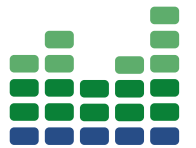


QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: CALIFORNIA *1st Quarter 2025 Review*



QwickAnalytics™
from QwickRate



QwickAnalytics State Performance Trends

California
Banks
March 31, 2025

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	97	77%	29	23%	126
National	4,166	92%	351	8%	4,517

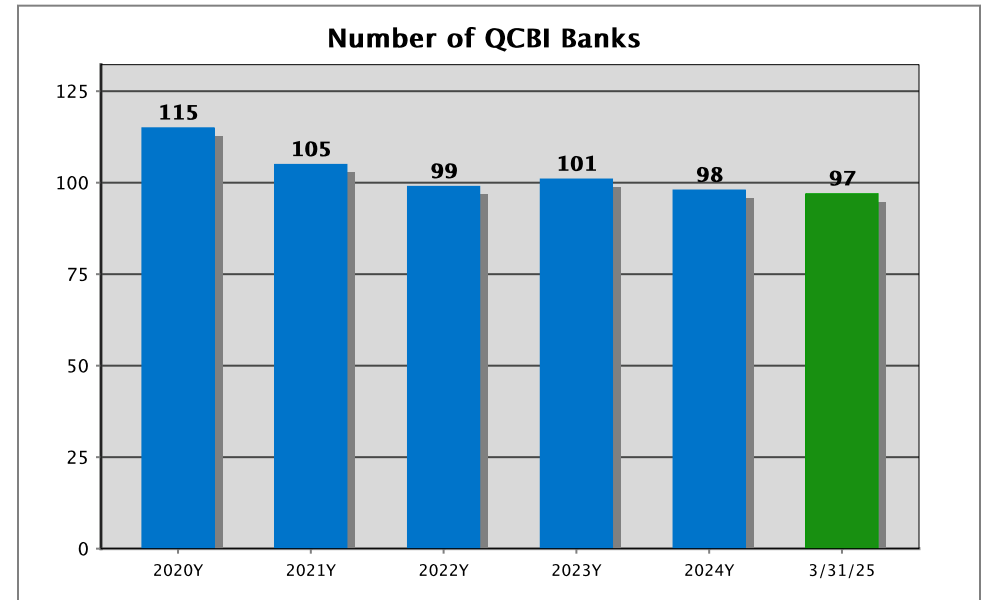
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

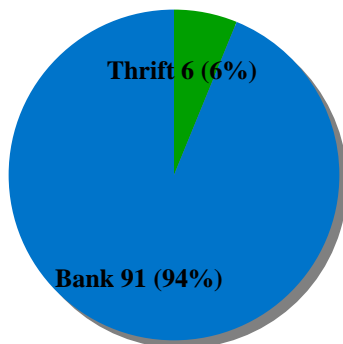
QCBI Industry Structure

California
Banks
March 31, 2025

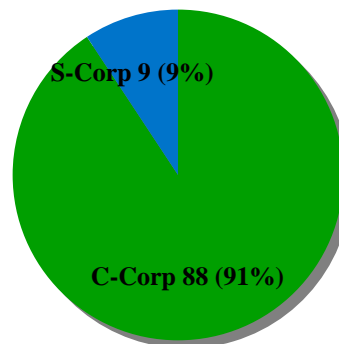
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	5	5%	\$359	0%
\$100-\$500 Million	27	28%	\$7,394	4%
\$500 Million-\$1 Billion	22	23%	\$15,919	10%
\$1-\$5 Billion	34	35%	\$82,834	50%
\$5-\$10 Billion	9	9%	\$59,650	36%
Total	97	100%	\$166,156	100%



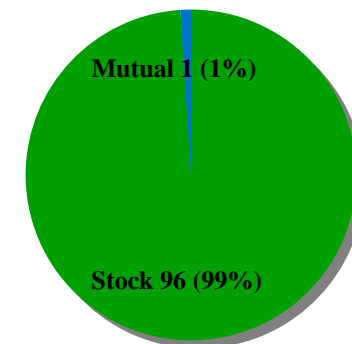
Industry Breakdown



Structural Breakdown



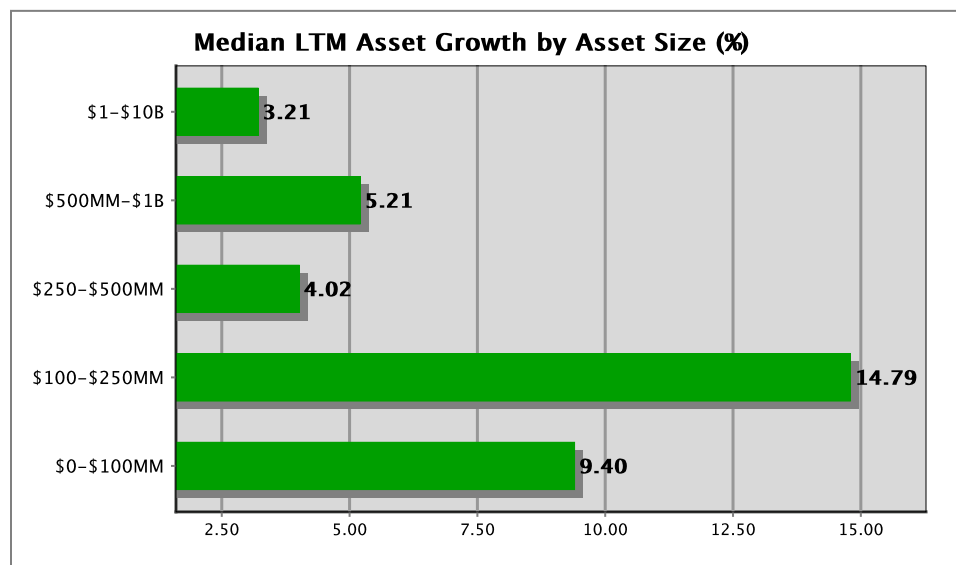
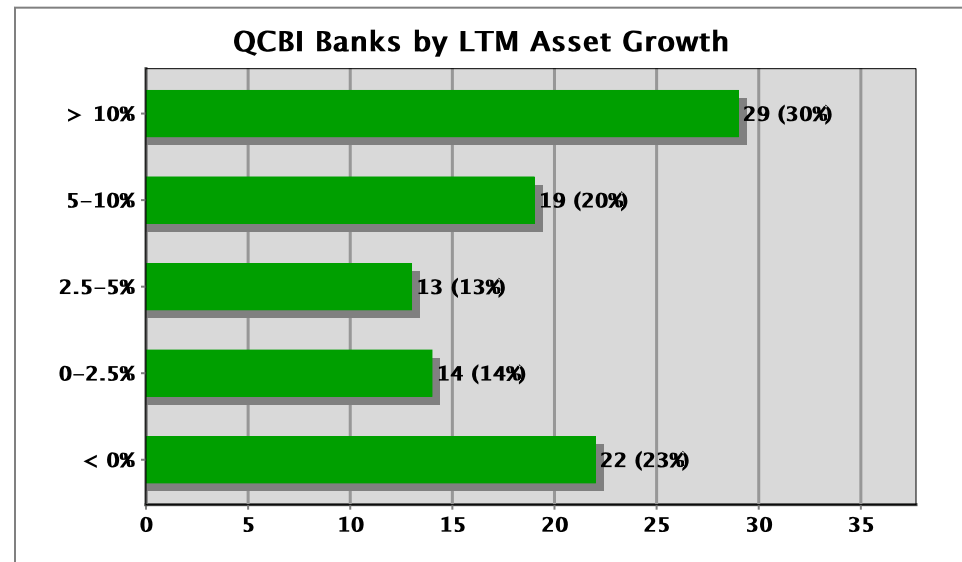
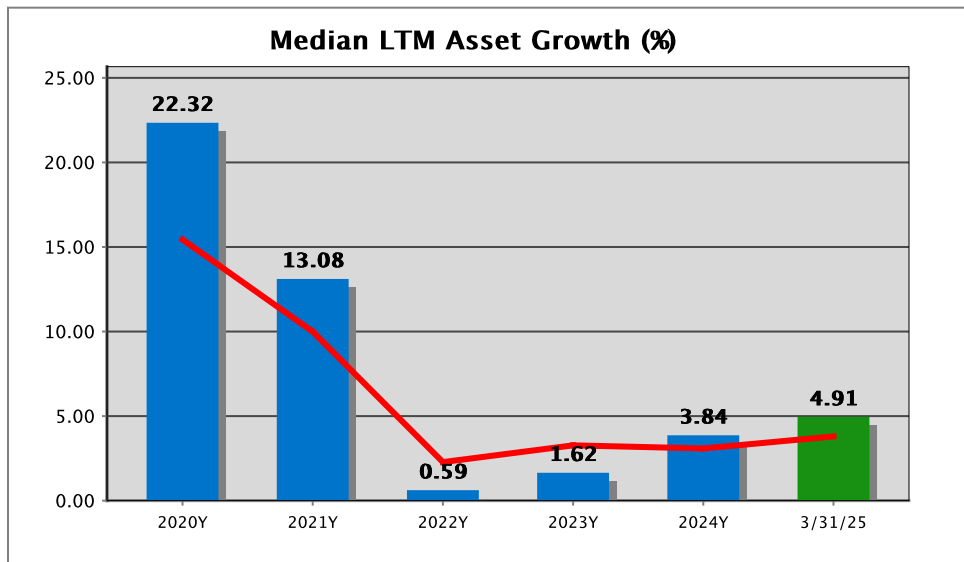
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

California
Banks
March 31, 2025



— National Trend

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

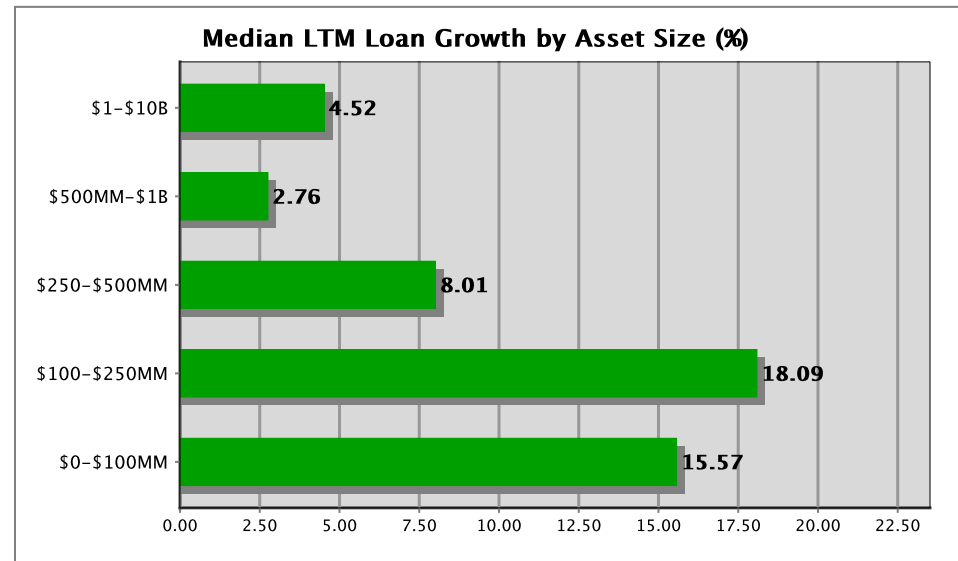
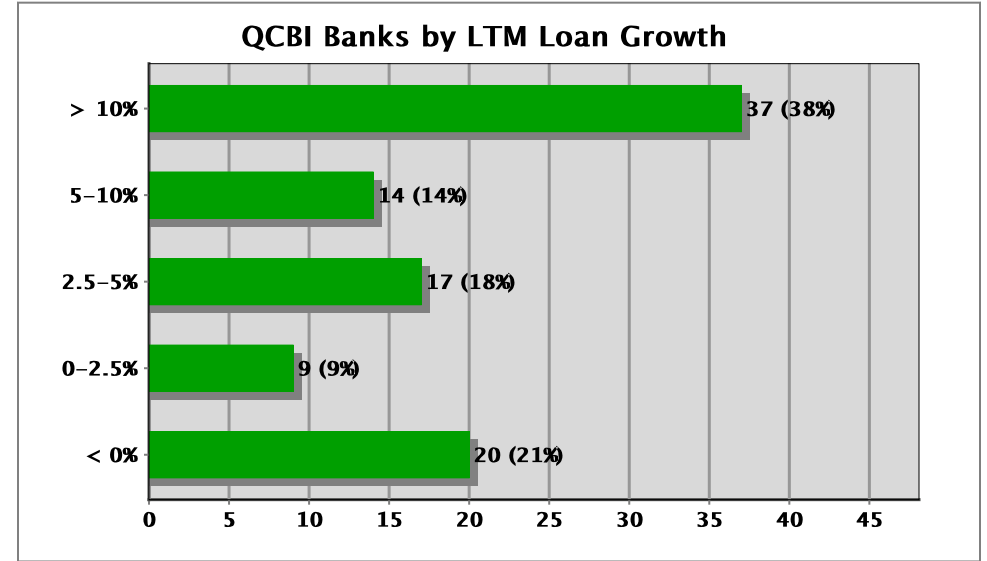
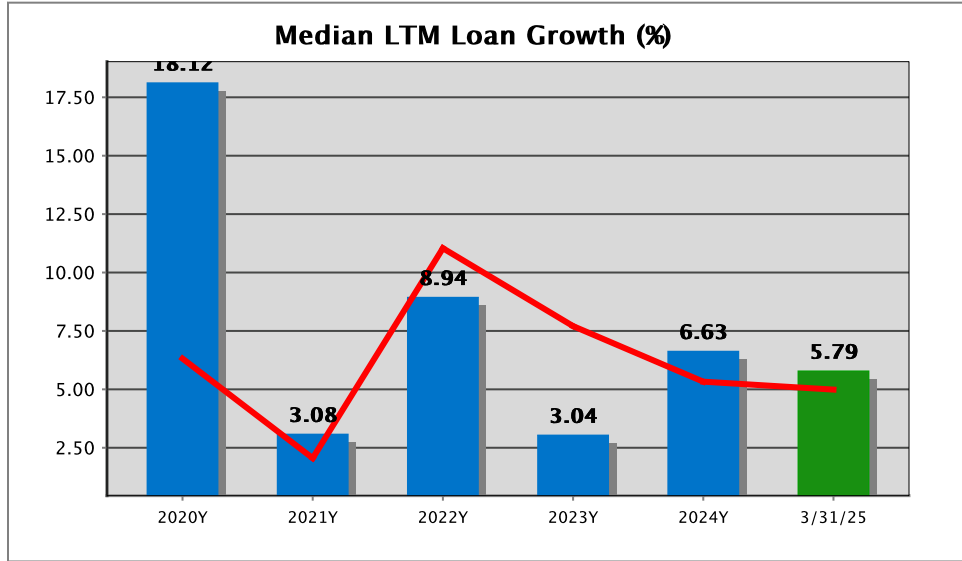


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QwickAnalytics State Performance Trends

Loan Growth Trends

California
Banks
March 31, 2025



— National Trend

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

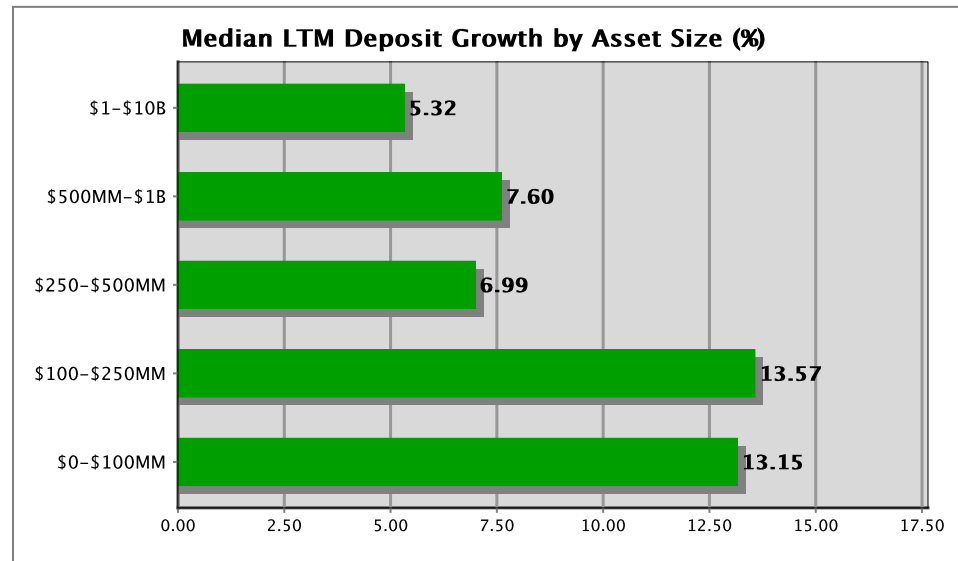
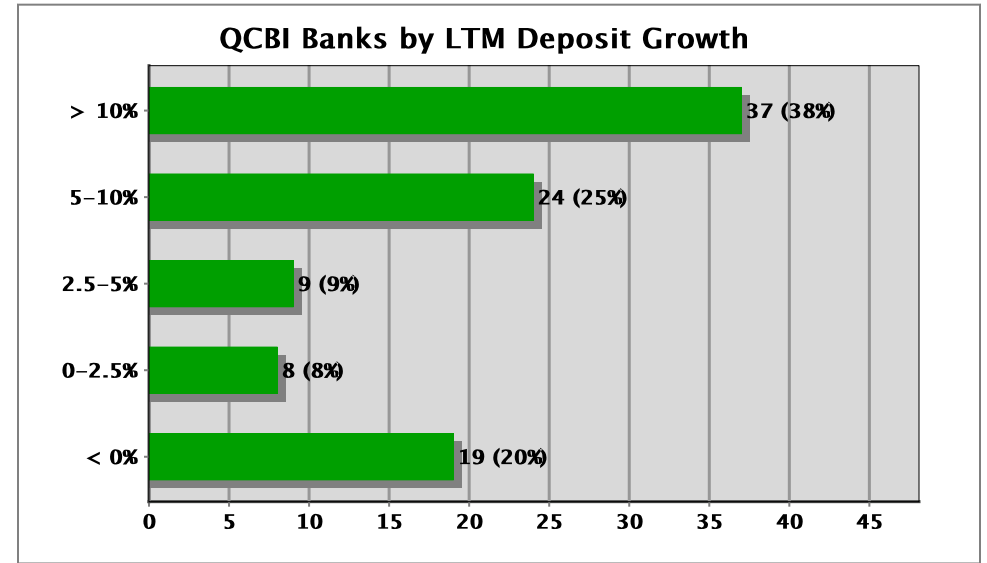
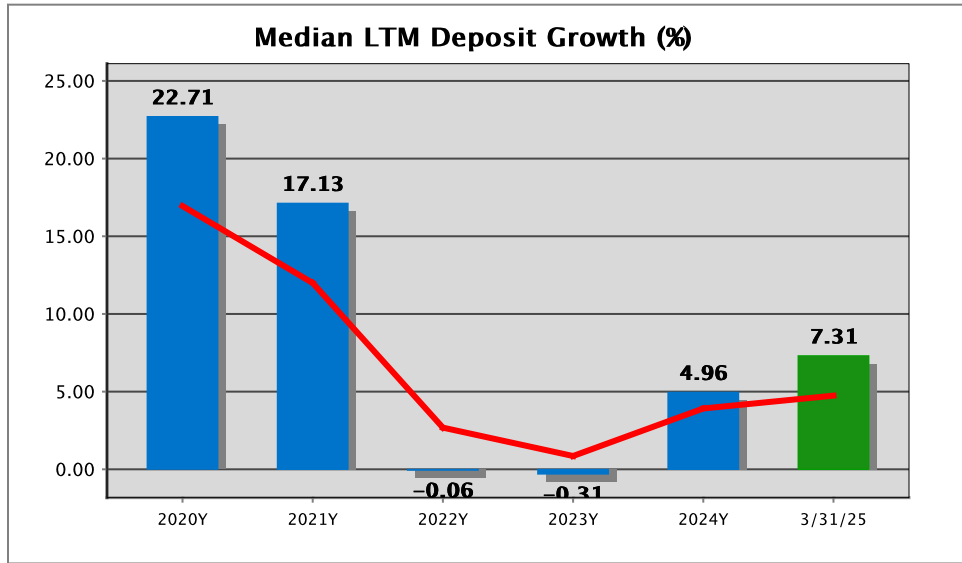


QwickAnalytics™

QwickAnalytics State Performance Trends

Deposit Growth Trends

California
Banks
March 31, 2025



— National Trend

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



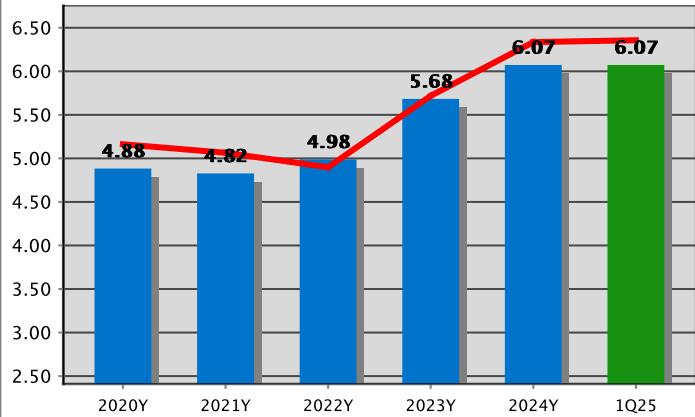
QwickAnalytics™

QwickAnalytics State Performance Trends

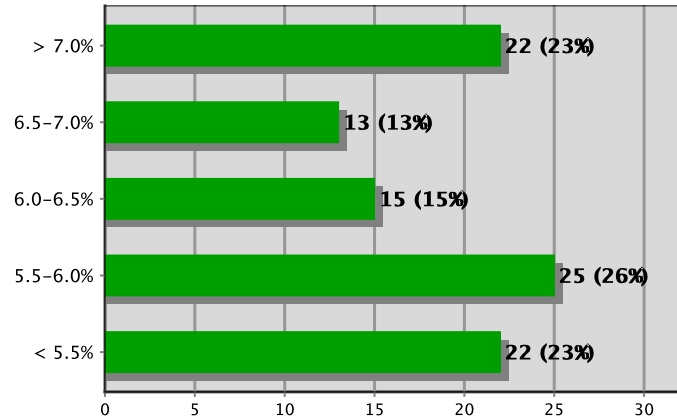
Performance Trends

California
Banks
March 31, 2025

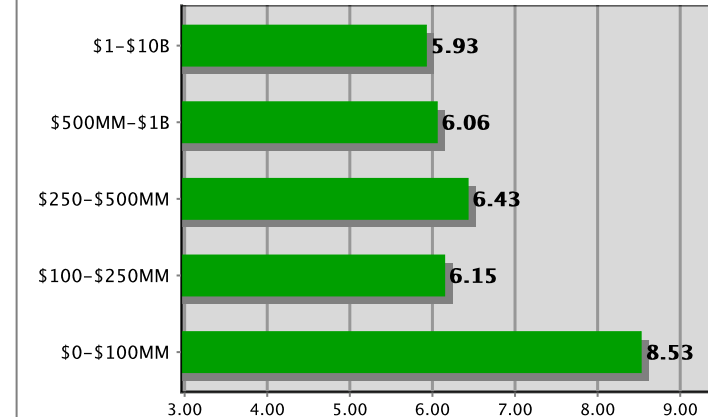
Yield on Loans (%)



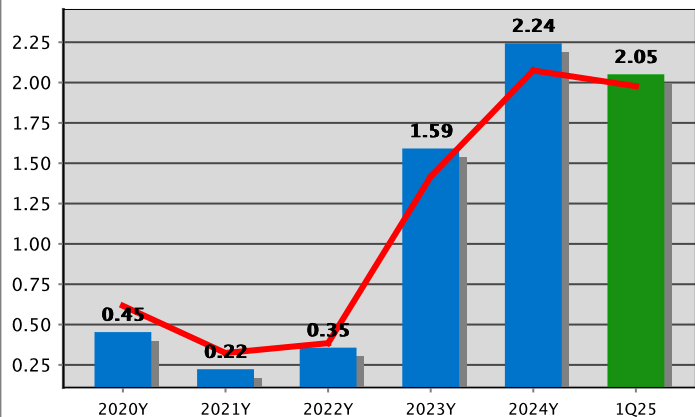
QCBI Banks by Yield on Loans



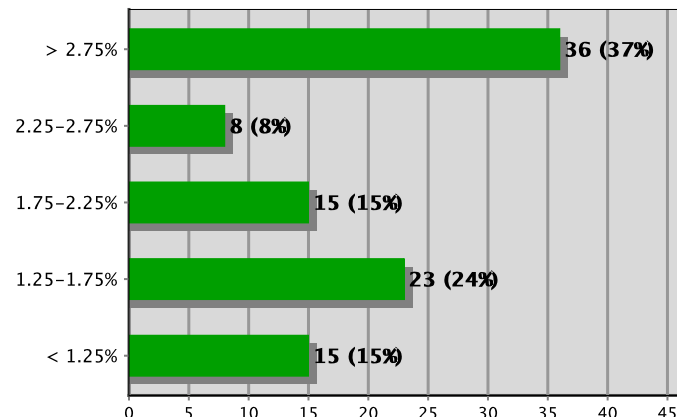
Median Yield on Loans by Asset Size (%)



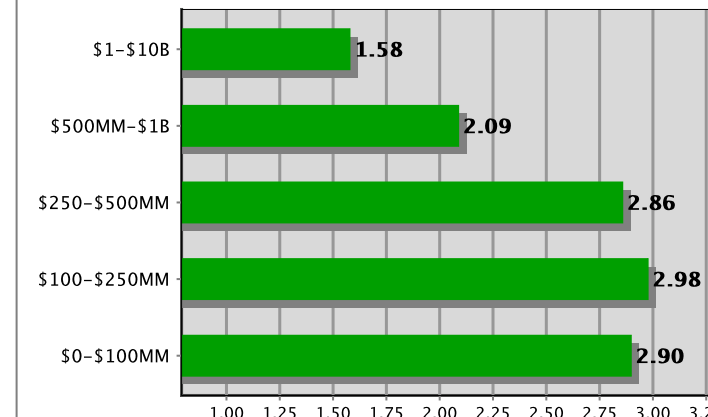
Cost of Funds (%)



QCBI Banks by Cost of Funds



Median Cost of Funds by Asset Size (%)



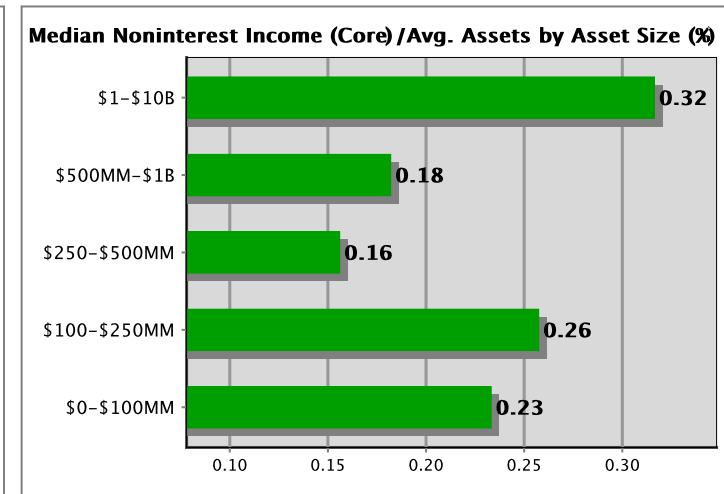
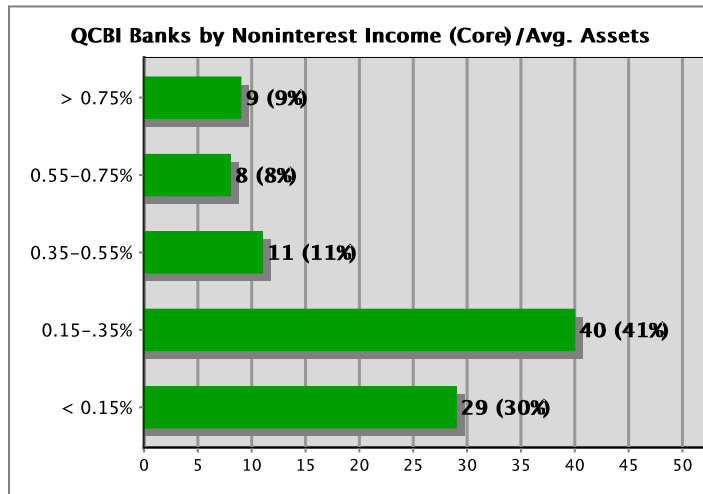
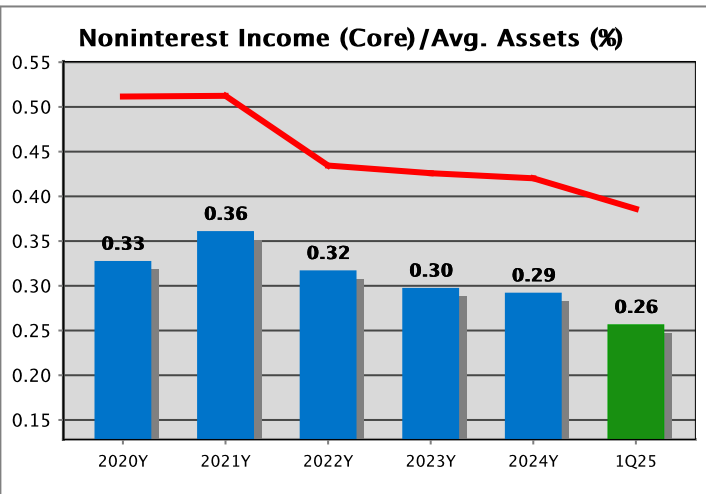
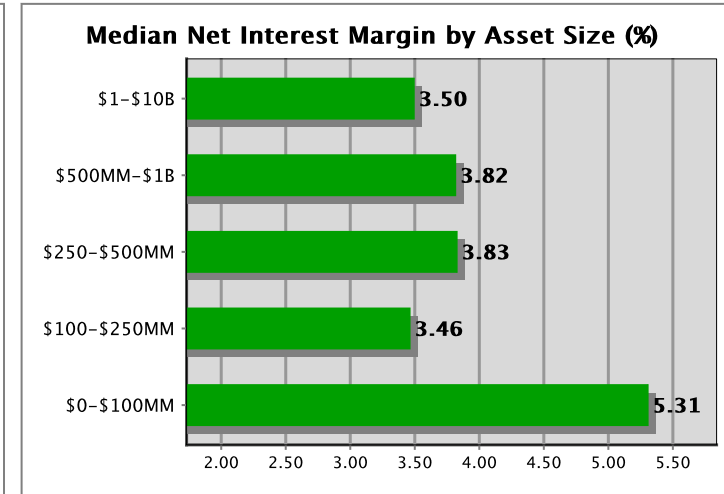
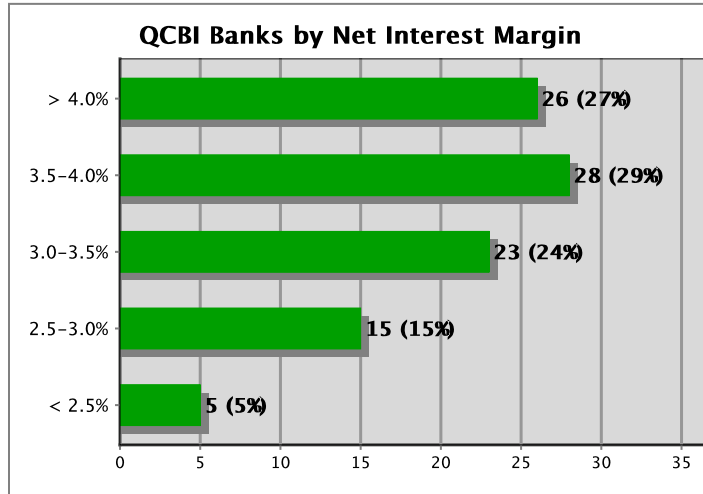
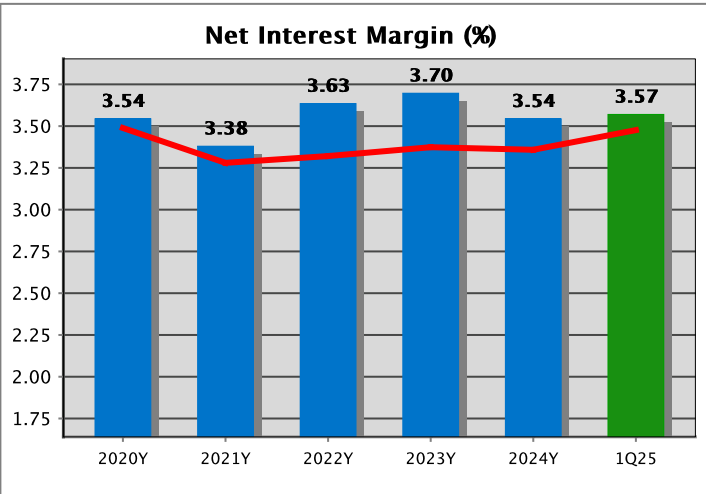
— National Trend

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 State Performance Trends

Performance Trends

California
Banks
March 31, 2025



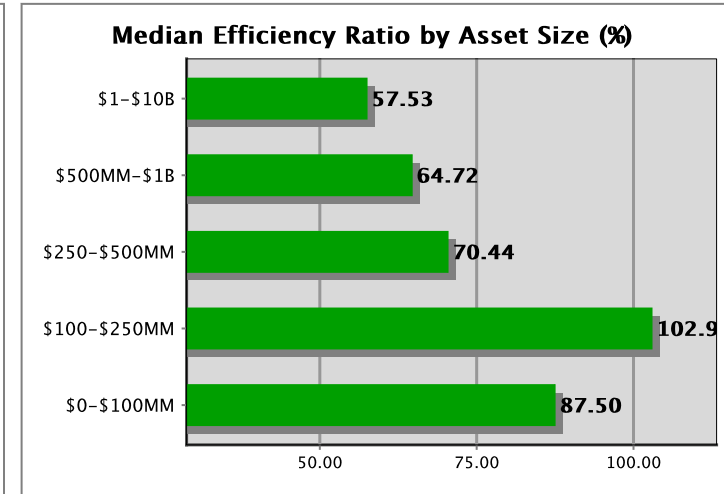
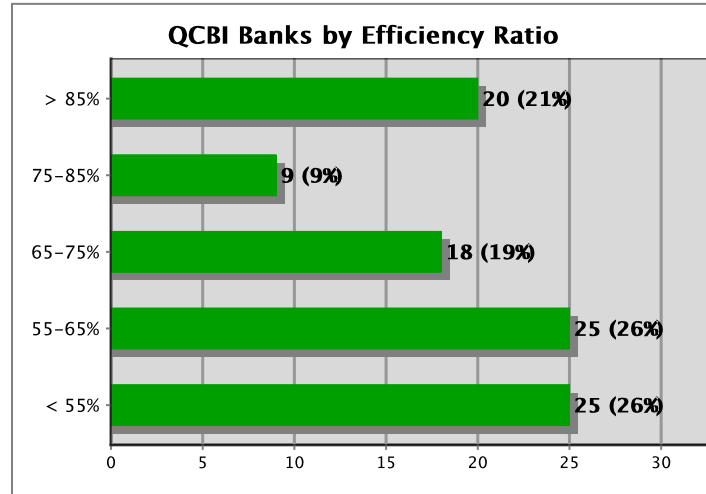
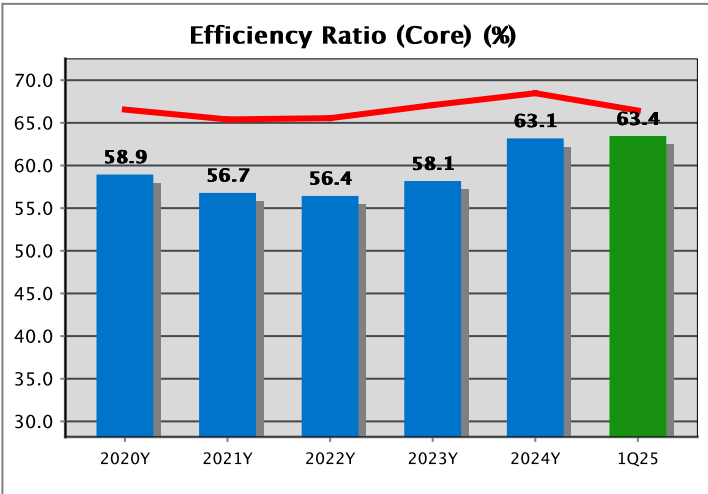
— National Trend

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 State Performance Trends

Performance Trends

California
Banks
March 31, 2025



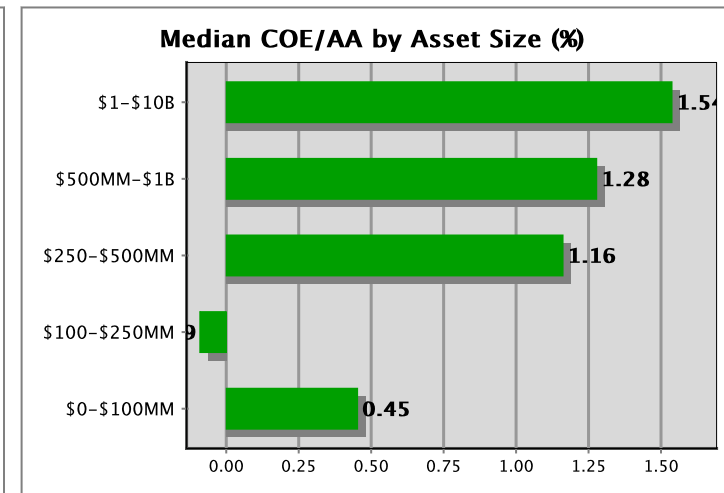
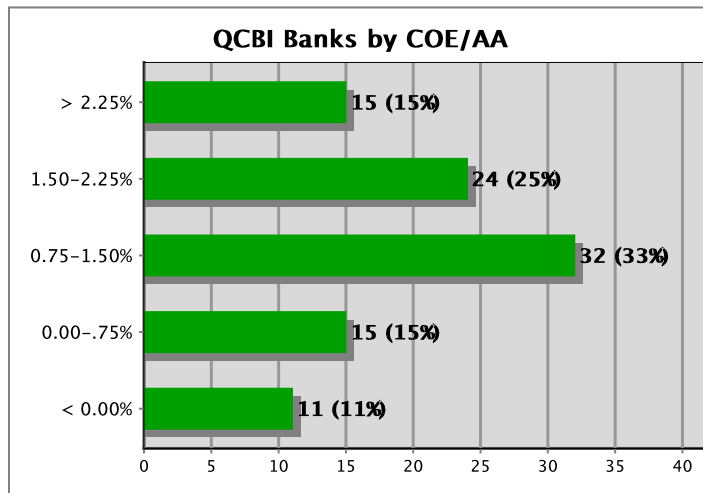
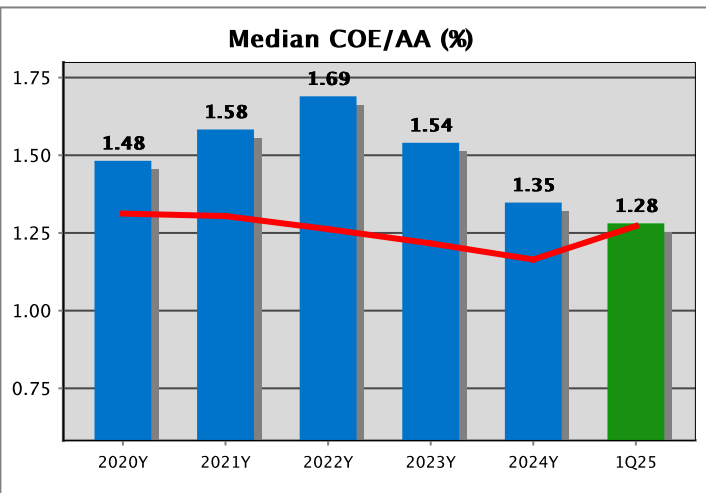
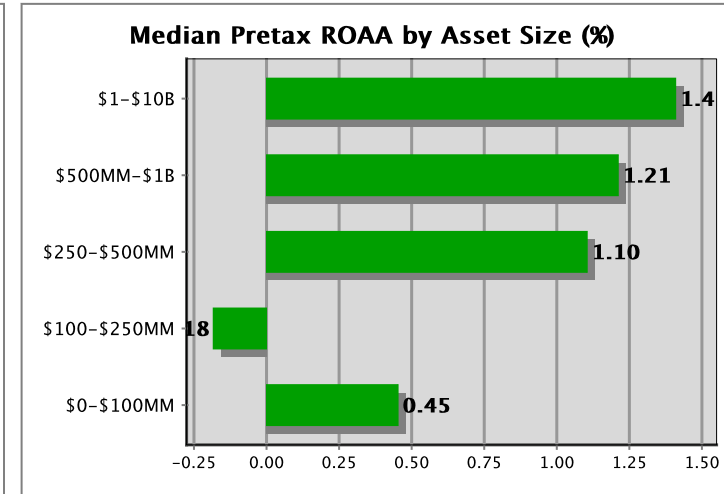
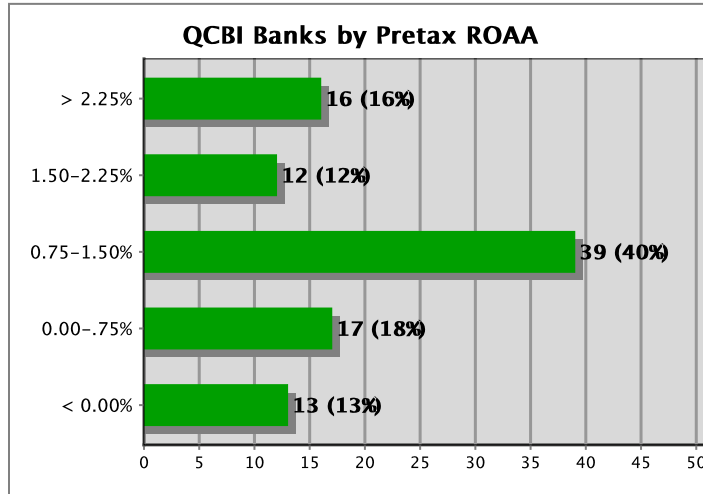
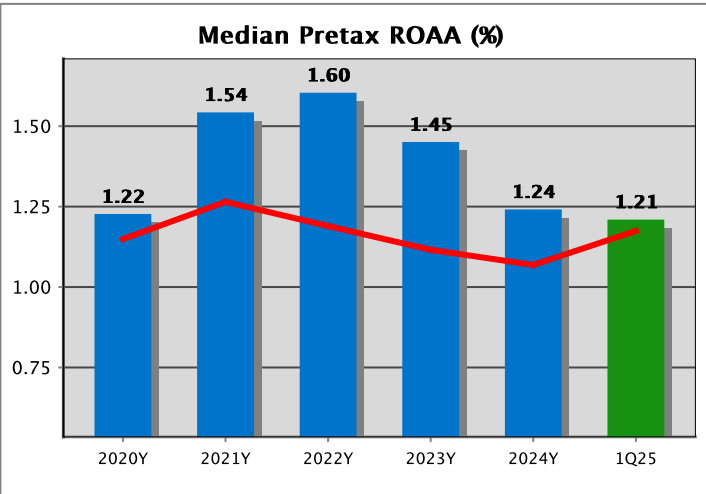
— National Trend

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 State Performance Trends

Profitability Trends

California
Banks
March 31, 2025



— National Trend

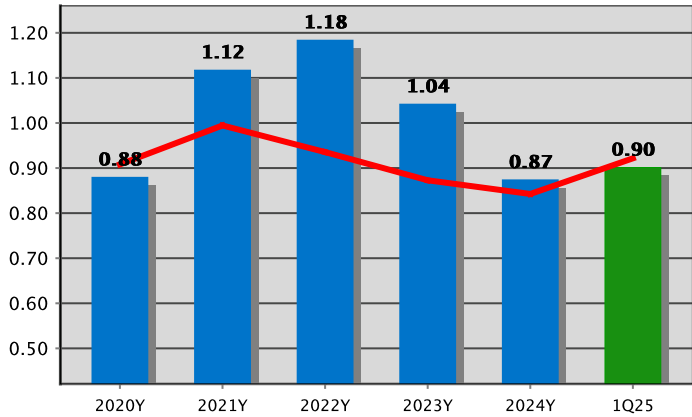
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the most recent quarter (MRQ)

QwickAnalytics State Performance Trends

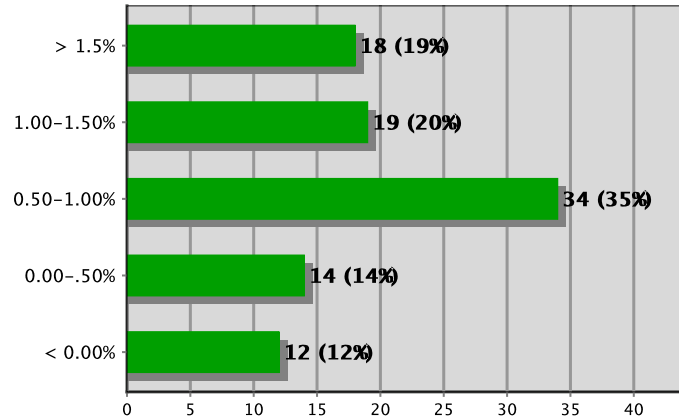
Profitability Trends

California
Banks
March 31, 2025

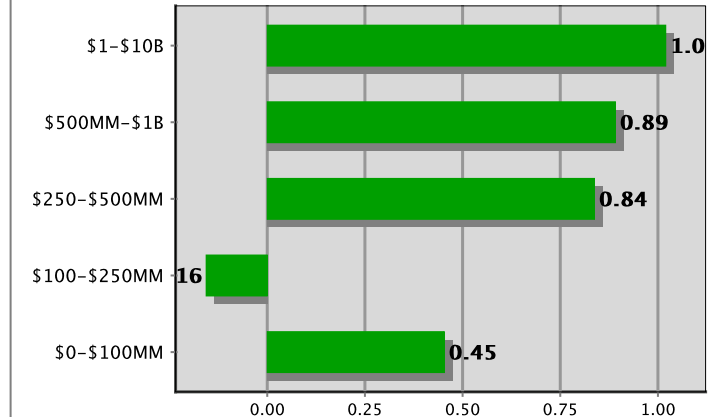
Median ROAA (%)



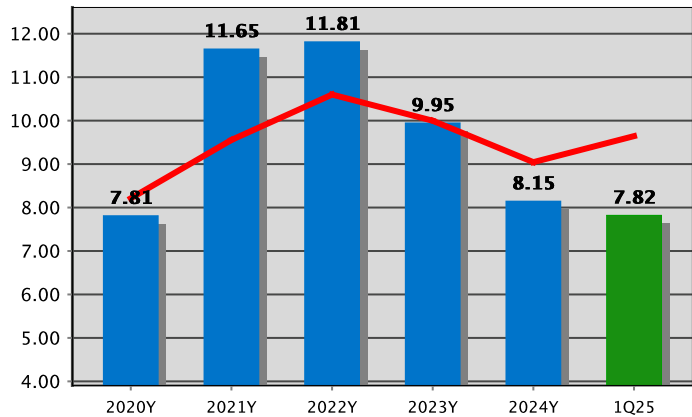
QCBI Banks by ROAA



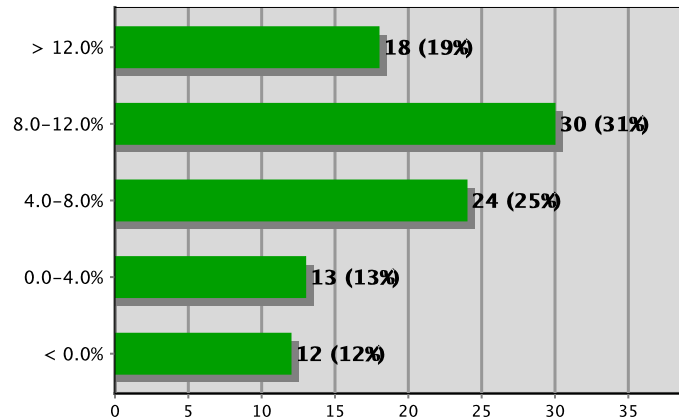
Median ROAA by Asset Size (%)



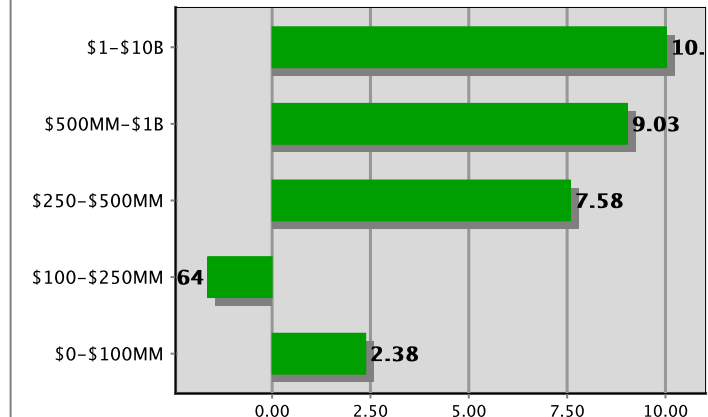
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

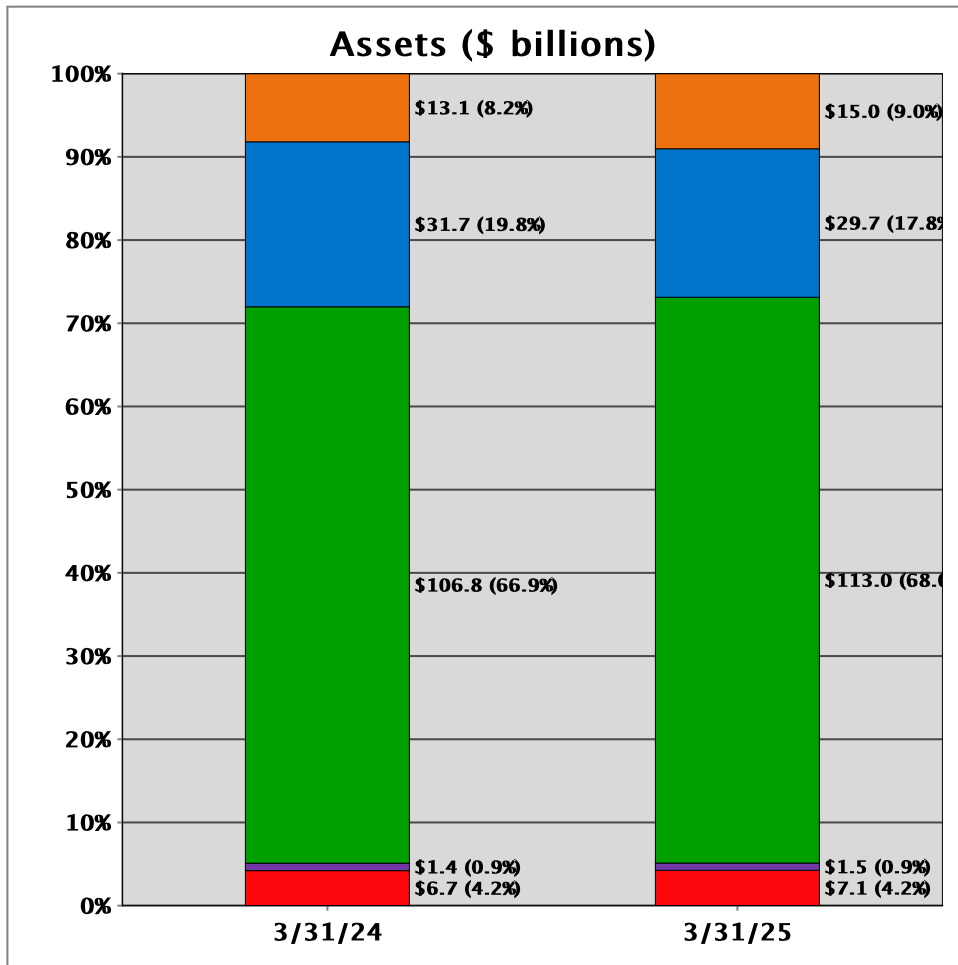
* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)



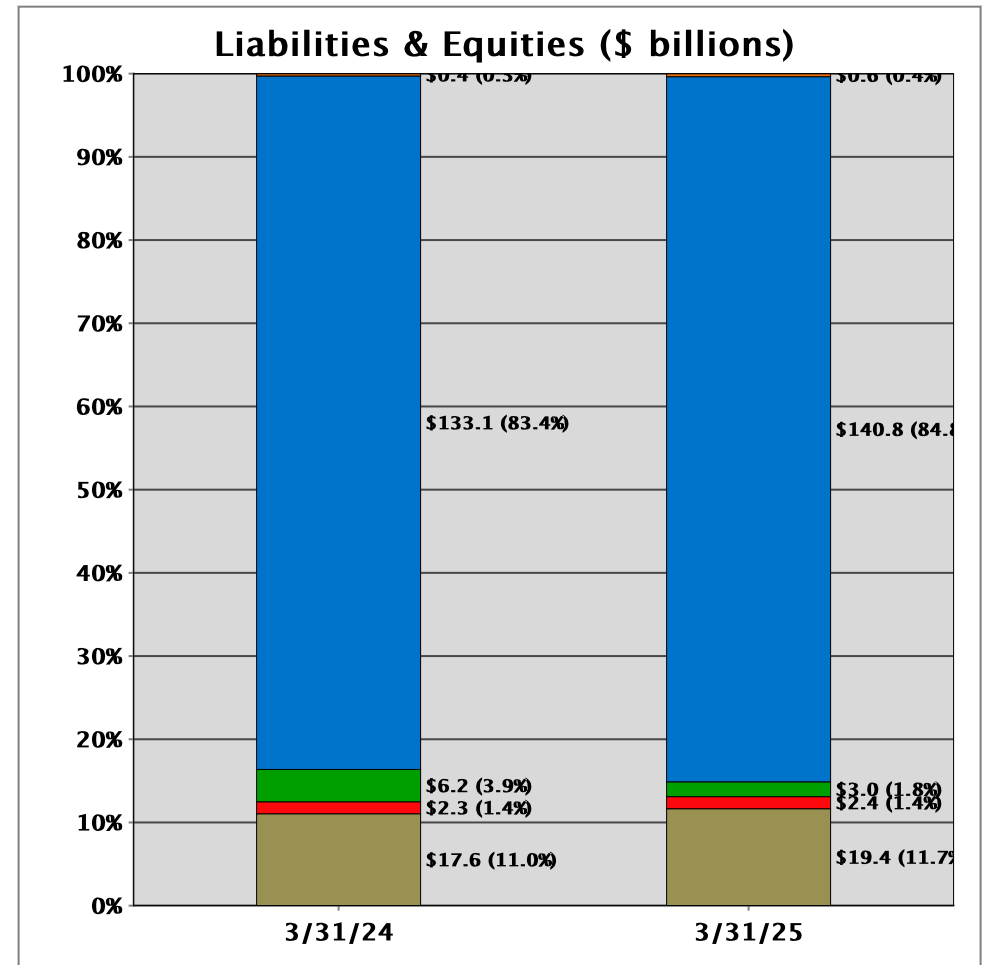
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QwickAnalytics State Performance Trends Balance Sheet Composition

California
Banks
March 31, 2025

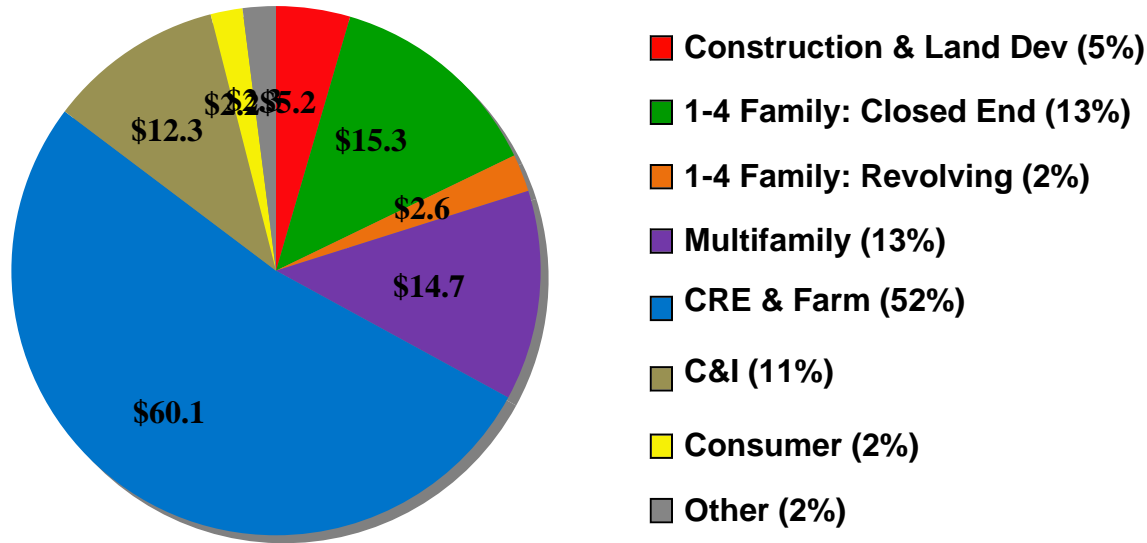


- Cash & Equivalents
- Securitites
- Net Loans
- Premises & Fixed
- Other Assets



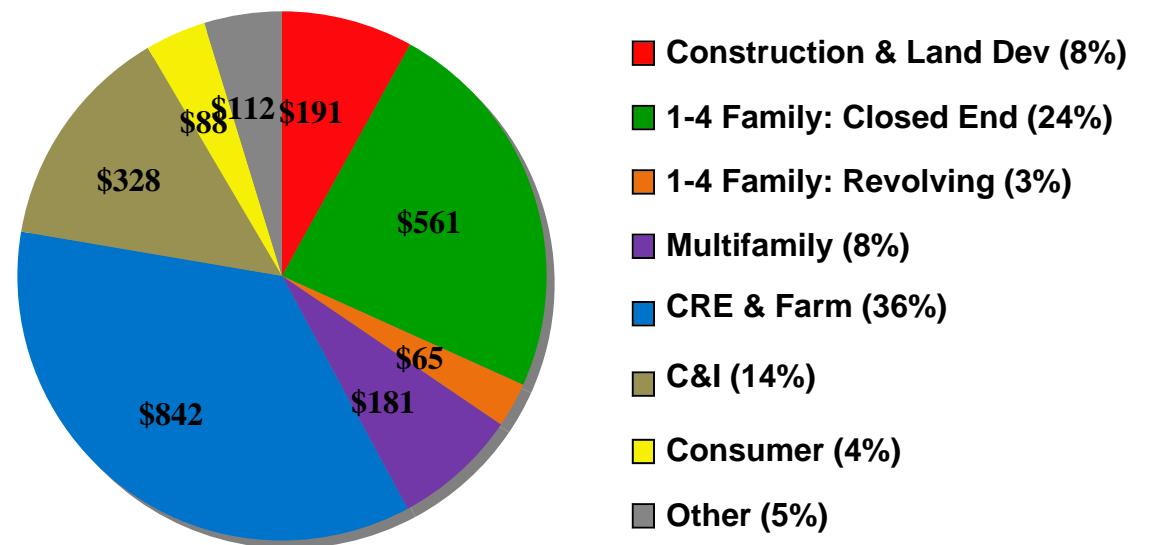
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

State Aggregate Loan Mix



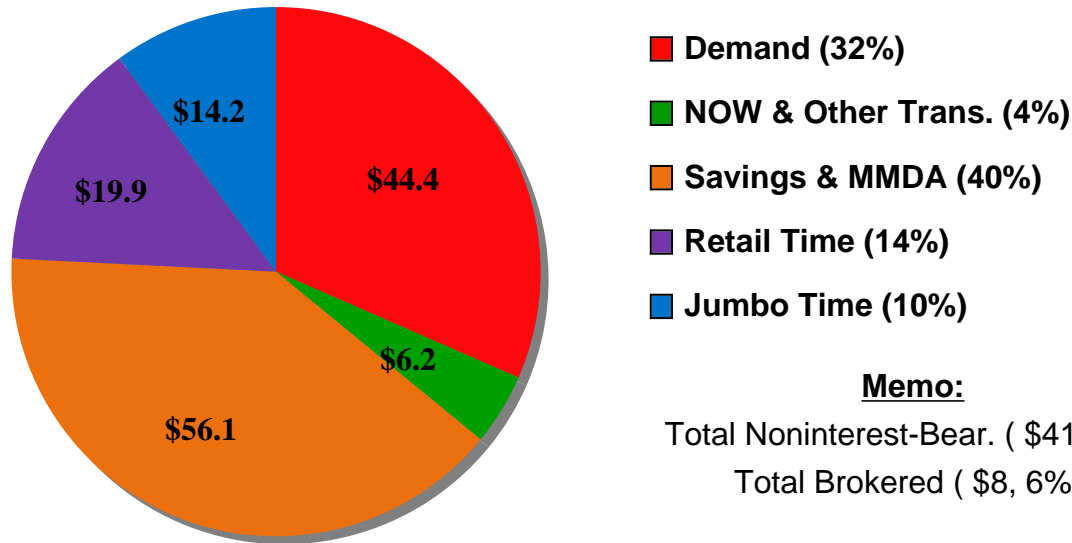
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix



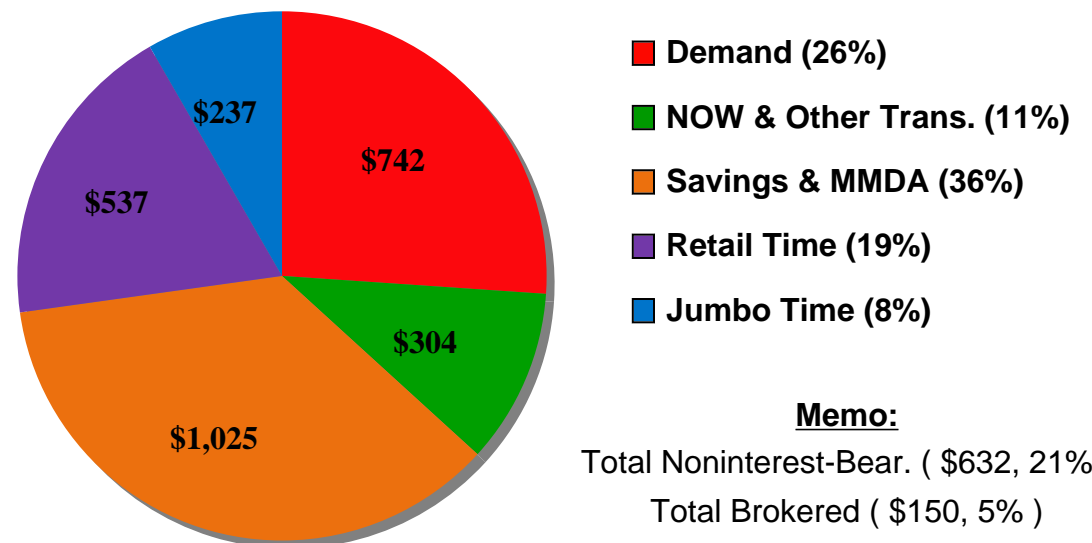
(\$ billions)

- Demand (32%)
- NOW & Other Trans. (4%)
- Savings & MMDA (40%)
- Retail Time (14%)
- Jumbo Time (10%)

Memo:

Total Noninterest-Bear. (\$41, 0%)
 Total Brokered (\$8, 6%)

National Aggregate Deposit Mix



(\$ billions)

- Demand (26%)
- NOW & Other Trans. (11%)
- Savings & MMDA (36%)
- Retail Time (19%)
- Jumbo Time (8%)

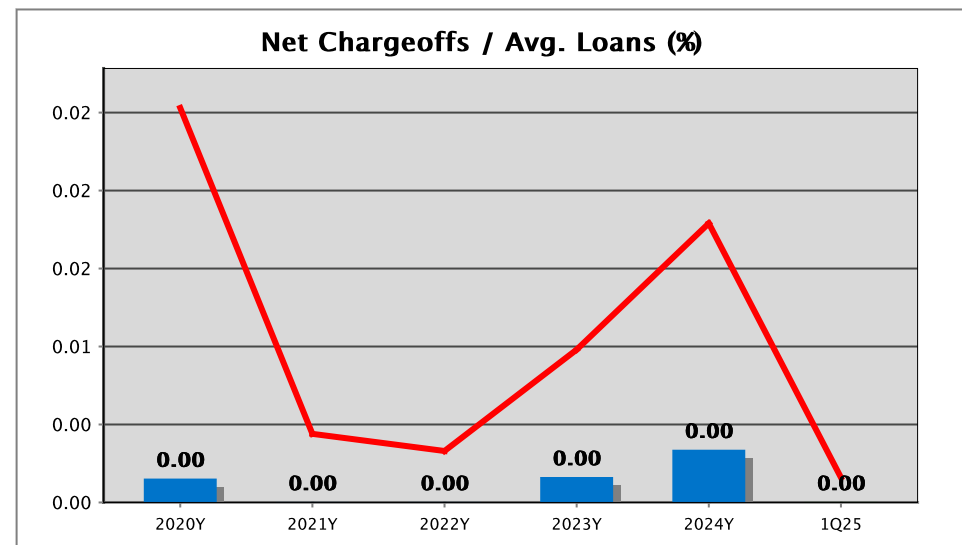
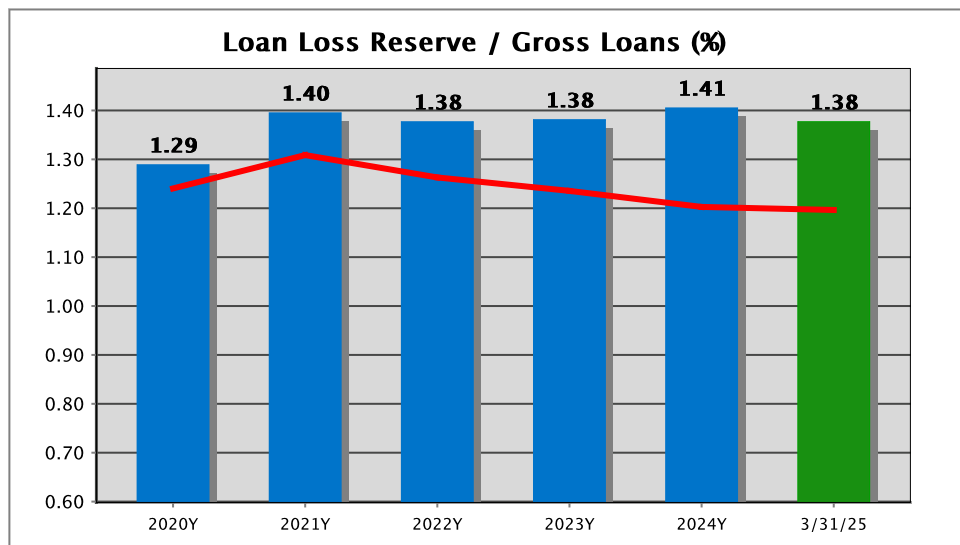
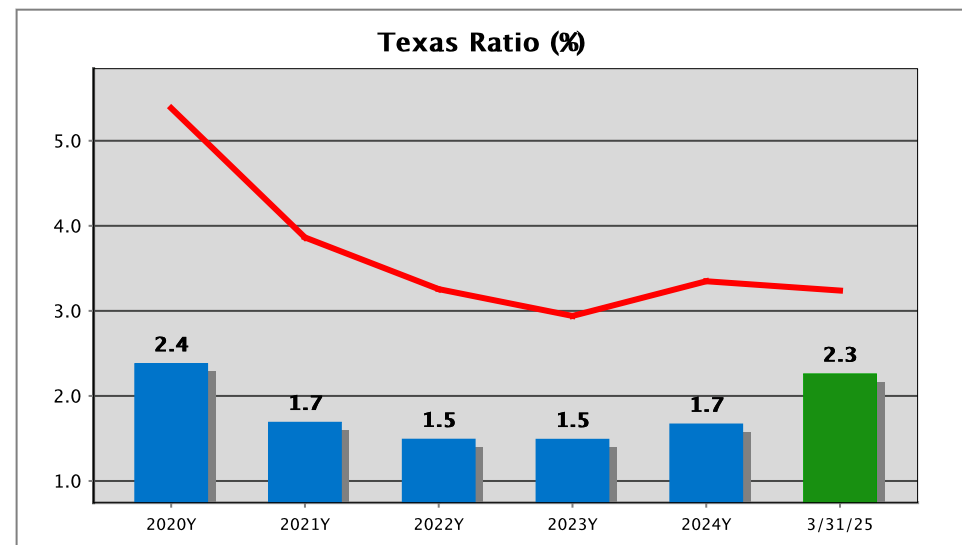
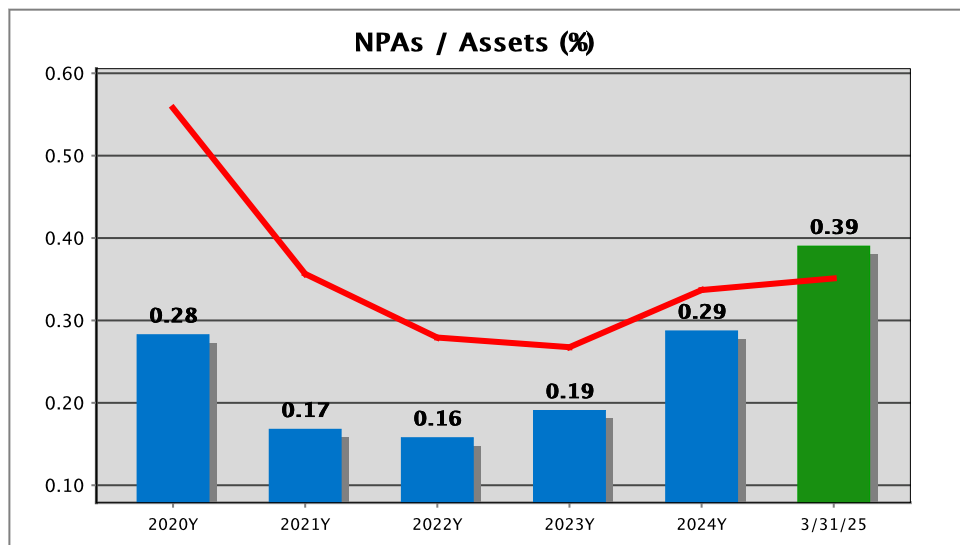
Memo:

Total Noninterest-Bear. (\$632, 21%)
 Total Brokered (\$150, 5%)

QwickAnalytics State Performance Trends

Asset Quality Trends

California
Banks
March 31, 2025



— 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

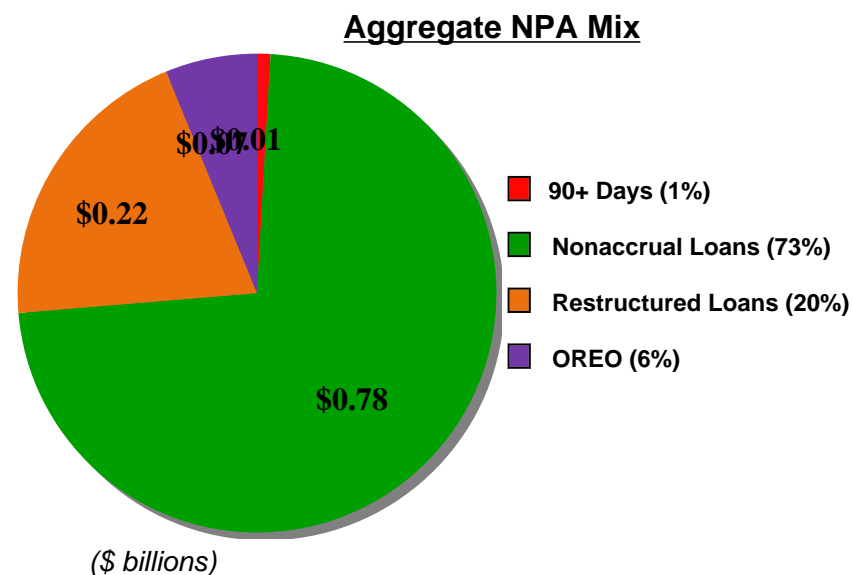
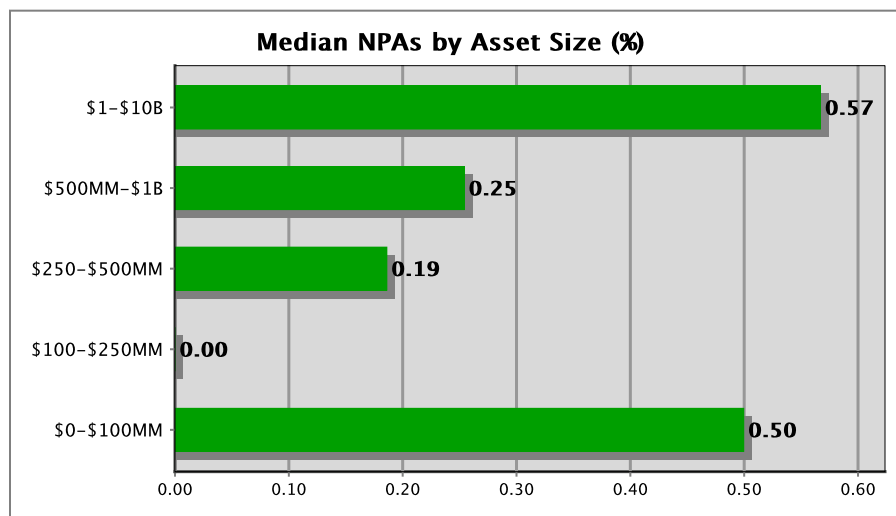
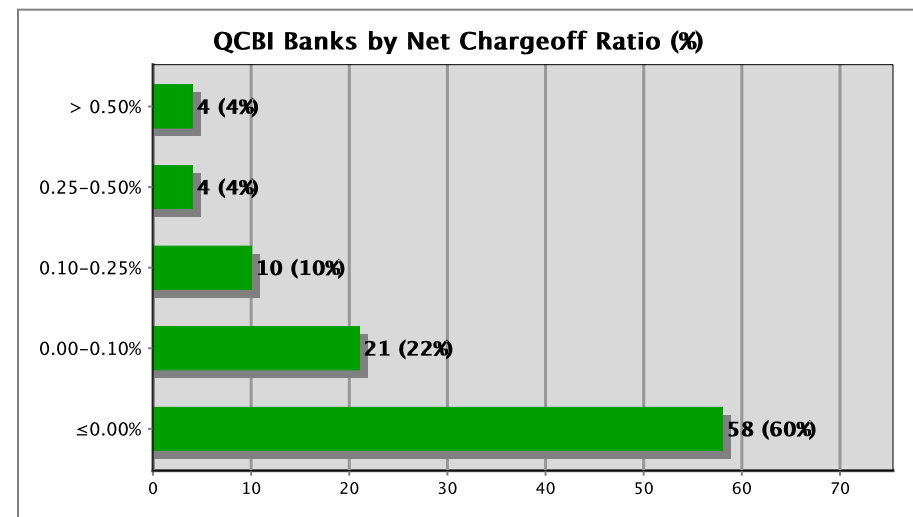
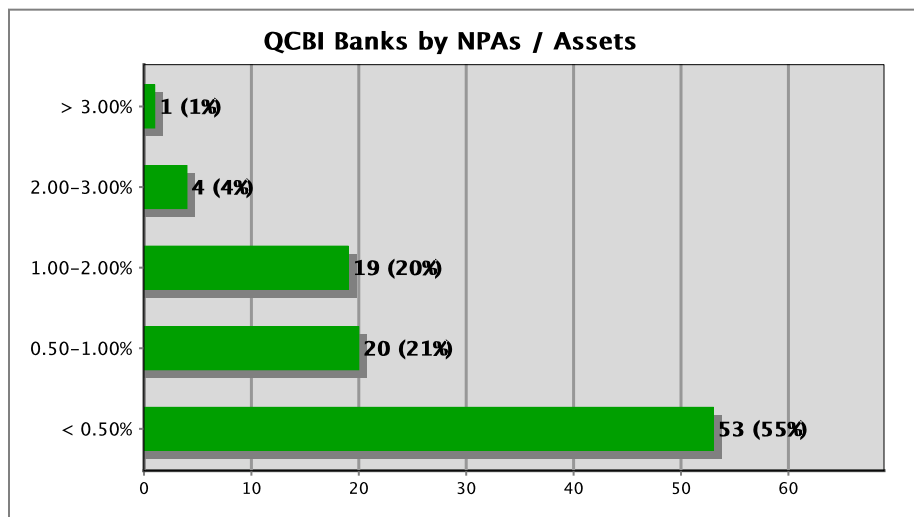


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QwickAnalytics State Performance Trends

Asset Quality Trends

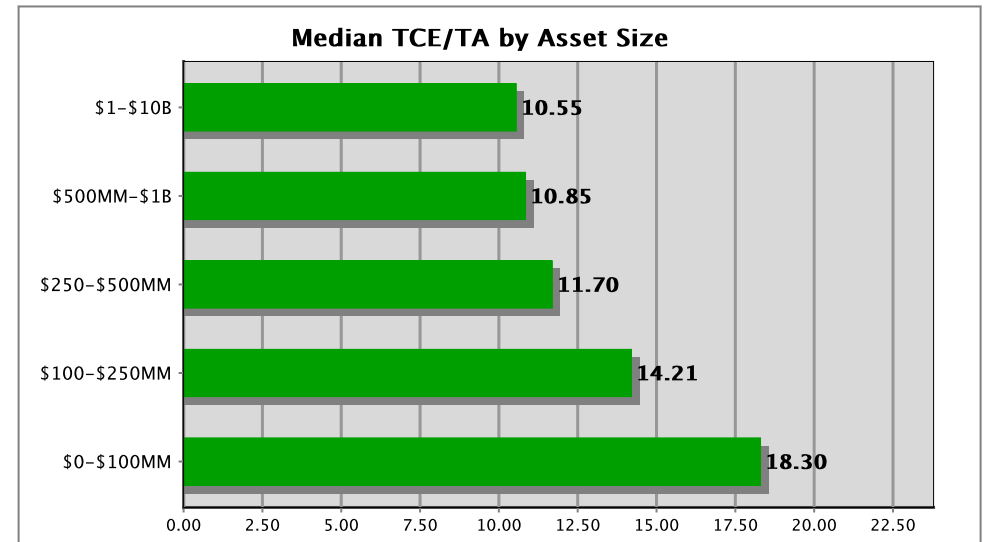
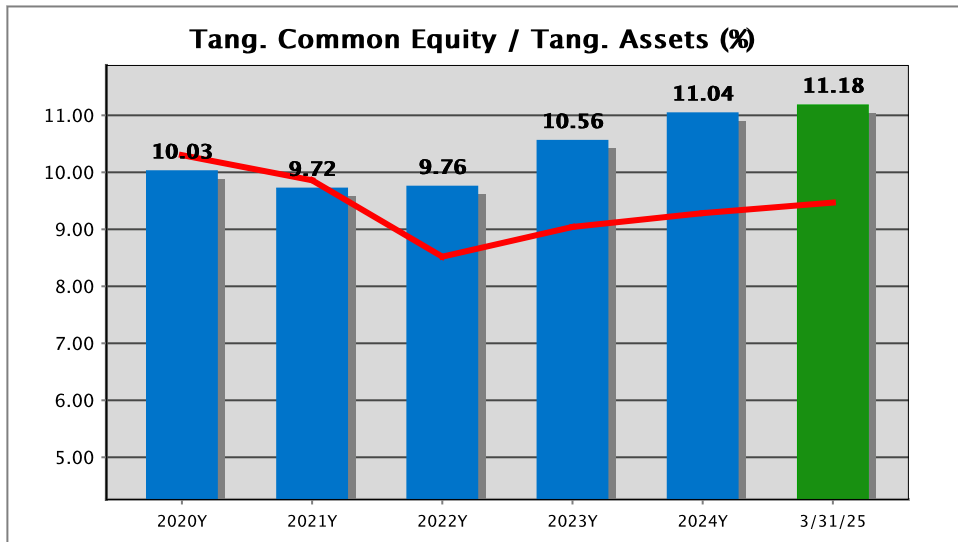
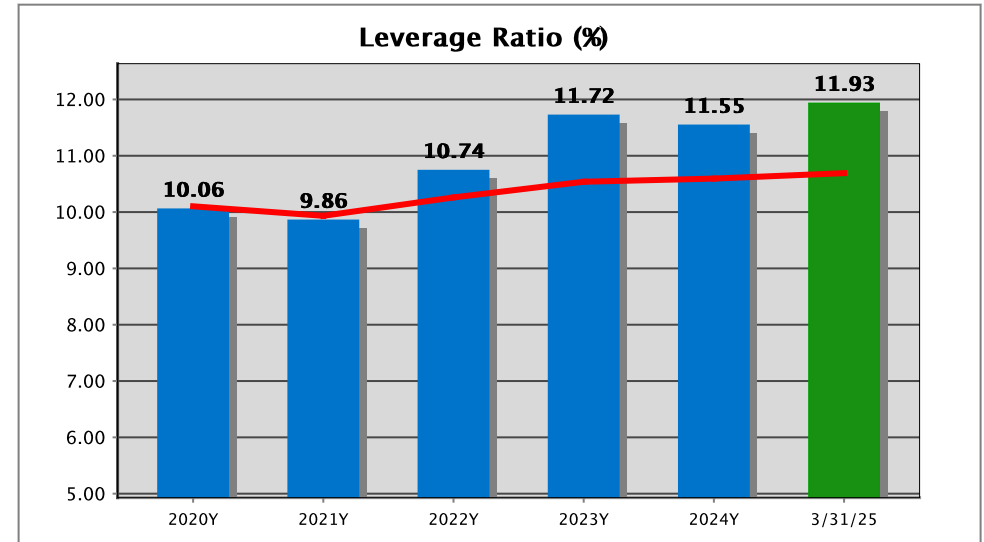
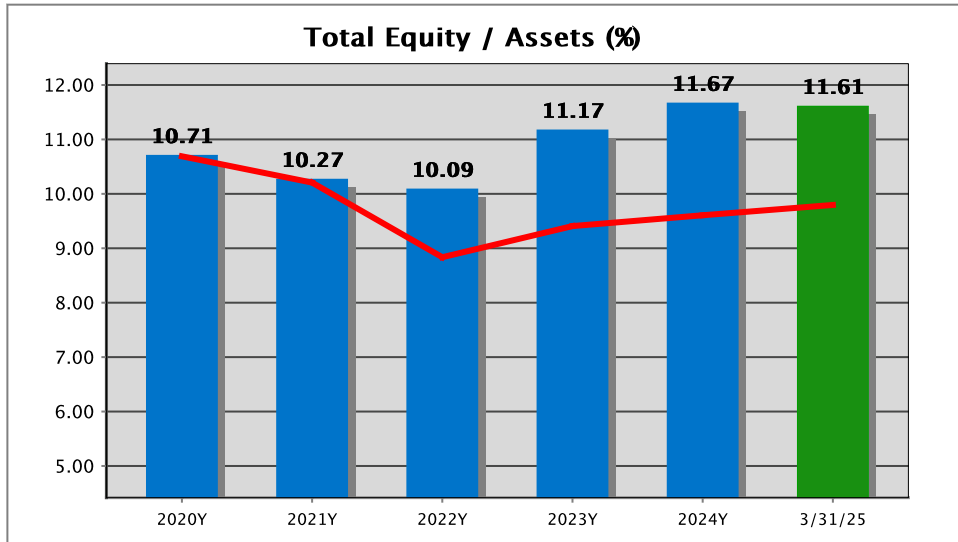
California
Banks
March 31, 2025



QwickAnalytics State Performance Trends

Capital Trends

California
Banks
March 31, 2025



— National Trend

Note: Trend charts contain median values



QwickAnalytics™

QwickAnalytics State Performance Trends

Performance Matrix

California
Banks
March 31, 2025

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	-2.39%	-0.60%	0.90%	3.04%	4.91%	6.46%	10.08%	14.93%	25.41%
Loan Growth (LTM)	-4.20%	-0.40%	2.72%	4.12%	5.79%	8.83%	12.26%	17.66%	32.50%
Deposit Growth (LTM)	-1.91%	0.42%	2.93%	5.54%	7.31%	9.70%	13.22%	16.14%	29.12%
Performance Trends									
Yield on Loans	5.15%	5.43%	5.60%	5.90%	6.07%	6.42%	6.69%	7.19%	7.97%
Cost of Funds	1.06%	1.32%	1.54%	1.78%	2.05%	2.41%	2.93%	3.30%	3.67%
Net Interest Margin	2.77%	3.00%	3.23%	3.45%	3.57%	3.81%	3.96%	4.17%	4.99%
Noninterest Income (core) / Avg Assets*	0.09%	0.11%	0.15%	0.22%	0.26%	0.29%	0.34%	0.49%	0.72%
Efficiency Ratio (core)*	40.9%	52.5%	57.4%	60.7%	63.4%	69.6%	74.4%	84.8%	103.5%
Profitability Trends									
Pretax ROAA	-0.29%	0.50%	0.75%	1.09%	1.21%	1.39%	1.48%	1.88%	2.52%
Core Operating Earnings*	-0.11%	0.54%	0.90%	1.16%	1.28%	1.49%	1.64%	1.95%	2.52%
Return on Average Assets (a)	-0.23%	0.38%	0.57%	0.78%	0.90%	0.99%	1.08%	1.36%	1.78%
Return on Average Equity (a)	-2.43%	2.43%	4.76%	7.01%	7.82%	9.38%	10.00%	11.25%	14.24%
Asset Quality Trends									
Nonperforming Assets / Assets	0.00%	0.00%	0.05%	0.17%	0.39%	0.58%	0.91%	1.15%	1.61%
Texas Ratio	0.0%	0.0%	0.3%	1.8%	2.3%	4.2%	5.6%	8.4%	11.5%
Reserve / Loans	1.05%	1.14%	1.20%	1.27%	1.38%	1.50%	1.60%	1.77%	2.30%
Net Chargeoff Ratio	-0.02%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.02%	0.07%	0.22%
Capital Trends									
Total Equity / Assets	8.75%	9.42%	10.01%	10.84%	11.61%	12.48%	13.75%	15.02%	17.95%
Leverage Ratio	9.56%	10.36%	10.81%	11.50%	11.93%	12.35%	13.81%	15.32%	18.28%
Tang Common Equity / Tangible Assets	8.53%	9.26%	9.68%	10.57%	11.18%	11.84%	13.26%	14.58%	17.50%

* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans).
(a) Tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18)



QwickAnalytics™

QCBI HONOR ROLL: TOP PERFORMING BANKS



Top 25 Fastest Growing QCBI Banks

LTM Asset Growth

California
Banks
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Icon Business Bank	Riverside, CA	\$121,127	170.9%	\$76,409
2	Beach Cities Commercial Bank	Irvine, CA	\$153,945	148.3%	\$91,956
3	CA Bank Of Commerce	San Diego, CA	\$3,981,440	74.0%	\$1,692,797
4	Column	Chico, CA	\$785,527	60.7%	\$296,795
5	Santa Cruz County Bank	Santa Cruz, CA	\$2,658,101	55.2%	\$945,539
6	Commercial Bank Of CA	Irvine, CA	\$3,625,686	48.7%	\$1,186,996
7	Community West Bank	Fresno, CA	\$3,549,790	47.0%	\$1,134,374
8	Bank Irvine	Irvine, CA	\$243,588	43.9%	\$74,263
9	PARTNERS BANK OF CALIFORNIA	Mission Viejo, CA	\$650,188	36.6%	\$174,048
10	Neighborhood National Bank	El Cajon, CA	\$190,837	26.2%	\$39,664
11	Genesis Bank	Newport Beach, CA	\$241,577	24.9%	\$48,104
12	Endeavor Bank	San Diego, CA	\$704,358	24.5%	\$138,599
13	Monterey County Bank	Monterey, CA	\$243,748	23.6%	\$46,507
14	Five Star Bank	Roseville, CA	\$4,243,340	22.1%	\$767,207
15	Legacy Bank	Murrieta, CA	\$75,514	18.9%	\$11,979
16	Golden Valley Bank	Chico, CA	\$574,592	18.2%	\$88,459
17	Mission National Bank	San Francisco, CA	\$246,284	17.0%	\$35,793
18	Gateway Bank, F.S.B.	Oakland, CA	\$257,601	16.7%	\$36,937
19	Golden State Bank	Glendale, CA	\$887,357	15.7%	\$120,629
20	CA International Bank	Westminster, CA	\$62,655	15.0%	\$8,155
21	American Plus Bank	Arcadia, CA	\$783,388	14.8%	\$101,111
22	Mission Bank	Bakersfield, CA	\$1,866,111	14.6%	\$238,276
23	Poppy Bank	Santa Rosa, CA	\$6,791,228	14.5%	\$858,993
24	CalPrivate Bank	La Jolla, CA	\$2,482,525	13.5%	\$295,273
25	CA Business Bank	Irvine, CA	\$109,881	12.6%	\$12,283



QwickAnalytics™

Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

California
Banks
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Beach Cities Commercial Bank	Irvine, CA	\$153,945	209.0%	\$83,519
2	Icon Business Bank	Riverside, CA	\$121,127	198.7%	\$50,521
3	Community West Bank	Fresno, CA	\$3,549,790	82.4%	\$1,060,288
4	CA Bank Of Commerce	San Diego, CA	\$3,981,440	63.0%	\$1,187,315
5	Santa Cruz County Bank	Santa Cruz, CA	\$2,658,101	52.7%	\$726,486
6	Monterey County Bank	Monterey, CA	\$243,748	50.3%	\$33,794
7	Legacy Bank	Murrieta, CA	\$75,514	49.0%	\$20,829
8	Commercial Bank Of CA	Irvine, CA	\$3,625,686	47.2%	\$822,435
9	Bank Irvine	Irvine, CA	\$243,588	42.8%	\$57,427
10	Endeavor Bank	San Diego, CA	\$704,358	34.9%	\$154,633
11	Mission National Bank	San Francisco, CA	\$246,284	30.9%	\$48,739
12	Poppy Bank	Santa Rosa, CA	\$6,791,228	30.2%	\$1,163,402
13	Gateway Bank, F.S.B.	Oakland, CA	\$257,601	30.1%	\$43,532
14	Neighborhood National Bank	El Cajon, CA	\$190,837	24.0%	\$28,102
15	Golden State Bank	Glendale, CA	\$887,357	22.0%	\$136,858
16	Beacon Business Bank	San Francisco, CA	\$169,196	21.4%	\$19,767
17	River Valley Community Bank	Yuba City, CA	\$635,192	19.3%	\$56,838
18	American Plus Bank	Arcadia, CA	\$783,388	19.0%	\$108,918
19	CA International Bank	Westminster, CA	\$62,655	18.2%	\$7,956
20	FFB Bank	Fresno, CA	\$1,557,746	18.0%	\$165,895
21	Five Star Bank	Roseville, CA	\$4,243,340	16.4%	\$510,116
22	River City Bank	Sacramento, CA	\$5,287,018	16.3%	\$592,862
23	CA Pacific Bank	Hayward, CA	\$83,071	15.6%	\$9,387
24	Chino Commercial Bank	Chino, CA	\$470,999	15.4%	\$27,669
25	Bank Of Whittier	Whittier, CA	\$173,360	14.8%	\$10,893



Top 25 QCBI Banks

Net Interest Margin

California
Banks
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	CA International Bank	Westminster, CA	\$62,655	7.68%
2	CA Pacific Bank	Hayward, CA	\$83,071	6.73%
3	Column	Chico, CA	\$785,527	6.45%
4	First Credit Bank	West Hollywood, CA	\$533,459	6.29%
5	INFINITY BANK	Santa Ana, CA	\$338,676	5.65%
6	FFB Bank	Fresno, CA	\$1,557,746	5.34%
7	Tustin Community Bank	Tustin, CA	\$81,836	5.31%
8	Santa Cruz County Bank	Santa Cruz, CA	\$2,658,101	5.25%
9	FIRST GENERAL BANK	Rowland Heights, CA	\$1,142,968	5.24%
10	Summit Bank	Oakland, CA	\$287,130	5.06%
11	Legacy Bank	Murrieta, CA	\$75,514	4.94%
12	Plumas Bank	Quincy, CA	\$1,632,802	4.86%
13	Mission Valley Bank	Sun Valley, CA	\$706,107	4.81%
14	CA Bank Of Commerce	San Diego, CA	\$3,981,440	4.77%
15	CalPrivate Bank	La Jolla, CA	\$2,482,525	4.61%
16	United Security Bank	Fresno, CA	\$1,192,110	4.48%
17	Community Valley Bank	El Centro, CA	\$320,430	4.44%
18	Endeavor Bank	San Diego, CA	\$704,358	4.36%
19	Pinnacle Bank	Morgan Hill, CA	\$892,522	4.21%
20	Bank Of San Francisco	San Francisco, CA	\$638,907	4.17%
21	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,683,576	4.16%
22	Murphy Bank	Fresno, CA	\$351,951	4.15%
23	CA Business Bank	Irvine, CA	\$109,881	4.13%
24	Community West Bank	Fresno, CA	\$3,549,790	4.08%
25	Mission Bank	Bakersfield, CA	\$1,866,111	4.02%

* Most recent quarter (MRQ) net interest margin



QwickAnalytics™

Top 25 QCBI Banks

Noninterest Income

California
Banks
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	Column	Chico, CA	\$785,527	7.27%
2	FFB Bank	Fresno, CA	\$1,557,746	2.48%
3	CA Business Bank	Irvine, CA	\$109,881	1.77%
4	Beach Cities Commercial Bank	Irvine, CA	\$153,945	1.14%
5	Mission Valley Bank	Sun Valley, CA	\$706,107	0.92%
6	Us Metro Bank	Garden Grove, CA	\$1,417,198	0.88%
7	Open Bank	Los Angeles, CA	\$2,512,826	0.79%
8	Exchange Bank	Santa Rosa, CA	\$3,274,099	0.77%
9	Chino Commercial Bank	Chino, CA	\$470,999	0.76%
10	Plumas Bank	Quincy, CA	\$1,632,802	0.72%
11	Bank Of The Sierra	Porterville, CA	\$3,603,679	0.72%
12	Tri Counties Bank	Chico, CA	\$9,815,501	0.69%
13	Westamerica Bank	San Rafael, CA	\$5,929,984	0.69%
14	Nano Banc	Irvine, CA	\$996,599	0.66%
15	Fremont Bank	Fremont, CA	\$5,845,630	0.65%
16	Montecito B&T	Santa Barbara, CA	\$2,143,357	0.59%
17	Bank Of Stockton	Stockton, CA	\$4,550,919	0.58%
18	REDWOOD CAPITAL BANK	Eureka, CA	\$522,659	0.55%
19	Neighborhood National Bank	El Cajon, CA	\$190,837	0.52%
20	Commercial Bank Of CA	Irvine, CA	\$3,625,686	0.50%
21	Commonwealth Business Bank	Los Angeles, CA	\$1,814,029	0.48%
22	American Continental Bank	City of Industry, CA	\$362,729	0.48%
23	Commercest Bank	Irvine, CA	\$1,149,945	0.45%
24	HCN Bank	Riverside, CA	\$997,524	0.42%
25	Hanmi Bank	Los Angeles, CA	\$7,684,437	0.41%

* 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, 2025

Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1 First Credit Bank	West Hollywood, CA	\$533,459	21.8%
2 FIRST GENERAL BANK	Rowland Heights, CA	\$1,142,968	30.0%
3 Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,380,739	31.4%
4 Preferred Bank	Los Angeles, CA	\$7,100,798	33.0%
5 American Plus Bank	Arcadia, CA	\$783,388	35.1%
6 CA Pacific Bank	Hayward, CA	\$83,071	37.7%
7 Westamerica Bank	San Rafael, CA	\$5,929,984	38.3%
8 River City Bank	Sacramento, CA	\$5,287,018	38.9%
9 Five Star Bank	Roseville, CA	\$4,243,340	39.8%
10 HCN Bank	Riverside, CA	\$997,524	40.9%
11 Column	Chico, CA	\$785,527	40.9%
12 Santa Cruz County Bank	Santa Cruz, CA	\$2,658,101	42.1%
13 Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,683,576	42.2%
14 CalPrivate Bank	La Jolla, CA	\$2,482,525	46.6%
15 Mission Bank	Bakersfield, CA	\$1,866,111	46.9%
16 Bank Of Stockton	Stockton, CA	\$4,550,919	50.8%
17 Plumas Bank	Quincy, CA	\$1,632,802	51.4%
18 CA Bank Of Commerce	San Diego, CA	\$3,981,440	51.8%
19 American Business Bank	Los Angeles, CA	\$4,174,286	51.8%
20 Poppy Bank	Santa Rosa, CA	\$6,791,228	52.5%
21 Hanmi Bank	Los Angeles, CA	\$7,684,437	52.6%
22 Pcb Bank	Los Angeles, CA	\$3,182,682	52.8%
23 Commercewest Bank	Irvine, CA	\$1,149,945	53.0%
24 Chino Commercial Bank	Chino, CA	\$470,999	54.4%
25 United Security Bank	Fresno, CA	\$1,192,110	54.7%

* 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, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Column	Chico, CA	\$785,527	5.64%
2	Bank Of Stockton	Stockton, CA	\$4,550,919	4.37%
3	CA Pacific Bank	Hayward, CA	\$83,071	3.18%
4	FIRST GENERAL BANK	Rowland Heights, CA	\$1,142,968	2.53%
5	FFB Bank	Fresno, CA	\$1,557,746	2.19%
6	Westamerica Bank	San Rafael, CA	\$5,929,984	2.00%
7	Santa Cruz County Bank	Santa Cruz, CA	\$2,658,101	1.79%
8	CA Bank Of Commerce	San Diego, CA	\$3,981,440	1.79%
9	CalPrivate Bank	La Jolla, CA	\$2,482,525	1.78%
10	Plumas Bank	Quincy, CA	\$1,632,802	1.78%
11	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,683,576	1.74%
12	Preferred Bank	Los Angeles, CA	\$7,100,798	1.73%
13	American Plus Bank	Arcadia, CA	\$783,388	1.64%
14	Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,380,739	1.61%
15	Mission Bank	Bakersfield, CA	\$1,866,111	1.56%
16	INFINITY BANK	Santa Ana, CA	\$338,676	1.55%
17	Five Star Bank	Roseville, CA	\$4,243,340	1.41%
18	Chino Commercial Bank	Chino, CA	\$470,999	1.36%
19	Summit Bank	Oakland, CA	\$287,130	1.24%
20	Commercest Bank	Irvine, CA	\$1,149,945	1.22%
21	American Continental Bank	City of Industry, CA	\$362,729	1.21%
22	Bank Of The Sierra	Porterville, CA	\$3,603,679	1.14%
23	American Business Bank	Los Angeles, CA	\$4,174,286	1.14%
24	Oak Valley Community Bank	Oakdale, CA	\$1,924,135	1.14%
25	Tri Counties Bank	Chico, CA	\$9,815,501	1.12%

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



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

California
Banks
March 31, 2025

Bank Name	City, ST	Total Assets (\$000s)	ROAA
1 First Credit Bank	West Hollywood, CA	\$533,459	4.65%
2 HCN Bank	Riverside, CA	\$997,524	2.48%
3 Murphy Bank	Fresno, CA	\$351,951	1.72%
4 Home Bank Of CA	San Diego, CA	\$253,791	1.45%
5 Fremont Bank	Fremont, CA	\$5,845,630	1.04%
6 Tustin Community Bank	Tustin, CA	\$81,836	0.72%
7 Bac Community Bank	Stockton, CA	\$791,420	0.63%
8 Asian Pacific National Bank	San Gabriel, CA	\$55,491	0.37%
9 Beacon Business Bank	San Francisco, CA	\$169,196	(0.47%)

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

Top 25 QCBI Banks ROAE (C-Corps)

California
Banks
March 31, 2025

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 Column	Chico, CA	\$785,527	75.20%
2 Bank Of Stockton	Stockton, CA	\$4,550,919	25.15%
3 Westamerica Bank	San Rafael, CA	\$5,929,984	20.42%
4 CalPrivate Bank	La Jolla, CA	\$2,482,525	18.01%
5 FFB Bank	Fresno, CA	\$1,557,746	16.45%
6 Plumas Bank	Quincy, CA	\$1,632,802	15.95%
7 Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,683,576	15.82%
8 Preferred Bank	Los Angeles, CA	\$7,100,798	15.58%
9 Mission Bank	Bakersfield, CA	\$1,866,111	15.10%
10 INFINITY BANK	Santa Ana, CA	\$338,676	13.67%
11 Santa Cruz County Bank	Santa Cruz, CA	\$2,658,101	13.65%
12 American Business Bank	Los Angeles, CA	\$4,174,286	13.15%
13 Five Star Bank	Roseville, CA	\$4,243,340	12.59%
14 Chino Commercial Bank	Chino, CA	\$470,999	12.28%
15 CA Bank Of Commerce	San Diego, CA	\$3,981,440	12.19%
16 C3bank	Encinitas, CA	\$928,807	12.14%
17 Oak Valley Community Bank	Oakdale, CA	\$1,924,135	12.02%
18 Commercial Bank Of CA	Irvine, CA	\$3,625,686	11.84%
19 Avidbank	San Jose, CA	\$2,313,465	11.28%
20 Open Bank	Los Angeles, CA	\$2,512,826	11.16%
21 Cornerstone Community Bank	Red Bluff, CA	\$648,168	11.00%
22 Poppy Bank	Santa Rosa, CA	\$6,791,228	10.93%
23 Mission Valley Bank	Sun Valley, CA	\$706,107	10.84%
24 Summit State Bank	Santa Rosa, CA	\$1,063,363	10.67%
25 Commercest Bank	Irvine, CA	\$1,149,945	10.53%

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



QwickAnalytics™

Top 25 QCBI Banks ROAE (S-Corps)

California
Banks
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	HCN Bank	Riverside, CA	\$997,524	22.96%
2	Fremont Bank	Fremont, CA	\$5,845,630	13.79%
3	Home Bank Of CA	San Diego, CA	\$253,791	12.24%
4	Murphy Bank	Fresno, CA	\$351,951	11.94%
5	First Credit Bank	West Hollywood, CA	\$533,459	10.68%
6	Bac Community Bank	Stockton, CA	\$791,420	7.59%
7	Tustin Community Bank	Tustin, CA	\$81,836	5.12%
8	Asian Pacific National Bank	San Gabriel, CA	\$55,491	1.91%
9	Beacon Business Bank	San Francisco, CA	\$169,196	(5.25%)

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

QwickAnalytics State Performance Trends

California
Banks
March 31, 2025

The **QwickAnalytics State Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI) TM - 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	156	11
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	128	14
Large Institutional Branches (>\$2 billion deposits/branch)	47	2
Underloaned (<10% Loans / Assets)	119	8
Consumer Focus (>50% Consumer Loans or Leases / Assets)	21	2
No Material Real Estate Lending (<1% Assets)	132	9
Wholesale Funded (<40% Core Deposits / Deposits)	95	6
Overcapitalized (Total Equity / Assets > 50%)	90	7
Time Deposits = 100% of Total Deposits	20	1
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
March 31, 2025

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.