

Table 3A. Small Business Lending in California Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Nara Bank Na	92.5	0.466	0.778	298,014	2651	\$500M-\$1B	36	36,780	1,860	0.003
Community Nb	90.0	0.493	0.894	160,252	853	\$100M-500M	37	29,276	340	0
First Fidelity Inv&La	87.5	0.411	1	246,212	388	\$500M-\$1B	6	599	16	0
Wilshire St Bank	85.0	0.398	0.614	181,293	1689	\$100M-500M	39	38,818	1,166	0
National Bank Of Ca	85.0	0.623	1	90,885	412	\$100M-500M	22	4,816	112	0
Sonoma Nb	82.5	0.42	0.654	221,729	917	\$500M-\$1B	19	6,832	186	0
First Nb Of North Cty	82.5	0.646	1	42,689	430	<\$100M	38	42,689	430	0
Bank Of Orange Cty	82.5	0.394	0.732	105,031	816	\$100M-500M	30	11,315	426	0.001
Saehan Bank	82.5	0.46	0.708	95,311	1003	\$100M-500M	37	22,459	676	0
Bay Cities Nb	82.5	0.441	0.971	70,153	404	\$100M-500M	30	7,327	218	0.002
Rancho Bank	80.0	0.419	0.935	58,585	425	\$100M-500M	31	6,666	225	0
Capitol T&La	80.0	0.604	0.925	75,850	361	\$100M-500M	28	7,263	115	0
Golden Scty Bank	80.0	0.597	1	60,599	283	\$100M-500M	17	2,558	40	0
California Ctr Bank	80.0	0.345	0.594	174,874	1869	\$500M-\$1B	39	46,288	1,389	0.002
Capital Bank Of North Cty	80.0	0.405	1	54,058	462	\$100M-500M	31	6,369	250	0
Centennial Bank	80.0	0.551	1	89,561	200	\$100M-500M	10	1,452	24	0
Home Bank Of Ca	77.5	0.701	1	81,114	180	\$100M-500M	9	1,127	16	0
Bank Of Granada Hills	77.5	0.575	1	52,763	317	<\$100M	23	3,279	151	0
Montecito B&T	77.5	0.321	0.775	117,576	785	\$100M-500M	25	8,213	414	0.001
Hanmi Bank	77.5	0.281	0.53	312,828	2766	\$1B-\$10B	36	50,962	1,673	0
Bank Of Lodi Na	77.5	0.329	0.861	68,561	580	\$100M-500M	30	7,615	302	0.005
Vineyard Nb	77.5	0.371	1	54,233	312	\$100M-500M	26	4,618	154	0
Camarillo Cmnty Bank	77.5	0.46	0.823	66,386	495	\$100M-500M	34	9,022	296	0.003
South Coast Cmrl Bank	77.5	0.637	0.901	80,650	285	\$100M-500M	6	531	8	0
Sonoma Valley Bank	77.5	0.346	1	49,693	426	\$100M-500M	29	5,685	279	0.005
Sun Country Bank	77.5	0.423	0.873	58,128	548	\$100M-500M	35	9,837	362	0
Bank Of Agri & Cmrc	75.0	0.343	0.892	67,465	493	\$100M-500M	29	6,342	321	0
Tri Counties Bank	75.0	0.181	0.768	176,988	2317	\$500M-\$1B	34	26,383	1,640	0
Byl Bank Group	75.0	0.325	0.678	90,329	910	\$100M-500M	24	7,362	285	0.002
Community Cmrc Bank	75.0	0.344	0.72	78,954	692	\$100M-500M	37	20,845	362	0
Westamerica Bank	75.0	0.196	0.602	760,508	7027	\$1B-\$10B	30	87,777	3,880	0
Bank Of Coronado	75.0	0.52	1	37,699	235	<\$100M	22	2,777	101	0
Redding Bank Of Cmrc	75.0	0.331	0.632	95,731	829	\$100M-500M	30	10,454	518	0
Guaranty Bank Of Ca	75.0	0.521	0.84	62,181	394	\$100M-500M	30	7,033	214	0
First Rgnl Bank	75.0	0.324	0.676	105,539	563	\$100M-500M	30	12,113	283	0
Pacific Crest Bank	75.0	0.389	0.563	214,320	536	\$500M-\$1B	8	1,517	30	0
Valencia B&T	75.0	0.316	0.787	71,309	864	\$100M-500M	39	33,537	726	0.002
Business Bank Of Ca	72.5	0.274	0.734	93,001	907	\$100M-500M	34	14,389	569	0
Western Scty Bank Na	72.5	0.312	0.784	49,037	946	\$100M-500M	38	14,161	766	0
Pacific Union Bank	72.5	0.278	0.527	226,856	2168	\$500M-\$1B	34	34,370	1,531	0.004
Rancho Santa Fe Nb	72.5	0.361	0.707	83,436	530	\$100M-500M	32	11,395	338	0

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Redlands Centennial Bank	72.5	0.341	0.953	37,181	463	\$100M-500M	32	5,635	329	0.003
Butte Cmnty Bank	72.5	0.239	0.933	61,382	734	\$100M-500M	34	11,013	453	0.002
Verdugo Bankg Co	72.5	0.437	0.72	62,720	360	\$100M-500M	28	6,911	176	0.002
Temecula Valley Bank Na	72.5	0.361	0.844	54,246	571	\$100M-500M	34	8,217	331	0
Western Sierra Nb	70.0	0.262	0.699	98,105	698	\$100M-500M	28	9,813	338	0.002
County Bank	70.0	0.181	0.651	138,512	1448	\$500M-\$1B	34	25,554	942	0.003
Civicbank Of Cmrc	70.0	0.305	0.47	152,425	1226	\$100M-500M	26	12,141	525	0
Bank Of The Sierra	70.0	0.224	0.592	131,721	1457	\$500M-\$1B	37	27,901	947	0.019
Plumas Bank	70.0	0.214	0.855	55,184	1255	\$100M-500M	39	17,057	984	0.007
Los Angeles Nb	70.0	0.379	0.702	64,465	368	\$100M-500M	21	4,216	166	0
Tehama Bank	70.0	0.256	0.841	64,808	651	\$100M-500M	32	8,693	432	0.001
Citizens Bus Bank	70.0	0.182	0.587	424,100	2408	\$1B-\$10B	28	35,375	1,147	0.001
First Scty Thrift Co	70.0	0.432	0.792	70,161	279	\$100M-500M	12	1,351	54	0
Bank Of Marin	70.0	0.279	0.559	113,320	1087	\$100M-500M	27	10,638	715	0.002
North Coast Bank Na	70.0	0.509	0.972	28,207	228	<\$100M	29	3,500	142	0.003
Kaweah Nb	70.0	0.478	0.984	32,274	250	<\$100M	29	4,364	130	0
Heritage Bank Of Cmrc	70.0	0.313	0.581	144,320	590	\$100M-500M	21	7,578	207	0.009
Citizens Bank Of Nv Cty	70.0	0.396	1	33,150	263	<\$100M	27	3,693	162	0.005
Mission Cmnty Bank Na	70.0	0.466	1	33,808	254	<\$100M	31	5,065	163	0.003
Modesto Cmrc Bank	70.0	0.325	0.62	56,068	821	\$100M-500M	27	5,938	589	0
Central Sierra Bank	67.5	0.269	1	37,579	490	\$100M-500M	36	11,359	338	0
California Pacific Bank	67.5	0.602	1	42,314	159	<\$100M	4	-	-	0
Desert Cmnty Bank	67.5	0.254	0.636	80,325	764	\$100M-500M	28	8,977	411	0
Community Bank Of Central Cali	67.5	0.235	0.555	174,676	1207	\$500M-\$1B	29	19,790	625	0.003
Taft Nb	67.5	0.417	1	24,341	385	<\$100M	34	7,727	281	0.006
United Pacific Bank	67.5	0.342	0.629	49,739	564	\$100M-500M	38	13,892	433	0.001
First Amer Bank	67.5	0.318	0.813	50,517	413	\$100M-500M	27	5,335	202	0
Community Bank	67.5	0.233	0.391	291,420	2104	\$1B-\$10B	28	28,351	1,138	0
International City Bank Na	67.5	0.345	0.82	42,510	329	\$100M-500M	28	5,248	199	0
Valley Independent Bank	67.5	0.177	0.5	190,763	1747	\$1B-\$10B	38	53,713	1,137	0.003
Pacific Bus Bank	67.5	0.36	0.734	65,897	347	\$100M-500M	20	4,484	116	0
Borrego Springs Bank Na	67.5	0.432	0.782	34,888	352	<\$100M	15	1,642	64	0
Santa Lucia Bank	67.5	0.358	0.759	44,064	421	\$100M-500M	31	6,873	252	0.003
Metro Cmrc Bank	67.5	0.353	0.588	79,835	519	\$100M-500M	24	6,191	222	0
First Continental Bank	67.5	0.379	0.607	98,335	299	\$100M-500M	13	3,269	53	0
Bank Of Visalia	67.5	0.427	0.82	39,265	308	<\$100M	28	4,510	159	0
Mid-State B&Tc	65.0	0.147	0.41	221,553	3172	\$1B-\$10B	34	46,844	2,440	0.004
San Joaquin Bank	65.0	0.258	0.566	68,099	1284	\$100M-500M	36	15,115	1,005	0.001
Bank Of Oakland	65.0	0.44	0.931	27,010	184	<\$100M	18	1,659	57	0
Foothill Independent Bank	65.0	0.272	0.435	139,103	795	\$500M-\$1B	24	11,179	415	0
Monterey Cty Bank	65.0	0.409	0.833	30,355	308	<\$100M	26	3,361	171	0
Valley Bank	65.0	0.345	0.846	27,573	303	<\$100M	22	2,571	117	0
First B&Tc	65.0	0.177	0.333	465,052	2706	\$1B-\$10B	25	29,780	1,042	0

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North St Nb	65.0	0.257	1	31,841	421	\$100M-500M	31	5,453	275	0.003
Clovis Cmnty Bank	65.0	0.249	0.702	50,562	709	\$100M-500M	33	8,851	478	0.003
First Coastal Bank Na	65.0	0.321	0.836	42,850	325	\$100M-500M	24	4,223	158	0
Scott Valley Bank	65.0	0.274	0.647	62,094	588	\$100M-500M	31	8,298	388	0
First Bank	65.0	0.214	0.746	57,414	655	\$100M-500M	34	10,808	451	0.002
Humboldt Bank	65.0	0.219	0.539	101,613	965	\$100M-500M	31	15,392	593	0.006
Oak Valley Cmnty Bank	65.0	0.37	0.634	49,662	353	\$100M-500M	26	5,672	184	0
Encino St Bank	65.0	0.283	0.855	36,605	302	\$100M-500M	28	4,776	178	0
Southwest Cmnty Bank	65.0	0.366	0.814	38,602	387	\$100M-500M	30	5,869	214	0.004
Central California Bank	65.0	0.366	1	22,502	180	<\$100M	28	3,306	110	0
Mission Bank	65.0	0.451	0.991	21,033	212	<\$100M	31	4,627	130	0
Bank Of Walnut Creek	62.5	0.193	0.735	71,635	658	\$100M-500M	25	7,225	341	0.002
Placer Sierra Bank	62.5	0.157	0.468	143,858	1112	\$500M-\$1B	23	9,427	454	0
American Cmrl Bank	62.5	0.272	0.512	74,212	729	\$100M-500M	31	11,377	467	0
Coast Cmrl Bank	62.5	0.177	0.575	88,582	817	\$500M-\$1B	31	13,782	499	0
Omni Bank Na	62.5	0.332	0.691	65,914	243	\$100M-500M	12	1,918	51	0
Summit Bank	62.5	0.308	0.848	43,650	215	\$100M-500M	19	3,372	93	0
Exchange Bank	62.5	0.135	0.471	125,705	1677	\$500M-\$1B	33	26,519	1,285	0
Cathay Bank	62.5	0.123	0.292	282,983	1785	\$1B-\$10B	26	28,439	901	0
First Cmrc Bank	62.5	0.408	0.723	35,413	259	<\$100M	27	4,650	128	0
Inland Empire Nb	62.5	0.444	0.832	34,237	144	<\$100M	13	1,426	37	0
Heritage Oaks Bank	62.5	0.293	0.62	55,357	471	\$100M-500M	29	8,018	284	0
California B&Tc	62.5	0.133	0.395	1,091,720	10200	\$1B-\$10B	36	325,044	6,658	0.004
Harbor Nb	62.5	0.368	0.997	28,781	160	<\$100M	17	1,900	68	0
Marathon Nb	62.5	0.334	0.79	32,988	309	<\$100M	29	4,929	188	0
Palomar Cmnty Bank	62.5	0.4	1	31,804	134	<\$100M	15	1,732	34	0
Rancho Bernardo Cmnty Bank	62.5	0.384	0.928	28,763	197	<\$100M	21	2,590	74	0
Auburn Cmnty Bank	62.5	0.479	0.877	32,819	152	<\$100M	19	2,181	52	0
Vintage Bank	60.0	0.225	0.665	59,693	406	\$100M-500M	25	6,376	232	0
Network Bank	60.0	0.527	0.735	35,037	143	<\$100M	19	2,350	69	0.001
Sunwest Bank	60.0	0.308	0.536	66,976	324	\$100M-500M	33	15,853	188	0.002
Bank Of Hemet	60.0	0.28	0.36	81,700	578	\$100M-500M	9	1,474	43	0
Bay View Bank Na	60.0	0.101	0.4	428,536	2272	\$1B-\$10B	24	24,758	973	0
Mellon 1st Bus Bank	60.0	0.122	0.333	230,003	1351	\$1B-\$10B	22	12,397	509	0.001
Pacific Western Nb	60.0	0.238	0.848	55,453	248	\$100M-500M	17	3,621	95	0
Bank Of The Orient	60.0	0.206	0.494	95,175	558	\$100M-500M	23	9,023	294	0.001
Santa Barbara B&Tc	60.0	0.081	0.289	200,827	2885	\$1B-\$10B	31	52,737	2,161	0
Silicon Valley Bank	60.0	0.104	0.295	443,808	2560	\$1B-\$10B	22	24,286	559	0
Bank Of The West	60.0	0.076	0.349	937,802	9167	>\$10B	27	111,377	4,967	0
Pacific Century Bank Na	60.0	0.182	0.36	160,138	1338	\$500M-\$1B	27	21,106	867	0.001
Novato Cmnty Bank	60.0	0.368	0.973	21,990	118	<\$100M	14	1,197	26	0
Asian Pacific Nb	60.0	0.395	0.977	17,800	106	<\$100M	19	1,494	41	0
Valley Oaks Nb	60.0	0.262	1	18,069	243	<\$100M	33	4,769	201	0

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Community Bank Of The Bay	60.0	0.429	1	18,400	105	<\$100M	17	1,221	45	0
California Oaks St Bank	60.0	0.37	0.918	20,864	181	<\$100M	29	3,624	116	0.002
Canyon Nb	60.0	0.312	0.901	32,030	263	\$100M-500M	30	5,487	171	0
Asiana Bank	60.0	0.58	0.946	18,991	84	<\$100M	20	1,448	41	0
South Cty Bank Na	60.0	0.364	1	18,611	149	<\$100M	26	2,619	93	0.003
Southland Bus Bank	60.0	0.504	1	10,318	73	<\$100M	25	1,327	38	0
City Nb	57.5	0.079	0.181	715,625	4896	\$1B-\$10B	24	56,043	1,707	0.002
First Nb Of Central Ca	57.5	0.122	0.283	143,281	1433	\$1B-\$10B	28	25,061	959	0
Borel B&Tc	57.5	0.202	0.531	75,393	386	\$100M-500M	15	3,104	136	0
Trans Pacific Nb	57.5	0.361	0.718	47,713	163	\$100M-500M	10	1,155	29	0
Bank Of Stockton	57.5	0.086	0.415	102,309	818	\$1B-\$10B	26	14,052	450	0.003
Mission Nb	57.5	0.374	1	16,959	91	<\$100M	15	1,046	33	0.003
First Intl Bank	57.5	0.325	0.833	16,656	299	<\$100M	19	1,339	123	0.004
Mid Valley Bank	57.5	0.204	0.701	34,376	430	\$100M-500M	33	8,120	308	0.004
Fremont Bank	57.5	0.11	0.513	108,576	805	\$500M-\$1B	27	14,757	407	0.001
Bank Of Canton Of Ca	57.5	0.132	0.491	145,505	777	\$1B-\$10B	34	36,577	434	0.006
Comerica Bank Ca	57.5	0.108	0.155	645,992	3602	\$1B-\$10B	24	40,475	1,379	0
North Valley Bank	57.5	0.18	0.593	65,489	612	\$100M-500M	30	11,323	390	0.003
Farmers & Mrch Bank Central Ca	57.5	0.114	0.422	104,854	914	\$500M-\$1B	26	13,252	521	0.003
Tokai Bank Of Ca	57.5	0.144	0.232	267,324	1089	\$1B-\$10B	23	16,096	573	0
Goleta Nb	57.5	0.15	0.636	49,615	663	\$100M-500M	24	6,242	245	0
Preferred Bank	57.5	0.174	0.404	102,448	615	\$500M-\$1B	34	26,510	391	0
Coast Nb	57.5	0.276	0.934	28,481	205	\$100M-500M	23	3,129	103	0.002
Pacific Liberty Bank	57.5	0.318	1	16,931	113	<\$100M	23	1,914	54	0
Valley Cmnty Bank	57.5	0.346	0.898	23,110	197	<\$100M	13	915	99	0
United Cmrl Bank	55.0	0.092	0.321	252,037	750	\$1B-\$10B	15	5,941	106	0
Savings Bank Of Mendocino Cty	55.0	0.134	0.498	67,794	810	\$500M-\$1B	31	12,855	594	0
First Nb Of Northern Ca	55.0	0.186	0.395	76,162	672	\$100M-500M	30	13,390	468	0.002
East-West Bank	55.0	0.097	0.231	255,147	1282	\$1B-\$10B	21	16,930	418	0
Union Bank Of Ca Na	55.0	0.044	0.105	1,502,231	19893	>\$10B	26	313,317	15,062	0
National Bank Of The Redwoods	55.0	0.171	0.494	76,181	542	\$100M-500M	19	5,311	261	0
Sequoia Nb	55.0	0.433	1	15,786	90	<\$100M	16	969	33	0
First Western Bank	55.0	0.236	0.568	47,275	548	\$100M-500M	32	9,064	321	0.008
Sanwa Bank Ca	55.0	0.053	0.187	478,287	6095	\$1B-\$10B	27	101,623	4,430	0
Wells Fargo Bank Na	55.0	0.071	0.24	8,895,297	357212	>\$10B	35	4,326,357	338,329	0
Cuyamaca Bank Na	55.0	0.301	0.883	21,735	197	<\$100M	25	2,977	110	0
Imperial Bank	55.0	0.054	0.152	462,029	1777	\$1B-\$10B	16	7,017	197	0
American River Bank	55.0	0.268	0.516	58,392	369	\$100M-500M	22	5,548	172	0
First Northern Bank	55.0	0.142	0.557	57,475	746	\$100M-500M	32	11,549	505	0
Spectrum Bank	55.0	0.304	0.84	32,137	211	\$100M-500M	25	4,016	91	0
First Mtn Bank	55.0	0.275	0.895	24,636	235	<\$100M	31	4,740	154	0.011
Cedars Bank	55.0	0.254	0.522	69,926	330	\$100M-500M	18	5,031	127	0
Pacific St Bank	55.0	0.259	0.736	30,525	300	\$100M-500M	25	3,750	147	0.004

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Tamalpais Bank	55.0	0.317	0.703	40,507	173	\$100M-500M	4	113	6	0
Heritage Bank East Bay	55.0	0.301	0.795	34,059	209	\$100M-500M	21	3,297	101	0.005
Business First Nb	55.0	0.489	1	4,860	29	<\$100M	23	716	16	0
Charter Pacific Bank	52.5	0.306	0.708	32,899	182	\$100M-500M	14	1,488	62	0
First Cmnty Bank Of The Desert	52.5	0.265	0.581	36,774	331	\$100M-500M	34	8,680	236	0
San Diego Nb	52.5	0.112	0.221	171,817	942	\$1B-\$10B	21	9,617	431	0
Western St Bank	52.5	0.373	0.693	30,347	153	<\$100M	13	1,483	52	0
Upland Bank	52.5	0.246	0.868	24,136	199	<\$100M	19	2,210	94	0.002
River City Bank	52.5	0.119	0.406	64,250	630	\$500M-\$1B	24	8,603	361	0.002
Visalia Cmnty Bank	52.5	0.226	0.84	25,492	232	\$100M-500M	22	3,024	118	0.004
United Nb	52.5	0.143	0.344	88,322	555	\$500M-\$1B	26	12,401	333	0
Bank Of Los Altos	52.5	0.193	0.744	47,647	247	\$100M-500M	20	4,391	103	0.002
Liberty Bank	52.5	0.328	0.587	35,855	178	\$100M-500M	16	2,355	78	0
Union Safe Dep Bank	52.5	0.075	0.49	74,025	615	\$500M-\$1B	24	9,186	328	0.002
Metropolitan Bank	52.5	0.281	0.9	16,471	108	<\$100M	22	1,916	47	0.001
First Charter Bank Na	52.5	0.299	0.586	37,144	219	\$100M-500M	22	4,010	106	0
Alliance Bank	52.5	0.259	0.621	36,197	254	\$100M-500M	22	4,261	126	0
Cupertino Nb	52.5	0.084	0.148	166,675	812	\$1B-\$10B	18	8,955	238	0
Bank Of Petaluma	52.5	0.195	0.563	54,103	353	\$100M-500M	24	6,088	203	0.002
Farmers & Mrch Bank	52.5	0.056	0.299	112,528	1035	\$1B-\$10B	30	35,481	687	0.003
Mechanics Bank	52.5	0.065	0.181	116,048	2363	\$1B-\$10B	25	21,023	1,847	0
Six Rivers Nb	52.5	0.149	0.92	30,554	297	\$100M-500M	31	7,774	184	0.006
Wells Fargo Hsbc Trade Bank Na	52.5	0.133	0.163	96,774	804	\$500M-\$1B	24	14,052	406	0
Neighborhood Nb	52.5	0.365	0.89	16,249	141	<\$100M	26	2,366	65	0
Bank Of Sacramento	52.5	0.352	0.608	37,466	150	\$100M-500M	13	1,849	48	0
American Bus Bank	52.5	0.246	0.661	44,355	201	\$100M-500M	22	4,956	95	0.001
Mission Oaks Nb	52.5	0.318	1	8,641	50	<\$100M	23	1,255	28	0
First Nb	50.0	0.126	0.332	86,273	514	\$500M-\$1B	20	6,470	214	0
Yosemite Bank	50.0	0.152	1	17,801	169	\$100M-500M	23	2,662	113	0
Bank Of Amador	50.0	0.163	1	15,667	245	<\$100M	27	2,983	169	0
Granite St Bank	50.0	0.228	0.855	24,064	207	\$100M-500M	22	2,918	121	0
Far East Nb	50.0	0.106	0.31	127,433	522	\$1B-\$10B	17	7,735	149	0
General Bank	50.0	0.081	0.223	170,720	680	\$1B-\$10B	19	11,152	277	0
Gold Country Bank Na	50.0	0.193	1	14,305	203	<\$100M	32	5,437	154	0.005
Palm Desert Nb	50.0	0.221	0.649	31,104	315	\$100M-500M	21	3,163	180	0
United Scty Bank	50.0	0.155	0.362	60,057	429	\$100M-500M	22	7,556	229	0
Hacienda Bank	50.0	0.247	0.857	14,859	170	<\$100M	26	2,527	114	0
Imperial Cap Bank	50.0	0.123	0.257	152,557	422	\$1B-\$10B	11	3,292	44	0
Bank Of Lakewood	50.0	0.36	0.878	9,764	85	<\$100M	27	2,011	50	0
Privest Bank	50.0	0.321	1	15,863	100	<\$100M	27	2,904	66	0
Pacific Mercantile Bank	50.0	0.198	0.622	37,598	273	\$100M-500M	20	3,840	133	0
Bank Of Madera Cty	50.0	0.236	1	7,500	106	<\$100M	28	2,341	73	0
Bank Of Whittier Na	47.5	0.272	1	9,479	71	<\$100M	16	692	33	0.004

Table 3A. Small Business Lending in California Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Bank Of Santa Clara	47.5	0.131	0.366	69,295	520	\$500M-\$1B	24	8,580	312	0
First Professional Bank Na	47.5	0.166	0.524	41,333	524	\$100M-500M	33	10,180	378	0
Ojai Valley Bank	47.5	0.148	0.886	11,265	317	<\$100M	31	3,651	284	0.002
America Ca Bank	47.5	0.306	0.673	29,270	125	<\$100M	13	1,384	39	0
International Bank Of Ca	47.5	0.315	0.505	52,859	166	\$100M-500M	7	970	16	0
San Jose Nb	47.5	0.131	0.275	86,302	524	\$500M-\$1B	17	4,784	182	0
Grand Nb	47.5	0.258	0.587	36,120	183	\$100M-500M	15	2,398	65	0
Mid-Peninsula Bank	47.5	0.089	0.223	111,968	400	\$1B-\$10B	16	6,231	116	0
California Chohung Bank	47.5	0.285	0.421	36,832	176	\$100M-500M	19	3,808	78	0.003
First United Bank	47.5	0.293	0.562	36,679	118	\$100M-500M	8	781	30	0
Mojave Desert Bank Na	47.5	0.262	0.813	11,793	194	<\$100M	32	5,124	147	0
Yolo Cmnty Bank	47.5	0.301	0.787	14,517	121	<\$100M	21	1,694	58	0
Bay Bank Of Cmrc	45.0	0.175	0.455	43,095	291	\$100M-500M	20	4,842	130	0
South Bay Bank Na	45.0	0.208	0.562	39,988	200	\$100M-500M	14	2,313	69	0
National Amer Bank	45.0	0.292	0.718	18,612	60	<\$100M	5	208	4	0
Stockmans Bank	45.0	0.184	0.585	34,331	230	\$100M-500M	19	3,298	104	0.003
Sunrise Bank San Diego	45.0	0.486	0.694	14,191	40	<\$100M	5	87	4	0
Feather River St Bank	42.5	0.138	0.568	39,970	268	\$100M-500M	17	3,671	133	0
Mercantile Nb	42.5	0.203	0.453	40,785	200	\$100M-500M	21	5,361	78	0.002
Kerman St Bank	42.5	0.123	0.876	12,577	211	\$100M-500M	28	3,560	165	0.001
Manufacturers Bank	42.5	0.082	0.147	89,568	341	\$1B-\$10B	17	6,500	159	0
Inland Cmnty Bank Na	42.5	0.292	0.615	14,081	134	<\$100M	25	2,819	83	0
Pacific Coast Bankr Bank	42.5	0.246	0.802	17,911	95	<\$100M	12	1,072	28	0
Capitol Valley Bank	42.5	0.325	0.571	21,529	100	<\$100M	14	1,301	36	0
Peninsula Bank Of Cmrc	40.0	0.123	0.385	50,800	229	\$100M-500M	12	2,809	79	0
Bank Of Willits	40.0	0.142	0.808	12,378	198	<\$100M	30	3,991	153	0
Eastern Intl Bank	40.0	0.223	0.736	17,968	64	<\$100M	10	623	14	0
Oceanic Bank	40.0	0.276	0.55	29,311	94	\$100M-500M	9	826	13	0
Merchants Nb	40.0	0.134	1	12,451	70	<\$100M	15	1,116	40	0
Evertrust Bank	40.0	0.219	0.408	38,987	130	\$100M-500M	8	1,070	20	0
Heritage Bank South Valley	40.0	0.267	0.74	16,039	70	<\$100M	15	1,220	27	0.006
Armed Forces Bank Of Ca Na	40.0	0.159	1	1,599	2	<\$100M	4	-	-	0
Chino Cmrl Bank Na	40.0	0.182	1	4,268	42	<\$100M	21	784	27	0
Lake Cmnty Bank	37.5	0.193	0.492	19,455	168	\$100M-500M	18	2,338	101	0.006
Murphy Bank	37.5	0.021	1	1,625	111	<\$100M	23	1,625	111	0
Chinatrust Bank Usa	37.5	0.048	0.114	80,371	261	\$1B-\$10B	9	2,849	47	0
Mt Diablo Nb	37.5	0.09	0.34	38,081	333	\$100M-500M	23	7,212	214	0
Fcb Taiwan Ca Bank	37.5	0.163	0.35	31,458	254	\$100M-500M	26	6,496	173	0
Bank Of Alameda	37.5	0.182	0.701	20,585	95	\$100M-500M	11	1,025	33	0
Service 1st Bank	37.5	0.227	0.735	8,789	52	<\$100M	15	840	24	0
Orange Cmnty Bank	37.5	0.245	0.762	8,567	53	<\$100M	16	886	25	0
Cerritos Valley Bank	35.0	0.21	0.514	22,257	120	\$100M-500M	13	1,375	39	0.002
Franklin T&La	35.0	0.106	1	327	2	<\$100M	4	-	-	0

Table 3A. Small Business Lending in California Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Frontier St Bank	35.0	0.122	0.866	8,883	40	<\$100M	5	101	3	0
Pan Amer Bank	35.0	0.106	1	4,001	26	<\$100M	16	520	8	0
Bank Of Rio Vista	35.0	0.105	0.809	14,107	163	\$100M-500M	26	3,393	120	0.003
Golden Gate Bank	35.0	0.123	0.359	44,785	164	\$100M-500M	14	3,139	47	0
State Bank Of India Ca	35.0	0.228	0.572	19,807	102	<\$100M	18	2,246	43	0.052
Tustin T&La	35.0	0.073	1	1,849	18	<\$100M	9	108	7	0
Community Bank Of San Joaquin	35.0	0.182	0.707	8,924	63	<\$100M	22	1,721	40	0
Community Bank	35.0	0.116	1	1,573	32	<\$100M	26	1,573	32	0
Bridge Bank Of Silicon Valley	35.0	0.081	1	3,881	7	<\$100M	4	-	-	0
Bay Area Bank	32.5	0.099	0.359	30,179	243	\$100M-500M	18	4,324	142	0
Delta Nb	32.5	0.126	0.621	16,022	106	\$100M-500M	18	1,922	60	0.003
Balboa T&La	32.5	0.021	1	1,735	9	<\$100M	13	263	3	0
Finance & Thrift Co	32.5	0.012	1	1,091	21	<\$100M	17	1,091	21	0
Interbusiness Bank Na	32.5	0.152	0.606	11,294	58	<\$100M	7	278	8	0
Affinity Bank	30.0	0.1	0.349	40,805	110	\$100M-500M	4	-	-	0
California Nb	27.5	0.055	0.124	53,266	148	\$500M-\$1B	7	1,474	24	0
1st Pacific Bank Ca	27.5	0.104	0.82	3,166	32	<\$100M	20	934	20	0
Solano Bank	27.5	0.135	0.752	6,049	31	<\$100M	12	446	12	0
First Cr Bank	25.0	0.125	0.231	32,500	101	\$100M-500M	7	915	19	0
Summit St Bank	25.0	0.117	0.487	22,717	100	\$100M-500M	8	766	19	0
Santa Clara Valley Bank Na	25.0	0.19	0.523	5,021	52	<\$100M	18	909	30	0
Asahi Bank Of Ca	22.5	0.124	0.33	9,449	48	<\$100M	7	341	16	0
Northern Tr Bank Ca Na	22.5	0.025	0.255	25,845	121	\$1B-\$10B	6	541	25	0
Fremont Inv & Loan	20.0	0.007	0.012	31,263	59	\$1B-\$10B	4	156	3	0
Gilmore Bank	20.0	0.049	0.583	3,916	45	<\$100M	17	951	34	0
Southern Pacific Bank	17.5	0.013	0.02	21,996	45	\$1B-\$10B	4	-	-	0
Silvergate Bank	17.5	0.078	0.316	15,129	26	\$100M-500M	4	12	1	0
Five Star Bank	17.5	0.127	0.384	6,118	29	<\$100M	6	281	8	0
U S Tc Na	12.5	0.015	0.191	7,467	34	\$100M-500M	6	341	11	0
Dai-Ichi Kangyo Bank Of Ca	10.0	0.014	0.091	7,426	28	\$500M-\$1B	6	425	9	0
California Cmrc Bank	10.0	0.003	0.077	5,531	15	\$1B-\$10B	4	177	2	0.039
Eos Bank	10.0	0.008	0.018	979	1	\$100M-500M	4	-	-	0
Merchants Bank Of Ca Na	10.0	0	0	-	0	<\$100M	4	-	-	0
Wells Fargo Central Bank	-	-	-	-	-	<\$100M	-	-	-	0
Wells Fargo Bank	-	-	-	-	-	\$100M-500M	-	-	-	0
Cna Tr Corp	-	-	-	-	-	\$100M-500M	-	-	-	0
Bny Western Tc	-	-	-	-	-	\$100M-500M	-	-	-	0
Fireside Thrift Co	-	-	-	-	-	\$500M-\$1B	-	-	-	0
Rancho Santa Fe T&La	-	-	-	-	-	\$100M-500M	-	-	-	0
Bank Of Amer California Na	-	-	-	-	-	\$100M-500M	-	-	-	0
Jcb Bank Na	-	-	-	-	-	<\$100M	-	-	-	0.52
Chase Manhattan B&Tc Na	-	-	-	-	-	<\$100M	-	-	-	0
California First Nb	-	-	-	-	-	<\$100M	-	-	-	0

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Bank Name	Small Business Lending (<\$M) Scores					Bnk Asset Sz.	Small Business Lending (<\$100K) Scores			
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)		Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Premier Valley Bank	-	-	-	-	-	<\$100M	-	-	-	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.