



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 2008 operating results. 2008 was a tough year and the banks on this list deserve recognition. Several of the banks were recognized based on Editor's discretion. Overall, **85** banks are being recognized for 2008 performance. Of the top performers -- **20** were **"Super Premier Performers!"** We congratulate these banks for a job well done!

Gary Steven Findley, Editor

2008 "SUPER PREMIER" PERFORMING BANKS

BANK	CITY	TOTAL DEPOSITS (000)	NET OPER. INC./AVG. TOT. ASSETS	EQ. RET./ BEG. CAP FROM OPER.	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2008 BANK RATING
AMERICAN RIVER BANK	Sacramento	438,696	2.50	12.94	0.42	S-11, P-9, C-3	Super Premier
BANK OF AGRIC. & COMMERCE (S CORP)	Stockton	358,346	1.80	17.27	0.07	S-10, P-3, C-2	Super Premier
BANK OF AMERICA CALIFORNIA, N.A.	San Francisco	500	2.76	27.93	0.15	S-3, P-3, C-2	Super Premier
BANK OF MARIN	Novato	853,741	2.59	14.94	0.36	S-12, P-5, C-0	Super Premier
BANK OF WILLITS	Willits	104,498	1.74	10.19	0.02	S-3, P-12, C-9	Super Premier
BOREL PRIVATE BANK & TRUST COMPANY	San Mateo	1,168,066	2.55	16.74	0.04	S-14, P-5, C-3	Super Premier
CENTENNIAL BANK	Fountain Valley	688,528	2.40	13.94	(0.00)	S-6, P-1, C-0	Super Premier
CENTRAL VALLEY COMMUNITY BANK	Fresno	636,146	1.46	10.05	0.22	S-12, P-10, C-0	Super Premier
CITIZENS BUSINESS BANK	Ontario	3,534,769	1.89	13.48	0.16	S-19, P-10, C-2	Super Premier
FARMERS & MERCH. BK OF CENTRAL CA.	Lodi	1,433,539	2.78	14.88	0.57	S-8, P-12, C-3	Super Premier
FIVE STAR BANK (S CORP)	Rocklin	296,588	2.30	15.82	0.28	S-6, P-1, C-0	Super Premier
METROPOLITAN BANK (S CORP)	Oakland	111,643	2.09	20.69	0.05	S-6, P-3, C-5	Super Premier
MISSION BANK	Bakersfield	163,361	2.94	15.72	0.38	S-5, P-1, C-3	Super Premier
MISSION NATIONAL BANK	San Francisco	143,007	2.26	13.63	0.05	S-2, P-2, C-3	Super Premier
REGENTS BANK, N.A.	La Jolla	265,614	2.17	18.24	0.14	S-3, P-1, C-1	Super Premier
RIVER VALLEY COMMUNITY BANK	Yuba City	81,836	0.98	4.09	0.00	S-1, P-0, C-0	Super Premier
SILICON VALLEY BANK	Santa Clara	7,766,358	3.90	20.62	0.99	S-11, P-5, C-8	Super Premier
SONOMA VALLEY BANK	Sonoma	254,117	2.64	14.54	0.32	S-16, P-2, C-0	Super Premier
STATE BANK OF INDIA (CALIFORNIA)	Los Angeles	589,548	1.84	9.32	(0.01)	S-3, P-6, C-6	Super Premier
THE BANK OF HEMET (S CORP)	Riverside	323,711	2.54	25.18	0.00	S-9, P-10, C-6	Super Premier

2008 "PREMIER" PERFORMING BANKS

BANK	CITY	TOTAL DEPOSITS (000)	NET OPER. INC./AVG. TOT. ASSETS	EQ. RET./ BEG. CAP FROM OPER.	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2008 BANK RATING
AMERICAN BUSINESS BANK	Los Angeles	646,772	0.97	10.30	0.00	S-0, P-5, C-2	Premier
BANK OF STOCKTON	Stockton	1,438,720	1.67	7.50	1.31	S-4, P-9, C-7	Premier
BANK OF THE SIERRA	Porterville	1,070,177	3.05	11.32	1.81	S-14, P-9, C-1	Premier
BANK OF WHITTIER, N.A.	Whittier	37,097	1.55	3.26	0.00	S-0, P-5, C-2	Premier
CALIFORNIA BANK & TRUST	San Diego	7,964,440	2.54	14.67	0.00	S-8, P-14, C-5	Premier
CALIFORNIA FIRST NATIONAL BANK	Irvine	202,914	2.00	6.32	0.10	S-0, P-1, C-3	Premier
CATHAY BANK	Los Angeles	6,876,319	1.72	5.68	0.70	S-14, P-10, C-3	Premier
CHINO COMMERCIAL BANK, N.A.	Chino	71,141	1.64	6.23	0.93	S-1, P-4, C-2	Premier
CIRCLE BANK	Novato	175,961	1.65	12.70	0.03	S-0, P-2, C-0	Premier
CITY NATIONAL BANK	Beverly Hills	13,091,396	2.11	10.50	0.59	S-13, P-8, C-1	Premier
COMMERCEWEST BANK, N.A.	Newport Beach	200,203	1.93	6.47	1.37	S-0, P-5, C-1	Premier
COMMUNITY BANK	Pasadena	1,866,953	1.62	8.81	0.38	S-5, P-9, C-7	Premier
COUNTY COMMERCE BANK	Ventura	105,705	1.57	8.15	0.00	S-1, P-3, C-0	Premier
FARMERS & MERCH. BK. OF LONG BEACH	Long Beach	2,675,819	2.91	4.30	1.70	S-2, P-12, C-12	Premier

2008 "PREMIER" PERFORMING BANKS

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FIRST COMMUNITY BANK	Santa Rosa	565,682	1.74	12.69	0.02	S-1, P-1, C-0	Premier
FIRST CREDIT BANK (S CORP)	Los Angeles	390,544	4.12	16.78	0.00	S-11, P-4, C-3	Premier
FIRST SECURITY THRIFT COMPANY	Orange	253,694	1.67	7.72	0.00	S-6, P-1, C-5	Premier
FREMONT BANK	Fremont	1,523,951	1.48	8.97	0.69	S-9, P-13, C-3	Premier
MISSION VALLEY BANK	Sun Valley	180,195	1.30	8.35	0.32	S-0, P-6, C-0	Premier
MOJAVE DESERT BANK, N.A.	Mojave	81,593	1.61	5.61	0.70	S-4, P-6, C-0	Premier
MONTECITO BANK & TRUST (S CORP)	Santa Barbara	663,374	1.90	13.07	0.80	S-10, P-14, C-0	Premier
MURPHY BANK (S CORP)	Fresno	102,887	2.54	16.94	0.34	S-6, P-5, C-1	Premier
NAPA COMMUNITY BANK	Napa	110,935	2.42	8.77	0.48	S-2, P-3, C-0	Premier
PACIFIC COAST BANKERS' BANK	San Francisco	262,687	1.78	5.58	1.25	S-7, P-2, C-0	Premier
PREMIER COMMERCIAL BANK, N.A.	Anaheim	307,705	1.07	6.25	0.00	S-2, P-4, C-0	Premier
PREMIER VALLEY BANK	Fresno	395,911	1.73	5.74	0.35	S-2, P-2, C-2	Premier
SAN DIEGO TRUST BANK	San Diego	88,150	0.79	3.69	0.00	S-0, P-2, C-3	Premier
SANTA CRUZ COUNTY BANK	Santa Cruz	207,196	0.87	0.09	0.51	S-0, P-2, C-1	Premier
SUMMIT STATE BANK	Santa Rosa	252,763	1.38	7.26	0.11	S-0, P-2, C-0	Premier
TAMALPAIS BANK	San Rafael	460,468	1.99	13.42	0.00	S-6, P-2, C-0	Premier
THE MERCHANTS NATL BK/SACRAMENTO	Sacramento	113,595	1.15	7.99	0.00	S-2, P-7, C-6	Premier
TRI COUNTIES BANK	Chico	1,670,341	2.54	8.16	0.69	S-11, P-9, C-4	Premier
VALLEY BUSINESS BANK	Visalia	257,531	1.66	7.04	0.06	S-5, P-5, C-1	Premier
VISALIA COMMUNITY BANK	Visalia	164,114	1.80	8.40	0.21	S-4, P-9, C-2	Premier
WESTAMERICA BANK	Fairfield	3,099,042	3.13	28.27	0.43	S-7, P-7, C-7	Premier
WILSHIRE STATE BANK	Los Angeles	1,888,322	2.65	13.08	0.28	S-5, P-6, C-4	Premier

2008 "COMMENDABLE" PERFORMING BANKS

BANK	CITY	TOTAL DEPOSITS (000)	NET OPER. INC./AVG. TOT. ASSETS	EQ. RET./ BEG. CAP FROM OPER.	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2008 BANK RATING
BUTTE COMMUNITY BANK	Chico	527,054	1.82	9.73	0.26	S-16, P-0, C-1	Commendable
CHARTER OAK BANK	Napa	107,210	1.00	7.37	0.36	S-0, P-0, C-1	Commendable
COMMONWEALTH BUSINESS BANK	Los Angeles	238,484	1.33	0.91	0.47	S-0, P-0, C-2	Commendable
EVERTRUST BANK	City of Industry	327,460	1.29	5.65	0.00	S-2, P-4, C-5	Commendable
FIRST CALIFORNIA BANK	Cambridge	854,259	1.30	5.60	0.12	S-5, P-13, C-4	Commendable
FIRST MOUNTAIN BANK	Big Bear Lake	126,459	1.09	1.36	1.03	S-2, P-9, C-6	Commendable
FIRST NATL BK OF SO CALIF. (S CORP)	Riverside	170,142	1.34	6.72	0.65	S-5, P-2, C-6	Commendable
GBC INTERNATIONAL BANK	Los Angeles	205,553	1.65	8.87	0.27	S-0, P-2, C-4	Commendable
GOLDEN VALLEY BANK	Chico	68,834	0.30	(0.41)	0.00	S-0, P-0, C-1	Commendable
HOME BANK OF CALIFORNIA (S CORP)	San Diego	94,042	2.81	35.99	0.00	S-10, P-0, C-3	Commendable
MANUFACTURERS BANK	Los Angeles	1,585,870	1.14	3.71	0.56	S-0, P-0, C-5	Commendable
MONTEREY COUNTY BANK	Monterey	190,026	1.22	4.77	0.44	S-5, P-6, C-3	Commendable
OAK VALLEY COMMUNITY BANK	Oakdale	378,279	1.10	5.27	0.29	S-7, P-6, C-3	Commendable
ORANGE COMMUNITY BANK	Orange	174,637	1.31	1.54	0.96	S-6, P-0, C-1	Commendable
ORANGE COUNTY BUSINESS BANK	Newport Beach	172,566	1.07	1.46	0.00	S-0, P-0, C-1	Commendable
REDWOOD CAPITAL BANK	Eureka	147,890	1.48	5.86	1.27	S-0, P-1, C-2	Commendable
SANTA LUCIA BANK	Atascadero	213,796	1.20	5.04	0.20	S-7, P-10, C-2	Commendable
SCOTT VALLEY BANK	Yreka	346,156	1.13	5.39	0.22	S-4, P-12, C-10	Commendable
SUMMIT BANK	Oakland	161,781	2.06	7.28	1.93	S-10, P-11, C-5	Commendable
THE MECHANICS BANK	Richmond	2,215,354	1.34	5.04	1.25	S-5, P-13, C-4	Commendable
TUSTIN COMMUNITY BANK (S CORP)	Tustin	50,174	2.74	0.52	3.04	S-1, P-0, C-6	Commendable
UNITED PACIFIC BANK	City of Industry	124,239	0.28	5.80	0.00	S-0, P-1, C-2	Commendable

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