



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 2023 operating results. 2023 showed promising performance and the banks on this list deserve recognition of a job well done. 2023 was a year to remember (or maybe forget). Overall, **87** banks are being recognized for 2023 performance. Of the top performers **56** were “**Super Premier Performers!**” We congratulate these banks for a job well done!

Gary Steven Findley, Editor

2024 “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	2023 BANK RATING
AMERICAN BUSINESS BANK	Los Angeles	\$ 3,497,413	1.76%	17.83%	0.01%	S-13, P-7, C-2	Super Premier
AMERICAN CONTINENTAL BANK	City of Industry	\$ 285,861	2.00%	10.47%	0.01%	S-5, P-8, C-1	Super Premier
AMERICAN RIVIERA BANK	Santa Barbara	\$ 1,059,499	1.33%	11.66%	0.00%	S-8, P-3, C-3	Super Premier *
BANK OF SAN FRANCISCO	San Francisco	\$ 535,425	1.73%	11.26%	0.14%	S-8, P-4, C-1	Super Premier
BANK OF SOUTHERN CALIFORNIA, N.A.	San Diego	\$ 1,947,143	1.83%	10.02%	0.07%	S-3, P-5, C-4	Super Premier
BANK OF THE SIERRA	Porterville	\$ 2,771,661	1.68%	10.91%	0.18%	S-23, P-10, C-5	Super Premier
C3BANK, N.A.	Carlsbad	\$ 749,960	1.82%	17.90%	-0.27%	S-10, P-3, C-9	Super Premier
CALIFORNIA BANK OF COMMERCE	Lafayette	\$ 1,627,160	1.78%	10.94%	0.01%	S-4, P-5, C-3	Super Premier
CALIFORNIA PACIFIC BANK	San Francisco	\$ 44,354	6.68%	9.48%	0.00%	S-4, P-4, C-8	Super Premier
CALPRIVATE BANK	La Jolla	\$ 1,878,863	2.38%	25.83%	-0.54%	S-7, P-3, C-3	Super Premier
CATHAY BANK	Los Angeles	\$ 19,350,045	2.01%	13.75%	0.10%	S-26, P-11, C-3	Super Premier
CENTRAL VALLEY COMMUNITY BANK	Fresno	\$ 2,042,387	1.63%	12.42%	0.00%	S-19, P-15, C-1	Super Premier
CHINO COMMERCIAL BANK, N.A.	Chino	\$ 326,356	1.80%	14.28%	-0.02%	S-13, P-6, C-3	Super Premier
CITIZENS BUSINESS BANK	Ontario	\$ 11,484,334	2.05%	12.03%	0.00%	S-30, P-12, C-4	Super Premier *
COMMERCEWEST BANK	Irvine	\$ 1,164,592	1.77%	16.85%	-0.25%	S-9, P-7, C-1	Super Premier
COMMONWEALTH BUSINESS BANK	Los Angeles	\$ 1,453,916	2.29%	14.10%	0.03%	S-11, P-1, C-2	Super Premier
COMMUNITY BANK OF SANTA MARIA	Santa Maria	\$ 356,297	1.37%	16.03%	0.00%	S-6, P-3, C-5	Super Premier *
COMMUNITY VALLEY BANK	El Centro	\$ 259,605	2.08%	12.52%	0.01%	S-10, P-2, C-1	Super Premier
CORNERSTONE COMMUNITY BANK	Red Bluff	\$ 564,990	1.95%	17.56%	0.00%	S-10, P-4, C-0	Super Premier
EAST WEST BANK	Pasadena	\$ 56,593,486	2.58%	20.28%	0.10%	S-20, P-2, C-3	Super Premier
FARMERS & MERCH. BK. OF CENTRAL CALIF.	Lodi	\$ 4,671,033	2.73%	20.39%	-0.01%	S-20, P-13, C-2	Super Premier
FIRST COMMERCIAL BANK (USA)	Alhambra	\$ 622,601	2.44%	8.21%	0.00%	S-2, P-3, C-3	Super Premier
FIRST CREDIT BANK	Los Angeles	\$ 350,144	5.88%	15.14%	0.00%	S-17, P-7, C-9	Super Premier
FIRST GENERAL BANK	Rowland Heights	\$ 834,083	6.06%	21.54%	0.00%	S-13, P-0, C-0	Super Premier
FIRST NORTHERN BANK OF DIXON	Dixon	\$ 1,693,803	1.77%	18.28%	0.01%	S-16, P-14, C-4	Super Premier
FIVE STAR BANK	Rocklin	\$ 3,036,038	2.40%	16.69%	0.11%	S-19, P-2, C-0	Super Premier
FFB BANK (formerly FRESNO FIRST BANK)	Fresno	\$ 1,147,121	4.16%	29.77%	0.16%	S-9, P-2, C-3	Super Premier
GOLDEN STATE BANK	Glendale	\$ 622,942	1.96%	13.68%	0.06%	S-4, P-1, C-2	Super Premier
HANMI BANK	Los Angeles	\$ 6,288,066	1.77%	11.82%	0.12%	S-20, P-4, C-9	Super Premier
HCN BANK (formerly THE BANK OF HEMET)	Riverside	\$ 799,631	2.80%	28.97%	0.00%	S-23, P-10, C-7	Super Premier

2023 "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	2023 BANK RATING
HERITAGE BANK OF COMMERCE	San Jose	\$ 4,396,938	1.94%	10.94%	0.01%	S-14, P-7, C-4	Super Premier
HOME BANK OF CALIFORNIA	San Diego	\$ 182,550	1.84%	13.75%	0.02%	S-20, P-1, C-6	Super Premier
INFINITY BANK	Santa Ana	\$ 249,658	3.06%	14.81%	0.72%	S-2, P-1, C-0	Super Premier
MALAGA BANK, FSB	Palos Verdes Estates	\$ 935,202	2.28%	12.38%	0.00%	S-5, P-0, C-0	Super Premier
MECHANICS BANK	Walnut Creek	\$ 14,301,874	1.65%	10.01%	0.45%	S-8, P-15, C-8	Super Premier
MEGA BANK	San Gabriel	\$ 416,244	2.05%	11.84%	0.00%	S-4, P-3, C-4	Super Premier
MISSION BANK	Bakersfield	\$ 1,437,888	2.93%	21.68%	-0.03%	S-20, P-1, C-3	Super Premier
MISSION VALLEY BANK	Sun Valley	\$ 524,647	2.61%	18.33%	0.09%	S-6, P-9, C-3	Super Premier
MURPHY BANK	Fresno	\$ 301,017	1.87%	13.71%	0.05%	S-16, P-7, C-2	Super Premier
OAK VALLEY COMMUNITY BANK	Oakdale	\$ 1,650,700	2.23%	24.34%	-0.01%	S-17, P-9, C-3	Super Premier
OPEN BANK	Los Angeles	\$ 1,890,210	1.77%	14.07%	0.04%	S-10, P-0, C-2	Super Premier
PCB BANK (formerly PACIFIC CITY BANK)	Los Angeles	\$ 2,358,909	1.72%	9.38%	-0.05%	S-9, P-3, C-2	Super Premier
PINNACLE BANK	Morgan Hill	\$ 714,718	2.13%	15.44%	-0.01%	S-6, P-1, C-2	Super Premier
PLUMAS BANK	Quincy	\$ 1,337,264	2.79%	23.47%	0.10%	S-14, P-17, C-3	Super Premier
POPPY BANK	Santa Rosa	\$ 4,313,068	1.40%	11.98%	0.10%	S-12, P-1, C-0	Super Premier *
PREFERRED BANK	Los Angeles	\$ 5,711,402	3.62%	24.91%	0.00%	S-18, P-6, C-4	Super Premier
REDWOOD CAPITAL BANK	Eureka	\$ 460,487	2.21%	16.80%	-0.02%	S-13, P-3, C-2	Super Premier
RIVER CITY BANK	Sacramento	\$ 4,320,676	2.45%	17.26%	0.00%	S-16, P-10, C-5	Super Premier
RIVER VALLEY COMMUNITY BANK	Yuba City	\$ 532,631	1.54%	17.62%	0.00%	S-9, P-5, C-1	Super Premier *
SANTA CRUZ COUNTY BANK	Santa Cruz	\$ 1,515,436	2.94%	18.35%	0.17%	S-14, P-2, C-1	Super Premier
SUMMIT BANK	Oakland	\$ 264,351	2.91%	13.53%	-0.03%	S-18, P-16, C-5	Super Premier
TRI COUNTIES BANK	Chico	\$ 7,839,588	2.23%	11.49%	0.10%	S-20, P-13, C-5	Super Premier
UNITED BUSINESS BANK	Walnut Creek	\$ 2,145,756	1.94%	8.74%	0.03%	S-8, P-6, C-1	Super Premier
UNITED SECURITY BANK	Fresno	\$ 1,007,813	2.50%	16.90%	0.24%	S-21, P-6, C-4	Super Premier
US METRO BANK	Garden Grove	\$ 1,064,435	1.49%	11.08%	0.03%	S-7, P-2, C-0	Super Premier
WESTAMERICA BANK	San Rafael	\$ 5,476,558	3.26%	34.30%	0.24%	S-16, P-12, C-8	Super Premier

2023 "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	2023 BANK RATING
AMERICAN PLUS BANK, N.A.	Arcadia	\$ 542,792	2.52%	10.44%	0.00%	S-10, P-2, C-1	Premier
AVIDBANK	Palo Alto	\$ 1,654,942	1.73%	15.92%	0.01%	S-7, P-4, C-2	Premier
BANK OF THE ORIENT	San Francisco	\$ 709,229	1.69%	9.65%	-0.01%	S-2, P-5, C-4	Premier
COMMERCIAL BANK OF CALIFORNIA	Irvine	\$ 1,890,241	1.48%	10.78%	0.34%	S-4, P-4, C-1	Premier *
COMMUNITY BANK OF THE BAY	Oakland	\$ 635,188	1.34%	4.68%	0.11%	S-7, P-2, C-3	Premier
COMMUNITY WEST BANK, N.A.	Goleta	\$ 865,627	1.06%	7.46%	-0.02%	S-6, P-12, C-2	Premier
EL DORADO SAVINGS BANK, FSB	Placerville	\$ 2,137,486	1.12%	8.47%	0.01%	S-0, P-2, C-0	Premier
ENDEAVOR BANK	San Diego	\$ 507,852	1.62%	8.88%	0.21%	S-2, P-2, C-0	Premier
FREMONT BANK	Fremont	\$ 5,001,619	1.42%	18.20%	0.00%	S-18, P-15, C-3	Premier
GBC INTERNATIONAL BANK	Los Angeles	\$ 446,486	1.33%	7.12%	0.00%	S-2, P-3, C-0	Premier
GOLDEN VALLEY BANK	Chico	\$ 447,980	1.19%	13.55%	0.00%	S-10, P-4, C-1	Premier
METROPOLITAN BANK	Oakland	\$ 182,832	1.20%	6.85%	0.03%	S-17, P-5, C-8	Premier *
NEW OMNI BANK, N.A.	Alhambra	\$ 359,832	2.05%	6.14%	0.00%	S-4, P-10, C-7	Premier
PACIFIC ALLIANCE BANK	Rosemead	\$ 300,689	1.28%	7.41%	0.04%	S-5, P-4, C-3	Premier
PACIFIC VALLEY BANK	Salinas	\$ 513,387	1.36%	8.71%	0.00%	S-4, P-5, C-0	Premier
PARTNERS BANK OF CALIFORNIA	Mission Viejo	\$ 404,288	1.51%	10.17%	0.00%	S-2, P-4, C-2	Premier
ROYAL BUSINESS BANK	Los Angeles	\$ 3,225,129	2.01%	8.17%	0.09%	S-10, P-2, C-0	Premier
SAVINGS BANK OF MENDOCINO COUNTY	Ukiah	\$ 1,053,148	1.36%	9.83%	-0.01%	S-8, P-20, C-7	Premier
SUMMIT STATE BANK	Santa Rosa	\$ 1,009,693	1.43%	12.21%	0.00%	S-6, P-6, C-4	Premier

2023 "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	2023 BANK RATING
BANK OF HOPE	Los Angeles	\$ 14,781,338	1.36%	6.72%	0.21%	S-19, P-4, C-8	Commendable
BANK OF STOCKTON	Stockton	\$ 3,678,964	1.50%	9.09%	0.20%	S-11, P-13, C-9	Commendable
BANK OF WHITTIER, N.A.	Whittier	\$ 151,190	1.16%	5.59%	0.00%	S-1, P-9, C-8	Commendable
COMMUNITY COMMERCE BANK	Claremont	\$ 275,335	0.93%	4.68%	-0.01%	S-8, P-3, C-8	Commendable
EXCHANGE BANK	Santa Rosa	\$ 2,838,627	0.81%	9.65%	0.01%	S-21, P-12, C-7	Commendable
FARMERS & MERCHANTS BK OF LONG BEACH	Long Beach	\$ 8,670,068	0.64%	5.10%	0.01%	S-11, P-15, C-15	Commendable
MONTECITO BANK & TRUST	Santa Barbara	\$ 1,845,754	0.77%	9.82%	0.03%	S-11, P-9, C-4	Commendable
NANO BANC	Murrieta	\$ 750,643	1.04%	6.14%	0.48%	S-0, P-0, C-4	Commendable
PACIFIC COAST BANKERS' BANK	Walnut Creek	\$396,262	1.04%	6.47%	0.00%	S-14, P-4, C-3	Commendable
PROVIDENT SAVINGS BANK, FSB	Riverside	\$ 922,979	0.99%	7.33%	0.00%	S-1, P-1, C-1	Commendable
TUSTIN COMMUNITY BANK	Tustin	\$ 60,421	1.66%	7.92%	0.34%	S-4, P-3, C-12	Commendable
UNITED PACIFIC BANK	City of Industry	\$ 118,101	1.28%	4.83%	-0.03%	S-0, P-2, C-7	Commendable

**Rating at Editor's discretion.*

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