



April 12, 2013

Dear Shareholders and Clients,

This letter serves as announcement of our upcoming Avidbank Holdings, Inc., 2013 Annual Shareholders' meeting as well as provides an update on our Bank's progress after a record-setting year in 2012.

The 2013 Annual Shareholders' Meeting will take place on July 10th at 10:00 a.m. at The Sheraton Hotel in Palo Alto. A formal notice along with the Company's Annual Report and Proxy Statement will be mailed at a later date prior to the meeting. The meeting is slightly later than in years past because our management team has been focused on a number of initiatives which we look forward to updating you on at the meeting.

As discussed in last year's annual meeting, the main objective for 2012 was to improve our "franchise value" by growing loans and deposits through greater market awareness while maintaining credit quality. Although we still have a lot of hard work to do, we are pleased to report that we have met most of our objectives. Below are some of the financial highlights from 2012 as discussed in our earnings release on March 12, 2013.

- Pre-tax income grew by 47% to \$4,800,000
- Loans grew by 19% to \$247,000,000
- Deposits grew by 22% to \$375,000,000
- Total Assets grew by 21% to \$416,000,000
- Our positive Net Income increased book value per share by 15% to \$12.19
- Avidbank was awarded The Findley Reports highest ranking as a "Super Premier Performing" Bank for the second year in a row. (Please see attached)

Currently, our performance and credit quality put us in the top quarter compared to our peer banks. We have also achieved many other objectives we had set for ourselves at the beginning of last year that helped contribute to the success of 2012 and set the stage for continued future success including:

- Adding board member, Daniel Vetras.
- Upgrading our website and online banking platform.
- Opening a Corporate Banking/Commercial & Industrial Loan Production Office in San Jose and staffing it with proven personnel.
- Opening a Real Estate Lending Production Office along with an additional operations office in Redwood City, providing the space required for proper infrastructure without being confined by the expensive Palo Alto real estate market.
- Hiring Ronald Oliveira as Executive Vice President and Chief Credit Officer.
- Hiring 15 new employees (a net increase of 7) including seasoned operational and key business development personnel. Avidbank has become an increasingly attractive place to work and build a career.

The Board and Management are pleased with our progress and believe the investments we have made and continue to make will contribute to the Bank's long-term success. The San Francisco Bay Area continues to out-perform all other major metropolitan markets in the country and we intend to maintain our prudent approach to take advantage of the opportunities to grow our bank and further advance our "franchise value."

We hope that scheduling the Annual Shareholder's Meeting on July 10th will ensure a more complete and informative meeting.

Meanwhile, if you have any questions, please do not hesitate to contact me.

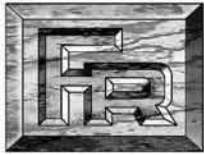
Sincerely,



Mark D. Mordell  
Chairman and Chief Executive Officer

#### Forward-Looking Statements:

This letter contains statements that are forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts, and generally include the words "believes", "plans", "intends", "expects", "anticipates", "targeted", "continue", "remain", "will", "should", "may" or words of similar meaning. While we believe that our forward-looking statements and the assumptions underlying them are reasonably based, such statements and assumptions, are by their nature subject to risks and uncertainties, and thus could later prove to be inaccurate or incorrect. Accordingly, actual results could materially differ from forward-looking statements for a variety of reasons, including, but not limited to local, regional, national and international economic conditions and events and the impact they may have on us and our customers, and in particular in our market areas; ability to attract deposits and other sources of liquidity; oversupply of property inventory and deterioration in values of California real estate, both residential and commercial; a prolonged slowdown or decline in construction activity; changes in the financial performance and/or condition of our borrowers; changes in the level of non-performing assets and charge-offs; the cost or effect of acquisitions we may make; the effect of changes in laws and regulations (including laws, regulations and judicial decisions concerning financial reform, capital requirements, taxes, banking, securities, employment, executive compensation, insurance, and information security) with which we and our subsidiaries must comply; changes in estimates of future reserve requirements and minimum capital requirements based upon the periodic review thereof under relevant regulatory and accounting requirements; ability to adequately underwrite for our asset based and corporate finance lending business lines; our ability to utilize all or part of any deferred tax asset; the impact of our participation in the United States Treasury's Capital Purchase Program (TARP); our ability to raise capital; inflation, interest rate, securities market and monetary fluctuations; cyber-security threats including loss of system functionality or theft or loss of data; political instability; acts of war or terrorism, or natural disasters, such as earthquakes, or the effects of pandemic flu; destabilization in international economies resulting from the European sovereign debt crisis; the timely development and acceptance of new banking products and services and perceived overall value of these products and services by users; changes in consumer spending, borrowing and savings habits; technological changes; the ability to increase market share, retain customers and control expenses; ability to retain and attract key management and personnel; changes in the competitive environment among financial and bank holding companies and other financial service providers; continued volatility in the credit and equity markets and its effect on the general economy; the effect of changes in accounting policies and practices, as may be adopted by the regulatory agencies, as well as the Public Company Accounting Oversight Board, the Financial Accounting Standards Board and other accounting standard setters; changes in our organization, management, compensation and benefit plans, and our ability to retain or expand our management team; the costs and effects of legal and regulatory developments including the resolution of legal proceedings or regulatory or other governmental inquiries and the results of regulatory examinations or reviews; our success at managing the risks involved in the foregoing items. We do not undertake, and specifically disclaim any obligation to update any forward-looking statements to reflect occurrences or unanticipated events or circumstances after the date of such statements except as required by law.



# The Findley Reports on Financial Institutions

**THE FINDLEY REPORTS** is pleased to present the list of “**Super Premier**”, “**Premier**” and “**Commendable**” performing banks, based upon 2012 operating results. 2012 showed improved performance and the banks on this list deserve recognition of a job well done. Several of the banks were recognized based on Editor's discretion. Overall, 128 banks are being recognized for 2012 performance. Of the top performers 51 were “**Super Premier Performers!**” We congratulate these banks for a job well done!

-Gary Steven Findley, Editor

## 2013 "SUPER PREMIER" PERFORMING BANKS

BANK	CITY	TOTAL DEPOSITS (000)	NET OPER. INC./AVG. TOT. ASSETS	EQ. RET./ BEG. CAP FROM OPER.	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2012 BANK RATING
ALTAPACIFIC BANK	Santa Rosa	\$163,993	1.74%	8.50%	-0.10%	S-1, P-0, C-2	Super Premier
AMERICAN BUSINESS BANK	Los Angeles	\$1,066,966	1.01%	8.26%	0.00%	S-4, P-5, C-2	Super Premier
AMERICAN PLUS BANK, N.A.	Arcadia	\$244,511	2.23%	14.08%	0.00%	S-1, P-1, C-0	Super Premier
AVIDBANK	Palo Alto	\$375,098	1.18%	7.15%	0.18%	S-2, P-1, C-0	Super Premier
BANK OF FEATHER RIVER	Yuba City	\$47,440	1.62%	7.40%	0.06%	S-2, P-1, C-0	Super Premier
BANK OF MARIN	Novato	\$1,254,622	2.08%	13.76%	0.38%	S-14, P-7, C-0	Super Premier
BANK OF NAPA	Napa	\$128,763	1.03%	10.34%	0.26%	S-1, P-1, C-0	Super Premier
BANK OF SAN FRANCISCO	San Francisco	\$110,073	1.27%	8.07%	0.01%	S-2, P-1, C-0	Super Premier
BANK OF STOCKTON	Stockton	\$1,816,428	1.08%	6.75%	0.33%	S-5, P-10, C-8	Super Premier
BBCN BANK	Los Angeles	\$4,403,177	2.70%	11.00%	0.37%	S-12, P-3, C-5	Super Premier
BRIDGE BANK, N.A.	San Jose	\$1,185,211	1.78%	10.36%	0.36%	S-6, P-0, C-0	Super Premier
CALIFORNIA FIRST NATIONAL BANK	Irvine	\$332,858	1.63%	5.22%	0.00%	S-4, P-1, C-3	Super Premier
CALIFORNIA REPUBLIC BANK	Newport Beach	\$530,501	2.12%	16.95%	0.14%	S-1, P-0, C-0	Super Premier
CAPITAL BANK	San Juan Capistrano	\$124,274	1.52%	7.34%	0.19%	S-1, P-0, C-1	Super Premier
CAPITALSOURCE BANK	Los Angeles	\$5,579,270	2.92%	11.68%	0.25%	S-1, P-0, C-2	Super Premier
CATHAY BANK	Los Angeles	\$7,546,196	1.60%	6.50%	0.21%	S-15, P-11, C-3	Super Premier
CHINO COMMERCIAL BANK, N.A.	Chino	\$102,471	1.06%	7.01%	0.39%	S-2, P-6, C-3	Super Premier
CITY NATIONAL BANK	Beverly Hills	\$23,819,966	1.23%	9.47%	-0.05%	S-14, P-10, C-1	Super Premier
COMMERCEWEST BANK, N.A.	Irvine	\$288,666	1.09%	7.65%	0.38%	S-1, P-5, C-1	Super Premier
COMMONWEALTH BUSINESS BANK	Los Angeles	\$422,994	2.47%	15.42%	0.13%	S-1, P-0, C-2	Super Premier
COMMUNITY BANK	Pasadena	\$2,209,935	1.47%	9.47%	-0.40%	S-7, P-10, C-8	Super Premier
COMMUNITY BANK OF THE BAY	Oakland	\$130,955	0.82%	7.76%	0.40%	S-1, P-0, C-0	Super Premier
CORNERSTONE COMMUNITY BANK	Red Bluff	\$99,653	1.10%	11.91%	0.15%	S-1, P-2, C-0	Super Premier
COUNTY COMMERCE BANK	Ventura	\$180,136	1.51%	10.67%	0.01%	S-5, P-3, C-0	Super Premier
EAST WEST BANK	Pasadena	\$18,392,224	1.94%	11.71%	0.33%	S-10, P-2, C-3	Super Premier

2013 "SUPER PREMIER" PERFORMING BANKS CONTINUED....

BANK	CITY	TOTAL DEPOSITS (000)	NET OPER. INC./AVG. TOT. ASSETS	EQ. RET./ BEG. CAP FROM OPER.	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2012 BANK RATING
FARMERS & MERCH. BK OF LONG BEACH	Long Beach	\$3,685,866	1.90%	9.41%	0.08%	S-4, P-12, C-14	Super Premier
FARMERS & MERCHANTS BK OF CENT CA	Lodi	\$1,722,579	1.98%	12.04%	0.06%	S-12, P-12, C-5	Super Premier
FIRST CALIFORNIA BANK	Westlake Village	\$1,514,960	1.07%	4.02%	0.10%	S-6, P-14, C-4	Super Premier
FIRST CHOICE BANK	Cerritos	\$289,848	1.31%	8.48%	0.15%	S-1, P-2, C-0	Super Premier
FIRST GENERAL BANK	Rowland Heights	\$437,988	2.69%	18.25%	0.07%	S-2, P-0, C-0	Super Premier
FIVE STAR BANK	Rocklin	\$494,139	2.22%	21.68%	0.27%	S-8, P-2, C-0	Super Premier
GBC INTERNATIONAL BANK	Los Angeles	\$409,844	1.34%	8.60%	0.20%	S-1, P-4, C-5	Super Premier
GOLDEN VALLEY BANK	Chico	\$110,156	1.37%	5.82%	0.14%	S-1, P-2, C-1	Super Premier
LIGHTHOUSE BANK	Santa Cruz	\$147,124	1.93%	9.88%	0.23%	S-2, P-0, C-0	Super Premier
MISSION BANK	Bakersfield	\$251,107	1.34%	7.66%	-0.05%	S-9, P-1, C-3	Super Premier
NORTHERN CALIFORNIA NATIONAL BANK	Chico	\$110,849	0.93%	4.57%	0.00%	S-1, P-1, C-0	Super Premier
PACIFIC COAST BANKERS' BANK	San Francisco	\$495,232	1.32%	6.48%	0.34%	S-8, P-3, C-0	Super Premier
PACIFIC ENTERPRISE BANK	Irvine	\$248,098	3.39%	21.58%	0.31%	S-2, P-1, C-0	Super Premier
PACIFIC PREMIER BANK	Costa Mesa	\$913,859	2.39%	16.12%	0.17%	S-2, P-1, C-0	Super Premier
PACIFIC VALLEY BANK	Salinas	\$172,065	1.05%	9.84%	0.10%	S-1, P-1, C-0	Super Premier
RIVER CITY BANK	Sacramento	\$943,450	1.63%	9.38%	0.35%	S-5, P-10, C-5	Super Premier
RIVER VALLEY COMMUNITY BANK	Yuba City	\$130,376	1.35%	7.18%	0.06%	S-2, P-3, C-0	Super Premier
SAN DIEGO TRUST BANK	San Diego	\$187,902	0.85%	6.12%	0.00%	S-1, P-3, C-4	Super Premier
SANTA CRUZ COUNTY BANK	Santa Cruz	\$321,590	1.35%	10.80%	0.14%	S-3, P-2, C-1	Super Premier
SILICON VALLEY BANK	Santa Clara	\$19,315,623	1.55%	14.14%	0.34%	S-13, P-6, C-9	Super Premier
SILVERGATE BANK	La Jolla	\$490,545	2.18%	11.59%	0.09%	S-6, P-1, C-2	Super Premier
SUNWEST BANK	Tustin	\$526,457	1.45%	6.06%	0.02%	S-4, P-6, C-4	Super Premier
THE BANK OF HEMET (S CORP)	Riverside	\$394,248	3.05%	25.23%	0.06%	S-12, P-10, C-7	Super Premier
THE MERCHANTS NATL BK/ SACRAMENTO	Sacramento	\$177,861	1.11%	6.79%	0.00%	S-6, P-7, C-6	Super Premier
TUSTIN COMMUNITY BANK	Tustin	\$47,265	2.29%	16.18%	0.17%	S-2, P-1, C-7	Super Premier
WESTAMERICA BANK	Fairfield	\$4,236,654	2.21%	15.28%	0.54%	S-9, P-9, C-7	Super Premier

**2013 "PREMIER" PERFORMING BANKS**

BANK	CITY	TOTAL DEPOSITS (000)	NET OPER. INC./AVG. TOT. ASSETS	EQ. RET./ BEG. CAP FROM OPER.	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2012 BANK RATING
CALIFORNIA BANK & TRUST	San Diego	\$9,484,060	2.00%	8.90%	0.24%	S-8, P-16, C-5	Premier
CITIZENS BUSINESS BANK	Ontario	\$4,789,247	1.89%	10.03%	0.04%	S-19, P-12, C-4	Premier
THE MECHANICS BANK	Richmond	\$2,730,507	0.76%	4.39%	0.43%	S-5, P-14, C-4	Premier
WILSHIRE STATE BANK	Los Angeles	\$2,179,466	3.38%	25.17%	0.39%	S-5, P-7, C-5	Premier
1ST CAPITAL BANK	Monterey	\$294,654	0.96%	5.68%	0.00%	S-1, P-2, C-0	Premier
1ST ENTERPRISE BANK	Los Angeles	\$612,100	0.70%	5.64%	0.20%	S-0, P-4, C-0	Premier
AMERICAN CONTINENTAL BANK	City of Industry	\$132,363	0.95%	5.44%	0.22%	S-0, P-3, C-0	Premier
AMERICAN RIVIERA BANK	Santa Barbara	\$141,587	1.23%	5.14%	0.27%	S-0, P-1, C-2	Premier
AMERICAN SECURITY BANK	Newport Beach	\$382,024	0.70%	5.82%	0.24%	S-7, P-2, C-4	Premier
ASIAN PACIFIC NATIONAL BANK	San Gabriel	\$44,782	1.06%	6.47%	0.00%	S-0, P-2, C-2	Premier
BANK OF SACRAMENTO	Sacramento	\$386,067	0.84%	5.63%	0.14%	S-2, P-5, C-0	Premier
BANK OF THE WEST	San Francisco	\$47,107,437	1.30%	4.49%	0.73%	S-0, P-10, C-5	Premier
BAY COMMERCIAL BANK	Walnut Creek	\$261,204	1.31%	4.44%	0.58%	S-0, P-4, C-0	Premier
CALIFORNIA BANK OF COMMERCE	Lafayette	\$281,482	0.88%	4.27%	0.36%	S-0, P-1, C-1	Premier
CENTRAL VALLEY COMMUNITY BANK	Fresno	\$754,240	0.97%	5.71%	0.46%	S-13, P-11-, C-1	Premier
CHINATRUST BANK (USA)	Torrance	\$1,154,285	0.66%	3.20%	0.42%	S-4, P-3, C-8	Premier
COMMERCE NATIONAL BANK	Newport Beach	\$216,506	0.83%	2.61%	0.57%	S-0, P-1, C-1	Premier
COMMUNITY VALLEY BANK	El Centro	\$90,534	0.64%	5.89%	0.42%	S-1, P-1, C-0	Premier
CORONADO FIRST BANK	Coronado	\$125,623	1.15%	4.58%	0.09%	S-0, P-2, C-0	Premier
FIRST NATIONAL BANK OF NO. CALIFORNIA	So. San Francisco	\$768,864	1.21%	9.11%	0.57%	S-4, P-16, C-6	Premier
FOUNDERS COMMUNITY BANK	San Luis Obispo	\$120,008	1.13%	5.76%	-0.01%	S-0, P-2, C-1	Premier
MEGA BANK	San Gabriel	\$235,439	0.51%	1.90%	0.50%	S-1, P-2, C-0	Premier
MERCHANTS BANK OF CALIFORNIA, N.A.	Carson	\$78,323	2.38%	8.14%	0.08%	S-5, P-2, C-2	Premier
MONTECITO BANK & TRUST (S CORP)	Santa Barbara	\$921,626	1.10%	10.20%	0.44%	S-11, P-16, C-0	Premier
MURPHY BANK (S CORP)	Fresno	\$101,766	2.84%	17.01%	0.69%	S-6, P-6, C-2	Premier
NORTH VALLEY BANK	Redding	\$769,605	0.68%	5.29%	0.94%	S-14, P-7, C-4	Premier
OAK VALLEY COMMUNITY BANK	Oakdale	\$423,002	1.14%	8.42%	0.45%	S-8, P-8, C-3	Premier
OJAI COMMUNITY BANK	Ojai	\$118,702	0.59%	11.35%	0.50%	S-0, P-1, C-1	Premier
PLAZA BANK	Irvine	\$352,668	0.98%	5.14%	0.68%	S-1, P-1, C-1	Premier
PREMIER VALLEY BANK	Fresno	\$471,099	1.62%	9.05%	0.94%	S-2, P-4, C-3	Premier
PROMERICA BANK	Los Angeles	\$130,344	0.73%	4.80%	0.19%	S-0, P-1, C-0	Premier
REDWOOD CAPITAL BANK	Eureka	\$215,125	1.06%	6.66%	0.83%	S-2, P-3, C-2	Premier
ROYAL BUSINESS BANK	Los Angeles	\$475,693	1.29%	5.49%	0.00%	S-1, P-1, C-0	Premier
SCOTT VALLEY BANK	Yreka	\$474,265	0.90%	5.30%	0.15%	S-4, P-15, C-10	Premier
SUMMIT BANK	Oakland	\$168,294	0.79%	4.71%	0.13%	S-7, P-13, C-5	Premier
BANK OF SANTA BARBARA	Santa Barbara	\$111,025	0.70%	10.98%	0.05%	S-0, P-2, C-0	Premier
TORREY PINES BANK	San Diego	\$679,320	1.98%	14.80%	0.72%	S-1, P-4, C-0	Premier
TRI COUNTIES BANK	Chico	\$2,292,213	1.31%	7.87%	0.82%	S-11, P-10, C-5	Premier
UNION BANK OF CALIFORNIA, N.A.	San Francisco	\$75,097,058	0.71%	3.93%	0.26%	S-5, P-7, C-5	Premier
UNITED SECURITY BANK	Fresno	\$563,685	1.20%	10.06%	0.71%	S-14, P-3, C-3	Premier
VALLEY BUSINESS BANK	Visalia	\$315,501	1.45%	7.97%	0.12%	S-6, P-7, C-1	Premier

**2013 "COMMENDABLE" PERFORMING BANKS**

BANK	CITY	TOTAL DEPOSITS (000)	NET OPER. INC./AVG. TOT. ASSETS	EQ. RET./ BEG. CAP FROM OPER.	NET LOAN LOSSES/BEG. GR. LOANS	TOTAL RATING YEARS	2012 BANK RATING
AMERICAS UNITED BANK	Glendale	\$86,611	1.34%	10.47%	-0.57%	S-0, P-0, C-1	Commendable
BANK OF THE SIERRA	Porterville	\$1,175,746	0.56%	3.86%	2.32%	S-14, P-9, C-4	Commendable
BANK OF WHITTIER, N.A.	Whittier	\$43,854	1.10%	3.74%	-0.02%	S-0, P-6, C-3	Commendable
BEACH BUSINESS BANK	Manhattan Beach	\$241,706	0.74%	4.25%	0.01%	S-0, P-1, C-1	Commendable
CALIFORNIA PACIFIC BANK	San Francisco	\$80,728	1.85%	4.77%	1.33%	S-2, P-4, C-6	Commendable
COMMUNITY COMMERCE BANK	Claremont	\$197,835	1.35%	6.66%	0.57%	S-4, P-1, C-2	Commendable
EASTERN INTERNATIONAL BANK	Los Angeles	\$110,319	1.30%	6.30%	0.00%	S-1, P-5, C-4	Commendable
EVERTRUST BANK	City of Industry	\$388,689	1.31%	3.11%	-0.15%	S-2, P-4, C-6	Commendable
FAR EAST NATIONAL BANK	Los Angeles	\$803,314	3.01%	9.04%	0.87%	S-4, P-11, C-8	Commendable
FIRST CREDIT BANK (S CORP)	Los Angeles	\$272,386	5.19%	17.55%	0.00%	S-11, P-4, C-7	Commendable
FIRST NORTHERN BANK OF DIXON	Dixon	\$735,449	0.80%	5.67%	1.16%	S-9, P-10, C-4	Commendable
FIRST SECURITY BUSINESS BANK	Orange	\$82,440	3.64%	10.86%	0.19%	S-8, P-1, C-7	Commendable
FOCUS BUSINESS BANK	San Jose	\$186,359	0.66%	15.19%	0.00%	S-0, P-0, C-1	Commendable
FRESNO FIRST BANK	Fresno	\$186,418	0.97%	5.87%	1.08%	S-1, P-1, C-2	Commendable
GRANDPOINT BANK	Santa Ana	\$773,046	0.37%	5.50%	0.03%	S-0, P-0, C-1	Commendable
HANMI BANK	Los Angeles	\$2,422,139	1.68%	27.68%	1.63%	S-11, P-4, C-8	Commendable
HERITAGE BANK OF COMMERCE	San Jose	\$1,490,561	1.11%	5.72%	0.58%	S-5, P-6, C-3	Commendable
HERITAGE OAKS BANK	Paso Robles	\$871,588	0.91%	7.68%	1.38%	S-13, P-4, C-3	Commendable
HOME BANK OF CALIFORNIA (S CORP)	San Diego	\$77,378	2.50%	15.72%	0.22%	S-10, P-1, C-5	Commendable
INDEPENDENCE BANK	Newport Beach	\$216,664	0.72%	3.84%	0.27%	S-0, P-0, C-1	Commendable
MISSION VALLEY BANK	Sun Valley	\$198,610	0.78%	3.36%	0.46%	S-0, P-6, C-1	Commendable
NEW OMNI BANK, N.A.	Alhambra	\$145,978	0.73%	3.47%	-0.12%	S-1, P-3, C-6	Commendable
NEW RESOURCE BANK	San Francisco	\$170,209	0.41%	3.86%	0.05%	S-0, P-0, C-1	Commendable
OPEN BANK	Los Angeles	\$173,992	1.26%	31.83%	2.58%	S-0, P-0, C-2	Commendable
PACIFIC CITY BANK	Los Angeles	\$538,989	1.46%	13.37%	1.79%	S-0, P-1, C-2	Commendable
PACIFIC WESTERN BANK	San Diego	\$4,739,865	1.83%	9.67%	0.40%	S-4, P-5, C-7	Commendable
PLUMAS BANK	Quincy	\$412,039	0.69%	3.86%	1.23%	S-5, P-15, C-3	Commendable
PREFERRED BANK	Los Angeles	\$1,357,532	0.19%	14.76%	2.42%	S-8, P-5, C-4	Commendable
PREMIER BUSINESS BANK	Los Angeles	\$90,407	0.29%	3.13%	0.00%	S-0, P-0, C-2	Commendable
RABOBANK, N.A.	El Centro	\$9,940,000	0.87%	2.98%	0.27%	S-2, P-8, C-6	Commendable
REDDING BANK OF COMMERCE	Redding	\$702,709	0.80%	4.12%	1.50%	S-15, P-7, C-5	Commendable
SAN DIEGO PRIVATE BANK	La Jolla	\$105,371	0.29%	2.73%	-0.40%	S-0, P-0, C-1	Commendable
SAVINGS BANK OF MENDOCINO COUNTY	Ukiah	\$783,566	1.49%	6.11%	0.04%	S-6, P-15, C-4	Commendable
SUMMIT STATE BANK	Santa Rosa	\$341,004	1.23%	4.46%	1.10%	S-0, P-3, C-2	Commendable
TOMATO BANK, N.A.	Diamond Bar	\$354,828	0.88%	6.76%	0.40%	S-2, P-0, C-2	Commendable
UNITED PACIFIC BANK	City of Industry	\$91,790	0.83%	6.28%	0.06%	S-0, P-1, C-3	Commendable