

PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2012	12/31/2013	12/31/2014	9/30/2015
Number of Banks	171	160	155	149
Loans & Leases (Net)*	186,945.6	205,401.8	240,012.2	258,121.3
Reserve for loans	3,112.9	2,967.9	2,940.0	2,991.2
Total Assets	281,666.4	302,442.9	355,188.3	383,718.2
Total Deposits	225,692.8	241,573.2	285,265.2	311,049.8
Total Equity Capital	36,942.4	38,050.5	44,550.7	47,581.8
Noncurrent Loans & Leases**	2,999.1	2,480.2	1,715.7	1,561.9
Total Past Due Loans & Leases***	3,960.4	3,270.7	2,308.3	2,108.2
Other Real Estate Owned****	715.8	513.9	380.7	291.3
Interest Earned	10,779.3	10,618.4	11,782.1	9,462.6
Interest Expense	1,049.6	834.0	877.7	668.4
Net Interest Income	9,729.7	9,784.4	10,904.4	8,794.2
Noninterest Income	2,107.1	2,128.7	2,409.2	2,142.0
Loan Loss Provision	554.1	220.0	235.7	223.7
Noninterest Expense	7,102.2	7,389.4	8,246.7	6,629.2
Net Income	3,022.4	3,197.1	3,224.0	2,499.1
Return on Assets#	1.07	1.06	0.91	0.87
Return on Equity#	8.18	8.40	7.24	7.01
Net Interest Margin#	3.45	3.24	3.07	3.06
Loans & Leases/Deposits	82.83	85.03	84.14	82.98
Loans & Leases/Assets	66.37	67.91	67.57	67.27
LLR/Total Loans	1.67	1.44	1.22	1.16
Equity Capital/Assets	13.12	12.58	12.54	12.40
Noncurrent Loans & Leases/Total Loans & Leases	1.60	1.21	0.71	0.61
Total Past Due Loans & Leases/Total Loans & Leases	2.12	1.59	0.96	0.82
Reserves for Loans/Noncurrent Loans&Leases	103.79	119.67	171.36	191.51

* Net of unearned income.

** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;

Aggregate, annualized return.

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of September 30, 2015
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	7.0	69.0	45.0	28.0
% of total	4.7	46.3	30.2	18.8
Loans & Leases (Net)*	375.6	12,512.3	27,454.7	217,778.7
Reserve for loans	12.3	230.7	410.4	2,337.8
Total Assets	532.5	17,794.6	41,574.1	323,817.0
% of total	0.1	4.6	10.8	84.4
Total Deposits	436.1	14,779.4	34,871.2	260,963.0
Total Equity Capital	82.2	2,325.9	4,940.2	40,233.6
Noncurrent Loans & Leases**	5.9	97.5	196.8	1,261.7
Total Past Due Loans & Leases***	7.6	143.4	255.1	1,702.2
Other Real Estate Owned	5.5	51.0	62.5	172.2
Interest Earned	18.4	525.7	1,113.2	7,805.3
Interest Expense	1.3	42.6	81.9	542.5
Net Interest Income	17.1	483.1	1,031.3	7,262.7
Noninterest Income	2.4	58.0	635.6	1,445.9
Loan Loss Provision	0.4	2.9	14.8	205.6
Noninterest Expense	17.3	646.5	1,127.3	4,838.1
Net Income	0.7	-257.8	343.9	2,412.4
Return on Assets#	0.17	-1.93	1.10	0.99
Return on Equity#	1.09	-14.79	9.29	8.00
Net Interest Margin#	4.28	3.62	3.31	2.99
Loans & Leases/Deposits	86.12	84.66	78.73	83.45
Loans & Leases/Assets	70.54	70.32	66.04	67.25
Equity Capital/Assets	15.43	13.07	11.88	12.42
Noncurrent Loans&Leases/Total Loans&Leases	1.57	0.78	0.72	0.58
Tot. Past Due Loans&Leases/Total Loans&Leases	2.01	1.15	0.93	0.78
Reserves for Loans/Noncurrent Loans & Leases	208.55	236.56	208.55	185.29

* Net of unearned income.

** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

Aggregate, Annualized return

SELECTED FINANCIAL DATA

as of September 30, 2015

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
1st Capital Bank	Monterey	502,318	386,699	5,926	438,255	43,727	1,707	0.45%	5.21%
AltaPacific Bank	Santa Rosa	340,965	225,458	2,994	252,601	54,666	4,089	1.60%	9.98%
American Business Bank	Los Angeles	1,612,202	671,599	12,744	1,465,019	128,377	9,121	0.75%	9.48%
American Continental Bank	City of Industry	206,386	134,978	2,718	174,695	26,247	1,399	0.90%	7.11%
American River Bank	Rancho Cordova	625,135	294,703	4,929	521,450	86,682	4,079	0.87%	6.28%
American Riviera Bank	Santa Barbara	227,060	191,373	2,374	198,034	28,077	936	0.55%	4.45%
Americas United Bank	Glendale	218,993	143,980	1,851	188,348	25,829	1,354	0.82%	6.99%
Avidbank	Palo Alto	576,756	425,224	5,394	491,685	53,879	2,037	0.47%	5.04%
BAC Community Bank	Stockton	524,659	307,974	5,731	470,768	50,740	2,595	0.66%	6.82%
Banamex USA	Los Angeles	488,098	234,402	17,275	291,338	154,413	(375,184)	-102.54%	-324.13%
Bank of Feather River	Yuba City	72,958	55,676	756	62,578	9,888	585	1.07%	7.89%
Bank of Hemet	Riverside	633,444	384,890	5,912	571,574	60,194	10,120	2.13%	22.43%
Bank of Marin	Novato	1,882,371	1,363,200	14,457	1,640,850	211,529	14,100	1.00%	8.89%
Bank of Rio Vista	Rio Vista	201,320	69,437	1,336	174,910	25,408	565	0.37%	2.97%
Bank of San Francisco	San Francisco	198,766	172,383	2,158	178,332	16,998	1,083	0.73%	8.50%
Bank of Santa Barbara	Santa Barbara	181,831	134,058	1,810	163,117	16,283	279	0.20%	2.29%
Bank of Santa Clarita	Santa Clarita	278,866	183,022	2,098	192,172	25,269	914	0.44%	4.83%
Bank of Stockton	Stockton	2,525,212	1,427,061	44,524	2,079,020	332,818	24,952	1.32%	10.00%
Bank of the Orient	San Francisco	492,754	392,821	10,167	418,735	55,416	(84)	-0.02%	-0.20%
Bank of the Sierra	Porterville	1,715,010	1,056,086	10,412	1,430,985	214,153	13,198	1.03%	8.22%
Bank of the West	San Francisco	74,022,892	52,866,668	572,646	53,242,624	12,126,375	455,965	0.82%	5.02%
Bay Commercial Bank	Walnut Creek	630,039	419,934	3,325	545,722	76,228	8,473	1.79%	14.83%
BBCN Bank	Los Angeles	7,577,812	5,997,827	71,110	6,034,713	961,183	71,914	1.27%	9.98%
Beneficial State Bank	Oakland	419,951	321,687	5,266	338,481	45,359	2,095	0.67%	6.16%
California Bank & Trust	San Diego	11,960,432	8,621,039	80,279	10,293,597	1,579,861	77,987	0.87%	6.59%
California Bank of Commerce	Lafayette	520,008	393,809	5,700	426,721	61,678	2,395	0.61%	5.18%
California Business Bank	Irvine	78,181	57,674	2,316	56,301	11,172	(2,156)	-3.68%	-25.74%
California Pacific Bank	San Francisco	95,331	59,750	3,524	66,752	27,885	982	1.37%	4.70%
California Republic Bank	Irvine	1,666,029	1,220,166	8,916	1,369,368	145,578	10,835	0.87%	9.93%
California United Bank	Los Angeles	2,604,829	1,770,422	14,965	2,265,850	302,964	16,128	0.83%	7.10%
Capital Bank	San Juan Capistrano	280,315	187,908	2,703	232,911	25,776	2,300	1.09%	11.90%
Cathay Bank	Los Angeles	12,710,931	10,030,356	150,076	10,258,633	1,799,755	126,049	1.32%	9.34%
Central Valley Community Bank	Fresno	1,233,423	599,290	9,093	1,076,140	140,860	8,373	0.91%	7.93%
Citizens Business Bank	Ontario	7,619,826	3,822,171	59,149	5,976,410	936,433	72,983	1.28%	10.40%

SELECTED FINANCIAL DATA

as of September 30, 2015

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Commerce Bank of Temecula Valley	Murrieta	71,705	47,604	771	61,982	9,261	169	0.31%	2.43%
CommerceWest Bank	Irvine	471,725	326,956	4,026	410,947	58,069	3,149	0.89%	7.23%
Commercial Bank of California	Irvine	328,237	223,385	3,881	271,491	35,721	1,316	0.53%	4.91%
Commonwealth Business Bank	Los Angeles	778,807	670,968	9,238	675,225	87,260	8,729	1.50%	13.34%
Community 1st Bank	Auburn	243,409	155,028	2,740	218,836	23,934	950	0.52%	5.29%
Community Bank	Pasadena	3,437,555	2,321,006	36,031	2,730,897	308,506	19,072	0.74%	8.25%
Community Bank of Santa Maria	Santa Maria	220,251	115,933	1,965	198,237	21,094	762	0.46%	4.82%
Community Bank of the Bay	Oakland	255,966	191,351	3,129	232,641	22,466	1,245	0.65%	7.39%
Community Business Bank	West Sacramento	241,886	169,622	2,080	201,278	27,268	1,623	0.90%	7.94%
Community Valley Bank	El Centro	135,270	97,354	1,342	116,200	15,351	808	0.80%	7.02%
Cornerstone Community Bank	Red Bluff	172,327	137,726	1,613	137,447	19,226	969	0.75%	6.72%
County Commerce Bank	Oxnard	257,277	162,169	2,351	223,254	24,112	1,604	0.83%	8.87%
CTBC Bank Corp. (USA)	Los Angeles	2,569,618	1,826,934	33,472	2,060,015	408,050	11,591	0.60%	3.79%
East West Bank	Pasadena	31,103,363	23,002,813	264,430	26,951,659	3,140,439	289,065	1.24%	12.28%
Eastern International Bank	Los Angeles	119,687	81,953	1,144	101,544	17,871	439	0.49%	3.28%
EverTrust Bank	Pasadena	753,435	550,468	8,431	558,548	144,653	5,188	0.92%	4.78%
Exchange Bank	Santa Rosa	1,991,466	1,248,002	37,677	1,774,163	173,817	15,906	1.07%	12.21%
Farmers & Merchants Bank of Central California	Lodi	2,499,841	1,910,271	39,090	2,133,093	261,051	20,791	1.11%	10.62%
Farmers & Merchants Bank of Long Beach	Long Beach	5,978,890	3,202,321	54,048	4,521,755	847,306	49,489	1.10%	7.79%
First Choice Bank	Cerritos	789,210	643,061	10,612	687,341	90,479	3,654	0.62%	5.39%
First Commercial Bank (USA)	Alhambra	499,495	452,924	7,455	390,722	107,075	2,378	0.64%	2.96%
First Community Bank	Santa Rosa	963,472	785,535	14,347	790,650	102,535	16,348	2.26%	21.27%
First Credit Bank	Los Angeles	403,137	312,877	11,800	223,346	173,392	17,788	5.89%	13.69%
First Foundation Bank	Irvine	2,245,178	1,644,908	11,300	1,409,066	168,481	9,384	0.56%	7.43%
First General Bank	Rowland Heights	711,350	647,899	5,789	626,615	80,215	8,252	1.55%	13.72%
First Mountain Bank	Big Bear Lake	147,641	95,739	2,920	133,771	12,868	(56)	-0.05%	-0.58%
First Northern Bank of Dixon	Dixon	1,037,676	602,104	9,360	935,380	93,024	5,157	0.66%	7.40%
First Republic Bank	San Francisco	55,375,220	42,602,039	250,408	44,342,944	5,384,174	382,099	0.92%	9.47%
Five Star Bank	Rocklin	796,687	530,957	6,477	730,099	64,482	10,397	1.74%	21.51%
Folsom Lake Bank	Folsom	167,090	103,438	1,517	139,679	16,250	606	0.48%	4.97%
Founders Community Bank	San Luis Obispo	185,970	87,385	1,521	169,056	16,736	1,169	0.84%	9.32%
Fremont Bank	Fremont	3,232,943	2,280,164	47,619	2,919,754	254,523	36,315	1.50%	19.03%
Fresno First Bank	Fresno	291,609	178,961	3,553	264,670	26,300	2,002	0.92%	10.15%
Friendly Hills Bank	Whittier	129,622	68,841	1,595	98,644	15,398	297	0.31%	2.57%

SELECTED FINANCIAL DATA

as of September 30, 2015

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
GBC International Bank	Los Angeles	491,507	414,738	5,314	414,123	57,704	3,142	0.85%	7.26%
Golden State Bank	Upland	118,175	89,267	1,503	98,797	13,956	(418)	-0.47%	-4.00%
Golden Valley Bank	Chico	182,910	104,237	1,792	154,124	20,179	1,193	0.87%	7.89%
Grandpoint Bank	Los Angeles	3,139,419	2,258,062	17,983	2,492,656	337,826	21,639	0.92%	8.54%
Hanmi Bank	Los Angeles	4,209,154	3,049,943	46,360	3,534,967	482,858	41,139	1.30%	11.37%
Heritage Bank of Commerce	San Jose	2,259,272	1,340,278	18,737	1,965,198	245,398	13,154	0.78%	7.15%
Heritage Oaks Bank	Paso Robles	1,871,920	1,211,050	17,296	1,579,833	205,852	12,245	0.87%	7.94%
Home Bank of California	San Diego	124,025	111,788	1,082	87,808	22,309	2,271	2.44%	13.58%
Liberty Bank	South San Francisco	252,603	152,170	3,304	221,153	30,683	888	0.47%	3.86%
Lighthouse Bank	Santa Cruz	176,086	131,478	3,282	148,437	26,942	1,641	1.24%	8.13%
Manufacturers Bank	Los Angeles	2,509,095	1,791,247	29,666	1,997,513	307,519	10,746	0.57%	4.66%
Mechanics Bank	Walnut Creek	3,551,295	1,562,528	1,450	2,864,548	528,297	4,355	0.16%	1.10%
Mega Bank	San Gabriel	307,444	200,645	4,239	264,063	37,501	1,373	0.60%	4.88%
Metropolitan Bank	Oakland	140,999	111,498	2,823	114,668	16,552	1,886	1.78%	15.20%
Mission Bank	Bakersfield	434,298	275,269	3,530	390,721	40,338	2,343	0.72%	7.75%
Mission Valley Bank	Sun Valley	279,946	197,993	4,581	239,068	37,765	1,872	0.89%	6.61%
Montecito Bank & Trust	Santa Barbara	1,217,684	683,600	10,699	1,069,331	128,865	12,226	1.34%	12.66%
Monterey County Bank	Monterey	185,190	106,171	2,010	146,506	15,637	453	0.33%	3.86%
Mother Lode Bank	Sonora	70,463	47,193	1,270	65,130	5,052	50	0.09%	1.32%
Murphy Bank	Fresno	217,154	190,420	1,912	192,395	24,119	3,757	2.31%	20.78%
New Resource Bank	San Francisco	280,036	186,287	3,361	238,495	39,258	7,884	3.76%	26.79%
Oak Valley Community Bank	Oakdale	793,659	477,005	7,389	713,116	76,553	4,775	0.80%	8.32%
Ojai Community Bank	Ojai	197,753	160,250	1,951	164,738	18,239	766	0.52%	5.60%
Open Bank	Los Angeles	606,224	506,607	6,387	509,716	70,820	4,408	0.97%	8.30%
Opus Bank	Irvine	6,183,506	5,001,867	36,809	4,953,433	851,871	43,272	0.93%	6.78%
Orange County Business Bank	Irvine	201,081	134,791	1,795	134,488	48,111	1,246	0.83%	3.45%
Pacific Alliance Bank	Rosemead	258,272	189,492	3,774	210,492	26,130	2,567	1.33%	13.11%
Pacific City Bank	Los Angeles	1,028,887	811,474	9,199	930,225	93,859	9,486	1.23%	13.48%
Pacific Coast Bankers' Bank	Walnut Creek	793,075	258,469	4,450	628,216	68,708	4,075	0.69%	7.91%
Pacific Commerce Bank	Los Angeles	349,546	289,972	3,013	276,708	38,258	864	0.33%	3.01%
Pacific Enterprise Bank	Irvine	439,259	339,136	3,859	382,521	43,928	3,382	1.03%	10.27%
Pacific Mercantile Bank	Costa Mesa	1,071,506	820,019	12,279	934,905	120,158	1,811	0.23%	2.01%
Pacific Premier Bank	Irvine	2,707,717	2,167,857	16,145	2,150,051	350,236	20,221	1.00%	7.70%
Pacific Valley Bank	Salinas	248,414	161,786	3,195	219,858	27,327	766	0.41%	3.74%

SELECTED FINANCIAL DATA

as of September 30, 2015

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Pacific Western Bank	Los Angeles	16,707,761	12,444,692	103,271	12,538,208	3,466,817	220,720	1.76%	8.49%
Pan American Bank	Los Angeles	164,600	120,544	4,433	126,178	36,771	(375)	-0.30%	-1.36%
Pan Pacific Bank	Fremont	141,477	113,353	1,672	120,163	18,348	433	0.41%	3.15%
Partners Bank of California	Mission Viejo	148,559	112,295	2,607	131,345	16,623	730	0.66%	5.86%
Pinnacle Bank	Gilroy	242,988	179,797	3,643	216,417	24,892	526	0.29%	2.82%
Plaza Bank	Irvine	1,030,584	834,252	10,398	882,045	117,058	2,878	0.37%	3.28%
Plumas Bank	Quincy	606,360	392,755	5,917	539,863	54,942	4,603	1.01%	11.18%
Preferred Bank	Los Angeles	2,282,677	1,834,573	24,055	1,987,779	257,182	22,180	1.30%	11.50%
Premier Business Bank	Los Angeles	265,321	225,812	2,100	193,956	25,325	1,713	0.86%	9.02%
Premier Valley Bank	Fresno	682,731	414,425	4,246	597,903	73,008	6,139	1.20%	11.22%
Presidio Bank	San Francisco	614,492	475,466	5,594	534,480	54,832	1,866	0.41%	4.54%
ProAmérica Bank	Los Angeles	211,094	133,673	2,187	181,166	28,766	466	0.29%	2.16%
Redding Bank of Commerce	Redding	990,820	719,251	10,891	780,434	118,126	7,277	0.98%	8.22%
Redwood Capital Bank	Eureka	322,262	217,330	3,205	292,929	27,827	1,986	0.82%	9.52%
River City Bank	Sacramento	1,421,678	894,526	23,018	1,055,988	155,763	8,578	0.80%	7.35%
River Valley Community Bank	Yuba City	217,660	106,136	1,750	194,421	22,700	1,222	0.75%	7.18%
Royal Business Bank	Los Angeles	1,052,083	905,683	8,883	900,057	145,400	8,659	1.10%	7.94%
San Diego Private Bank	Coronado	438,293	333,266	3,012	327,002	56,168	3,765	1.15%	8.94%
Santa Cruz County Bank	Santa Cruz	523,666	344,776	7,004	473,897	42,592	3,980	1.01%	12.47%
Savings Bank of Mendocino County	Ukiah	1,006,276	395,081	11,700	842,600	160,083	6,214	0.82%	5.18%
Scott Valley Bank	Yreka	605,541	353,720	4,872	530,344	64,113	3,427	0.75%	7.13%
Seacoast Commerce Bank	San Diego	519,242	383,552	5,506	471,768	41,849	4,319	1.11%	13.77%
Security Bank of California	Riverside	725,610	473,749	7,344	656,172	63,459	3,892	0.72%	8.18%
Security First Bank	Fresno	108,081	72,793	1,518	87,691	14,531	(69)	-0.09%	-0.63%
Sierra Vista Bank	Folsom	148,426	112,764	1,520	126,990	17,482	418	0.38%	3.19%
Silicon Valley Bank	Santa Clara	41,087,370	15,310,490	197,477	37,450,753	3,048,933	223,775	0.73%	9.79%
Silvergate Bank	La Jolla	889,646	793,106	6,228	639,379	82,043	6,489	0.97%	10.55%
State Bank of India (California)	Los Angeles	737,627	523,898	6,944	573,682	125,183	170	0.03%	0.18%
Summit Bank	Oakland	230,102	126,861	3,745	201,925	24,814	1,419	0.82%	7.63%
Summit State Bank	Santa Rosa	505,564	334,989	4,664	393,606	56,989	4,746	1.25%	11.11%
Suncrest Bank	Visalia	218,036	148,640	2,082	186,697	30,770	644	0.39%	2.79%
Sunwest Bank	Irvine	905,813	728,830	13,422	787,104	112,674	7,633	1.12%	9.04%
Sutter Community Bank	Yuba City	68,309	48,647	1,485	58,868	9,273	37	0.07%	0.53%
TomatoBank	Alhambra	486,887	403,757	7,122	421,866	63,805	2,821	0.77%	5.90%

SELECTED FINANCIAL DATA

as of September 30, 2015

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Tri Counties Bank	Chico	4,019,882	2,474,718	36,518	3,460,040	496,336	33,608	1.12%	9.03%
Tri-Valley Bank	San Ramon	103,048	82,860	1,471	91,047	11,861	(9)	-0.01%	-0.10%
Tustin Community Bank	Tustin	75,533	59,089	2,170	64,538	9,625	1,004	1.77%	13.92%
United American Bank	San Mateo	302,670	209,660	5,532	277,145	24,083	1,418	0.62%	7.85%
United Pacific Bank	City of Industry	107,047	83,820	2,725	77,333	20,217	858	1.07%	5.66%
United Security Bank	Fresno	720,549	515,846	11,573	616,867	95,737	5,153	0.95%	7.18%
Uniti Bank	Buena Park	234,504	152,232	5,746	200,669	32,637	1,525	0.87%	6.23%
US Metro Bank	Garden Grove	128,225	95,091	3,242	107,160	20,605	2,163	2.25%	14.00%
Valley Business Bank	Visalia	401,434	289,212	3,356	351,904	45,265	3,328	1.11%	9.81%
Valley Republic Bank	Bakersfield	483,310	291,892	4,359	430,822	44,643	2,557	0.71%	7.64%
Wells Fargo Bank, Ltd.	Los Angeles	709,319	0	0	3,072	501,413	48,159	9.06%	12.81%
WestAmerica Bank	San Rafael	4,961,763	1,571,843	30,036	4,371,310	483,633	44,625	1.20%	12.31%
Wilshire Bank	Los Angeles	4,733,549	3,644,588	50,116	3,976,551	564,732	49,144	1.38%	11.61%

SELECTED FINANCIAL DATA

as of September 30, 2015

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
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SELECTED FINANCIAL DATA
as of September 30, 2015
(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
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PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/12	12/31/13	12/31/14	9/30/15
Number of Thrift and Loans	7	6	4	3
Loans & Leases (Net)*	6,645.0	7,213.2	429.6	362.6
Reserve for loans	133.1	126.9	12.1	7.4
Total Assets	8,665.0	8,753.8	555.3	445.2
Total Deposits	6,478.4	6,595.0	373.9	295.0
Total Equity Capital	1,348.6	1,389.7	142.8	113.3
Noncurrent Loans & Leases**	125.1	61.7	10.1	5.6
Total Past Due Loans & Leases***	145.5	76.9	21.5	7.9
Other Real Estate Owned****	16.8	8.2	0.2	0.2
Interest Earned	504.2	500.2	47.3	22.6
Interest Expense	79.0	69.0	4.6	2.7
Net Interest Income	425.2	431.2	42.6	20.0
Noninterest Income	29.4	24.4	5.1	0.8
Loan Loss Provision	25.4	19.4	5.6	0.3
Noninterest Expense	191.0	179.7	30.5	14.1
Net Income	142.2	152.5	6.9	4.1
Return on Assets#	1.64	1.74	1.24	1.24
Return on Equity#	10.55	10.98	4.81	4.86
Net Interest Margin#	4.91	4.93	7.68	5.98
Loans & Leases/Deposits	102.57	109.37	114.90	122.95
Loans & Leases/Assets	76.69	82.40	77.36	81.45
LLR/Total Loans	2.00	1.76	2.81	2.04
Equity Capital/Assets	15.56	15.87	25.71	25.45
Noncurrent Loans&Leases/Total Loans&Leases	1.88	0.85	2.35	1.55
Tot. Past Due Loans&Leases/Total Loans&Leases	2.19	1.07	5.00	2.18
Reserves for Loans/Noncurrent Loans&Leases	106.40	205.76	119.61	131.61

* Net of unearned income.

** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;

Aggregate return. 6/30 data annualized.

NA Not Available

SELECTED FINANCIAL DATA
as of September 30, 2015

Name of Industrial Bank	Location	Assets	Total Loans	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Balboa Thrift and Loan Association	Chula Vista	214,798	200,129	2,648	178,096	35,544	1,631	1.01%	6.12%
Community Commerce Bank	Claremont	178,763	122,604	4,276	92,931	50,563	2,078	1.55%	5.48%
Rancho Santa Fe Thrift & Loan Association	San Marcos	51,637	39,895	475	23,924	27,174	416	1.07%	2.04%

FIDUCIARY AND RELATED SERVICES INCOME

	(000s)	
14. Personal trust and agency accounts.....	24,252	14.
15. Employee benefit and retirement-related trust and agency accounts:		
a. Employee benefit-defined contribution	800	15.a.
b. Employee benefit-defined benefit.....	300	15.b.
c. Other employee benefit and retirement-related accounts.....	2,648	15.c.
16. Corporate trust and agency accounts	261	16.
17. Investment management and investment advisory agency accounts	12,201	17.
18. Foundation and endowment trust and agency accounts.....	1,093	18.
19. Other fiduciary accounts	139	19.
20. Custody and safekeeping accounts	3,355	20.
21. Other fiduciary and related services income.....	88	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21)	45,137	22.
23. Less: Expenses.....	40,254	23.
24. Less: Net losses from fiduciary and related services.....	129	24.
25. Plus: Intracompany income credits for fiduciary and related services	6,485	25.
26. Net fiduciary and related services income	11,239	26.

Memoranda

	(Column A) Gross Losses Managed Accounts (000s)	(Column B) Gross Losses Non-Managed Accounts (000s)	(Column C) Recoveries (000s)	
4. Fiduciary settlements, surcharges, and other losses				
a. Personal trust and agency accounts.....	51	51		M.4.a.
b. Employee benefit and retirement-related trust and agency accounts				M.4.b.
c. Investment management and investment advisory..... agency accounts.....	5			M.4.c.
d. Other fiduciary accounts and related services.....	4	34	15	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal				

Schedule T - Fiduciary and Related Services

(Trust Companies)

as of September 30, 2015

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	(000s)	(000s)			
FIDUCIARY AND RELATED ASSETS					
4. Personal trust and agency accounts.....	4,605,399	1,799,436	1,701	536	4.
5. Employee benefit and retirement-related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	195,877	3,128,951	63	26	5.a.
b. Employee benefit - defined benefit.....	89,603	305,792	8	6	5.b.
c. Other employee benefit and retirement-related accounts.....	625,642	234,509	814	158	5.c.
6. Corporate trust and agency accounts.	231,297		2		6.
7. Investment management and investment advisory agency accounts.....	62,603,589	447,162	5,135	73	7.
8. Foundation and endowment trust and agency accounts	419,137	86,761	89	6	8.
9. Other fiduciary accounts		131,304		14	9.
10. Total fiduciary accounts (sum of items 4 through 9)	68,770,544	6,133,915	7,812	819	10.
11. Custody and safekeeping accounts.....		12,151,805		219	11.
12. Not applicable					
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5c and 11)	483,030	174,897	600	142	13.

Schedule T - Fiduciary and Related Services

(Trust Companies)

as of September 30, 2015

Memoranda

1. Managed assets held in fiduciary accounts:

- a. Noninterest-bearing deposits.....
- b. Interest-bearing deposits.....
- c. U.S. Treasury and U.S. Government agency obligations.....
- d. State, county and municipal obligations.....
- e. Money market mutual funds.....
- f. Equity mutual funds.....
- g. Other mutual funds.....
- h. Common trust funds and collective investment funds.....
- i. Other short-term obligations.....
- j. Other notes and bonds.....
- k. Investments in unregistered funds and private equity investments.....
- l. Other common and preferred stocks.....
- m. Real estate mortgages.....
- n. Real estate.....
- o. Miscellaneous assets.....
- p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)

- q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....

	(Column A)	(Column B)	(Column C)	
	Personal Trust and Agency and Investment Management Agency Accounts	Employee Benefit and Retirement-Related Trust and Agency Accounts	All Other Accounts	
	(000s)	(000s)	(000s)	
a.	-7,002	257	8	M.1.a.
b.	68,788	6,817	1,847	M.1.b.
c.	873,312	82,890	93,887	M.1.c.
d.	3,765,415	29,030	17,600	M.1.d.
e.	1,809,142	88,559	46,787	M.1.e.
f.	5,343,402	339,348	124,123	M.1.f.
g.	2,398,511	175,156	71,605	M.1.g.
h.	8,688,992			M.1.h.
i.	115,748			M.1.i.
j.	9,227,492	580,094	368,136	M.1.j.
k.	128,678	238	22,285	M.1.k.
l.	29,324,925	263,405	372,960	M.1.l.
m.	75,297	148		M.1.m.
n.	752,524	1,633	15,435	M.1.n.
o.	3,484,001	12,850	6,224	M.1.o.
p.	66,049,225	1,580,425	1,140,897	M.1.p.
		(Column A) Managed Assets	(Column B) Number of Managed Assets	
		7,386,818	14,344	M.1.q.

Schedule T - Fiduciary and Related Services
(Trust Companies)
as of September 30, 2015

Memoranda

2. Corporate trust and agency accounts:

(Column A) Number of Issues	(Column B) Principal Amount Outstanding (000s)	
		M.2.a.
(1) Issues reported in Memoranda 2a. that are in default.....		M.2.a.1
b. Transfer agent, registrar, paying agent, and other corporate agency.....		M.2.b.

3. Collective investment funds and common trust funds:

(Column A) Number of Funds	(Column B) Market Value of Fund Assets (000s)		
a. Domestic equity.....	1	126,125	M.3.a.
b. International/Global equity.....			M.3.b.
c. Stock/Bond blend.....			M.3.c.
d. Taxable bond.....	1	105,172	M.3.d.
e. Municipal bond.....			M.3.e.
f. Short term investments/Money market.....			M.3.f.
g. Specialty/Other.....			M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	2	231,297	M.3.h.

P. Trust Business for Which Securities Are on Deposit with the State Treasurer

	(Column A) Court Trusts (000s)	(Column B) Private Trusts (000s)	
P.1. Trust business for which securities are on deposit with the State Treasurer.....	69,003	86,858,097	P.1.
P.2. Less: real estate.....			P.2.
P.3. Trust business on which security is required.....	69,003	86,858,097	P.3.
P.4. Amount of security required by Sections 1540 and 1541 of the Financial Code.....	1,750	850	P.4.
P.5. Market value of securities on deposit with the State Treasurer.....	2,045	1,448	P.5.
P.6. Excess or deficiency; denote negative amount in ().....	295	598	P.6.

Schedule T - Fiduciary and Related Services
(Trust Companies)
as of September 30, 2015

INCOME

FIDUCIARY AND RELATED SERVICES INCOME	(000s)	
14. Personal trust and agency accounts.....	24,739	14.
15. Employee benefit and retirement-related trust and agency accounts:		
a. Employee benefit-defined contribution	886	15.a.
b. Employee benefit-defined benefit.....	472	15.b.
c. Other employee benefit and retirement-related accounts.....	3,224	15.c.
16. Corporate trust and agency accounts		16.
17. Investment management and investment advisory agency accounts	323,930	17.
18. Foundation and endowment trust and agency accounts.....	2,123	18.
19. Other fiduciary accounts	966	19.
20. Custody and safekeeping accounts	1,171	20.
21. Other fiduciary and related services income.....	6,296	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21)	363,807	22.
23. Less: Expenses.....	346,296	23.
24. Less: Net losses from fiduciary and related services.....	528	24.
25. Plus: Intracompany income credits for fiduciary and related services	1,001	25.
26. Net fiduciary and related services income	17,984	26.

Memoranda

Memoranda	(Column A) Gross Losses Managed Accounts (000s)	(Column B) Gross Losses Non-Managed Accounts (000s)	(Column C) Recoveries (000s)	
4. Fiduciary settlements, surcharges, and other losses				
a. Personal trust and agency accounts.....	40	16		M.4.a.
b. Employee benefit and retirement-related trust and agency... accounts				M.4.b.
c. Investment management and investment advisory..... agency accounts.....	1	471		M.4.c.
d. Other fiduciary accounts and related services.....				M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule T, item 21).....	41	487		M.4.e.

TRUST COMPANY CONSOLIDATED REPORT OF CONDITION

as of September 30, 2015

(in thousands)

ASSETS

Cash and due from	151,638	1
U.S. Treasury securities	15,363	2
Obligations of other U.S. Government agencies and corporations	6,083	3
Obligations of States and political subdivisions	17,415	4
Other Securities	20,895	5
Loans	6,622	6(a)
Reserve for possible loan losses	0	6(b)
Loans (net)	6,622	6(c)
Bank premises, furniture and fixtures and other assets representing bank premises	34,445	7(a)
Capital leases included above	450	7(b)
Real estate owned other than bank premises	306	8
Investments in subsidiaries not consolidated	0	9
Other assets (complete schedule on reverse)	116,808	10
TOTAL ASSETS	\$369,575	11

LIABILITIES

Liabilities for borrowed money	624	12
Mortgage indebtedness	0	13
Other liabilities	87,785	14
TOTAL LIABILITIES	\$88,409	15

Capital notes and debentures	0	16
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SHAREHOLDERS EQUITY

Preferred stock	0	17
Number shares outstanding	0	17(a)
Common stock	23,246	18
Number shares authorized	1,127,300	18(a)
Number shares outstanding	614,062	18(b)
Surplus	48,562	19
TOTAL CONTRIBUTED CAPITAL	71,808	20
Retained earnings and other capital reserves	209,358	21
TOTAL SHAREHOLDERS EQUITY	\$281,166	22
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	\$369,575	23

MEMORANDA

Assets deposited with State Treasurer to qualify for exercise of fiduciary powers (market value)	2,893	M1
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TRUST COMPANY CONSOLIDATED REPORT OF INCOME

as of September 30, 2015

(in Thousands)

Operating income:

Income from fiduciary activities	363,518	A1a
Interest on federal funds sold	0	A1b
Interest on U.S. Treasury securities	70	A1c
Interest on obligations of other U.S. government agencies and corporations	106	A1d
Interest on obligations of states and political subdivisions of the U.S	225	A1e
Interest on other securities	9	A1f
Interest and fees on loans	187	A1g
Other income	1,265	A1h
TOTAL OPERATING INCOME	365,380	A1i

Operating Expenses

Salaries and employee benefits	79,566	A2a
Interest on borrowed money	12	A2b
Interest on capital notes	0	A2c
Occupancy expense of premises, gross	3,020	A2d1
Less rental income	0	A2d2
Occupancy expense of premises, net	3,020	A2d3
Furniture and equipment expense	1,793	A2e
Provision for possible loan losses	0	A2f
Other operating expenses	261,530	A2g
TOTAL OPERATING EXPENSES	345,921	A2h

Income before income taxes and securities gains or losses	19,459	3
Applicable income taxes	7,684	4
Income before securities gains or losses	11,775	5
Securities gains (losses), gross	0	6a
Applicable income taxes	0	6b
Securities gains (losses), net	0	6c
Net income before extraordinary items	11,775	7
Extraordinary items, Net of tax effect	0	8
NET INCOME	11,775	9

FOREIGN BANKS
STATEMENT OF CONDITION
as of September 30, 2015
(in thousands of dollars)

Number of institutions	28
Assets:	
Cash & Due From Banks.	1,503,056
U.S. Treas Securities	40,209
U.S. Gov't Obligations	4,988
Frn Govt Securities.	220,549
Mortgage-backed - guaranteed by US Govt	2,624
Mortgage-backed - other	
Other asset-backed	997
All Other Securities	403,288
FF Sold - w/ coml bks in the U.S.	10,500
FF Sold - w/ nonbank brokers & securities dealers	
FF Sold - w/ others	
Securities purchased w/ coml bks in the U.S.	
Securities purchased w/ nonbank brokers & securities dealers	
Securities purchased w/others	
Loans-Net Unearnd Inc	28,603,904
Trading assets - US Treas and Agcy Securities	
Trading assets - Mortgage-backed securities - Issued by US Govt agencies	
Trading assets - Mortgage-backed securities - Issued by other	
Trading assets - Other asset-backed securities	
Trading assets - Other securities	
Trading assets - Other trading assets	743
Othr/Claim Nonrelated	115,854
Tot Claims-Nonrelated	30,906,712
Net D/F Related Banks	1,872,041
Total Assets	32,778,753
Liabilities	
Total Deposits/Credit Balances	13,426,811
FF Purch - with coml bks in the U.S.	260,800
FF Purch - with others	411,500
Securities sold - with coml bks in the U.S.	
Securities sold - with others	
Other Borrowed Money	2,317,145
Trading Liabilities	238
Othr Liab-Nonrelated	127,369
Total Liab-Nonrelated	16,543,863
Net D/T - Related Bks	16,234,890
Total Liabilities	32,778,753