



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 2019 operating results. 2019 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, **104** banks are being recognized for 2019 performance. Of the top performers **76** were “**Super Premier Performers!**” We congratulate these banks for a job well done!

Gary Steven Findley, Editor

2020 “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	2020 BANK RATING
1st CAPITAL BANK	Monterey	\$572,069	1.51%	11.88%	-0.01%	S-2, P-3, C-4	Super Premier
AMERICAN BUSINESS BANK	Los Angeles	\$2,164,860	1.61%	13.54%	0.00%	S-9, P-7, C-2	Super Premier
AMERICAN CONTINENTAL BANK	City of Industry	\$233,511	1.80%	9.50%	-0.04%	S-2, P-8, C-0	Super Premier
AMERICAN PLUS BANK, N.A.	Arcadia	\$469,063	2.50%	13.29%	0.00%	S-7, P-1, C-1	Super Premier
AMERICAN RIVIERA BANK	Santa Barbara	\$621,167	1.58%	10.56%	0.00%	S-4, P-3, C-3	Super Premier
AVIDBANK	Palo Alto	\$985,662	2.15%	13.22%	-0.01%	S-6, P-1, C-2	Super Premier
AXOS BANK	San Diego	\$10,149,373	3.04%	19.99%	0.23%	S-1, P-0, C-0	Super Premier **
BAC COMMUNITY BANK	Stockton	\$549,317	1.44%	14.29%	0.04%	S-12, P-6, C-3	Super Premier
BANK OF FEATHER RIVER	Yuba City	\$114,953	1.89%	12.54%	0.00%	S-7, P-3, C-0	Super Premier
BANK OF MARIN	Novato	\$2,346,108	1.92%	12.07%	0.00%	S-20, P-8, C-0	Super Premier
BANK OF SAN FRANCISCO	San Francisco	\$352,833	1.80%	11.05%	0.00%	S-4, P-4, C-1	Super Premier
BANK OF SANTA CLARITA	Santa Clarita	\$232,077	1.45%	9.72%	0.00%	S-2, P-1, C-2	Super Premier
BANK OF STOCKTON	Stockton	\$2,598,810	2.37%	4.58%	0.11%	S-9, P-13, C-8	Super Premier
BANK OF THE SIERRA	Porterville	\$2,172,937	2.24%	12.84%	0.14%	S-19, P-10, C-5	Super Premier
CAPITAL BANK & TRUST COMPANY	Irvine	\$500	31.04%	43.69%	0.00%	S-1, P-0, C-0	Super Premier **
CATHAY BANK	Los Angeles	\$14,725,654	1.97%	12.38%	-0.06%	S-22, P-11, C-3	Super Premier
CENTRAL VALLEY COMMUNITY BANK	Fresno	\$1,334,961	1.80%	7.83%	0.11%	S-16, P-14, C-1	Super Premier
CHINO COMMERCIAL BANK, N.A.	Chino	\$182,429	1.74%	11.39%	-0.05%	S-9, P-6, C-3	Super Premier
CITIZENS BUSINESS BANK	Ontario	\$8,735,983	2.76%	11.75%	0.00%	S-26, P-12, C-4	Super Premier
CITY NATIONAL BANK	Beverly Hills	\$49,693,638	1.70%	13.57%	0.07%	S-19, P-11, C-1	Super Premier
COMMERCE WEST BANK	Irvine	\$811,728	1.48%	13.89%	0.01%	S-5, P-7, C-1	Super Premier
COMMERCIAL BANK OF CALIFORNIA	Irvine	\$966,853	1.44%	10.01%	0.10%	S-2, P-3, C-0	Super Premier
COMMONWEALTH BUSINESS BANK	Los Angeles	\$973,733	1.91%	10.60%	0.08%	S-8, P-0, C-2	Super Premier
COMMUNITY BANK OF SANTA MARIA	Santa Maria	\$235,180	1.57%	11.00%	-0.01%	S-2, P-3, C-5	Super Premier
COMMUNITY BANK OF THE BAY	Oakland	\$399,248	1.62%	8.55%	-0.03%	S-4, P-1, C-3	Super Premier
COMMUNITY VALLEY BANK	El Centro	\$170,680	2.24%	12.47%	0.17%	S-6, P-2, C-1	Super Premier
CORNERSTONE COMMUNITY BANK	Red Bluff	\$253,545	2.13%	14.14%	0.04%	S-6, P-4, C-0	Super Premier

2020 "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	2020 BANK RATING
EAST WEST BANK	Pasadena	\$37,526,284	2.50%	15.66%	0.16%	S-16, P-2, C-3	Super Premier
FARMERS & MERCH. BK. OF CENTRAL CALIF.	Lodi	\$3,280,960	2.18%	18.01%	0.02%	S-16, P-13, C-2	Super Premier
FIRST AMERICAN TRUST, F.S.B.	Santa Ana	\$3,383,425	2.26%	22.81%	0.00%	S-1, P-0, C-0	Super Premier **
FIRST CHOICE BANK	Cerritos	\$1,314,030	2.87%	11.53%	0.03%	S-5, P-5, C-0	Super Premier
FIRST CREDIT BANK	Los Angeles	\$227,918	4.70%	9.79%	0.58%	S-15, P-5, C-9	Super Premier
FIRST FOUNDATION BANK	Irvine	\$4,906,723	1.47%	10.89%	0.02%	S-4, P-0, C-1	Super Premier
FIRST GENERAL BANK	Rowland Heights	\$795,247	3.15%	17.12%	-0.01%	S-9, P-0, C-0	Super Premier
FIRST NORTHERN BANK OF DIXON	Dixon	\$1,142,176	1.60%	13.37%	0.06%	S-13, P-13, C-4	Super Premier
FIRST REPUBLIC BANK	San Francisco	\$90,133,246	1.18%	10.91%	0.01%	S-1, P-0, C-0	Super Premier **
FIVE STAR BANK	Rocklin	\$1,315,537	3.19%	31.26%	0.23%	S-15, P-2, C-0	Super Premier
FREMONT BANK	Fremont	\$3,989,786	1.26%	15.86%	-0.05%	S-16, P-13, C-3	Super Premier
FRESNO FIRST BANK	Fresno	\$483,886	2.78%	22.81%	0.05%	S-5, P-2, C-3	Super Premier
GOLDEN VALLEY BANK	Chico	\$294,851	1.47%	10.95%	0.00%	S-7, P-3, C-1	Super Premier
HERITAGE BANK OF COMMERCE	San Jose	\$3,435,029	1.81%	12.05%	0.29%	S-11, P-7, C-3	Super Premier
HOME BANK OF CALIFORNIA	San Diego	\$128,872	2.88%	19.80%	0.00%	S-16, P-1, C-6	Super Premier
MALAGA BANK, FSB	Palos Verdes Estates	\$806,846	2.00%	10.88%	0.00%	S-1, P-0, C-0	Super Premier **
MERCHANTS BANK OF COMMERCE	Redding	\$1,272,985	1.67%	12.44%	0.01%	S-1, P-0, C-0	Super Premier **
MISSION BANK	Bakersfield	\$759,790	2.75%	19.55%	0.01%	S-16, P-1, C-3	Super Premier
MURPHY BANK	Fresno	\$265,316	1.97%	16.59%	0.06%	S-12, P-7, C-2	Super Premier
NORTHERN CALIFORNIA NATIONAL BANK	Chico	\$249,059	1.70%	12.29%	-0.01%	S-3, P-3, C-0	Super Premier
OAK VALLEY COMMUNITY BANK	Oakdale	\$1,020,078	1.65%	13.16%	0.01%	S-13, P-9, C-3	Super Premier
OPEN BANK	Los Angeles	\$1,022,929	2.28%	13.53%	0.08%	S-6, P-0, C-2	Super Premier
PACIFIC CITY BANK	Los Angeles	\$1,482,088	2.49%	11.45%	0.22%	S-6, P-2, C-2	Super Premier *
PACIFIC COAST BANKERS' BANK	Walnut Creek	\$580,863	1.98%	16.77%	-0.01%	S-13, P-4, C-1	Super Premier
PACIFIC WESTERN BANK	Los Angeles	\$19,345,421	2.68%	9.69%	0.08%	S-9, P-6, C-7	Super Premier
PINNACLE BANK	Gilroy	\$356,520	2.23%	13.83%	0.02%	S-3, P-0, C-2	Super Premier
PLUMAS BANK	Quincy	\$747,834	2.98%	20.97%	0.21%	S-10, P-17, C-3	Super Premier
POPPY BANK	Santa Rosa	\$2,155,868	2.28%	21.61%	-0.10%	S-8, P-1, C-0	Super Premier
PREFERRED BANK	Los Angeles	\$3,983,857	2.71%	19.15%	-0.01%	S-14, P-6, C-4	Super Premier
PREMIER VALLEY BANK	Fresno	\$707,814	2.18%	8.95%	0.20%	S-7, P-5, C-4	Super Premier
REDWOOD CAPITAL BANK	Eureka	\$330,606	1.59%	15.47%	-0.24%	S-9, P-3, C-2	Super Premier *
RIVER CITY BANK	Sacramento	\$2,144,516	1.99%	12.13%	-0.03%	S-12, P-10, C-5	Super Premier
RIVER VALLEY COMMUNITY BANK	Yuba City	\$337,535	1.48%	12.37%	-0.01%	S-5, P-5, C-1	Super Premier
ROYAL BUSINESS BANK	Los Angeles	\$2,284,743	2.45%	10.84%	0.04%	S-7, P-1, C-0	Super Premier
SANTA CRUZ COUNTY BANK	Santa Cruz	\$904,348	2.13%	18.12%	0.00%	S-10, P-2, C-1	Super Premier
SEACOAST COMMERCE BANK	San Diego	\$958,712	2.18%	12.67%	0.03%	S-5, P-2, C-0	Super Premier

2020 "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	2020 BANK RATING
SILICON VALLEY BANK	Santa Clara	\$62,943,752	2.56%	22.84%	0.25%	S-15, P-11, C-4	Super Premier
SILVERGATE BANK	La Jolla	\$1,833,731	1.50%	10.78%	0.01%	S-10, P-3, C-3	Super Premier
SUMMIT BANK	Oakland	\$215,942	2.02%	12.44%	0.00%	S-15, P-15, C-5	Super Premier
SUMMIT STATE BANK	Santa Rosa	\$573,838	1.56%	10.54%	-0.01%	S-3, P-5, C-4	Super Premier
SUNCREST BANK	Visalia	\$828,559	2.25%	9.52%	0.15%	S-2, P-1, C-3	Super Premier
SUNWEST BANK	Tustin	\$1,057,649	2.21%	14.03%	-0.09%	S-9, P-8, C-4	Super Premier
THE BANK OF HEMET	Riverside	\$582,654	2.99%	25.82%	0.01%	S-19, P-10, C-7	Super Premier
TRI COUNTIES BANK	Chico	\$5,372,002	2.07%	11.35%	0.01%	S-17, P-12, C-5	Super Premier
UNITED BUSINESS BANK	Walnut Creek	\$1,701,939	1.73%	11.18%	0.00%	S-5, P-6, C-0	Super Premier
UNITED SECURITY BANK	Fresno	\$821,271	2.20%	12.50%	0.09%	S-18, P-5, C-4	Super Premier
US METRO BANK	Garden Grove	\$477,180	2.28%	9.92%	0.08%	S-3, P-2, C-0	Super Premier
VALLEY REPUBLIC BANK	Bakersfield	\$830,992	1.73%	15.04%	0.00%	S-4, P-2, C-1	Super Premier
WESTAMERICA BANK	San Rafael	\$4,815,481	1.93%	16.10%	0.15%	S-12, P-12, C-8	Super Premier

2020 "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	2020 BANK RATING
AMERICAN RIVER BANK	Rancho Cordova	\$605,162	1.35%	8.06%	-0.03%	S-11, P-13, C-4	Premier
BANK OF SOUTHERN CALIFORNIA, N.A.	San Diego	\$671,914	1.50%	6.96%	0.00%	S-2, P-3, C-3	Premier
COMMUNITY WEST BANK, N.A.	Goleta	\$751,904	1.28%	11.21%	-0.03%	S-3, P-11, C-2	Premier
EL DORADO SAVINGS BANK, FSB	Placerville	\$1,921,436	1.15%	8.30%	-0.01%	S-0, P-1, C-0	Premier **
FARMERS & MERCHANTS BK OF LONG BEACH	Long Beach	\$5,828,265	1.38%	8.31%	0.00%	S-9, P-14, C-14	Premier
GBC INTERNATIONAL BANK	Los Angeles	\$490,049	1.25%	8.07%	0.00%	S-0, P-1, C-0	Premier **
MANUFACTURERS BANK	Los Angeles	\$3,769,937	1.30%	8.31%	0.04%	S-0, P-2, C-8	Premier
MECHANICS BANK	Richmond	\$14,593,878	1.41%	8.45%	0.54%	S-5, P-15, C-8	Premier
METROPOLITAN BANK	Oakland	\$150,400	1.30%	6.13%	-0.19%	S-15, P-4, C-7	Premier
MISSION VALLEY BANK	Sun Valley	\$306,180	1.98%	8.87%	0.25%	S-3, P-8, C-3	Premier
NEW OMNI BANK, N.A.	Alhambra	\$376,514	1.55%	7.33%	0.00%	S-2, P-8, C-7	Premier
PACIFIC PREMIER BANK	Irvine	\$8,926,793	2.21%	8.71%	0.07%	S-7, P-3, C-0	Premier
PACIFIC VALLEY BANK	Salinas	\$313,801	1.18%	8.12%	-0.01%	S-1, P-4, C-0	Premier
SAVINGS BANK OF MENDOCINO COUNTY	Ukiah	\$909,736	1.89%	8.74%	0.01%	S-7, P-17, C-7	Premier

2020 "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	2020 BANK RATING
BANK OF HOPE	Los Angeles	\$12,565,901	1.70%	8.58%	0.04%	S-17, P-4, C-6	Commendable
C3BANK, N.A.	Carlsbad	\$302,011	2.50%	5.18%	1.17%	S-6, P-3, C-9	Commendable
CALIFORNIA BANK OF COMMERCE	Lafayette	\$990,850	1.37%	6.21%	0.24%	S-2, P-4, C-3	Commendable
CALPRIVATE BANK	La Jolla	\$853,896	2.53%	0.32%	1.37%	S-3, P-3, C-3	Commendable
CALWEST BANK	Rancho Sta. Margarita	\$202,561	0.67%	35.13%	-0.05%	S-1, P-1, C-3	Commendable
EXCHANGE BANK	Santa Rosa	\$2,355,582	1.91%	15.73%	0.00%	S-18, P-12, C-6	Commendable
FRIENDLY HILLS BANK	Whittier	\$118,213	1.11%	6.20%	0.37%	S-0, P-0, C-1	Commendable **
HANMI BANK	Los Angeles	\$4,716,067	2.18%	6.34%	0.02%	S-17, P-4, C-9	Commendable
MISSION NATIONAL BANK	San Francisco	\$215,236	0.84%	8.30%	-0.11%	S-0, P-0, C-1	Commendable **
MONTEREY COUNTY BANK	Monterey	\$132,693	0.65%	9.87%	0.16%	S-0, P-0, C-1	Commendable **
PACIFIC ALLIANCE BANK	Rosemead	\$221,380	0.93%	6.33%	0.00%	S-3, P-3, C-2	Commendable
PACIFIC ENTERPRISE BANK	Irvine	\$394,294	0.96%	6.78%	0.02%	S-6, P-2, C-2	Commendable *
PARTNERS BANK OF CALIFORNIA	Mission Viejo	\$234,926	1.33%	7.45%	-0.03%	S-0, P-2, C-2	Commendable
STATE BANK OF INDIA (CALIFORNIA)	Los Angeles	\$712,476	1.57%	5.92%	-0.06%	S-3, P-8, C-6	Commendable

*Rating at Editor's discretion.

**First year reported.

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