



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 2025 operating results. While we increased the performance criteria for 2025, we were pleasantly surprised with the number of banks that easily made the grade for financial performance in 2025. Overall, in California **72** banks are being recognized for 2025 performance; of the top performers, **42** were **“Super Premier Performers!”** For Arizona, Nevada, Oregon and Washington **39** banks were recognized of which **19** were **“Super Premier Performers!”** **We congratulate these banks for a job well done!**

Gary Steven Findley, Editor

2026 “SUPER PREMIER” PERFORMING BANKS - CALIFORNIA

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
AMERICAN BUSINESS BANK	Los Angeles	\$ 3,954,053	1.73%	14.25%	0.00%	S-15, P-7, C-2	Super Premier
AMERICAN PLUS BANK, N.A.	Arcadia	\$ 711,832	2.54%	11.05%	0.00%	S-11, P-3, C-1	Super Premier
AXOS BANK	San Diego	\$ 23,506,039	2.50%	17.54%	0.13%	S-6, P-0, C-0	Super Premier
BANK OF STOCKTON	Stockton	\$ 3,737,300	3.17%	13.01%	0.04%	S-13, P-13, C-9	Super Premier
BANK OF THE SIERRA	Porterville	\$ 2,883,364	1.73%	10.96%	0.41%	S-25, P-10, C-5	Super Premier
C3BANK, N.A.	Encinitas	\$ 885,777	1.71%	12.84%	0.00%	S-12, P-3, C-9	Super Premier
CALIFORNIA BANK OF COMMERCE, N.A.	San Diego	\$ 3,390,316	2.31%	11.37%	0.27%	S-5, P-5, C-3	Super Premier
CALPRIVATE BANK	La Jolla	\$ 2,227,978	2.39%	16.37%	0.23%	S-9, P-3, C-3	Super Premier
CATHAY BANK	Los Angeles	\$ 20,911,412	1.72%	11.03%	0.18%	S-28, P-11, C-3	Super Premier
CHINO COMMERCIAL BANK, N.A.	Chino	\$ 376,514	2.02%	12.58%	0.00%	S-15, P-6, C-3	Super Premier
CITIZENS BUSINESS BANK	Ontario	\$ 12,127,912	1.85%	9.65%	-0.01%	S-32, P-12, C-4	Super Premier
COMMERCEWEST BANK	Irvine	\$ 1,333,165	1.73%	10.56%	0.16%	S-10, P-7, C-1	Super Premier
COMMERCIAL BANK OF CALIFORNIA	Irvine	\$ 3,069,453	1.60%	13.41%	0.10%	S-5, P-4, C-2	Super Premier
COMMUNITY BANK OF SANTA MARIA	Santa Maria	\$ 384,540	1.37%	11.07%	0.00%	S-7, P-4, C-5	Super Premier
EAST WEST BANK	Pasadena	\$ 67,208,343	2.22%	17.27%	0.11%	S-22, P-2, C-3	Super Premier
FARMERS & MERCH. BK. OF CENTRAL CALIF.	Lodi	\$ 4,985,370	2.37%	15.46%	0.05%	S-22, P-13, C-2	Super Premier
FFB BANK (formerly FRESNO FIRST BANK)	Fresno	\$ 1,344,127	2.26%	11.94%	0.28%	S-11, P-2, C-3	Super Premier
FIRST AMERICAN TRUST, F.S.B.	Santa Ana	\$ 6,243,851	2.22%	27.61%	0.00%	S-4, P-1, C-0	Super Premier
FIRST CREDIT BANK	Los Angeles	\$ 259,394	5.99%	13.13%	0.00%	S-19, P-7, C-9	Super Premier
FIRST GENERAL BANK	Rowland Heights	\$ 806,057	3.62%	10.23%	0.00%	S-15, P-0, C-0	Super Premier
FIRST NORTHERN BANK OF DIXON	Dixon	\$ 1,681,164	1.45%	11.09%	0.08%	S-18, P-14, C-4	Super Premier
FIVE STAR BANK	Rocklin	\$ 4,209,689	2.09%	14.16%	0.09%	S-21, P-2, C-0	Super Premier
GOLDEN STATE BANK	Glendale	\$ 811,101	1.58%	11.32%	0.00%	S-6, P-1, C-2	Super Premier
HATCH BANK	San Marcos	\$ 55,934	3.60%	12.40%	1.09%	S-2, P-0, C-0	Super Premier
HCN BANK	Riverside	\$ 853,783	2.37%	20.69%	0.00%	S-25, P-10, C-7	Super Premier
HOME BANK OF CALIFORNIA	San Diego	\$ 195,648	2.31%	18.28%	0.03%	S-22, P-1, C-6	Super Premier
INFINITY BANK	Santa Ana	\$ 302,587	2.27%	14.21%	0.25%	S-4, P-1, C-0	Super Premier
MECHANICS BANK	Walnut Creek	\$ 19,035,000	1.76%	10.38%	0.41%	S-9, P-15, C-8	Super Premier
MISSION BANK	Bakersfield	\$ 1,657,937	2.01%	13.75%	0.00%	S-22, P-1, C-3	Super Premier

2026 "SUPER PREMIER" PERFORMING BANKS - CALIFORNIA (cont.)

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
MISSION VALLEY BANK	Sun Valley	\$ 635,726	1.70%	12.47%	0.05%	S-8, P-9, C-3	Super Premier
MURPHY BANK	Fresno	\$ 304,222	2.05%	13.61%	0.22%	S-18, P-7, C-2	Super Premier
OAK VALLEY COMMUNITY BANK	Oakdale	\$ 1,793,192	1.61%	12.96%	0.01%	S-19, P-9, C-3	Super Premier
OPEN BANK	Los Angeles	\$ 2,281,519	1.44%	12.19%	0.02%	S-11, P-1, C-2	Super Premier
PCB BANK	Los Angeles	\$ 2,805,961	1.65%	10.46%	0.03%	S-10, P-4, C-2	Super Premier
PLUMAS BANK	Quincy	\$ 1,819,010	2.09%	14.01%	0.04%	S-16, P-17, C-3	Super Premier
POPPY BANK	Santa Rosa	\$ 5,908,014	1.38%	11.97%	0.02%	S-13, P-2, C-0	Super Premier
PREFERRED BANK	Los Angeles	\$ 6,350,066	2.60%	17.33%	0.03%	S-20, P-6, C-4	Super Premier
REDWOOD CAPITAL BANK	Eureka	\$ 472,191	1.56%	10.88%	0.02%	S-15, P-3, C-2	Super Premier
RIVER CITY BANK	Sacramento	\$ 5,148,329	1.74%	13.32%	0.00%	S-18, P-10, C-5	Super Premier
TRI COUNTIES BANK	Chico	\$ 8,270,252	1.70%	9.26%	0.15%	S-22, P-13, C-5	Super Premier
WESTAMERICA BANK	San Rafael	\$ 4,843,088	2.57%	18.52%	0.32%	S-18, P-12, C-8	Super Premier
WEST COAST COMMUNITY BANK	Santa Cruz	\$ 2,479,075	2.63%	14.27%	-0.02%	S-16, P-2, C-1	Super Premier

2026 "PREMIER" PERFORMING BANKS - CALIFORNIA

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
AMERICAN CONTINENTAL BANK	City of Industry	\$ 312,173	1.74%	8.01%	0.24%	S-5, P-10, C-1	Premier
AMERICAN RIVIERA BANK	Santa Barbara	\$ 1,213,783	1.32%	10.00%	0.00%	S-8, P-5, C-3	Premier
BANK OF SAN FRANCISCO	San Francisco	\$ 637,565	1.39%	8.60%	-0.01%	S-8, P-6, C-1	Premier
CALIFORNIA INTERNATIONAL BANK	Westminster	\$ 76,484	1.50%	9.52%	0.00%	S-0, P-1, C-0	Premier
COMMONWEALTH BUSINESS BANK	Los Angeles	\$ 1,707,699	1.38%	7.09%	0.09%	S-11, P-3, C-2	Premier
COMMUNITY WEST BANK	Fresno	\$ 3,097,230	1.62%	9.44%	0.00%	S-6, P-12, C-3	Premier
ENDEAVOR BANK	San Diego	\$ 683,204	1.43%	9.79%	0.11%	S-2, P-4, C-0	Premier
FREMONT BANK	Fremont	\$ 5,259,926	1.19%	15.08%	0.03%	S-18, P-17, C-3	Premier
GOLDEN VALLEY BANK	Chico	\$ 541,816	1.22%	11.52%	0.00%	S-10, P-6, C-1	Premier
HANMI BANK	Los Angeles	\$ 6,686,435	1.55%	9.98%	0.23%	S-20, P-6, C-9	Premier
MALAGA BANK, FSB	Palos Verdes Estates	\$ 938,874	2.25%	9.77%	0.00%	S-6, P-1, C-0	Premier
NEIGHBORHOOD NATIONAL BANK	San Diego	\$ 183,349	0.65%	15.64%	-0.07%	S-0, P-1, C-0	Premier *
PARTNERS BANK OF CALIFORNIA	Mission Viejo	\$ 616,743	1.25%	9.97%	0.00%	S-2, P-5, C-2	Premier
RIVER VALLEY COMMUNITY BANK	Yuba City	\$ 666,188	0.99%	8.61%	0.00%	S-9, P-7, C-1	Premier
SAVINGS BANK OF MENDOCINO COUNTY	Ukiah	\$ 1,029,665	1.11%	7.65%	0.00%	S-8, P-21, C-8	Premier
UNITED BUSINESS BANK	Walnut Creek	\$ 2,221,090	1.42%	7.54%	0.05%	S-8, P-8, C-1	Premier
UNITED SECURITY BANK	Fresno	\$ 1,092,008	1.49%	9.31%	0.66%	S-22, P-7, C-4	Premier
US METRO BANK	Garden Grove	\$ 1,352,596	1.18%	8.99%	0.18%	S-7, P-3, C-0	Premier

2026 "COMMENDABLE" PERFORMING BANKS - CALIFORNIA

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
BAC COMMUNITY BANK	Stockton	\$ 670,923	0.71%	7.86%	-0.01%	S-13, P-8, C-4	Commendable
BANK OF WHITTIER, N.A.	Whittier	\$ 141,565	1.06%	5.38%	0.00%	S-1, P-9, C-9	Commendable
CTBC BANK CORP (USA)	Los Angeles	\$ 4,765,537	1.18%	6.06%	0.03%	S-5, P-4, C-12	Commendable
EL DORADO SAVINGS BANK, FSB	Placerville	\$ 2,135,407	1.25%	7.49%	0.01%	S-0, P-2, C-2	Commendable
EVERTRUST BANK	Pasadena	\$ 834,170	1.78%	5.03%	0.10%	S-20, P-13, C-6	Commendable
EXCHANGE BANK	Santa Rosa	\$ 2,875,470	1.16%	9.50%	0.03%	S-21, P-13, C-8	Commendable
HERITAGE BANK OF COMMERCE	San Jose	\$ 4,914,567	1.33%	7.29%	0.02%	S-14, P-8, C-5	Commendable
MEGA BANK	San Gabriel	\$ 432,912	1.35%	7.20%	0.02%	S-4, P-4, C-5	Commendable
METROPOLITAN BANK	Oakland	\$ 195,827	0.91%	5.27%	-0.03%	S-17, P-5, C-9	Commendable *
ROYAL BUSINESS BANK	Los Angeles	\$ 3,399,896	1.22%	6.24%	0.47%	S-10, P-2, C-2	Commendable
SUMMIT BANK	Oakland	\$ 220,388	1.48%	6.28%	0.29%	S-18, P-17, C-6	Commendable
SUMMIT STATE BANK	Santa Rosa	\$ 891,111	0.87%	6.99%	0.19%	S-6, P-6, C-5	Commendable

2026 "SUPER PREMIER" PERFORMING BANKS - ARIZONA

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
WESTERN ALLIANCE BANK	Phoenix	\$ 77,639,392	1.34%	12.58%	0.23%	S-1, P-0, C-0	Super Premier

2026 "PREMIER" PERFORMING BANKS - ARIZONA

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
GATEWAY COMMERCIAL BANK	Mesa	\$ 192,445	1.49%	10.84%	0.09%	S-0, P-1, C-0	Premier

2026 "COMMENDABLE" PERFORMING BANKS - ARIZONA

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
BNC NATIONAL BANK	Glendale	\$ 977,765	1.31%	9.14%	0.08%	S-0, P-0, C-1	Commendable

2026 "SUPER PREMIER" PERFORMING BANKS - NEVADA

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
EAGLEMARK SAVINGS BANK	Reno	\$ 539,519	5.82%	22.63%	0.00%	S-1, P-0, C-0	Super Premier
GBANK	Las Vegas	\$ 1,152,863	2.66%	15.29%	0.36%	S-1, P-0, C-0	Super Premier
LEXICON BANK	Las Vegas	\$ 388,379	1.38%	13.11%	0.22%	S-1, P-0, C-0	Super Premier
MEADOWS BANK	Las Vegas	\$ 1,209,317	2.21%	12.75%	0.00%	S-1, P-0, C-0	Super Premier
TOWN & COUNTRY BANK	Las Vegas	\$ 202,384	2.39%	16.75%	0.00%	S-1, P-0, C-0	Super Premier

2026 "PREMIER" PERFORMING BANKS - NEVADA

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
FIRST SECURITY BANK OF NEVADA	Las Vegas	\$ 202,044	2.45%	7.10%	0.00%	S-0, P-1, C-0	Premier
GENUBANK	Las Vegas	\$ 172,122	1.49%	7.47%	0.00%	S-0, P-1, C-0	Premier
THE FIRST NATIONAL BANK OF ELY	Ely	\$ 118,689	0.98%	18.65%	0.00%	S-0, P-1, C-0	Premier

2026 "COMMENDABLE" PERFORMING BANKS - NEVADA

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
NEVADA BANK & TRUST COMPANY	Caliente	\$ 196,925	1.05%	9.79%	0.31%	S-0, P-0, C-1	Commendable

2026 "SUPER PREMIER" PERFORMING BANKS - OREGON

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
BANK OF EASTERN OREGON	Heppner	\$ 849,933	2.44%	17.43%	-0.01%	S-1, P-0, C-0	Super Premier
OREGON PACIFIC BANKING COMPANY	Florence	\$ 709,044	1.52%	10.98%	0.03%	S-1, P-0, C-0	Super Premier
PIONEER TRUST BANK, N.A.	Salem	\$ 628,013	3.27%	16.23%	0.42%	S-1, P-0, C-0	Super Premier
SUMMIT BANK	Eugene	\$ 1,121,854	1.60%	11.18%	0.54%	S-1, P-0, C-0	Super Premier

2026 "PREMIER" PERFORMING BANKS - OREGON

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
COLUMBIA BANK	Roseburg	\$ 54,336,279	1.34%	8.80%	0.29%	S-0, P-1, C-0	Premier
PEOPLE'S BANK OF COMMERCE	Medford	\$ 661,982	1.49%	8.47%	0.02%	S-0, P-1, C-0	Premier

2026 "COMMENDABLE" PERFORMING BANKS - OREGON

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
CLACKAMAS COUNTY BANK	Sandy	\$ 226,510	0.99%	8.87%	0.00%	S-0, P-0, C-1	Commendable
OREGON COAST BANK	Newport	\$ 409,946	0.85%	11.96%	-0.18%	S-0, P-0, C-1	Commendable

2026 "SUPER PREMIER" PERFORMING BANKS - WASHINGTON

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
1ST SECURITY BANK OF WASHINGTON	Mountlake Terrace	\$ 2,691,384	1.40%	10.35%	0.35%	S-1, P-0, C-0	Super Premier
BANNER BANK	Walla Walla	\$ 13,812,149	1.51%	10.80%	0.06%	S-1, P-0, C-0	Super Premier
CASHMERE VALLEY BANK	Cashmere	\$ 1,900,776	1.62%	11.63%	0.45%	S-1, P-0, C-0	Super Premier
COASTAL COMMUNITY BANK	Everett	\$ 4,186,671	1.44%	10.62%	5.61%	S-1, P-0, C-0	Super Premier
MOUNTAIN PACIFIC BANK	Everett	\$ 644,940	2.05%	14.89%	0.00%	S-1, P-0, C-0	Super Premier
RIVERBANK	Spokane	\$ 257,384	1.68%	13.60%	0.00%	S-1, P-0, C-0	Super Premier
SOUND BANKING COMPANY	Lakewood	\$ 39,940	1.97%	16.84%	0.00%	S-1, P-0, C-0	Super Premier
STATE BANK NORTHWEST	Spokane Valley	\$ 194,774	2.19%	17.08%	0.00%	S-1, P-0, C-0	Super Premier
TIMBERLAND BANK	Hoquiam	\$ 1,705,895	1.95%	12.01%	0.00%	S-1, P-0, C-0	Super Premier

2026 "PREMIER" PERFORMING BANKS - WASHINGTON

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
BANK OF THE PACIFIC	Aberdeen	\$ 1,123,354	1.28%	9.57%	0.01%	S-0, P-1, C-0	Premier
COMMENCEMENT BANK	Tacoma	\$ 610,362	1.22%	12.17%	0.03%	S-0, P-1, C-0	Premier
FARMERS STATE BANK	Winthrop	\$ 44,392	1.29%	9.49%	0.00%	S-0, P-1, C-0	Premier
HERITAGE BANK	Olympia	\$ 5,927,199	1.25%	8.30%	0.03%	S-0, P-1, C-0	Premier
KITSAP BANK	Port Orchard	\$ 1,434,949	1.09%	9.95%	-0.01%	S-0, P-1, C-0	Premier
PEOPLES BANK	Bellingham	\$ 2,132,934	1.26%	8.04%	0.02%	S-0, P-1, C-0	Premier
TWIN CITY BANK	Longview	\$ 64,413	1.10%	8.31%	0.38%	S-0, P-1, C-0	Premier
WAFD BANK	Seattle	\$ 21,505,529	1.19%	8.21%	0.07%	S-0, P-1, C-0	Premier
WASHINGTON TRUST BANK	Spokane	\$ 8,946,579	1.15%	10.16%	0.14%	S-0, P-1, C-0	Premier

2026 "COMMENDABLE" PERFORMING BANKS - WASHINGTON

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2025 BANK RATING
SOUND COMMUNITY BANK	Seattle	\$ 954,192	1.00%	7.36%	0.01%	S-0, P-0, C-1	Commendable

**Rating at Editor's discretion.*

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