OC Banks' Assets Dip Slightly

Economy, Trumps Tariffs Weighing on Economy

■ By KEVIN COSTELLOE

Assets dip, profits up at OC's largest bank

IRVINE — Orange County banks' assets dipped slightly this year as business leaders waited for the next moves from the **Donald Trump** administration and from the U.S. **Federal Reserve**.

Banc of California in Santa Ana easily held on to its No. 1 position, with assets of $34.2 billion as of June 30, down 2.8% from the same period last year.

That was nearly twice the assets held by No. 2 ranked **Pacific Premier Bank** before the closing of its takeover by **Columbia Bank** was announced last month.

Richard Cabrera, a Columbia Bank executive vice president and a member of the financial institution's leadership team, said the OC economy is "quite resilient."

"The economy is actually holding up quite well, not withstanding some headwinds that we're facing." Cabrera told the Business Journal on Oct. 17 (see story page 22).

Third place went to Irvine-based **First Foundation Bank** with $11.6 billion in assets.

No. 11 ranked **Genesis Bank** of Newport Beach reported the largest jump, increasing assets 153% to $481.7 million, driven primarily by its recent acquisition of **Excel Bank** in June.

"The growth in total assets is complemented by our year-over-year increase in total deposits of 221%, with commercial business operating accounts, on average, comprising 51% of total deposits over such period," Genesis CEO **Stephen Gordon** told the Business Journal.

"Such accomplishments exemplify our steadfast commitment to providing high-quality products, services, and solutions to our clients, through a consultative and technologically backed approach that is tailored to meet their unique financing, depository, and treasury cash management needs."

Assets Down Just under 1%

Overall, the 15 banks surveyed with headquarters based in Orange County had $83.3 billion in assets as of June 30, down 0.9% from the same date a year earlier.

The 15 banks tallied a total of $288 million in profits for the year ended June 30, up 12%.

Infinity Bank of Santa Ana took the No. 12 position as its assets jumped to $337 million as of June 30, up 9.3% from the same date in 2024 (see page 1).

"It's a combination of adding new customers and our current customers growing, which is so satisfying for us when we see our customers be successful and we could see how we had a part in their success," Infinity President and Chief Operating Officer **Victor Guerrero** told the Business Journal.

Tom Meyer, president and CEO at No. 13 ranked **California Business Bank**, said on Oct. 17 that his company has "focused efforts this year on increasing core relationship deposits."

"Loan backlogs are growing; however, loan pricing is getting more price competitive," he added. "Bank stock prices have been increasing past several weeks, which can have a dampening effect on merger activity."

Bank Serving Vietnamese Americans Expands

Fifteenth place on the list went to Westminster-based **California International Bank**, whose assets jumped almost 30% as of June 30 to just under $75 million.

CEO **Thanh Pham** says the bank was originally founded to serve the Vietnamese American community in Southern California.

"Over the years, the bank faced a series of challenges, including regulatory scrutiny, leadership turnover, and constrained growth," Pham told the Business Journal on Oct. 11.

He said those challenges culminated in a federal regulator "enforcement action" that has now been lifted following "significant improvements" throughout the institution.

"As CEO, my vision is to build on the bank's cultural legacy while expanding our reach and relevance. We're investing in technology, broadening our service offerings, and deepening our commitment to regulatory excellence," Pham said. ■

Research Director Desmond Celo and editor Nancy Luna contributed to this report.

THE LIST OC-BASED COMMERCIAL BANKS

▶ NEXT WEEK'S LIST *Shopping Centers*

RANKED BY ASSETS

Rank Prev. Rank	Bank •Address	Company logo	Assets as of June 30, 2025 •yearly % change	Return on assets (%) as of June 30, 2025	Core capital ratio (%) as of June 30, 2025	Loans/ deposits (%) as of June 30, 2025	Net income (loss) for six months ended: -June 30, 2025 -June 30, 2024	OC branches OC employees •yearly % change	Parent company •Headquarters	Top local official(s) •Title •Phone/fax	
1 (1)	**Banc of California** 3 MacArthur Place Santa Ana 92707-6067 Website: bancofcal.com Email: clientservices@bancofcal.com	BANC OF CALIFORNIA	$34.2 billion -2.8%	0.57%	10.42%	88.47%	$99.4 million $84.7 million	12 495 -23.1%	Banc of California Inc. Santa Ana/Los Angeles	Jared M. Wolff chairman/CEO/president (877) 770-2262	
2 (2)	**Pacific Premier Bank**[1] 17901 Von Karman Ave., Ste. 1200 Irvine 92614-5248 Website: ppbi.com	PACIFIC PREMIER BANK	$17.8 billion -2.9%	0.89%	12.84%	80.49%	$80 million $98.5 million	10 446 -3.3%	Columbia Bank[2] Irvine	Steven[3] R. Gardner chairman/CEO/president (949) 864-8000	
3 (NR)	**First Foundation Bank** 18101 Von Karman Ave., Ste. 750 Irvine 92612-0005 Website: firstfoundationinc.com	FIRST FOUNDATION BANK	$11.6 billion -15.5%	0.04%	9.49%	92.6%	$2.3 million $4.9 million	3 304 8.6%	First Foundation Inc. Irvine CA for First Foundation Bank, Dallas TX for First Foundation Inc. (holding company)	Thomas C Shafer CEO (949) 202-4100	
4 (NR)	**First American Trust, FSB** 5 First American Way Santa Ana 92707-5913 Website: firstamtrust.com Email: firstamericantrust@firstam.com	First American	$7.1 billion 10.5%	2.25%	8.43%	0%	$53.1 million $28.1 million	1 218 15.3%	First American Financial Corp. Santa Ana	Matt McCreadie CEO (877) 908-7878	
5 (3)	**Sunwest Bank** 2050 Main St., Ste. 300 Irvine 92614-8279 Website: sunwestbank.com Email: marketing@sunwestbank.com	Sunwest Bank	$3.7 billion 10%	1.66%	9.62%	95.56%	$29.8 million $17.2 million	3 116 -0.9%	H Bancorp LLC Sandy, Utah	Carson Lappetito president (949) 655-5741/(801) 555-1212	

Sources: Federal Deposit Insurance Corp. and the banks **Abbreviations:** NA: not applicable
Note: To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Unless otherwise noted, the information on this list was provided by the companies themselves. List may not be reprinted without permission of the editor. Photos show the first top official listed.

(1) Acquired by Columbia on September 2, 2025
(2) Previously listed as Pacific Premier Corp.
(3) Joined Columbia's Board of Directors as a non-executive director upon closing of acquistion

Researched by Desmond Celo

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THE LIST OC-BASED COMMERCIAL BANKS

▶ NEXT WEEK'S LIST *Shopping Centers*

▶ *From page 28*

RANKED BY ASSETS

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6 (4)	**Commercial Bank of California** 19752 MacArthur Blvd., Ste. 100 Irvine 92612-2409 Website: cbcal.com Email: apatel@cbcal.com	Commercial Bank of California	$3.7 billion 49.2%	1.04%	8.72%	84.77%	$18.7 million $10.1 million	3 185 -3.1%	CBC Bancorp Irvine	Ash Patel chairman/CEO/president (714) 431-7000/(714) 825-0982	
7 (5)	**US Metro Bank**[4] 9866 Garden Grove Blvd. Garden Grove 92844-1643 Website: usmetrobank.com Email: jeremyjohnson@ usmetrobank.com	US Metro Bank	$1.5 billion 7.7%	0.82%	9.81%	94.84%	$5.8 million $4.3 million	3 47[5] NA	US Metro Bancorp Inc. Garden Grove	Dong I. Kim CEO/president (714) 620-8888	
8 (6)	**CommerceWest Bank** 2445 McCabe Way, Ste. 300 Irvine 92614-4293 Website: cwbk.com Email: itjan@cwbk.com	CommerceWest Bank	$1.2 billion 4.5%	1.09%	12.68%	67.7%	$7 million $6.1 million	1 80 0%	CW Bancorp Irvine	Ivo A. Tjan chairman/CEO/president (949) 251-6959/(949) 251-6957	
9 (7)	**Nano Banc** 7755 Irvine Center Drive, Ste. 300 Irvine 92618-2904 Website: nanobanc.com	Nano Banc	$931.1 million -2.8%	-4.56%	10.2%	73.62%	($15.4 million) $1.3 million	1 61 -7.6%	Nano Financial Holdings Inc. Irvine	Mary Lynn Lenz CEO/president (844) 626-0262	
10 (8)	**Partners Bank of California** 27201 Puerta Real, Ste. 160 Mission Viejo 92691-8556 Website: pbofca.com Email: information@pbofca.com	partners bank of california	$668.9 million 38.5%	0.76%	9.32%	70.99%	$2.5 million $2.9 million	1 39 8.3%	Partners Bank of California Mission Viejo	Michael Chambers chief banking officer/president/ board director (949) 732-4000/(949) 348-0180	
11 (10)	**Genesis Bank** 4675 Macarthur Court, Ste. 1600 Newport Beach 92660-1852 Website: mygenesisbank.com Email: info@mygenesisbank.com	Genesis Bank	$481.7 million 152.5%	5.7%	15.5%	69.44%	$1.2 million ($3.4 million)	1 47 2.2%	Genesis Bancorp Inc. Newport Beach	Stephen H. Gordon chairman/CEO (949) 273-1226/(949) 273-1227	
12 (9)	**Infinity Bancorp** 6 Hutton Centre Drive, Ste. 100 Santa Ana 92707-8729 Website: infinity.bank.com Email: info@goinfinitybank.com	Infinity Bank	$337.1 million 9.3%	1.59%	12.69%	74.67%	$2.7 million $2 million	1 35 2.9%	Infinity Bancorp Santa Ana	Bala Balkrishna/Victor Guerrero/ Allison Duncan/Patty Staples CEO/president, COO/CFO/CCO (657) 223-1000/(714) 619-7456	
13 (11)	**California Business Bank** 3200 El Camino Real, Ste. 220 Irvine 92602-1381 Website: californiabusinessbank.com Email: crosas@ californiabusinessbank.com	CBB California Business Bank	$115.5 million 14.5%	0.5%	15.29%	94.41%	$279,000 $174,000	1 18 20%	California Business Bank Irvine	Thomas Meyer CEO/president (714) 389-9970/(714) 619-8864	
14 (12)	**Tustin Community Bank** 13891 Newport Ave., Ste. 100 Tustin 92780-7801 Website: tustin.bank Email: genemicco@tustincmtybank.com	Tustin Community Bank	$80.9 million 0.7%	0.66%	14.47%	95.28%	$266,000 $362,000	1 22 0%	Saddleback Bancorp Tustin	Gene Micco CEO/president (714) 730-5662/(714) 731-2794	
15 (13)	**California International Bank N.A.** 15606 Brookhurst St., Ste. C-D Westminster 92683-7581 Website: calibankna.com Email: thanh.pham@calibankna.com	California International Bank, N.A.	$75 million 29.8%	0.92%	17.15%	92.64%	$300,000 $1,000	1 17 0%	California International Bank N.A. Westminster	Thanh Pham CEO/president (714) 338-8700/(714) 338-8730	

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[4] Employee data was not provided prior to Business Journal publication
[5] Business Journal estimate