

COMMERCIAL BANKS

Rank Prev. Rank	Bank •Address	•Website •Email	OC deposits as of June 30, 2013 •yearly % change	OC employees •yearly % change	OC branches	Parent company •Headquarters	Top local official(s) •Title •Phone/fax
1 (1)	Wells Fargo Bank 2030 Main St., 11th floor Irvine 92614-7255	wellsfargo.com	\$18.2 billion 8%	5,129 18%	115	Wells Fargo & Co. San Francisco	Ben Alvarado president, Orange County (949) 251-4455
2 (2)	Bank of America Corp. 5 Park Plaza, Ste. 500 Irvine 92614-8525	bankofamerica.com	\$15.5 billion 9%	5,500 0%	87	Bank of America Corp. Charlotte, N.C.	Allen Staff market president (949) 474-8801
3 (3)	Chase Bank 3 Park Plaza Irvine 92614-8505	chase.com	\$8.5 billion 10%	2,150 -13%	94	JPMorgan Chase & Co. New York	Rick Nogueira market manager, middle market and commercial bank (949) 833-4888
4 (4)	Union Bank 500 S. Main St., Ste. 200 Orange 92868-4538	unionbank.com ubcorporatecommunications@ unionbank.com	\$5.3 billion 15%	1,545 1%	45	Mitsubishi UFJ Financial Group Inc. Tokyo	Scott Connella/Mike Feldman/Robbin Narike- Preciado executive VP, Southern California/executive VP, branch banking head/regional executive, Orange County (714) 565-5679/(714) 565-5520
5 (5)	U.S. Bank 4100 Newport Place, Ste. 100 Newport Beach 92660-1424	usbank.com	\$3.9 billion 0%	1,130 2%	75	U.S. Bancorp Minneapolis	Joseph Hensley market president (949) 863-2499/(949) 863-2414
6 (6)	Citibank 20 Pacifica, Ste. 300 Irvine 92618-3383	citibank.com brett.mansfield@citi.com	\$3.3 billion 1%	250 NA	36	Citigroup Inc. New York	Brett Mansfield senior VP/director (949) 623-6837/(949) 200-8534
7 (8)	City National Bank 18111 Von Karman Ave., Ste. 100 Irvine 92612-7117	cnb.com	\$2.7 billion 27%	111 1%	8	City National Corp. Los Angeles	Kevin Dunigan executive VP, regional executive (949) 223-4000/(949) 223-4009
8 (7)	Bank of the West 4400 MacArthur Blvd., Ste. 100 Newport Beach 92660-2089	bankofthewest.com	\$2.2 billion -5%	246 -2%	23	BNP Paribas SA Paris	Dan Wilson executive VP/area manager, national banking (949) 797-1941/(949) 797-1959
9 (9)	Farmers & Merchants Bank 4695 MacArthur Court, Ste. 150 Newport Beach 92660-1837	fmbanking.com	\$1.7 billion 5%	337 -16%	13	Farmers & Merchants Bank Long Beach	W. Henry Walker president (949) 241-8280/(949) 241-8299
10 (11)	CapitalSource Bank 975 E. Birch St., Ste. A Brea 92821-5828	capitalsourcebank.com info@capitalsource.com	\$1.5 billion 16%	139 ⁽¹⁾ NA	6	CapitalSource Inc. Los Angeles	John Bogler CFO (888) 433-4272
11 (10)	California Bank & Trust 1900 Main St., Ste. 100 Irvine 92614-7325	calbanktrust.com irvine@calbt.com	\$1.4 billion 7%	224 -2%	12	Zions Bancorporation Salt Lake City	David Blackford CEO/president (949) 251-7759/(949) 251-7731
12 (13)	Cathay Bank 4010 Barranca Parkway, Ste. 150 Irvine 92604-4711	cathaybank.com	\$795.8 million 2%	41 NA	5	Cathay General Bancorp Los Angeles	Jack Sun senior VP/district administrator (949) 551-1991/(949) 551-2438
13 (14)	East West Bank 19540 Jamboree Road, Ste. 150 Irvine 92612-8450	eastwestbank.com info@eastwestbank.com	\$754.8 million 2%	55 -29%	7	East West Bancorp Pasadena	Rebecca Lee/Maureen Finn senior VP, regional manager/senior VP, regional manager (949) 955-2728
14 (NR)	Banc of California Inc. ⁽²⁾ 18500 Von Karman Ave., Ste. 1100 Irvine 92612-0546	bancofcal.com	\$677.5 million 131%	620 NA	5	Banc of California Inc. Irvine	Steven Sugarman CEO (949) 236-5436/(949) 777-5118
15 (16)	Opus Bank 19900 MacArthur Blvd., 12th floor Irvine 92612-8427	opusbank.com	\$663 million 16%	282 9%	8	Opus Bank Irvine	Stephen Gordon chairman/CEO/president (949) 250-9800/(949) 250-9988
16 (17)	First Republic Bank 3991 MacArthur Blvd., Ste. 300 Newport Beach 92660-3031	firstrepublic.com awardwell@firstrepublic.com	\$657.7 million 15%	43 23%	2	First Republic Bank San Francisco	Art Wardwell senior managing director (949) 756-8828/(949) 756-8848
17 (12)	Comerica Bank 611 Anton Blvd., Ste. 100 Costa Mesa 92626-7002	comerica.com	\$635.4 million -28%	220 0%	14	Comerica Inc. Dallas	Brenda Martin/Elise Moore/Jospeh Yurosek senior VP, business banking/senior VP, commercial banking/senior VP, middle market banking (714) 435-3900/(714) 429-1009
18 (24)	First Foundation Bank ⁽³⁾ 18101 Von Karman Ave., Ste. 700 Irvine 92612-0145	ff-inc.com	\$585.7 million 34%	124 ⁽¹⁾ NA	1	First Foundation Inc. Irvine	Scott Kavanaugh chairman, CEO, First Foundation Bank/CEO, First Foundation Inc. (949) 476-0300
19 (18)	Citizens Business Bank 1201 E. Katella Ave. Orange 92867-5019	cbbank.com katella@cbbank.com	\$575.1 million 8%	69 NA	7	CVB Financial Corp. Ontario	David Brager executive VP/senior officer (714) 288-5203/(714) 532-1490
20 (15)	Pacific Mercantile Bank 949 S. Coast Drive, Ste. 105 Costa Mesa 92626-7809	pmbank.com info@pmbank.com	\$557.7 million -13%	214 -8%	4	Pacific Mercantile Bancorp Costa Mesa	Steven Buster CEO/president (714) 438-2600/(714) 438-1084

Sources: Federal Deposit Insurance Corp. and the banks Abbreviations: NA: not applicable; NR: not ranked; wnd: would not disclose
List may not be reprinted without permission of the editor
(1) Business Journal estimate
(2) Formerly listed as First PacTrust Bancorp Inc.
(3) First Foundation Bank became a state-chartered bank in June 2012

Researched by Dana Truong

► Continued on page 24

COMMERCIAL BANKS

► From page 22

Rank	Bank	Website	OC deposits as of	OC employees	OC	Parent company	Top local official(s)
Prev. Rank	Address	Email	June 30, 2013	yearly % change	branches	Headquarters	Title
			yearly % change				Phone/fax
21 (23)	Pacific Western Bank 275 N. Brea Blvd. Brea 92821-4004	pacificwesternbank.com	\$517.9 million 16%	101 0%	6	PacWest Bancorp Los Angeles	Michael Schirm president, Eastern Region (714) 674-5361/(714) 529-8237
22 (20)	First Bank 4301 MacArthur Blvd. Newport Beach 92660-2021	firstbanks.com	\$495.9 million 4%	90 -22%	9	First Banks Inc. Clayton, Mo.	Debra Wanbaugh VP, senior branch manager (949) 475-6325/(949) 975-8468
23 (19)	Sunwest Bank 2050 Main St., Ste. 300 Irvine 92614-8279	sunwestbank.com info@sunwestbank.com	\$459.9 million -4%	145 24%	4	Sunwest Bancorp Inc. Irvine	Chris Walsh CEO/president (714) 730-4444/(714) 832-0258
24 (33)	California Republic Bancorp 18400 Von Karman Ave., Ste. 1100 Irvine 92612-0517	crbnk.com jdecero@crbnk.com	\$454.9 million 71%	128 0%	94	California Republic Bancorp Irvine	Jon Wilcox/John DeCero CEO/president (949) 270-9700/(949) 270-9799
25 (22)	Popular Community Bank 888 Disneyland Drive Anaheim 92802-1847	popularcommunitybank.com popularnet@bpop.com	\$434.3 million -3%	100 0%	8	Popular Inc. San Juan, Puerto Rico	Vernon Aguirre region executive (714) 864-5056/(714) 864-5101
26 (26)	BBCN Bank 5307 Beach Blvd. Buena Park 90621-1278	bbcncbank.com	\$415.9 million 7%	34 -8%	5	BBCN Bancorp Los Angeles	Eunice Kim branch manager (714) 994-5000/(714) 994-8606
27 (21)	Pacific Premier Bank 17901 Von Karman Ave., Ste. 1200 Irvine 92614-5248	ppbi.com sgardner@ppbi.com	\$401.8 million -15%	127 -16%	5	Pacific Premier Bancorp Inc. Irvine	Steven Gardner CEO/president (949) 864-8000/(949) 864-8616
28 (32)	Manufacturers Bank 1301 Dove St. Newport Beach 92660-2412	manubank.com crude@manubank.com	\$365 million 35%	11 0%	1	Sumitomo Mitsui Banking Corp. Los Angeles	Donn Yamada regional VP (949) 253-5600/(310) 630-0238
29 (31)	California First National Bank 28 Executive Park Irvine 92614-6740	calfirst.com service@calfirstbancorp.com	\$348.1 million 24%	93 13%	1	California First National Bancorp Irvine	Leslie Jewett/Glen Tsuma president/vice chairman (800) 735-2465/(949) 255-5262
30 (28)	Hanmi Bank 9820 Garden Grove Blvd. Garden Grove 92844-1643	hanmi.com	\$331.1 million -1%	40 ⁽¹⁾ NA	4	Hanmi Financial Corp. Los Angeles	wnd (714) 590-6900/(714) 537-4168
31 (25)	Centennial Bank⁽⁴⁾ 18837 Brookhurst St., Ste. 100 Fountain Valley 92708-7301	alliancebankofarizona.com kthompson@ alliancebankofarizona.com	\$297.7 million -32%	0 NA	0	Western Alliance Bank Phoenix	NA (714) 964-9111/(714) 964-7756
32 (27)	California United Bank 2400 E. Katella Ave., Ste. 125 Anaheim 92806-5920	cunb.com spihl@cunb.com	\$289.5 million -19%	60 9%	2	CU Bancorp Encino	Steve Pihl executive VP (714) 978-2400/(714) 221-2081
33 (35)	Pacific Enterprise Bank 17905 MacArthur Blvd. Irvine 92614-6505	pacifcenterprisebank.com rganulin@pacifcenterprisebank.com	\$268.8 million 16%	70 40%	1	Pacific Enterprise Bancorp Irvine	Rick Ganulin chairman/CEO (949) 623-7595/(949) 623-7598
34 (29)	HSBC Bank 15315 Culver Drive, Ste. 187 Irvine 92604-7147	us.hsbc.com	\$259.1 million -11%	16 NA	2	HSBC Holdings PLC London	Wendy Zimmerman branch manager (949) 551-8850/(949) 551-2839
35 (39)	1st Enterprise Bank 17901 Von Karman Ave., Ste. 450 Irvine 92614-5212	1stenterprisebank.com	\$243.6 million 20%	16 14%	1	1st Enterprise Bank Inc. Los Angeles	Brian Horton president (949) 399-5000/(949) 399-5090
36 (30)	The Northern Trust Co. 16 Corporate Plaza Drive Newport Beach 92660-7901	northerntrust.com	\$225.2 million -20%	40 8%	1	Northern Trust Corp. Chicago	Betty Potalivo region president (949) 717-5500
37 (NR)	Shinhan Bank America 2730 Alton Parkway Irvine 92606-8284	shbamerica.com	\$220 million 10%	21 5%	2	Shinhan Bank Korea	Gunhee Lee regional president (949) 660-0505/(949) 660-0503
38 (40)	First Citizens Bank 26980 Crown Valley Parkway Mission Viejo 92691-6529	firstcitizens.com	\$216.1 million 8%	35 13%	3	First Citizens Bancshares Inc. Raleigh, N.C.	Marsha Breazeale branch manager (949) 542-1200
39 (34)	Grandpoint Bank 1045 W. Katella Ave., Ste. 100 Orange 92867-3550	grandpointbank.com customerservice@grandpointbank.com	\$209.4 million -12%	42 11%	2	Grandpoint Capital Inc. Los Angeles	Larry Sallinger vice chairman (714) 532-0700/(714) 532-0701
40 (36)	Argent Bank⁽⁵⁾ 4040 MacArthur Blvd., Ste. 100 Newport Beach 92660-2556	bankwithargent.com customer.care@bankwithargent.com	\$204.9 million -3%	79 88%	1	Sterling Financial Corp. Spokane, Wash.	Gilbert Dalmau Southern California market president (949) 474-1020

Sources: Federal Deposit Insurance Corp. and the banks. Abbreviations: NA: not applicable; NR: not ranked; wnd: would not disclose. List may not be reprinted without permission of the editor.

⁽¹⁾ Business Journal estimate

⁽⁴⁾ Fountain Valley-based Centennial Bank was acquired by Western Alliance Bancorp in Phoenix in Jan. 2013

⁽⁵⁾ Formerly listed as Commerce National Bank

SAVINGS AND LOANS

Rank	Savings and loans	Website	OC deposits as of June 30, 2013 (millions)	OC employees	OC branches	Companywide assets as of June 30, 2013 (millions)	Core capital (leverage) ratio	Net income (loss) for six month ended June 30, 2013 (millions)	Parent company	Top local official(s)
Prev. Rank	•Address	•Email	•yearly % change	•yearly % change				•Previous year	•Headquarters	•Title •Phone/fax
1 (1)	OneWest Bank FSB 3700 E. Coast Highway Corona del Mar 92625-2520	owb.com gregory.braun@owb.com	\$1,416.9 -6%	375 0%	11	\$25,421.1	15.53%	\$183.5 \$159.9	OneWest Bank Group LLC Pasadena	Gregory Braun branch manager (949) 675-2890/(949) 675-5035
2 (2)	First American Trust 5 First American Way Santa Ana 92707-5913	firstamtrust.com firstamericantrust@firstam.com	\$1,213.7 4%	98 3%	1	\$1,702.5	8.15%	\$8.1 \$5.0	First American Trust Santa Ana	Kelly Dudley president (877) 908-7878
3 (4)	Beal Bank 450 Newport Center Drive, Ste. 150 Newport Beach 92660-7621	bealbank.com info@bealbank.com	\$16.1 -15%	4 NA	1	\$2,808.1	31.57%	\$63.3 \$48.2	Beal Bank Plano, Texas	Margaret Jaques branch manager (949) 851-1400/(949) 467-3251

Sources: Federal Deposit Insurance Corp. and the thrifts. Abbreviations: NA: not applicable; NR: not ranked. List may not be reprinted without permission of the editor.

Researched by Dana Truong

Bank Deposits Rise Sharply After 3 Slow-Growth Years

Majority of Banks With OC Presence Post Gains

By JANE YU

Commercial banks in Orange County grew local deposits by nearly 8% last year after three straight years of gains averaging 2.6% a year.

This week's Business Journal list ranks the 40 largest banks with operations in Orange County by the level of deposits held at their OC branches.

The banks collectively had \$76.8 billion in deposits as of June 30, up from about \$71.2 billion

a year ago, according to data from the Federal Deposit Insurance Corp.

Deposit totals for 27 banks increased over the 12-month period through June, with the others posting year-over-year decreases.

The majority of the banks are headquartered outside the county, including some with foreign-based parent corporations. Eight of the nine banks based in Orange County are in Irvine, and one is in Costa Mesa.

The list also includes the number of employees at each bank's OC operations, as well as the latest tally of branches, although those figures don't affect the rankings.

The banks employ 19,677 here, up 2.3%, and opened 107 branches in OC during the past year, a 17% increase for a total of 719. The average

deposit per branch was roughly \$107 million.

■ **Wells Fargo Bank** maintained the No. 1 spot with \$18.2 billion in OC deposits, an 8% growth year-over-year. The San Francisco-based bank has commercial banking offices in Irvine and Orange, along with 115 branches in the county after opening about a dozen in the past year. It increased its OC workforce by about 18% last year, hiring more than 770 employees for a total of 5,129.

■ **No. 2 Bank of America Corp.** had \$15.5 billion in local deposits, up 9%. It's the largest employer on the list, with 5,500 workers in OC, flat from a year earlier. Bank of America has 87 branches here, down by one.

■ **Chase Bank** remained at No. 3 after a 10% gain to \$8.5 billion. The New York-based bank employs 2,150 workers here after cutting about 330 jobs over the past year. It opened several branches here in 2013, including in La Palma, Fountain Valley and Laguna Hills, and now operates 94 locations.

"We really have been very strategic about where we locate our branches and [how to be] more convenient to our customers," said **Morris Churchill**, OC market manager for consumer and community banking.

"It's also about hiring the right people... Our folks have done a nice job, prior to opening a branch, of being very active out in the marketplace [and] getting heavily involved in the community. So when we open a branch, we've made



Churchill: It's also about hiring the right people



Kavanaugh: focusing on high net-worth customers

all these friends in the marketplace, and we're just continuing to nurture the relationships."

■ **No. 4 Union Bank** grew its OC deposits by 15% to \$5.3 billion. Its U.S. headquarters is in San Francisco, and it's part of Tokyo-based **Mitsubishi UFJ Financial Group Inc.** It had a net gain of 15 employees during the past year for a total of 1,545.

■ **Los Angeles-based CapitalSource Bank** grew its Orange County deposits by nearly 16% to \$1.5 billion, moving up one spot to No. 10. CapitalSource has an estimated 139 employees here spread across an administrative office in Brea and six branch locations.

■ **First Foundation Bank** moved up six spots to No. 18, thanks to a 34% increase in local deposits to \$585.7 million. The Irvine-based bank has an estimated 124 employees here. It operates one branch in OC that recently moved from Irvine to Newport Beach and has the highest deposits-per-branch total.

"We really re-emphasized our focus last year on the high-net-worth individuals and their businesses," First Foundation Chief Executive **Scott Kavanaugh** said.

He said a key factor behind the overall growth of the bank in the past year was its ability "to cross-sell between financial planning, trust services, foundation administration—all the things that First Foundation does... in more than just lending and depository services."

■ Irvine-based **Banc of California Inc.** debuted on the list at No. 14 after changing its charter last year to that of a national bank. Its deposit base totaled \$677.5 million, more than double the year-earlier amount of \$293.2 million. The 131% increase was the largest percentage jump on the list.

■ The other newcomer was **Shinhan Bank America**, part of Seoul, Korea-based **Shinhan Bank**. It had \$220 million in deposits across two branches in OC, good for the No. 37 spot.

Some banks whose OC deposits shrank included:

■ Dallas-based **Comerica Bank**, whose local deposits dropped nearly 28% to \$635.4 million. It slipped five spots to No. 17. Comerica has 14 branches and 220 employees, both unchanged from a year ago, and has one of the smallest deposit-per-branch totals on the list, at \$45 million.

■ Irvine-based **Pacific Premier Bank** fell to No. 27 after a 15% decrease in local deposits to \$401.8 million. The bank has 127 employees, down 16% year-over-year, and five branches, the same as last year.

Savings and Loans

The list of Orange County's savings and loans institutions shortened this year. The three entries are Pasadena-based **OneWest Bank FSB**, which has 11 branches in OC; Santa Ana-based **First American Trust**; and a Newport Beach office of Plano, Texas-based **Beal Bank**.

The three combined for \$2.6 billion in OC deposits as of June 30, down about 1% from a year earlier. The companies have 477 employees here, with the only year-over-year change at First American Trust, which made three hires. ■

