

QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: CALIFORNIA *2024 Annual Performance Review*



QwickAnalytics State Performance Trends

California
Banks
December 31, 2024

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) TM 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	76%	30	24%	127
National	4,161	92%	380	8%	4,541

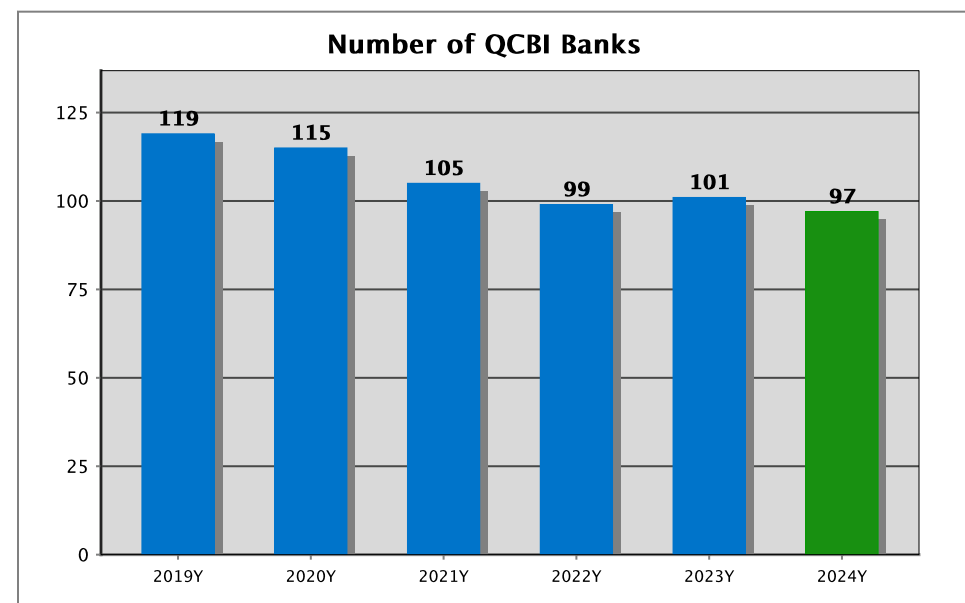
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

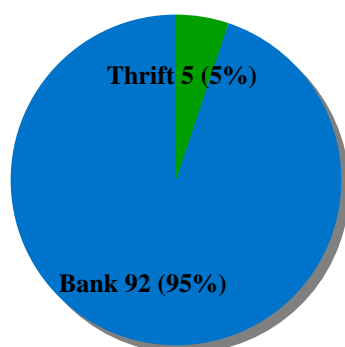
QCBI Industry Structure

California
Banks
December 31, 2024

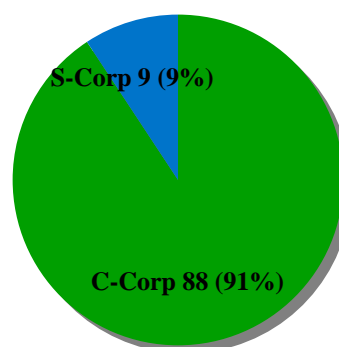
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	6	6%	\$448	0%
\$100-\$500 Million	27	28%	\$7,371	5%
\$500 Million-\$1 Billion	22	23%	\$15,657	10%
\$1-\$5 Billion	33	34%	\$79,911	49%
\$5-\$10 Billion	9	9%	\$59,174	36%
Total	97	100%	\$162,561	100%



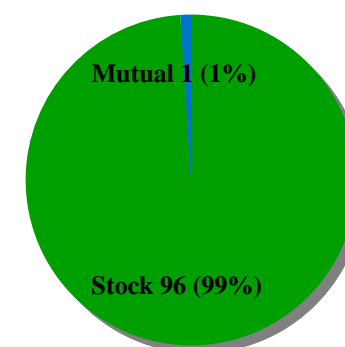
Industry Breakdown



Structural Breakdown



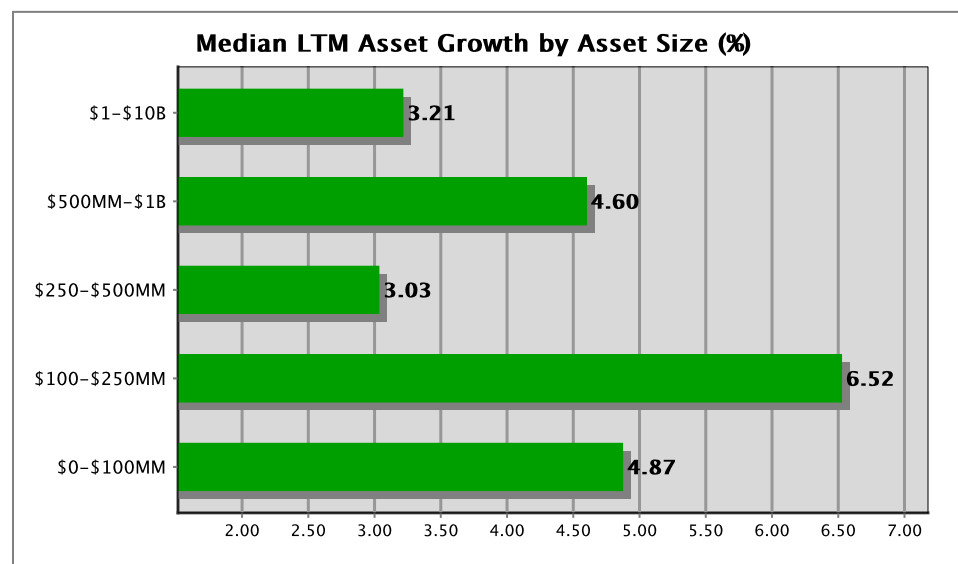
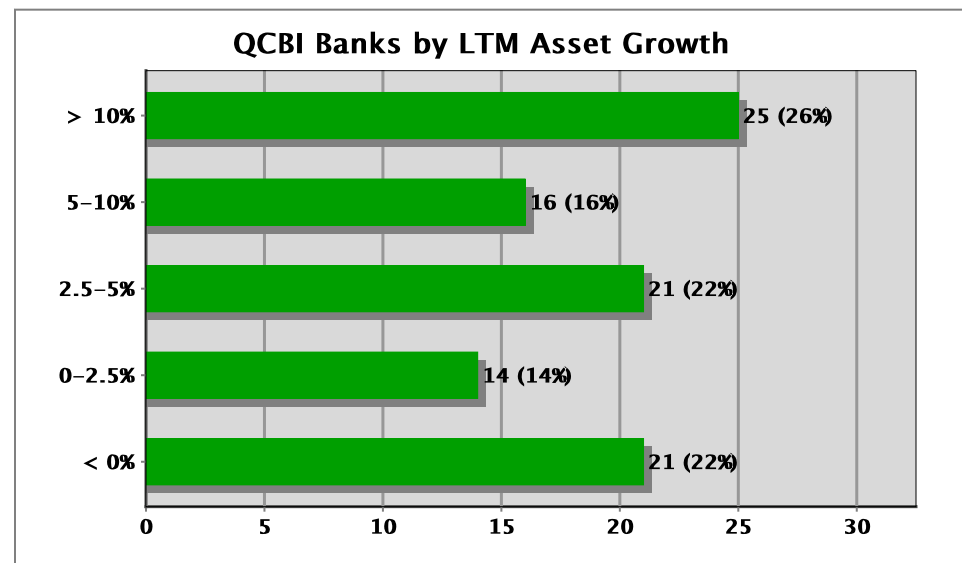
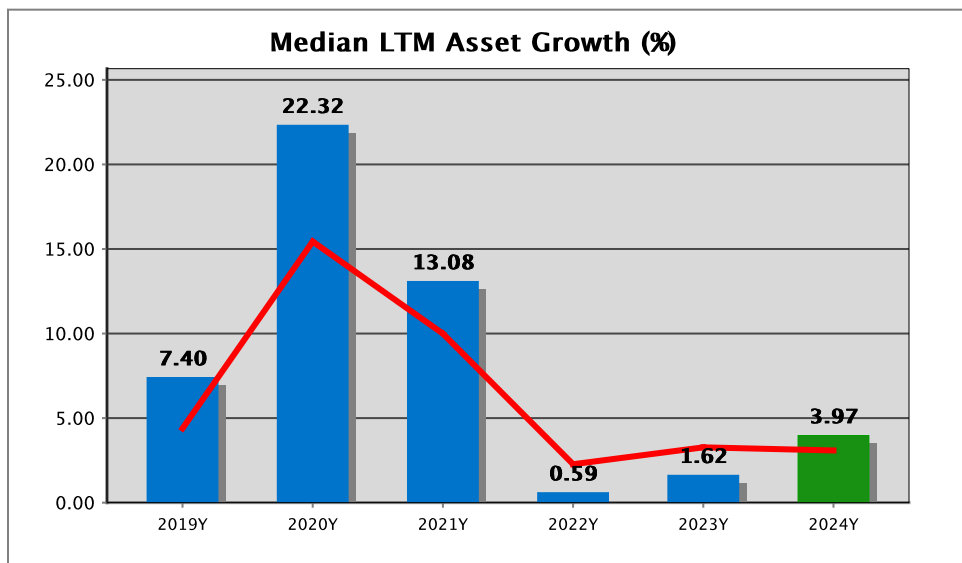
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

California
Banks
December 31, 2024



— National Trend

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



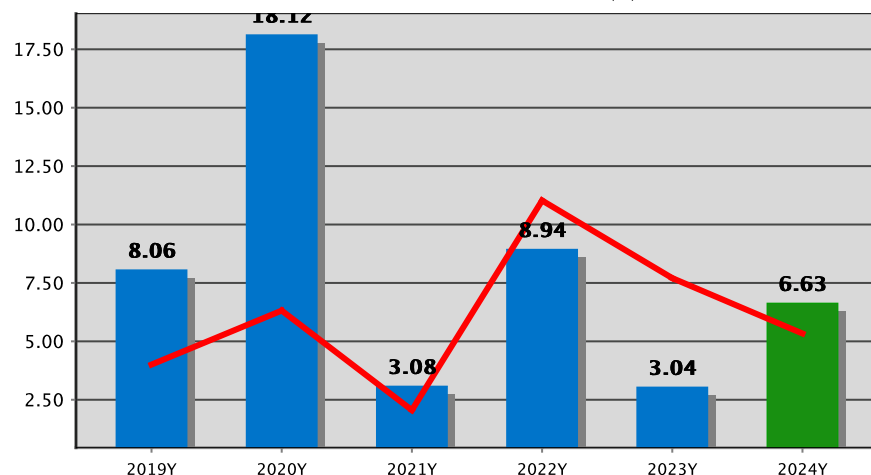
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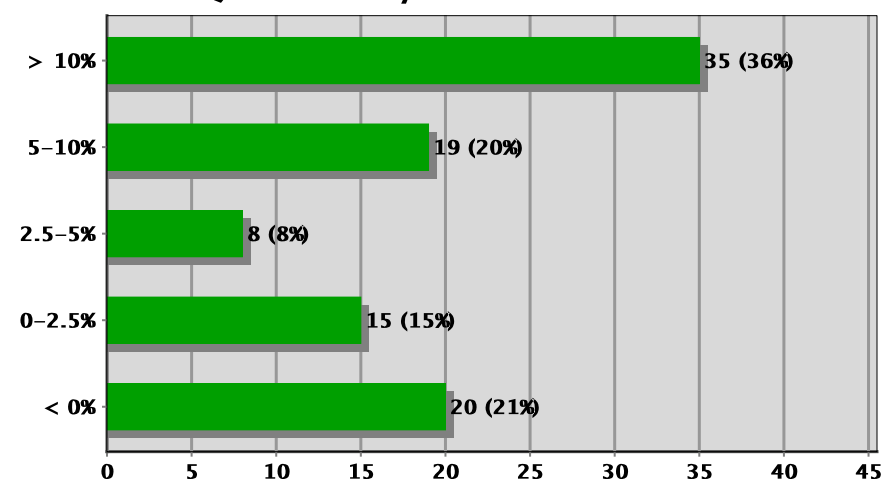
Loan Growth Trends

California
Banks
December 31, 2024

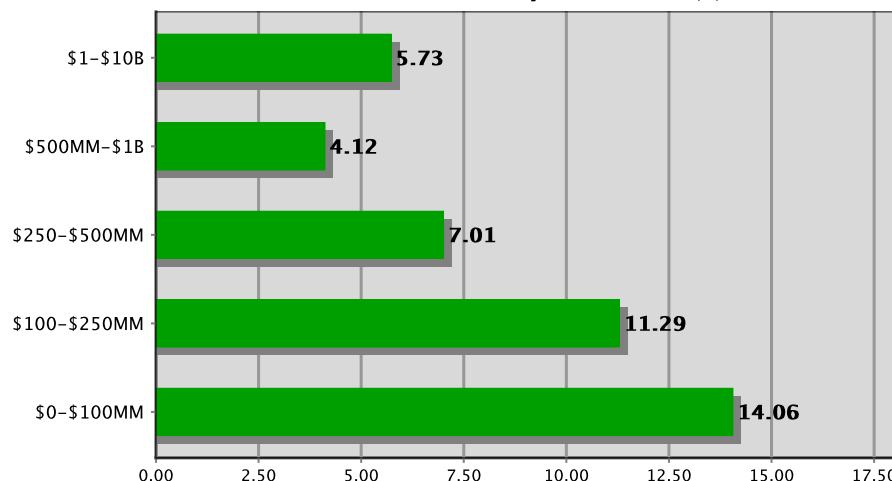
Median LTM Loan Growth (%)



QCBI Banks by LTM Loan Growth



Median LTM Loan Growth by Asset Size (%)



— National Trend

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



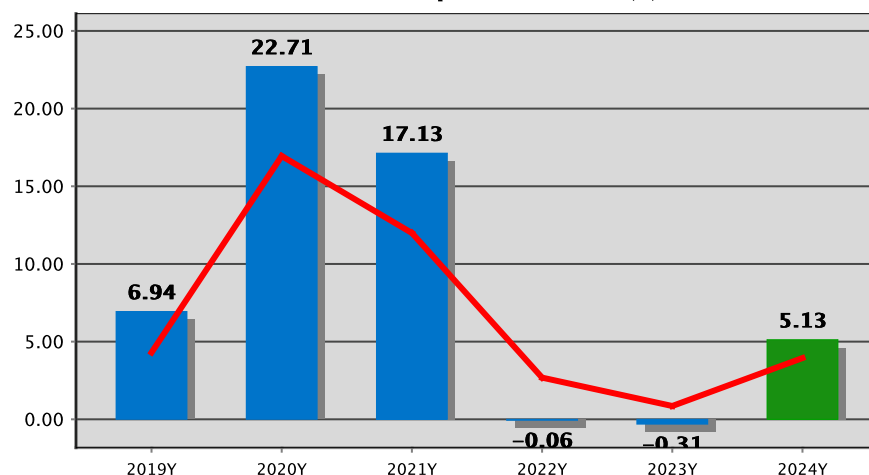
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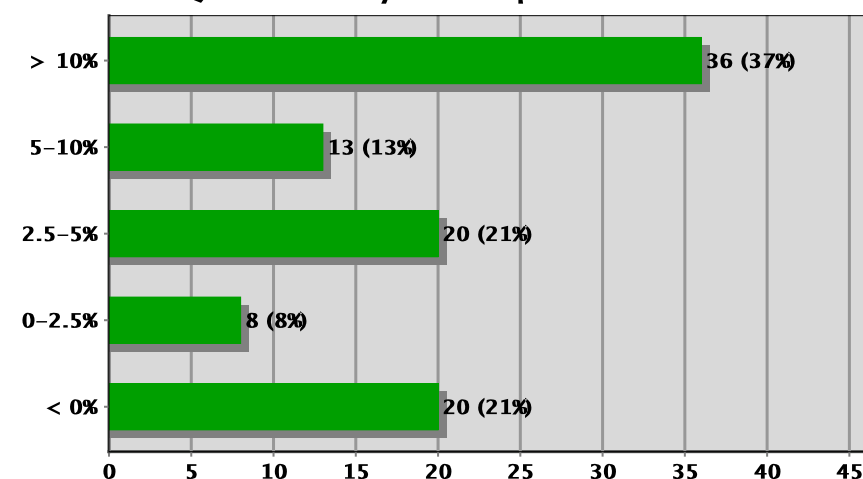
Deposit Growth Trends

California
Banks
December 31, 2024

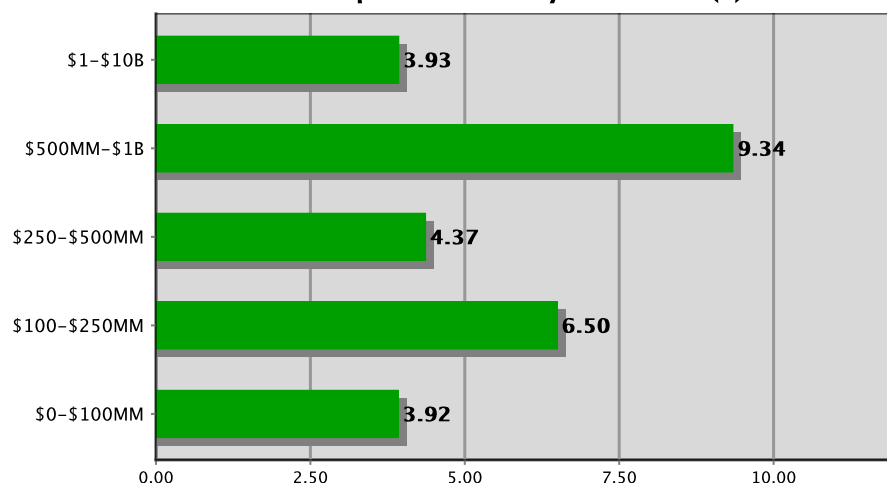
Median LTM Deposit Growth (%)



QCBI Banks by LTM Deposit Growth



Median LTM Deposit Growth by Asset Size (%)



— National Trend

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



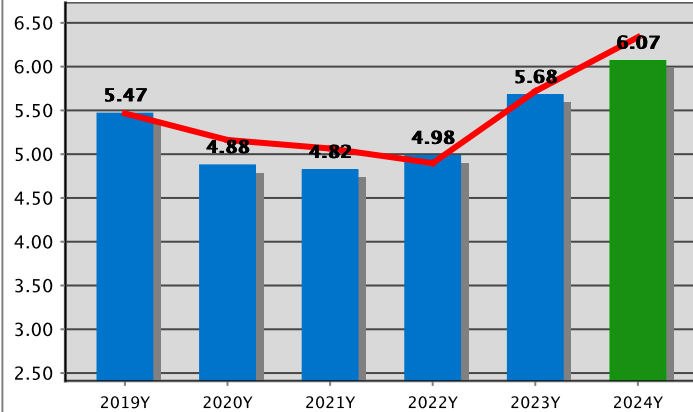
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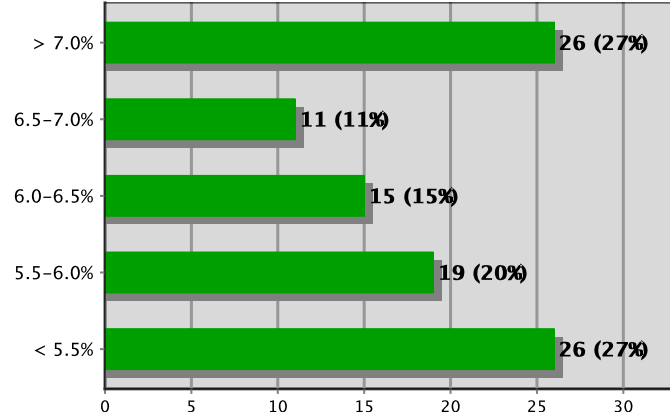
Performance Trends

California
Banks
December 31, 2024

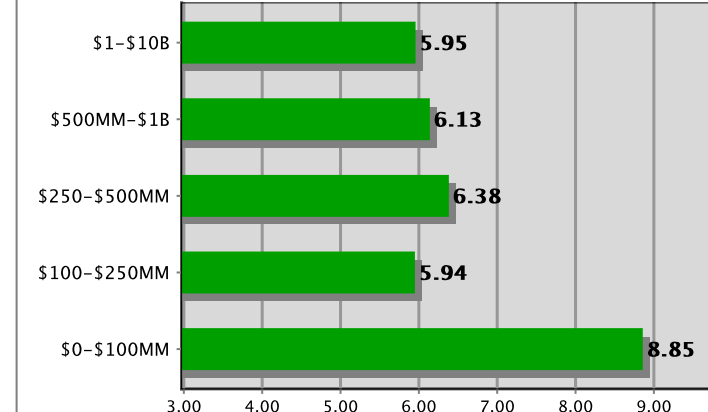
Yield on Loans (%)



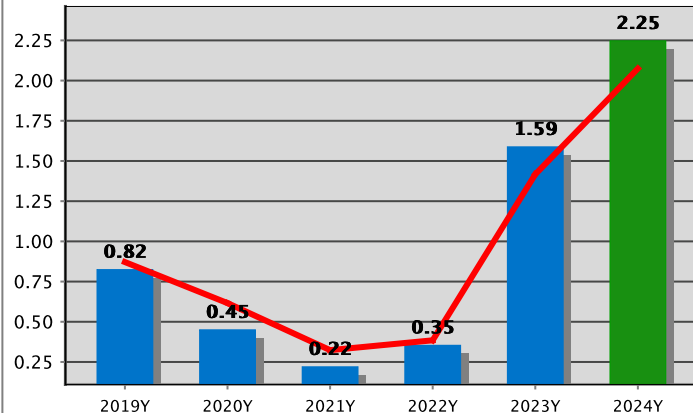
QCBI Banks by Yield on Loans



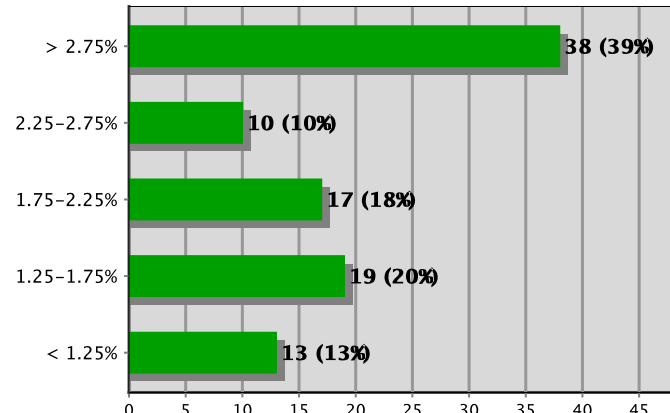
Median Yield on Loans by Asset Size (%)



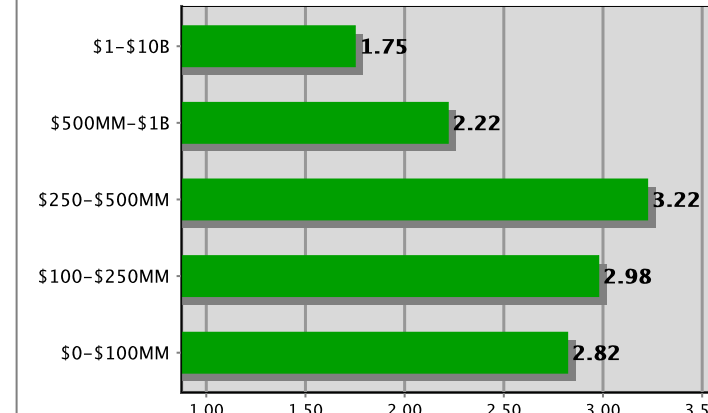
Cost of Funds (%)



QCBI Banks by Cost of Funds



Median Cost of Funds by Asset Size (%)



— National Trend

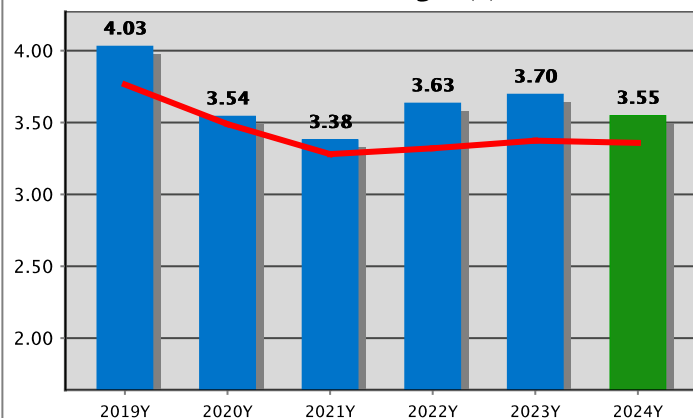
Note: All data points represent median values;
current period data (green bars) are for the the full year 2024; Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

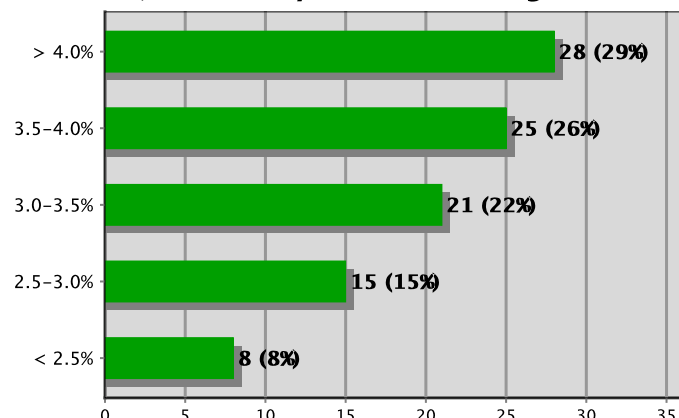
Performance Trends

California
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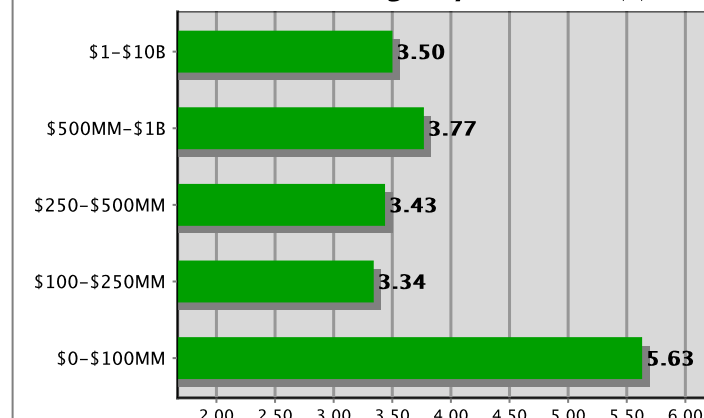
Net Interest Margin (%)



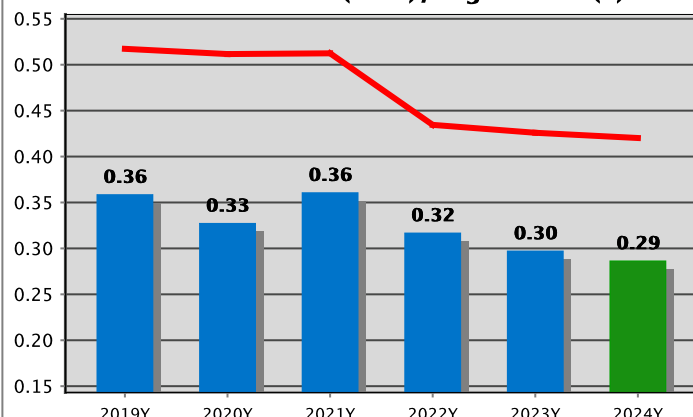
QCBI Banks by Net Interest Margin



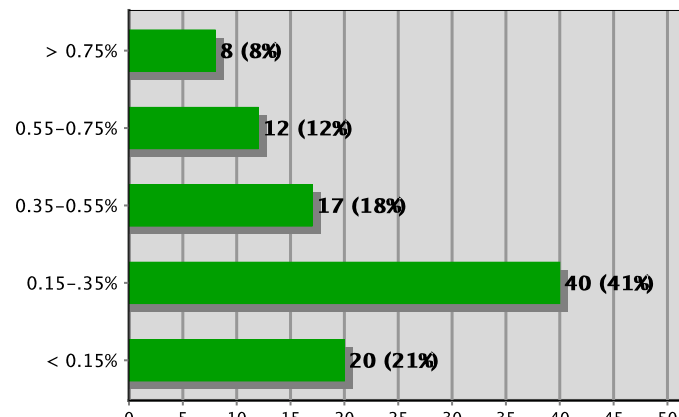
Median Net Interest Margin by Asset Size (%)



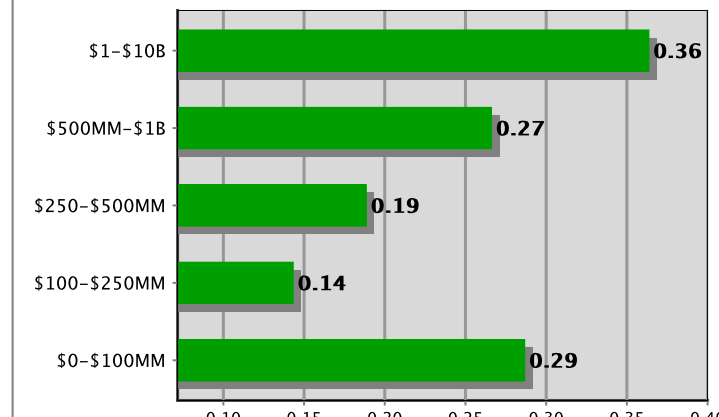
Noninterest Income (Core)/Avg. Assets (%)



QCBI Banks by Noninterest Income (Core)/Avg. Assets



Median Noninterest Income (Core)/Avg. Assets by Asset Size (%)



— National Trend

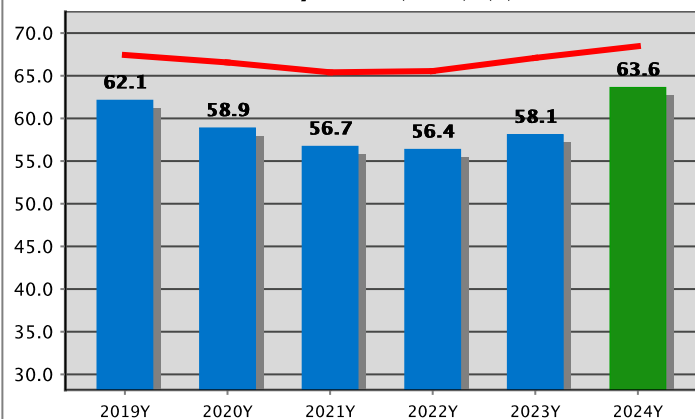
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QwickAnalytics State Performance Trends

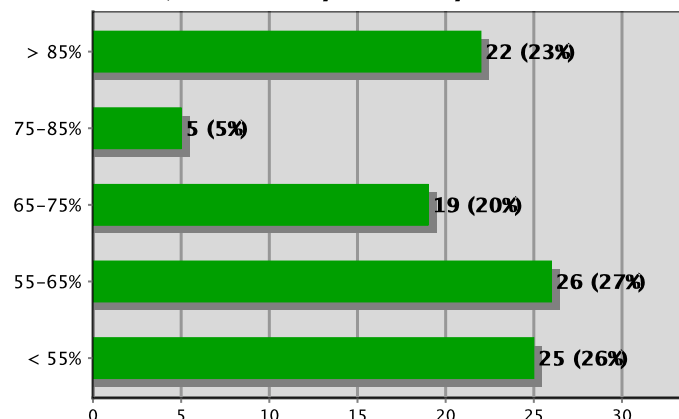
Performance Trends

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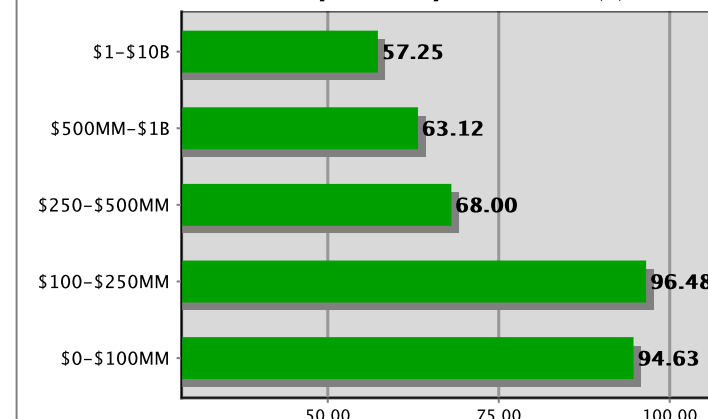
Efficiency Ratio (Core) (%)



QCBI Banks by Efficiency Ratio



Median Efficiency Ratio by Asset Size (%)



— National Trend

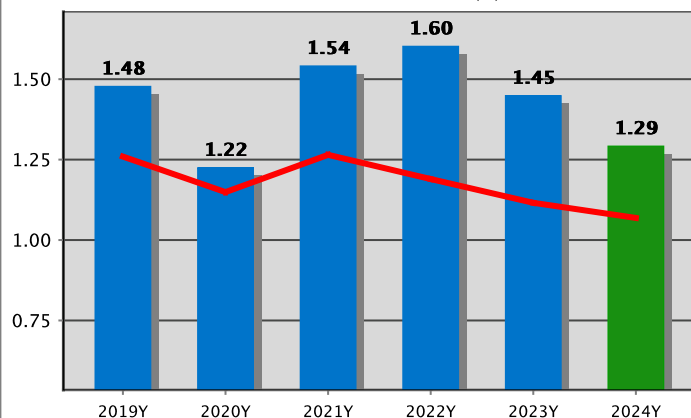
Note: All data points represent median values;
current period data (green bars) are for the the full year 2024; Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

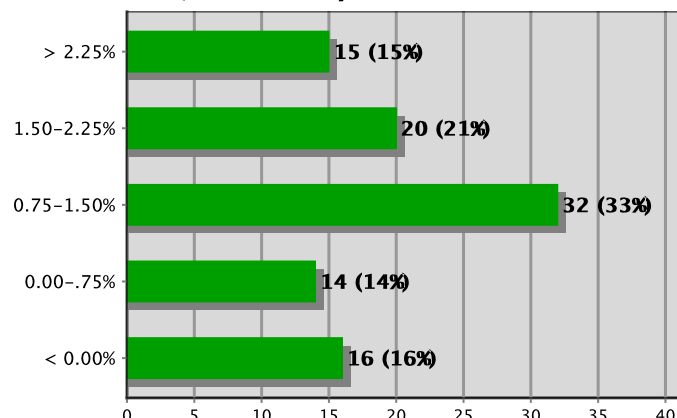
Profitability Trends

California
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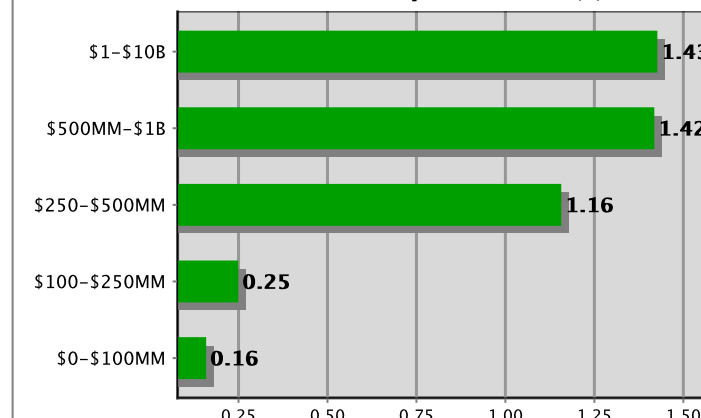
Median Pretax ROAA (%)



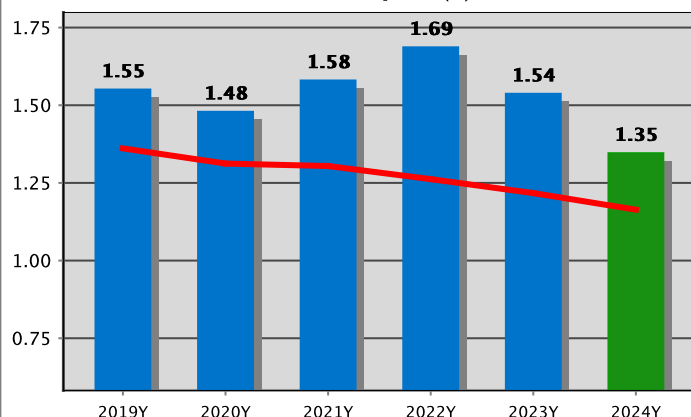
QCBI Banks by Pretax ROAA



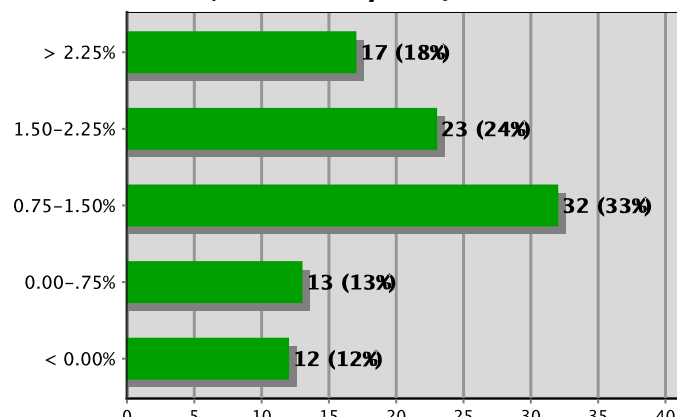
Median Pretax ROAA by Asset Size (%)



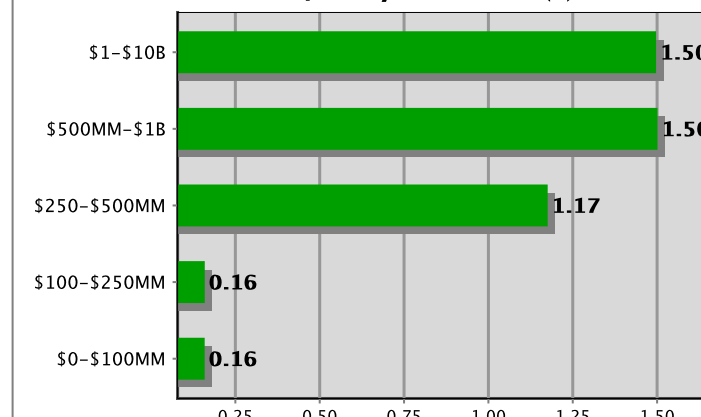
Median COE/AA (%)



QCBI Banks by COE/AA



Median COE/AA by Asset Size (%)



— National Trend

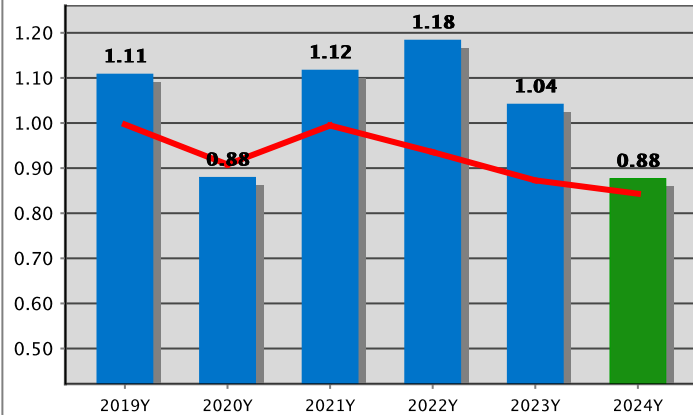
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the full year 2024

QwickAnalytics State Performance Trends

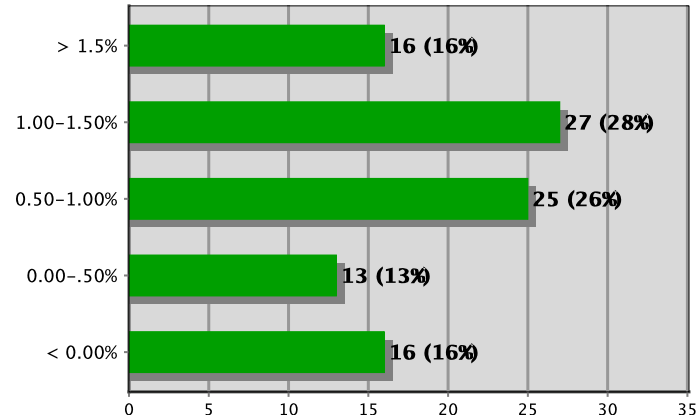
Profitability Trends

California
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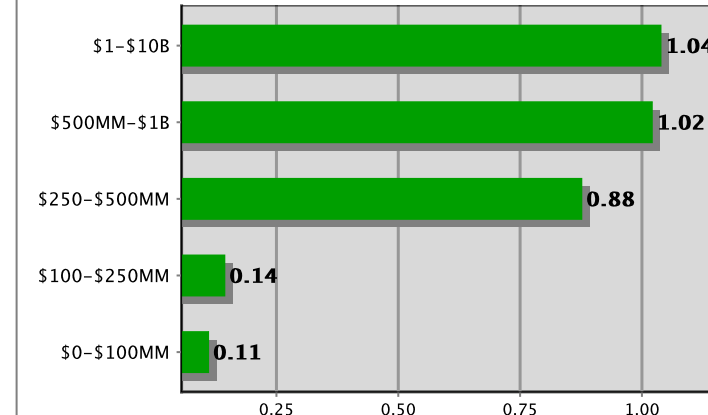
Median ROAA (%)



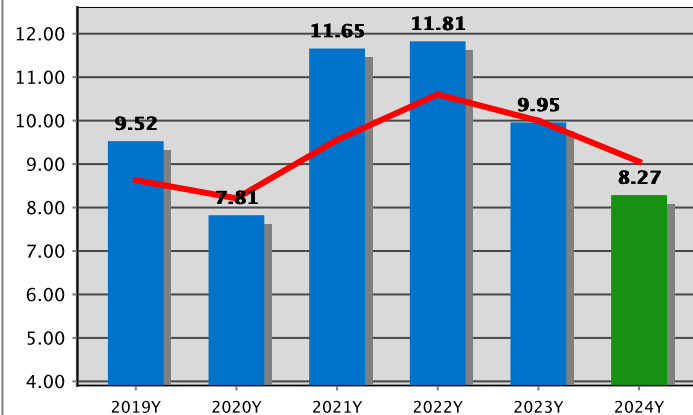
QCBI Banks by ROAA



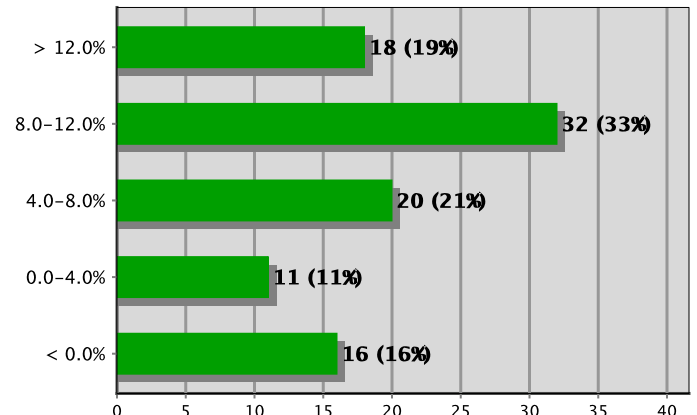
Median ROAA by Asset Size (%)



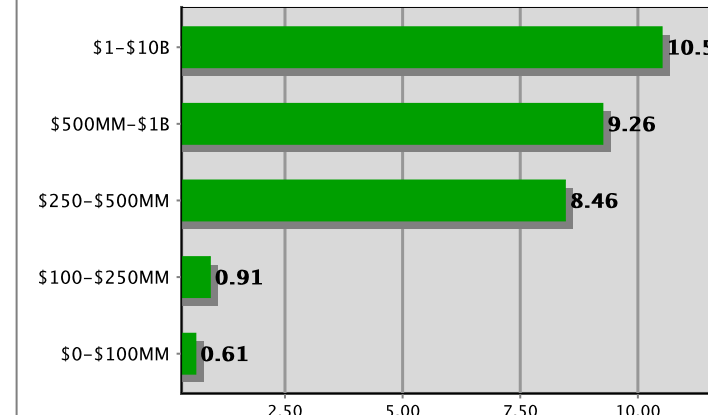
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



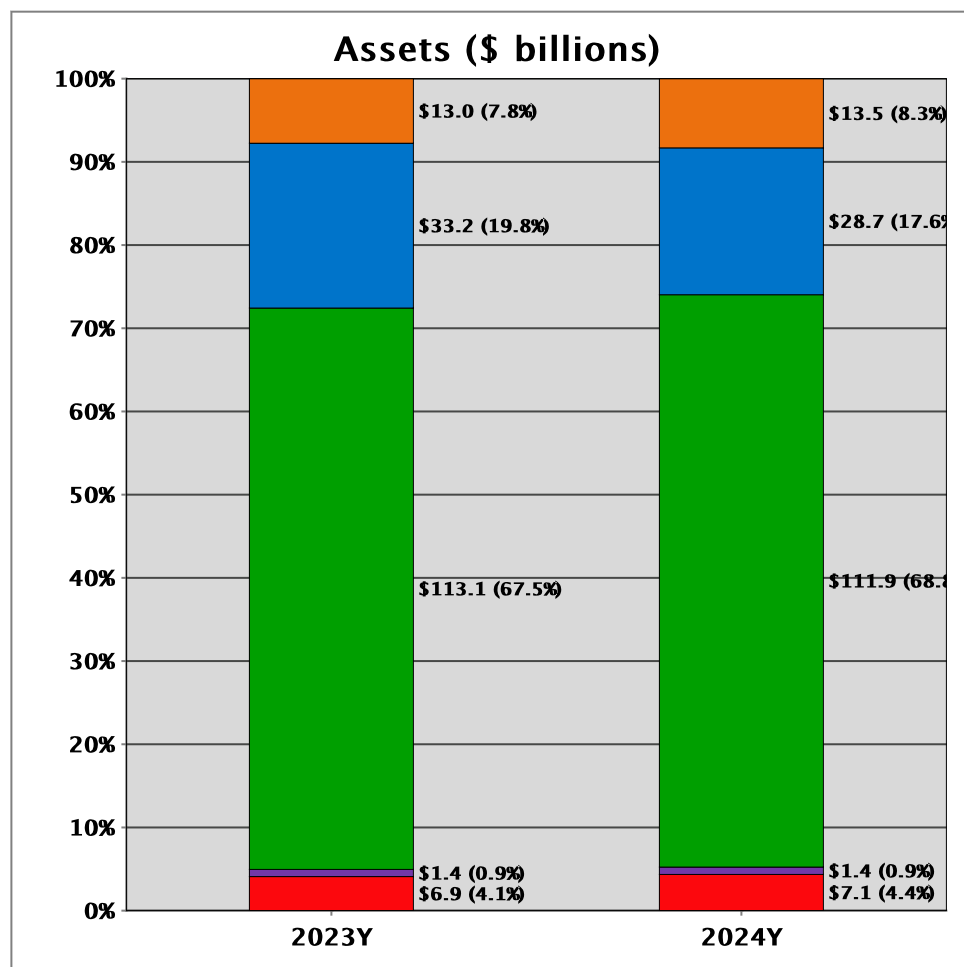
— National Trend

* 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 full year 2024

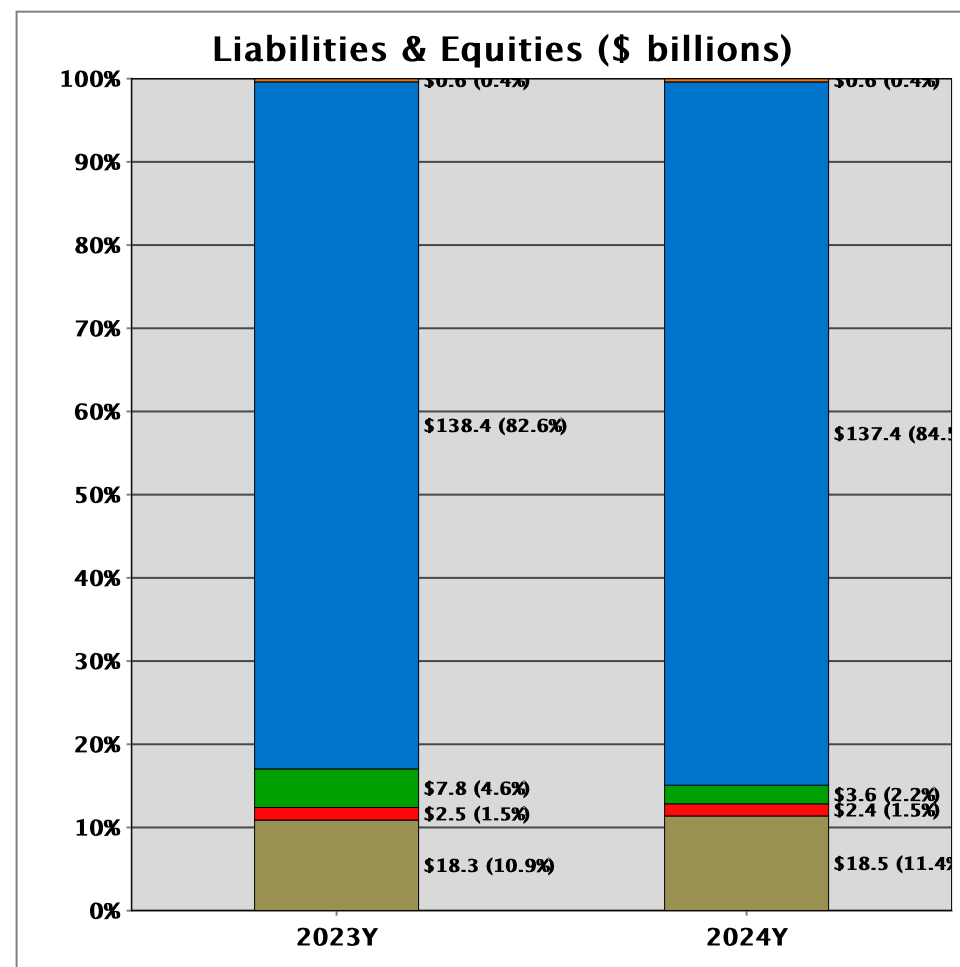
QwickAnalytics State Performance Trends

Balance Sheet Composition

California
Banks
December 31, 2024



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



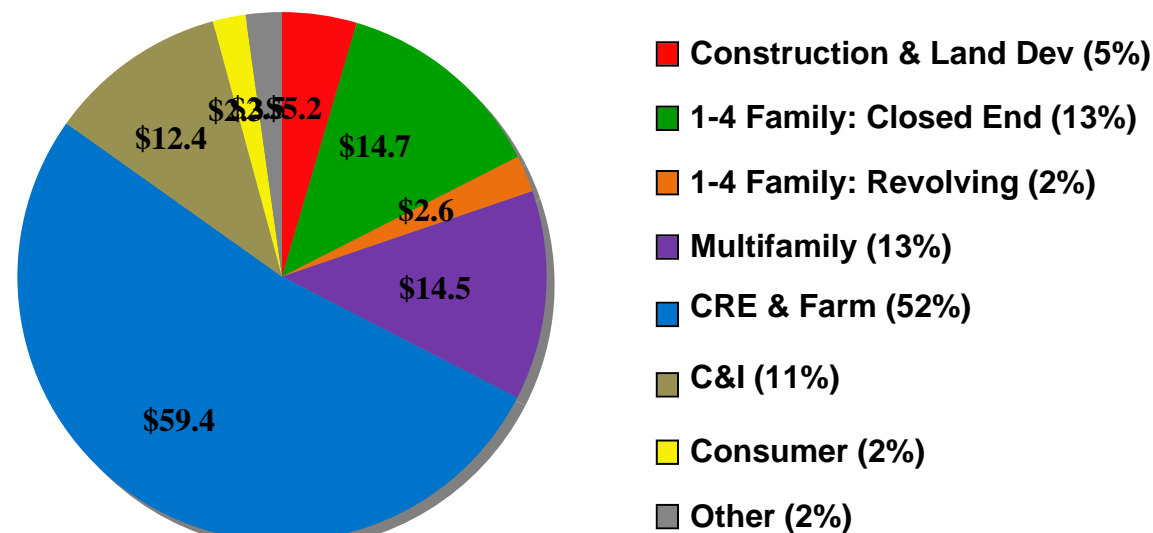
■ Fed Funds & Repos
 ■ Deposits
 ■ Other Borrowings
■ Other Liabilities
 ■ Equity Capital

QuickAnalytics State Performance Trends

Loan Composition

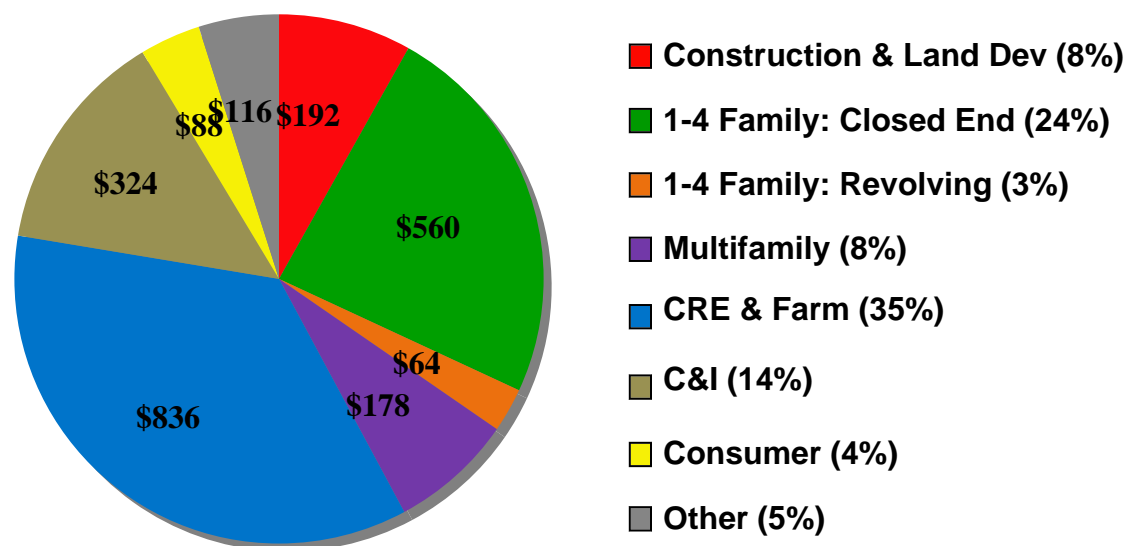
California
Banks
December 31, 2024

State Aggregate Loan Mix



(\$ billions)

National Aggregate Loan Mix



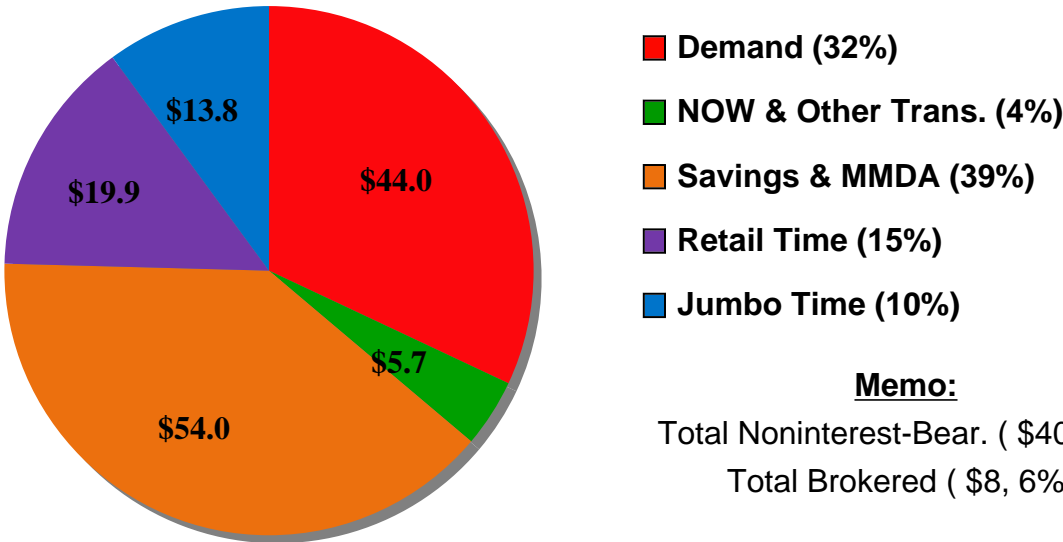
(\$ billions)

QwickAnalytics State Performance Trends

Deposit Composition

California
Banks
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State Aggregate Deposit Mix

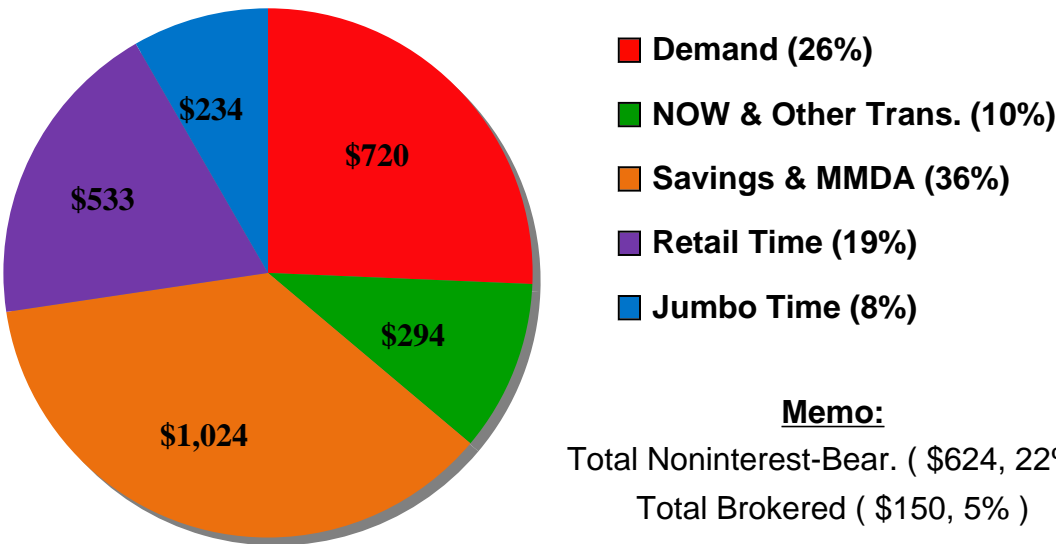


(\$ billions)

Memo:

Total Noninterest-Bear. (\$40, 0%)
Total Brokered (\$8, 6%)

National Aggregate Deposit Mix



(\$ billions)

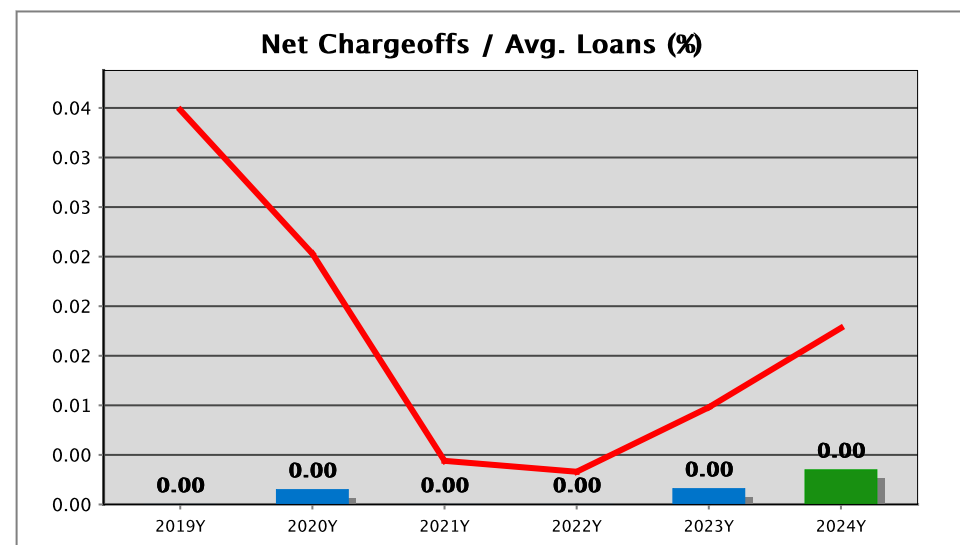
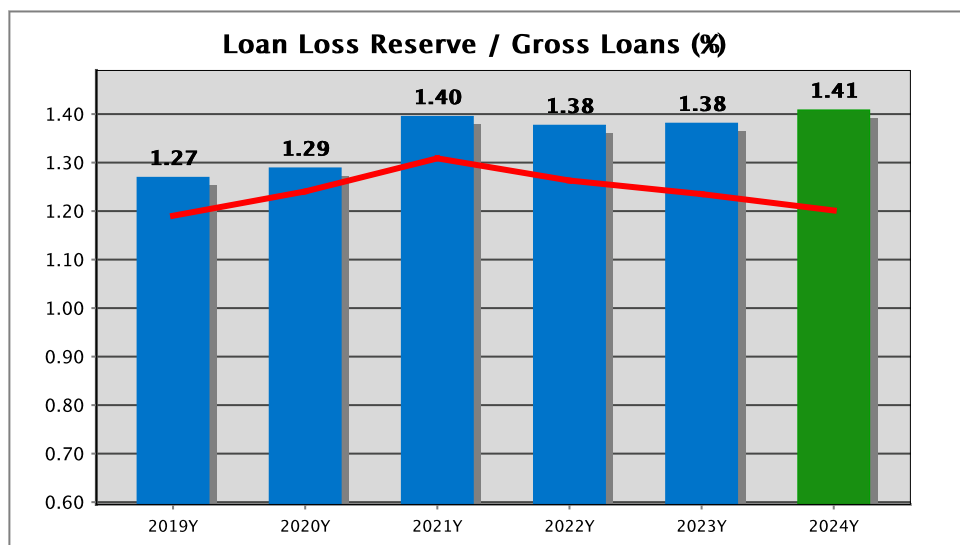
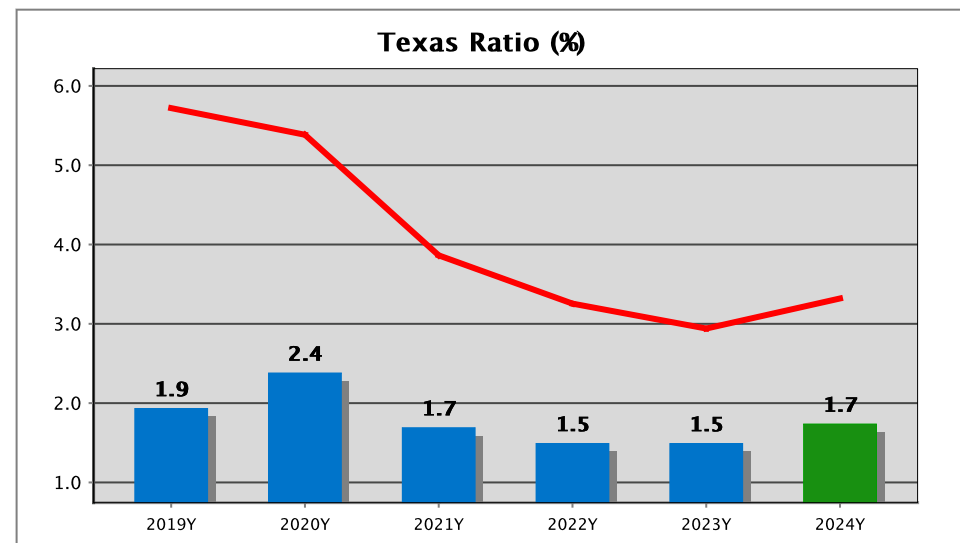
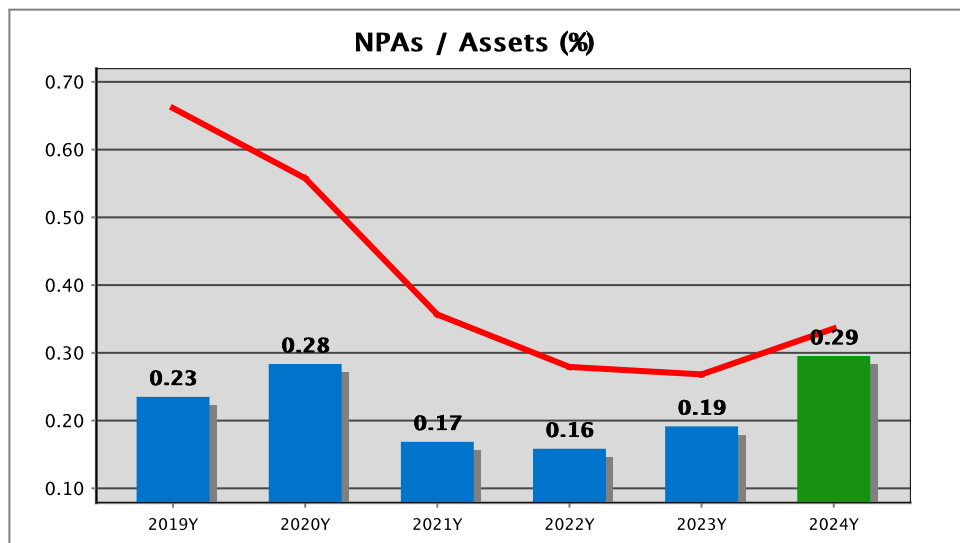
Memo:

Total Noninterest-Bear. (\$624, 22%)
Total Brokered (\$150, 5%)

QwickAnalytics State Performance Trends

Asset Quality Trends

California
Banks
December 31, 2024



— National Trend

* All data points represent median values; NPAs = loans 90+ days P.D. + nonaccrual loans + restructured loans + OREO;

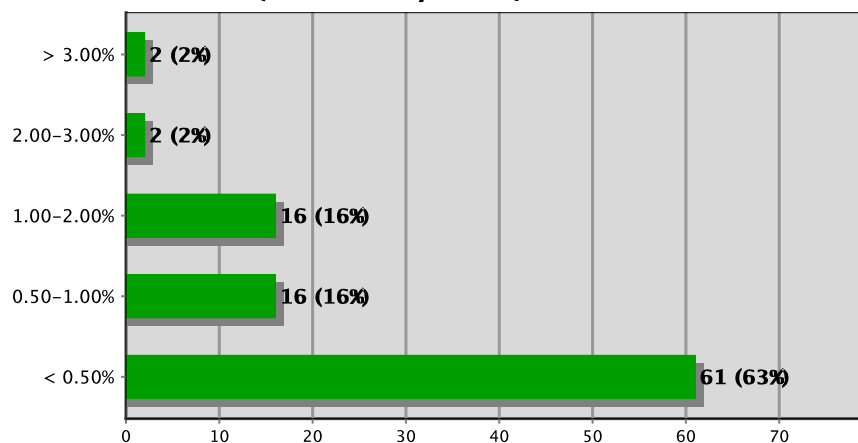
Texas Ratio = NPAs as a percentage of tangible equity + loan loss reserve

QuickAnalytics State Performance Trends

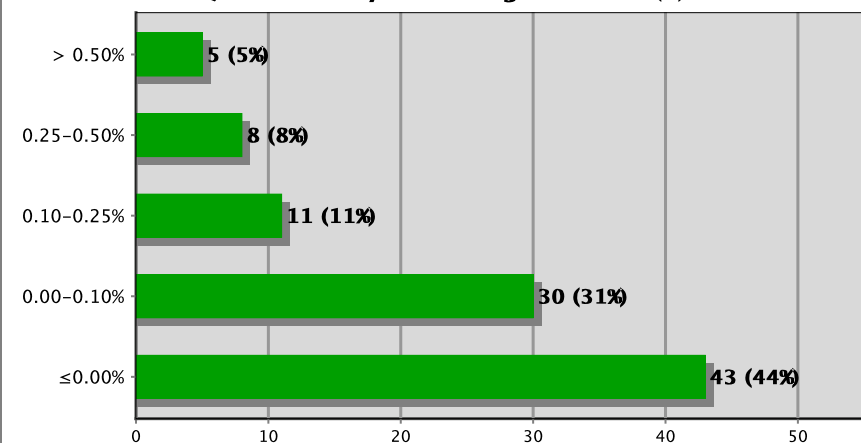
Asset Quality Trends

California
Banks
December 31, 2024

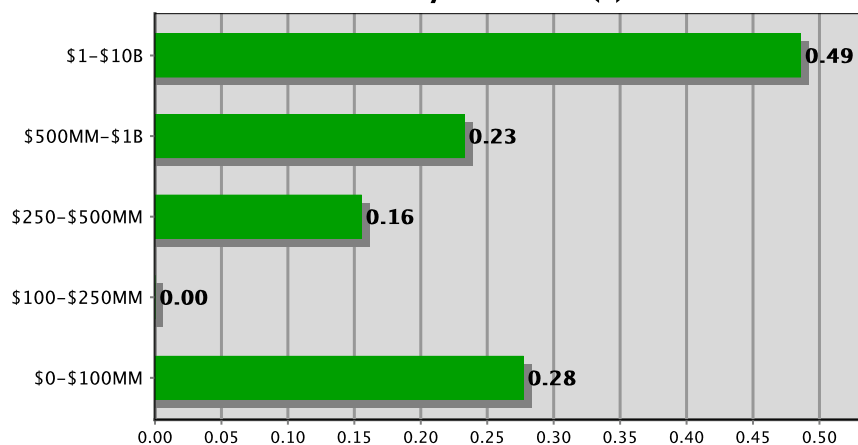
QCBI Banks by NPAs / Assets



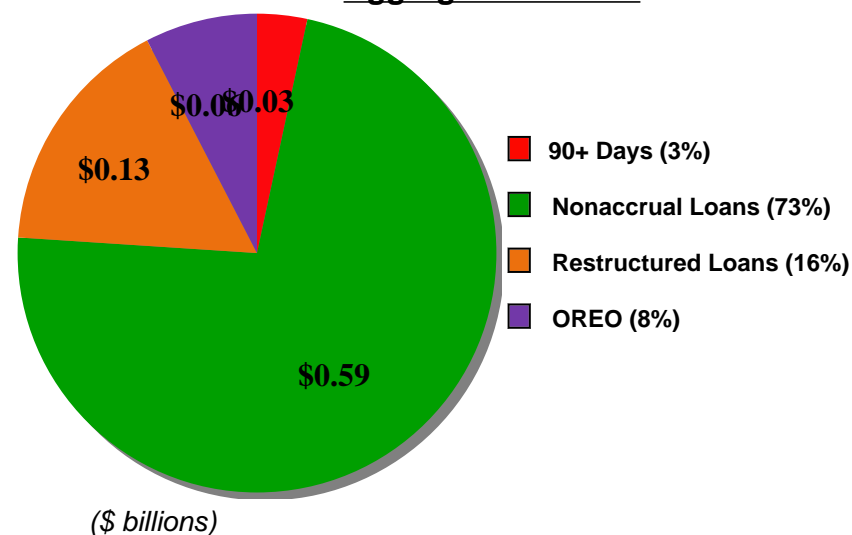
QCBI Banks by Net Chargeoff Ratio (%)



Median NPAs by Asset Size (%)



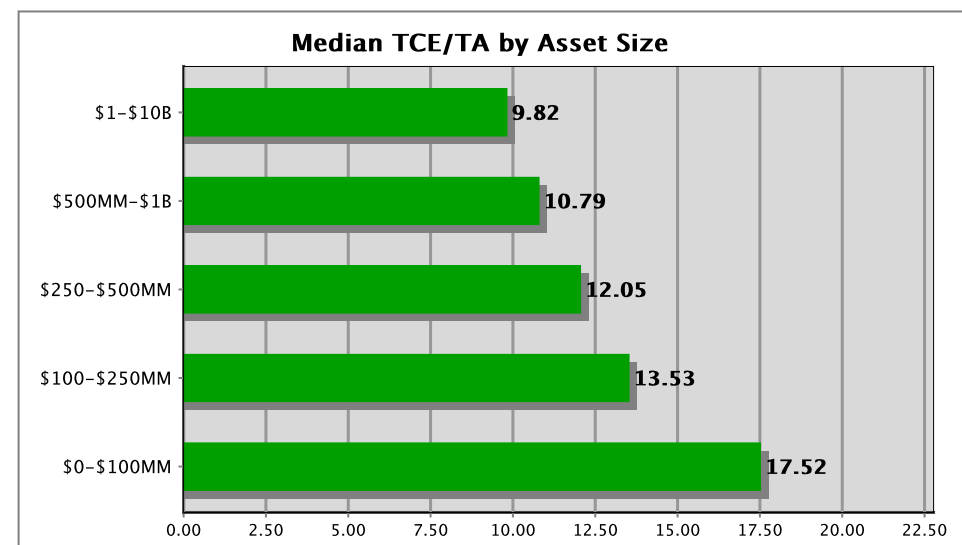
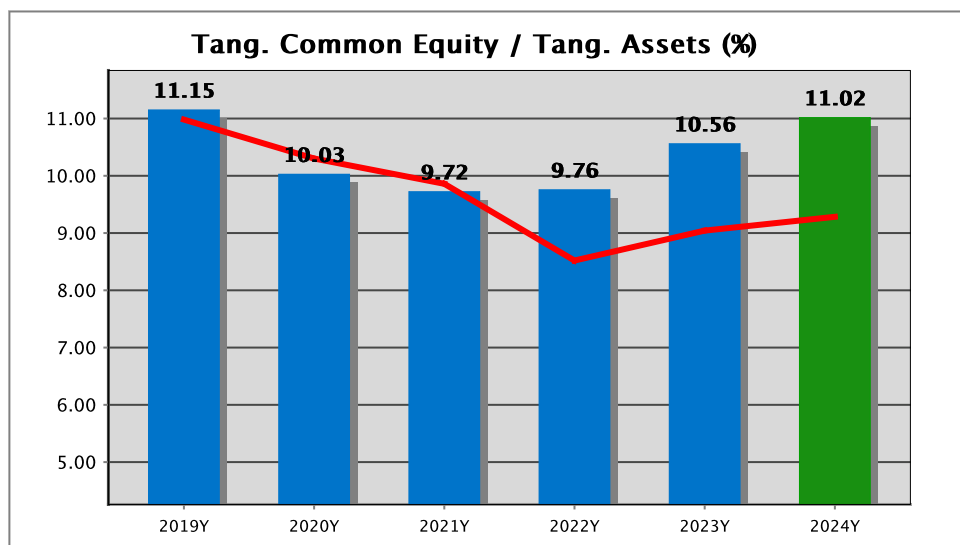
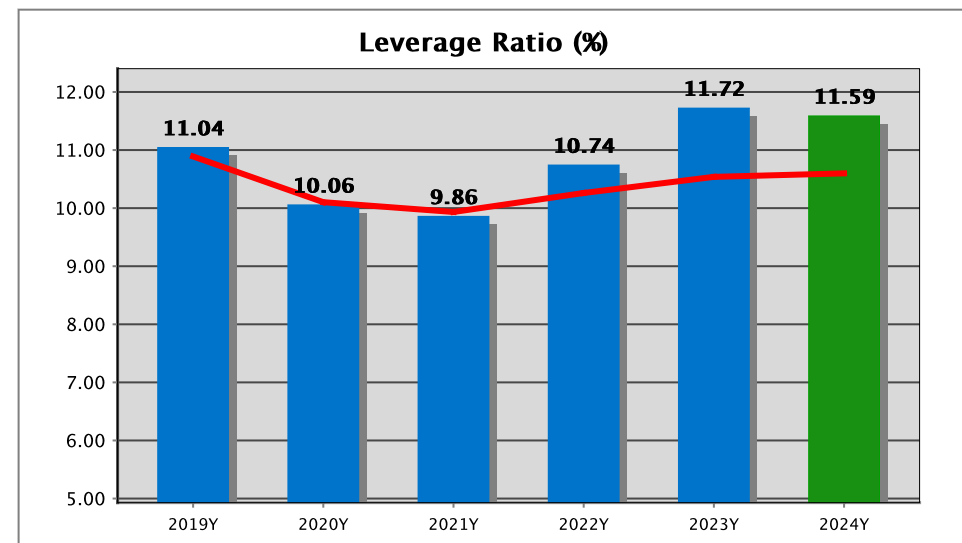
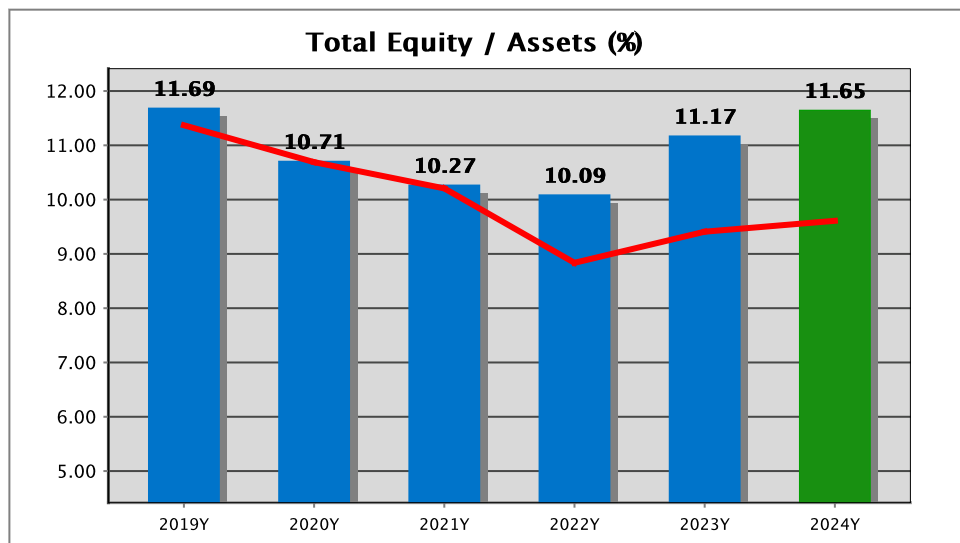
Aggregate NPA Mix



QwickAnalytics State Performance Trends

Capital Trends

California
Banks
December 31, 2024



— National Trend

Note: Trend charts contain median values

QwickAnalytics State Performance Trends

Performance Matrix

California
Banks
December 31, 2024

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	-3.67%	-0.99%	1.21%	3.15%	3.97%	5.66%	8.83%	12.83%	19.41%
Loan Growth (LTM)	-3.76%	-0.23%	1.11%	4.36%	6.63%	8.56%	12.98%	15.19%	28.12%
Deposit Growth (LTM)	-3.45%	0.00%	2.54%	3.47%	5.13%	8.94%	12.30%	15.06%	27.78%
Performance Trends									
Yield on Loans	5.08%	5.43%	5.64%	5.86%	6.07%	6.43%	6.80%	7.28%	8.22%
Cost of Funds	1.12%	1.43%	1.66%	1.92%	2.25%	2.64%	3.24%	3.61%	3.94%
Net Interest Margin	2.69%	2.88%	3.14%	3.41%	3.55%	3.78%	3.98%	4.30%	4.90%
Noninterest Income (core) / Avg Assets*	0.08%	0.15%	0.20%	0.25%	0.29%	0.33%	0.42%	0.55%	0.68%
Efficiency Ratio (core)*	43.2%	53.2%	56.7%	58.9%	63.6%	68.5%	74.3%	88.4%	112.7%
Profitability Trends									
Pretax ROAA	-0.40%	0.37%	0.70%	1.00%	1.29%	1.45%	1.72%	1.92%	2.36%
Core Operating Earnings*	-0.34%	0.42%	0.86%	1.10%	1.35%	1.51%	1.76%	2.08%	2.46%
Return on Average Assets (a)	-0.38%	0.27%	0.50%	0.72%	0.88%	1.05%	1.24%	1.37%	1.71%
Return on Average Equity (a)	-4.41%	1.97%	4.25%	6.80%	8.27%	9.43%	11.08%	11.79%	15.10%
Asset Quality Trends									
Nonperforming Assets / Assets	0.00%	0.00%	0.05%	0.16%	0.29%	0.47%	0.65%	1.00%	1.51%
Texas Ratio	0.0%	0.0%	0.5%	1.0%	1.7%	3.1%	3.8%	5.1%	9.3%
Reserve / Loans	1.10%	1.15%	1.21%	1.33%	1.41%	1.53%	1.63%	1.86%	2.57%
Net Chargeoff Ratio	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.05%	0.13%	0.28%
Capital Trends									
Total Equity / Assets	8.53%	8.94%	9.79%	10.88%	11.65%	12.44%	13.60%	15.34%	17.61%
Leverage Ratio	9.47%	10.22%	10.79%	11.07%	11.59%	12.22%	13.76%	15.78%	18.38%
Tang Common Equity / Tangible Assets	8.38%	8.82%	9.59%	10.42%	11.02%	11.86%	13.21%	15.11%	16.98%

* 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)

QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks

2024 Asset Growth

California
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Beach Cities Commercial Bank	Irvine, CA	\$130,786	172.7%	\$82,829
2	Icon Business Bank	Riverside, CA	\$96,851	168.6%	\$60,797
3	CA Bank Of Commerce	San Diego, CA	\$4,030,569	70.8%	\$1,671,338
4	Column	Chico, CA	\$734,914	64.0%	\$286,736
5	Santa Cruz County Bank	Santa Cruz, CA	\$2,680,345	49.4%	\$886,050
6	Commercial Bank Of CA	Irvine, CA	\$3,537,560	45.8%	\$1,112,042
7	Community West Bank	Fresno, CA	\$3,518,255	44.7%	\$1,086,534
8	PARTNERS BANK OF CALIFORNIA	Mission Viejo, CA	\$663,640	36.1%	\$176,038
9	Gateway Bank, F.S.B.	Oakland, CA	\$256,131	29.6%	\$58,466
10	Legacy Bank	Murrieta, CA	\$74,724	20.2%	\$12,569
11	Endeavor Bank	San Diego, CA	\$677,678	18.9%	\$107,546
12	Neighborhood National Bank	El Cajon, CA	\$174,489	18.8%	\$27,651
13	Poppy Bank	Santa Rosa, CA	\$6,937,842	17.6%	\$1,039,410
14	Golden State Bank	Glendale, CA	\$836,818	14.7%	\$107,303
15	Commercest Bank	Irvine, CA	\$1,489,767	14.4%	\$187,788
16	Monterey County Bank	Monterey, CA	\$226,657	14.0%	\$27,768
17	Us Metro Bank	Garden Grove, CA	\$1,395,867	13.9%	\$170,761
18	American Plus Bank	Arcadia, CA	\$766,977	13.9%	\$93,720
19	Five Star Bank	Roseville, CA	\$4,052,812	13.0%	\$465,094
20	Mission Bank	Bakersfield, CA	\$1,854,472	12.9%	\$211,462
21	CalPrivate Bank	La Jolla, CA	\$2,424,211	12.6%	\$272,129
22	Pacific Valley Bank	Salinas, CA	\$655,767	11.9%	\$69,491
23	Eastern International Bank	Los Angeles, CA	\$128,399	11.3%	\$13,064
24	FFB Bank	Fresno, CA	\$1,504,131	10.4%	\$141,698
25	Open Bank	Los Angeles, CA	\$2,365,822	10.2%	\$218,156



QwickAnalytics™

Top 25 Fastest Growth QCBI Banks

2024 Loan Growth

California
Banks
December 31, 2024

Bank Name		City, ST	Total Assets (\$000s)	LTM Loan Growth (%) (\$000s)	
1	Icon Business Bank	Riverside, CA	\$96,851	392.2%	\$53,522
2	Beach Cities Commercial Bank	Irvine, CA	\$130,786	378.5%	\$83,567
3	Community West Bank	Fresno, CA	\$3,518,255	80.8%	\$1,043,424
4	Legacy Bank	Murrieta, CA	\$74,724	78.0%	\$27,236
5	CA Bank Of Commerce	San Diego, CA	\$4,030,569	60.6%	\$1,191,553
6	Commercial Bank Of CA	Irvine, CA	\$3,537,560	45.7%	\$788,371
7	Santa Cruz County Bank	Santa Cruz, CA	\$2,680,345	44.9%	\$633,922
8	Bank Irvine	Irvine, CA	\$213,107	34.6%	\$44,888
9	Endeavor Bank	San Diego, CA	\$677,678	31.1%	\$135,554
10	Poppy Bank	Santa Rosa, CA	\$6,937,842	28.2%	\$1,080,361
11	Gateway Bank, F.S.B.	Oakland, CA	\$256,131	28.0%	\$41,564
12	Monterey County Bank	Monterey, CA	\$226,657	26.7%	\$18,041
13	Golden State Bank	Glendale, CA	\$836,818	25.8%	\$145,304
14	Mission National Bank	San Francisco, CA	\$218,988	20.0%	\$29,235
15	River Valley Community Bank	Yuba City, CA	\$602,580	18.9%	\$55,689
16	INFINITY BANK	Santa Ana, CA	\$332,666	16.5%	\$32,021
17	River City Bank	Sacramento, CA	\$5,143,528	15.9%	\$570,579
18	FFB Bank	Fresno, CA	\$1,504,131	15.4%	\$142,165
19	Bank Of The Orient	San Francisco, CA	\$965,014	15.3%	\$105,730
20	Us Metro Bank	Garden Grove, CA	\$1,395,867	15.2%	\$155,305
21	Asian Pacific National Bank	San Gabriel, CA	\$55,759	15.1%	\$3,724
22	Chino Commercial Bank	Chino, CA	\$466,414	14.5%	\$25,913
23	Five Star Bank	Roseville, CA	\$4,052,812	14.3%	\$442,749
24	Bank Of Whittier	Whittier, CA	\$181,262	14.3%	\$10,684
25	American Plus Bank	Arcadia, CA	\$766,977	14.1%	\$81,806



QwickAnalytics™

Top 25 QCBI Banks

Net Interest Margin

California
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	First Credit Bank	West Hollywood, CA	\$534,288	7.56%
2	CA Pacific Bank	San Francisco, CA	\$82,356	7.40%
3	CA International Bank	Westminster, CA	\$58,565	6.86%
4	Tustin Community Bank	Tustin, CA	\$79,354	5.98%
5	First General Bank	Rowland Heights, CA	\$1,152,613	5.95%
6	INFINITY BANK	Santa Ana, CA	\$332,666	5.55%
7	FFB Bank	Fresno, CA	\$1,504,131	5.29%
8	Legacy Bank	Murrieta, CA	\$74,724	5.27%
9	Summit Bank	Oakland, CA	\$294,037	5.22%
10	Santa Cruz County Bank	Santa Cruz, CA	\$2,680,345	5.10%
11	Plumas Bank	Quincy, CA	\$1,622,958	4.76%
12	Pinnacle Bank	Morgan Hill, CA	\$846,847	4.61%
13	Icon Business Bank	Riverside, CA	\$96,851	4.60%
14	CalPrivate Bank	La Jolla, CA	\$2,424,211	4.54%
15	Mission Valley Bank	Sun Valley, CA	\$676,792	4.44%
16	United Pacific Bank	City of Industry, CA	\$160,386	4.42%
17	CA Bank Of Commerce	San Diego, CA	\$4,030,569	4.41%
18	Community Valley Bank	El Centro, CA	\$311,367	4.41%
19	CA Business Bank	Irvine, CA	\$106,560	4.33%
20	Mission Bank	Bakersfield, CA	\$1,854,472	4.32%
21	United Security Bank	Fresno, CA	\$1,211,826	4.23%
22	Beach Cities Commercial Bank	Irvine, CA	\$130,786	4.22%
23	New Omni Bank	Alhambra, CA	\$531,971	4.20%
24	Home Bank Of CA	San Diego, CA	\$240,078	4.18%
25	Westamerica Bank	San Rafael, CA	\$6,038,088	4.14%

* Full year 2024 net interest margin

Top 25 QCBI Banks

Noninterest Income

California
Banks
December 31, 2024

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Column	Chico, CA	\$734,914	4.67%
2 FFB Bank	Fresno, CA	\$1,504,131	2.29%
3 CA Business Bank	Irvine, CA	\$106,560	1.61%
4 Mission Valley Bank	Sun Valley, CA	\$676,792	1.13%
5 Legacy Bank	Murrieta, CA	\$74,724	0.96%
6 Us Metro Bank	Garden Grove, CA	\$1,395,867	0.90%
7 Bank Of The Sierra	Porterville, CA	\$3,607,133	0.83%
8 Fremont Bank	Fremont, CA	\$5,802,335	0.76%
9 Open Bank	Los Angeles, CA	\$2,365,822	0.72%
10 Bank Of Whittier	Whittier, CA	\$181,262	0.68%
11 Exchange Bank	Santa Rosa, CA	\$3,299,533	0.68%
12 Chino Commercial Bank	Chino, CA	\$466,414	0.67%
13 Westamerica Bank	San Rafael, CA	\$6,038,088	0.67%
14 Tri Counties Bank	Chico, CA	\$9,671,740	0.65%
15 Commercial Bank Of CA	Irvine, CA	\$3,537,560	0.64%
16 Montecito B&T	Santa Barbara, CA	\$2,110,843	0.60%
17 REDWOOD CAPITAL BANK	Eureka, CA	\$531,726	0.60%
18 PARTNERS BANK OF CALIFORNIA	Mission Viejo, CA	\$663,640	0.60%
19 Bank Of Stockton	Stockton, CA	\$4,444,022	0.58%
20 Commercewest Bank	Irvine, CA	\$1,489,767	0.55%
21 Commonwealth Business Bank	Los Angeles, CA	\$1,815,551	0.54%
22 American Continental Bank	City of Industry, CA	\$357,116	0.53%
23 Nano Banc	Irvine, CA	\$954,231	0.53%
24 Beneficial State Bank	Oakland, CA	\$1,944,646	0.51%
25 American Plus Bank	Arcadia, CA	\$766,977	0.48%

* Full year 2024 noninterest income as a percentage of average assets; excludes nonrecurring gains/losses

Top 25 QCBI Banks Most Efficient

California
Banks
December 31, 2024

Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1 First Credit Bank	West Hollywood, CA	\$534,288	13.2%
2 First General Bank	Rowland Heights, CA	\$1,152,613	26.4%
3 River City Bank	Sacramento, CA	\$5,143,528	26.6%
4 Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,412,360	29.1%
5 Preferred Bank	Los Angeles, CA	\$6,924,154	30.9%
6 CA Pacific Bank	San Francisco, CA	\$82,356	34.4%
7 American Plus Bank	Arcadia, CA	\$766,977	34.7%
8 Westamerica Bank	San Rafael, CA	\$6,038,088	36.7%
9 Five Star Bank	Roseville, CA	\$4,052,812	39.6%
10 HCN Bank	Riverside, CA	\$939,572	40.9%
11 Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,376,767	44.7%
12 Mission Bank	Bakersfield, CA	\$1,854,472	45.5%
13 Santa Cruz County Bank	Santa Cruz, CA	\$2,680,345	47.7%
14 CalPrivate Bank	La Jolla, CA	\$2,424,211	48.6%
15 Commercewest Bank	Irvine, CA	\$1,489,767	48.9%
16 FFB Bank	Fresno, CA	\$1,504,131	49.3%
17 Plumas Bank	Quincy, CA	\$1,622,958	49.7%
18 United Security Bank	Fresno, CA	\$1,211,826	52.2%
19 Poppy Bank	Santa Rosa, CA	\$6,937,842	52.5%
20 American Business Bank	Los Angeles, CA	\$4,040,343	53.1%
21 C3bank	Encinitas, CA	\$950,499	53.4%
22 Chino Commercial Bank	Chino, CA	\$466,414	53.9%
23 Golden State Bank	Glendale, CA	\$836,818	54.0%
24 Community Valley Bank	El Centro, CA	\$311,367	54.4%
25 Commonwealth Business Bank	Los Angeles, CA	\$1,815,551	54.4%

* Full year 2024 noninterest expense as a percentage of net interest income+noninterest income;
excludes nonrecurring gains/losses

Top 25 QCBI Banks ROAA (C-Corps)

California
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	CA Pacific Bank	San Francisco, CA	\$82,356	3.70%
2	First General Bank	Rowland Heights, CA	\$1,152,613	3.16%
3	FFB Bank	Fresno, CA	\$1,504,131	2.45%
4	Column	Chico, CA	\$734,914	2.26%
5	Westamerica Bank	San Rafael, CA	\$6,038,088	2.12%
6	Preferred Bank	Los Angeles, CA	\$6,924,154	1.90%
7	Bank Of Stockton	Stockton, CA	\$4,444,022	1.78%
8	Plumas Bank	Quincy, CA	\$1,622,958	1.75%
9	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,376,767	1.68%
10	Mission Bank	Bakersfield, CA	\$1,854,472	1.68%
11	American Plus Bank	Arcadia, CA	\$766,977	1.68%
12	Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,412,360	1.65%
13	CalPrivate Bank	La Jolla, CA	\$2,424,211	1.65%
14	Santa Cruz County Bank	Santa Cruz, CA	\$2,680,345	1.54%
15	Summit Bank	Oakland, CA	\$294,037	1.48%
16	River City Bank	Sacramento, CA	\$5,143,528	1.42%
17	Five Star Bank	Roseville, CA	\$4,052,812	1.37%
18	Oak Valley Community Bank	Oakdale, CA	\$1,900,495	1.37%
19	Community Valley Bank	El Centro, CA	\$311,367	1.36%
20	United Pacific Bank	City of Industry, CA	\$160,386	1.35%
21	INFINITY BANK	Santa Ana, CA	\$332,666	1.35%
22	Commonwealth Business Bank	Los Angeles, CA	\$1,815,551	1.34%
23	Commercewest Bank	Irvine, CA	\$1,489,767	1.34%
24	United Security Bank	Fresno, CA	\$1,211,826	1.34%
25	American Continental Bank	City of Industry, CA	\$357,116	1.29%

* Full year 2024 ROAA (stated) for C-Corp status institutions only

Top 25 QCBI Banks ROAA (S-Corps)

California
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	First Credit Bank	West Hollywood, CA	\$534,288	5.97%
2	HCN Bank	Riverside, CA	\$939,572	2.20%
3	Home Bank Of CA	San Diego, CA	\$240,078	1.61%
4	Murphy Bank	Fresno, CA	\$356,402	1.51%
5	Fremont Bank	Fremont, CA	\$5,802,335	0.93%
6	Tustin Community Bank	Tustin, CA	\$79,354	0.89%
7	Bac Community Bank	Stockton, CA	\$783,096	0.41%
8	Asian Pacific National Bank	San Gabriel, CA	\$55,759	0.25%
9	Beacon Business Bank	San Francisco, CA	\$177,003	NaN

* Full year 2024 ROAA (stated) for S-Corp status institutions only

Top 25 QCBI Banks ROAE (C-Corps)

California
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Column	Chico, CA	\$734,914	31.27%
2	Westamerica Bank	San Rafael, CA	\$6,038,088	22.95%
3	FFB Bank	Fresno, CA	\$1,504,131	19.19%
4	Preferred Bank	Los Angeles, CA	\$6,924,154	17.99%
5	Plumas Bank	Quincy, CA	\$1,622,958	17.20%
6	CalPrivate Bank	La Jolla, CA	\$2,424,211	17.09%
7	River City Bank	Sacramento, CA	\$5,143,528	16.30%
8	Mission Bank	Bakersfield, CA	\$1,854,472	16.29%
9	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,376,767	15.59%
10	Oak Valley Community Bank	Oakdale, CA	\$1,900,495	14.78%
11	First General Bank	Rowland Heights, CA	\$1,152,613	13.60%
12	American Business Bank	Los Angeles, CA	\$4,040,343	12.93%
13	C3bank	Encinitas, CA	\$950,499	12.57%
14	Chino Commercial Bank	Chino, CA	\$466,414	12.56%
15	Five Star Bank	Roseville, CA	\$4,052,812	12.44%
16	First Northern Bank Of Dixon	Dixon, CA	\$1,891,283	12.13%
17	INFINITY BANK	Santa Ana, CA	\$332,666	12.08%
18	Commercest Bank	Irvine, CA	\$1,489,767	11.89%
19	United Security Bank	Fresno, CA	\$1,211,826	11.81%
20	Santa Cruz County Bank	Santa Cruz, CA	\$2,680,345	11.66%
21	Community Valley Bank	El Centro, CA	\$311,367	11.53%
22	Avidbank	San Jose, CA	\$2,298,340	11.45%
23	Golden State Bank	Glendale, CA	\$836,818	11.44%
24	Mission Valley Bank	Sun Valley, CA	\$676,792	11.20%
25	Bank Of Stockton	Stockton, CA	\$4,444,022	11.17%

* Full year 2024 ROAE (stated) for C-Corp status institutions only

Top 25 QCBI Banks ROAE (S-Corps)

California
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	First Credit Bank	West Hollywood, CA	\$534,288	74.76%
2	HCN Bank	Riverside, CA	\$939,572	21.91%
3	Home Bank Of CA	San Diego, CA	\$240,078	13.25%
4	Fremont Bank	Fremont, CA	\$5,802,335	12.82%
5	Murphy Bank	Fresno, CA	\$356,402	11.14%
6	Tustin Community Bank	Tustin, CA	\$79,354	6.18%
7	Bac Community Bank	Stockton, CA	\$783,096	5.33%
8	Asian Pacific National Bank	San Gabriel, CA	\$55,759	1.40%
9	Beacon Business Bank	San Francisco, CA	\$177,003	(0.17%)

* Full year 2024 ROAE (stated) for S-Corp status institutions only

QwickAnalytics State Performance Trends

California
Banks
December 31, 2024

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	158	12
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	127	14
Large Institutional Branches (>\$2 billion deposits/branch)	49	2
Underloaned (<10% Loans / Assets)	116	8
Consumer Focus (>50% Consumer Loans or Leases / Assets)	21	2
No Material Real Estate Lending (<1% Assets)	134	9
Wholesale Funded (<40% Core Deposits / Deposits)	97	5
Overcapitalized (Total Equity / Assets > 50%)	87	7
Time Deposits = 100% of Total Deposits	19	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
December 31, 2024

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.