

February 18, 2013

LARGEST LOCAL BANKS

Ranked by local deposits as of June 30, 2012⁽¹⁾

Rank (last year)	Bank Address Website	Telephone Fax	Local deposits as of June 30, 2012: \$ Thousands •2012 •2011 •% change (loss)	Assets as of Sept. 30, 2012 \$ Thousands	•Shareholders' equity •Net income (loss) \$ Thousands	Risk-based capital ratio as of Sept. 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)	\$10,899,012	\$1,472,490 \$96,343	14.57	27	Zions Bancorporation Salt Lake City	Tony Nixon San Diego division president	1952
2 (2)	Boff 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	\$2,615,952	\$208,689 \$27,005	13.44	1 ⁽²⁾	B of I Holding Inc. San Diego	Greg Garrabrants CEO	2000
3 (3)	Torrey Pines Bank 550 W. C St., San Diego 92101 www.torreybank.com	858-523-4656	\$1,223,771 \$1,050,292 16.52	\$1,888,668	\$168,408 \$16,802	11.68	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	\$630,008	\$69,190 \$4,848	16.47	5	Silvergate Capital Corp. La Jolla	Alan Lane president, CEO	1988
5 (5)	Regents Bank ⁽³⁾ 875 Prospect St., La Jolla 92037 www.regentsbank.com	858-729-7700 858-729-2645	\$220,285 \$235,232 (6.35)	\$362,451	\$48,713 \$1,657	16.77	4	Regents Bancshares Inc. La Jolla	Dan Yates CEO	2001
6 (6)	California Community Bank ⁽⁴⁾ 800 W. Valley Parkway, #100, Escondido 92025 www.calcommunitybank.com	760-888-1100 760-888-1189	\$218,453 \$209,694 4.18	\$235,992	\$25,970 (\$42)	14.70	5	California Community Bank Escondido	Larry Hartwig CEO	2003
7 (8)	San Diego Trust Bank 2550 Fifth Ave., San Diego 92103 www.sandiegotrust.com	619-230-6521	\$180,471 \$171,372 5.31	\$219,639	\$25,657 \$1,353	29.40	3	San Diego Trust Bank San Diego	Michael Perry president, CEO	2003
8 (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	\$160,954	\$22,316 \$3,945	18.14	3	Seacoast Commerce Bank Chula Vista	Richard Sanborn president	2003