



The Findley Reports on Financial Institutions

THE FINDLEY REPORTS is pleased to present the list of “**Super Premier**”, “**Premier**” and “**Commendable**” performing banks, based upon 2017 operating results. 2017 showed improved performance and the banks on this list deserve recognition of a job well done. Several of the banks were recognized based on Editor’s discretion. Overall, **117** banks are being recognized for 2017 performance. Of the top performers **65** were “**Super Premier Performers!**” We congratulate these banks for a job well done!

-Gary Steven Findley, Editor

2018 “SUPER PREMIER” PERFORMING BANKS

| BANK | CITY | TOTAL DEPOSITS (000) | NET OPER INC. & LLR / AVG TT ASSETS | EQ. RET./ BEG. CAP FROM OPER. | NET LOAN LOSSES/BEG. GR. LOANS | TOTAL RATING YEARS | 2018 BANK RATING |
|--|-----------------|----------------------|-------------------------------------|-------------------------------|--------------------------------|--------------------|------------------|
| AMERICAN PLUS BANK, N.A. | Arcadia | \$384,322 | 2.51% | 11.05% | 0.00% | S-5, P-1, C-1 | Super Premier |
| AMERICAN RIVIERA BANK | Santa Barbara | \$448,756 | 1.79% | 6.94% | 0.01% | S-2, P-3, C-3 | Super Premier * |
| AVIDBANK | Palo Alto | \$662,072 | 1.91% | 9.01% | -0.01% | S-4, P-1, C-2 | Super Premier |
| BANK OF AMERICA, N.A. | San Francisco | \$16,005,000 | 2.45% | 9.09% | -0.01% | S-4, P-5, C-3 | Super Premier |
| BANK OF FEATHER RIVER | Yuba City | \$98,555 | 2.01% | 8.47% | 0.01% | S-5, P-3, C-0 | Super Premier * |
| BANK OF HOPE | Los Angeles | \$10,860,035 | 2.11% | 7.57% | 12.00% | S-16, P-4, C-5 | Super Premier * |
| BANK OF SOUTHERN CALIFORNIA, N.A. | San Diego | \$407,485 | 1.60% | 8.88% | 0.03% | S-1, P-2, C-3 | Super Premier |
| BANK OF STOCKTON | Stockton | \$2,415,720 | 1.96% | 11.21% | 0.12% | S-8, P-12, C-8 | Super Premier |
| BANK OF THE SIERRA | Porterville | \$1,993,295 | 1.57% | 8.55% | -0.04% | S-17, P-10, C-5 | Super Premier * |
| CATHAY BANK | Los Angeles | \$12,739,534 | 2.10% | 12.13% | -0.08% | S-20, P-11, C-3 | Super Premier |
| CENTRAL VALLEY COMMUNITY BANK | Fresno | \$1,428,983 | 1.37% | 7.21% | -0.08% | S-14, P-14, C-1 | Super Premier |
| CHINO COMMERCIAL BANK, N.A. | Chino | \$150,526 | 1.73% | 10.63% | -0.04% | S-7, P-6, C-3 | Super Premier |
| CITIZENS BUSINESS BANK | Ontario | \$6,566,070 | 2.26% | 10.63% | -0.15% | S-24, P-12, C-4 | Super Premier |
| CITY NATIONAL BANK | Beverly Hills | \$42,400,345 | 1.37% | 8.90% | 0.07% | S-17, P-11, C-1 | Super Premier * |
| EAST WEST BANK | Pasadena | \$32,409,443 | 2.06% | 13.94% | 0.09% | S-14, P-2, C-3 | Super Premier |
| COMMONWEALTH BUSINESS BANK | Los Angeles | \$896,055 | 2.47% | 12.04% | 0.05% | S-6, P-0, C-2 | Super Premier |
| COMMUNITY BUSINESS BANK | West Sacramento | \$284,260 | 2.09% | 12.30% | 0.02% | S-4, P-2, C-1 | Super Premier |
| COMMUNITY VALLEY BANK | El Centro | 142898 | 2.08% | 8.83% | 0.19% | S-4, P-2, C-1 | Super Premier |
| CORNERSTONE COMMUNITY BANK | Red Bluff | \$196,912 | 1.95% | 9.33% | -0.01% | S-4, P-4, C-0 | Super Premier |
| EXCHANGE BANK | Santa Rosa | \$2,343,670 | 1.83% | 10.31% | -0.16% | S-17, P-12, C-5 | Super Premier |
| FARMERS & MERCH. BK. OF CENTRAL CALIF. | Lodi | \$2,724,344 | 1.96% | 10.01% | 0.02% | S-14, P-13, C-2 | Super Premier |
| FIRST CREDIT BANK | Los Angeles | \$272,814 | 5.80% | 15.56% | 0.00% | S-14, P-5, C-8 | Super Premier * |
| FIRST FOUNDATION BANK | Irvine | \$3,463,866 | 1.32% | 10.50% | -0.01% | S-3, P-0, C-0 | Super Premier |
| FIRST GENERAL BANK | Rowland Heights | \$785,690 | 2.72% | 12.64% | -0.02% | S-7, P-0, C-0 | Super Premier |
| FIRST NATIONAL BANK OF NORTHERN CALIF. | Daly City | \$1,052,242 | 1.61% | 9.77% | -0.05% | S-7, P-18, C-6 | Super Premier |
| FIRST NATIONAL BANK OF SOUTHERN CALIF. | Riverside | \$234,001 | 2.17% | 13.60% | 0.00% | S-6, P-2, C-8 | Super Premier |
| FIRST NORTHERN BANK OF DIXON | Dixon | \$1,107,550 | 1.50% | 9.90% | 0.05% | S-11, P-13, C-4 | Super Premier |
| FIVE STAR BANK | Rocklin | \$867,716 | 2.70% | 29.09% | 0.03% | S-13, P-2, C-0 | Super Premier |
| FREMONT BANK | Fremont | \$3,481,937 | 1.38% | 18.66% | -0.07% | S-14, P-13, C-3 | Super Premier |
| FRESNO FIRST BANK | Fresno | \$371,497 | 1.92% | 12.08% | 0.15% | S-3, P-2, C-3 | Super Premier |

2018 "SUPER PREMIER" PERFORMING BANKS (cont.)

| BANK | CITY | TOTAL DEPOSITS (000) | NET OPER INC. & LLR / AVG TT ASSETS | EQ. RET./ BEG. CAP FROM OPER. | NET LOAN LOSSES/BEG. GR. LOANS | TOTAL RATING YEARS | 2018 BANK RATING |
|-----------------------------|---------------|----------------------|-------------------------------------|-------------------------------|--------------------------------|--------------------|------------------|
| GOLDEN STATE BANK | Upland | \$168,568 | 1.41% | 16.91% | -0.03% | S-1, P-0, C-2 | Super Premier |
| GOLDEN VALLEY BANK | Chico | \$194,625 | 1.45% | 8.55% | 0.00% | S-5, P-3, C-1 | Super Premier |
| HANMI BANK | Los Angeles | \$4,361,767 | 2.12% | 10.35% | 0.06% | S-16, P-4, C-8 | Super Premier |
| HERITAGE BANK OF COMMERCE | San Jose | \$2,505,929 | 1.99% | 10.23% | -0.03% | S-9, P-7, C-3 | Super Premier |
| HOME BANK OF CALIFORNIA | San Diego | \$119,808 | 3.07% | 19.63% | 0.00% | S-14, P-1, C-6 | Super Premier |
| LIGHTHOUSE BANK | Santa Cruz | \$226,091 | 2.34% | 9.74% | 0.00% | S-7, P-0, C-0 | Super Premier |
| METROPOLITAN BANK | Oakland | \$138,077 | 3.84% | 34.88% | 0.05% | S-14, P-3, C-7 | Super Premier |
| MISSION BANK | Bakersfield | \$538,263 | 2.13% | 12.48% | 0.03% | S-14, P-1, C-3 | Super Premier |
| MISSION VALLEY BANK | Sun Valley | \$280,841 | 2.09% | 9.27% | 0.11% | S-3, P-6, C-3 | Super Premier |
| MONTECITO BANK & TRUST | Santa Barbara | \$1,230,546 | 1.35% | 12.24% | 0.05% | S-12, P-19, C-0 | Super Premier * |
| MURPHY BANK | Fresno | \$220,543 | 2.55% | 21.41% | 0.08% | S-10, P-7, C-2 | Super Premier * |
| OAK VALLEY COMMUNITY BANK | Oakdale | \$939,151 | 1.53% | 10.76% | 0.00% | S-11, P-9, C-3 | Super Premier |
| OPEN BANK | Los Angeles | \$773,306 | 2.23% | 11.40% | 0.01% | S-4, P-0, C-2 | Super Premier |
| PACIFIC CITY BANK | Los Angeles | \$1,252,279 | 2.52% | 13.25% | 0.09% | S-4, P-2, C-2 | Super Premier |
| PACIFIC PREMIER BANK | Irvine | \$6,115,618 | 2.02% | 12.77% | 0.03% | S-6, P-2, C-0 | Super Premier |
| PINNACLE BANK | Gilroy | \$304,650 | 2.02% | 10.48% | -0.04% | S-1, P-0, C-2 | Super Premier |
| PLUMAS BANK | Quincy | \$663,041 | 2.41% | 14.53% | 0.10% | S-8, P-17, C-3 | Super Premier |
| POPPY BANK | Santa Rosa | \$1,415,346 | 2.58% | 25.74% | 0.26% | S-6, P-1, C-0 | Super Premier * |
| PREFERRED BANK | Los Angeles | \$3,262,774 | 2.48% | 14.56% | 0.08% | S-13, P-5, C-4 | Super Premier |
| PREMIER BUSINESS BANK | Los Angeles | \$480,312 | 1.65% | 10.81% | 0.00% | S-2, P-0, C-4 | Super Premier |
| PREMIER VALLEY BANK | Fresno | \$705,142 | 1.79% | 7.36% | 0.17% | S-6, P-4, C-3 | Super Premier * |
| PRESIDIO BANK | San Francisco | \$704,153 | 1.51% | 8.13% | 0.00% | S-1, P-3, C-1 | Super Premier * |
| REDWOOD CAPITAL BANK | Eureka | \$311,746 | 1.77% | 11.43% | -0.02% | S-7, P-3, C-2 | Super Premier |
| RIVER CITY BANK | Sacramento | \$1,532,063 | 1.99% | 9.88% | -0.09% | S-10, P-10, C-5 | Super Premier |
| RIVER VALLEY COMMUNITY BANK | Yuba City | \$255,147 | 1.37% | 10.25% | -0.01% | S-3, P-5, C-1 | Super Premier |
| ROYAL BUSINESS BANK | Los Angeles | \$1,386,302 | 3.22% | 13.17% | -0.06% | S-5, P-1, C-0 | Super Premier |
| SANTA CRUZ COUNTY BANK | Santa Cruz | \$562,659 | 2.36% | 13.33% | 0.00% | S-8, P-2, C-1 | Super Premier |
| SUMMIT BANK | Oakland | \$230,342 | 1.68% | 7.70% | 0.00% | S-13, P-15, C-5 | Super Premier * |
| SUNWEST BANK | Tustin | \$861,119 | 2.01% | 10.92% | -0.33% | S-7, P-8, C-4 | Super Premier |
| THE BANK OF HEMET | Riverside | \$628,391 | 2.48% | 24.79% | 0.01% | S-17, P-10, C-7 | Super Premier |
| TRANS-PACIFIC NATIONAL BANK | San Francisco | \$114,035 | 1.41% | 10.29% | 0.03% | S-4, P-4, C-6 | Super Premier * |
| UNITED SECURITY BANK | Fresno | \$689,433 | 2.15% | 8.73% | -0.06% | S-16, P-5, C-4 | Super Premier |
| US METRO BANK | Garden Grove | \$269,093 | 2.55% | 26.67% | -0.03% | S-2, P-1, C-0 | Super Premier |
| VALLEY REPUBLIC BANK | Bakersfield | \$603,440 | 1.60% | 10.47% | 0.02% | S-2, P-2, C-1 | Super Premier |
| WESTAMERICA BANK | San Rafael | \$4,830,621 | 1.46% | 9.30% | 0.08% | S-10, P-12, C-8 | Super Premier * |

2018 "PREMIER" PERFORMING BANKS

| BANK | CITY | TOTAL DEPOSITS (000) | NET OPER INC. & LLR / AVG TT ASSETS | EQ. RET./ BEG. CAP FROM OPER. | NET LOAN LOSSES/BEG. GR. LOANS | TOTAL RATING YEARS | 2018 BANK RATING |
|--------------------------------------|-----------------------|-------------------------|--|-------------------------------------|--------------------------------------|--------------------------|------------------------|
| ALTAPACIFIC BANK | Santa Rosa | \$335,224 | 1.88% | 7.12% | 0.00% | S-2, P-3, C-3 | Premier * |
| AMERICAN BUSINESS BANK | Los Angeles | \$1,639,736 | 1.03% | 6.40% | -0.01% | S-7, P-7, C-2 | Premier * |
| AMERICAN CONTINENTAL BANK | City of Industry | \$177,768 | 1.73% | 6.71% | 0.08% | S-0, P-8, C-0 | Premier |
| AMERICAS UNITED BANK | Glendale | \$205,172 | 1.23% | 6.58% | 0.13% | S-0, P-1, C-4 | Premier * |
| BANK OF MARIN | Novato | \$2,151,981 | 1.43% | 7.66% | 0.01% | S-18, P-8, C-0 | Premier |
| BANK OF RIO VISTA | Rio Vista | \$190,328 | 1.29% | 8.43% | -0.14% | S-0, P-7, C-8 | Premier |
| BANK OF SANTA CLARITA | Santa Clarita | \$230,281 | 1.19% | 6.84% | 0.00% | S-0, P-1, C-2 | Premier * |
| BANK OF THE ORIENT | San Francisco | \$631,814 | 1.13% | 20.46% | -0.05% | S-0, P-3, C-4 | Premier * |
| CALIFORNIA BANK OF COMMERCE | Lafayette | \$760,593 | 1.74% | 7.72% | 0.10% | S-1, P-4, C-2 | Premier * |
| CALIFORNIA FIRST NATIONAL BANK | Irvine | \$341,608 | 1.90% | 8.07% | 0.03% | S-5, P-3, C-5 | Premier * |
| COMMERCE WEST BANK | Irvine | \$704,401 | 1.41% | 8.19% | 0.49% | S-4, P-7, C-1 | Premier * |
| COMMUNITY BANK | Pasadena | \$2,860,214 | 1.35% | 8.11% | -0.19% | S-9, P-13, C-8 | Premier |
| COMMUNITY BANK OF SANTA MARIA | Santa Maria | \$247,980 | 1.09% | 6.97% | -0.13% | S-0, P-3, C-5 | Premier * |
| COMMUNITY WEST BANK, N.A. | Goleta | \$700,657 | 1.51% | 7.94% | -0.10% | S-3, P-8, C-2 | Premier * |
| FARMERS & MERCHANTS BK OF LONG BEACH | Long Beach | \$5,391,111 | 1.34% | 7.11% | -0.05% | S-8, P-13, C-14 | Premier |
| FIRST CHOICE BANK | Cerritos | \$772,787 | 1.86% | 7.44% | 0.25% | S-3, P-5, C-0 | Premier |
| GOLDEN PACIFIC BANK, N.A. | Sacramento | \$111,790 | 1.19% | 9.84% | 0.21% | S-1, P-1, C-3 | Premier * |
| GRANDPOINT BANK | Los Angeles | \$2,379,128 | 1.68% | 6.88% | 0.00% | S-2, P-3, C-1 | Premier |
| MISSION NATIONAL BANK | San Francisco | \$239,846 | 1.58% | 9.11% | -0.03% | S-4, P-6, C-3 | Premier * |
| NEW OMNI BANK, N.A. | Alhambra | \$329,392 | 1.61% | 8.09% | 0.00% | S-2, P-6, C-7 | Premier |
| NORTHERN CALIFORNIA NATIONAL BANK | Chico | \$201,839 | 1.33% | 9.01% | -0.02% | S-1, P-3, C-0 | Premier |
| PACIFIC COMMERCE BANK | Los Angeles | \$464,587 | 1.92% | 7.81% | -0.01% | S-1, P-2, C-2 | Premier |
| PACIFIC WESTERN BANK | Los Angeles | \$19,057,133 | 2.70% | 8.02% | 0.44% | S-8, P-5, C-7 | Premier |
| REDDING BANK OF COMMERCE | Redding | \$1,126,716 | 1.43% | 7.66% | 0.07% | S-17, P-8, C-5 | Premier |
| SAN DIEGO PRIVATE BANK | Coronado | \$533,183 | 1.51% | 6.19% | 0.00% | S-3, P-3, C-1 | Premier * |
| SAVINGS BANK OF MENDOCINO COUNTY | Ukiah | \$945,018 | 1.64% | 5.99% | 0.03% | S-6, P-16, C-7 | Premier * |
| SEACOAST COMMERCE BANK | San Diego | \$722,819 | 1.49% | 5.50% | 0.00% | S-3, P-2, C-0 | Premier * |
| SILICON VALLEY BANK | Santa Clara | \$44,743,939 | 1.92% | 13.31% | 0.29% | S-14, P-10, C-4 | Premier |
| SILVERGATE BANK | La Jolla | \$1,777,017 | 1.15% | 10.26% | 0.02% | S-8, P-3, C-3 | Premier |
| SOUTH COUNTY BANK, N.A. | Rancho Sta. Margarita | \$150,653 | 0.92% | 12.13% | -0.31% | S-1, P-1, C-1 | Premier |
| STATE BANK OF INDIA (CALIFORNIA) | Los Angeles | \$559,138 | 1.08% | 10.50% | -0.62% | S-3, P-7, C-6 | Premier |
| SUNCREST BANK | Visalia | \$466,906 | 1.85% | 5.81% | 0.01% | S-0, P-1, C-3 | Premier * |
| TRI COUNTIES BANK | Chico | \$4,013,055 | 1.73% | 7.86% | 0.08% | S-15, P-12, C-5 | Premier |
| UNITED AMERICAN BANK | San Mateo | \$296,067 | 0.92% | 17.26% | -0.74% | S-0, P-2, C-3 | Premier |
| UNITED BUSINESS BANK | Walnut Creek | \$1,104,980 | 1.57% | 7.20% | 0.00% | S-3, P-6, C-0 | Premier |
| UNITI BANK | Buena Park | \$278,243 | 1.69% | 8.44% | 0.06% | S-0, P-7, C-0 | Premier |

2018 "COMMENDABLE" PERFORMING BANKS

| BANK | CITY | TOTAL DEPOSITS (000) | NET OPER INC. & LLR / AVG TT ASSETS | EQ. RET./ BEG. CAP FROM OPER. | NET LOAN LOSSES/BEG. GR. LOANS | TOTAL RATING YEARS | 2018 BANK RATING |
|-----------------------------|---------------|----------------------|-------------------------------------|-------------------------------|--------------------------------|--------------------|------------------|
| 1st CAPITAL BANK | Monterey | \$526,076 | 1.11% | 5.97% | 0.02% | S-1, P-2, C-4 | Commendable * |
| BAC COMMUNITY BANK | Stockton | \$561,748 | 0.94% | 10.16% | -0.22% | S-10, P-6, C-3 | Commendable * |
| BANC OF CALIFORNIA, N.A. | Santa Ana | \$7,333,415 | 0.74% | 5.75% | 0.08% | S-0, P-0, C-1 | Commendable |
| BANK OF SAN FRANCISCO | San Francisco | \$264,794 | 1.34% | 5.76% | 0.00% | S-3, P-4, C-1 | Commendable * |
| COMMUNITY BANK OF THE BAY | Oakland | \$257,205 | 1.21% | 4.93% | 0.01% | S-3, P-0, C-3 | Commendable |
| COMMUNITY COMMERCE BANK | Claremont | \$121,756 | 1.59% | 2.27% | -0.06% | S-8, P-1, C-6 | Commendable |
| EVERTRUST BANK | Pasadena | \$608,491 | 1.97% | 5.21% | 0.04% | S-2, P-5, C-10 | Commendable * |
| MECHANICS BANK | Richmond | \$4,179,096 | 1.38% | 4.09% | 0.14% | S-5, P-14, C-7 | Commendable * |
| MEGA BANK | San Gabriel | \$278,797 | 1.10% | 3.94% | -0.07% | S-1, P-2, C-4 | Commendable |
| NEW RESOURCE BANK | San Francisco | \$304,789 | 0.95% | 0.07% | -0.02% | S-0, P-1, C-4 | Commendable |
| PACIFIC ALLIANCE BANK | Rosemead | \$226,493 | 1.51% | 6.18% | 0.00% | S-2, P-3, C-1 | Commendable |
| PACIFIC COAST BANKERS' BANK | Walnut Creek | \$654,648 | 1.15% | 6.68% | -0.01% | S-11, P-4, C-1 | Commendable |
| PACIFIC ENTERPRISE BANK | Irvine | \$450,259 | 1.10% | 5.74% | 0.11% | S-6, P-1, C-1 | Commendable * |
| SCOTT VALLEY BANK | Yreka | \$611,575 | 1.42% | 5.69% | -0.03% | S-4, P-18, C-11 | Commendable * |
| SUMMIT STATE BANK | Santa Rosa | \$533,514 | 1.13% | 5.49% | 0.01% | S-2, P-4, C-4 | Commendable * |
| TRI-VALLEY BANK | San Ramon | \$126,639 | 0.71% | 11.61% | -0.33% | S-0, P-0, C-2 | Commendable |

***Rating at Editor's discretion.**

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