



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 2011 operating results. 2011 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, 109 banks are being recognized for 2011 performance. Of the top performers 35 were “**Super Premier Performers!**” We congratulate these banks for a job well done!

-Gary Steven Findley, Editor

2012 "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	2011 BANK RATING
1ST CAPITAL BANK	Monetary	\$ 255,583	0.87%	11.02%	0.04%	S-1, P-1, C-0	Super Premier
AMERICAN BUSINESS BANK	Los Angeles	\$ 1,029,558	1.04%	10.93%	0.02%	S-3, P-5, C-2	Super Premier
AMERICAN PERSPECTIVE BANK	San Luis Obispo	\$ 210,380	0.85%	6.86%	0.00%	S-1, P-0, C-0	Super Premier
AVIDBANK	Palo Alto	\$ 306,716	0.98%	12.56%	0.23%	S-1, P-1, C-0	Super Premier
BANK OF FEATHER RIVER	Yuba City	\$ 43,724	0.93%	14.07%	0.00%	S-1, P-1, C-0	Super Premier
BRIDGE BANK, N.A.	San Jose	\$ 1,014,683	1.37%	7.34%	0.07%	S-5, P-0, C-0	Super Premier
CALIFORNIA FIRST NATIONAL BANK	Irvine	\$ 267,127	2.58%	7.52%	-0.02%	S-3, P-1, C-3	Super Premier
CENTRAL VALLEY COMMUNITY BANK	Fresno	\$ 713,956	1.07%	6.51%	0.15%	S-13, P-10-, C-1	Super Premier
CIRCLE BANK	Novato	\$ 236,743	1.20%	9.16%	0.03%	S-2, P-2, C-0	Super Premier
COMMUNITY BANK	Pasadena	\$ 1,941,418	1.60%	10.66%	0.31%	S-6, P-10, C-8	Super Premier
COMMUNITY VALLEY BANK	El Centro	\$ 74,888	0.63%	6.24%	0.36%	S-1, P-0, C-0	Super Premier
COUNTY COMMERCE BANK	Ventura	\$ 160,600	1.46%	10.62%	0.00%	S-4, P-3, C-0	Super Premier
FARMERS & MERCHANTS BK OF CENT CA	Lodi	\$ 1,627,818	1.92%	12.51%	0.51%	S-11, P-12, C-5	Super Premier
FARMERS & MERCH. BK OF LONG BEACH	Long Beach	\$ 3,393,478	2.02%	9.46%	0.55%	S-3, P-12, C-14	Super Premier
FIRST GENERAL BANK	Rowland Heights	\$ 447,176	2.65%	28.62%	0.28%	S-1, P-0, C-0	Super Premier
FIVE STAR BANK	Rocklin	\$ 389,063	1.95%	17.92%	0.39%	S-7, P-2, C-0	Super Premier
FRESNO FIRST BANK	Fresno	\$ 158,509	0.98%	11.67%	0.10%	S-1, P-1, C-1	Super Premier
LIGHTHOUSE BANK	Santa Cruz	\$ 123,882	1.03%	8.26%	0.00%	S-1, P-0, C-0	Super Premier
MEGA BANK	San Gabriel	\$ 177,807	1.02%	10.18%	-0.01%	S-1, P-1, C-0	Super Premier
MISSION BANK	Bakersfield	\$ 217,011	1.46%	8.44%	0.44%	S-8, P-1, C-3	Super Premier
MONTECITO BANK & TRUST (S CORP)	Santa Barbara	\$ 875,736	1.10%	11.19%	0.27%	S-11, P-15, C-0	Super Premier
OAK VALLEY COMMUNITY BANK	Oakdale	\$ 536,225	1.58%	9.17%	0.28%	S-8, P-7, C-3	Super Premier
PACIFIC CAPITAL BANK, N.A.	Santa Barbara	\$ 4,684,291	1.26%	11.87%	0.01%	S-8, P-14, C-7	Super Premier

2012 "SUPER PREMIER" PERFORMING BANKS (Continued)

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	2011 BANK RATING
PACIFIC ENTERPRISE BANK	Irvine	\$ 237,393	1.31%	13.28%	0.16%	S-1, P-1, C-0	Super Premier
REDWOOD CAPITAL BANK	Eureka	\$ 216,891	1.23%	10.26%	0.03%	S-2, P-2, C-2	Super Premier
RIVER CITY BANK	Sacramento	\$ 900,059	1.53%	9.32%	0.66%	S-4, P-10, C-5	Super Premier
RIVER VALLEY COMMUNITY BANK	Yuba City	\$ 121,160	1.30%	7.37%	0.08%	S-1, P-3, C-0	Super Premier
ROYAL BUSINESS BANK	Los Angeles	\$ 427,551	1.07%	12.43%	0.00%	S-1, P-0, C-0	Super Premier
SANTA CRUZ COUNTY BANK	Santa Cruz	\$ 288,207	1.04%	6.98%	0.41%	S-2, P-2, C-1	Super Premier
SILICON VALLEY BANK	Santa Clara	\$ 16,815,110	1.57%	13.93%	-0.02%	S-12, P-6, C-9	Super Premier
SILVERGATE BANK	La Jolla	\$ 282,645	1.16%	7.22%	0.37%	S-5, P-1, C-2	Super Premier
THE BANK OF HEMET (S CORP)	Riverside	\$ 386,341	2.52%	22.11%	0.33%	S-11, P-10, C-7	Super Premier
THE MERCHANTS NATL BK/ SACRAMENTO	Sacramento	\$ 164,500	1.26%	8.57%	0.00%	S-5, P-7, C-6	Super Premier
TORREY PINES BANK	San Diego	\$ 1,416,755	2.03%	13.75%	0.63%	S-1, P-3, c-0	Super Premier
VIBRA BANK	Chula Vista	\$ 90,135	1.06%	11.68%	0.00%	S-1, P-0, C-0	Super Premier

2012 "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	2011 BANK RATING
1ST ENTERPRISE BANK	Los Angeles	\$496,942	0.57%	4.69%	0.00%	S-0, P-3, C-0	Premier
AMERICAN PLUS BANK, N.A.	Arcadia	\$166,816	1.19%	12.19%	0.00%	S-0, P-1, C-0	Premier
ASIAN PACIFIC NATIONAL BANK	San Gabriel	\$44,678	1.01%	6.20%	0.07%	S-0, P-1, C-2	Premier
BANK OF MARIN	Novato	\$1,205,991	1.96%	13.94%	0.51%	S-13, P-7, C-0	Premier
BANK OF NAPA	Napa	\$121,082	0.52%	6.84%	0.22%	S-0, P-1, C-0	Premier
BANK OF SACRAMENTO	Sacramento	\$343,672	0.69%	3.98%	0.75%	S-2, P-4, C-0	Premier
BANK OF SAN FRANCISCO	San Francisco	\$110,434	0.83%	4.73%	0.29%	S-1, P-1, C-0	Premier
BANK OF SOUTHERN CALIFORNIA	San Diego	\$162,433	0.38%	5.43%	0.34%	S-0, P-1, C-0	Premier
BAY COMMERCIAL BANK	Walnut Creek	\$219,815	3.31%	21.83%	1.18%	S-0, P-3, C-0	Premier
BEACH BUSINESS BANK	Manhattan Beach	\$251,057	0.66%	5.62%	0.58%	S-0, P-1, C-0	Premier
CALIFORNIA BANK & TRUST	San Diego	\$9,193,912	2.46%	12.45%	0.64%	S-8, P-15, C-5	Premier
CALIFORNIA PACIFIC BANK	San Francisco	\$77,606	1.70%	4.15%	0.67%	S-2, P-4, C-5	Premier
CATHAY BANK	Los Angeles	\$7,249,794	1.26%	5.47%	0.98%	S-14, P-11, C-3	Premier
CHINATRUST BANK (USA)	Torrance	\$1,066,350	0.67%	11.71%	0.53%	S-4, P-2, C-8	Premier
CITIZENS BUSINESS BANK	Ontario	\$4,625,602	2.07%	11.88%	0.49%	S-19, P-11, C-4	Premier
CITY NATIONAL BANK	Beverly Hills	\$20,475,936	1.17%	8.15%	0.04%	S-13, P-10, C-1	Premier

2012 "PREMIER" PERFORMING BANKS (Continued)

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	2011 BANK RATING
COMMUNITY BUSINESS BANK	West Sacramento	\$133,497	0.64%	12.31%	0.49%	S-0, P-2, C-0	Premier
CORNERSTONE COMMUNITY BANK	Red Bluff	\$80,642	0.23%	7.41%	0.17%	S-0, P-2, C-0	Premier
CORONADO FIRST BANK	Coronado	\$122,493	1.07%	3.46%	-0.01%	S-0, P-1, C-0	Premier
EAST WEST BANK	Pasadena	\$17,501,836	1.80%	10.66%	0.84%	S-9, P-2, C-3	Premier
EASTERN INTERNATIONAL BANK	Los Angeles	\$111,258	1.41%	6.74%	0.00%	S-1, P-5, C-3	Premier
FIRST CALIFORNIA BANK	Westlake Village	\$1,428,464	2.68%	11.91%	0.46%	S-5, P-14, C-4	Premier
FIRST CHOICE BANK	Cerritos	\$212,368	1.10%	6.85%	0.46%	S-0, P-2, C-0	Premier
FIRST COMMERCIAL BANK (USA)	Alhambra	\$389,553	1.38%	4.11%	0.19%	S-0, P-2, C-2	Premier
GBC INTERNATIONAL BANK	Los Angeles	\$378,312	0.99%	6.85%	0.91%	S-0, P-3, C-5	Premier
GILMORE BANK (S CORP)	Los Angeles	\$156,098	1.12%	10.74%	0.00%	S-2, P-8, C-13	Premier
GOLDEN VALLEY BANK	Chico	\$93,196	1.12%	5.87%	0.69%	S-0, P-2, C-1	Premier
NORTHERN CALIFORNIA NATIONAL BANK	Chico	\$89,102	0.75%	3.24%	0.09%	S-0, P-1, C-0	Premier
PACIFIC ALLIANCE BANK	Rosemead	\$99,185	0.49%	4.37%	0.51%	S-0, P-1, C-0	Premier
PACIFIC COAST BANKERS' BANK	San Francisco	\$462,298	1.00%	5.38%	0.57%	S-7, P-3, C-0	Premier
PACIFIC PREMIER BANK	Costa Mesa	\$832,189	1.90%	12.15%	0.64%	S-1, P-1, C-0	Premier
PACIFIC VALLEY BANK	Salinas	\$156,042	0.69%	6.60%	0.90%	S-0, P-1, C-0	Premier
PARTNERS BANK OF CALIFORNIA	Mission Viejo	\$83,982	0.54%	7.39%	0.22%	S-0, P-1, C-0	Premier
PREMIER VALLEY BANK	Fresno	\$445,968	1.54%	9.23%	0.78%	S-2, P-3, C-3	Premier
PRESIDIO BANK	San Francisco	\$310,760	0.61%	15.35%	0.31%	S-0, P-1, C-0	Premier
REGENTS BANK, N.A.	La Jolla	\$302,638	0.79%	4.13%	0.29%	S-3, P-2, C-1	Premier
SAN DIEGO TRUST BANK	San Diego	\$168,505	0.79%	7.92%	-0.55%	S-0, P-3, C-4	Premier
SCOTT VALLEY BANK	Yreka	\$392,287	0.82%	5.05%	0.39%	S-4, P-14, C-10	Premier
SEACOAST COMMERCE BANK	Chula Vista	\$129,674	1.65%	17.13%	0.59%	S-0, P-1, C-0	Premier
SECURITY BANK OF CALIFORNIA	Riverside	\$359,602	1.06%	4.44%	0.74%	S-0, P-1, C-0	Premier
SUNWEST BANK	Tustin	\$512,371	1.70%	7.76%	0.74%	S-3, P-6, C-4	Premier
THE BANK OF SANTA BARBARA	Santa Barbara	\$87,518	0.82%	10.87%	0.15%	S-0, P-1, C-0	Premier
VALLEY BUSINESS BANK	Visalia	\$316,013	1.45%	7.79%	0.76%	S-6, P-6, C-1	Premier
WESTAMERICA BANK	Fairfield	\$4,253,240	2.48%	16.39%	0.49%	S-8, P-9, C-7	Premier

2012 "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	2011 BANK RATING
ALTAPACIFIC BANK	Santa Rosa	\$76,577	0.81%	1.59%	0.00%	S-0, P-0, C-2	Commendable
AMERICAN RIVIERA BANK	Santa Barbara	\$114,263	0.63%	17.37%	1.53%	S-0, P-1, C-1	Commendable
AMERICAN SECURITY BANK	Newport Beach	\$370,102	0.97%	7.10%	0.16%	S-7, P-1, C-4	Commendable
BANK OF STOCKTON	Stockton	\$1,722,359	0.79%	5.42%	1.53%	S-4, P-10, C-8	Commendable
BANK OF THE SIERRA	Porterville	\$1,091,663	0.74%	4.39%	1.97%	S-14, P-9, C-3	Commendable
CALIFORNIA BANK OF COMMERCE	Lafayette	\$243,903	0.50%	2.48%	0.85%	S-0, P-0, C-1	Commendable
CALIFORNIA COMMUNITY BANK	Escondido	\$217,128	0.66%	3.51%	0.09%	S-0, P-1, C-1	Commendable
CAPITAL BANK	San Juan Capistrano	\$100,416	1.05%	9.08%	1.78%	S-0, P-0, C-1	Commendable
CAPITALSOURCE BANK	Los Angeles	\$5,124,995	2.57%	11.67%	1.53%	S-0, P-0, C-2	Commendable
CHINO COMMERCIAL BANK, N.A.	Chino	\$98,129	0.94%	6.72%	0.31%	S-1, P-6, C-3	Commendable
COMMUNITY BANK OF SANTA MARIA	Santa Maria	\$143,746	0.48%	3.32%	0.20%	S-0, P-2, C-3	Commendable
FINANCE AND THRIFT COMPANY	Porterville	\$98,482	2.62%	8.56%	3.77%	S-0, P-0, C-6	Commendable
FIRST CREDIT BANK (S CORP)	Los Angeles	\$314,117	4.97%	19.22%	0.00%	S-11, P-4, C-6	Commendable
FIRST NATIONAL BANK OF NO. CALIFORNIA	So. San Francisco	\$622,352	0.76%	4.77%	0.28%	S-4, P-15, C-6	Commendable
FIRST SECURITY BUSINESS BANK	Orange	\$100,645	1.82%	7.29%	0.00%	S-8, P-1, C-6	Commendable
FOUNDERS COMMUNITY BANK	San Luis Obispo	\$108,537	0.29%	4.59%	0.36%	S-0, P-1, C-1	Commendable
HERITAGE BANK OF COMMERCE	San Jose	\$1,073,775	1.11%	7.96%	1.05%	S-5, P-6, C-2	Commendable
HOME BANK OF CALIFORNIA (S CORP)	San Diego	\$81,236	2.08%	16.21%	0.74%	S-10, P-1, C-4	Commendable
MERCHANTS BANK OF CALIFORNIA, N.A.	Carson	\$65,319	5.00%	19.19%	2.19%	S-5, P-1, C-2	Commendable
OJAI COMMUNITY BANK	Ojai	\$114,299	0.43%	4.49%	0.98%	S-0, P-0, C-1	Commendable
OPEN BANK	Los Angeles	\$121,281	1.24%	11.26%	1.24%	S-0, P-0, C-1	Commendable
PACIFIC WESTERN BANK	San Diego	\$4,614,471	1.82%	10.19%	0.95%	S-4, P-5, C-6	Commendable
PLAZA BANK	Irvine	\$263,385	0.71%	3.90%	0.17%	S-1, P-0, C-1	Commendable
PREFERRED BANK	Los Angeles	\$1,117,999	0.55%	8.57%	1.63%	S-8, P-5, C-3	Commendable
PREMIER BUSINESS BANK	Los Angeles	\$82,212	0.50%	4.69%	-0.33%	S-0, P-0, C-1	Commendable
PREMIER COMMERCIAL BANK, N.A.	Anaheim	\$391,653	0.62%	3.99%	0.79%	S-2, P-4, C-3	Commendable
RANCHO SANTA FE THRIFT & LOAN ASSOC.	San Marcos	\$954	8.10%	14.12%	0.13%	S-0, P-0, C-3	Commendable
SUMMIT STATE BANK	Santa Rosa	\$312,059	0.83%	2.67%	1.50%	S-0, P-3, C-1	Commendable
TRI COUNTIES BANK	Chico	\$2,191,241	1.33%	8.19%	1.38%	S-11, P-9, C-5	Commendable
TUSTIN COMMUNITY BANK	Tustin	\$46,096	2.30%	16.44%	0.42%	S-1, P-1, C-7	Commendable

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