



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 2024 operating results. While we increased the performance criteria for 2024, we were pleasantly surprised with the number of banks that easily made the grade for financial performance in 2024. Overall, **70** banks are being recognized for 2024 performance. Of the top performers **37** were **“Super Premier Performers!”** We congratulate these banks for a job well done!

Gary Steven Findley, Editor

2025 "SUPER PREMIER" PERFORMING BANKS

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	\$ 3,644,001	1.48%	12.93%	-0.01%	S-14, P-7, C-2	Super Premier
AVIDBANK	Palo Alto	\$ 1,891,547	1.35%	11.45%	0.25%	S-8, P-4, C-2	Super Premier *
AXOS BANK	San Diego	\$ 20,090,707	2.42%	17.13%	0.11%	S-5, P-0, C-0	Super Premier
BANK OF STOCKTON	Stockton	\$ 3,558,874	2.43%	11.17%	0.00%	S-12, P-13, C-9	Super Premier
BANK OF THE SIERRA	Porterville	\$ 2,904,735	1.70%	11.12%	0.16%	S-24, P-10, C-5	Super Premier
C3BANK, N.A.	Carlsbad	\$ 848,131	1.72%	12.57%	0.00%	S-11, P-3, C-9	Super Premier
CALPRIVATE BANK	La Jolla	\$ 2,137,926	2.34%	17.09%	0.01%	S-8, P-3, C-3	Super Premier
CATHAY BANK	Los Angeles	\$ 19,736,694	1.45%	10.54%	0.15%	S-27, P-11, C-3	Super Premier
CHINO COMMERCIAL BANK, N.A.	Chino	\$ 355,752	1.72%	12.56%	-0.10%	S-14, P-6, C-3	Super Premier
CITIZENS BUSINESS BANK	Ontario	\$ 12,004,758	1.70%	9.76%	0.04%	S-31, P-12, C-4	Super Premier
COMMERCEWEST BANK	Irvine	\$ 1,349,575	1.86%	11.89%	0.02%	S-10, P-7, C-1	Super Premier
COMMUNITY VALLEY BANK	El Centro	\$ 270,937	1.91%	11.53%	0.01%	S-11, P-2, C-1	Super Premier
EAST WEST BANK	Pasadena	\$ 63,621,187	2.04%	17.03%	0.27%	S-21, P-2, C-3	Super Premier
FARMERS & MERCH. BK. OF CENTRAL CALIF.	Lodi	\$ 4,706,468	2.33%	15.59%	0.02%	S-21, P-13, C-2	Super Premier
FFB BANK (formerly FRESNO FIRST BANK)	Fresno	\$ 1,285,715	3.37%	19.19%	0.14%	S-10, P-2, C-3	Super Premier
FIRST CREDIT BANK	Los Angeles	\$ 299,913	6.21%	14.83%	0.10%	S-18, P-7, C-9	Super Premier
FIRST GENERAL BANK	Rowland Heights	\$ 847,444	4.47%	13.60%	0.28%	S-14, P-0, C-0	Super Premier
FIRST NORTHERN BANK OF DIXON	Dixon	\$ 1,701,186	1.46%	12.13%	0.09%	S-17, P-14, C-4	Super Premier
FIVE STAR BANK	Rocklin	\$ 3,566,789	1.94%	12.44%	0.13%	S-20, P-2, C-0	Super Premier
GOLDEN STATE BANK	Glendale	\$ 717,133	1.40%	11.44%	0.18%	S-5, P-1, C-2	Super Premier
HCN BANK (formerly THE BANK OF HEMET)	Riverside	\$ 827,573	2.28%	21.91%	0.00%	S-24, P-10, C-7	Super Premier
HOME BANK OF CALIFORNIA	San Diego	\$ 189,094	1.66%	13.25%	0.00%	S-21, P-1, C-6	Super Premier
INFINITY BANK	Santa Ana	\$ 285,076	1.91%	12.08%	0.51%	S-3, P-1, C-0	Super Premier
MALAGA BANK, FSB	Palos Verdes Estates	\$ 934,177	2.34%	10.90%	0.00%	S-6, P-0, C-0	Super Premier *
MISSION BANK	Bakersfield	\$ 1,651,068	2.37%	16.29%	0.03%	S-21, P-1, C-3	Super Premier
MISSION VALLEY BANK	Sun Valley	\$ 551,536	1.49%	11.20%	0.01%	S-7, P-9, C-3	Super Premier
MURPHY BANK	Fresno	\$ 292,089	1.56%	11.14%	0.06%	S-17, P-7, C-2	Super Premier
OAK VALLEY COMMUNITY BANK	Oakdale	\$ 1,696,247	1.77%	14.78%	-0.22%	S-18, P-9, C-3	Super Premier
PARTNERS BANK OF CALIFORNIA	Mission Viejo	\$ 558,443	1.75%	11.12%	-0.03%	S-3, P-4, C-2	Super Premier
PLUMAS BANK	Quincy	\$ 1,383,361	2.39%	17.20%	0.11%	S-15, P-17, C-3	Super Premier

2025 "SUPER PREMIER" PERFORMING BANKS (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
PREFERRED BANK	Los Angeles	\$ 5,921,062	2.68%	17.99%	0.36%	S-19, P-6, C-4	Super Premier
REDWOOD CAPITAL BANK	Eureka	\$ 471,787	1.63%	10.83%	0.00%	S-14, P-3, C-2	Super Premier *
RIVER CITY BANK	Sacramento	\$ 4,454,529	2.00%	16.30%	0.00%	S-17, P-10, C-5	Super Premier
SANTA CRUZ COUNTY BANK	Santa Cruz	\$ 2,311,516	2.18%	11.66%	0.00%	S-15, P-2, C-1	Super Premier
TRI COUNTIES BANK	Chico	\$ 8,099,995	1.65%	9.43%	0.04%	S-21, P-13, C-5	Super Premier *
UNITED SECURITY BANK	Fresno	\$ 1,060,475	1.84%	11.81%	0.29%	S-22, P-6, C-4	Super Premier
WESTAMERICA BANK	San Rafael	\$ 5,014,531	2.89%	22.82%	0.28%	S-17, P-12, C-8	Super Premier

2025 "PREMIER" PERFORMING BANKS

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	\$ 288,153	1.80%	8.46%	0.09%	S-5, P-9, C-1	Premier
AMERICAN PLUS BANK, N.A.	Arcadia	\$ 620,526	2.35%	9.39%	0.00%	S-10, P-3, C-1	Premier
AMERICAN RIVIERA BANK	Santa Barbara	\$ 1,120,751	1.05%	7.75%	0.00%	S-8, P-4, C-3	Premier *
BANK OF SAN FRANCISCO	San Francisco	\$ 530,735	1.49%	9.10%	-0.02%	S-8, P-5, C-1	Premier
CALIFORNIA PACIFIC BANK	San Francisco	\$ 42,281	5.05%	8.02%	0.00%	S-4, P-5, C-8	Premier *
COMMONWEALTH BUSINESS BANK	Los Angeles	\$ 1,481,403	1.87%	9.43%	0.02%	S-11, P-2, C-2	Premier
COMMUNITY BANK OF SANTA MARIA	Santa Maria	\$ 366,422	1.16%	10.33%	0.00%	S-6, P-4, C-5	Premier
ENDEAVOR BANK	San Diego	\$ 602,111	1.08%	6.83%	0.00%	S-2, P-3, C-0	Premier *
EVERTRUST BANK	Pasadena	\$ 681,665	3.09%	8.65%	0.31%	S-20, P-13, C-5	Premier
EXCHANGE BANK	Santa Rosa	\$ 2,832,443	0.98%	8.90%	0.02%	S-21, P-13, C-7	Premier
FREMONT BANK	Fremont	\$ 5,179,324	0.96%	12.82%	-0.01%	S-18, P-16, C-3	Premier
GOLDEN VALLEY BANK	Chico	\$ 491,921	0.97%	9.13%	0.00%	S-10, P-5, C-1	Premier
HANMI BANK	Los Angeles	\$ 6,447,162	1.34%	8.85%	0.07%	S-20, P-5, C-9	Premier
HERITAGE BANK OF COMMERCE	San Jose	\$ 4,836,934	1.19%	6.48%	0.03%	S-14, P-8, C-4	Premier *
MEGA BANK	San Gabriel	\$ 444,736	1.44%	8.27%	0.00%	S-4, P-4, C-4	Premier
OPEN BANK	Los Angeles	\$ 2,028,748	1.31%	11.07%	0.01%	S-10, P-1, C-2	Premier
PACIFIC VALLEY BANK	Salinas	\$ 579,914	1.35%	7.19%	-0.02%	S-4, P-6, C-0	Premier *
PCB BANK (formerly PACIFIC CITY BANK)	Los Angeles	\$ 2,623,609	1.29%	7.66%	0.02%	S-9, P-4, C-2	Premier *
PINNACLE BANK	Morgan Hill	\$ 732,232	1.43%	9.45%	0.43%	S-6, P-2, C-2	Premier
POPPY BANK	Santa Rosa	\$ 5,749,439	1.07%	8.83%	0.19%	S-12, P-2, C-0	Premier
RIVER VALLEY COMMUNITY BANK	Yuba City	\$ 548,371	1.05%	9.63%	0.00%	S-9, P-6, C-1	Premier
SUMMIT BANK	Oakland	\$ 237,439	2.10%	9.81%	0.00%	S-18, P-17, C-5	Premier
UNITED BUSINESS BANK	Walnut Creek	\$ 2,243,144	1.39%	7.17%	0.26%	S-8, P-7, C-1	Premier *
UNITED PACIFIC BANK	City of Industry	\$ 125,833	1.92%	6.79%	0.00%	S-0, P-3, C-7	Premier *

2025 "COMMENDABLE" PERFORMING BANKS

BANK	CITY	TOTAL DEPOSITS (000)	ROAA (PRE TAX)	ROAE/ TO COMMON SHAREHOLDERS	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2023 BANK RATING
BANK OF THE ORIENT	San Francisco	\$ 807,732	1.16%	5.92%	0.00%	S-2, P-5, C-5	Commendable
COMMERCIAL BANK OF CALIFORNIA	Irvine	\$ 2,857,159	0.81%	7.80%	0.18%	S-4, P-4, C-2	Commendable
EL DORADO SAVINGS BANK, FSB	Placerville	\$ 2,080,064	1.10%	6.95%	0.00%	S-0 , P-2 , C-1	Commendable
FIRST COMMERCIAL BANK (USA)	Alhambra	\$ 639,409	1.98%	6.38%	0.00%	S-2, P-3, C-4	Commendable
PACIFIC COAST BANKERS' BANK	Walnut Creek	\$ 534,841	1.02%	6.54%	0.00%	S-14, P-4, C-4	Commendable
PACIFIC PREMIER BANK, N.A.	Irvine	\$ 14,564,635	1.29%	5.64%	0.15%	S-9, P-3, C-2	Commendable
ROYAL BUSINESS BANK	Los Angeles	\$ 3,117,791	1.10%	5.35%	0.13%	S-10, P-2, C-1	Commendable
SAVINGS BANK OF MENDOCINO COUNTY	Ukiah	\$ 1,015,021	1.04%	6.93%	0.00%	S-8, P-20, C-8	Commendable
TUSTIN COMMUNITY BANK	Tustin	\$ 61,435	0.92%	6.18%	0.30%	S-4, P-3, C-13	Commendable

**Rating at Editor's discretion.*

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