



# 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 2016 operating results. 2016 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, **127** banks are being recognized for 2016 performance. Of the top performers **75** were “**Super Premier Performers!**” We congratulate these banks for a job well done!

-Gary Steven Findley, Editor

## 2017 "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	2017 BANK RATING
AMERICAN PLUS BANK, N.A.	Arcadia	\$368,231	2.05%	10.33%	0.00%	S-4, P-1, C-1	Super Premier
AMERICAN RIVIERA BANK	Santa Barbara	\$391,822	2.02%	14.51%	-0.08%	S-1, P-3, C-3	Super Premier
AVIDBANK	Palo Alto	\$573,031	1.88%	14.17%	-0.01%	S-3, P-1, C-2	Super Premier
BANK OF AMERICA, N.A.	San Francisco	\$20,241,000	2.25%	10.84%	0.08%	S-4, P-4, C-3	Super Premier
BANK OF FEATHER RIVER	Yuba City	\$83,555	1.79%	8.95%	0.00%	S-5, P-2, C-0	Super Premier
BANK OF HOPE	Los Angeles	\$10,655,892	1.90%	12.47%	0.10%	S-15, P-4, C-5	Super Premier
BANK OF MARIN	Novato	\$1,776,290	1.85%	10.91%	-0.16%	S-18, P-7, C-0	Super Premier
BANK OF STOCKTON	Stockton	\$2,333,557	1.33%	6.07%	0.18%	S-7, P-12, C-8	Super Premier
BANK OF THE SIERRA	Porterville	\$1,699,357	1.48%	8.59%	0.06%	S-16, P-10, C-5	Super Premier
BAY COMMERCIAL BANK	Walnut Creek	\$590,759	1.59%	8.16%	0.14%	S-3, P-5, C-0	Super Premier
CALIFORNIA FIRST NATIONAL BANK	Irvine	\$674,684	1.94%	9.04%	0.01%	S-5, P-2, C-5	Super Premier
CALIFORNIA UNITED BANK	Encino	\$2,617,104	1.57%	8.97%	-0.02%	S-2, P-2, C-1	Super Premier
CAPITAL BANK	San Juan Capistrano	\$272,954	1.86%	12.00%	0.00%	S-5, P-0, C-1	Super Premier
CATHAY BANK	Los Angeles	\$11,709,839	1.79%	9.74%	0.04%	S-19, P-11, C-3	Super Premier
CHINO COMMERCIAL BANK, N.A.	Chino	\$137,842	1.56%	10.74%	0.02%	S-6, P-6, C-3	Super Premier
CITIZENS BUSINESS BANK	Ontario	\$6,327,426	2.12%	11.04%	-0.22%	S-23, P-12, C-4	Super Premier
COMMERCE WEST BANK	Irvine	\$551,838	1.36%	8.07%	-0.09%	S-4, P-6, C-1	Super Premier
COMMONWEALTH BUSINESS BANK	Los Angeles	\$795,104	2.26%	12.71%	0.61%	S-5, P-0, C-2	Super Premier *
COMMUNITY BUSINESS BANK	West Sacramento	\$256,356	1.76%	9.90%	0.00%	S-3, P-2, C-1	Super Premier
COMMUNITY VALLEY BANK	El Centro	\$131,143	1.83%	9.99%	-0.01%	S-3, P-2, C-1	Super Premier
COMMUNITY WEST BANK, N.A.	Goleta	\$612,811	1.44%	8.88%	-0.12%	S-3, P-7, C-2	Super Premier *
CORNERSTONE COMMUNITY BANK	Red Bluff	\$161,247	1.50%	8.31%	0.00%	S-3, P-4, C-0	Super Premier
EAST WEST BANK	Pasadena	\$29,966,562	1.75%	13.01%	0.15%	S-13, P-2, C-3	Super Premier
EXCHANGE BANK	Santa Rosa	\$1,943,417	1.64%	12.42%	-0.08%	S-13, P-13, C-2	Super Premier
FAR EAST NATIONAL BANK	Los Angeles	\$932,194	2.16%	9.35%	-0.40%	S-5, P-11, C-8	Super Premier
FARMERS & MERCHANTS BK OF LONG BEACH	Long Beach	\$5,122,957	1.46%	8.36%	-0.01%	S-8, P-12, C-14	Super Premier
FARMERS & MERCHTS. BK OF CENTRAL CALIF.	Lodi	\$2,582,186	1.75%	12.08%	0.00%	S-16, P-12, C-5	Super Premier
FIRST COMMUNITY BANK	Santa Rosa	\$945,422	2.67%	25.28%	-0.25%	S-5, P-8, C-0	Super Premier
FIRST CREDIT BANK	Los Angeles	\$313,507	5.51%	13.63%	0.05%	S-14, P-4, C-8	Super Premier
FIRST FOUNDATION BANK	Irvine	\$2,436,619	1.18%	10.75%	-0.01%	S-2, P-0, C-0	Super Premier *

**2017 "SUPER PREMIER" PERFORMING BANKS (cont.)**

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	2017 BANK RATING
FIRST GENERAL BANK	Rowland Heights	\$740,352	2.83%	15.93%	0.02%	S-6, P-0, C-0	Super Premier
FIRST NATIONAL BANK OF NO. CALIFORNIA	Daly City	\$1,021,301	1.38%	9.66%	-0.01%	S-6, P-18, C-6	Super Premier
FIRST NORTHERN BANK OF DIXON	Dixon	\$1,066,191	1.19%	9.77%	0.02%	S-10, P-13, C-4	Super Premier *
FIVE STAR BANK	Rocklin	\$761,389	2.02%	25.01%	-0.01%	S-12, P-2, C-0	Super Premier
FREMONT BANK	Freemont	\$3,341,716	1.80%	23.23%	-0.09%	S-13, P-13, C-3	Super Premier *
GRANDPOINT BANK	Los Angeles	\$2,577,026	1.77%	9.98%	-0.01%	S-2, P-2, C-1	Super Premier
HANMI BANK	Los Angeles	\$3,813,652	2.14%	12.24%	0.19%	S-15, P-4, C-8	Super Premier
HERITAGE BANK OF COMMERCE	San Jose	\$2,264,992	1.84%	11.28%	0.08%	S-8, P-7, C-3	Super Premier
HERITAGE OAKS BANK	Paso Robles	\$1,691,371	1.45%	8.04%	-0.10%	S-15, P-6, C-3	Super Premier
HOME BANK OF CALIFORNIA	San Diego	\$106,199	2.66%	16.32%	-0.10%	S-13, P-1, C-6	Super Premier *
INTERNATIONAL CITY BANK, N.A.	Long Beach	\$134,253	2.77%	18.15%	-0.23%	S-5, P-8, C-3	Super Premier
LIGHTHOUSE BANK	Santa Cruz	\$186,636	1.91%	9.19%	0.01%	S-6, P-0, C-0	Super Premier
METROPOLITAN BANK	Oakland	\$123,905	1.66%	14.45%	0.01%	S-13, P-3, C-7	Super Premier *
MISSION BANK	Bakersfield	\$461,082	1.66%	11.86%	-0.05%	S-13, P-1, C-3	Super Premier *
MISSION VALLEY BANK	Sun Valley	\$278,542	1.97%	9.34%	0.17%	S-2, P-6, C-3	Super Premier
MURPHY BANK	Fresno	\$210,607	2.53%	22.77%	0.14%	S-10, P-6, C-2	Super Premier *
OAK VALLEY COMMUNITY BANK	Oakland	\$914,322	1.22%	10.13%	0.00%	S-10, P-9, C-3	Super Premier *
OPEN BANK	Los Angeles	\$661,784	1.83%	10.36%	0.03%	S-4, P-0, C-2	Super Premier *
PACIFIC ALLIANCE BANK	Rosemead	\$240,305	1.51%	8.08%	0.00%	S-2, P-3, C-0	Super Premier
PACIFIC CITY BANK	Los Angeles	\$1,093,000	2.18%	14.73%	0.04%	S-3, P-2, C-2	Super Premier
PACIFIC COAST BANKERS' BANK	Walnut Creek	\$586,556	1.51%	9.80%	-0.12%	S-11, P-4, C-0	Super Premier
PACIFIC COMMERCE BANK	Los Angeles	\$458,445	1.52%	9.12%	-0.04%	S-1, P-1, C-2	Super Premier
PACIFIC ENTERPRISE BANK	Irvine	\$425,703	1.70%	10.06%	0.08%	S-6, P-1, C-0	Super Premier
PACIFIC WESTERN BANK	Los Angeles	\$16,373,799	2.55%	7.93%	0.16%	S-8, P-5, C-7	Super Premier
PINNACLE BANK	Gilroy	\$263,354	1.52%	9.69%	-0.21%	S-1, P-0, C-2	Super Premier *
PLAZA BANK	Irvine	\$1,015,457	1.88%	9.82%	0.02%	S-5, P-1, C-1	Super Premier
PLUMAS BANK	Quincy	\$582,634	2.07%	14.07%	0.08%	S-7, P-17, C-3	Super Premier
PREFERRED BANK	Los Angeles	\$2,764,329	2.04%	13.70%	0.13%	S-12, P-5, C-4	Super Premier
PREMIER BUSINESS BANK	Los Angeles	\$417,009	2.14%	22.75%	0.00%	S-2, P-0, C-4	Super Premier *
PREMIER VALLEY BANK	Fresno	\$510,142	1.50%	6.69%	0.00%	S-5, P-4, C-3	Super Premier
REDWOOD CAPITAL BANK	Eureka	\$303,946	1.67%	12.83%	-0.03%	S-6, P-3, C-2	Super Premier
RIVER CITY BANK	Sacramento	\$1,308,654	1.50%	9.43%	-0.03%	S-9, P-10, C-5	Super Premier
ROYAL BUSINESS BANK	Los Angeles	\$1,172,915	2.89%	13.71%	0.10%	S-5, P-1, C-0	Super Premier *
SAN DIEGO PRIVATE BANK	Coronado	\$413,037	1.52%	8.10%	-0.01%	S-3, P-2, C-1	Super Premier
SANTA CRUZ COUNTY BANK	Santa Cruz	\$529,311	1.93%	14.60%	-0.01%	S-7, P-2, C-1	Super Premier
SEACOAST COMMERCE BANK	San Diego	\$510,626	2.12%	16.44%	0.00%	S-3, P-1, C-0	Super Premier *
SILVERGATE BANK	La Jolla	\$769,895	1.40%	9.68%	0.00%	S-8, P-2, C-3	Super Premier *
SUNWEST BANK	Irvine	\$790,379	2.10%	10.61%	-0.23%	S-6, P-8, C-4	Super Premier
THE BANK OF HEMET	Riverside	\$572,029	2.51%	25.47%	0.01%	S-16, P-10, C-7	Super Premier

**2017 "SUPER PREMIER" PERFORMING BANKS (cont.)**

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	2017 BANK RATING
TRI COUNTIES BANK	Chico	\$3,898,361	1.73%	9.22%	-0.10%	S-15, P-10, C-5	Super Premier
UNITED SECURITY BANK	Fresno	\$676,864	1.75%	8.19%	0.15%	S-15, P-5, C-4	Super Premier
US METRO BANK	Garden Grove	\$168,931	1.50%	12.09%	-0.44%	S-1, P-1, C-0	Super Premier
VALLEY BUSINESS BANK	Visalia	\$367,503	1.60%	8.96%	-0.29%	S-10, P-7, C-1	Super Premier *
VALLEY REPUBLIC BANK	Bakersfield	\$518,574	1.23%	9.57%	0.00%	S-1, P-2, C-1	Super Premier
WESTAMERICA BANK	San Rafael	\$4,708,199	1.56%	12.53%	0.04%	S-10, P-11, C-8	Super Premier *

**2017 "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	2017 BANK RATING
ALTAPACIFIC BANK	Santa Rosa	\$277,931	2.27%	8.28%	0.00%	S-2, P-2, C-3	Premier
AMERICAN BUSINESS BANK	Los Angeles	\$1,599,428	0.85%	7.87%	-0.02%	S-7, P-6, C-2	Premier
AMERICAN CONTINENTAL BANK	City of Industry	\$179,390	1.62%	7.63%	-0.03%	S-0, P-7, C-0	Premier
AMERICAN RIVER BANK	Sacramento	\$545,179	1.56%	7.43%	-0.40%	S-11, P-11, C-4	Premier
BAC COMMUNITY BANK	Stockton	\$524,723	0.95%	10.43%	-0.01%	S-10, P-6, C-2	Premier
BANK OF NAPA, N.A.	Napa	\$217,571	1.13%	6.93%	0.00%	S-2, P-2, C-2	Premier
BANK OF SAN FRANCISCO	San Francisco	\$209,831	1.16%	8.91%	-0.01%	S-3, P-4, C-0	Premier
CALIFORNIA BANK OF COMMERCE	Lafayette	\$650,047	1.19%	6.67%	-0.05%	S-1, P-3, C-2	Premier
CENTRAL VALLEY COMMUNITY BANK	Fresno	\$1,256,865	1.57%	9.82%	-0.93%	S-13, P-14, C-1	Premier
COMMUNITY BANK	Pasadena	\$2,681,994	1.29%	9.17%	0.15%	S-9, P-12, C-8	Premier *
EVERTRUST BANK	Pasadena	\$656,881	1.84%	6.07%	-0.01%	S-2, P-5, C-9	Premier *
FIRST CHOICE BANK	Cerritos	\$756,561	1.68%	8.95%	0.24%	S-3, P-4, C-0	Premier
FOUNDERS COMMUNITY BANK	San Luis Obispo	\$178,631	1.03%	7.18%	-0.01%	S-3, P-2, C-1	Premier *
GOLDEN VALLEY BANK	Chico	\$179,364	1.10%	7.42%	0.00%	S-4, P-3, C-1	Premier
MISSION NATIONAL BANK	San Francisco	\$190,212	1.39%	7.61%	-0.05%	S-4, P-5, C-3	Premier *
MONTECITO BANK & TRUST	Santa Barbara	\$1,175,647	1.10%	10.93%	0.01%	S-12, P-19, C-0	Premier
NEW OMNI BANK, NATIONAL ASSOCIATION	Alhambra	\$327,125	1.42%	7.46%	0.00%	S-2, P-5, C-7	Premier *
NORTHERN CALIFORNIA NATIONAL BANK	Chico	\$179,346	0.97%	7.09%	0.02%	S-1, P-2, C-0	Premier *
OJAI COMMUNITY BANK	Ojai	\$208,844	1.13%	8.18%	-0.09%	S-0, P-3, C-3	Premier
PACIFIC PREMIER BANK	Irvine	\$3,169,576	2.09%	12.06%	0.21%	S-5, P-2, C-0	Premier
PRESIDIO BANK	San Francisco	\$663,484	1.06%	7.78%	0.00%	S-0, P-4, C-1	Premier *
REDDING BANK OF CALIFORNIA	Redding	\$1,005,158	0.83%	5.86%	-0.05%	S-17, P-8, C-5	Premier *
RIVER VALLEY COMMUNITY BANK	Yuba City	\$243,951	1.06%	8.22%	0.44%	S-2, P-6, C-1	Premier *
SCOTT VALLEY BANK	Yreka	\$583,683	1.08%	7.04%	-0.03%	S-4, P-18, C-10	Premier
SILICON VALLEY BANK	Santa Clara	\$39,521,961	1.41%	11.96%	0.51%	S-14, P-9, C-4	Premier
SUMMIT BANK	Oakland	\$211,109	1.43%	7.87%	-0.03%	S-12, P-15, C-5	Premier
UNITI BANK	Buena Park	\$225,675	1.69%	7.18%	-0.14%	S-0, P-6, C-0	Premier

## 2017 "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	2017 BANK RATING
1st CAPITAL BANK	Monterey	\$500,621	0.95%	6.87%	-0.01%	S-1, P-2, C-3	Commendable *
AMERICAS UNITED BANK	Glendale	\$200,853	0.86%	4.39%	-0.01%	S-0, P-0, C-4	Commendable
BANK OF SANTA CLARITA	Santa Clarita	\$245,949	0.80%	5.30%	0.00%	S-0, P-0, C-2	Commendable *
BANK OF SOUTHERN CALIFORNIA, N.A.	San Diego	\$377,529	1.32%	8.03%	0.01%	S-0, P-2, C-3	Commendable
BANK OF WHITTIER, NATIONAL ASSOCIATION	Whittier	\$49,175	0.96%	3.59%	-0.15%	S-0, P-6, C-6	Commendable *
COMMERCE BANK OF TEMECULA VALLEY	Murrieta	\$61,555	0.73%	28.56%	-0.02%	S-0, P-0, C-2	Commendable
COMMUNITY 1st BANK	Auburn	\$326,497	0.78%	5.32%	-0.01%	S-0, P-0, C-3	Commendable *
COMMUNITY BANK OF SANTA MARIA	Santa Maria	\$227,444	0.82%	5.88%	-0.03%	S-0, P-2, C-5	Commendable *
COMMUNITY BANK OF THE BAY	Oakland	\$223,433	1.21%	7.93%	0.16%	S-3, P-0, C-2	Commendable *
COMMUNITY COMMERCE BANK	Claremont	\$99,529	1.83%	4.23%	-0.03%	S-8, P-1, C-5	Commendable
CTBC BANK CORP (USA)	Los Angeles	\$2,434,661	1.11%	5.15%	-0.05%	S-4, P-3, C-11	Commendable
FIRST NATIONAL BANK OF SO. CALIFORNIA	Riverside	\$197,388	1.39%	9.91%	0.18%	S-5, P-2, C-8	Commendable
FRESNO FIRST BANK	Fresno	\$332,529	1.57%	11.60%	1.03%	S-2, P-2, C-3	Commendable
LIBERTY BANK	So. San Francisco	\$237,311	0.63%	12.18%	-0.02%	S-0, P-4, C-4	Commendable
MANUFACTURERS BANK	Los Angeles	\$2,112,481	0.95%	4.55%	-0.01%	S-0, P-0, C-7	Commendable
NEW RESOURCE BANK	San Francisco	\$287,873	0.75%	3.31%	0.00%	S-0, P-1, C-3	Commendable
PARTNERS BANK OF CALIFORNIA	Mission Viejo	\$166,302	0.89%	4.10%	0.18%	S-0, P-2, C-1	Commendable *
RABOBANK, NATIONAL ASSOCIATION	Roseville	\$10,922,000	0.83%	4.08%	-0.09%	S-2, P-8, C-7	Commendable
SAVINGS BANK OF MENDOCINO COUNTY	Ukiah	\$901,430	1.40%	5.66%	0.02%	S-6, P-16, C-7	Commendable
SOUTH COUNTY BANK, NAT'L ASSOCIATION	Rancho Sta. Margarita	\$142,029	0.77%	7.84%	-0.68%	S-1, P-0, C-1	Commendable *
SUMMIT STATE BANK	Santa Rosa	\$384,251	1.51%	7.46%	-0.01%	S-2, P-4, C-3	Commendable
SUNCREST BANK	Visalia	\$388,986	0.85%	4.41%	-0.01%	S-0, P-0, C-3	Commendable
TRI-VALLEY BANK	San Ramon	\$117,857	0.20%	30.59%	-0.12%	S-0, P-0, C-1	Commendable
TUSTIN COMMUNITY BANK	Tustin	\$63,897	2.07%	14.64%	1.34%	S-3, P-1, C-10	Commendable
UNITED AMERICAN BANK	San Mateo	\$277,457	1.10%	13.05%	-0.15%	S-0, P-1, C-3	Commendable *

\*Rating at Editor's discretion.

©2017 Findley Reports, Inc. All rights reserved. Photocopying or reproducing in whole or in part is strictly forbidden without specific permission from Findley Reports, Inc. Permission of quote with source credit granted. Prepared with considerable care; however, accuracy is not guaranteed. Published by Findley Reports, Inc., 3808 E. La Palma Ave., Anaheim, California 92807. Telephone (714) 630-6195, FAX (714) 630-7910. E-Mail -- info@findley-reports.com