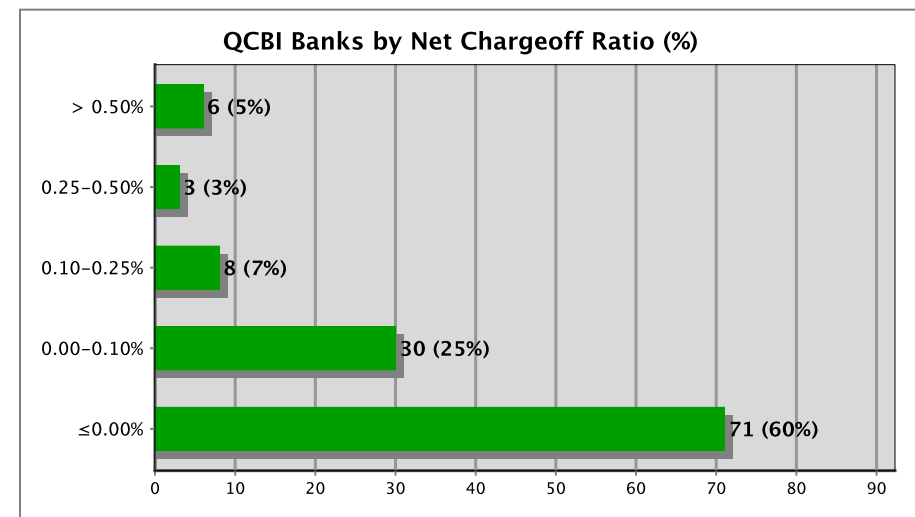
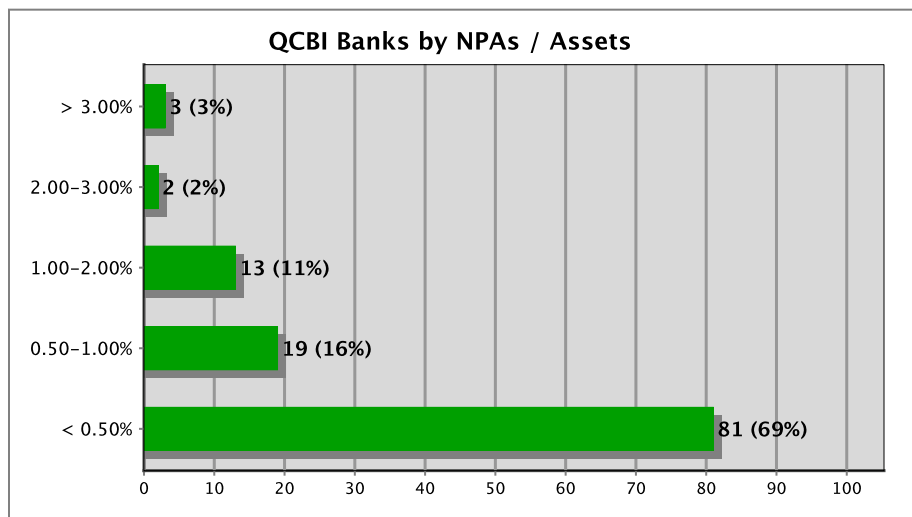


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# QwickAnalytics State Performance Trends

## Asset Quality Trends

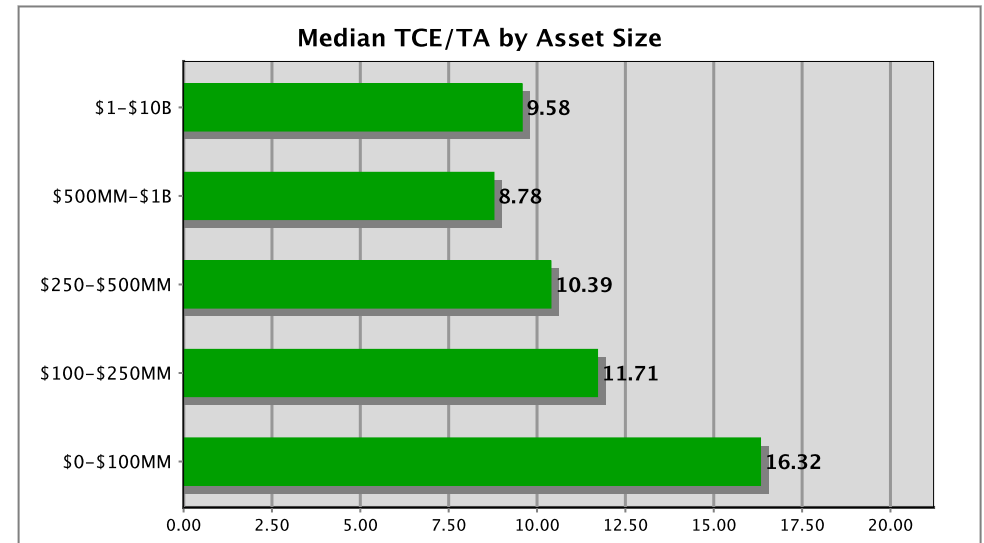
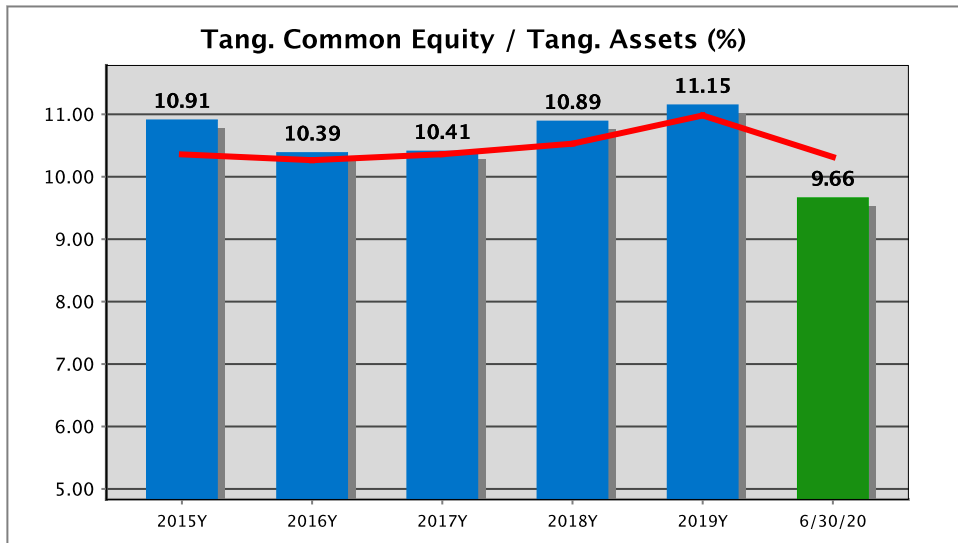
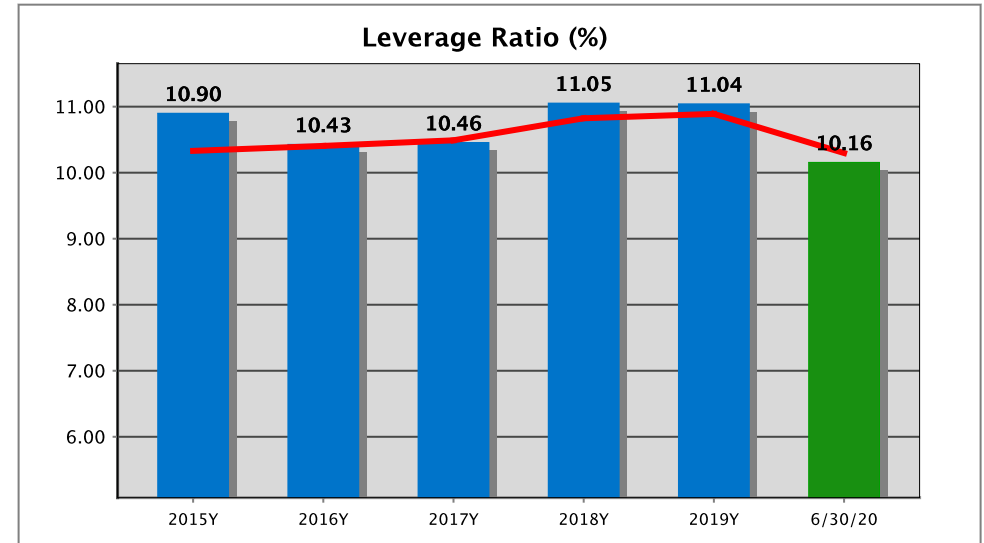
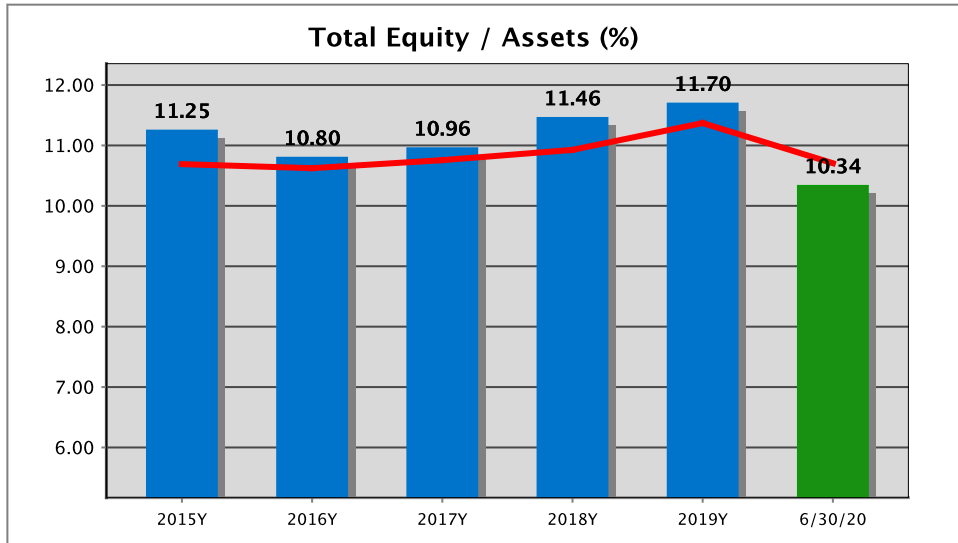
California  
Banks  
June 30, 2020



# QwickAnalytics State Performance Trends

## Capital Trends

California  
Banks  
June 30, 2020



— National Trend

Note: Trend charts contain median values



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## QCBI HONOR ROLL: TOP PERFORMING BANKS



# Top 25 Fastest Growing QCBI Banks

## LTM Asset Growth

California  
Banks  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Endeavor Bank	San Diego, CA	\$366,931	247.8%	\$261,426
2	Neighborhood National Bank	San Diego, CA	\$142,741	119.1%	\$77,597
3	BANK OF SOUTHERN CALIFORNIATIONAL ASSOCIATION	San Diego, CA	\$1,545,740	101.6%	\$779,010
4	Santa Cruz County Bank	Santa Cruz, CA	\$1,384,830	97.2%	\$682,410
5	Bank Of San Francisco	San Francisco, CA	\$668,280	89.7%	\$315,951
6	CA Bank Of Commerce	Lafayette, CA	\$1,910,713	80.3%	\$850,982
7	INFINITY BANK	Santa Ana, CA	\$180,008	69.6%	\$73,892
8	Fresno First Bank	Fresno, CA	\$756,661	64.5%	\$296,693
9	Cornerstone Community Bank	Red Bluff, CA	\$458,818	58.6%	\$169,475
10	Five Star Bank	Roseville, CA	\$2,108,392	57.9%	\$773,327
11	PARTNERS BANK OF CALIFORNIA	Mission Viejo, CA	\$453,521	55.9%	\$162,578
12	Commercest Bank	Irvine, CA	\$912,426	55.9%	\$327,058
13	Pinnacle Bank	Morgan Hill, CA	\$624,936	55.8%	\$223,733
14	Nano Banc	Irvine, CA	\$1,147,890	55.7%	\$410,793
15	Mission Valley Bank	Sun Valley, CA	\$506,398	51.1%	\$171,281
16	Friendly Hills Bank	Whittier, CA	\$235,037	49.7%	\$78,067
17	Heritage Bank Of Commerce	San Jose, CA	\$4,612,385	48.5%	\$1,505,931
18	American Business Bank	Los Angeles, CA	\$3,295,263	48.3%	\$1,073,780
19	Mission Bank	Bakersfield, CA	\$1,105,183	47.5%	\$355,723
20	Sunwest Bank	Irvine, CA	\$1,986,697	47.3%	\$637,696
21	Commercial Bank Of CA	Irvine, CA	\$1,427,144	46.0%	\$449,389
22	Gateway Bank, F.S.B.	Oakland, CA	\$171,271	45.8%	\$53,800
23	International City Bank	Long Beach, CA	\$433,118	45.4%	\$135,163
24	Bank Of Feather River	Yuba City, CA	\$181,758	41.3%	\$53,126
25	Us Metro Bank	Garden Grove, CA	\$665,229	40.6%	\$192,120



# Top 25 Fastest Growth QCBI Banks

## LTM Loan Growth

California  
Banks  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Endeavor Bank	San Diego, CA	\$366,931	329.1%	\$217,439
2	INFINITY BANK	Santa Ana, CA	\$180,008	253.6%	\$82,500
3	Santa Cruz County Bank	Santa Cruz, CA	\$1,384,830	117.6%	\$600,854
4	BANK OF SOUTHERN CALIFORNIATIONAL ASSOCIATION	San Diego, CA	\$1,545,740	116.7%	\$727,327
5	Neighborhood National Bank	San Diego, CA	\$142,741	89.3%	\$41,690
6	Fresno First Bank	Fresno, CA	\$756,661	88.0%	\$274,328
7	Golden Valley Bank	Chico, CA	\$416,756	71.9%	\$117,378
8	Bank Of San Francisco	San Francisco, CA	\$668,280	68.2%	\$208,738
9	Us Metro Bank	Garden Grove, CA	\$665,229	61.0%	\$198,110
10	American Business Bank	Los Angeles, CA	\$3,295,263	60.9%	\$806,416
11	PARTNERS BANK OF CALIFORNIA	Mission Viejo, CA	\$453,521	55.9%	\$132,244
12	Sunwest Bank	Irvine, CA	\$1,986,697	53.3%	\$599,585
13	Cornerstone Community Bank	Red Bluff, CA	\$458,818	50.1%	\$111,421
14	VALLEY REPUBLIC BANK	Bakersfield, CA	\$1,218,857	47.8%	\$277,261
15	Pinnacle Bank	Morgan Hill, CA	\$624,936	47.5%	\$153,127
16	Commercest Bank	Irvine, CA	\$912,426	46.7%	\$194,675
17	C3bank	Encinitas, CA	\$468,284	46.7%	\$122,453
18	Friendly Hills Bank	Whittier, CA	\$235,037	43.3%	\$42,480
19	Heritage Bank Of Commerce	San Jose, CA	\$4,612,385	42.9%	\$807,745
20	CA Bank Of Commerce	Lafayette, CA	\$1,910,713	42.3%	\$385,557
21	Pacific Valley Bank	Salinas, CA	\$424,268	42.1%	\$102,424
22	Bank Of Feather River	Yuba City, CA	\$181,758	41.9%	\$45,271
23	Five Star Bank	Roseville, CA	\$2,108,392	41.7%	\$447,591
24	Pacific Enterprise Bank	Irvine, CA	\$613,162	41.5%	\$160,404
25	Nano Banc	Irvine, CA	\$1,147,890	41.4%	\$234,936



# Top 25 QCBI Banks

## Net Interest Margin

California  
Banks  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	PARTNERS BANK OF CALIFORNIA	Mission Viejo, CA	\$453,521	5.21%
2	Seacoast Commerce Bank	San Diego, CA	\$1,288,818	5.09%
3	Tustin Community Bank	Tustin, CA	\$86,252	5.06%
4	FIRST CREDIT BANK	West Hollywood, CA	\$424,644	4.95%
5	Summit Bank	Oakland, CA	\$300,593	4.48%
6	Community Valley Bank	El Centro, CA	\$246,473	4.45%
7	Home Bank Of CA	San Diego, CA	\$198,401	4.37%
8	New Omni Bank	Alhambra, CA	\$497,980	4.36%
9	Murphy Bank	Fresno, CA	\$309,539	4.36%
10	United Business Bank	Walnut Creek, CA	\$2,188,395	4.17%
11	Pacific Enterprise Bank	Irvine, CA	\$613,162	4.16%
12	Gateway Bank, F.S.B.	Oakland, CA	\$171,271	4.16%
13	The Bank Of Hemet	Riverside, CA	\$855,086	4.15%
14	First Choice Bank	Cerritos, CA	\$2,223,430	4.14%
15	Plumas Bank	Quincy, CA	\$1,035,723	4.08%
16	Tri Counties Bank	Chico, CA	\$7,358,310	4.07%
17	American Riviera Bank	Santa Barbara, CA	\$902,503	4.03%
18	Bac Community Bank	Stockton, CA	\$787,962	4.01%
19	Bank Of Feather River	Yuba City, CA	\$181,758	3.96%
20	Beneficial State Bank	Oakland, CA	\$1,239,445	3.96%
21	CA First National Bank	Irvine, CA	\$122,731	3.95%
22	Mission Bank	Bakersfield, CA	\$1,105,183	3.94%
23	CA Pacific Bank	San Francisco, CA	\$85,921	3.93%
24	Fresno First Bank	Fresno, CA	\$756,661	3.91%
25	Nano Banc	Irvine, CA	\$1,147,890	3.88%

\* Most recent quarter (MRQ) net interest margin



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# Top 25 QCBI Banks Noninterest Income

California  
Banks  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	CA First National Bank	Irvine, CA	\$122,731	6.19%
2	Bank Of Whittier	Whittier, CA	\$84,974	4.81%
3	Fremont Bank	Fremont, CA	\$4,988,733	1.77%
4	Fresno First Bank	Fresno, CA	\$756,661	1.03%
5	CA Pacific Bank	San Francisco, CA	\$85,921	1.02%
6	Beneficial State Bank	Oakland, CA	\$1,239,445	0.90%
7	Mission Valley Bank	Sun Valley, CA	\$506,398	0.87%
8	Bank Of The Sierra	Porterville, CA	\$3,109,813	0.83%
9	CA Business Bank	Irvine, CA	\$98,097	0.80%
10	Seacoast Commerce Bank	San Diego, CA	\$1,288,818	0.78%
11	Northern CA National Bank	Chico, CA	\$303,721	0.74%
12	Commercial Bank Of CA	Irvine, CA	\$1,427,144	0.68%
13	Plumas Bank	Quincy, CA	\$1,035,723	0.68%
14	Tri Counties Bank	Chico, CA	\$7,358,310	0.66%
15	Exchange Bank	Santa Rosa, CA	\$3,035,780	0.66%
16	Mission National Bank	San Francisco, CA	\$259,617	0.65%
17	Open Bank	Los Angeles, CA	\$1,287,750	0.65%
18	Westamerica Bank	San Rafael, CA	\$6,418,409	0.64%
19	Pacific Alliance Bank	Rosemead, CA	\$327,094	0.62%
20	Pacific City Bank	Los Angeles, CA	\$2,020,715	0.60%
21	Pinnacle Bank	Morgan Hill, CA	\$624,936	0.59%
22	REDWOOD CAPITAL BANK	Eureka, CA	\$460,352	0.57%
23	Bank Of Stockton	Stockton, CA	\$3,780,190	0.57%
24	Montecito B&T	Santa Barbara, CA	\$1,882,135	0.57%
25	Silvergate Bank	La Jolla, CA	\$2,340,040	0.54%

\* 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  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	FIRST CREDIT BANK	West Hollywood, CA	\$424,644	16.4%
2	Bank Of Feather River	Yuba City, CA	\$181,758	24.1%
3	Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,315,275	30.4%
4	FIRST GENERAL BANK	Rowland Heights, CA	\$1,047,182	30.4%
5	CA First National Bank	Irvine, CA	\$122,731	32.1%
6	American Plus Bank	Arcadia, CA	\$574,767	32.3%
7	Preferred Bank	Los Angeles, CA	\$5,006,282	32.7%
8	Five Star Bank	Roseville, CA	\$2,108,392	32.8%
9	River City Bank	Sacramento, CA	\$3,193,557	37.2%
10	The Bank Of Hemet	Riverside, CA	\$855,086	38.8%
11	Bank Of Stockton	Stockton, CA	\$3,780,190	40.0%
12	Cornerstone Community Bank	Red Bluff, CA	\$458,818	40.5%
13	Fresno First Bank	Fresno, CA	\$756,661	41.4%
14	Northern CA National Bank	Chico, CA	\$303,721	41.9%
15	Luther Burbank Savings	Santa Rosa, CA	\$7,166,482	43.0%
16	Community Valley Bank	El Centro, CA	\$246,473	43.4%
17	VALLEY REPUBLIC BANK	Bakersfield, CA	\$1,218,857	43.8%
18	Poppy Bank	Santa Rosa, CA	\$2,896,153	44.2%
19	Bank Of San Francisco	San Francisco, CA	\$668,280	44.5%
20	BANK OF SOUTHERN CALIFORNIATIONAL ASSOCIATION	San Diego, CA	\$1,545,740	45.1%
21	Commercest Bank	Irvine, CA	\$912,426	46.0%
22	GBC International Bank	Los Angeles, CA	\$701,570	46.6%
23	First Foundation Bank	Irvine, CA	\$7,124,859	47.2%
24	Royal Business Bank	Los Angeles, CA	\$3,134,954	47.6%
25	Westamerica Bank	San Rafael, CA	\$6,418,409	47.9%

\* Most recent quarter (12/31) 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  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	CA First National Bank	Irvine, CA	\$122,731	5.39%
2	Bank Of Stockton	Stockton, CA	\$3,780,190	3.89%
3	Monterey County Bank	Monterey, CA	\$199,086	2.38%
4	CA Pacific Bank	San Francisco, CA	\$85,921	2.01%
5	Bank Of The Orient	San Francisco, CA	\$955,718	1.99%
6	Bank Of Feather River	Yuba City, CA	\$181,758	1.85%
7	FIRST GENERAL BANK	Rowland Heights, CA	\$1,047,182	1.72%
8	Fresno First Bank	Fresno, CA	\$756,661	1.71%
9	Community Valley Bank	El Centro, CA	\$246,473	1.50%
10	VALLEY REPUBLIC BANK	Bakersfield, CA	\$1,218,857	1.49%
11	Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,315,275	1.47%
12	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$4,256,325	1.46%
13	American Plus Bank	Arcadia, CA	\$574,767	1.43%
14	Plumas Bank	Quincy, CA	\$1,035,723	1.37%
15	SB Of Mendocino County	Ukiah, CA	\$1,232,311	1.36%
16	Westamerica Bank	San Rafael, CA	\$6,418,409	1.32%
17	Sunwest Bank	Irvine, CA	\$1,986,697	1.32%
18	GBC International Bank	Los Angeles, CA	\$701,570	1.27%
19	Bank Of The Sierra	Porterville, CA	\$3,109,813	1.26%
20	Preferred Bank	Los Angeles, CA	\$5,006,282	1.26%
21	Cornerstone Community Bank	Red Bluff, CA	\$458,818	1.25%
22	Seacoast Commerce Bank	San Diego, CA	\$1,288,818	1.22%
23	New Omni Bank	Alhambra, CA	\$497,980	1.22%
24	Summit Bank	Oakland, CA	\$300,593	1.20%
25	REDWOOD CAPITAL BANK	Eureka, CA	\$460,352	1.20%

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



QwickAnalytics™

# Top 25 QCBI Banks ROAA (S-Corps)

California  
Banks  
June 30, 2020

Bank Name	City, ST	Total Assets (\$000s)	ROAA
<b>1</b> FIRST CREDIT BANK	West Hollywood, CA	\$424,644	<b>3.39%</b>
<b>2</b> The Bank Of Hemet	Riverside, CA	\$855,086	<b>2.54%</b>
<b>3</b> Five Star Bank	Roseville, CA	\$2,108,392	<b>2.27%</b>
<b>4</b> Murphy Bank	Fresno, CA	\$309,539	<b>1.75%</b>
<b>5</b> Bac Community Bank	Stockton, CA	\$787,962	<b>1.57%</b>
<b>6</b> Home Bank Of CA	San Diego, CA	\$198,401	<b>1.54%</b>
<b>7</b> C3bank	Encinitas, CA	\$468,284	<b>1.53%</b>
<b>8</b> Poppy Bank	Santa Rosa, CA	\$2,896,153	<b>1.51%</b>
<b>9</b> Fremont Bank	Fremont, CA	\$4,988,733	<b>1.30%</b>
<b>10</b> Tustin Community Bank	Tustin, CA	\$86,252	<b>0.95%</b>
<b>11</b> Asian Pacific National Bank	San Gabriel, CA	\$57,130	<b>0.14%</b>
<b>12</b> Beacon Business Bank	San Francisco, CA	\$157,191	<b>(0.34%)</b>

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

# Top 25 QCBI Banks ROAE (C-Corps)

California  
Banks  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Bank Of Stockton	Stockton, CA	\$3,780,190	24.73%
2	Monterey County Bank	Monterey, CA	\$199,086	23.53%
3	Fresno First Bank	Fresno, CA	\$756,661	20.85%
4	Bank Of Feather River	Yuba City, CA	\$181,758	20.14%
5	Bank Of The Orient	San Francisco, CA	\$955,718	19.38%
6	Cornerstone Community Bank	Red Bluff, CA	\$458,818	17.33%
7	VALLEY REPUBLIC BANK	Bakersfield, CA	\$1,218,857	15.33%
8	Community Valley Bank	El Centro, CA	\$246,473	14.79%
9	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$4,256,325	14.38%
10	REDWOOD CAPITAL BANK	Eureka, CA	\$460,352	14.03%
11	Golden Valley Bank	Chico, CA	\$416,756	13.47%
12	Plumas Bank	Quincy, CA	\$1,035,723	13.21%
13	Mission Bank	Bakersfield, CA	\$1,105,183	13.20%
14	Sunwest Bank	Irvine, CA	\$1,986,697	12.84%
15	Westamerica Bank	San Rafael, CA	\$6,418,409	12.78%
16	Summit State Bank	Santa Rosa, CA	\$850,659	12.73%
17	Preferred Bank	Los Angeles, CA	\$5,006,282	12.72%
18	GBC International Bank	Los Angeles, CA	\$701,570	12.70%
19	Northern CA National Bank	Chico, CA	\$303,721	12.27%
20	American Business Bank	Los Angeles, CA	\$3,295,263	12.17%
21	Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,315,275	11.82%
22	FIRST GENERAL BANK	Rowland Heights, CA	\$1,047,182	11.79%
23	CA First National Bank	Irvine, CA	\$122,731	11.35%
24	First Foundation Bank	Irvine, CA	\$7,124,859	11.30%
25	Seacoast Commerce Bank	San Diego, CA	\$1,288,818	10.96%

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



QwickAnalytics™



# Top 25 QCBI Banks ROAE (S-Corps)

California  
Banks  
June 30, 2020

Bank Name	City, ST	Total Assets (\$000s)	ROAE
<b>1</b> Five Star Bank	Roseville, CA	\$2,108,392	<b>30.97%</b>
<b>2</b> The Bank Of Hemet	Riverside, CA	\$855,086	<b>23.25%</b>
<b>3</b> Poppy Bank	Santa Rosa, CA	\$2,896,153	<b>18.90%</b>
<b>4</b> Fremont Bank	Fremont, CA	\$4,988,733	<b>17.54%</b>
<b>5</b> Bac Community Bank	Stockton, CA	\$787,962	<b>15.66%</b>
<b>6</b> Murphy Bank	Fresno, CA	\$309,539	<b>15.53%</b>
<b>7</b> C3bank	Encinitas, CA	\$468,284	<b>15.36%</b>
<b>8</b> Home Bank Of CA	San Diego, CA	\$198,401	<b>12.03%</b>
<b>9</b> FIRST CREDIT BANK	West Hollywood, CA	\$424,644	<b>7.64%</b>
<b>10</b> Tustin Community Bank	Tustin, CA	\$86,252	<b>7.16%</b>
<b>11</b> Asian Pacific National Bank	San Gabriel, CA	\$57,130	<b>0.77%</b>
<b>12</b> Beacon Business Bank	San Francisco, CA	\$157,191	<b>(2.97%)</b>

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

# QwickAnalytics State Performance Trends

California  
Banks  
June 30, 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	148	15
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	126	16
Large Institutional Branches (>\$2 billion deposits/branch)	47	3
Underloaned (<10% Loans / Assets)	108	7
Consumer Focus (>50% Consumer Loans or Leases / Assets)	22	1
No Material Real Estate Lending (<1% Assets)	129	7
Wholesale Funded (<40% Core Deposits / Deposits)	93	4
Overcapitalized (Total Equity / Assets > 50%)	78	6
Time Deposits = 100% of Total Deposits	26	0
Manually Excluded Banks	0	0

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

# About QwickAnalytics: Time-Saving Tools for Busy Bankers

California  
Banks  
June 30, 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).