Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2018

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
BANK OF STOCKTON 401(K) PLAN AND TRUST

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 07/01/1987

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
BANK OF STOCKTON

PO BOX 1110
STOCKTON, CA 95201-1110

301 E. MINER STREET
STOCKTON, CA 95202

2b Employer Identification Number (EIN)
94-0902780

2c Plan Sponsor's telephone number
209-929-1414

2d Business code (see instructions)
522110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2019	DANIEL FARGO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2019	DANIEL FARGO
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:
a Sponsor's name
c Plan Name

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year	**5**	454
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	383
a(2) Total number of active participants at the end of the plan year	**6a(2)**	408
b Retired or separated participants receiving benefits	**6b**	14
c Other retired or separated participants entitled to future benefits	**6c**	68
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	490
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	2
f Total. Add lines **6d** and **6e**.	**6f**	492
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	480
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	7
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2E 2F 2G 2J 2R 2S 2T 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)	[ ]	Insurance
(2)	[ ]	Code section 412(e)(3) insurance contracts
(3)	[X]	Trust
(4)	[ ]	General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	[ ]	Insurance
(2)	[ ]	Code section 412(e)(3) insurance contracts
(3)	[X]	Trust
(4)	[ ]	General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	[X]	**R** (Retirement Plan Information)
(2)	[ ]	**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)	[ ]	**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	[X]	**H** (Financial Information)
(2)	[ ]	**I** (Financial Information – Small Plan)
(3)	[ ]	**A** (Insurance Information)
(4)	[X]	**C** (Service Provider Information)
(5)	[ ]	**D** (DFE/Participating Plan Information)
(6)	[ ]	**G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2018 Form M-1 annual report. If the plan was not required to file the 2018 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2018** **This Form is Open to Public Inspection.**

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

A Name of plan
BANK OF STOCKTON 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
BANK OF STOCKTON

D Employer Identification Number (EIN)
94-0902780

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions). . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

THE VANGUARD GROUP, INC.

23-1945930

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

THE VANGUARD GROUP, INC.

23-1945930

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 16 25 33 37 52	NONE	23283	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
COLUMBIA THREADNEEDLE INVESTMENTS 41-1861053	25 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
COLUMBIA THREADNEEDLE INVESTMENTS 13-3043478	25 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	64	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
BARON CAPITAL MANAGEMENT 767 5TH STREET NEW YORK, NY 10153	35 PBS

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	64	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
DODGE & COX 94-1441976	10 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
MAINSTAY INVESTMENT 27-1915535	5 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
LAZARD FUNDS, INC. 13-3777414	15 BPS

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
COLUMBIA THREADNEEDLE 13-3043478	25 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
COLUMBIA THREADNEEDLE 13-3043478	25 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

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Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2018

This Form is Open to Public Inspection

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

A Name of plan
BANK OF STOCKTON 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
BANK OF STOCKTON

D Employer Identification Number (EIN)
94-0902780

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		300857
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	393417	591352
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	24839304	31489204
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	1152393	1492405

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	26385114	33873818
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	26385114	33873818

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	1365200	
	(B) Participants	2a(1)(B)	1796579	
	(C) Others (including rollovers)	2a(1)(C)	151108	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		3312887
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	30198	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		30198
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1454633	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		1454633
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-3366143
c Other income	2c		-39527
d Total income. Add all **income** amounts in column (b) and enter total	2d		1392048
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1427752	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1427752
f Corrective distributions (see instructions)	2f		132
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	21913	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		21913
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1449797
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-57749
l Transfers of assets:			
(1) To this plan	2l(1)		7546453
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [ ] Unqualified **(2)** [ ] Qualified **(3)** [X] Disclaimer **(4)** [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: IACOPI, LENZ & COMPANY **(2)** EIN: 94-2517281

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	

			Yes	No	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		15000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (See ERISA section 4021.)? ..... ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year_____. (See instructions.)

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2018

This Form is Open to Public Inspection.

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

A Name of plan
BANK OF STOCKTON 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
BANK OF STOCKTON

D Employer Identification Number (EIN)
94-0902780

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1**

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 23-2186884

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

Independent Auditors' Report

To the Administrative Committee
Bank of Stockton 401(k) Plan and Trust
Stockton, California

Report on the Financial Statements

We were engaged to audit the financial statements of Bank of Stockton 401(k) Plan and Trust, which comprise the statements of net assets available for benefits as of December 31, 2018 and 2017, and the related statement of changes in net assets available for benefits for the year ended December 31, 2018 and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Vanguard, the trustee/custodian of the Plan, except for comparing the information with the related information included in the financial statements and the supplemental schedules. We have been informed by the plan administrator that the trustee/custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee/custodian as of December 31, 2018 and 2017 and for the year ended December 31, 2018 that the information provided to the plan administrator by the trustee/custodian is complete and accurate.

Disclaimer of Opinion

Because the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other matter

The supplemental schedules as listed in the accompanying index as of or for the year ended December 31, 2018, are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules referred to above.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee/custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.



Stockton, California
October 9, 2019

Bank of Stockton 401(K) Plan and Trust

Independent Auditors' Report,
Financial Statements
and
Supplemental Information

December 31, 2018

Bank of Stockton 401(k) Plan and Trust
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December 31, 2018

Independent Auditors' Report

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Independent Auditors' Report

To the Administrative Committee
Bank of Stockton 401(k) Plan and Trust
Stockton, California

Report on the Financial Statements

We were engaged to audit the financial statements of Bank of Stockton 401(k) Plan and Trust, which comprise the statements of net assets available for benefits as of December 31, 2018 and 2017, and the related statement of changes in net assets available for benefits for the year ended December 31, 2018 and the related notes to the financial statements.

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Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee/custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Iacopi, Lenz & Company

Stockton, California
October 9, 2019

Bank of Stockton 401(k) Plan and Trust
Statements of Net Assets Available for Benefits
December 31, 2018 and 2017

	2018	2017
Investments at Fair Value		
Vanguard Funds	$ 31,489,204	$ 24,839,304
Vanguard Brokerage Option	1,492,405	1,152,393
Total Investments	32,981,609	25,991,697
Receivables		
Employer contributions	300,857	-
Notes receivable from participants	591,352	393,417
Total Receivables	892,209	393,417
Net Assets Available for Benefits	$ 33,873,818	$ 26,385,114

Bank of Stockton 401(k) Plan and Trust
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2018

Additions to Net Assets	
Investment income	
Net depreciation in fair value of investments	$ (3,405,670)
Interest and dividend income, investments	1,454,633
Interest income on notes receivable from participants	30,198
Contributions	
Employer	1,365,200
Participant	1,796,579
Rollovers	151,108
Total Additions to Net Assets	1,392,048
Deductions from Net Assets	
Payment of benefits	1,427,884
Administrative expenses and fees	21,913
Total Deductions from Net Assets	1,449,797
Net Decrease	(57,749)
Net Assets Available for Benefits	
Beginning of year	26,385,114
Transfer of assets from Bank of Stockton Defined Contribution Plan	7,546,453
End of Year	$ 33,873,818

Note 1 - Description of Plan

The following description of the Bank of Stockton (Company) 401(k) Plan and Trust (Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. Effective January 1, 2018, the plan was amended to allow the merging of the Bank of Stockton Defined Contribution Plan into the Plan. Net assets (cash) of $7,546,453 were transferred from the Defined Contribution Plan to the 401(k) Plan and invested based on the same investment allocation each participant has designated for their 401(k) investments.

General

The Plan is a defined contribution plan that covers all eligible full-time employees of the Company at the time of employment. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Vanguard Fiduciary Trust Company serves as the trustee of the Plan, processes and maintains the records of the participant data and holds the Plan assets.

Contributions

Participants may contribute up to the maximum by law as either pretax or Roth deferrals. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified plans. Participants direct the investment of their contributions into various investment options offered by the Plan.

The Plan also provides for quarterly Employer contributions for regular salaried employees enrolled after one year of service. The contribution amount is aged based with a range of 3%-7% of compensation.

Contributions are subject to certain limitations.

Participant Accounts

Each participant's account is credited with the participant's contribution, allocations of Employer nonelective contributions and Plan earnings. Allocation of plan earnings is based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Vesting in Employer contributions is 100% after completion of three years of service.

Participants automatically become 100% vested upon attainment of age 65, disability, or death. Participants who terminate for any other reason are entitled to the vested amount of their accounts.

Investment Options

A participant may direct contributions in any of the following investment funds through Vanguard.

- American Beacon Large Cap Value Fund - Plan Ahead Class - The fund invests at least 80% of its assets in large-capitalization US companies. The fund seeks long-term capital appreciation and current income.

- American Funds Fundamental Investors - R5 Class - The fund invests primarily in common stocks or securities convertible into common stock. The fund seeks long-term growth of capital and income.

- American Funds Growth Fund of America (R5) - The fund invests in cyclical companies, economically depressed industries, turnaround and value situations, and companies that appear to offer superior opportunities for long-term growth. The fund seeks long-term capital appreciation.

- Baron Partners Fund - The fund is a non-diversified fund that invests in long and short positions primarily in US securities. The fund seeks capital appreciation.

- BlackRock Small Cap Fund - The fund focuses on small-capitalization emerging growth companies. The fund seeks long-term capital appreciation.

- Cohen & Steers Realty Income Fund Class I - The fund invests primarily in common stocks and other equity securities issued by real estate companies, such as real estate investment trusts. The fund seeks high current income. Capital appreciation is secondary.

- Columbia Acorn International Fund Class Z - The fund invests primarily in the stocks of non-US small and medium-sized companies. The fund seeks long-term growth of capital.

- Columbia Mid Cap Value Fund Class Z - The fund normally invests at least 80% of its assets in equity securities of US companies whose market capitalizations are with the range of the Russell MidCap Value Index and are believed to have potential for long-term growth. The fund seeks long-term growth of capital, with income as a secondary consideration.

- Columbia Small Cap Value II Fund - The fund will typically invest at least 80% of its assets in equity securities of US companies whose market capitalizations are within the range of companies in the Russell 2000 Value Index. The fund seeks long-term growth of capital.

- Dodge & Cox International Stock Fund - The fund invests in a diversified portfolio of equity securities issued by non-US companies from at least three different foreign countries, including emerging markets. The fund seeks long-term growth of principal and income.

- Lazard Emerging Markets - The fund invests at least 80% of its assets in common stocks of companies whose principal activities are located in emerging market countries and the manager believes are undervalued based on their earnings, asset values or cash flows. The fund seeks long-term capital appreciation.

- Loomis Sayles Bond - The fund invests primarily in investment-grade fixed income securities. The fund seeks high total investment return through a combination of current income and capital appreciation.

- Mainstay High Yield Corporate Bond Fund; Class A - The fund normally invests at least 80% of its assets in high-yield corporate debt securities that are rated below investment grade by Moody's or Standard & Poor's. The fund seeks maximum current income through investment in a diversified portfolio of high-yield debt securities. Capital appreciation is a secondary objective.

- Metropolitan West Total Return Bond Fund: Class I Shares - The fund invests in a diversified portfolio of fixed income securities of varying maturities issued by domestic and foreign corporations and governments (and their agencies and instrumentalities) with a portfolio duration of 2 to 8 years. The fund seeks to maximize long-term total return.

- T. Rowe Price New Era Fund - The fund invests primarily in common stocks of natural resource companies. The fund seeks long-term capital growth.

- The Fairholme Fund - The fund invests at least 75% of assets in US common stocks of all market capitalizations. The fund seeks long-term capital growth.

- Vanguard 500 Index Fund Investor Shares - The fund employs a "passive management" or indexing approach designed to track the performance of the Standard & Poor's 500 Index. The fund seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks.

- Vanguard Federal Money Market Fund - The fund invests primarily in high-quality, short-term money market instruments. The fund seeks to provide current income while maintaining liquidity and a stable share price of $1.

- Vanguard Mid-Cap Index Fund Investor Shares - The fund employs a "passive management" or indexing investment approach designed to track the performance of the MSCI US Mid Cap 450 Index. The fund seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks.

- Vanguard Prime Money Market Fund - The fund invests in high-quality, short-term securities. The fund seeks to maintain the $1 value of its shares while providing income.

- Vanguard Short-Term Bond Index Fund Investor Shares - The fund employs a "passive management" or indexing strategy designed to track the performance of the Lehman 1-5 year US Government/Credit Index. The fund seeks to track the performance of a market-weighted bond index with a short-term dollar-weighted average maturity.

- Vanguard Small-Cap Index Fund Investor Shares - The fund employs a "passive management" or indexing investment approach designed to track the performance of the MSCI US Small Cap 1750 Index. The fund seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks.

- Vanguard Strategic Equity Fund - The fund invests in small- and mid-capitalization domestic equity securities based on the advisor's assessment of the relative return potential of the securities. The advisor selects securities that it believes offer an appropriate balance between strong growth prospects and reasonable valuations relative to their industry peers.

- Vanguard Strategic Small-Cap Equity Fund – The fund invests in small-capitalization domestic equity securities based on the advisor's assessment of the relative return potential of the securities. The advisor selects securities that it believes offer an appropriate balance between strong growth prospects and reasonable valuations relative to their industry peers.

- Vanguard Target Retirement 2015 Fund - The fund invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire between 2013 and 2017. The fund seeks to provide capital appreciation and current income consistent with its current asset allocation.

- Vanguard Target Retirement 2020 Fund - The fund invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire between 2018 and 2022. The fund seeks to provide capital appreciation and current income consistent with its current asset allocation.

- Vanguard Target Retirement 2025 Fund - The fund invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire between 2023 and 2027. The fund seeks to provide capital appreciation and current income consistent with its current asset allocation.

- Vanguard Target Retirement 2030 Fund - The fund invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire between 2028 and 2032. The fund seeks to provide capital appreciation and current income consistent with its current asset allocation.

- Vanguard Target Retirement 2035 Fund - The fund invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire between 2033 and 2037. The fund seeks to provide capital appreciation and current income consistent with its current asset allocation.

- Vanguard Target Retirement 2040 Fund - The fund invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire between 2038 and 2042. The fund seeks to provide capital appreciation and current income consistent with its current asset allocation.

- Vanguard Target Retirement 2045 Fund - The fund invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire between 2043 and 2047. The fund seeks to provide capital appreciation and current income consistent with its current asset allocation.

- Vanguard Target Retirement 2050 Fund - The fund invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire between 2048 and 2052. The fund seeks to provide capital appreciation and current income consistent with its current asset allocation.

- Vanguard Target Retirement 2055 Fund - The fund invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire within a few years of 2055. The fund seeks to provide capital appreciation and current income consistent with its current asset allocation.

- Vanguard Target Retirement 2060 Fund - The fund invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire within a few years of 2060. The fund seeks to provide capital appreciation and current income consistent with its current asset allocation.

- Vanguard Target Retirement 2065 Fund – The fund invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire within a few years of 2065. The fund seeks to provide capital appreciation and current income consistent with its current asset allocation.

- Vanguard Target Retirement Income - The fund invests in Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. The fund seeks to provide current income and some capital appreciation.

- Vanguard Wellington Fund Investor Shares - The fund invests 60% to 70% of its assets in dividend-paying, and, to a lesser extent, non-dividend paying common stocks of established medium-size and large companies. The fund seeks to provide long term capital appreciation and reasonable current income.

- Vanguard Brokerage Option - Funds are invested as directed by participants into funds and common stocks of their choice.

Notes Receivable from Participants

Participants may borrow from their vested accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000, reduced by the highest outstanding loan balance during the preceding 12-month period, or 50% of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at rates that range from 5.25% to 7.25%, which is based on prime per Reuters plus 2% on the date of origination. Only one loan may be outstanding at any given time. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

Upon retirement, termination, disability or death, a participant, or his or her beneficiary in the event of death, may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. Additionally, participants my take in-service distributions upon reaching age 59 ½ . Upon termination, automatic distributions are required in a single lump-sum for balances of less than $5,000. If the account balance exceeds $5,000, the participant must consent to any distribution with the option of being paid in a single lump-sum or partial withdrawals. Generally, certain minimum distributions are required for participants who have separated from service and have reached age 70 ½.

The Plan allows hardship withdrawals, subject to account balance limits and applicable laws.

Forfeitures

Amounts that are forfeited due to a participant's termination of employment prior to vesting in Company contributions made on the participant's behalf are used to reduce the required Company contributions and expenses for current and subsequent periods. For 2018, $18,849 was used to pay administrative expenses. At December 31, 2018, forfeited nonvested accounts totaled $4,014. This amount will be used to reduce future employer contribution and plan expenses.

Administrative Expenses

Administrative expenses are fully absorbed by the Plan sponsor.

Note 2 - Summary of Significant Accounting Policies

The summary of significant accounting policies of the Plan is presented to assist in understanding the Plan's financial statements and supplemental schedules. The financial statements, notes, and supplemental schedules are representations of the Plan's management who is responsible for their integrity and objectivity. These accounting policies conform to generally accepted accounting principles and have been consistently applied in the preparation of the financial statements and supplemental schedules.

Basis of Accounting

The financial statements of the Plan are prepared using the accrual method of accounting.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Shares of registered investment companies are valued at quoted market prices which represent the net asset value of shares held by the Plan at year-end. Equities are valued at last quoted sales price as of the close of trading at year-end; such securities not traded on the year-end date are valued at the last quoted bid prices. Fixed income securities are valued using the last quoted bid price.

Purchases and sales of investments are recorded on a trade-date basis. Interest income is accrued when earned. Dividend income is recorded on the ex-dividend date. Capital gain distributions are included in dividend income. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. No allowance for credit losses has been recorded as of December 31, 2018 and 2017. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

Payment of Benefits

Benefits are recorded when paid.

Subsequent Events

After the assets from the merger with the Bank of Stockton Defined Contribution Plan were received in January 2018, a residual amount was subsequently transferred to the Plan on March 28, 2019 with final earnings on the residual amount transferred on April 2, 2019. Total amount received was $242.

For the year ended December 31, 2018, the Plan has evaluated subsequent events for potential recognition and disclosure through October 9, 2019, which is the date the financial statements were available to be issued.

Note 3 - Information Prepared and Certified by Trustee/Custodian

The plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Trustee has certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate:

- Investments and notes receivable from participants as shown on the statements of net assets available for benefits as of December 31, 2018 and 2017;
- Net investment activity and interest income on notes receivable from participants as shown in the statement of changes in assets available for benefits for the year ended December 31, 2018;
- Investment information included in the footnotes and on the supplemental schedule of assets (held at end of year) as of December 31, 2018.

Note 4 - Fair Value Measurements

FASB ASC 820, *Fair Value Measurements and Disclosures,* establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1

Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to assess.

Level 2

Inputs to the valuation methodology include

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3

Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2018 and 2017.

The fair value of mutual funds is based on quoted net asset values of the shares held by the Plan at year-end. The fair values of common stock, corporate bonds, and U.S. Government Securities are based on quoted market prices.

The preceding methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the plan's assets at fair value as of December 31, 2018 and 2017:

	Assets at Fair Value as of December 31, 2018			
	(Level 1)	(Level 2)	(Level 3)	Total
Money market fund/CD	$ 4,450,185	$ -	$ -	$ 4,450,185
Mutual funds/ETF	27,903,239			27,903,239
Common Stocks	628,185	-	-	628,185
Total	32,981,609	$ -	$ -	$ 32,981,609

	Assets at Fair Value as of December 31, 2017			
	(Level 1)	(Level 2)	(Level 3)	Total
Money market fund/CD	$ 2,989,753	$ -	$ -	$ 2,989,753
Mutual funds/ETF	22,529,101			22,529,101
Common Stocks	472,843	-	-	472,843
Total	$ 25,991,697	$ -	$ -	$ 25,991,697

Note 5 - Related Party Transactions

The Plan invests in shares of mutual funds managed by an affiliate of Vanguard Fiduciary Trust Company ("VFTC"). VFTC acts as trustee for only those investments as defined by the Plan. Transactions in such investments qualify as party-in-interest transactions which are exempt from the prohibited transaction rules.

Note 6 - Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. Participants will receive all amounts credited to their accounts in the event of plan termination,

Note 7 - Income Tax Status

The Internal Revenue Service has determined and informed the Company by a letter dated May 28, 2014 that the Plan is qualified, and the trust established under the Plan is tax-exempt, under the appropriate sections of the Internal Revenue Code. Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability (or asset) if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan administrator has analyzed the tax positions taken by the plan, and has concluded that as of December 31, 2018, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (asset) or disclosure in the financial statements. The plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2015.

Note 8 - Concentrations of Credit Risk

The Plan's investments are not insured or guaranteed by any entity.

Note 9 - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Supplemental Information

Bank of Stockton 401(k) Plan and Trust
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2018

94-0902780 Plan 002

(a)	(b) Name	(c) Description	(d) Cost (#)	(e) Current Value
*	American Beacon Large Cap Value Fund - Plan Ahead Class	Reg. Inv. Co.		$ 897,593
*	American Funds Fundamental Investors - R5 Class	Reg. Inv. Co.		673,611
*	American Funds Growth Fund of America (R5)	Reg. Inv. Co.		2,242,671
*	Baron Partners Fund	Reg. Inv. Co.		823,266
*	BlackRock Funds: Small Cap Growth Equity Portfolio; Service Shares	Reg. Inv. Co.		190,077
*	Cohen & Steers Realty Income Fund Class I	Reg. Inv. Co.		196,028
*	Columbia Acorn International Fund Class Z	Reg. Inv. Co.		40,850
*	Columbia Mid Cap Value Fund Class Z	Reg. Inv. Co.		77,918
*	Columbia Small Cap Value II Fund; Z Share Class	Reg. Inv. Co.		279,547
*	Dodge & Cox International Stock Fund	Reg. Inv. Co.		1,380,455
*	Lazard Emerging Markets; Open Shares	Reg. Inv. Co.		165,848
*	Loomis Sayles Funds: Loomis Sayles Bond Fund; Institutional Class	Reg. Inv. Co.		324,334
*	Mainstay High Yield Corporate Bond Fund; Class A	Reg. Inv. Co.		675,267
*	Metropolitan West Total Return Bond Fund: Class I Shares	Reg. Inv. Co.		498,718
*	T. Rowe Price New Era Fund	Reg. Inv. Co.		40,414
*	The Fairholme Fund	Reg. Inv. Co.		12,291
*	Vanguard 500 Index Fund Investor Shares	Reg. Inv. Co.		3,756,746
*	Vanguard Federal Money Market Fund	Reg. Inv. Co.		1,373,330
*	Vanguard Mid-Cap Index Fund Investor Shares	Reg. Inv. Co.		560,138
*	Vanguard Prime Money Market Fund	Reg. Inv. Co.		2,792,407
*	Vanguard Short-Term Bond Index Fund Investor Shares	Reg. Inv. Co.		463,192
*	Vanguard Small-Cap Index Fund Investor Shares	Reg. Inv. Co.		215,043
*	Vanguard Strategic Equity Fund	Reg. Inv. Co.		104,907
*	Vanguard Strategic Small-Cap Equity Fund	Reg. Inv. Co.		194,960

Bank of Stockton 401(k) Plan and Trust
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2018

94-0902780 Plan 002

(a)	(b) Name	(c) Description	(d) Cost (#)	(e) Current Value
*	Vanguard Target Retirement 2015 Fund	Reg. Inv. Co.		559,449
*	Vanguard Target Retirement 2020 Fund	Reg. Inv. Co.		3,777,099
*	Vanguard Target Retirement 2025 Fund	Reg. Inv. Co.		1,916,075
*	Vanguard Target Retirement 2030 Fund	Reg. Inv. Co.		1,489,797
*	Vanguard Target Retirement 2035 Fund	Reg. Inv. Co.		705,162
*	Vanguard Target Retirement 2040 Fund	Reg. Inv. Co.		507,148
*	Vanguard Target Retirement 2045 Fund	Reg. Inv. Co.		849,893
*	Vanguard Target Retirement 2050 Fund	Reg. Inv. Co.		352,728
*	Vanguard Target Retirement 2055 Fund	Reg. Inv. Co.		298,544
*	Vanguard Target Retirement 2060 Fund	Reg. Inv. Co.		65,015
*	Vanguard Target Retirement 2065 Fund	Reg. Inv. Co.		611
*	Vanguard Target Retirement Income	Reg. Inv. Co.		448,373
*	Vanguard Wellington Fund Investor Shares	Reg. Inv. Co.		2,539,699
*	VGI Brokerage Option (detail information pages 19 through 22)	Brokerage Option		1,492,405
*	Notes receivable from participants	Loans to participants ranging from 5.25% to 7.25% with various maturities	-	591,352
			$ -	$ 33,572,961

* Party in interest
\# Cost basis omitted for participant directed assets

Bank of Stockton 401(k) Plan and Trust
Schedule of Assets Detail - VGI Brokerage Option
December 31, 2018

VGI Brokerage Option Detail

(a)	(b) Name	(c) Description	(e) Current Value
*	Cash	Currency	$ (2,525)
*	3M Company	Common stock	1,905
*	Advisorshares Dorsey Wright ADR ETF	Exchange traded fund	441
*	Albemarle Corp	Common stock	77
*	Amazon.com Inc	Common stock	60,079
*	Anheuser Busch Inbev SA/NV	Common stock ADR/GDR	5,594
*	Annaly Capital Management Inc	Common stock	13,897
*	Aphria Inc	Common stock	1,195
*	Apple Inc	Common stock	107,454
*	Ares Capital Corp	Closed-end fund	467
*	A T & T	Common stock	5,799
*	Aurora Cannabis Inc	Common stock ADR/GDR	873
*	Bank of America Corp	Common stock	9,011
*	Baycom Corp	Common stock	2,309
*	BP PLC Sponsored ADR	Common stock ADR/GDR	18,205
*	Broadcom Inc	Common stock	6,357
*	Calamos Global Dynamic Income Fund	Closed-end fund	6,681
*	Canopy Growth Corp	Common stock	3,332
*	Caterpillar Inc	Common stock	3,177
*	Celgene Crop	Common stock	6,409
*	Centurylink Inc	Common stock	1,562
*	Coca-Cola Company	Common stock	947
*	Corning Inc	Common stock	3,021
*	Crocs Inc Com	Common stock	2,598
*	Cronos Group Inc	Common stock	1,808

Bank of Stockton 401(k) Plan and Trust
Schedule of Assets Detail - VGI Brokerage Option
December 31, 2018

VGI Brokerage Option Detail

(a)	(b) Name	(c) Description	(e) Current Value
*	Cypress Semiconductor Corp	Common stock	13
*	Encana Corp	Common stock	578
*	Enphase Energy Inc	Common stock	2,365
*	Estee Lauder Co Inc	Common stock	914
*	ETF Ser US Golbal Go Gold & Precious Metal Miners ETF	Exchange traded fund	3,423
*	ETFMG Alternative Harvest ETF	Exchange traded fund	11,722
*	Eventbrite Inc CL A	Common stock	278
*	Expeditors Intl Wash Inc	Common stock	6,852
*	FMC Corp New	Common stock	74
*	Ford Motor Company New	Common stock	1,339
*	Franklin High Income CL A	Mutual fund	87,300
*	Franklin Income CL A	Mutual fund	35,000
*	Franklin Income CL A1	Mutual fund	268,169
*	General Electric Co Com	Common stock	7,819
*	Glacier Bancorp Inc New	Common stock ADR/GDR	8,331
*	Glaxosmithkline PLC Sponsored ADR	Common stock ADR/GDR	2,866
*	Hexo Corp	Common stock	171
*	Innovative Industrial Properties Inc CL A	Common stock	1,373
*	Intel Corp Com	Common stock	9,501
*	Intrexon Corp	Common stock	196
*	Johnson & Johnson	Common stock	5,162
*	Kraft Heinz Co	Common stock	7,102
*	Mannkind Corp	Common stock	21
*	Maxim Integrated Products Inc	Common stock	305
*	Micron Technology Inc	Common stock	2,729

Bank of Stockton 401(k) Plan and Trust
Schedule of Assets Detail - VGI Brokerage Option
December 31, 2018

VGI Brokerage Option Detail

(a)	(b) Name	(c) Description	(e) Current Value
*	Myriad Genetics Inc	Common stock	378
*	New Age Beverages Corp	Common stock	364
*	New Residential Investment Corp New	Common stock	14
*	Nike Inc Cl B	Common stock	741
*	Nvidia Corp	Common stock	400
*	Occidental Petroleum Corp	Common stock	6,464
*	Oneok Inc New	Common stock	1,079
*	Paccar Inc	Common stock	5,740
*	Pacific Premier Bancorp Inc	Common stock	638
*	Pacwest Bancorp Delaware	Common stock	3,328
*	Paypal Holdings Inc	Common stock	2,102
*	Pfizer Inc	Common stock	25,409
*	Plug Power Inc New	Common stock	248
*	PPL Corp	Common stock	2,873
*	Proctor & Gamble Company	Common stock	919
*	Prudential Financial Inc	Common stock	4,077
*	Qorvo Inc	Common stock	61
*	Qualcomm Inc	Common stock	2,845
*	Rockwell Automation Inc	Common stock	752
*	Royce Micro-cap Trust Inc	Closed end fund	4,844
*	Snap Inc CL A	Common stock	353
*	SPDR Gold Trust Gold Shares	Common stock	5,456
*	Splunk Inc	Common stock	105
*	Square Inc CL A	Common stock	26,362
*	Summit State Bank Santa Rose CA Com	Common stock	6,768

Bank of Stockton 401(k) Plan and Trust
Schedule of Assets Detail - VGI Brokerage Option
December 31, 2018

VGI Brokerage Option Detail

(a)	(b) Name	(c) Description	(e) Current Value
*	T. Rowe Price Blue Chip Growth	Mutual fund	22,524
*	Tableau Sofware Inc	Common stock	3,480
*	Taiwan Semiconductor Manufacturing Co Ltd Spon Adr	Common stock ADR/GDR	221
*	Templeton Growth CL A	Mutual fund	852
*	Teva Pharmaceutical Inds Ltd ADR	Common stock ADR/GDR	1,542
*	Tilray Inc CL 2	Common stock	2,963
*	Trico Bancshares Com	Common stock	30,840
*	Trivago N V Spon Ads Repstg CL A	Common stock ADR/GDR	56
*	Tsakos Energy Navigation Ltd	Common stock ADR/GDR	798
*	Twitter Inc	Common stock	489
*	US Bancorp DE New	Common stock	1,142
*	Ultra Clean Holdings Inc	Common stock	847
*	Umpqua Hldgs Corp Com	Common stock	13,953
*	Unilever PLC Sponsored ADR New	Common stock ADR/GDR	3,919
*	Uniti Group, Inc	Common stock	6,150
*	Valero Energy Corp	Common stock	3,748
*	Vanguard Balanced Indest Investor CL	Mutual fund	11,039
*	Vanguard Consumer Discretionary ETF	Exchange Traded Fund	3,810
*	Vaguard Consumer Staples ETF	Exchange Traded Fund	218
*	Vanguard Dividend Appre Index Investor CL	Mutual fund	2,878
*	Vanguard Dividend Appreciation ETF	Exchange Traded Fund	9,443
*	Vanguard Federal Money Market Fund	Money Market Fund	281,673
*	Vanguard Federal Money Market Investor CL	Money Market Fund	1,360
*	Vanguard FTSE Developed Mkts ETF	Exchange Traded Fund	3,969
*	Vanguard Growth ETF	Exchange Traded Fund	18,613

Bank of Stockton 401(k) Plan and Trust
Schedule of Assets Detail - VGI Brokerage Option
December 31, 2018

VGI Brokerage Option Detail

(a)	(b) Name	(c) Description	(e) Current Value
*	Vanguard Healthcare Investor CL	Mutual Fund	2,998
*	Vanguard High Dividend Yield ETF	Exchange Traded Fund	8,368
*	Vanguard Intermediate Term Corp Bond ETF	Exchange Traded Fund	2,580
*	Vanguard Intl Growth Investor CL	Mutual Fund	4,290
*	Vanguard Mid Cap ETF	Exchange Traded Fund	12,075
*	Vanguard Mid Cap Value ETF	Exchange Traded Fund	185
*	Vanguard Prime Money Market Investor CL	Money Market Fund	3,940
*	Vanguard S & P 500 Index ETF	Exchange Traded Fund	24,048
*	Vanguard Small Cap 600 ETF	Exchange Traded Fund	231
*	Vanguard Small Cap Value ETF	Exchange Traded Fund	8,002
*	Vanguard Total Bond Market ETF	Exchange Traded Fund	11,729
*	Vanguard Total Intl Bond Index ETF	Exchange Traded Fund	5,575
*	Vanguard Value ETF	Exchange Traded Fund	8,298
*	Visa Inc Cl A Com	Common stock	134,685
*	Wells Fargo & Co New	Common stock	1,152
*	Williams Cos Inc Del	Common stock	2,205
*	Windstream Holdings Inc	Common stock	13
*	XPO Logistics	Common stock	8,556
*	Yext Inc	Common stock	342
*	Zion Oil & Gas Inc Com	Common stock	10
			$ 1,492,405

Bank of Stockton 401(k) Plan and Trust
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2018

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(a)	(b) Name	(c) Description	(d) Cost (#)	(e) Current Value
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*	Dodge & Cox International Stock Fund	Reg. Inv. Co.		1,380,455
*	Lazard Emerging Markets; Open Shares	Reg. Inv. Co.		165,848
*	Loomis Sayles Funds: Loomis Sayles Bond Fund; Institutional Class	Reg. Inv. Co.		324,334
*	Mainstay High Yield Corporate Bond Fund; Class A	Reg. Inv. Co.		675,267
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*	Vanguard Target Retirement 2040 Fund	Reg. Inv. Co.		507,148
*	Vanguard Target Retirement 2045 Fund	Reg. Inv. Co.		849,893
*	Vanguard Target Retirement 2050 Fund	Reg. Inv. Co.		352,728
*	Vanguard Target Retirement 2055 Fund	Reg. Inv. Co.		298,544
*	Vanguard Target Retirement 2060 Fund	Reg. Inv. Co.		65,015
*	Vanguard Target Retirement 2065 Fund	Reg. Inv. Co.		611
*	Vanguard Target Retirement Income	Reg. Inv. Co.		448,373
*	Vanguard Wellington Fund Investor Shares	Reg. Inv. Co.		2,539,699
*	VGI Brokerage Option (detail information pages 19 through 22)	Brokerage Option		1,492,405
*	Notes receivable from participants	Loans to participants ranging from 5.25% to 7.25% with various maturities	-	591,352
			$ -	$ 33,572,961

* Party in interest
\# Cost basis omitted for participant directed assets

Bank of Stockton 401(k) Plan and Trust
Schedule of Assets Detail - VGI Brokerage Option
December 31, 2018

VGI Brokerage Option Detail

(a)	(b) Name	(c) Description	(e) Current Value
*	Cash	Currency	$ (2,525)
*	3M Company	Common stock	1,905
*	Advisorshares Dorsey Wright ADR ETF	Exchange traded fund	441
*	Albemarle Corp	Common stock	77
*	Amazon.com Inc	Common stock	60,079
*	Anheuser Busch Inbev SA/NV	Common stock ADR/GDR	5,594
*	Annaly Capital Management Inc	Common stock	13,897
*	Aphria Inc	Common stock	1,195
*	Apple Inc	Common stock	107,454
*	Ares Capital Corp	Closed-end fund	467
*	A T & T	Common stock	5,799
*	Aurora Cannabis Inc	Common stock ADR/GDR	873
*	Bank of America Corp	Common stock	9,011
*	Baycom Corp	Common stock	2,309
*	BP PLC Sponsored ADR	Common stock ADR/GDR	18,205
*	Broadcom Inc	Common stock	6,357
*	Calamos Global Dynamic Income Fund	Closed-end fund	6,681
*	Canopy Growth Corp	Common stock	3,332
*	Caterpillar Inc	Common stock	3,177
*	Celgene Crop	Common stock	6,409
*	Centurylink Inc	Common stock	1,562
*	Coca-Cola Company	Common stock	947
*	Corning Inc	Common stock	3,021
*	Crocs Inc Com	Common stock	2,598
*	Cronos Group Inc	Common stock	1,808

Bank of Stockton 401(k) Plan and Trust
Schedule of Assets Detail - VGI Brokerage Option
December 31, 2018

VGI Brokerage Option Detail

(a)	(b) Name	(c) Description	(e) Current Value
*	Cypress Semiconductor Corp	Common stock	13
*	Encana Corp	Common stock	578
*	Enphase Energy Inc	Common stock	2,365
*	Estee Lauder Co Inc	Common stock	914
*	ETF Ser US Golbal Go Gold & Precious Metal Miners ETF	Exchange traded fund	3,423
*	ETFMG Alternative Harvest ETF	Exchange traded fund	11,722
*	Eventbrite Inc CL A	Common stock	278
*	Expeditors Intl Wash Inc	Common stock	6,852
*	FMC Corp New	Common stock	74
*	Ford Motor Company New	Common stock	1,339
*	Franklin High Income CL A	Mutual fund	87,300
*	Franklin Income CL A	Mutual fund	35,000
*	Franklin Income CL A1	Mutual fund	268,169
*	General Electric Co Com	Common stock	7,819
*	Glacier Bancorp Inc New	Common stock ADR/GDR	8,331
*	Glaxosmithkline PLC Sponsored ADR	Common stock ADR/GDR	2,866
*	Hexo Corp	Common stock	171
*	Innovative Industrial Properties Inc CL A	Common stock	1,373
*	Intel Corp Com	Common stock	9,501
*	Intrexon Corp	Common stock	196
*	Johnson & Johnson	Common stock	5,162
*	Kraft Heinz Co	Common stock	7,102
*	Mannkind Corp	Common stock	21
*	Maxim Integrated Products Inc	Common stock	305
*	Micron Technology Inc	Common stock	2,729

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December 31, 2018

VGI Brokerage Option Detail

(a)	(b) Name	(c) Description	(e) Current Value
*	Myriad Genetics Inc	Common stock	378
*	New Age Beverages Corp	Common stock	364
*	New Residential Investment Corp New	Common stock	14
*	Nike Inc Cl B	Common stock	741
*	Nvidia Corp	Common stock	400
*	Occidental Petroleum Corp	Common stock	6,464
*	Oneok Inc New	Common stock	1,079
*	Paccar Inc	Common stock	5,740
*	Pacific Premier Bancorp Inc	Common stock	638
*	Pacwest Bancorp Delaware	Common stock	3,328
*	Paypal Holdings Inc	Common stock	2,102
*	Pfizer Inc	Common stock	25,409
*	Plug Power Inc New	Common stock	248
*	PPL Corp	Common stock	2,873
*	Proctor & Gamble Company	Common stock	919
*	Prudential Financial Inc	Common stock	4,077
*	Qorvo Inc	Common stock	61
*	Qualcomm Inc	Common stock	2,845
*	Rockwell Automation Inc	Common stock	752
*	Royce Micro-cap Trust Inc	Closed end fund	4,844
*	Snap Inc CL A	Common stock	353
*	SPDR Gold Trust Gold Shares	Common stock	5,456
*	Splunk Inc	Common stock	105
*	Square Inc CL A	Common stock	26,362
*	Summit State Bank Santa Rose CA Com	Common stock	6,768

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VGI Brokerage Option Detail

(a)	(b) Name	(c) Description	(e) Current Value
*	T. Rowe Price Blue Chip Growth	Mutual fund	22,524
*	Tableau Sofware Inc	Common stock	3,480
*	Taiwan Semiconductor Manufacturing Co Ltd Spon Adr	Common stock ADR/GDR	221
*	Templeton Growth CL A	Mutual fund	852
*	Teva Pharmaceutical Inds Ltd ADR	Common stock ADR/GDR	1,542
*	Tilray Inc CL 2	Common stock	2,963
*	Trico Bancshares Com	Common stock	30,840
*	Trivago N V Spon Ads Repstg CL A	Common stock ADR/GDR	56
*	Tsakos Energy Navigation Ltd	Common stock ADR/GDR	798
*	Twitter Inc	Common stock	489
*	US Bancorp DE New	Common stock	1,142
*	Ultra Clean Holdings Inc	Common stock	847
*	Umpqua Hldgs Corp Com	Common stock	13,953
*	Unilever PLC Sponsored ADR New	Common stock ADR/GDR	3,919
*	Uniti Group, Inc	Common stock	6,150
*	Valero Energy Corp	Common stock	3,748
*	Vanguard Balanced Indest Investor CL	Mutual fund	11,039
*	Vanguard Consumer Discretionary ETF	Exchange Traded Fund	3,810
*	Vaguard Consumer Staples ETF	Exchange Traded Fund	218
*	Vanguard Dividend Appre Index Investor CL	Mutual fund	2,878
*	Vanguard Dividend Appreciation ETF	Exchange Traded Fund	9,443
*	Vanguard Federal Money Market Fund	Money Market Fund	281,673
*	Vanguard Federal Money Market Investor CL	Money Market Fund	1,360
*	Vanguard FTSE Developed Mkts ETF	Exchange Traded Fund	3,969
*	Vanguard Growth ETF	Exchange Traded Fund	18,613

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VGI Brokerage Option Detail

(a)	(b) Name	(c) Description	(e) Current Value
*	Vanguard Healthcare Investor CL	Mutual Fund	2,998
*	Vanguard High Dividend Yield ETF	Exchange Traded Fund	8,368
*	Vanguard Intermediate Term Corp Bond ETF	Exchange Traded Fund	2,580
*	Vanguard Intl Growth Investor CL	Mutual Fund	4,290
*	Vanguard Mid Cap ETF	Exchange Traded Fund	12,075
*	Vanguard Mid Cap Value ETF	Exchange Traded Fund	185
*	Vanguard Prime Money Market Investor CL	Money Market Fund	3,940
*	Vanguard S & P 500 Index ETF	Exchange Traded Fund	24,048
*	Vanguard Small Cap 600 ETF	Exchange Traded Fund	231
*	Vanguard Small Cap Value ETF	Exchange Traded Fund	8,002
*	Vanguard Total Bond Market ETF	Exchange Traded Fund	11,729
*	Vanguard Total Intl Bond Index ETF	Exchange Traded Fund	5,575
*	Vanguard Value ETF	Exchange Traded Fund	8,298
*	Visa Inc Cl A Com	Common stock	134,685
*	Wells Fargo & Co New	Common stock	1,152
*	Williams Cos Inc Del	Common stock	2,205
*	Windstream Holdings Inc	Common stock	13
*	XPO Logistics	Common stock	8,556
*	Yext Inc	Common stock	342
*	Zion Oil & Gas Inc Com	Common stock	10
			$ 1,492,405