

# OC-BASED COMMERCIAL BANKS

Rank Prev. Rank		•Website •E-mail	Assets as of June 2010 •yearly % change	Return on assets (%) as of June 2010	Core capital ratio (%) as of June 2010	Loans/ deposits as of June 2010	Net income (loss) for six months ended June 2010	Net income (loss) for six months ended June 2009	OC employees •yearly % change	OC branches	Parent company name •Headquarters	Top local official(s) •Title •Phone/fax
<b>1</b> (1)	<b>Pacific Mercantile Bank</b> 949 S. Coast Drive, third floor Costa Mesa 92626-7737	pmbank.com info@pmbank.com	\$1.1 billion -4.8%	-1.7%	6.8%	79.3%	(\$10.2 million)	(\$6.5 million)	165 3.1%	4	Pacific Mercantile Bancorp Costa Mesa	Raymond Dellerba CEO/president (714) 438-2500/(714) 438-1084
<b>2</b> (2)	<b>Centennial Bank</b> 18837 Brookhurst St., Ste. 100 Fountain Valley 92708-7301	centennialbank.com centennialbank@earthlink.net	\$811.7 million -6.3%	0.6%	10.2%	111.3%	\$2.4 million	\$1.2 million	10 <sup>(1)</sup> NA	1	Orange County Bancorp Fountain Valley	Ron Robertson president (714) 964-9111/(714) 963-4445
<b>3</b> (3)	<b>Pacific Premier Bank</b> 1600 Sunflower Ave., second floor Costa Mesa 92626-1513	ppbi.com ksmith@ppbi.com	\$792.4 million 1.1%	0.3%	10.3%	85.5%	\$1 million	\$168,000	82 6.5%	5	Pacific Premier Bancorp Inc. Costa Mesa	Steven Gardner CEO/president (714) 431-4000/(714) 433-3000
<b>4</b> (4)	<b>Sunwest Bank</b> 17542 E. 17th St., Ste. 200 Tustin 92780-1960	sunwestbank.com info1@sunwestbank.com	\$659.3 million 40.9%	1.5%	10.1%	57%	\$4.8 million	\$1.5 million	114 50%	5	Sunwest Bank Tustin	Glenn Gray CEO (714) 730-4444/(714) 573-8153
<b>5</b> (5)	<b>American Security Bank</b> 1401 Dove St., Ste. 100 Newport Beach 92660-2425	amsecbank.com tdobyns@amsecbank.com	\$428.9 million 6.1%	0.4%	8.8%	83.2%	\$902,000	(\$1.2 million)	35 -10.3%	2	America Bancshares Inc. Newport Beach	Tom Dobyns CEO/president (949) 440-5232/(949) 263-1290
<b>6</b> (6)	<b>Premier Commercial Bank</b> 2400 E. Katella Ave., Ste. 125 Anaheim 92806-5920	pcboc.com apatel@pcboc.com	\$368.5 million -7.3%	0.3%	11.3%	105.8%	\$545,000	\$360,000	58 1.8%	2	Premier Commercial Bancorp Anaheim	Kenneth Cosgrove/Ash Patel chairman, CEO/president (714) 978-2400/(714) 978-6100
<b>7</b> (7)	<b>Independence Bank</b> 4525 MacArthur Blvd. Newport Beach 92660-2022	independence-bank.net info@independence-bank.net	\$351.9 million -5.8%	0.4%	9.7%	97.5%	\$622,000	(\$2 million)	55 22.2%	3	Independence Bank Newport Beach	Chuck Thomas CEO/president (949) 266-6000/(949) 266-6006
<b>8</b> (8)	<b>First Security Business Bank</b> 803 E. Katella Ave. Orange 92867-4920	firstam.com	\$347 million 1.4%	1.5%	9.5%	57.6%	\$2.5 million	\$2.5 million	15 7.1%	1	First American Corp. Santa Ana	James Bresnan CEO/president (714) 997-2270/(714) 538-0126
<b>9</b> (18)	<b>California Republic Bank</b> 1400 Newport Center Drive, Ste. 150 Newport Beach 92660-0943	crbnk.com jdecero@crbnk.com	\$321.7 million 72.9%	1.3%	17.4%	58.5%	\$1.9 million	(\$2.2 million)	36 50%	1	California Republic Bank Newport Beach	Jon Wilcox/John DeCero president, COO/vice chairman (949) 270-9700/(949) 270-9799
<b>10</b> (11)	<b>CommerceWest Bank</b> 2111 Business Center Drive Irvine 92612-1019	cwbk.com info@cwbk.com	\$305.3 million 22%	0.3%	12.4%	72.6%	\$502,000	(\$2.3 million)	60 <sup>(1)</sup> NA	2	CommerceWest Bank Irvine	Ivo Tjan chairman/CEO (949) 251-6959/(949) 251-6958

Sources: Federal Deposit Insurance Corp. and the banks Abbreviations: NA: not applicable  
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<sup>(1)</sup> Business Journal estimate

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<b>11</b> (9)	<b>California First National Bank</b> 18201 Von Karman Ave., Ste. 420 Irvine 92612-1079	calfirstbancorp.com invest@calfirstbancorp.com	\$296.6 million -12.6%	1.8%	24.8%	88.4%	\$2.6 million	\$2.7 million	37 -2.6%	1	California First National Bancorp Irvine	Patrick Paddon/Peter Aharonyan CEO/president (949) 255-0500/(949) 255-0501
<b>12</b> (NR)	<b>Opus Bank<sup>(2)</sup></b> 19900 MacArthur Blvd., 12th floor Irvine 92612-8427	opusbank.com	\$273.1 million -5.7%	-0.8%	4.4%	44.8%	(\$1.1 million)	(\$171,000)	36 NA	0	Opus Bank Redondo Beach	Stephen Gordon chairman/CEO/president (949) 250-9800/(949) 250-9988
<b>13</b> (13)	<b>Commerce National Bank</b> 4040 MacArthur Blvd., Ste. 100 Newport Beach 92660-2556	commercenatbank.com msimmons@ commercenatbank.com	\$247.9 million 5.7%	-0.2%	11.2%	65.7%	(\$231,000)	(\$234,000)	40 17.6%	2	Commerce National Bank Newport Beach	Mark Simmons CEO/president (949) 474-1020/(949) 870-4499
<b>14</b> (10)	<b>Commercial Bank of California</b> 695 Town Center Drive, Ste. 100 Costa Mesa 92626-7229	combanca.com	\$244.7 million -3.3%	-0.1%	12.5%	84.7%	(\$134,000)	\$159,000	27 -6.9%	2	Commercial Bank of California Costa Mesa	Bala Balkrishna CEO/president (714) 431-7000/(714) 825-0982
<b>15</b> (14)	<b>Orange Community Bank</b> 1045 W. Katella Ave., Ste. 100 Orange 92867-3550	orangecommunitybank.net jotsuki@ orangecommunitybank.net	\$220.2 million -1.6%	-0.6%	9.3%	76.3%	(\$673,000)	\$390,000	50 4.2%	3	Orange Community Bancorp Orange	Larry Sallinger CEO (714) 532-0700/(714) 532-0701

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<sup>(2)</sup> Previously Bay Cities National Bank; headquartered in Redondo Beach with executive offices in Irvine

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<b>16</b> (12)	<b>Orange County Business Bank</b> 4675 MacArthur Court Newport Beach 92660-8811	ocbusinessbank.com info@ocbusinessbank.com	\$219.3 million -9.4%	-0.2%	22.1%	101.6%	(\$243,000)	\$136,000	34 0%	1	Orange County Business Bank Newport Beach	JP Gough chairman/CEO (949) 221-0001/(949) 474-4503
<b>17</b> (16)	<b>Los Angeles National Bank</b> 7025 Orangethorpe Ave. Buena Park 90621-3307	lanbusa.com achi@lanbusa.com	\$217.2 million 5.5%	0.7%	12.3%	85.3%	\$760,000	\$882,000	44 10%	1	Los Angeles National Bank Buena Park	Johnson Tsai CEO/president (714) 670-2400/(714) 670-2499
<b>18</b> (15)	<b>Uniti Bank</b> 6301 Beach Blvd., Ste. 100 Buena Park 90621-4030	unitibank.com	\$216.9 million 1.6%	-2.1%	9.5%	67.6%	(\$2.3 million)	(\$3.5 million)	30 <sup>(1)</sup> NA	2	Uniti Financial Corp. Buena Park	Joohak Kim CEO/president (714) 736-5700/(714) 736-5719
<b>19</b> (17)	<b>South County Bank</b> 2 Venture, Ste. 120 Irvine 92618-7390	southcountybank.com	\$200.7 million 5.8%	-3.1%	6.4%	68.8%	(\$3.1 million)	(\$3.3 million)	38 -13.6%	3	CalWest Bancorp Rancho Santa Margarita	Thomas Yott CEO/president (949) 766-3000/(949) 766-3098
<b>20</b> (19)	<b>Plaza Bank</b> 19900 MacArthur Blvd., Ste. 190 Irvine 92612-8402	plazabank.net tylermassas@plazabank.net	\$193.9 million 21.7%	-1.1%	10.4%	97.3%	(\$939,000)	(\$553,000)	40 33.3%	1	Plaza Bank Irvine	Gene Galloway president (949) 502-4300
<b>21</b> (21)	<b>Pacific Enterprise Bank</b> 17748 Sky Park Circle, Ste. 100 Irvine 92614-4497	pacificenterprisebank.com jpainter@pacificenterprisebank.com	\$158.6 million 39.6%	0.5%	13.9%	101.5%	\$402,000	(\$756,000)	29 61.1%	1	Pacific Enterprise Bancorp Irvine	Richard Ganulin chairman/CEO (949) 623-7600/(949) 623-7601
<b>22</b> (20)	<b>U.S. Metro Bank</b> 9866 Garden Grove Blvd. Garden Grove 92844-1643	usmetrobank.com	\$108 million -14.5%	-0.5%	14.5%	94.6%	(\$295,000)	(\$1.8 million)	20 NA	1	U.S. Metro Bank Garden Grove	Dong Il Kim CEO/president (714) 620-8888/(714) 620-8889
<b>23</b> (22)	<b>Partners Bank of California</b> 27201 Puerta Real, Ste. 160 Mission Viejo 92691-8556	partnersbankca.com marketing@ partnersbankca.com	\$99.2 million 32%	-1.4%	10.6%	82.6%	(\$658,000)	(\$1.8 million)	20 <sup>(1)</sup> NA	1	Partners Bank of California Mission Viejo	Bruce Mills CEO/president (949) 732-4010/(949) 732-4011
<b>24</b> (23)	<b>Saigon National Bank</b> 15606 Brookhurst Ave., Ste. C Westminster 92683-7582	saigonnational.com	\$64.4 million -4.7%	-3.9%	12%	81.9%	(\$1.3 million)	(\$3.7 million)	20 17.6%	1	Saigon National Bank Westminster	William Lu CEO/president (714) 338-8700/(714) 338-8730
<b>25</b> (25)	<b>Tustin Community Bank</b> 13891 Newport Ave., Ste. 100 Tustin 92780-7801	tustincmtybank.com genemicco@tustincmty.com	\$59.4 million 4.1%	1.5%	13.1%	107%	\$455,000	\$99,000	21 5%	1	Saddleback Bancorp Tustin	Gene Micco CEO/president (714) 730-5662/(714) 730-3471

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