



## **First General Bank Took No. 1 Spot in SNL 100 Top Community Banks List**

ROWLAND HEIGHTS, CALIFORNIA, March 20, 2013 – First General Bank, Rowland Heights, announced that it ranked No. 1 in SNL's 2012 community bank ranking of the nation's 765 banking companies with total assets between \$500 million and \$5 billion. The Bank ranked 6<sup>th</sup> in the previous year.

“This prestigious ranking once again confirms First General Bank’s leadership in community banking,” states President and CEO, Cliff Hsu, “We owe our success to the support of our customers and our community, the dedication of our team, and the staying focused on the direction charted by our Board of Directors.”

SNL ranked the best-performing community banks using six core financial performance metrics that focus on profitability, asset quality and growth for the 12-month period ended Dec. 31, 2012. The metrics used were: return on average tangible assets before tax, net charge-offs as a percentage of average loans, adjusted Texas ratio, efficiency ratio, net interest margin and loan growth. SNL measured each company's standard deviation from the mean of each metric. The standard deviations, which are each equally weighted, were added together to calculate a performance score for each company.

SNL Financial is a leading provider of financial information on more than 6,500 public companies and 50,000 private companies in the business sectors critical to the global economy: Banking, Financial Services, Insurance, Real Estate, Energy, Metals & Mining, and Media & Communications.

### About First General Bank

First General Bank, founded in 2005, had total assets of approximately \$510 million as of December 31, 2012. First General Bank is headquartered in Rowland Heights, California, with branches in Arcadia, Irvine, Rowland Heights, and San Gabriel, California. First General Bank focuses on personalized service, combined with a full range of conventional and online core consumer and commercial banking products and cash management services for small to medium sized businesses and individuals residing or doing business in southern California. In 2011, First General Bank completed the merger and acquisition of American Premier Bank (Jan., 2011) and Golden Security Bank (Aug., 2011).

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