

Calif. banks & thrifts with farm loan concentrations above 10%					
Company (top-level ticker)	Agricultural region	Farm loans/ total loans & leases (%)	Delinquent farm loans/ total farm loans (%)	Total farm loans (\$M)	Total loans & leases (\$M)
Bank of Feather River	Sacramento Valley	46.78	2.77	26.4	56.4
Rabobank NA	Sierra Nevada	45.03	2.32	4,577.0	
Farmers & Merchants Bk of Central Calif. (FMCB)	San Joaquin Valley	41.25	0.00	706.4	1,712.2
Sutter Community Bank (SUTB)	Sacramento Valley	30.23	0.00	14.9	49.2
Suncrest Bank (SBKK)	San Joaquin Valley	25.61	0.00	32.0	124.9
Community Business Bank (CBBC)	Sacramento Valley	22.83	0.00	32.3	141.4
Bank of Stockton (WFCL)	San Joaquin Valley	21.51	0.50	281.1	1,306.6
Bank of the Sierra (BSRR)	San Joaquin Valley	17.77	0.94	172.8	972.3
Valley Republic Bank (VLLX)	San Joaquin Valley	17.38	0.00	43.1	248.0
Bank of Rio Vista	Sacramento Valley	17.16	0.00	10.9	63.5
Central Valley Community Bank (CVCY)	San Joaquin Valley	16.88	0.37	96.6	572.6
Fresno First Bank (CFST)	San Joaquin Valley	13.98	0.00	22.7	162.4
Heritage Oaks Bank (HEOP)	Central Coast	12.85	0.45	153.5	1,194.6
Pacific Valley Bank (PVBK)	Central Coast	12.63	1.07	21.9	173.6
Citizens Business Bank (CVBF)	Southern California	11.99	0.65	457.8	3,817.1
River Valley Community Bank (RVVY)	Sacramento Valley	11.81	0.00	9.7	81.9
First Northern Bank of Dixon (FNRN)	Sacramento Valley	11.19	0.00	61.2	547.1
Five Star Bank	Sierra Nevada	10.83	2.51	50.9	470.1
Mission Bank (MSBC)	San Joaquin Valley	10.80	0.00	27.5	254.1

Data compiled April 1, 2015.
Ranking based on regulatory filings for the year ended Dec. 31, 2014.
Farm loans = farmland loans plus agricultural production loans
Farmland loans are loans secured by land used for agricultural purposes and improvements thereon, as evidenced by mortgages or other liens.
Agricultural production loans are loans made for the purpose of financing agricultural production, whether secured (other than by real estate) or unsecured.
Delinquent loans comprise loans at least 30 days past due or nonaccruing. Delinquent loans may include loans backed by the U.S. or state government.
The agricultural region is derived from the county in which the bank is based. Agricultural regions are based on the USDA's National Agricultural Statistics Service's 2012 crop year report for California.
Source: SNL Financial

