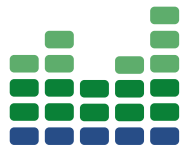


QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: CALIFORNIA *1st Quarter 2024 Review*



QwickAnalytics™
from QwickRate



QwickAnalytics State Performance Trends

California
Banks
March 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)™ 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	101	77%	30	23%	131
National	4,266	92%	357	8%	4,623

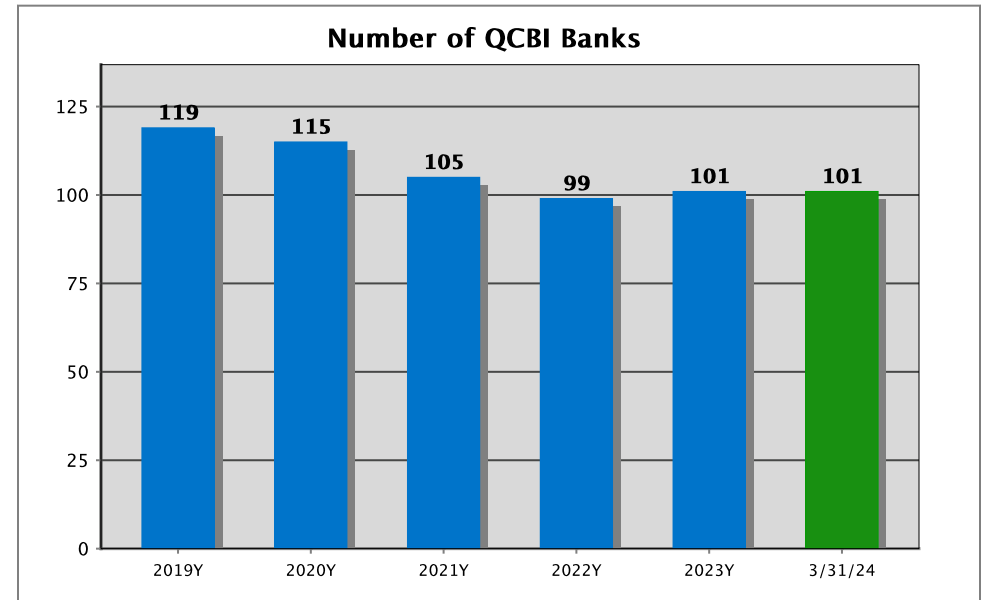
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

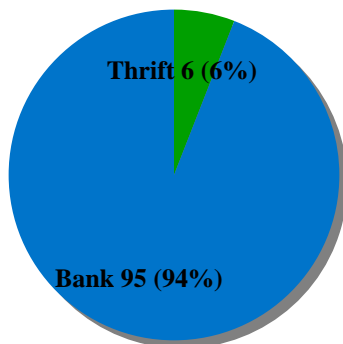
QCBI Industry Structure

California
Banks
March 31, 2024

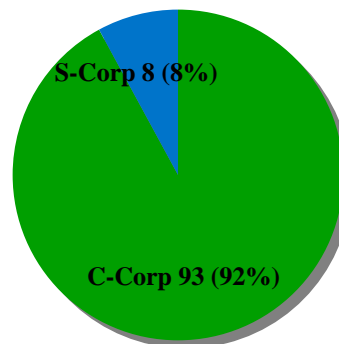
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	8	8%	\$540	0%
\$100-\$500 Million	27	27%	\$7,887	5%
\$500 Million-\$1 Billion	20	20%	\$14,219	9%
\$1-\$5 Billion	38	38%	\$83,738	52%
\$5-\$10 Billion	8	8%	\$53,262	33%
Total	101	100%	\$159,646	100%



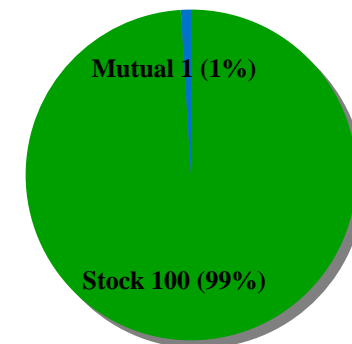
Industry Breakdown



Structural Breakdown



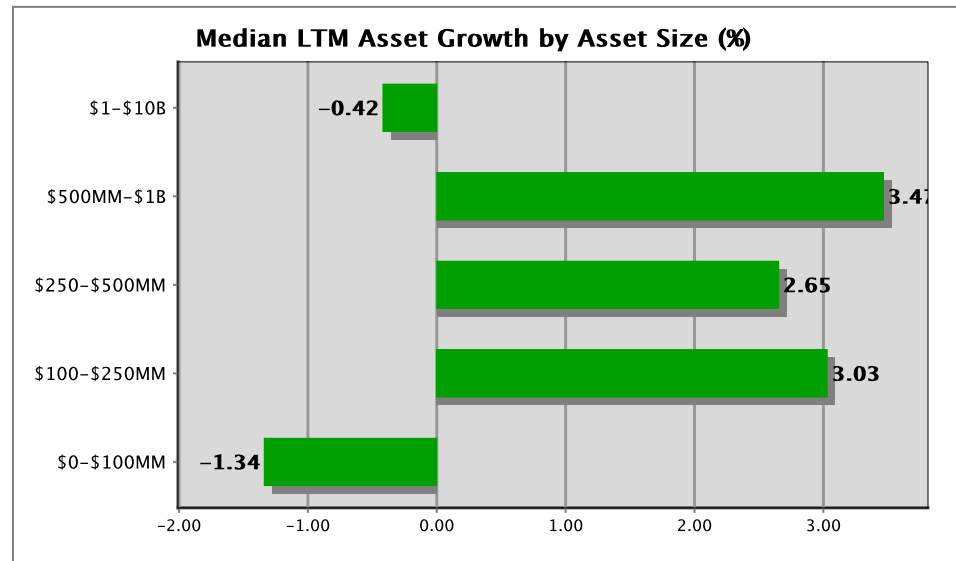
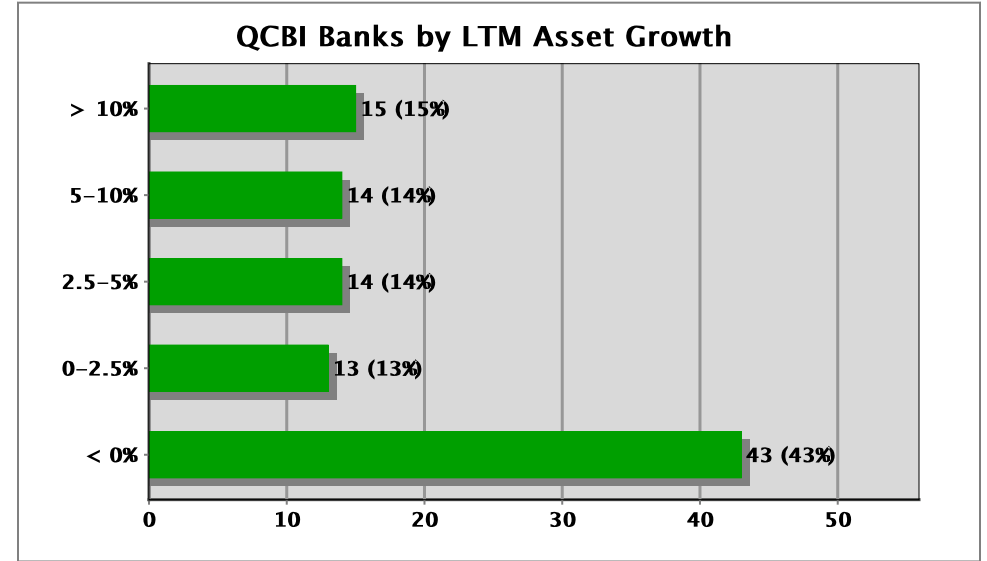
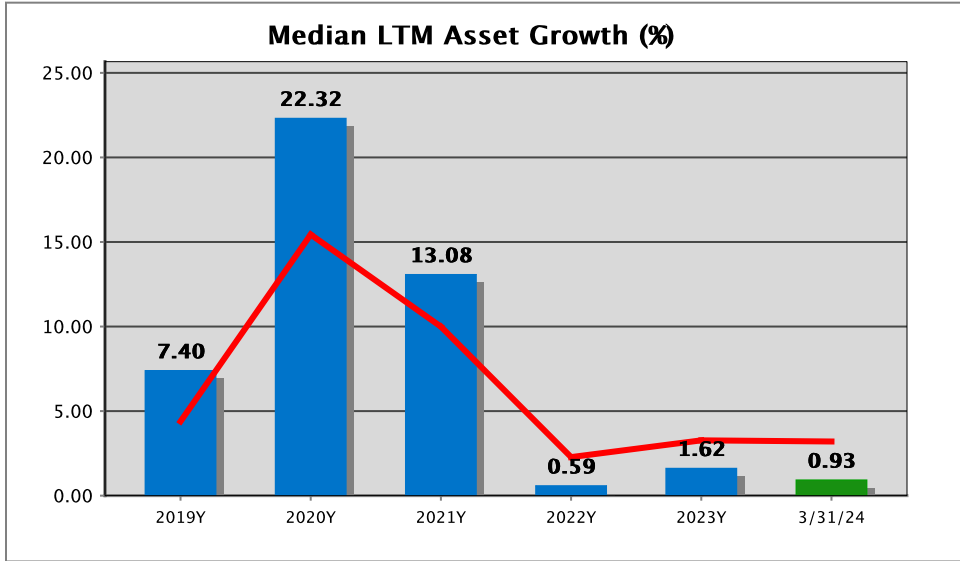
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

California
Banks
March 31, 2024



— National Trend

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

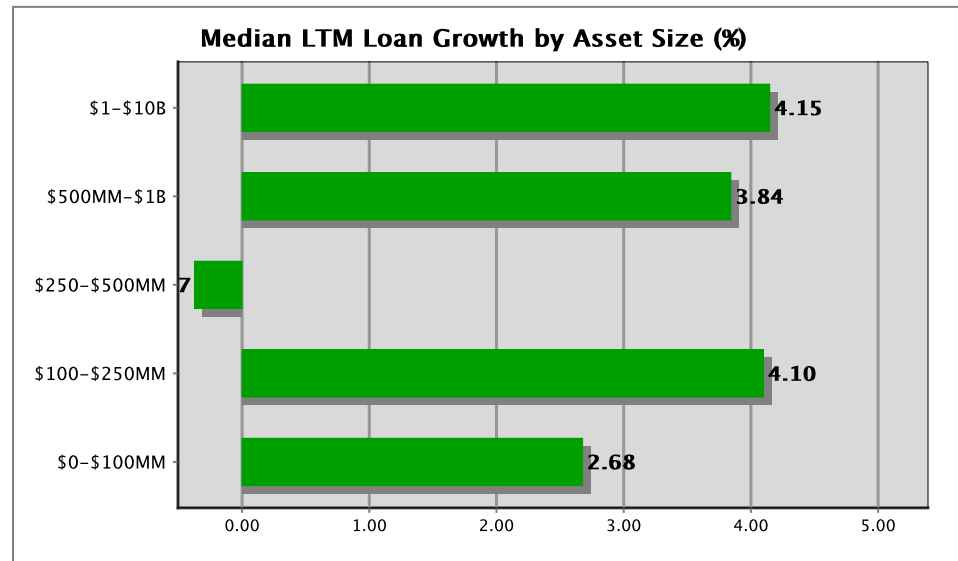
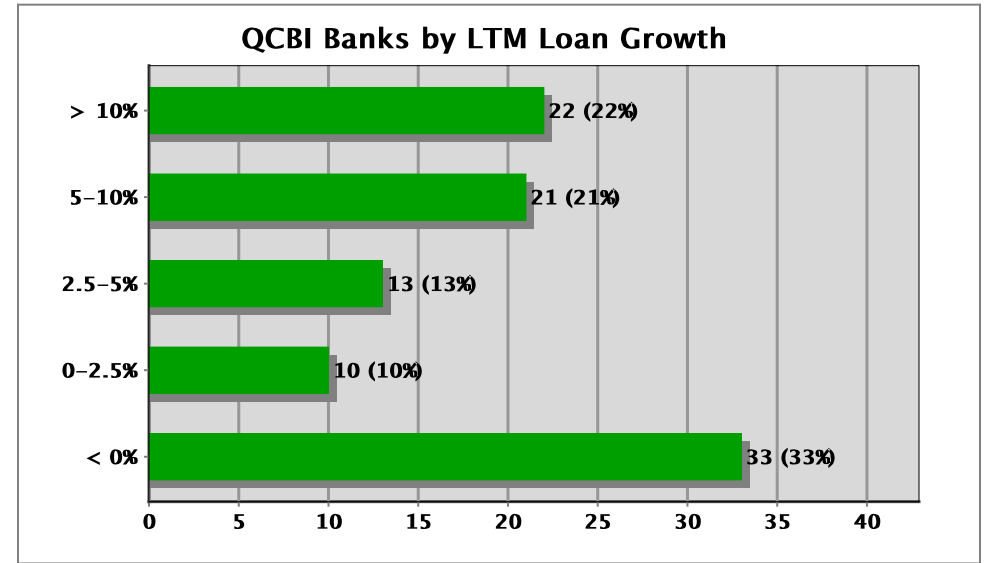
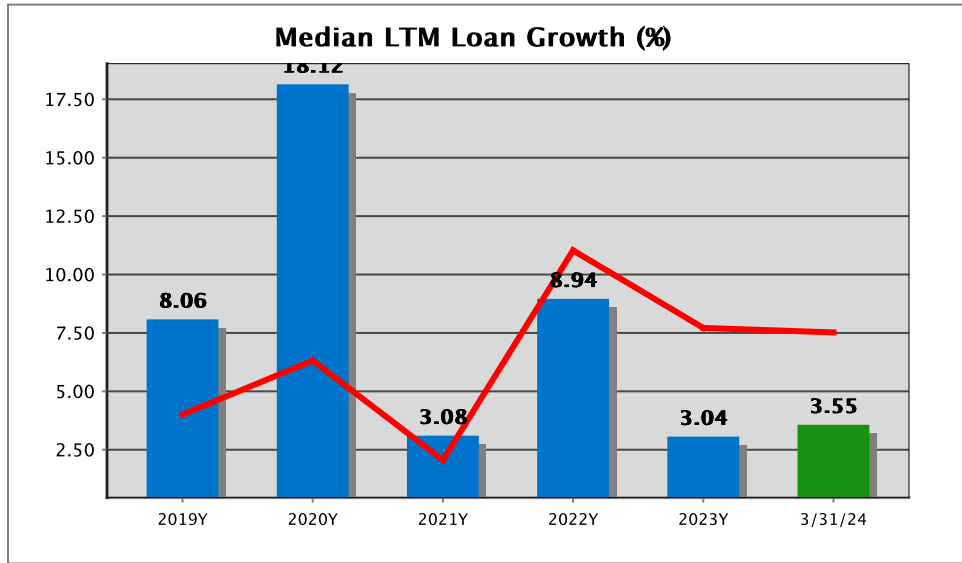


QwickAnalytics™

QwickAnalytics State Performance Trends

Loan Growth Trends

California
Banks
March 31, 2024



— National Trend

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

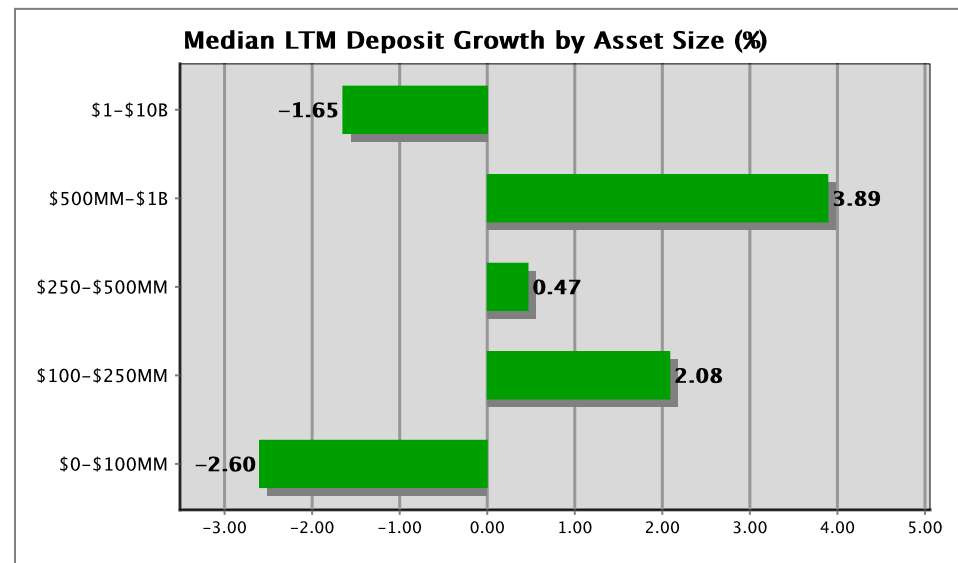
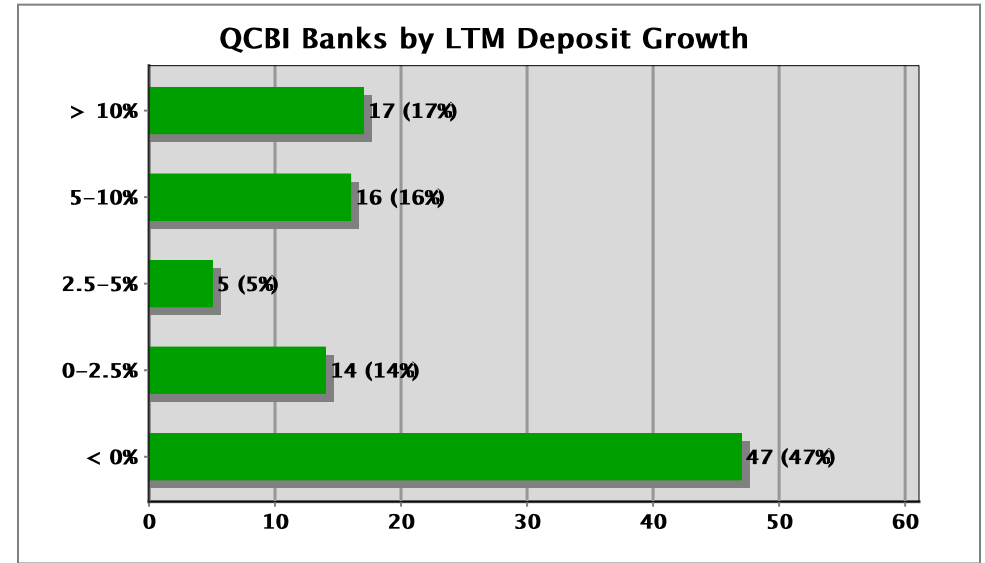
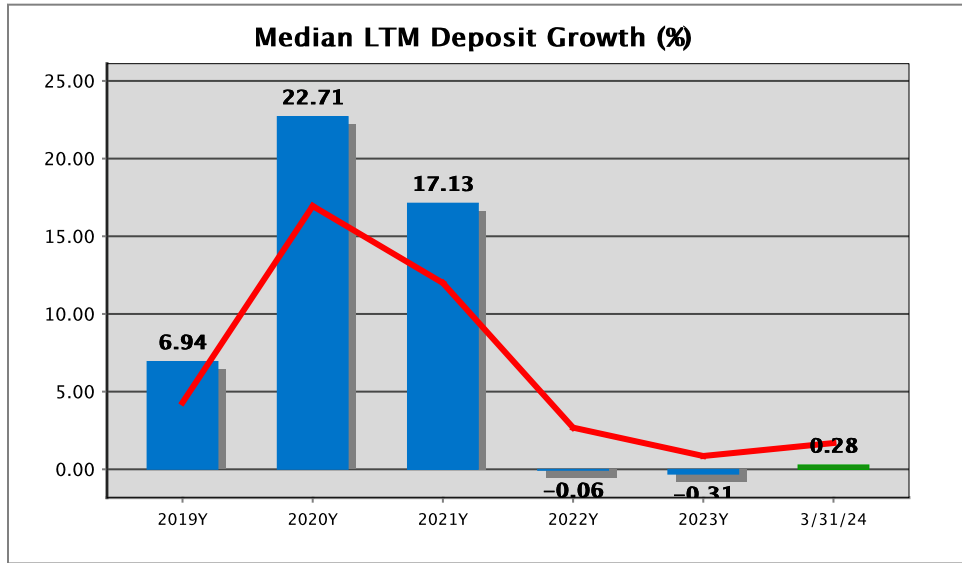


QwickAnalytics™

QwickAnalytics State Performance Trends

Deposit Growth Trends

California
Banks
March 31, 2024



— National Trend

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



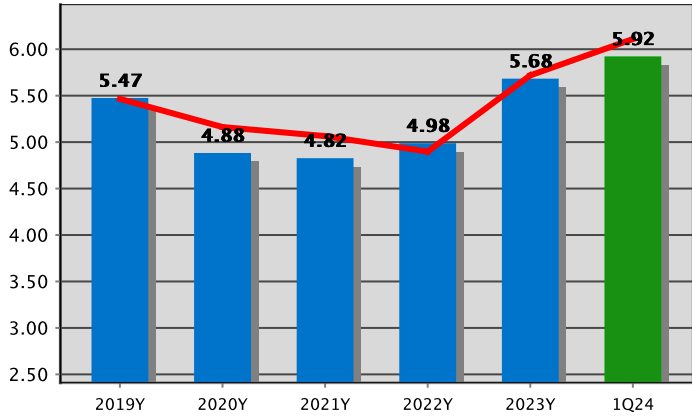
QwickAnalytics™

QwickAnalytics State Performance Trends

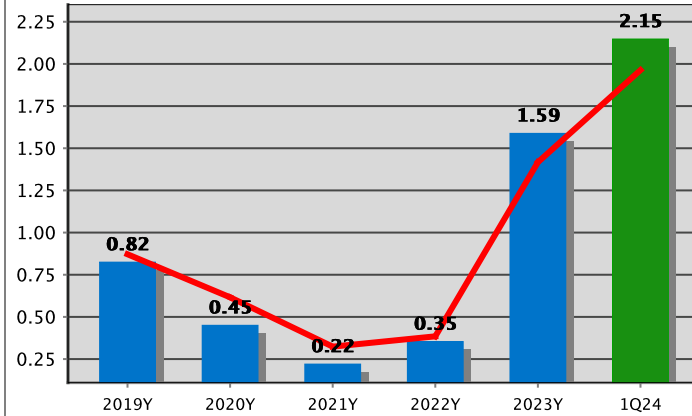
Performance Trends

California
Banks
March 31, 2024

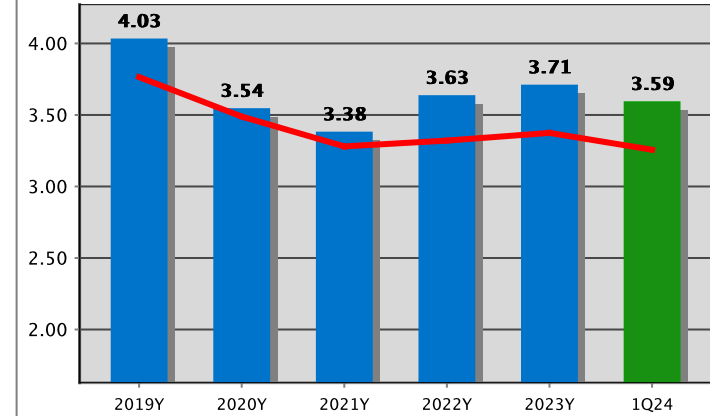
Yield On Loans (%)



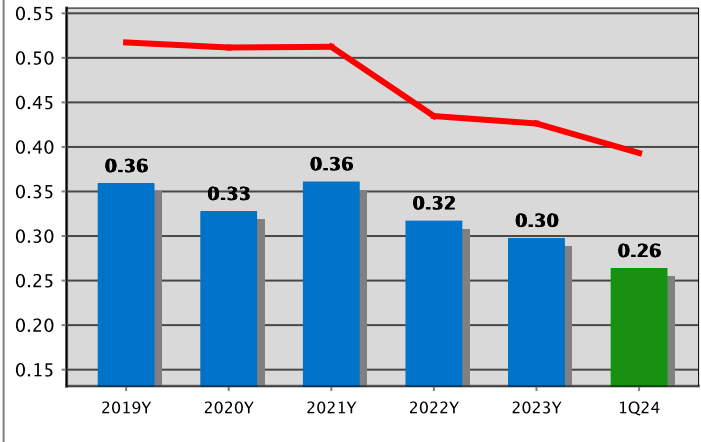
Cost of Funds (%)



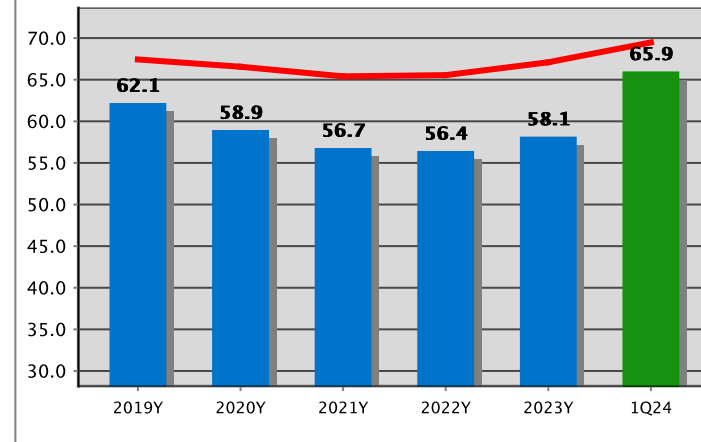
Net Interest Margin (%)



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



Efficiency Ratio (Core) (%)



— National Trend

Note: All data points represent median values;
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

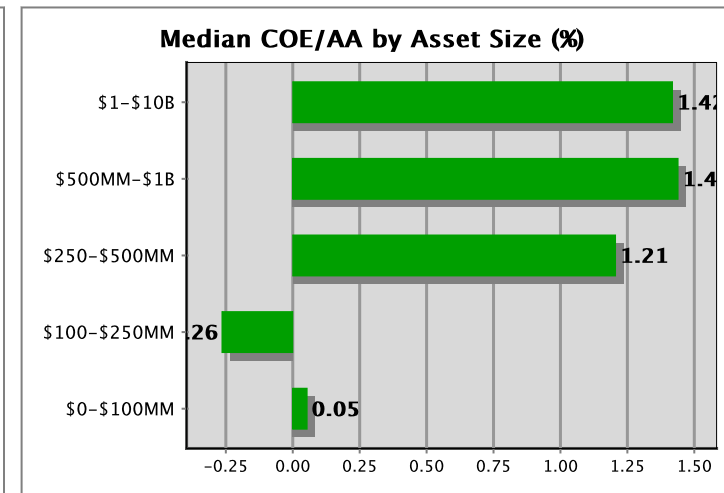
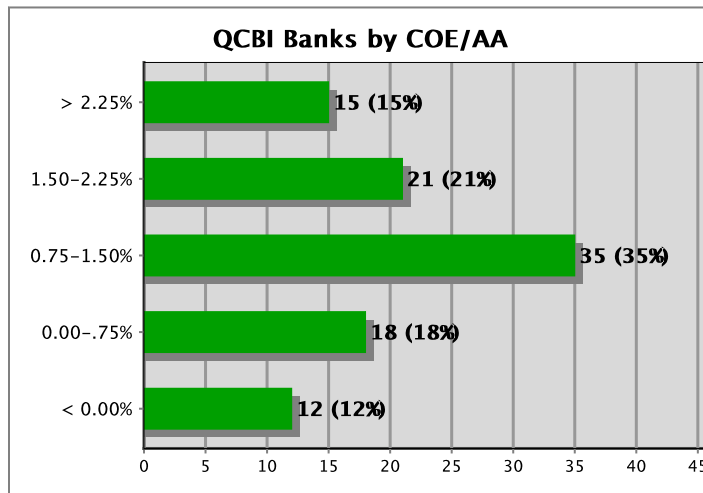
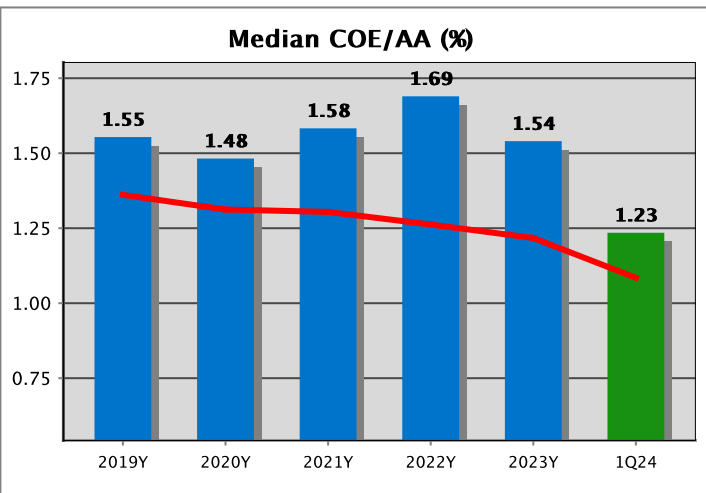
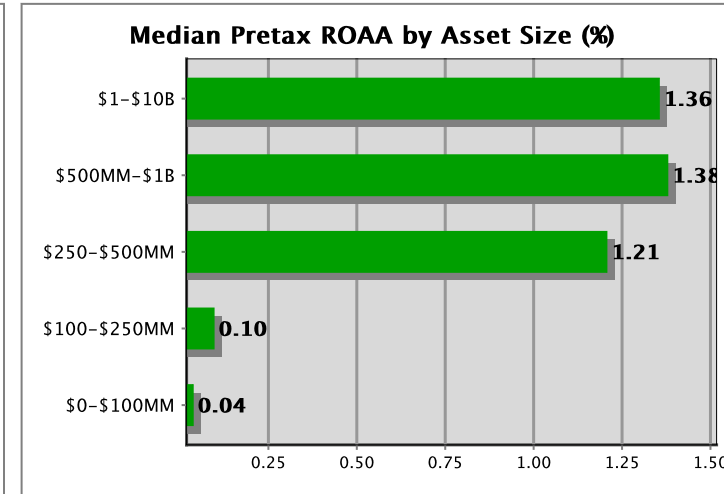
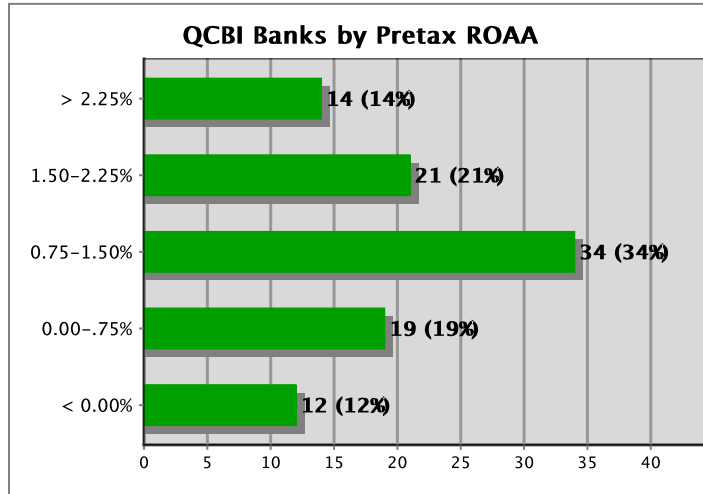
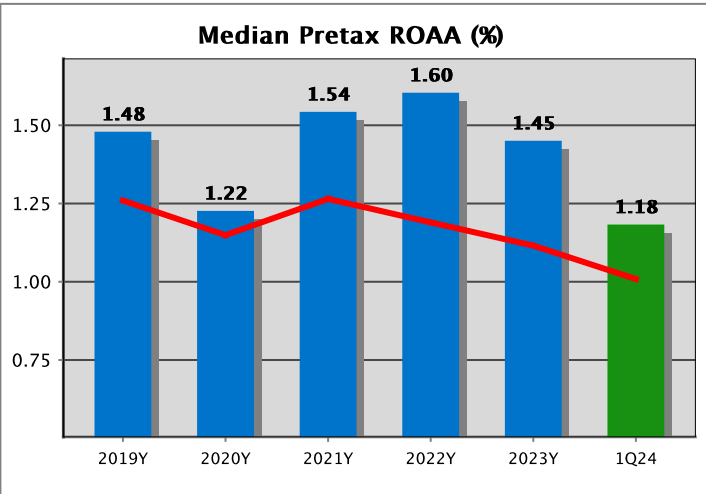


QwickAnalytics™

QwickAnalytics State Performance Trends

Profitability Trends

California
Banks
March 31, 2024



— National Trend

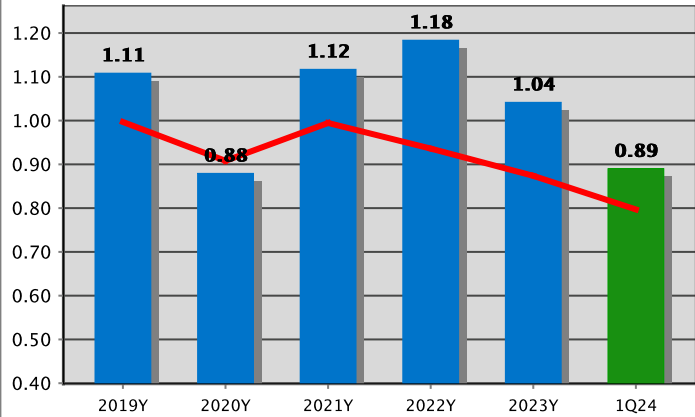
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the most recent quarter (MRQ)

QwickAnalytics State Performance Trends

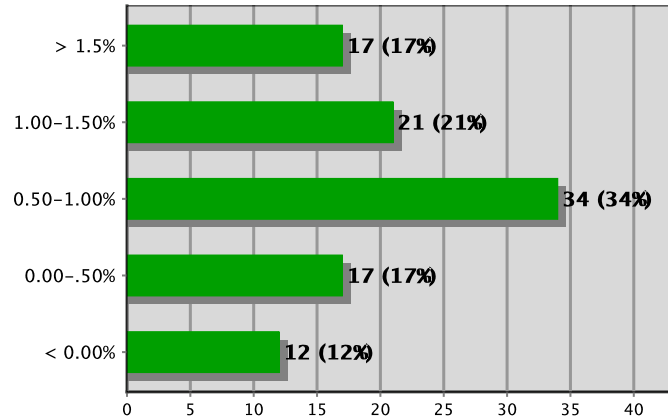
Profitability Trends

California
Banks
March 31, 2024

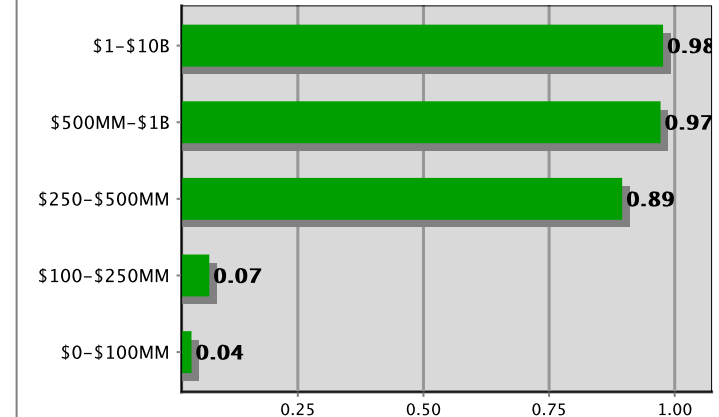
Median ROAA (%)



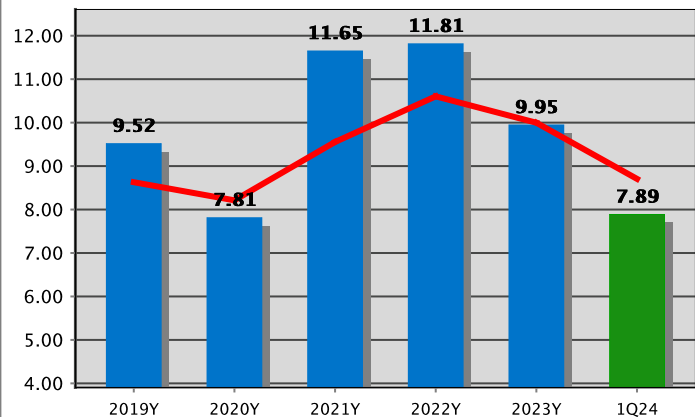
QCBI Banks by ROAA



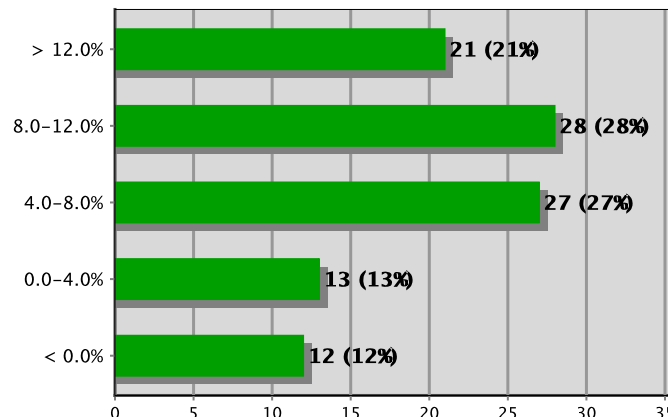
Median ROAA by Asset Size (%)



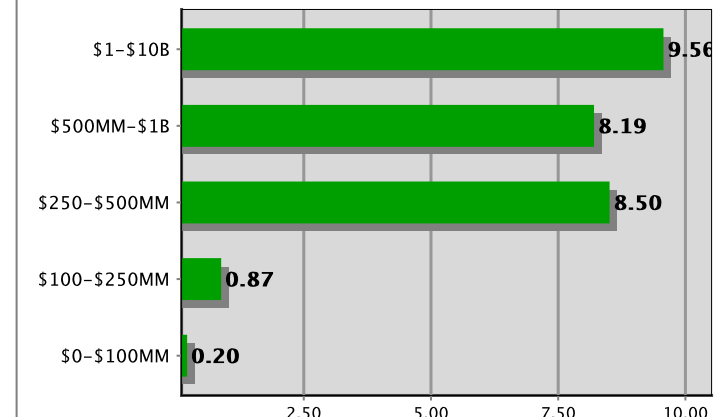
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

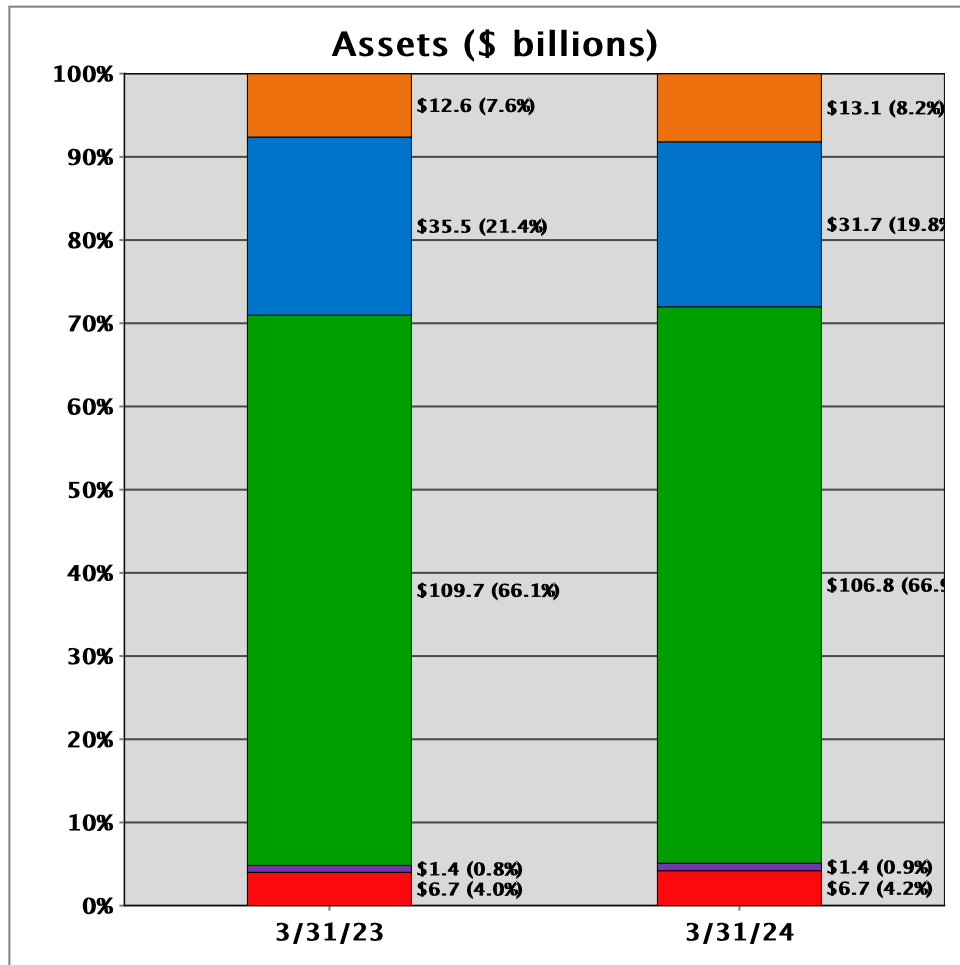
* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)



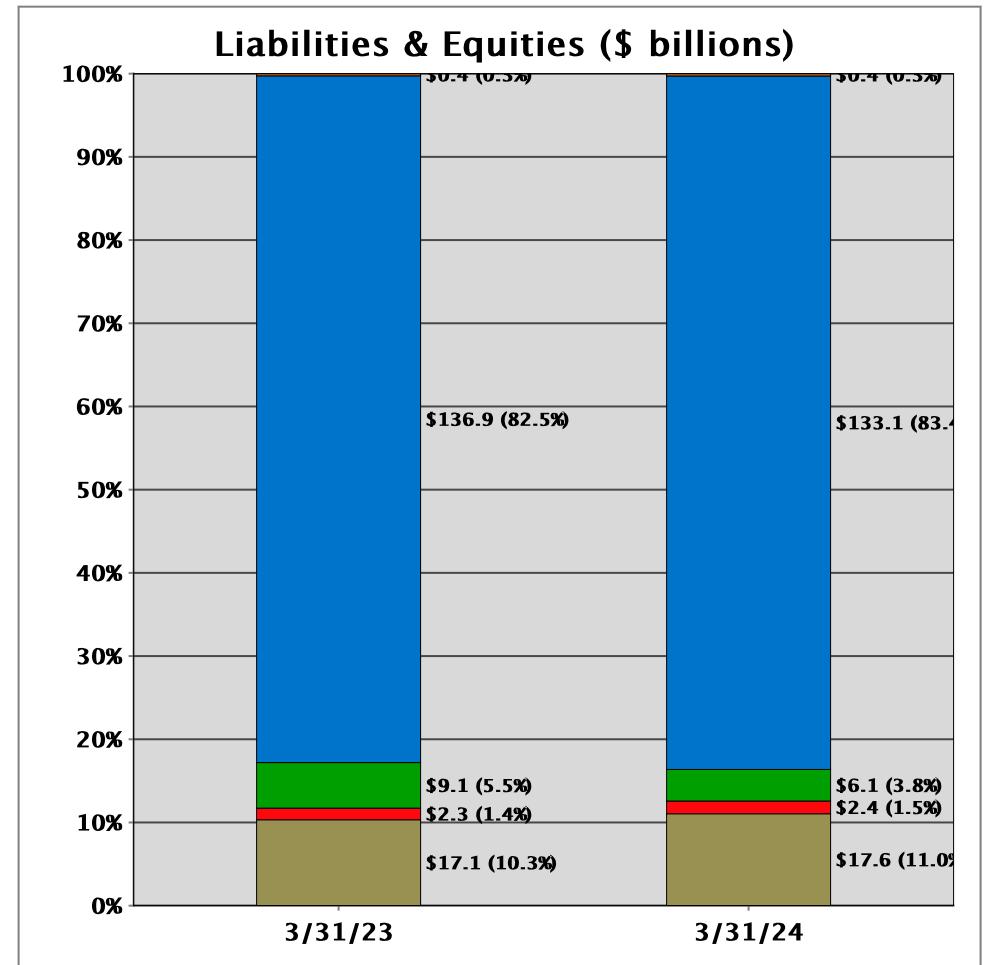
QwickAnalytics™

QwickAnalytics State Performance Trends Balance Sheet Composition

California
Banks
March 31, 2024

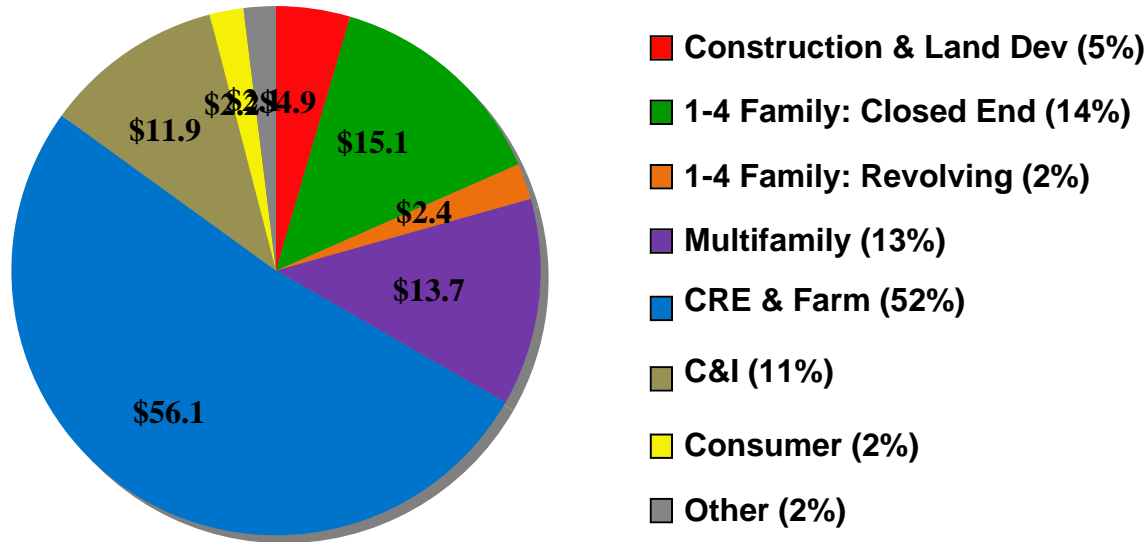


- Cash & Equivalents
- Securities
- Net Loans
- Premises & Fixed
- Other Assets



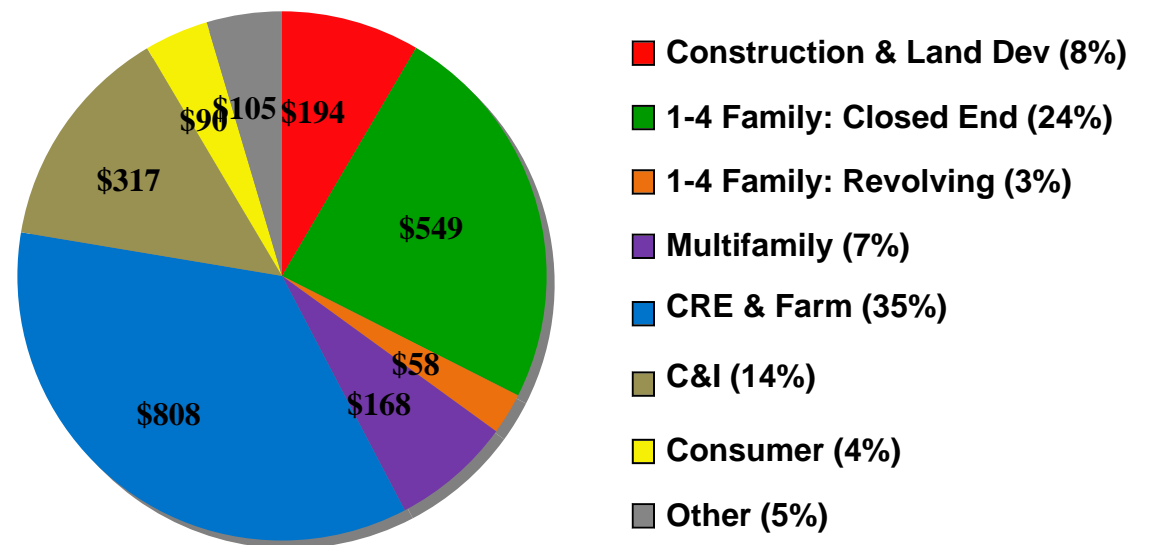
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

State Aggregate Loan Mix



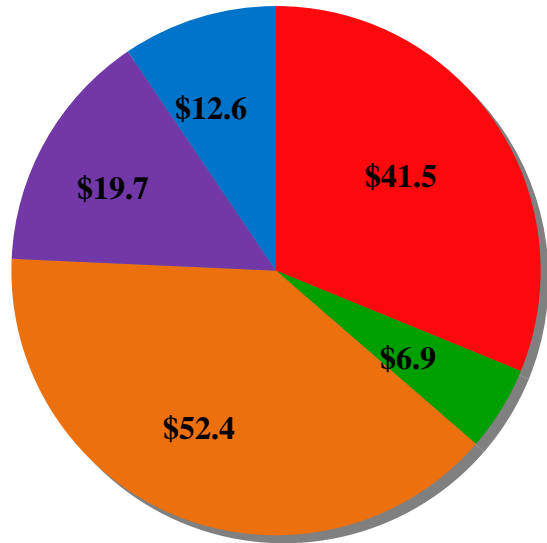
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix



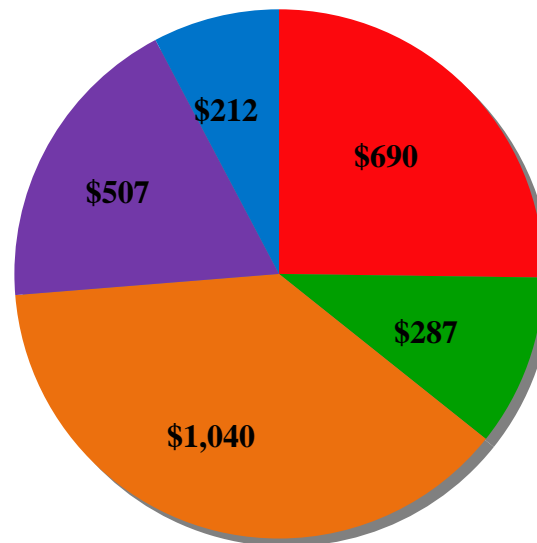
- Demand (31%)
- NOW & Other Trans. (5%)
- Savings & MMDA (39%)
- Retail Time (15%)
- Jumbo Time (9%)

Memo:

Total Noninterest-Bear. (\$40, 29%)
 Total Brokered (\$8, 6%)

(\$ billions)

National Aggregate Deposit Mix



- Demand (25%)
- NOW & Other Trans. (10%)
- Savings & MMDA (38%)
- Retail Time (19%)
- Jumbo Time (8%)

Memo:

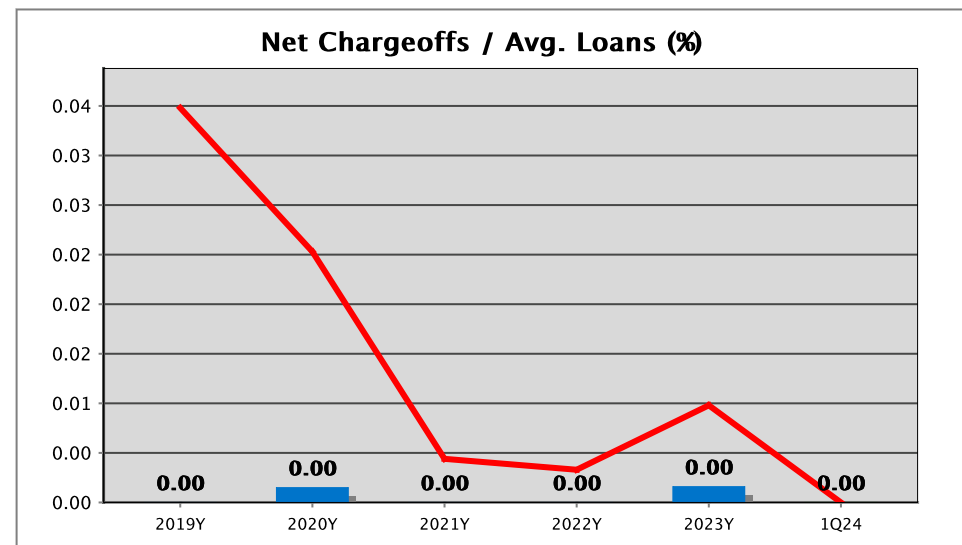
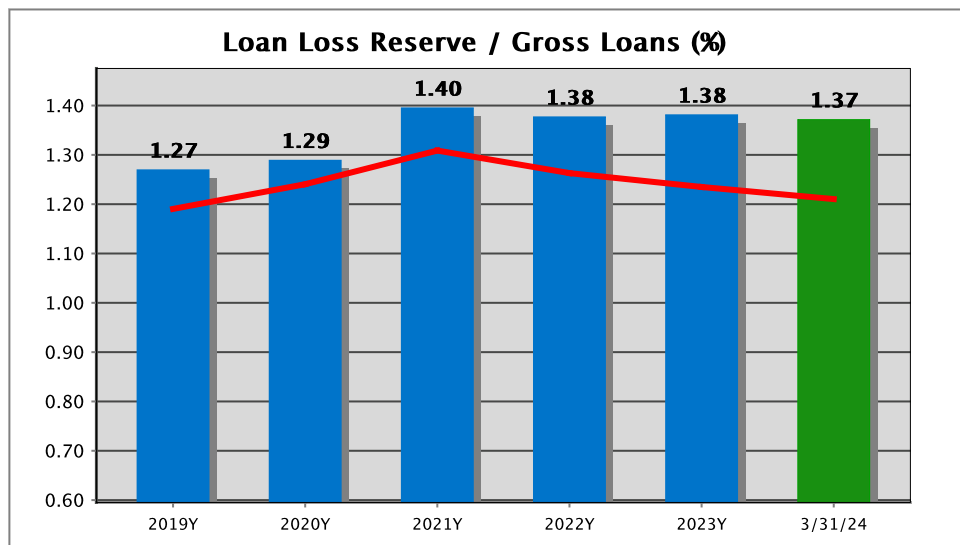
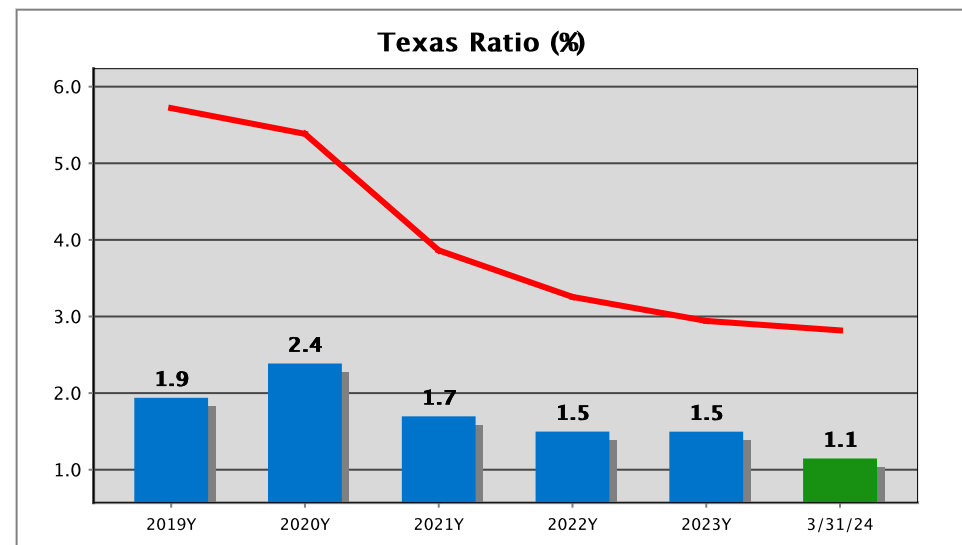
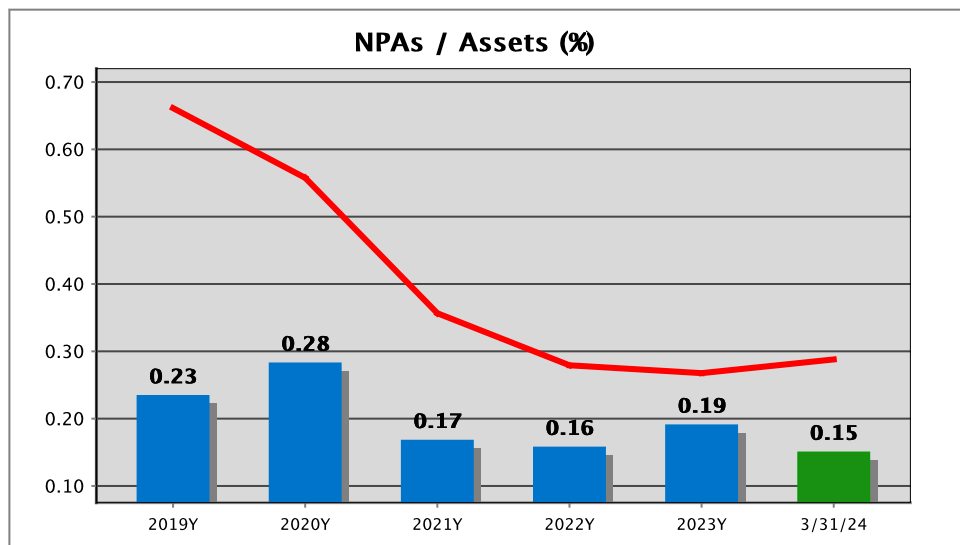
Total Noninterest-Bear. (\$627, 22%)
 Total Brokered (\$146, 5%)

(\$ billions)

QwickAnalytics State Performance Trends

Asset Quality Trends

California
Banks
March 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

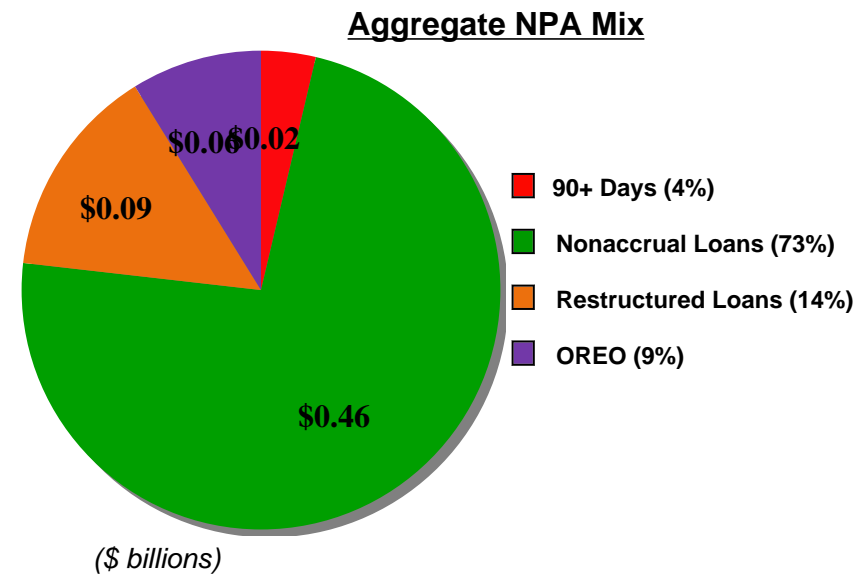
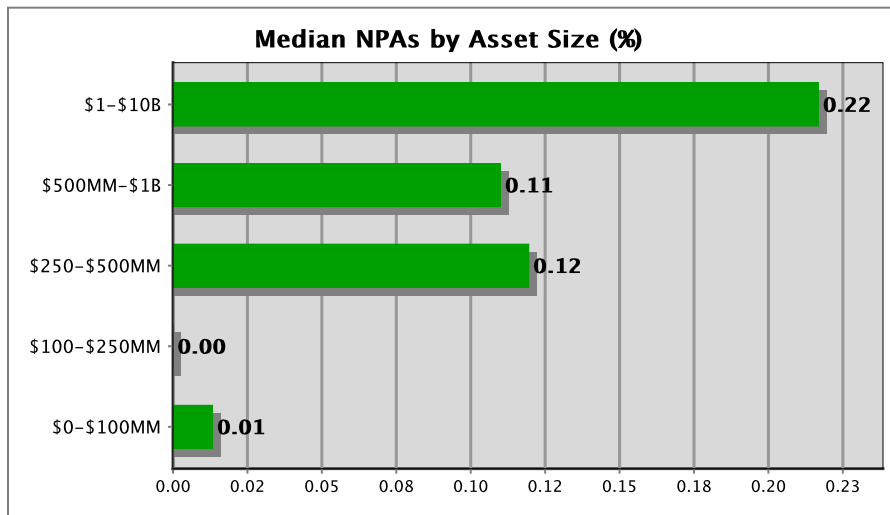
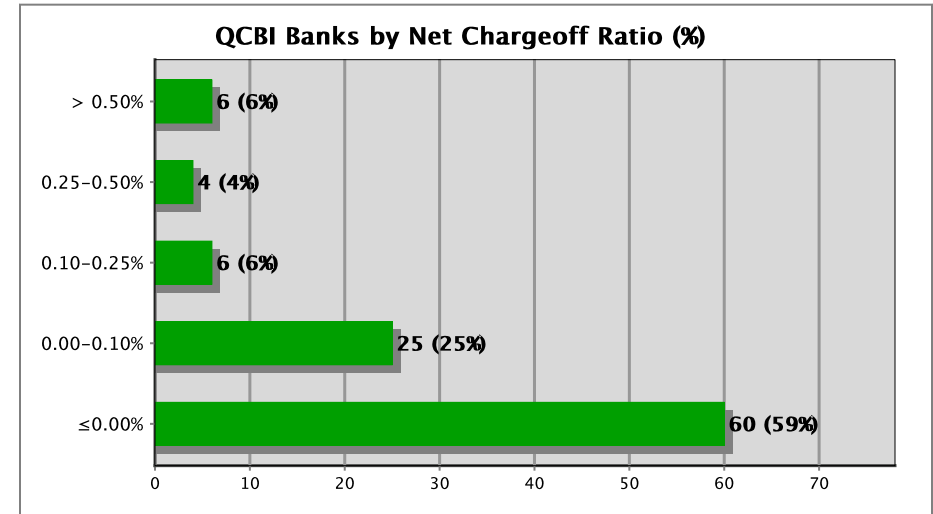
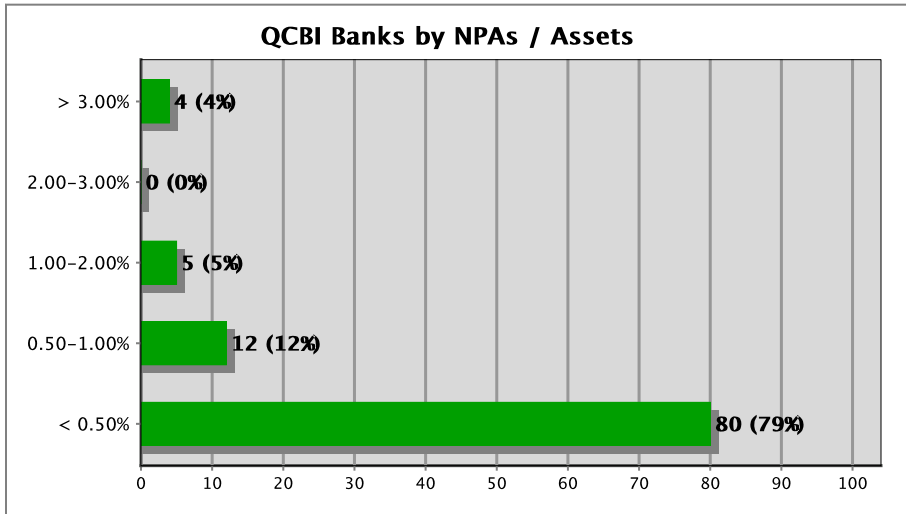


QwickAnalytics™

QwickAnalytics State Performance Trends

Asset Quality Trends

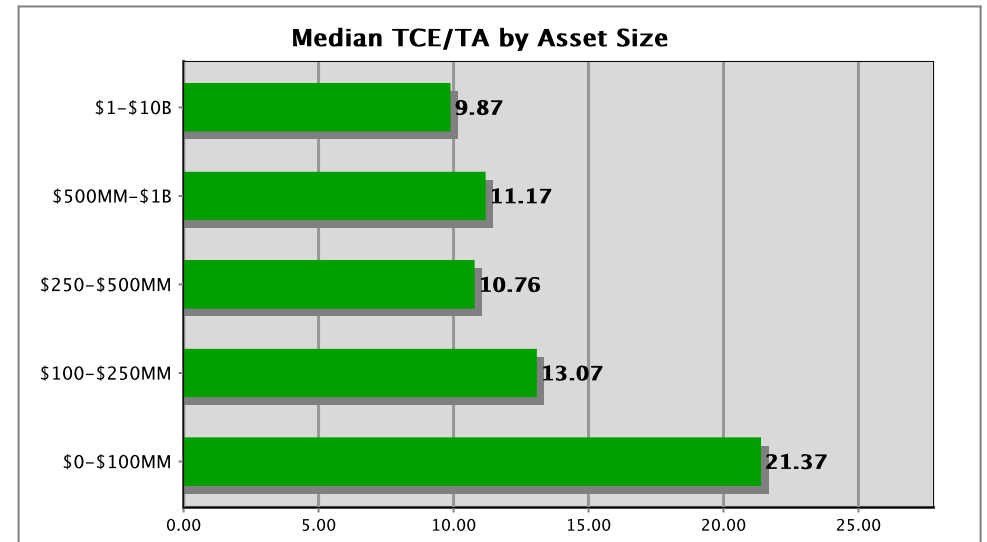
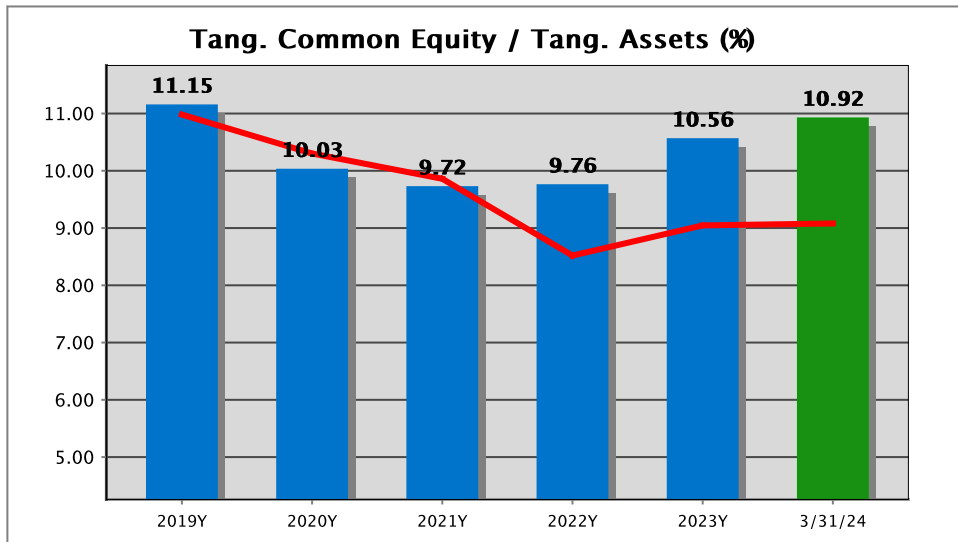
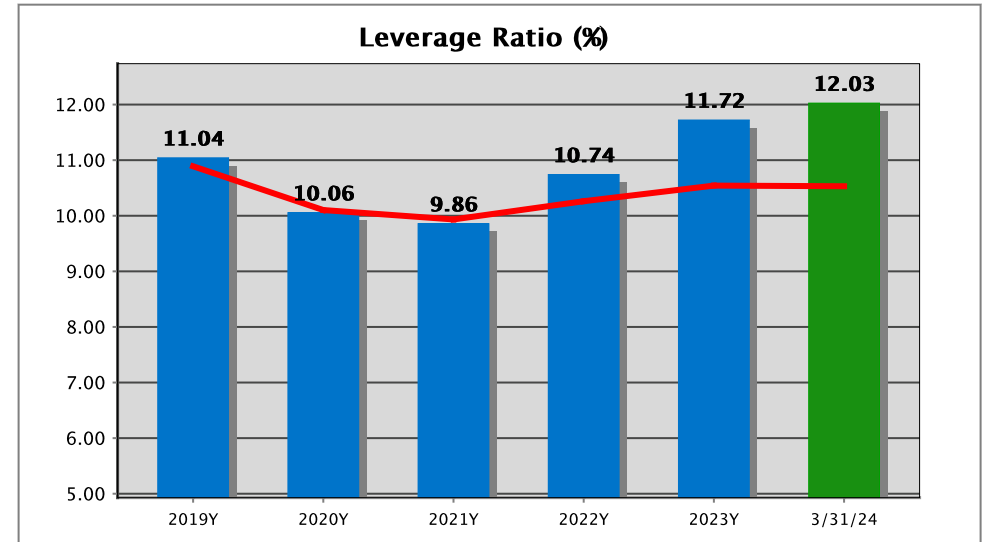
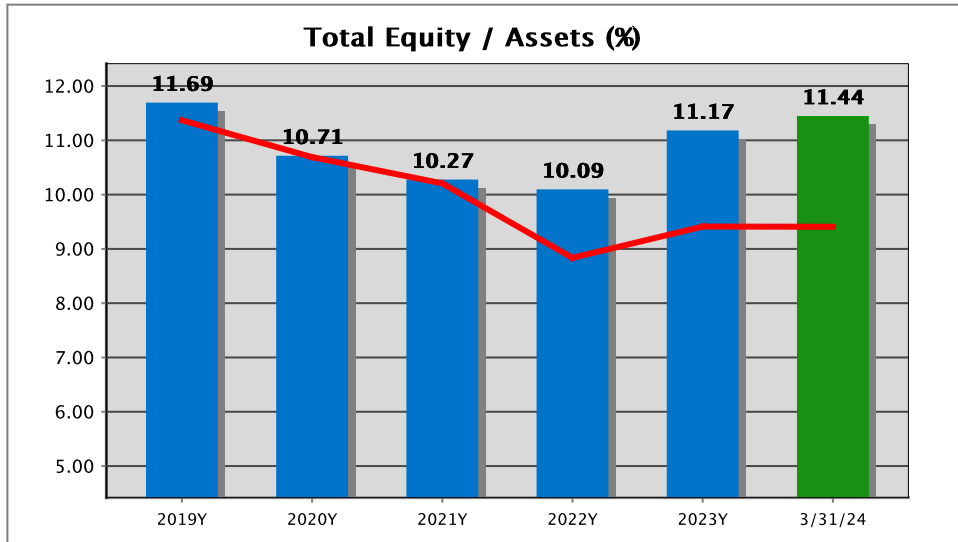
California
Banks
March 31, 2024



QwickAnalytics State Performance Trends

Capital Trends

California
Banks
March 31, 2024



— National Trend

Note: Trend charts contain median values

QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks

LTM Asset Growth

California
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Bank Irvine	Irvine, CA	\$169,325	226.4%	\$117,445
2	Legacy Bank	Murrieta, CA	\$63,535	34.7%	\$16,351
3	Neighborhood National Bank	El Cajon, CA	\$151,173	27.4%	\$32,519
4	Mission Valley Bank	Sun Valley, CA	\$670,909	23.1%	\$126,097
5	Gateway Bank, F.S.B.	Oakland, CA	\$220,664	17.0%	\$32,130
6	River City Bank	Sacramento, CA	\$4,973,797	14.9%	\$645,595
7	Mega Bank	San Gabriel, CA	\$537,174	14.5%	\$68,188
8	Pcb Bank	Los Angeles, CA	\$2,854,271	14.1%	\$353,812
9	Us Metro Bank	Garden Grove, CA	\$1,294,960	13.9%	\$158,306
10	Golden State Bank	Glendale, CA	\$766,728	13.8%	\$93,264
11	Mission National Bank	San Francisco, CA	\$210,491	12.9%	\$24,071
12	First Pacific Bank	Whittier, CA	\$440,960	12.3%	\$48,224
13	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,715,300	11.3%	\$580,836
14	CalPrivate Bank	La Jolla, CA	\$2,187,253	11.2%	\$220,897
15	Commercial Bank Of CA	Irvine, CA	\$2,438,690	10.9%	\$240,533
16	Endeavor Bank	San Diego, CA	\$565,759	9.7%	\$50,141
17	FFB Bank	Fresno, CA	\$1,393,059	9.1%	\$116,035
18	CA Pacific Bank	San Francisco, CA	\$87,179	8.9%	\$7,103
19	Cornerstone Community Bank	Red Bluff, CA	\$670,575	8.7%	\$53,767
20	Pinnacle Bank	Morgan Hill, CA	\$833,080	8.6%	\$66,081
21	Fremont Bank	Fremont, CA	\$5,897,926	8.0%	\$435,073
22	Genesis Bank	Newport Beach, CA	\$193,473	7.1%	\$12,834
23	Bank Of The Orient	San Francisco, CA	\$895,377	6.8%	\$56,765
24	1st Capital Bank	Salinas, CA	\$1,013,845	6.3%	\$59,800
25	C3bank	Encinitas, CA	\$883,174	5.9%	\$49,474



Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

California
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Bank Irvine	Irvine, CA	\$169,325	317.3%	\$101,927
2	Legacy Bank	Murrieta, CA	\$63,535	239.5%	\$29,965
3	Neighborhood National Bank	El Cajon, CA	\$151,173	36.0%	\$31,013
4	INFINITY BANK	Santa Ana, CA	\$322,099	30.3%	\$46,983
5	Mission Valley Bank	Sun Valley, CA	\$670,909	29.0%	\$124,132
6	Bank Of Whittier	Whittier, CA	\$175,659	22.8%	\$13,695
7	Endeavor Bank	San Diego, CA	\$565,759	17.6%	\$66,393
8	CalPrivate Bank	La Jolla, CA	\$2,187,253	17.5%	\$283,882
9	River City Bank	Sacramento, CA	\$4,973,797	14.4%	\$456,416
10	Mission National Bank	San Francisco, CA	\$210,491	14.1%	\$19,467
11	Pcb Bank	Los Angeles, CA	\$2,854,271	14.0%	\$294,426
12	Avidbank	San Jose, CA	\$2,251,203	14.0%	\$218,523
13	Tustin Community Bank	Tustin, CA	\$74,804	13.3%	\$6,861
14	Commercial Bank Of CA	Irvine, CA	\$2,438,690	13.2%	\$203,829
15	Cornerstone Community Bank	Red Bluff, CA	\$670,575	13.1%	\$56,704
16	Us Metro Bank	Garden Grove, CA	\$1,294,960	12.2%	\$117,150
17	Oak Valley Community Bank	Oakdale, CA	\$1,805,457	12.2%	\$112,706
18	Golden State Bank	Glendale, CA	\$766,728	12.1%	\$67,222
19	First Pacific Bank	Whittier, CA	\$440,960	11.9%	\$29,116
20	COMMUNITY BANK OF SANTA MARIA	Santa Maria, CA	\$386,411	11.3%	\$24,496
21	Pacific Valley Bank	Salinas, CA	\$523,238	10.6%	\$43,023
22	1st Capital Bank	Salinas, CA	\$1,013,845	10.1%	\$58,099
23	Beacon Business Bank	San Francisco, CA	\$165,708	9.6%	\$8,070
24	Pinnacle Bank	Morgan Hill, CA	\$833,080	9.6%	\$49,954
25	River Valley Community Bank	Yuba City, CA	\$598,142	9.4%	\$25,200



Top 25 QCBI Banks

Net Interest Margin

California
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	CA Pacific Bank	San Francisco, CA	\$87,179	7.59%
2	CA International Bank	Westminster, CA	\$54,500	6.83%
3	First General Bank	Rowland Heights, CA	\$1,107,423	6.34%
4	Tustin Community Bank	Tustin, CA	\$74,804	6.33%
5	INFINITY BANK	Santa Ana, CA	\$322,099	5.34%
6	FFB Bank	Fresno, CA	\$1,393,059	5.17%
7	Icon Business Bank	Riverside, CA	\$44,718	5.17%
8	Summit Bank	Oakland, CA	\$315,524	5.13%
9	Legacy Bank	Murrieta, CA	\$63,535	4.97%
10	Beach Cities Commercial Bank	Irvine, CA	\$61,975	4.87%
11	Pinnacle Bank	Morgan Hill, CA	\$833,080	4.85%
12	Santa Cruz County Bank	Santa Cruz, CA	\$1,712,562	4.84%
13	United Pacific Bank	City of Industry, CA	\$155,987	4.57%
14	Plumas Bank	Quincy, CA	\$1,639,663	4.54%
15	Mission Bank	Bakersfield, CA	\$1,627,835	4.53%
16	Home Bank Of CA	San Diego, CA	\$234,412	4.46%
17	Mission Valley Bank	Sun Valley, CA	\$670,909	4.35%
18	CalPrivate Bank	La Jolla, CA	\$2,187,253	4.34%
19	Community Valley Bank	El Centro, CA	\$302,260	4.33%
20	Westamerica Bank	San Rafael, CA	\$6,417,341	4.29%
21	United Security Bank	Fresno, CA	\$1,206,817	4.27%
22	New Omni Bank	Alhambra, CA	\$544,169	4.25%
23	CA Business Bank	Irvine, CA	\$97,598	4.15%
24	Preferred Bank	Los Angeles, CA	\$6,756,740	4.15%
25	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,715,300	4.13%

* Most recent quarter (MRQ) net interest margin

Top 25 QCBI Banks

Noninterest Income

California
Banks
March 31, 2024

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 FFB Bank	Fresno, CA	\$1,393,059	2.30%
2 Column	Chico, CA	\$488,732	1.63%
3 CA Business Bank	Irvine, CA	\$97,598	1.63%
4 Mission Valley Bank	Sun Valley, CA	\$670,909	1.12%
5 CA Pacific Bank	San Francisco, CA	\$87,179	1.10%
6 Bank Of The Sierra	Porterville, CA	\$3,550,459	0.86%
7 Fremont Bank	Fremont, CA	\$5,897,926	0.85%
8 American Plus Bank	Arcadia, CA	\$682,277	0.81%
9 PARTNERS BANK OF CALIFORNIA	Mission Viejo, CA	\$476,140	0.80%
10 Us Metro Bank	Garden Grove, CA	\$1,294,960	0.79%
11 Nano Banc	Irvine, CA	\$968,271	0.68%
12 REDWOOD CAPITAL BANK	Eureka, CA	\$530,737	0.67%
13 Exchange Bank	Santa Rosa, CA	\$3,336,215	0.66%
14 Open Bank	Los Angeles, CA	\$2,234,400	0.66%
15 Westamerica Bank	San Rafael, CA	\$6,417,341	0.64%
16 Bank Of Whittier	Whittier, CA	\$175,659	0.64%
17 Tri Counties Bank	Chico, CA	\$9,811,273	0.63%
18 Commercial Bank Of CA	Irvine, CA	\$2,438,690	0.62%
19 Chino Commercial Bank	Chino, CA	\$461,134	0.62%
20 Commonwealth Business Bank	Los Angeles, CA	\$1,673,223	0.59%
21 Montecito B&T	Santa Barbara, CA	\$2,100,034	0.58%
22 River City Bank	Sacramento, CA	\$4,973,797	0.56%
23 Bank Of Stockton	Stockton, CA	\$4,479,894	0.55%
24 HCN Bank	Riverside, CA	\$961,584	0.47%
25 Commercest Bank	Irvine, CA	\$1,099,243	0.47%

* 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, 2024

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	First General Bank	Rowland Heights, CA	\$1,107,423	23.7%
2	River City Bank	Sacramento, CA	\$4,973,797	24.8%
3	Preferred Bank	Los Angeles, CA	\$6,756,740	28.0%
4	Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,455,235	28.5%
5	CA Pacific Bank	San Francisco, CA	\$87,179	28.7%
6	Westamerica Bank	San Rafael, CA	\$6,417,341	35.5%
7	American Plus Bank	Arcadia, CA	\$682,277	35.7%
8	Five Star Bank	Roseville, CA	\$3,476,132	40.6%
9	HCN Bank	Riverside, CA	\$961,584	41.3%
10	Santa Cruz County Bank	Santa Cruz, CA	\$1,712,562	41.9%
11	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,715,300	43.6%
12	Mission Bank	Bakersfield, CA	\$1,627,835	45.2%
13	United Security Bank	Fresno, CA	\$1,206,817	49.7%
14	Summit Bank	Oakland, CA	\$315,524	51.4%
15	Poppy Bank	Santa Rosa, CA	\$5,932,232	51.5%
16	Plumas Bank	Quincy, CA	\$1,639,663	51.5%
17	CalPrivate Bank	La Jolla, CA	\$2,187,253	51.8%
18	FFB Bank	Fresno, CA	\$1,393,059	51.8%
19	Bank Of Stockton	Stockton, CA	\$4,479,894	51.9%
20	American Business Bank	Los Angeles, CA	\$3,876,175	53.0%
21	Commonwealth Business Bank	Los Angeles, CA	\$1,673,223	53.5%
22	Chino Commercial Bank	Chino, CA	\$461,134	54.1%
23	Golden State Bank	Glendale, CA	\$766,728	55.0%
24	C3bank	Encinitas, CA	\$883,174	55.1%
25	Tri Counties Bank	Chico, CA	\$9,811,273	55.1%

* 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, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	CA Pacific Bank	San Francisco, CA	\$87,179	4.25%
2	United Pacific Bank	City of Industry, CA	\$155,987	4.03%
3	First General Bank	Rowland Heights, CA	\$1,107,423	3.47%
4	FFB Bank	Fresno, CA	\$1,393,059	2.38%
5	Westamerica Bank	San Rafael, CA	\$6,417,341	2.22%
6	Santa Cruz County Bank	Santa Cruz, CA	\$1,712,562	2.12%
7	Preferred Bank	Los Angeles, CA	\$6,756,740	1.98%
8	Bank Of Stockton	Stockton, CA	\$4,479,894	1.82%
9	American Plus Bank	Arcadia, CA	\$682,277	1.82%
10	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,715,300	1.75%
11	Mission Bank	Bakersfield, CA	\$1,627,835	1.71%
12	Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,455,235	1.70%
13	Summit Bank	Oakland, CA	\$315,524	1.63%
14	United Security Bank	Fresno, CA	\$1,206,817	1.54%
15	Plumas Bank	Quincy, CA	\$1,639,663	1.54%
16	CalPrivate Bank	La Jolla, CA	\$2,187,253	1.52%
17	River City Bank	Sacramento, CA	\$4,973,797	1.47%
18	Commonwealth Business Bank	Los Angeles, CA	\$1,673,223	1.35%
19	Five Star Bank	Roseville, CA	\$3,476,132	1.35%
20	Commercest Bank	Irvine, CA	\$1,099,243	1.33%
21	PARTNERS BANK OF CALIFORNIA	Mission Viejo, CA	\$476,140	1.32%
22	Oak Valley Community Bank	Oakdale, CA	\$1,805,457	1.28%
23	INFINITY BANK	Santa Ana, CA	\$322,099	1.28%
24	Community Valley Bank	El Centro, CA	\$302,260	1.28%
25	Mission Valley Bank	Sun Valley, CA	\$670,909	1.22%

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



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

California
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	HCN Bank	Riverside, CA	\$961,584	2.37%
2	Murphy Bank	Fresno, CA	\$370,986	1.34%
3	Tustin Community Bank	Tustin, CA	\$74,804	1.01%
4	Home Bank Of CA	San Diego, CA	\$234,412	0.98%
5	Fremont Bank	Fremont, CA	\$5,897,926	0.83%
6	Bac Community Bank	Stockton, CA	\$800,529	0.46%
7	Asian Pacific National Bank	San Gabriel, CA	\$55,331	0.17%
8	Beacon Business Bank	San Francisco, CA	\$165,708	NaN

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

Top 25 QCBI Banks ROAE (C-Corps)

California
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Westamerica Bank	San Rafael, CA	\$6,417,341	24.93%
2	United Pacific Bank	City of Industry, CA	\$155,987	20.66%
3	Preferred Bank	Los Angeles, CA	\$6,756,740	19.20%
4	FFB Bank	Fresno, CA	\$1,393,059	19.06%
5	River City Bank	Sacramento, CA	\$4,973,797	17.53%
6	Mission Bank	Bakersfield, CA	\$1,627,835	16.53%
7	Farmers & Merchants Bank Of Central CA	Lodi, CA	\$5,715,300	16.35%
8	Plumas Bank	Quincy, CA	\$1,639,663	16.07%
9	Santa Cruz County Bank	Santa Cruz, CA	\$1,712,562	16.05%
10	CalPrivate Bank	La Jolla, CA	\$2,187,253	15.93%
11	First General Bank	Rowland Heights, CA	\$1,107,423	15.28%
12	Oak Valley Community Bank	Oakdale, CA	\$1,805,457	14.33%
13	United Security Bank	Fresno, CA	\$1,206,817	13.86%
14	Five Star Bank	Roseville, CA	\$3,476,132	13.63%
15	American Business Bank	Los Angeles, CA	\$3,876,175	13.33%
16	Mission Valley Bank	Sun Valley, CA	\$670,909	13.29%
17	Chino Commercial Bank	Chino, CA	\$461,134	12.73%
18	C3bank	Encinitas, CA	\$883,174	12.41%
19	Bank Of Stockton	Stockton, CA	\$4,479,894	12.26%
20	PARTNERS BANK OF CALIFORNIA	Mission Viejo, CA	\$476,140	12.05%
21	Avidbank	San Jose, CA	\$2,251,203	11.98%
22	Commercial Bank Of CA	Irvine, CA	\$2,438,690	11.96%
23	Malaga Bank, Fsb	Palos Verdes Estates, CA	\$1,455,235	11.84%
24	INFINITY BANK	Santa Ana, CA	\$322,099	11.53%
25	Summit Bank	Oakland, CA	\$315,524	11.47%

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



QwickAnalytics™

Top 25 QCBI Banks ROAE (S-Corps)

California
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	HCN Bank	Riverside, CA	\$961,584	23.37%
2	Fremont Bank	Fremont, CA	\$5,897,926	11.66%
3	Murphy Bank	Fresno, CA	\$370,986	10.20%
4	Home Bank Of CA	San Diego, CA	\$234,412	8.00%
5	Tustin Community Bank	Tustin, CA	\$74,804	6.67%
6	Bac Community Bank	Stockton, CA	\$800,529	6.53%
7	Beacon Business Bank	San Francisco, CA	\$165,708	1.10%
8	Asian Pacific National Bank	San Gabriel, CA	\$55,331	0.96%

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

QwickAnalytics State Performance Trends

California
Banks
March 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	157	12
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	126	14
Large Institutional Branches (>\$2 billion deposits/branch)	45	2
Underloaned (<10% Loans / Assets)	118	8
Consumer Focus (>50% Consumer Loans or Leases / Assets)	23	1
No Material Real Estate Lending (<1% Assets)	133	8
Wholesale Funded (<40% Core Deposits / Deposits)	91	6
Overcapitalized (Total Equity / Assets > 50%)	83	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
March 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.