

LOS ANGELES BUSINESS JOURNAL

Farmers & Merchants Bank of Long Beach

Los Angeles

L.A. County Branches: 10
Contact: George McFedries, SVP & credit
administration manager, 562-437-0011 ext. 3937,
george.mcfedries@fmb.com
Website: www.fmb.com

Total Assets: \$4.51 billion

Commercial Loan Portfolio: \$133 million ▲103%

Commercial Loan

Portfolio, Small Business: \$17.4 million ▲6%

	No. of Loans		Amount	
Under \$100k	141	▼13%	\$3.50M	▲10%
\$100k - \$250k	69	▲6%	\$5.59M	▲17%
\$250k - \$1M	56	▼5%	\$8.35M	▼2%

Construction Loan Portfolio: \$58.3 million ▼55%

Owner-Occupied Commercial Real Estate

Loan Portfolio: \$418 million ▲1%

Non-Owner-Occupied Commercial

Real Estate Loan Portfolio: \$876 million ▼0.5%

Commercial Real Estate Loan

Portfolio, Small Business: \$186 million ▲3%

	No. of Loans		Amount	
Under \$100k	26	▼7%	\$1.0M	▼16%
\$100k - \$250k	132	▲2%	\$17.5M	▲1%
\$250k - \$1M	359	▲4%	\$168M	▲3%

The Lowdown: Family-run bank offers range of equipment and property purchase loans, working capital financing, commercial real estate loans and other products. Would consider loans as low as \$50,000 and high as house limit of \$50 million. Average loan about \$1 million. L.A. commercial lending this year 30 percent higher than 2010.

L.A. County-Based Banks Ranked by assets as of Sept. 30, 2011

Bank	Assets (\$ millions)	Deposits (\$ millions)	Loans (\$ millions)	% Return on Assets 3Q'11	% Return on Equity 3Q'11	Problem Loans as % of Total Loans	Tier 1 Core Capital Ratio	Risk-Based Capital Ratio	Problem Assets ¹ as % of Equity
City National Bank	22,743	20,002	13,776	0.7	7.4	3.5	12.3	14.8	28.3
East West Bank	21,805	17,366	14,339	1.2	10.9	3.7	14.5	16.0	27.4
Cathay Bank	10,484	7,151	7,018	1.0	6.8	2.9	15.4	17.3	19.2
CapitalSource Bank	6,548	4,886	4,487	1.6	10.0	2.4	16.9	18.1	11.3
Pacific Western Bank ²	5,480	4,575	3,689	1.1	9.8	3.6	14.6	15.9	33.6
Farmers and Merchants Bank of Long Beach	4,510	3,237	2,062	1.4	9.7	6.6	27.3	28.6	25.3
Nara Bank ³	3,014	2,274	2,302	1.4	10.6	1.5	16.4	17.7	9.3
Hanmi Bank	2,682	2,359	2,030	0.8	7.4	4.7	13.4	14.7	33.6
Wilshire State Bank	2,677	2,162	2,147	1.7	12.8	3.4	18.3	19.7	22.4
Community Bank	2,608	1,990	1,767	1.0	10.7	3.4	11.8	13.1	25.7
Center Bank ³	2,259	1,801	1,563	1.7	12.6	3.4	19.6	20.9	17.9
Manufacturers Bank	2,006	1,552	1,089	0.2	1.6	2.0	18.7	20.0	10.2
Opus Bank ⁴	1,877	1,424	1,068	-0.8	-4.3	2.0	19.0	19.2	8.8
Far East National Bank	1,568	998	1,056	-3.5	-15.8	8.6	19.2	20.5	30.0
Chinatrust Bank (U.S.A.)	1,413	1,081	849	0.1	0.5	2.1	30.3	31.6	7.6
Banamex USA	1,299	1,004	650	0.1	0.6	0.6	34.4	35.7	1.3
Preferred Bank	1,261	1,074	904	1.9	16.0	5.7	14.7	15.9	59.2
American Business Bank	1,137	1,008	406	1.2	16.2	0.6	16.7	17.9	2.7
Grandpoint Bank	874	746	522	0.0	-0.1	2.0	15.2	15.8	9.3
State Bank of India (California)	836	647	589	0.8	5.2	4.4	19.8	21.1	30.3
California United Bank	792	672	465	0.3	3.0	1.2	12.1	13.3	10.8
Private Bank of California	567	483	272	0.7	7.7	0.0	15.4	16.7	0.0
1st Enterprise Bank	563	501	255	0.6	6.6	0.0	13.0	14.2	0.0
Saeahan Bank	563	478	395	0.6	4.6	5.2	19.4	20.7	32.7
Pacific City Bank	543	480	431	1.0	8.8	2.8	14.9	16.2	29.5
First General Bank	511	449	352	6.0	60.6	1.1	11.3	12.1	22.1
First Commercial Bank (U.S.A.)	484	388	421	0.9	4.4	2.4	24.1	25.4	13.4
EverTrust Bank	480	330	302	2.0	8.2	5.1	21.5	22.8	22.4
First Credit Bank	460	319	348	3.3	11.9	8.4	34.7	36.0	26.6
Royal Business Bank	444	376	313	-0.2	-1.2	1.5	20.0	21.3	10.6
TomatoBank N.A.	407	346	331	1.8	12.8	9.4	16.7	18.0	66.0
Commonwealth Business Bank	402	353	328	1.2	10.1	4.6	13.6	14.9	32.6
GBC International Bank	398	352	296	0.9	9.7	2.7	14.3	15.7	23.4
1st Century Bank N.A.	384	328	185	0.4	3.9	3.6	18.9	20.2	16.5
National Bank of California	384	346	252	-1.6	-17.9	4.9	12.3	13.5	50.1
Community Commerce Bank	329	257	247	0.5	4.1	5.2	13.3	14.6	56.4
Beach Business Bank ⁵	307	267	267	0.6	5.2	2.9	14.0	15.2	21.6
Professional Business Bank ⁶	250	212	161	-1.4	-10.5	7.2	18.2	19.5	35.0
Mission Valley Bank	241	184	179	0.2	1.8	2.4	17.9	19.2	12.6
First Choice Bank	232	201	111	0.6	5.2	0.2	19.0	20.3	0.7
Bank of Santa Clarita	212	150	142	0.4	3.6	0.0	13.1	14.3	0.1
Mega Bank	194	162	147	0.8	4.7	0.6	20.3	21.6	5.6
American Plus Bank N.A.	191	149	166	0.7	5.8	0.8	13.3	14.6	9.8
Excel National Bank	189	157	153	-4.9	-37.1	23.8	15.9	17.2	130.2
Gateway Business Bank ⁵	185	153	133	-0.2	-1.9	4.6	24.9	26.2	41.9
New Omni Bank N.A.	184	156	104	-0.6	-4.0	4.9	26.2	27.4	20.4
Gilmore Bank	176	155	118	-0.1	-1.0	5.3	15.6	16.9	58.1
Pacific Commerce Bank	176	157	135	-1.8	-17.0	8.7	13.6	14.9	68.0
International City Bank N.A.	169	121	62	-0.1	-0.7	8.7	19.9	21.2	53.1
Bank of Manhattan N.A. ⁶	144	115	108	-1.4	-10.5	1.8	16.8	18.1	10.0
First Standard Bank	136	115	110	0.8	5.7	2.4	17.4	18.7	13.6
American Continental Bank	136	115	87	0.4	3.1	6.7	20.0	21.3	47.2
United Pacific Bank	130	98	99	0.5	4.1	5.1	16.1	17.4	32.4
Promerica Bank	130	107	100	0.9	5.5	1.3	21.3	22.6	5.7
Eastern International Bank	124	109	86	0.9	7.0	0.0	17.0	18.2	0.0
Pacific Alliance Bank	109	91	78	0.5	3.9	2.8	17.0	18.2	17.3
Americas United Bank	102	77	78	0.9	5.6	1.8	21.3	22.5	14.2
Friendly Hills Bank	101	79	61	0.1	0.9	3.4	19.0	20.3	16.7
California Business Bank	97	91	70	-3.1	-43.8	9.1	9.8	11.1	120.9
Premier Business Bank	94	78	77	0.7	5.5	0.0	16.6	17.8	0.0
Stellar Business Bank	89	71	59	-0.2	-0.9	1.8	27.8	29.1	9.7
Merchants Bank of California N.A.	86	65	43	0.7	3.9	11.0	32.8	34.1	38.2
Mizuho Corporate Bank of California	70	0	0	-5.2	-6.7	100.0	25,977.2	25,978.3	0.1
Asian Pacific National Bank	52	44	29	1.0	6.5	3.2	23.2	24.5	11.0
Bank of Whittier N.A.	49	40	25	1.0	5.7	1.5	29.5	30.8	4.4
Pan American Bank	42	40	37	-0.2	-6.0	1.4	6.7	8.0	39.5
Golden Coast Bank	41	31	33	-0.3	-1.3	0.0	31.6	32.9	0.0
Savings and Loans									
OneWest Bank FSB	27,391	15,785	14,766	-0.8	-5.5	13.7	41.2	41.1	56.5
Kaiser Federal Bank	914	683	724	0.9	6.9	3.0	20.8	21.8	18.0
Malaga Bank FSB	820	545	787	1.4	11.9	0.0	19.5	20.0	0.0
Universal Bank	475	429	392	-0.5	-5.5	5.8	11.1	12.4	68.6
Broadway Federal Bank FSB	422	297	369	-6.8	-76.4	11.5	10.9	12.2	138.0
Wedbush Bank	218	190	94	0.3	2.7	0.3	20.9	22.2	1.0

¹ Problem assets include loans 90 days or more past due and foreclosed property owned.² Pacific Western moved its headquarters from San Diego to Los Angeles.³ Nara Bank and Center Bank merged Nov. 30 to form BBCN Bank.⁴ Opus Bank moved its headquarters from Redondo Beach to Irvine Sept. 19.⁵ First PacTrust Bancorp agreed June 6 to acquire Gateway Business Bank and Aug. 31 to acquire Beach Business Bank.⁶ Professional Business Bank and Bank of Manhattan agreed Nov. 22 to merge.

SPECIAL REPORT BANKING & FINANCE QUARTERLY

Startup Banks Since Sept. 30, 2010

No new banks have received charters in Los Angeles County since Sept. 30, 2010.

Acquired Banks Since Sept. 30, 2010

Name	Acquired by	Assets (millions)	Date Acquired
Western Commercial Bank	First California Bank	99	11/5/2010
First Commerce Bank	Grandpoint Bank	358	12/28/2010
Professional Business Bank ¹	California General Bank	281	12/31/2010
American Premier Bank	First General Bank	111	1/31/2011
First Private Bank & Trust	Boston Private Bank & Trust Co.	483	5/27/2011
Golden Security Bank	First General Bank	132	8/23/2011

¹ California General Bank acquired Professional Business Bank. The combined bank retained the Professional Business Bank name.

Market Share

All financial institutions ranked by share of deposits in L.A. County

Rank	Institution	% Market Share	Rank	Institution	% Market Share
1	Bank of America	20.04	16	First Republic Bank	0.72
2	Wells Fargo	14.65	17	Hanmi Bank	0.72
3	Union Bank	10.96	18	Wilshire State Bank	0.66
4	JPMorgan Chase Bank N.A.	8.8	19	Farmers and Merchants Bank	0.66
5	City National Bank	5.02	20	Citizens Business Bank	0.64
6	Citibank	4.83	21	Pacific Western Bank	0.60
7	OneWest Bank FSB	4.72	22	Center Bank	0.51
8	East West Bank	3.66	23	Community Bank	0.50
9	U.S. Bank	3.45	24	Nara Bank	0.46
10	Bank of the West	2.9	25	Luther Burbank Savings	0.44
11	Cathay Bank	1.55	26	Manufacturers Bank	0.42
12	Comerica Bank	1.42	27	Preferred Bank	0.39
13	HSBC Bank USA N.A.	1.27	28	American Business Bank	0.37
14	California Bank & Trust	1	29	First Bank	0.36
15	CapitalSource Bank	0.85	30	Banco Popular North America	0.33

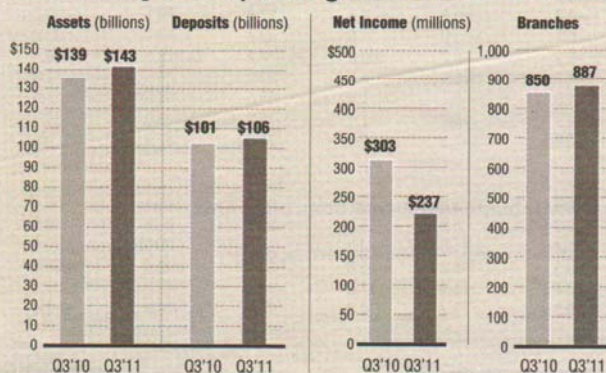
Information as of June 30, 2011
(updated annually in October)

Most Profitable L.A.-Based Banks

Ranked by return on assets for the quarter ended Sept. 30, 2011

Rank	Bank	% Returns on Assets 3Q'11	Rank	Bank	% Returns on Assets 3Q'11
1	First General Bank	6.0	16	Community Bank	1.0
2	First Credit Bank	3.3	17	Asian Pacific National Bank	1.0
3	EverTrust Bank	2.0	18	Cathay Bank	1.0
4	Preferred Bank	1.9	19	Pacific City Bank	1.0
5	TomatoBank N.A.	1.8	20	Bank of Whittier N.A.	1.0
6	Wilshire State Bank	1.7	21	Kaiser Federal Bank	0.9
7	Center Bank	1.7	22	GBC International Bank	0.9
8	CapitalSource Bank	1.6	23	Promerica Bank	0.9
9	Farmers and Merchants Bank	1.4	24	Americas United Bank	0.9
10	Malaga Bank FSB	1.4	25	First Commercial Bank (USA)	0.9
11	Nara Bank	1.4	26	Eastern International Bank	0.9
12	East West Bank	1.2	27	First Standard Bank	0.8
13	Commonwealth Business Bank	1.2	28	Mega Bank	0.8
14	American Business Bank	1.2	29	Hanmi Bank	0.8
15	Pacific Western Bank	1.1	30	State Bank of India (California)	0.8

L.A. County Banks, Savings and Loans Overview



L.A. County-Based Bank-Loan Breakdown

Loans outstanding as of Sept. 30, 2011

Real Estate Loans

Rank	Institution	Volume (\$ millions)	% of loans	Rank	Institution	Volume (\$ millions)	% of loans
1	OneWest Bank FSB	14,436	98	16	Kaiser Federal Bank	697	96
2	East West Bank	9,912	69	17	Preferred Bank	657	73
3	City National Bank	8,456	61	18	Far East National Bank	591	56
4	Cathay Bank	5,182	74	19	Manufacturers Bank	474	44
5	Pacific Western Bank	2,980	81	20	State Bank of India	423	72
6	CapitalSource Bank	2,156	48	21	Grandpoint Bank	418	80
7	Farmers and Merchants	1,885	91	22	Universal Bank	362	92
8	Nara Bank	1,791	78	23	Broadway Federal Bank FSB	360	97
9	Hanmi Bank	1,748	86	24	First Credit Bank	346	99
10	Wilshire State Bank	1,704	79	25	First General Bank	323	92
11	Community Bank	1,325	75	26	Saehan Bank	322	81
12	Center Bank	1,150	74	27	Pacific City Bank	300	70
13	Opus Bank	952	89	28	First Commercial Bank	295	70
14	Malaga Bank FSB	781	99	29	TomatoBank N.A.	294	89
15	Chinatrust Bank (U.S.A.)	726	85	30	California United Bank	269	58

Commercial and Industrial Loans

Rank	Institution	Volume (\$ millions)	% of loans	Rank	Institution	Volume (\$ millions)	% of loans
1	City National Bank	4,387	32	16	State Bank of India	148	25
2	East West Bank	3,779	26	17	American Business Bank	148	36
3	Cathay Bank	1,752	25	18	Farmers and Merchants	133	6
4	CapitalSource Bank	1,655	37	19	Far East National Bank	118	11
5	Pacific Western Bank	627	17	20	Private Bank of California	112	41
6	Manufacturers Bank	613	56	21	Beach Business Bank	102	38
7	Nara Bank	500	22	22	Pacific City Bank	100	23
8	Community Bank	416	24	23	Grandpoint Bank	99	19
9	Banamex USA	362	56	24	Opus Bank	96	9
10	Center Bank	324	21	25	Commonwealth Business	90	27
11	OneWest Bank FSB	321	2	26	1st Enterprise Bank	87	34
12	Wilshire State Bank	274	13	27	Mission Valley Bank	69	38
13	Hanmi Bank	271	13	28	Saehan Bank	68	17
14	Preferred Bank	246	27	29	National Bank of California	63	25
15	California United Bank	176	38	30	Chinatrust Bank (U.S.A.)	62	7

Loans to Individuals (including credit cards)

Rank	Institution	Volume (\$ millions)	% of loans	Rank	Institution	Volume (\$ millions)	% of loans
1	East West Bank	482	3	16	Gilmore Bank	6	5
2	City National Bank	422	3	17	Pan American Bank	6	16
3	Banamex USA	95	15	18	Opus Bank	5	0
4	Center Bank	38	2	19	Grandpoint Bank	5	1
5	Pacific City Bank	30	7	20	New Omni Bank N.A.	5	5
6	Kaiser Federal Bank	27	4	21	Saehan Bank	5	1
7	Pacific Western Bank	19	1	22	First Standard Bank	5	4
8	Farmers and Merchants	19	1	23	National Bank of California	4	2
9	Community Bank	18	1	24	Bank of Manhattan N.A.	4	3
10	Wilshire State Bank	16	1	25	1st Enterprise Bank	3	1
11	Bank of Santa Clarita	14	10	26	OneWest Bank FSB	3	0
12	Cathay Bank	12	0	27	American Business Bank	3	1
13	California United Bank	12	2	28	Commonwealth Business	3	1
14	Nara Bank	10	0	29	California General Bank N.A.	3	2
15	Hanmi Bank	9	0	30	1st Century Bank N.A.	2	1

Problem Assets as Percent of Equity

Ranked by highest percentage as of Sept. 30, 2011

Rank	Institution	% Problem Assets	Rank	Institution	% Problem Assets
1	Broadway Federal Bank FSB	138	16	Merchants Bank of California N.A.	38
2	Excel National Bank	130	17	California General Bank N.A.	35
3	California Business Bank	121	18	Pacific Western Bank	34
4	Universal Bank	69	19	Hanmi Bank	34
5	Pacific Commerce Bank	68	20	Saehan Bank	33
6	TomatoBank N.A.	66	21	Commonwealth Business Bank	33
7	Preferred Bank	59	22	United Pacific Bank	32
8	Gilmore Bank	58	23	State Bank of India (California)	30
9	OneWest Bank FSB	57	24	Far East National Bank	30
10	Community Commerce Bank	56	25	Pacific City Bank	29
11	International City Bank N.A.	53	26	City National Bank	28
12	National Bank of California	50	27	East West Bank	27
13	American Continental Bank	47	28	First Credit Bank	27
14	Gateway Business Bank	42	29	Community Bank	26
15	Pan American Bank	39	30	Farmers and Merchants	25

Source for all data: Federal Deposit Insurance Corp.