

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's Rank	Asset Quality Rank	ROA Rank	ROE Rank	Average of Rankings
1	HCN Bank	Riverside	903,701	37	28	19	11	1	21	11	9	17.1
2	Oak Valley Community Bank	Oakdale	1,842,269	28	57	47	28	1	1	18	5	23.1
3	Farmers & Merchants Bank of C	Lodi	5,311,380	30	34	34	17	31	17	16	12	23.9
4	Mission Bank	Bakersfield	1,643,010	17	47	40	15	35	22	10	8	24.3
5	Westamerica Bank	San Rafael	6,320,142	26	17	15	7	29	98	5	1	24.8
6	River City Bank	Sacramento	4,932,029	100	62	2	4	1	1	37	20	28.4
7	First General Bank	Rowland Heights	1,149,802	2	48	12	2	52	112	3	10	30.1
8	C3bank, National Association	Encinitas	885,366	47	104	34	34	1	1	28	16	33.1
9	Malaga Bank F.S.B.	Palos Verdes Peninsula	1,474,039	87	111	4	5	1	1	23	38	33.8
10	CalPrivate Bank	La Jolla	2,152,083	11	66	56	22	66	40	7	3	33.9