

THE LIST BANK PERFORMANCE

San Diego County Based Banks

▶ Ranked by assets as of December 31, 2020 (latest available data from the FDIC)

Financial Institution	Assets (\$ thousands)	Deposits (\$ thousands)	Loans and leases gross	Tier 1 risk-based capital ratio***	Total risk-based capital ratio***
Axos Bank	13,301,163	11,667,556	11,791,216	11.45	12.44
Silvergate Bank	5,586,115	5,250,007	1,619,628	22.71	23.32
Bank of Southern California, N.A.	1,578,574	1,198,707	1,233,881	19.20	20.44
CalPrivate Bank	1,329,235	1,116,428	1,008,557	12.79	14.05
C3Bank	542,164	488,990	365,339	15.83	17.08
Endeavor Bank	390,032	246,478	281,779	13.40	14.65
Balboa Thrift and Loan	322,671	277,439	298,253	N/A	N/A
Home Bank of California	201,935	155,146	184,887	N/A	N/A
Hatch Bank	180,754	144,377	46,339	N/A	N/A
Neighborhood National Bank	112,895	72,733	59,037	25.29	26.56

*** Note: As of March 2020, not available for institutions that have elected the Community Bank Leverage Ratio (CBLR) framework and not available for most standard peer groups.

Source: Federal Deposit Insurance Corp.

Most Profitable San Diego County Based Banks

▶ Ranked by return on average assets as of December 31, 2020 (latest available data from the FDIC)

Rank	Financial Institution	% Return on Average Assets (% ROAA)
1	Home Bank of California	2.02
2	Axos Bank	1.83
3	C3Bank	1.48
4	Balboa Thrift and Loan	1.01
5	Silvergate Bank	1.05
6	Hatch Bank	1.02
7	Endeavor Bank	1.01
8	CalPrivate Bank	0.97
9	Bank of Southern California, N.A.	0.77
10	Neighborhood National Bank	-2.21

Source: Federal Deposit Insurance Corp.

Problem Assets As a Percent of Equity

▶ Ranked by percentage as December 31, 2020 (latest available data from the FDIC)

Rank	Financial Institution*	Problem Assets as % of equity
1	C3Bank	0
2	Endeavor Bank	0
3	Home Bank of California	0
4	Hatch Bank	0.15
5	Balboa Thrift and Loan	0.81
6	CalPrivate Bank	1.31
7	Silvergate Bank	1.59
8	Bank of Southern California, N.A.	12.31
9	Axos Bank	14.30
10	Neighborhood National Bank	29.20

* Top three Banks with 0% Problem Assets as % of equity are ordered alphabetically
Source: Federal Deposit Insurance Corp.

San Diego County Based Banks Real Estate Loans

▶ Ranked by volume as of as of December 31, 2020 (latest available data from the FDIC)

Rank	Financial Institution	Volume (\$ thousands)	% of loans
1	Axos Bank	9,178,119	77.84
2	Silvergate Bank	1,442,529	89.07
3	CalPrivate Bank	680,840	67.51
4	Bank of Southern California, N.A.	651,415	52.79
5	C3Bank	278,177	76.14
6	Home Bank of California	182,332	98.62
7	Endeavor Bank	112,796	40.03
8	Balboa Thrift and Loan	57,411	19.25
9	Neighborhood National Bank	33,253	56.33
10	Hatch Bank	14,733	31.79

Source: Federal Deposit Insurance Corp.

San Diego County Based Banks Loans to Individuals

▶ Ranked by volume as of as of December 31, 2020 (latest available data from the FDIC)

Rank	Financial Institution	Volume (\$ thousands)	% of loans
1	Axos Bank	336,363	2.85
2	Balboa Thrift and Loan	240,842	80.75
3	Hatch Bank	31,607	68.21
4	Bank of Southern California, N.A.	4,806	0.39
5	CalPrivate Bank	2,225	0.22
6	Endeavor Bank	1,013	0.36
7	Neighborhood National Bank	26	0
8	C3Bank	3	0
9	Silvergate Bank	0	0
10	Home Bank of California	0	0

Source: Federal Deposit Insurance Corp.