

<b>Company</b>	<b>CALIFORNIA FIRST NATIONAL BANK</b>
<b>Group Affiliation</b>	<b>CALIFORNIA FIRST NATIONAL BANCORP, IRVINE CA</b>
<b>Financial Strength Rating</b>	<b>A+ (Excellent Financial Strength)</b>
<b>Address</b>	<b>18201 Von Karman Avenue, Irvine, CA 92612</b>
<b>Date Reviewed</b>	<b>March 5, 2012 (No Change) based on data through December 31, 2011</b>
<b>Next Review Date</b>	<b>June 2012</b>

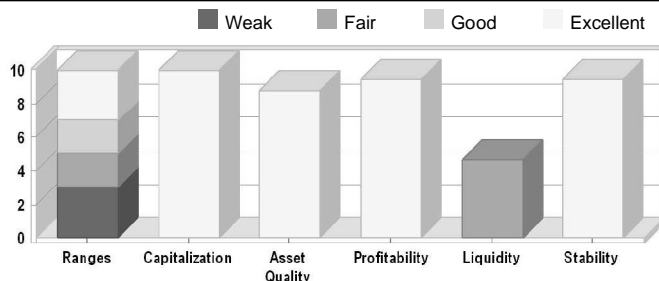
**Major Rating Factors:** Excellent current capitalization (10.0 on a scale of 0 to 10) based on a risk-based capital ratio of 23.4 and a capital leverage ratio of 21.2. Operating profits as a percentage of assets at 2.4%, coupled with a return on assets of 1.6 has resulted in Excellent (9.5) profitability.

**Other Rating Factors:** A five year analysis of stability tests including evaluations of capital adequacy, asset growth, and profitability lead to an Excellent overall stability index (9.5 on a scale of 0 to 10). A current level of 0.2 percent of nonperforming loans to core capital combined with 1.9 percent from a year earlier contributes to the Excellent asset quality (8.8).

## Historical Highlights

Data Date	Safety Rating	RBCR	Lvrg. Ratio	Return On Assets	Total Assets (\$ mil)	Total Capital (\$ mil)	Total Dep. (\$ mil)	Net Income (\$ mil)
2011	A+	23.4	21.2	1.57	357.0	80.9	267.1	5.8
2010	A	23.0	23.5	2.02	322.7	76.2	227.4	6.1
2009	A	26.5	22.1	2.31	300.1	70.7	214.5	7.4
2008	A	17.3	16.6	1.12	283.9	42.8	202.9	2.5
2007	A	22.3	21.9	1.17	181.8	39.0	137.3	1.9
2006	A-	25.0	25.1	1.06	147.6	37.1	106.4	1.4
2005	B+	18.3	19.7	1.48	109.1	20.7	84.8	1.4

## Rating Indexes



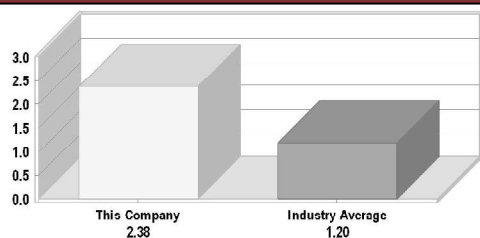
## Company Information

Non-performing Loans: As a % of total loans (0.05), as a % of capital (0.2)

Asset Mix: Comm loans (17%), securities (15%), cash (10%), comm re (4%), other (54%)

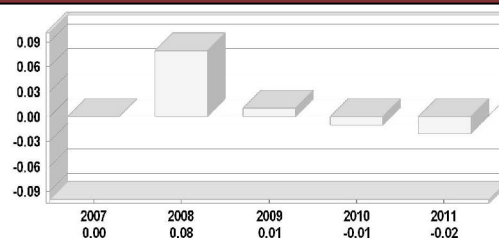
States with branches: No Branches On File

## % of Operating Profits to Average Assets



Rating	Range
Very Weak	<= -.21
Weak	-.20 to .39
Fair	.40 to 1.19
Good	1.2 to 1.69
Excellent	>= 1.7

## % of Net Charge-offs to Average Loans



## Rating Definitions

**A+ - Excellent Financial Strength.** The A+ rating means that, in our opinion, this institution offers excellent financial security. It has maintained a conservative stance in its business operations and underwriting practices as evidenced by its strong equity base, top-notch asset quality, steady earnings, and high liquidity. While the financial position of any institution is subject to change, we believe this institution has the resources necessary to deal with severe economic conditions. The A+ rating is the highest grade possible from Weiss Ratings and places this company on Weiss Recommended List of companies, an elite group of 33 banks representing the top .5% of the industry.

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