### Banks

<table>
<thead>
<tr>
<th>Rank</th>
<th>Bank</th>
<th>Assets ($ in millions, as of June 30)</th>
<th>Deposits</th>
<th>YTD Net Income (Loss)</th>
<th>Noncurrent</th>
<th>Returns</th>
<th>Profile</th>
<th>Top Executive</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$71,470</td>
<td>$62,340</td>
<td>$189.2</td>
<td>11.3%</td>
<td>0.3%</td>
<td>0.6%</td>
<td>Kelly Coffey</td>
<td>CEO</td>
</tr>
<tr>
<td>1</td>
<td>City National Bank 105 S. Flower St. Los Angeles 90071 cnb.com</td>
<td>55,091</td>
<td>44,988</td>
<td>399.1</td>
<td>13.3%</td>
<td>0.4%</td>
<td>6.7%</td>
<td>5,365</td>
<td>(310) 888-6000</td>
</tr>
<tr>
<td>2</td>
<td>CIT Bank (N.B.) 95 S. Lake Ave. Pasadena 91101 tankcom.com</td>
<td>46,233</td>
<td>36,065</td>
<td>229.3</td>
<td>12.3</td>
<td>0.5</td>
<td>10.3</td>
<td>3,762</td>
<td>Ellen Alsmeyer 960 669-2300</td>
</tr>
<tr>
<td>3</td>
<td>East West Bank 135 N. Los Robles Ave., Seventh Floor Pasadena 91101 eastwestbank.com</td>
<td>41,180</td>
<td>36,670</td>
<td>321.0</td>
<td>13.1</td>
<td>0.5</td>
<td>10.3</td>
<td>3,249</td>
<td>Dominic Ng 860 768-6000</td>
</tr>
<tr>
<td>4</td>
<td>Pacific Western Bank 9701 Wilshire Blvd., Suite 700 Beverly Hills 90212 pacificwestbank.com</td>
<td>23,040</td>
<td>18,924</td>
<td>254.8</td>
<td>12.4</td>
<td>0.8</td>
<td>6.8</td>
<td>1,779</td>
<td>Matthew Wagner 310 887-8500</td>
</tr>
<tr>
<td>5</td>
<td>Cathy Bank 1777 N. Broadway Los Angeles 90012 cathyc.com</td>
<td>16,309</td>
<td>12,057</td>
<td>113.9</td>
<td>14.5</td>
<td>0.6</td>
<td>8.8</td>
<td>1,212</td>
<td>Chang Liu 213 625-4700</td>
</tr>
<tr>
<td>6</td>
<td>Bank of Hope 3200 Wilshire Blvd., 14th Floor Los Angeles 90010 bankofhope.com</td>
<td>14,144</td>
<td>12,193</td>
<td>92.7</td>
<td>14.6</td>
<td>0.9</td>
<td>5.2</td>
<td>1,475</td>
<td>Kevin Kim 213 639-1700</td>
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<tr>
<td>7</td>
<td>Farmers and Merchants Bank of Long Beach 200 Pine Ave. Long Beach 90802 fmb.com</td>
<td>7,729</td>
<td>6,270</td>
<td>44.1</td>
<td>20.6</td>
<td>0.2</td>
<td>1.1</td>
<td>765</td>
<td>Daniel Walker 360 437-0011</td>
</tr>
<tr>
<td>8</td>
<td>Hanmi Bank 3660 Wilshire Blvd., Suite A Los Angeles 90010 hanmi.com</td>
<td>5,230</td>
<td>4,774</td>
<td>32.7</td>
<td>13.6</td>
<td>1.2</td>
<td>4.8</td>
<td>614</td>
<td>Bonita Lee 213 382-2200</td>
</tr>
<tr>
<td>9</td>
<td>Preferred Bank 105 S. Figueroa St., 47th Floor Los Angeles 90017 preferredbank.com</td>
<td>4,351</td>
<td>3,876</td>
<td>38.7</td>
<td>13.8</td>
<td>0.7</td>
<td>13.2</td>
<td>274</td>
<td>Li Yu 213 891-1188</td>
</tr>
<tr>
<td>10</td>
<td>Manufacturers Bank 315 S. Figueroa St., Fourth Floor Los Angeles 90017 manufacturers-ca.com</td>
<td>3,744</td>
<td>3,100</td>
<td>16.4</td>
<td>13.4</td>
<td>0.3</td>
<td>5.9</td>
<td>283</td>
<td>Furuhito Kusakabe 213 489-6200</td>
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<tr>
<td>11</td>
<td>CTBC Bank Corp. (USA) 801 S. Figueroa St., Suite 2300 Los Angeles 90017 ctbcbankusa.com</td>
<td>3,187</td>
<td>2,505</td>
<td>23.2</td>
<td>N/A</td>
<td>0.3</td>
<td>4.2</td>
<td>330</td>
<td>Noor Mena 213 791-2328</td>
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<tr>
<td>12</td>
<td>American Business Bank 400 S. Hope St., Suite 300 Los Angeles 90071 americabank.com</td>
<td>3,025</td>
<td>2,008</td>
<td>10.7</td>
<td>14.6</td>
<td>1.0</td>
<td>10.7</td>
<td>195</td>
<td>Leon Blankstein 213 430-4000</td>
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<tr>
<td>13</td>
<td>Mizuho Telebank 325 S. Figueroa St., Suite 1410 Los Angeles 90017 utmbusa.com</td>
<td>849</td>
<td>708</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>NA</td>
<td>Mohe Lari 213 362-2999</td>
</tr>
<tr>
<td>14</td>
<td>Royal Business Bank 1055 Wilshire Blvd., Suite 1200 Los Angeles 90017 royalbusinessbankusa.com</td>
<td>2,453</td>
<td>2,281</td>
<td>23.6</td>
<td>20.1</td>
<td>0.6</td>
<td>6.6</td>
<td>349</td>
<td>Yee Phong (Alvin) Thian 213 627-9888</td>
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<tr>
<td>15</td>
<td>First Choice Bank 17783 Center Court, Suite 750 Cerritos 90703 firstchoicebanka.com</td>
<td>1,665</td>
<td>1,546</td>
<td>14.3</td>
<td>N/A</td>
<td>0.5</td>
<td>8.0</td>
<td>175</td>
<td>Robert Franko 310 892-9000</td>
</tr>
</tbody>
</table>

* Tier one (core) capital as a percent of risk-weighted assets.
* Total risk-based capital as a percent of risk-weighted assets.
* NA: Not Available - N/A: Not Applicable. Information provided by the Federal Deposit Insurance Corp. (FDIC). To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to the Research Department, Los Angeles Business Journal, 11150 Santa Monica Blvd., Suite 350, Los Angeles, CA 90025. ©2020 Los Angeles Business Journal. This list may not be reprinted in whole or in part without prior written permission from the editor. Reprints are available from Knight Media's (818) 756-3505.

Researchers: Joshua Niv

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BANKS  
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<table>
<thead>
<tr>
<th>Rank</th>
<th>Bank Name</th>
<th>Address</th>
<th>Deposits</th>
<th>YOY Net Income (Loss)</th>
<th>Capital Ratios</th>
<th>Return Ratios</th>
<th>Profile</th>
<th>Top Executive</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>Pacific City Bank</td>
<td>2701 Wiltshire Blvd., Suite 100 Los Angeles 90010 pacificcity.com</td>
<td>$2,421</td>
<td>$1,727</td>
<td>$1,448</td>
<td>$135</td>
<td>15.6%</td>
<td>0.2%</td>
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<td>17</td>
<td>Bank of New York Mellon Trust Co.</td>
<td>100 S. Hope St., Suite 400 Los Angeles 90071 bnymellontrust.com</td>
<td>1,404</td>
<td>4</td>
<td>82.2</td>
<td>403.9</td>
<td>0.6</td>
<td>14.3</td>
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<tr>
<td>18</td>
<td>Commonwealth Business Bank</td>
<td>2435 Wilshire Blvd., Suite 700 Los Angeles 90010 cbbbank.com</td>
<td>1,343</td>
<td>1,032</td>
<td>7.4</td>
<td>15.2</td>
<td>0.4</td>
<td>0.6</td>
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<tr>
<td>19</td>
<td>Malaga Bank</td>
<td>315-4 Via Tijon Palos Verdes Estates 90274 malagabank.com</td>
<td>1,315</td>
<td>849</td>
<td>9</td>
<td>20.6</td>
<td>0</td>
<td>1.4</td>
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<tr>
<td>20</td>
<td>Open Bank</td>
<td>1000 Wiltshire Blvd., Suite 500 Los Angeles 90017 myopenbank.com</td>
<td>1,288</td>
<td>975</td>
<td>8.6</td>
<td>13.8</td>
<td>0.1</td>
<td>1</td>
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<tr>
<td>21</td>
<td>First General Bank</td>
<td>1744 S. Figueroa St. Rowland Heights 91748 fighena.com</td>
<td>1,047</td>
<td>804</td>
<td>11</td>
<td>N/A</td>
<td>0.1</td>
<td>1.9</td>
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<tr>
<td>22</td>
<td>EverTrust Bank</td>
<td>75 N. Lake Ave., Suite 100 Pasadena 91101 evertrustbank.com</td>
<td>919</td>
<td>677</td>
<td>3.5</td>
<td>N/A</td>
<td>1.2</td>
<td>0.7</td>
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</tbody>
</table>

1 For one (core) capital as a percent of risk-weighted assets.  
2 Tier one (core) capital as a percent of risk-weighted assets.  
3 Full-time equivalent employees.  
4 NA - Not Available  N/A - Not Applicable. Information provided by the Federal Deposit Insurance Corp. (FDIC). To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to the Research Department, Los Angeles Business Journal, 11150 Santa Monica Blvd., Suite 250, Los Angeles 90025. CREDIT: Los Angeles Business Journal. This list may not be reprinted in whole or in part without prior written permission from the editor. Reprints are available from Wright’s Media (877) 950-3235.

Cover Bank

Imagine what’s next for your business with our Onward & Upward solutions:

Promotion period: July 1 to December 31, 2020

- Open an Advanced Business Checking account and for the first 6 months:
  - Enjoy a $60 monthly maintenance charge and waived fees for 2 incoming wires per month¹

- Open a Commercial Analysis Checking account and for the first 6 months:
  - Earn 10 additional bank points above our standard earnings allowance¹ and waived fees for 2 incoming wires per month²

Plus, Onward & Upward customers can take advantage of these additional benefits:

- A checking starter kit, which includes starter checks, deposit slips, and an endorsement stamp, at no cost
- Business debit card
- Business Online Banking services, including mobile access, bill pay, deposits, and no-cost
- Complete suite of treasury management solutions³

Also ask about our Merchant Services limited time offer¹ for even more savings.

See important details below.

¹ Offer valid for Advanced Business Checking only. Account must be opened during the promotion period with new money only. Advanced Business Checking: $3000 minimum opening deposit. $15 monthly maintenance charge and monthly activity fees may apply. $3000 minimum balance required to waive monthly maintenance charge (waived for first six months after opening). Activity fees still apply.
² Offer valid for Commercial Analysis Checking only. Account must be opened during the promotion period with new money only. Commercial Analysis Checking: $200 minimum opening deposit. $18 monthly maintenance charge and activity fees apply, which may be fully or partially offset by earnings allowance. The earnings allowance is based on the balance maintained in the account and determines the tier used to calculate allowance. Ask a Relationship Banker for details.
³ Offer valid for customers opening new Advanced Business Checking Account or Commercial Analysis Checking during the promotion period. The fee will be credited to the account in which the wire(s) are received. The incoming wire fee waivers are up to $200 for six months.

Contact Cathay Bank to take advantage of these limited time offers. Ask a Relationship Banker for details.

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OCTOBER 12, 2020

Cathay Bank

Unleash business opportunity

MKT18228-030920

cathaybank.com | 800-922-8429

Follow us

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<table>
<thead>
<tr>
<th>Rank</th>
<th>Bank Name</th>
<th>Address</th>
<th>Phone</th>
<th>CEO/President</th>
<th>Top Executive</th>
<th>Profile</th>
<th>Employees</th>
<th>Branches</th>
<th>City</th>
<th>State</th>
<th>Profile</th>
<th>Year Founded</th>
<th>Year Acquired</th>
<th>Notes</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>24</td>
<td>First Commercial Bank (USA)</td>
<td>300 E. Main St., Alhambra 91801</td>
<td>(626) 284-5555</td>
<td>Wayne-Kent Bradshaw</td>
<td>CEO, President</td>
<td>2001</td>
<td>54</td>
<td>12</td>
<td>Arcadia</td>
<td>California</td>
<td>California-USA, National Banker</td>
<td>1947</td>
<td>2019</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 For the one (core) capital as a percent of risk-weighted assets.
2 Total risk-based capital as a percent of risk-weighted assets.
3 Tier one (core) capital as a percent of risk-weighted assets.
4 % of total loans.
5 % of total assets.
6 Year founded.
7 Branches.
8 Employees.
9 Equal Housing Lender | NMLS# 471441 | Member FDIC | Forbes-2020, 7th Best Bank in America | 1982          | 2019          |          |                                    |

Our customers are the #1 priority at the #1 Best Bank in America.

CVB Financial Corp., the holding company for Citizens Business Bank, is one of the 10 largest bank holding companies headquartered in California with over $13 billion in total assets². Citizens Business Bank is consistently recognized as one of the top performing banks in the nation and offers a wide array of banking, lending, and investing services through 57 banking centers and 3 trust office locations serving the Inland Empire, Los Angeles County, Orange County, San Diego County, Ventura County, Santa Barbara County, and the Central Valley area of California.

²Forbes-2020, 7th Best Bank in America
<table>
<thead>
<tr>
<th>Rank</th>
<th>Bank</th>
<th>Address</th>
<th>Website</th>
<th>Assets</th>
<th>Deposits</th>
<th>YTD Net Income</th>
<th>Capital Ratios</th>
<th>Noncurrent Ratios</th>
<th>Returns</th>
<th>Profile</th>
<th>Top Executive</th>
</tr>
</thead>
<tbody>
<tr>
<td>30</td>
<td>Golden State Bank</td>
<td>500 N. Brand Blvd., Suite 2300, Glendale 91203</td>
<td>goldenstatebank.com</td>
<td>$435</td>
<td>$325</td>
<td>$(8)</td>
<td>N/A</td>
<td>1.3%</td>
<td>0.5%</td>
<td>49</td>
<td>Tom Vartin, CEO, President (818) 254-1052</td>
</tr>
<tr>
<td>31</td>
<td>International City Bank</td>
<td>249 E. Ocean Blvd., Long Beach 90802</td>
<td>icb.biz</td>
<td>433</td>
<td>298</td>
<td>226</td>
<td>(2.1)</td>
<td>18.6</td>
<td>0</td>
<td>Michael Miller, CEO, President (562) 438-9800</td>
<td></td>
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<tr>
<td>32</td>
<td>First Credit Bank</td>
<td>2525 Sunset Blvd., West Hollywood 90069</td>
<td>N/A</td>
<td>456</td>
<td>246</td>
<td>245</td>
<td>36</td>
<td>9.6</td>
<td>60</td>
<td>3</td>
<td>22</td>
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<tr>
<td>33</td>
<td>Universal Bank</td>
<td>3445 Naples St., Second Floor, West Covina 91792</td>
<td>universabank.com</td>
<td>408</td>
<td>349</td>
<td>340</td>
<td>(11)</td>
<td>0.3</td>
<td>N/A</td>
<td>0.1</td>
<td>70</td>
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<tr>
<td>34</td>
<td>Mega Bank</td>
<td>245 W. Valley Blvd., San Gabriel 91776</td>
<td>megabankusa.com</td>
<td>408</td>
<td>349</td>
<td>340</td>
<td>19</td>
<td>0.2</td>
<td>N/A</td>
<td>0.1</td>
<td>70</td>
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<tr>
<td>35</td>
<td>Bank of Santa Clarita</td>
<td>23780 Magic Mountain Parkway, Santa Clarita 91355</td>
<td>bankofsantaclarita.com</td>
<td>376</td>
<td>334</td>
<td>317</td>
<td>10</td>
<td>1.5</td>
<td>15.6</td>
<td>0.2</td>
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<tr>
<td>36</td>
<td>Pacific Alliance Bank</td>
<td>3401 E. Valley Blvd., Rosemead 91770</td>
<td>pacifidealiancebank.com</td>
<td>327</td>
<td>286</td>
<td>257</td>
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<td>1.4</td>
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<td>37</td>
<td>Community Commerce Bank</td>
<td>516 W. Foothill Blvd., Claremont 91711</td>
<td>ccmbank.com</td>
<td>324</td>
<td>277</td>
<td>194</td>
<td>17</td>
<td>0.7</td>
<td>23.5</td>
<td>1.3</td>
<td>0.5</td>
</tr>
</tbody>
</table>

* Tier one (core) capital as a percent of risk-weighted assets.
* Total risk-based capital as a percent of risk-weighted assets.
* Full-time equivalent employees.

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Researched by Joshua Niv

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### BANKS

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<table>
<thead>
<tr>
<th>Rank</th>
<th>Bank</th>
<th>Assets (in millions, as of June 30)</th>
<th>Deposits (in millions)</th>
<th>YTD Net Income (Loss)</th>
<th>Capital Ratios</th>
<th>Market Ratios</th>
<th>Returns</th>
<th>Profile</th>
<th>Top Executive</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Tier one (core) capital as a percent of risk-weighted assets.</td>
<td>Tier one (core) capital as a percent of risk-weighted assets.</td>
<td>Return as an average of the year to date, excluding any capital increases or decreases.</td>
<td>Return as an average of the year to date, excluding any capital increases or decreases.</td>
<td>Average equity as of June 30, 2020.</td>
<td>Year founded</td>
</tr>
<tr>
<td>38</td>
<td>American Continental Bank</td>
<td>$2652</td>
<td>$239</td>
<td>$0.8</td>
<td>16.7%</td>
<td>0%</td>
<td>0.6%</td>
<td>2005</td>
<td>Tony Lee</td>
<td></td>
</tr>
<tr>
<td></td>
<td>177100 Castleton St., Suite 100</td>
<td>19 City of Industry 91748</td>
<td>americancontinentabank.com</td>
<td>$2410</td>
<td>$1.6</td>
<td>18%</td>
<td>4.6%</td>
<td></td>
<td>(626) 363-9888</td>
<td></td>
</tr>
<tr>
<td>39</td>
<td>EH National Bank</td>
<td>$272</td>
<td>$208</td>
<td>(0.3)</td>
<td>16.2%</td>
<td>1.2%</td>
<td>(0.3)</td>
<td>2005</td>
<td>Chuck Thomas</td>
<td></td>
</tr>
<tr>
<td></td>
<td>484 Workshire Blvd., Suite 100</td>
<td>238 Beverly Hills 90211</td>
<td>ethbank.com</td>
<td>$153</td>
<td>0</td>
<td>17.4%</td>
<td>1.8%</td>
<td></td>
<td>(888) 302-5265</td>
<td></td>
</tr>
<tr>
<td>40</td>
<td>Friendly Hills Bank</td>
<td>$235</td>
<td>$159</td>
<td>0.4</td>
<td>18.3%</td>
<td>0.1%</td>
<td>0.4%</td>
<td>2200</td>
<td>Jeffery Ball</td>
<td></td>
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<tr>
<td></td>
<td>15011 E. Whittier Blvd. Whittier 90603</td>
<td>157 friendlyhillsbank.com</td>
<td>$116</td>
<td>0.6</td>
<td>19.5%</td>
<td>0.1%</td>
<td>4%</td>
<td></td>
<td>(626) 947-1920</td>
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</tr>
<tr>
<td>41</td>
<td>United Pacific Bank</td>
<td>$169</td>
<td>$126</td>
<td>0.2</td>
<td>20.9%</td>
<td>0%</td>
<td>0.3%</td>
<td>1986</td>
<td>Ruby Dixon</td>
<td></td>
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<td></td>
<td>1630 S. Avalon Ave.</td>
<td>142 City of Industry 91748</td>
<td>upbank.com</td>
<td>$103</td>
<td>0.5</td>
<td>22.2%</td>
<td>2%</td>
<td></td>
<td>(626) 965-6230</td>
<td></td>
</tr>
<tr>
<td>42</td>
<td>Eastern International Bank</td>
<td>$142</td>
<td>$111</td>
<td>0.1</td>
<td>N/A</td>
<td>0%</td>
<td>0.2%</td>
<td>2500</td>
<td>William Lau</td>
<td></td>
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<tr>
<td></td>
<td>68 E. New High St. Los Angeles 90012</td>
<td>107 easterninternationalbank.com</td>
<td>$87</td>
<td>0.3</td>
<td>N/A</td>
<td>0%</td>
<td>1.4%</td>
<td>1986</td>
<td>(213) 687-7228</td>
<td></td>
</tr>
<tr>
<td>43</td>
<td>Bank of Whittier</td>
<td>$85</td>
<td>$71</td>
<td>0.1</td>
<td>N/A</td>
<td>0%</td>
<td>0.3%</td>
<td>1982</td>
<td>Yahia Abdul-Rahman</td>
<td></td>
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<tr>
<td></td>
<td>15111 E. Whittier Blvd. Whittier 90609</td>
<td>66 whittierbank.com</td>
<td>$57</td>
<td>(0.9)</td>
<td>N/A</td>
<td>0%</td>
<td>2.1%</td>
<td></td>
<td>(626) 945-7553</td>
<td></td>
</tr>
<tr>
<td>44</td>
<td>Asian Pacific National Bank</td>
<td>$57</td>
<td>$47</td>
<td>0</td>
<td>N/A</td>
<td>0%</td>
<td>0.1%</td>
<td>1990</td>
<td>John Hou</td>
<td></td>
</tr>
<tr>
<td></td>
<td>333 W. Valley Blvd.</td>
<td>57 San Gabriel 917176</td>
<td>asianpacificbank.com</td>
<td>$46</td>
<td>0</td>
<td>N/A</td>
<td>0.6%</td>
<td></td>
<td>(626) 347-4888</td>
<td></td>
</tr>
</tbody>
</table>

* Tier one (core) capital as a percent of risk-weighted assets.
* Total risk-based capital as a percent of risk-weighted assets.
* % change

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