



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 2009 operating results. 2009 was a tough year and the banks on this list deserve recognition. Several of the banks were recognized based on Editor’s discretion. Overall, **46** banks are being recognized for 2009 performance. Of the top performers -- **8** were “**Super Premier Performers!**” We congratulate these banks for a job well done!

Gary Steven Findley, Editor

2009 “**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	2009 BANK RATING
AMERICAN BUSINESS BANK	Los Angeles	\$782,858	1.03	12.20	0.00	S-1, P-5, C-2	Super Premier
CALIFORNIA FIRST NATIONAL BANK	Irvine	\$214,512	2.96	9.21	0.01	S-1, P-1, C-3	Super Premier
COUNTY COMMERCE BANK	Ventura	\$140,240	1.67	8.24	0.00	S-2, P-3, C-0	Super Premier
FARMERS & MERCHANTS BK OF CENT CA	Lodi	\$1,500,726	2.58	10.40	0.48	S-9, P-12, C-3	Super Premier
FIRST SECURITY BUSINESS BANK	Orange	\$260,645	2.59	15.64	0.00	S-7, P-1, C-5	Super Premier
MISSION BANK	Bakersfield	\$189,627	2.08	11.23	0.05	S-6, P-1, C-3	Super Premier
MISSION NATIONAL BANK	San Francisco	\$154,962	2.15	12.97	0.18	S-3, P-2, C-3	Super Premier
THE MERCHANTS NATL BK/ SACRAMENTO	Sacramento	\$146,952	1.26	8.05	0.01	S-3, P-7, C-6	Super Premier

2009 “**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	2009 BANK RATING
1ST ENTERPRISE BANK	Los Angeles	\$338,889	0.63	6.81	0.00	S-0, P-1, C-0	Premier
BANK OF AMERICA CALIFORNIA, N.A.	San Francisco	\$500	4.22	36.12	0.38	S-3, P-4, C-2	Premier
BANK OF MARIN	Novato	\$951,504	2.46	10.62	0.54	S-12, P-6, C-0	Premier
BANK OF WHITTIER, N.A.	Whittier	\$48,115	1.84	4.69	0.00	S-0, P-6, C-2	Premier
BK OF AGRIC AND COMRCE (S CORP)	Stockton	\$385,669	1.64	13.37	0.37	S-10, P-4, C-2	Premier
CHINO COMMERCIAL BANK, N.A.	Chino	\$92,466	1.79	6.35	0.41	S-1, P-5, C-2	Premier
CITIZENS BUSINESS BANK	Ontario	\$4,452,543	2.22	5.77	0.68	S-19, P-11, C-2	Premier
HOME BANK OF CALIFORNIA (S CORP)	San Diego	\$107,891	2.40	23.71	0.00	S-10, P-1, C-3	Premier
MONTECITO BANK & TRUST (S CORP)	Santa Barbara	\$798,770	1.44	10.08	0.37	S-10, P-15, C-0	Premier
REDWOOD CAPITAL BANK	Eureka	\$170,891	1.35	5.90	0.49	S-0, P-2, C-2	Premier
RIVER VALLEY COMMUNITY BANK	Yuba City	\$93,370	1.42	3.62	0.00	S-1, P-1, C-0	Premier
SAVINGS BANK OF MENDOCINO COUNTY	Ukiah	\$648,622	1.85	5.85	0.43	S-5, P-14, C-3	Premier
WESTAMERICA BANK	Fairfield	\$4,064,302	3.34	25.49	0.58	S-7, P-8, C-7	Premier

2009 "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	2009 BANK RATING
BANK OF THE SIERRA	Porterville	\$1,130,054	2.38	6.97	1.37	S-14, P-9, C-2	Commendable
BANK OF WILLITS	Willits	\$111,416	1.04	5.02	(0.01)	S-3, P-12, C-10	Commendable
BORREGO SPRINGS BANK, N.A.	La Mesa	\$87,516	1.90	7.08	2.14	S-1, P-3, C-3	Commendable
CALIFORNIA PACIFIC BANK	San Francisco	\$50,511	1.59	2.92	(0.60)	S-2, P-3, C-5	Commendable
CALIFORNIA UNITED BANK	Encino	\$346,291	1.25	2.04	0.82	S-0, P-0, C-1	Commendable
COMMUNITY BANK	Pasadena	\$1,877,616	1.26	3.12	0.57	S-5, P-9, C-8	Commendable
EASTERN INTERNATIONAL BANK	Los Angeles	\$87,783	1.02	4.00	0.00	S-0, P-4, C-3	Commendable
FARMERS & MERCH. BK OF LONG BEACH	Long Beach	\$2,842,990	2.80	7.26	1.84	S-2, P-12, C-13	Commendable
FIRST CREDIT BANK (S CORP)	Los Angeles	\$387,623	7.87	23.34	1.47	S-11, P-4, C-4	Commendable
FRESNO FIRST BANK	Fresno	\$107,089	0.90	5.79	0.85	S-0, P-0, C-1	Commendable
GBC INTERNATIONAL BANK	Los Angeles	\$268,328	1.62	6.51	0.64	S-0, P-2, C-5	Commendable
METROPOLITAN BANK (S CORP)	Oakland	\$125,106	1.90	7.25	0.50	S-6, P-3, C-6	Commendable
MURPHY BANK (S CORP)	Fresno	\$102,958	3.18	14.21	1.02	S-6, P-5, C-2	Commendable
NAPA COMMUNITY BANK	Napa	\$142,366	2.55	4.07	1.98	S-2, P-3, C-1	Commendable
OCEANIC BANK	San Francisco	\$123,021	0.94	1.83	0.44	S-0, P-2, C-16	Commendable
ORANGE COMMUNITY BANK	Orange	\$181,398	1.13	1.79	0.58	S-6, P-0, C-2	Commendable
PREMIER COMMERCIAL BANK, N.A.	Anaheim	\$298,817	1.34	1.93	0.32	S-2, P-4, C-1	Commendable
REDDING BANK OF COMMERCE	Redding	\$643,582	2.03	5.74	1.28	S-15, P-7, C-3	Commendable
SAN DIEGO TRUST BANK	San Diego	\$116,935	0.33	(5.76)	0.49	S-0, P-2, C-4	Commendable
SILICON VALLEY BANK	Santa Clara	\$10,470,227	2.37	14.01	2.29	S-11, P-5, C-9	Commendable
SILVERGATE BANK	La Jolla	\$247,100	1.13	(0.81)	0.51	S-3, P-1, C-2	Commendable
SUNWEST BANK	Tustin	\$539,793	4.98	30.73	0.87	S-3, P-4, C-4	Commendable
THE BANK OF HEMET (S CORP)	Riverside	\$391,516	2.18	17.93	0.53	S-9, P-10, C-7	Commendable
VALLEY COMMUNITY BANK	Pleasanton	\$188,403	2.19	9.33	0.55	S-1, P-4, C-1	Commendable
WILSHIRE STATE BANK	Los Angeles	\$2,833,908	3.10	4.59	1.72	S-5, P-6, C-5	Commendable

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