



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 2022 operating results. 2022 showed promising performance and the banks on this list deserve recognition of a job well done. 2022 was a year to remember (or maybe forget). Overall, **104** banks are being recognized for 2022 performance. Of the top performers **89** were **“Super Premier Performers!”** We congratulate these banks for a job well done!

Gary Steven Findley, Editor

2023 "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
1st CAPITAL BANK	Monterey	\$ 862,875	1.50%	12.76%	0.31%	S-4, P-4, C-4	Super Premier
AMERICAN BUSINESS BANK	Los Angeles	\$ 3,390,794	1.95%	17.46%	0.00%	S-12, P-7, C-2	Super Premier
AMERICAN CONTINENTAL BANK	City of Industry	\$ 279,943	2.38%	13.08%	-0.02%	S-4, P-8, C-1	Super Premier
AMERICAN PLUS BANK, N.A.	Arcadia	\$ 527,504	2.98%	12.41%	0.00%	S-10, P-1, C-1	Super Premier
AMERICAN RIVIERA BANK	Santa Barbara	\$ 1,164,660	1.73%	15.07%	-0.01%	S-7, P-3, C-3	Super Premier
AVIDBANK	Palo Alto	\$ 1,825,992	1.99%	17.18%	0.01%	S-7, P-3, C-2	Super Premier
AXOS BANK	San Diego	\$ 15,875,758	2.68%	19.21%	0.05%	S-4, P-0, C-0	Super Premier
BANC OF CALIFORNIA, N.A.	Santa Ana	\$ 7,146,819	1.44%	11.69%	-0.34%	S-1, P-0, C-2	Super Premier
BANK OF HOPE	Los Angeles	\$ 15,801,893	1.83%	9.91%	-0.09%	S-19, P-4, C-7	Super Premier
BANK OF MARIN	Novato	\$ 3,579,313	1.57%	11.05%	0.00%	S-23, P-8, C-0	Super Premier
BANK OF SAN FRANCISCO	San Francisco	\$ 522,287	2.44%	10.62%	0.77%	S-7, P-4, C-1	Super Premier
BANK OF THE ORIENT	San Francisco	\$ 688,557	1.18%	8.47%	-0.01%	S-2, P-4, C-4	Super Premier
BANK OF THE SIERRA	Porterville	\$ 2,872,262	1.97%	7.91%	0.58%	S-22, P-10, C-5	Super Premier
C3BANK, N.A.	Carlsbad	\$ 656,318	2.04%	14.68%	0.08%	S-9, P-3, C-9	Super Premier
CALIFORNIA BANK OF COMMERCE	Lafayette	\$ 1,800,716	1.99%	11.82%	0.06%	S-3, P-5, C-3	Super Premier
CALIFORNIA PACIFIC BANK	San Francisco	\$ 43,994	4.36%	5.46%	0.00%	S-3, P-4, C-8	Super Premier
CALPRIVATE BANK	La Jolla	\$ 1,678,854	2.41%	18.13%	0.00%	S-6, P-3, C-3	Super Premier
CAPITAL BANK & TRUST COMPANY	Irvine	\$ 500	34.77%	49.69%	0.00%	S-4, P-0, C-0	Super Premier
CATHAY BANK	Los Angeles	\$ 18,520,949	2.39%	14.65%	0.02%	S-25, P-11, C-3	Super Premier
CENTRAL VALLEY COMMUNITY BANK	Fresno	\$ 2,102,851	1.76%	12.01%	-0.02%	S-18, P-15, C-1	Super Premier
CHINO COMMERCIAL BANK, N.A.	Chino	\$ 343,617	1.97%	14.58%	-0.04%	S-12, P-6, C-3	Super Premier
CITIZENS BUSINESS BANK	Ontario	\$ 12,875,276	2.25%	12.16%	-0.01%	S-29, P-12, C-4	Super Premier
COMMERCEWEST BANK	Irvine	\$ 1,306,868	2.06%	16.19%	0.00%	S-8, P-7, C-1	Super Premier
COMMERCIAL BANK OF CALIFORNIA	Irvine	\$ 1,795,290	1.52%	11.00%	0.19%	S-4, P-3, C-1	Super Premier
COMMONWEALTH BUSINESS BANK	Los Angeles	\$ 1,538,950	2.35%	15.49%	0.00%	S-10, P-1, C-2	Super Premier
COMMUNITY BANK OF SANTA MARIA	Santa Maria	\$ 369,288	1.22%	11.25%	0.00%	S-5, P-3, C-5	Super Premier
COMMUNITY BANK OF THE BAY	Oakland	\$ 706,853	1.54%	12.79%	-0.04%	S-7, P-1, C-3	Super Premier
COMMUNITY VALLEY BANK	El Centro	\$ 239,267	2.20%	14.32%	0.00%	S-9, P-2, C-1	Super Premier
COMMUNITY WEST BANK, N.A.	Goleta	\$ 875,151	1.67%	13.61%	-0.06%	S-6, P-11, C-2	Super Premier
CORNERSTONE COMMUNITY BANK	Red Bluff	\$ 535,037	1.87%	16.08%	0.00%	S-9, P-4, C-0	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
CTBC BANK CORP (USA)	Los Angeles	\$ 4,246,528	1.74%	8.65%	-0.08%	S-6, P-4, C-11	Super Premier
EAST WEST BANK	Pasadena	\$ 56,273,031	2.53%	20.28%	0.04%	S-19, P-2, C-3	Super Premier
ENDEAVOR BANK	San Diego	\$ 424,764	1.91%	18.99%	0.00%	S-2, P-1, C-0	Super Premier
EVERTRUST BANK	Pasadena	\$ 608,354	1.85%	5.49%	0.00%	S-20, P-12, C-5	Super Premier
EXCHANGE BANK	Santa Rosa	\$ 3,066,280	1.46%	11.75%	0.02%	S-21, P-12, C-6	Super Premier
FARMERS & MERCH. BK. OF CENTRAL CALIF.	Lodi	\$ 4,762,849	2.41%	18.82%	0.01%	S-19, P-13, C-2	Super Premier
FARMERS & MERCHANTS BK OF LONG BEACH	Long Beach	\$ 9,142,496	1.21%	8.77%	0.00%	S-11, P-15, C-14	Super Premier
FIRST AMERICAN TRUST, F.S.B.	Santa Ana	\$ 6,639,061	1.57%	17.00%	0.00%	S-3, P-1, C-0	Super Premier
FIRST COMMERCIAL BANK (USA)	Alhambra	\$ 623,165	2.23%	7.14%	0.00%	S-1, P-3, C-3	Super Premier
FIRST CREDIT BANK	Los Angeles	\$ 359,791	6.48%	13.60%	-0.10%	S-16, P-7, C-9	Super Premier
FIRST FOUNDATION BANK	Irvine	\$ 10,410,317	1.41%	11.24%	0.00%	S-7, P-0, C-1	Super Premier
FIRST GENERAL BANK	Rowland Heights	\$ 902,040	4.19%	19.19%	0.00%	S-12, P-0, C-0	Super Premier
FIRST NORTHERN BANK OF DIXON	Dixon	\$ 1,727,909	1.27%	10.82%	0.01%	S-15, P-14, C-4	Super Premier
FIVE STAR BANK	Rocklin	\$ 2,790,692	2.87%	19.14%	0.08%	S-18, P-2, C-0	Super Premier
FRESNO FIRST BANK	Fresno	\$ 1,084,976	3.28%	22.37%	0.02%	S-8, P-2, C-3	Super Premier
GBC INTERNATIONAL BANK	Los Angeles	\$ 502,820	1.63%	9.53%	0.02%	S-2, P-2, C-0	Super Premier
GOLDEN STATE BANK	Glendale	\$ 565,954	2.73%	17.10%	0.07%	S-3, P-1, C-2	Super Premier
GOLDEN VALLEY BANK	Chico	\$ 446,068	1.31%	14.18%	0.00%	S-10, P-3, C-1	Super Premier
HANMI BANK	Los Angeles	\$ 6,178,629	2.16%	14.46%	0.03%	S-19, P-4, C-9	Super Premier
HATCH BANK	San Marcos	\$ 147,904	1.76%	16.84%	0.34%	S-1, P-0, C-0	Super Premier
HCN BANK (formerly THE BANK OF HEMET)	Riverside	\$ 878,532	2.52%	24.86%	0.00%	S-22, P-10, C-7	Super Premier
HERITAGE BANK OF COMMERCE	San Jose	\$ 4,410,578	1.96%	11.90%	-0.11%	S-13, P-7, C-4	Super Premier
HOME BANK OF CALIFORNIA	San Diego	\$ 172,326	2.77%	19.32%	0.00%	S-19, P-1, C-6	Super Premier
INFINITY BANK	Santa Ana	\$ 276,316	1.95%	10.58%	0.27%	S-1, P-1, C-0	Super Premier
MALAGA BANK, FSB	Palos Verdes Estates	\$ 1,015,071	2.09%	12.24%	0.00%	S-4, P-0, C-0	Super Premier
MECHANICS BANK	Walnut Creek	\$ 15,499,389	2.06%	10.50%	0.31%	S-7, P-15, C-8	Super Premier
MEGA BANK	San Gabriel	\$ 397,377	1.78%	12.21%	-0.01%	S-3, P-3, C-4	Super Premier
METROPOLITAN BANK	Oakland	\$ 185,300	1.60%	9.73%	0.00%	S-17, P-4, C-8	Super Premier
MISSION BANK	Bakersfield	\$ 1,344,637	2.63%	17.65%	0.00%	S-19, P-1, C-3	Super Premier
MISSION VALLEY BANK	Sun Valley	\$ 467,344	1.97%	12.72%	-0.01%	S-5, P-9, C-3	Super Premier
MURPHY BANK	Fresno	\$ 310,739	3.06%	22.36%	0.04%	S-15, P-7, C-2	Super Premier
NEW OMNI BANK, N.A.	Alhambra	\$ 401,793	2.17%	11.85%	0.00%	S-4, P-9, C-7	Super Premier
OAK VALLEY COMMUNITY BANK	Oakdale	\$ 1,814,462	1.45%	16.93%	-0.01%	S-16, P-9, C-3	Super Premier
OPEN BANK	Los Angeles	\$ 1,887,329	2.83%	21.16%	0.00%	S-9, P-0, C-2	Super Premier
PACIFIC ALLIANCE BANK	Rosemead	\$ 312,552	1.98%	11.09%	0.00%	S-5, P-3, C-3	Super Premier
PCB BANK (formerly PACIFIC CITY BANK)	Los Angeles	\$ 2,052,538	2.51%	14.16%	0.06%	S-8, P-3, C-2	Super Premier
PACIFIC PREMIER BANK	Irvine	\$ 17,389,848	2.05%	9.80%	0.07%	S-9, P-3, C-1	Super Premier
PACIFIC VALLEY BANK	Salinas	\$ 493,272	1.78%	13.40%	0.00%	S-4, P-4, C-0	Super Premier
PACIFIC WESTERN BANK	Beverly Hills	\$ 34,285,463	1.76%	13.19%	0.02%	S-11, P-6, C-7	Super Premier
PARTNERS BANK OF CALIFORNIA	Mission Viejo	\$ 364,075	1.48%	8.69%	-0.01%	S-2, P-3, C-2	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
PINNACLE BANK	Gilroy	\$ 669,387	1.29%	12.73%	-0.01%	S-5, P-1, C-2	Super Premier
PLUMAS BANK	Quincy	\$ 1,458,773	2.45%	19.22%	0.11%	S-13, P-17, C-3	Super Premier
POPPY BANK	Santa Rosa	\$ 4,063,140	1.87%	21.42%	0.13%	S-11, P-1, C-0	Super Premier
PREFERRED BANK	Los Angeles	\$ 5,558,803	3.14%	22.24%	-0.03%	S-17, P-6, C-4	Super Premier
REDWOOD CAPITAL BANK	Eureka	\$ 471,560	1.80%	13.65%	-0.04%	S-12, P-3, C-2	Super Premier
RIVER CITY BANK	Sacramento	\$ 3,442,317	2.78%	16.54%	-0.02%	S-15, P-10, C-5	Super Premier
RIVER VALLEY COMMUNITY BANK	Yuba City	\$ 592,061	1.59%	14.60%	0.00%	S-8, P-5, C-1	Super Premier
ROYAL BUSINESS BANK	Los Angeles	\$ 3,023,391	2.84%	12.75%	0.00%	S-10, P-1, C-0	Super Premier
SANTA CRUZ COUNTY BANK	Santa Cruz	\$ 1,530,782	2.75%	16.85%	0.01%	S-13, P-2, C-1	Super Premier
SAVINGS BANK OF MENDOCINO COUNTY	Ukiah	\$ 1,143,148	1.39%	7.07%	-0.02%	S-8, P-19, C-7	Super Premier
SILICON VALLEY BANK	Santa Clara	\$ 175,378,000	1.64%	14.50%	0.11%	S-18, P-11, C-4	Super Premier
STATE BANK OF INDIA (California)	Los Angeles	\$ 923,299	1.94%	8.02%	0.06%	S-4, P-9, C-6	Super Premier
SUMMIT BANK	Oakland	\$ 312,237	1.49%	8.79%	0.00%	S-17, P-16, C-5	Super Premier
SUMMIT STATE BANK	Santa Rosa	\$ 962,655	2.81%	19.96%	0.02%	S-6, P-5, C-4	Super Premier
TRI COUNTIES BANK	Chico	\$ 8,334,487	2.38%	12.86%	-0.01%	S-19, P-13, C-5	Super Premier
UNITED BUSINESS BANK	Walnut Creek	\$ 2,088,359	2.14%	10.61%	0.19%	S-7, P-6, C-1	Super Premier
UNITED SECURITY BANK	Fresno	\$ 1,169,025	2.24%	14.30%	0.11%	S-20, P-6, C-4	Super Premier
US METRO BANK	Garden Grove	\$ 976,954	2.69%	17.62%	0.02%	S-6, P-2, C-0	Super Premier
WESTAMERICA BANK	San Rafael	\$ 6,227,401	2.27%	16.68%	0.30%	S-15, 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
BAC COMMUNITY BANK	Stockton	\$ 767,707	0.69%	8.74%	-0.02%	S-13, P-8, C-3	Premier
BALBOA THRIFT & LOAN ASSOCIATION	Chula Vista	\$ 308,706	2.89%	7.11%	1.33%	S-1, P-1, C-1	Premier
BANK OF SOUTHERN CALIFORNIA, N.A.	San Diego	\$ 1,935,082	1.62%	7.44%	0.00%	S-2, P-5, C-4	Premier
BANK OF WHITTIER, N.A.	Whittier	\$ 158,394	1.26%	5.78%	-0.27%	S-1, P-9, C-7	Premier
CALIFORNIA BUSINESS BANK	Irvine	\$ 98,166	1.35%	13.05%	0.00%	S-0, P-1, C-0	Premier
COMMUNITY COMMERCE BANK	Claremont	\$ 239,870	1.11%	5.19%	0.00%	S-8, P-3, C-7	Premier
EL DORADO SAVINGS BANK, FSB	Placerville	\$ 2,440,673	0.78%	6.67%	0.01%	S , P , C-	Premier
FIRST REPUBLIC BANK	San Francisco	\$ 176,436,706	1.20%	10.66%	0.00%	S-3, P-1, C-0	Premier
FREMONT BANK	Fremont	\$ 4,906,788	0.97%	13.23%	-0.01%	S-18, P-14, C-3	Premier
MONTECITO BANK & TRUST	Santa Barbara	\$ 2,112,120	1.10%	9.48%	0.00%	S-11, P-9, C-3	Premier
PROVIDENT SAVINGS BANK, FSB	Riverside	\$ 957,770	0.98%	7.92%	0.00%	S-1, P-1, C-0	Premier
TUSTIN COMMUNITY BANK	Tustin	\$ 65,536	1.45%	6.48%	0.39%	S-4, P-3, C-11	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
EASTERN INTERNATIONAL BANK	Los Angeles	\$ 100,846	0.88%	3.59%	0.00%	S-1, P-5, C-6	Commendable
MONTEREY COUNTY BANK	Monterey	\$ 196,681	0.18%	-2.87%	0.14%	S-5, P-6, C-4	Commendable
UNITED PACIFIC BANK	City of Industry	\$ 116,636	0.92%	3.90%	-0.02%	S-0, P-2, C-6	Commendable

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