

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	997,524	37	29	18	11	1	1	7	4	13.5
2	Westamerica Bank	San Rafael	5,929,984	41	14	14	8	1	59	7	3	18.4
3	Farmers & Merchants Bank of California	Lodi	5,683,576	27	32	24	13	32	17	14	9	21.0
4	Mission Bank	Bakersfield	1,866,111	33	41	33	19	31	22	18	11	26.0
5	Bank of Stockton	Stockton	4,550,919	82	19	23	21	33	36	2	2	27.3
6	Malaga Bank F.S.B.	Palos Verdes Peninsula	1,380,739	65	108	3	3	1	1	17	34	29.0
7	Column National Association	Chico	785,527	4	1	111	12	48	55	1	1	29.1
8	Oak Valley Community Bank	Oakdale	1,924,135	35	48	66	46	1	1	32	20	31.1
9	Five Star Bank	Roseville	4,243,340	48	90	9	10	30	26	22	16	31.4
10	East West Bank	Pasadena	75,712,113	69	25	5	6	74	50	21	8	32.3

HCN Bank was ranked the **#1 overall performing bank in California** for Q1 2025 by Bank Performance Report (BPR), leading a field of 117 institutions. The ranking reflects superior performance across key metrics including Net Interest Margin, Non-Interest Income, Operating Efficiency, Asset Quality, and Return on Assets and Equity, as reported in FFIEC Call data.

