

SAN DIEGO BUSINESS JOURNAL

December 31, 2012 – January 6, 2013

LARGEST LOCAL BANKS

Ranked by local deposits as of June 30, 2012

Rank (last year)	Bank Address Website	Telephone Fax	Local deposits as of June 30, 2012: \$ Thousands •2012 •2011 •% change (loss)	Assets as of June 30, 2012 \$ Thousands	•Shareholders' equity •Net income (loss) \$ Thousands	Risk-based capital ratio as of June 30, 2012	Number of local branches	•Parent company •Headquarters	•Principal(s) •Title(s)	Year established locally
1 (1)	California Bank & Trust 11752 El Camino Real, San Diego 92130 www.calbanktrust.com	800-355-0514 858-552-0060	\$2,720,094 \$2,735,910 (0.58)	\$10,769,755	\$1,482,292 \$63,185	13.13	27	Zions Bancorporation Salt Lake City	Tony Nixon San Diego division president	1952
2 (2)	BofI Federal Bank 12777 High Bluff Drive, San Diego 92130 www.bankofinternet.com	858-755-6381 858-350-0443	\$1,627,514 \$1,346,639 20.86	\$2,388,227	\$203,830 \$17,412	13.70	(1)	B of I Holding Inc. San Diego	Greg Garrabrants CEO	2000
3 (3)	Torrey Pines Bank 550 W. C St., San Diego 92101 www.torreypinestbank.com	858-523-4656	\$1,223,771 \$1,050,292 16.52	\$1,895,928	\$161,570 \$10,638	9.38	8	Western Alliance Bancorp Las Vegas	Gary Cady CEO John Maguire COO	2003
4 (9)	Silvergate Bank 4275 Executive Square, La Jolla 92037 www.silvergatebank.com	858-362-6300 858-362-6330	\$315,658 \$156,794 101.32	\$560,480	\$66,637 \$2,489	16.27	5	Silvergate Capital Corp. La Jolla	Alan Lane president, CEO	1988
5 (5)	Regents Bank 875 Prospect St., La Jolla 92037 www.regentsbank.com	858-729-7700 858-729-2645	\$220,285 \$235,232 (8.35)	\$355,983	\$48,236 \$1,500	18.00	4	Regents Bancshares Inc. La Jolla	Dan Yates CEO	2001
6 (6)	California Community Bank⁽²⁾ 800 W. Valley Parkway, #100, Escondido 92025 www.calcommunitybank.com	760-888-1100 760-888-1189	\$218,453 \$209,694 4.18	\$245,582	\$26,334 \$401	15.30	5	California Community Bank Escondido	Larry Hartwig CEO	2003
7 (7)	Security Business Bank of San Diego⁽³⁾ 12770 High Bluff Drive, #180, San Diego 92130 www.securitybusinessbank.com	619-794-2830 858-523-1950	\$202,345 \$193,639 4.50	\$237,618	\$28,716 \$578	15.05	4	Security Business Bancorp San Diego	Paul F. Rodeno president, CEO	2002
8 (8)	San Diego Trust Bank 2550 Fifth Ave., San Diego 92103 www.sandiegotrust.com	619-230-6521	\$180,471 \$171,372 5.31	\$218,452	\$24,692 \$916	25.95	3	San Diego Trust Bank San Diego	Michael Perry president, CEO	2003
9 (13)	Seacoast Commerce Bank 678 Third Ave., Chula Vista 91910 www.seacoastcommercebank.com	619-476-7776 619-476-6630	\$133,165 \$110,394 20.63	\$157,426	\$22,175 \$3,910	18.59	3	Seacoast Commerce Bank Chula Vista	Richard Sanborn president	2003
10 (10)	Borrego Springs Bank 7777 Alvarado Road, La Mesa 91941 www.borregospringsbank.com	619-668-8147 619-668-8150	\$129,893 \$121,653 6.77	\$149,649	\$14,781 (\$244)	12.57	4	Borrego Springs Bank Borrego Springs	William Ruhman CEO	1982
11 (11)	Bank of Southern California 12265 El Camino Real, San Diego 92130 www.banksofcal.com	858-847-4780 858-847-4781	\$123,968 \$112,241 10.45	\$189,828	\$23,831 \$262	16.83	4	Bank of Southern California San Diego	Nathan Rogge president, CEO	2001
12 (18)	Coronado First Bank⁽⁴⁾ 801 Orange Ave., Coronado 92118 www.coronadofirst.com	619-437-1000 619-437-1070	\$120,040 \$70,324 70.70	\$159,670	\$27,989 \$573	22.84	2	Coronado First Bank Coronado	Maria P. Kunac CEO	2005
13 (12)	Balboa Thrift and Loan 865 Armesa Court, Chula Vista 91910 www.balboathrift.com	619-397-7740 619-397-4049	\$106,525 \$110,960 (4.00)	\$200,693	\$27,602 \$2,295	14.85	1	Haff Bancorp Chula Vista	Ted Monzingo president, CEO	1981
14 (14)	Metro United Bank 7320 Clairemont Mesa Blvd., San Diego 92111 www.metroinitedbank.com	858-496-3800 858-496-3808	\$103,068 \$102,533 0.52	\$393,163	\$61,505 \$1,092	15.15	1	MetroCorp BancShares Inc. Houston	Alex Hu regional manager	1990
15 (19)	Vibra Bank 530 Broadway, Chula Vista 91910 www.vibrabank.com	619-422-5300 619-422-5311	\$98,363 \$64,466 52.58	\$111,764	\$13,045 \$675	18.13	1	Vibra Bank Chula Vista	Scott Parker president, CEO	2008
16 (16)	San Diego Private Bank 9404 Genesee Ave., La Jolla 92037 www.sandiegoprivatebank.net	858-875-6900 858-875-6919	\$97,793 \$95,970 1.90	\$120,693	\$12,832 \$159	19.08	1	San Diego Private Bank La Jolla	Selwyn Isakow CEO	2006
17 (15)	Neighborhood National Bank 3511 National Ave., San Diego 92113 www.mynnb.com	619-239-3360 619-789-4487	\$94,966 \$99,337 (4.40)	\$103,415	\$7,326 (\$1,660)	10.09	3	Neighborhood Bancorp San Diego	Robert M. McGill president, CEO	1997
18 (17)	Home Bank of California 875 Garnet Ave., San Diego 92109 www.homebankofcalifornia.com	858-270-5881 858-270-3547	\$78,597 \$87,456 (10.13)	\$125,603	\$20,186 \$1,774	21.64	1	La Jolla Pacific Bancorp San Diego	Byron Webb president, chairman	1981
19 (21)	Rancho Santa Fe Thrift & Loan 11001 W. San Marcos Blvd., San Marcos 92069 na	760-736-2000 760-736-2030	\$525 \$1,012 (48.12)	\$28,495	\$27,448 \$598	224.87	1	First Trust Savings Bank Conshohocken, Pa.	Michael L. Johns president	1978