

Table 3A. Banks' Small Business Lending in California Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Business Bk Of Ca	San Bernardino	97.5	0.462	1	305,618	1,224	\$500M-\$1B	87.5	20,953	708	0
Community Cmrc Bk	Los Angeles	92.5	0.492	0.959	115,611	923	\$100M-500M	97.5	25,108	408	0
Sonoma Nb	Santa Rosa	90.0	0.452	0.668	341,891	1,079	\$500M-\$1B	67.5	14,523	228	0
National Bk Of Ca	Los Angeles	90.0	0.657	0.991	118,032	563	\$100M-500M	65.0	5,133	150	0
First St Bk Of Ca	Granada Hills	87.5	0.553	1	96,466	440	\$100M-500M	62.5	3,720	173	0
Innovative Bk	Oakland	85.0	0.613	0.933	38,980	1,714	<\$100M	95.0	9,839	1,580	0
Rancho Bk	San Dimas	85.0	0.419	0.779	88,246	537	\$100M-500M	90.0	12,995	280	0
Saehan Bk	Los Angeles	85.0	0.444	0.599	121,519	1,102	\$100M-500M	90.0	17,588	593	0
Ctr Bk	Los Angeles	82.5	0.313	0.528	279,236	2,540	\$500M-\$1B	97.5	69,822	1,878	0.001
First Amer Bk	Rosemead	82.5	0.37	1	73,909	357	\$100M-500M	80.0	7,538	137	0
Nara Bk Na	Los Angeles	82.5	0.328	0.527	350,353	2,565	\$1B-\$10B	85.0	34,419	1,074	0
Bay Cities Nb	Redondo Beach	82.5	0.402	0.976	83,869	361	\$100M-500M	85.0	9,630	180	0.002
Coast Nb	San Luis Obispo	82.5	0.523	0.862	69,682	474	\$100M-500M	77.5	5,791	217	0.001
Tri Counties Bk	Chico	80.0	0.188	0.755	255,421	3,307	\$1B-\$10B	92.5	40,727	2,342	0
Bank Of The Sierra	Porterville	80.0	0.256	0.623	187,667	1,836	\$500M-\$1B	95.0	30,697	1,112	0.014
Bank Of Orange Cty	Orange	80.0	0.315	0.639	137,691	786	\$100M-500M	77.5	10,155	340	0.001
Guaranty Bk Of Ca	Los Angeles	80.0	0.447	0.821	61,580	358	\$100M-500M	80.0	6,475	182	0
1st Centennial Bk	Redlands	80.0	0.318	0.86	74,480	428	\$100M-500M	90.0	11,225	241	0.002
Verdugo Bkg Co	Glendale	80.0	0.477	0.699	88,650	443	\$100M-500M	77.5	7,645	214	0.002
Temecula Valley Bk Na	Temecula	80.0	0.307	0.644	119,143	1,146	\$100M-500M	77.5	9,870	396	0
Canyon Nb	Palm Springs	80.0	0.408	1	62,043	343	\$100M-500M	80.0	6,492	171	0
Wilshire St Bk	Los Angeles	77.5	0.322	0.449	260,308	1,499	\$500M-\$1B	67.5	14,248	433	0
Cuyamaca Bk Na	Santee	77.5	0.406	0.972	41,442	507	\$100M-500M	87.5	5,058	337	0
First Coastal Bk Na	El Segundo	77.5	0.387	1	59,821	281	\$100M-500M	50.0	2,288	87	0
Humboldt Bk	Eureka	77.5	0.242	0.574	255,023	1,830	\$1B-\$10B	85.0	26,499	820	0.003
Kaweah Nb	Visalia	77.5	0.456	1	41,729	311	<\$100M	75.0	3,806	136	0
Golden Scty Bk	Alhambra	75.0	0.482	0.943	50,841	226	\$100M-500M	40.0	1,740	27	0
Hanmi Bk	Los Angeles	75.0	0.263	0.446	433,286	2,981	\$1B-\$10B	85.0	50,167	1,483	0.001
Pacific Union Bk	Los Angeles	75.0	0.282	0.425	282,922	5,795	\$1B-\$10B	90.0	39,581	1,993	0.002
Santa Lucia Bk	Atascadero	75.0	0.348	0.78	58,979	463	\$100M-500M	90.0	10,038	293	0.001
South Coast Cmrl Bk	Irvine	75.0	0.514	0.796	69,674	237	\$100M-500M	10.0	170	2	0
Bank Of Visalia	Visalia	75.0	0.402	0.81	52,005	348	\$100M-500M	67.5	3,721	142	0
Uniti Bk	Buena Park	75.0	0.669	0.913	35,295	278	<\$100M	82.5	5,664	145	0
Community Nb	Fallbrook	72.5	0.268	0.489	117,695	810	\$100M-500M	65.0	8,048	257	0

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Montecito B&T	Santa Barbara	72.5	0.222	0.567	121,146	878	\$500M-\$1B	70.0	9,785	411	0.001
Westamerica Bk	San Rafael	72.5	0.151	0.571	685,342	5,953	\$1B-\$10B	82.5	75,168	3,133	0
Sun Country Bk	Victorville	72.5	0.331	0.626	62,578	495	\$100M-500M	82.5	8,492	285	0
Mission Cmnty Bk Na	San Luis Obispo	72.5	0.426	0.849	40,954	305	<\$100M	72.5	3,820	149	0.003
Modesto Cmrc Bk	Modesto	72.5	0.262	0.559	78,347	1,103	\$100M-500M	77.5	7,680	784	0
Mission Bk	Bakersfield	72.5	0.372	0.999	31,296	302	<\$100M	85.0	5,961	172	0
United Cmrl Bk	San Francisco	70.0	0.153	0.462	786,709	3,182	\$1B-\$10B	45.0	7,363	249	0.001
Community Bk Of Central Cali	Salinas	70.0	0.24	0.458	226,690	1,394	\$500M-\$1B	77.5	21,518	662	0.002
Monterey Cty Bk	Monterey	70.0	0.42	0.688	39,929	295	<\$100M	62.5	2,918	136	0
Granite St Bk	Monrovia	70.0	0.433	0.838	42,917	253	<\$100M	60.0	2,551	113	0
First Nb Of North Cty	Carlsbad	70.0	0.578	1	42,245	145	<\$100M	70.0	3,755	70	0
Central Valley Cmnty Bk	Clovis	70.0	0.226	0.651	70,466	744	\$100M-500M	80.0	7,698	448	0.002
North Valley Bk	Redding	70.0	0.192	0.656	89,652	1,419	\$100M-500M	100.0	22,956	976	0.002
Los Angeles Nb	Buena Park	70.0	0.397	0.655	71,955	275	\$100M-500M	45.0	2,475	73	0
Pacific Crest Bk	Agoura Hills	70.0	0.306	0.431	181,216	502	\$500M-\$1B	22.5	1,289	28	0
Bank Of Marin	Corte Madera	70.0	0.237	0.489	136,231	1,379	\$500M-\$1B	92.5	20,178	939	0.001
Butte Cmnty Bk	Chico	70.0	0.202	0.853	74,479	693	\$100M-500M	92.5	12,079	449	0.001
Oak Valley Cmnty Bk	Oakdale	70.0	0.32	0.601	68,461	367	\$100M-500M	77.5	6,981	181	0
Heritage Bk Of Cmrc	San Jose	70.0	0.219	0.512	219,885	1,195	\$1B-\$10B	72.5	16,712	377	0
Neighborhood Nb	San Diego	70.0	0.472	0.961	28,623	245	<\$100M	72.5	3,171	87	0
Pacific Liberty Bk	Huntington Beach	70.0	0.464	0.849	38,111	219	<\$100M	60.0	2,286	73	0
Discovery Bk	San Marcos	70.0	0.487	1	30,203	147	<\$100M	52.5	1,647	39	0
Desert Cmnty Bk	Victorville	67.5	0.221	0.545	82,704	638	\$100M-500M	77.5	9,520	425	0
County Bk	Merced	67.5	0.166	0.479	187,734	1,615	\$1B-\$10B	85.0	26,964	923	0.001
Taft Nb	Taft	67.5	0.336	1	18,562	227	<\$100M	77.5	3,203	126	0.005
First Cmrc Bk	Encino	67.5	0.396	0.588	55,704	380	\$100M-500M	75.0	5,449	164	0
Plumas Bk	Quincy	67.5	0.185	0.61	60,053	823	\$100M-500M	92.5	14,336	606	0.005
Community Bk	Pasadena	67.5	0.216	0.36	319,640	1,943	\$1B-\$10B	75.0	25,127	916	0
Spectrum Bk	Montebello	67.5	0.336	0.788	40,322	245	\$100M-500M	65.0	3,493	106	0
First Mtn Bk	Big Bear Lake	67.5	0.33	0.886	35,325	232	\$100M-500M	75.0	3,713	124	0.006
Citizens Bus Bk	Ontario	67.5	0.133	0.497	465,918	3,717	\$1B-\$10B	72.5	36,721	1,989	0
First Ca Bk	Camarillo	67.5	0.28	0.582	62,390	501	\$100M-500M	82.5	8,947	272	0.002
First Scty Thrift Co	Orange	67.5	0.376	0.641	64,168	233	\$100M-500M	27.5	983	38	0
Inland Cmnty Bk Na	Rialto	67.5	0.403	1	26,760	158	<\$100M	70.0	3,226	65	0

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Southwest Cmnty Bk	Encinitas	67.5	0.228	0.665	64,146	543	\$100M-500M	67.5	5,652	226	0
American Bus Bk	Los Angeles	67.5	0.228	0.71	79,304	278	\$100M-500M	55.0	4,714	107	0.001
1st Pacific Bk Ca	San Diego	67.5	0.364	0.7	43,247	199	\$100M-500M	55.0	2,884	75	0
Bank Of Agri & Cmrc	Stockton	65.0	0.231	0.583	69,183	554	\$100M-500M	82.5	8,585	332	0
Bank Of Walnut Creek	Walnut Creek	65.0	0.184	0.569	81,199	623	\$100M-500M	70.0	7,908	307	0.001
Foothill Independent Bk	Glendora	65.0	0.235	0.388	152,272	723	\$500M-\$1B	60.0	9,271	316	0
International City Bk Na	Long Beach	65.0	0.255	0.738	41,381	348	\$100M-500M	75.0	4,758	183	0
First Northern Bk	Dixon	65.0	0.172	0.546	88,837	838	\$500M-\$1B	82.5	11,497	494	0
Borrego Springs Bk Na	Borrego Springs	65.0	0.283	0.776	32,890	406	\$100M-500M	27.5	700	30	0
Asian Pacific Nb	San Gabriel	65.0	0.55	0.973	30,201	128	<\$100M	47.5	1,421	32	0
North Coast Bk Na	Santa Rosa	65.0	0.418	0.765	29,643	195	<\$100M	67.5	2,677	118	0.002
Citizens Bk Of Nv Cty	Nevada City	65.0	0.319	0.757	40,443	323	\$100M-500M	80.0	4,841	188	0.005
Encino St Bk	Encino	65.0	0.278	0.695	43,076	313	\$100M-500M	67.5	3,617	164	0
Central Ca Bk	Sonora	65.0	0.271	0.583	50,870	536	\$100M-500M	90.0	8,918	333	0
Bank Of Madera Cty	Oakhurst	65.0	0.331	1	17,603	208	<\$100M	77.5	2,697	134	0
Mid-State B&Tc	Arroyo Grande	62.5	0.105	0.348	211,880	3,236	\$1B-\$10B	87.5	45,736	2,503	0
Placer Sierra Bk	Auburn	62.5	0.151	0.42	146,167	894	\$500M-\$1B	65.0	11,205	389	0
Omni Bk Na	Alhambra	62.5	0.278	0.627	55,202	278	\$100M-500M	30.0	975	107	0
Exchange Bk	Santa Rosa	62.5	0.128	0.393	139,270	1,566	\$1B-\$10B	85.0	23,275	1,154	0
Far East Nb	Los Angeles	62.5	0.148	0.332	252,727	789	\$1B-\$10B	55.0	10,960	227	0.001
Bank Of Lodi Na	Lodi	62.5	0.239	0.551	66,820	406	\$100M-500M	67.5	6,254	189	0.004
California B&Tc	San Diego	62.5	0.124	0.333	1,086,834	10,647	\$1B-\$10B	90.0	234,468	6,540	0.002
Harbor Nb	Dana Point	62.5	0.327	0.64	54,885	257	\$100M-500M	45.0	2,288	97	0
Scott Valley Bk	Yreka	62.5	0.209	0.609	59,207	497	\$100M-500M	70.0	5,746	298	0
First Nb	Rancho Santa Fe	62.5	0.15	0.457	166,916	1,245	\$1B-\$10B	77.5	19,526	525	0
Redding Bk Of Cmrc	Redding	62.5	0.227	0.432	87,648	702	\$100M-500M	85.0	13,972	326	0
Six Rivers Bk	Eureka	62.5	0.195	0.774	40,685	398	\$100M-500M	92.5	10,236	253	0.004
Tamalpais Bk	San Rafael	62.5	0.25	0.728	71,305	255	\$100M-500M	12.5	345	8	0
Pacific Coast Bkr Bk	San Francisco	62.5	0.287	0.89	51,413	137	\$100M-500M	20.0	619	19	0
Pacific Mercantile Bk	Costa Mesa	62.5	0.148	0.531	95,982	551	\$500M-\$1B	67.5	8,673	305	0
Yolo Cmnty Bk	Woodland	62.5	0.31	0.797	27,176	204	<\$100M	65.0	2,731	82	0
Valley Cmnty Bk	Pleasanton	62.5	0.318	0.706	31,735	278	<\$100M	55.0	2,107	95	0
Asiana Bk	Sunnyvale	62.5	0.574	0.913	20,937	128	<\$100M	70.0	2,483	72	0
South Cty Bk Na	Rancho Santa Margar	62.5	0.276	0.922	32,924	226	\$100M-500M	75.0	3,852	120	0.003

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Business First Nb	Santa Barbara	62.5	0.42	0.761	33,837	185	<\$100M	67.5	3,344	68	0.003
Community Bk	Santa Maria	62.5	0.337	0.998	15,726	225	<\$100M	82.5	3,852	172	0
Mission Valley Bk	Sun Valley	62.5	0.406	0.854	27,076	125	<\$100M	60.0	2,198	51	0
Premier Svc Bk	Riverside	62.5	0.361	1	19,222	130	<\$100M	67.5	2,262	74	0
Western Sierra Nb	Cameron Park	60.0	0.202	0.437	88,086	626	\$100M-500M	65.0	7,612	279	0.001
First Nb Of Northern Ca	South San Francisco	60.0	0.19	0.396	78,071	518	\$100M-500M	70.0	8,891	316	0.002
East-West Bk	San Marino	60.0	0.106	0.246	381,605	1,482	\$1B-\$10B	55.0	17,158	465	0
Visalia Cmnty Bk	Visalia	60.0	0.248	0.743	34,178	301	\$100M-500M	72.5	3,790	151	0.003
Trans Pacific Nb	San Francisco	60.0	0.32	0.654	46,566	160	\$100M-500M	22.5	832	25	0
Pacific Western Nb	Santa Monica	60.0	0.169	0.382	177,572	1,228	\$1B-\$10B	72.5	18,187	557	0
Cathay Bk	Los Angeles	60.0	0.115	0.24	346,464	1,881	\$1B-\$10B	67.5	28,805	857	0
American River Bk	Sacramento	60.0	0.236	0.461	67,687	374	\$100M-500M	57.5	4,547	151	0
Fremont Bk	Fremont	60.0	0.085	0.517	151,730	755	\$1B-\$10B	70.0	18,581	306	0
Heritage Oaks Bk	Paso Robles	60.0	0.211	0.53	73,248	477	\$100M-500M	75.0	8,962	258	0
International Bk Of Ca	Los Angeles	60.0	0.31	0.473	60,068	219	\$100M-500M	30.0	1,600	31	0
Hacienda Bk	Santa Maria	60.0	0.308	0.812	24,582	220	<\$100M	72.5	3,257	136	0
Novato Cmnty Bk	Novato	60.0	0.336	0.792	30,810	122	<\$100M	37.5	1,286	30	0
First United Bk	San Diego	60.0	0.342	0.539	53,941	153	\$100M-500M	20.0	774	22	0
Bank Of Sacramento	Sacramento	60.0	0.317	0.554	50,372	270	\$100M-500M	52.5	2,918	132	0
Premier Cmrl Bk Na	Anaheim	60.0	0.315	0.776	30,081	195	<\$100M	52.5	2,107	70	0
City Nb	Beverly Hills	57.5	0.064	0.188	782,028	5,154	>\$10B	60.0	57,534	1,731	0.001
Bay Bk Of Cmrc	San Leandro	57.5	0.178	0.647	60,977	329	\$100M-500M	47.5	3,420	99	0
Savings Bk Of Mendocino Cty	Ukiah	57.5	0.117	0.476	73,326	735	\$500M-\$1B	77.5	10,573	495	0
Bank Of Hemet	Riverside	57.5	0.291	0.363	87,715	230	\$100M-500M	22.5	1,403	35	0
National Bk Of The Redwoods	Santa Rosa	57.5	0.159	0.397	83,197	498	\$500M-\$1B	52.5	5,128	222	0
Union Safe Dep Bk	Stockton	57.5	0.101	0.436	111,909	980	\$1B-\$10B	75.0	17,540	575	0
Mellon 1st Bus Bk Na	Los Angeles	57.5	0.091	0.27	224,072	1,191	\$1B-\$10B	52.5	8,153	352	0.001
Pacific Cap Bk Na	Santa Barbara	57.5	0.065	0.23	294,513	3,719	\$1B-\$10B	77.5	69,476	2,742	0
Silicon Valley Bk	Santa Clara	57.5	0.088	0.236	357,388	4,475	\$1B-\$10B	70.0	45,067	2,537	0
Vineyard Bk	Rancho Cucamonga	57.5	0.126	0.588	76,742	387	\$500M-\$1B	57.5	5,988	190	0
Farmers & Mrch Bk Central Ca	Lodi	57.5	0.12	0.359	131,646	1,221	\$1B-\$10B	70.0	14,134	644	0.004
First Bk	San Luis Obispo	57.5	0.156	0.613	47,769	465	\$100M-500M	75.0	6,568	238	0.002
Centennial Bk	Fountain Valley	57.5	0.302	0.398	77,171	187	\$100M-500M	17.5	655	15	0
First Continental Bk	Rosemead	57.5	0.23	0.415	79,135	342	\$100M-500M	32.5	2,250	54	0

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Mojave Desert Bk Na	Mojave	57.5	0.336	0.77	16,738	197	<\$100M	80.0	3,694	130	0
California Oaks St Bk	Thousand Oaks	57.5	0.262	0.65	26,862	284	\$100M-500M	77.5	4,064	182	0.005
Rancho Bernardo Cmnty Bk	San Diego	57.5	0.259	0.903	22,643	183	<\$100M	65.0	2,277	65	0
Auburn Cmnty Bk	Auburn	57.5	0.315	0.711	28,240	167	<\$100M	52.5	2,074	63	0
Santa Clara Valley Bk Na	Santa Paula	57.5	0.334	1	15,862	135	<\$100M	72.5	2,190	73	0
Southland Bus Bk	Irwindale	57.5	0.493	0.991	16,632	103	<\$100M	65.0	1,891	41	0
Interbusiness Bk Na	Los Angeles	57.5	0.287	0.648	41,290	200	\$100M-500M	52.5	2,496	82	0
Vintage Bk	Napa	55.0	0.171	0.473	60,511	419	\$100M-500M	60.0	5,677	212	0
Home Bk Of Ca	San Diego	55.0	0.345	0.489	44,769	140	\$100M-500M	22.5	751	9	0
Western St Bk	Duarte	55.0	0.336	0.65	26,363	121	<\$100M	22.5	576	25	0
Coast Cmrl Bk	Santa Cruz	55.0	0.116	0.516	69,386	648	\$500M-\$1B	70.0	8,175	303	0
Union Bk Of Ca Na	San Francisco	55.0	0.031	0.104	1,266,337	24,733	>\$10B	65.0	217,320	21,058	0
Sequoia Nb	San Francisco	55.0	0.311	0.946	19,497	82	<\$100M	30.0	644	15	0
Summit Bk	Oakland	55.0	0.302	0.565	41,008	188	\$100M-500M	52.5	3,059	64	0
Wells Fargo Bk Na	San Francisco	55.0	0.048	0.253	9,768,000	448,443	>\$10B	95.0	5,427,000	432,353	0
Metropolitan Bk	Oakland	55.0	0.286	0.919	22,857	125	<\$100M	60.0	2,194	52	0.001
Mid Valley Bk	Red Bluff	55.0	0.182	0.683	32,274	309	\$100M-500M	67.5	3,522	197	0.003
Inland Empire Nb	Riverside	55.0	0.361	0.712	29,467	102	<\$100M	35.0	1,120	23	0
Cupertino Nb	Cupertino	55.0	0.064	0.207	137,694	1,556	\$1B-\$10B	62.5	14,828	1,080	0
Bank Of The West	San Francisco	55.0	0.05	0.24	1,402,325	11,005	>\$10B	67.5	159,872	5,897	0
Valley Independent Bk	El Centro	55.0	0.092	0.315	173,150	1,310	\$1B-\$10B	60.0	14,825	646	0.002
Mechanics Bk	Richmond	55.0	0.096	0.244	202,783	3,212	\$1B-\$10B	67.5	18,919	2,295	0
Cedars Bk	Los Angeles	55.0	0.195	0.355	78,789	353	\$100M-500M	45.0	4,459	112	0
Stockmans Bk	Elk Grove	55.0	0.244	0.501	58,608	340	\$100M-500M	67.5	5,913	154	0.003
Community Bk Of The Bay	Oakland	55.0	0.348	0.996	14,783	77	<\$100M	30.0	544	19	0
California Nb	Los Angeles	55.0	0.055	0.181	286,447	918	\$1B-\$10B	47.5	8,649	292	0
Community Bk Of San Joaquin	Stockton	55.0	0.26	0.845	21,475	171	<\$100M	67.5	2,563	83	0
Sunrise Bk San Diego	San Diego	55.0	0.415	0.719	24,070	98	<\$100M	22.5	491	22	0
Commercest Bk Na	Newport Beach	55.0	0.326	0.728	26,158	113	<\$100M	35.0	1,040	23	0
Calnet Bus Bk Na	Sacramento	55.0	0.378	0.685	29,602	106	<\$100M	32.5	992	30	0
Granite Cmnty Bk Na	Granite Bay	55.0	0.341	0.944	14,980	67	<\$100M	55.0	1,325	30	0.001
Sunwest Bk	Tustin	52.5	0.198	0.477	56,399	271	\$100M-500M	60.0	5,408	128	0.001
Borel Private B&Tc	San Mateo	52.5	0.173	0.375	87,492	396	\$500M-\$1B	37.5	2,540	103	0
Alliance Bk	Culver City	52.5	0.214	0.466	52,088	309	\$100M-500M	42.5	2,688	89	0

Table 3A. Banks' Small Business Lending in California Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Bank Of The Orient	San Francisco	52.5	0.153	0.352	75,515	376	\$100M-500M	50.0	4,464	130	0
State Bk Of India Ca	Los Angeles	52.5	0.285	0.747	29,896	116	\$100M-500M	45.0	1,847	40	0
San Jose Nb	San Jose	52.5	0.117	0.266	85,503	491	\$500M-\$1B	55.0	6,950	189	0
Farmers & Mrch Bk	Long Beach	52.5	0.057	0.227	150,152	1,017	\$1B-\$10B	55.0	10,497	475	0.002
Manufacturers Bk	Los Angeles	52.5	0.136	0.214	162,590	544	\$1B-\$10B	40.0	5,227	129	0
Gold Country Bk Na	Marysville	52.5	0.205	0.987	21,863	194	\$100M-500M	82.5	5,199	133	0.003
Sonoma Valley Bk	Sonoma	52.5	0.195	0.515	37,562	375	\$100M-500M	77.5	5,580	258	0
Merchants Bk Of Ca Na	Carson	52.5	0.281	1	11,458	68	<\$100M	67.5	1,610	43	0
Tustin Cmnty Bk	Tustin	52.5	0.291	1	7,608	31	<\$100M	37.5	403	11	0
Mt Diablo Nb	Danville	52.5	0.122	0.555	68,348	340	\$500M-\$1B	47.5	4,243	136	0
Solano Bk	Vacaville	52.5	0.342	0.624	26,026	144	<\$100M	55.0	2,021	54	0
Chino Cmrl Bk Na	Chino	52.5	0.277	1	17,163	106	<\$100M	52.5	1,246	46	0
Regents Bk Na	La Jolla	52.5	0.269	0.622	28,998	177	\$100M-500M	42.5	1,688	62	0
Central Sierra Bk	San Andreas	50.0	0.129	0.96	19,110	221	\$100M-500M	75.0	4,172	135	0
San Diego Nb	San Diego	50.0	0.059	0.149	114,428	608	\$1B-\$10B	55.0	11,978	297	0
River City Bk	Sacramento	50.0	0.09	0.408	61,105	582	\$500M-\$1B	60.0	6,158	312	0.002
Bank Of Stockton	Stockton	50.0	0.072	0.321	100,354	671	\$1B-\$10B	60.0	9,921	291	0.002
Ojai Valley Bk	Ojai	50.0	0.135	0.855	11,972	283	<\$100M	82.5	3,869	252	0.002
General Bk	Los Angeles	50.0	0.073	0.216	176,076	665	\$1B-\$10B	50.0	8,745	232	0
First Rgnl Bk	Los Angeles	50.0	0.136	0.344	78,139	481	\$500M-\$1B	60.0	7,430	204	0
Palm Desert Nb	Palm Desert	50.0	0.197	0.58	42,252	262	\$100M-500M	60.0	4,044	138	0
United Scty Bk	Fresno	50.0	0.131	0.405	67,103	409	\$500M-\$1B	62.5	7,137	201	0
Preferred Bk	Los Angeles	50.0	0.103	0.254	80,773	686	\$500M-\$1B	67.5	11,704	335	0
Premier Valley Bk	Fresno	50.0	0.218	0.722	22,842	201	\$100M-500M	50.0	1,569	82	0
Feather River St Bk	Yuba City	47.5	0.137	0.46	51,786	291	\$100M-500M	50.0	4,163	132	0
Network Bk	Ontario	47.5	0.26	0.513	40,766	140	\$100M-500M	35.0	1,754	41	0
Yosemite Bk	Mariposa	47.5	0.138	0.831	20,165	183	\$100M-500M	72.5	3,269	124	0
First Intl Bk	Chula Vista	47.5	0.279	0.682	14,746	120	<\$100M	40.0	876	38	0.002
Mid-Peninsula Bk	Palo Alto	47.5	0.074	0.157	117,695	434	\$1B-\$10B	32.5	3,170	89	0
Pacific St Bk	Stockton	47.5	0.161	0.488	29,772	395	\$100M-500M	75.0	5,167	197	0.003
Ramona Nb	Ramona	47.5	0.229	1	5,309	55	<\$100M	60.0	938	37	0
Bank Of Amador	Jackson	45.0	0.121	0.821	13,434	200	\$100M-500M	70.0	2,741	120	0
United Nb	San Marino	45.0	0.112	0.241	90,160	348	\$500M-\$1B	40.0	4,321	103	0
Liberty Bk	South San Francisco	45.0	0.254	0.388	31,870	172	\$100M-500M	35.0	1,472	65	0

Table 3A. Banks' Small Business Lending in California Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Bank Of East Asia Usa Na	Alhambra	45.0	0.244	0.428	44,174	138	\$100M-500M	42.5	2,813	37	0
Imperial Cap Bk	La Jolla	45.0	0.07	0.169	102,639	314	\$1B-\$10B	25.0	1,891	43	0
Goleta Nb	Goleta	45.0	0.136	0.354	40,241	577	\$100M-500M	27.5	950	51	0
Evertrust Bk	City Of Industry	45.0	0.236	0.404	54,403	145	\$100M-500M	22.5	1,074	16	0
Privest Bk	Santa Ana	45.0	0.201	0.828	16,543	125	<\$100M	57.5	1,647	83	0
Service 1st Bk	Tracy	45.0	0.198	0.829	18,387	95	<\$100M	42.5	1,199	34	0
Oceanic Bk	San Francisco	42.5	0.244	0.467	36,181	108	\$100M-500M	25.0	1,020	16	0
National Amer Bk	San Francisco	42.5	0.264	0.576	21,515	56	<\$100M	10.0	76	5	0
Valley Bk	Moreno Valley	42.5	0.179	0.718	15,162	163	<\$100M	50.0	1,391	70	0
Community Banks Of Tracy	Tracy	42.5	0.159	0.811	15,525	109	<\$100M	40.0	1,055	32	0
Summit St Bk	Santa Rosa	42.5	0.178	0.51	41,026	165	\$100M-500M	35.0	1,878	44	0
Bank Of Petaluma	Petaluma	42.5	0.133	0.357	53,117	289	\$100M-500M	47.5	3,900	141	0
Murphy Bk	Fresno	42.5	0.047	1	4,105	234	<\$100M	85.0	4,105	234	0
First Cmrl Bk Usa	Alhambra	42.5	0.171	0.335	46,683	227	\$100M-500M	62.5	5,818	138	0
Mirae Bk	Los Angeles	42.5	0.28	0.552	16,590	129	<\$100M	75.0	3,663	83	0
Bank Of Willits	Willits	40.0	0.128	0.679	13,187	151	\$100M-500M	70.0	2,909	109	0
Mercantile Nb	Los Angeles	40.0	0.182	0.352	34,843	163	\$100M-500M	37.5	1,900	50	0.001
Bank Of Santa Clara	Santa Clara	40.0	0.084	0.313	50,411	334	\$500M-\$1B	47.5	4,099	176	0
America Ca Bk	San Francisco	40.0	0.229	0.474	25,430	110	\$100M-500M	30.0	1,261	27	0
Bank Of Amer Ca Na	San Francisco	40.0	0.077	1	8,547	52	\$100M-500M	40.0	943	12	0
Armed Forces Bk Of Ca Na	San Diego	40.0	0.241	0.781	3,671	5	<\$100M	10.0	-	-	0
Napa Cmnty Bk	Napa	40.0	0.245	0.65	11,808	51	<\$100M	30.0	534	18	0
Security Bus Bk Of San Diego	San Diego	40.0	0.116	1	4,924	53	<\$100M	50.0	753	19	0
San Joaquin Bk	Bakersfield	37.5	0.046	0.123	17,477	2,099	\$100M-500M	22.5	973	28	0.001
Eastern Intl Bk	Los Angeles	37.5	0.239	0.488	21,336	60	<\$100M	12.5	142	3	0
Bank Of Whittier Na	Whittier	37.5	0.16	0.934	5,122	29	<\$100M	27.5	209	10	0.004
South Bay Bk Na	Torrance	37.5	0.205	0.338	36,053	133	\$100M-500M	27.5	1,174	29	0
Lake Cmnty Bk	Lakeport	37.5	0.202	0.526	24,396	142	\$100M-500M	52.5	2,193	80	0.004
Mission Oaks Nb	Temecula	37.5	0.208	0.462	15,580	172	<\$100M	60.0	2,065	74	0
Orange Cmnty Bk	Orange	37.5	0.212	0.427	19,358	157	<\$100M	55.0	2,341	70	0
Professional Bus Bk	Pasadena	37.5	0.251	0.491	17,750	64	<\$100M	37.5	976	27	0
County Cmrc Bk	Ventura	37.5	0.221	0.703	6,690	45	<\$100M	12.5	33	19	0
California Pacific Bk	San Francisco	35.0	0.239	0.388	19,705	99	<\$100M	45.0	1,605	47	0
Mission Nb	San Francisco	35.0	0.258	0.457	15,633	91	<\$100M	32.5	896	33	0

Table 3A. Banks' Small Business Lending in California Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Pan Amer Bk	Los Angeles	35.0	0.092	1	3,800	26	<\$100M	35.0	343	8	0
Delta Nb	Manteca	35.0	0.145	0.569	19,162	96	\$100M-500M	32.5	978	42	0.002
Gilmore Bk	Los Angeles	35.0	0.09	0.845	8,620	63	<\$100M	50.0	1,046	42	0
Chinatrust Bk Usa	Torrance	35.0	0.04	0.102	70,357	256	\$1B-\$10B	22.5	1,054	47	0
Bank Of Alameda	Alameda	35.0	0.148	0.476	24,947	135	\$100M-500M	47.5	2,289	52	0
Bridge Bk Na	Santa Clara	35.0	0.148	0.342	33,594	151	\$100M-500M	17.5	423	13	0
Landmark Nb	Solana Beach	35.0	0.141	0.779	3,468	28	<\$100M	27.5	189	14	0
Pacific Cmrc Bk Na	Los Angeles	35.0	0.095	1	1,914	5	<\$100M	22.5	73	1	0
Peninsula Bk Of Cmrc	Millbrae	32.5	0.085	0.375	40,518	175	\$100M-500M	30.0	1,720	57	0
Merchants Nb	Sacramento	32.5	0.091	0.669	9,718	68	\$100M-500M	37.5	870	34	0
Bay View Bk Na	San Mateo	32.5	0.049	0.652	27,930	77	\$500M-\$1B	15.0	606	8	0
Bay Area Bk	Redwood City	32.5	0.068	0.383	27,798	162	\$100M-500M	32.5	1,887	68	0
Balboa T&La	Chula Vista	32.5	0.049	1	5,539	31	\$100M-500M	32.5	458	8	0
Finance & Thrift Co	Porterville	32.5	0.013	1	1,459	24	\$100M-500M	50.0	1,459	24	0
Northern Tr Bk Ca Na	Santa Barbara	32.5	0.036	0.328	44,104	146	\$1B-\$10B	17.5	935	31	0
United Amer Bk	San Mateo	32.5	0.003	1	50	2	<\$100M	35.0	50	2	0
Commercial Bk Of California	Costa Mesa	32.5	0.021	1	781	1	<\$100M	10.0	-	-	0
Golden Gate Bk	San Francisco	30.0	0.094	0.274	39,191	138	\$100M-500M	25.0	1,073	27	0
Affinity Bk	Ventura	30.0	0.081	0.183	58,051	130	\$500M-\$1B	10.0	-	-	0
Ventura Cty Bus Bk	Oxnard	30.0	0.129	0.708	3,206	21	<\$100M	55.0	645	15	0
First Cr Bk	Los Angeles	27.5	0.108	0.174	37,120	105	\$100M-500M	17.5	677	19	0
United Pacific Bk	City Of Industry	27.5	0.164	0.347	18,943	86	\$100M-500M	32.5	987	34	0.003
Bank Of Rio Vista	Rio Vista	27.5	0.103	0.451	14,714	141	\$100M-500M	52.5	1,987	78	0.003
Five Star Bk	Rocklin	27.5	0.186	0.304	13,995	55	<\$100M	25.0	645	22	0
Orange Cty Bus Bk Na	Newport Beach	27.5	0.112	0.62	4,040	25	<\$100M	17.5	174	7	0
Silvergate Bk	La Jolla	25.0	0.05	0.53	20,451	39	\$100M-500M	10.0	-	-	0
Gateway Bus Bk	Cerritos	25.0	0.051	0.573	9,695	80	\$100M-500M	32.5	920	31	0
Torrey Pines Bk	San Diego	25.0	0.089	0.619	4,786	19	<\$100M	10.0	20	2	0
Wells Fargo Hsbc Trade Bk Na	San Francisco	20.0	0.022	0.034	16,840	147	\$500M-\$1B	12.5	56	17	0
Fremont Inv & Loan	Anaheim	12.5	0.002	0.005	14,736	28	\$1B-\$10B	10.0	-	-	0
Mizuho Corporate Bk Of Ca	Los Angeles	10.0	0.013	0.111	5,150	17	\$100M-500M	10.0	284	5	0
California Cmrc Bk	Century City	10.0	0.001	0.034	1,366	8	\$1B-\$10B	10.0	77	1	0.062
Legacy Bk Na	La Jolla	10.0	0.012	0.167	208	3	<\$100M	10.0	8	2	0
Wells Fargo Central Bk	Calabasas	0.0	0	-	-	-	<\$100M	0.0	-	-	0

Table 3A. Banks' Small Business Lending in California Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Wells Fargo Bk	Los Angeles	0.0	0 .	-	-	\$100M-500M	0.0	-	-	0	
Cna Tr Corp	Costa Mesa	0.0	0 .	-	-	\$100M-500M	0.0	-	-	0	
Bny Western Tc	Los Angeles	0.0	0 .	-	-	\$100M-500M	0.0	-	-	0	
Franklin Bk Of Ca	Orange	0.0	0 .	-	-	<\$100M	0.0	-	-	0	
Fireside Thrift Co	Pleasanton	0.0	0 .	-	-	\$1B-\$10B	0.0	-	-	0	
Rancho Santa Fe T&La	San Marcos	0.0	0 .	-	-	\$100M-500M	0.0	-	-	0	
Jp Morgan Tc Na	Los Angeles	0.0	0 .	-	-	\$100M-500M	0.0	-	-	0	
California First Nb	Irvine	0.0	0 .	-	-	<\$100M	0.0	-	-	0	
Seacoast Cmrc Bk	Chula Vista	0.0	0 .	-	-	<\$100M	0.0	-	-	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.