



The Findley Reports on Financial Institutions

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

-Gary Steven Findley, Editor

2018 “SUPER PREMIER” PERFORMING BANKS

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

2018 "SUPER PREMIER" PERFORMING BANKS (cont.)

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

2018 "PREMIER" PERFORMING BANKS

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

2018 "COMMENDABLE" PERFORMING BANKS

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

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

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