

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Innovative Bk	Oakland	97.5	0.59	1	138,335	10,743	\$100M-500M	100.0	26,980	10,397	0
Interbusiness Bk NA	City of Industry	97.5	0.499	1	175,845	4,662	\$100M-500M	100.0	175,845	4,662	0
National Bk of CA	Los Angeles	92.5	0.734	0.997	202,200	602	\$100M-500M	67.5	4,581	142	0
Community CMRC Bk	Los Angeles	90.0	0.449	0.755	144,850	641	\$100M-500M	85.0	9,808	174	0
Hanmi Bk	Los Angeles	87.5	0.329	0.51	1,192,849	5,968	\$1B-\$10B	97.5	148,427	2,909	0.001
Canyon NB	Palm Springs	87.5	0.404	1	96,948	437	\$100M-500M	85.0	6,746	206	0
TRI Cty Bk	Chico	85.0	0.198	0.669	370,041	4,091	\$1B-\$10B	97.5	50,186	2,787	0
Uniti Bk	Buena Park	85.0	0.428	0.604	97,465	743	\$100M-500M	92.5	9,645	316	0
Nara Bk	Los Angeles	82.5	0.323	0.431	641,490	3,710	\$1B-\$10B	90.0	52,781	1,313	0
Saehan Bk	Los Angeles	82.5	0.336	0.448	179,855	1,709	\$500M-\$1B	90.0	22,146	523	0
Five Star Bk	Rocklin	82.5	0.41	0.928	108,769	166	\$100M-500M	32.5	887	34	0
Business First NB	Santa Barbara	82.5	0.563	0.996	68,812	274	\$100M-500M	70.0	2,898	74	0
Sonoma NB	Santa Rosa	80.0	0.299	0.419	396,736	1,257	\$1B-\$10B	47.5	5,079	156	0
Circle Bk	Novato	80.0	0.391	0.987	69,122	207	\$100M-500M	42.5	878	87	0
Inland Cmnty Bk NA	Rialto	80.0	0.461	0.921	63,190	280	\$100M-500M	85.0	6,943	105	0
Mission Valley Bk	Sun Valley	80.0	0.398	0.643	63,671	327	\$100M-500M	75.0	3,961	125	0
Security Pacific Bk	Los Angeles	77.5	0.249	0.612	145,832	508	\$500M-\$1B	77.5	9,223	206	0
Rancho Bk	San Dimas	77.5	0.324	0.637	71,403	398	\$100M-500M	77.5	5,180	163	0
First NB of North Cty	Carlsbad	77.5	0.568	1	58,803	199	\$100M-500M	62.5	2,255	50	0
Inland Empire NB	Riverside	77.5	0.497	1	54,284	177	\$100M-500M	10.0	-	-	0
North Valley Bk	Redding	77.5	0.205	0.59	182,533	936	\$500M-\$1B	80.0	12,231	345	0
Tamalpais Bk	San Rafael	77.5	0.277	0.586	139,062	368	\$500M-\$1B	25.0	778	17	0
Mission Bk	Bakersfield	77.5	0.358	0.798	47,452	359	\$100M-500M	90.0	5,723	181	0
Premier CMRL Bk NA	Anaheim	77.5	0.316	0.483	89,642	485	\$100M-500M	57.5	3,429	148	0
Pacific City Bk	Los Angeles	77.5	0.304	0.481	94,188	805	\$100M-500M	92.5	15,239	514	0
Fullerton Community Bank FS	Fullerton	77.5	0.151	0.442	97,168	433	\$500M-\$1B	42.5	1,131	46	0
Santa Lucia Bk	Atascadero	75.0	0.298	0.698	70,796	460	\$100M-500M	87.5	8,148	251	0.002
Mission Cmnty Bk	San Luis Obispo	75.0	0.309	0.663	46,022	330	\$100M-500M	72.5	3,284	139	0.002
Coast NB	San Luis Obispo	75.0	0.342	0.675	62,866	437	\$100M-500M	87.5	5,244	176	0.001
Vintage Bk	Napa	75.0	0.237	0.48	150,529	649	\$500M-\$1B	75.0	9,835	263	0
First Priv Bk TR	Granada Hills	75.0	0.246	0.588	113,903	490	\$100M-500M	80.0	8,172	217	0
Golden Scty Bk	Alhambra	75.0	0.422	0.819	53,719	194	\$100M-500M	32.5	799	16	0
Neighborhood NB	San Diego	75.0	0.459	0.911	43,784	276	<\$100M	75.0	2,708	75	0
Chino CMRL Bk NA	Chino	75.0	0.37	0.942	34,490	187	<\$100M	72.5	2,359	82	0
Discovery Bk	San Marcos	75.0	0.356	0.628	58,441	354	\$100M-500M	67.5	2,792	115	0
Community Bk	Santa Maria	75.0	0.332	0.796	34,103	387	\$100M-500M	92.5	7,173	272	0
Los Padres Bank	Solvang	75.0	0.135	0.446	151,744	607	\$1B-\$10B	72.5	12,212	237	0
United Labor Bank F.S.B.	Oakland	75.0	0.22	0.583	39,543	203	\$100M-500M	47.5	765	81	0
Central Valley Cmnty Bk	Clovis	72.5	0.21	0.53	97,352	1,094	\$100M-500M	90.0	12,860	659	0.002

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Mercantile NB	Los Angeles	72.5	0.263	0.653	69,002	241	\$100M-500M	67.5	3,535	75	0.001
Butte Cmnty Bk	Chico	72.5	0.145	0.78	74,834	651	\$500M-\$1B	90.0	11,686	406	0.001
Westamerica Bk	San Rafael	72.5	0.125	0.529	609,952	4,753	\$1B-\$10B	85.0	57,208	2,289	0
American River Bk	Sacramento	72.5	0.204	0.523	124,953	1,068	\$500M-\$1B	90.0	15,199	637	0
Heritage Oaks Bk	Paso Robles	72.5	0.229	0.482	119,059	686	\$500M-\$1B	87.5	12,095	308	0
Scott Valley Bk	Yreka	72.5	0.237	0.477	93,467	664	\$100M-500M	77.5	6,411	329	0
Guaranty Bk of CA	Los Angeles	72.5	0.352	0.579	78,939	267	\$100M-500M	47.5	1,855	45	0
Citizens Bk of Northern CA	Nevada City	72.5	0.298	0.611	79,166	453	\$100M-500M	82.5	6,956	200	0
California Oaks St Bk	Thousand Oaks	72.5	0.354	0.675	38,038	355	\$100M-500M	85.0	4,177	204	0
Mission Oaks NB	Temecula	72.5	0.329	0.659	52,049	321	\$100M-500M	60.0	2,324	100	0
Commercest Bk NA	Newport Beach	72.5	0.348	0.592	66,475	258	\$100M-500M	57.5	3,047	66	0
First FS&LA of San Rafael	San Rafael	72.5	0.149	0.864	28,000	83	\$100M-500M	27.5	121	2	0
Metropolitan Bk	Oakland	70.0	0.363	0.844	38,724	134	\$100M-500M	32.5	557	19	0.001
First CAa Bk	Camarillo	70.0	0.222	0.442	112,019	546	\$500M-\$1B	67.5	5,643	175	0.001
Bay Cities NB	Redondo Beach	70.0	0.249	0.641	70,820	311	\$100M-500M	70.0	3,775	106	0.001
Granite Cmnty Bk NA	Granite Bay	70.0	0.329	0.74	44,617	227	\$100M-500M	72.5	3,354	97	0.001
Placer Sierra Bk	Auburn	70.0	0.135	0.375	362,348	2,083	\$1B-\$10B	77.5	27,830	896	0
Community NB	Escondido	70.0	0.213	0.403	191,047	1,076	\$500M-\$1B	75.0	12,620	318	0
Wilshire St Bk	Los Angeles	70.0	0.205	0.306	379,576	2,034	\$1B-\$10B	72.5	23,503	529	0
First CMRC Bk	Encino	70.0	0.269	0.49	68,446	423	\$100M-500M	65.0	3,805	135	0
First Northern Bk	Dixon	70.0	0.173	0.51	112,934	851	\$500M-\$1B	85.0	11,365	403	0
Borrego Springs Bk NA	Borrego Springs	70.0	0.375	0.621	31,011	363	<\$100M	57.5	1,460	30	0
Bank of Marin	Corte Madera	70.0	0.185	0.391	160,543	1,955	\$500M-\$1B	97.5	28,061	1,461	0
Bank of Amer CA NA	San Francisco	70.0	0.023	1	176,109	504	\$1B-\$10B	42.5	3,115	59	0
Oak Valley Cmnty Bk	Oakdale	70.0	0.286	0.461	117,082	448	\$100M-500M	57.5	3,448	110	0
Heritage Bk of CMRC	San Jose	70.0	0.197	0.42	214,753	1,274	\$1B-\$10B	72.5	12,247	313	0
Premier Svc Bk	Riverside	70.0	0.292	0.797	38,748	227	\$100M-500M	80.0	3,535	115	0
United Amer Bk	San Mateo	70.0	0.308	0.641	52,037	160	\$100M-500M	50.0	2,179	37	0
County CMRC Bk	Ventura	70.0	0.384	0.717	33,033	173	<\$100M	65.0	1,985	61	0
Legacy Bk NA	Campbell	70.0	0.389	0.767	31,695	205	<\$100M	67.5	1,875	52	0
Bank of The Sierra	Porterville	67.5	0.154	0.479	176,956	1,510	\$1B-\$10B	92.5	23,146	785	0.007
Plumas Bk	Quincy	67.5	0.15	0.624	70,287	961	\$100M-500M	95.0	14,116	716	0.003
Mission NB	San Francisco	67.5	0.391	0.566	46,632	140	\$100M-500M	42.5	1,162	33	0
First NB	Rancho Santa Fe	67.5	0.178	0.414	206,922	1,577	\$1B-\$10B	95.0	32,830	800	0
First Scty Thrift Co	Orange	67.5	0.376	0.578	50,361	158	\$100M-500M	20.0	240	7	0
Santa Clara Valley Bk NA	Santa Paula	67.5	0.305	0.821	27,889	179	<\$100M	75.0	2,498	87	0
Premier Valley Bk	Fresno	67.5	0.195	0.544	82,377	427	\$100M-500M	75.0	6,082	207	0
PFF Bank & Trust	Pomona	67.5	0.044	0.214	190,922	1,144	\$1B-\$10B	62.5	11,316	598	0
Broadway Federal Bank F.S.B	Los Angeles	67.5	0.122	0.564	34,760	121	\$100M-500M	47.5	1,227	29	0

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Luther Burbank Savings	Santa Rosa	67.5	0.064	0.322	132,461	317	\$1B-\$10B	35.0	695	13	0
Visalia Cmnty Bk	Visalia	65.0	0.239	0.701	40,915	315	\$100M-500M	80.0	4,303	155	0.002
County Bk	Merced	65.0	0.149	0.363	268,245	1,619	\$1B-\$10B	90.0	34,431	902	0.001
Center Bk	Los Angeles	65.0	0.168	0.235	277,755	3,065	\$1B-\$10B	92.5	52,163	1,772	0.001
1st Centennial Bk	Redlands	65.0	0.204	0.434	100,237	532	\$100M-500M	72.5	7,102	195	0.001
American Bus Bk	Los Angeles	65.0	0.182	0.516	94,206	329	\$500M-\$1B	60.0	4,803	108	0.001
Mid-State B&TC	Arroyo Grande	65.0	0.113	0.346	263,626	3,076	\$1B-\$10B	92.5	44,146	2,187	0
United CMRL Bk	San Francisco	65.0	0.13	0.341	1,005,732	3,101	\$1B-\$10B	70.0	47,402	982	0
Desert Cmnty Bk	Victorville	65.0	0.162	0.46	89,065	507	\$500M-\$1B	67.5	5,657	229	0
South Bay Bk NA	Torrance	65.0	0.279	0.529	63,858	207	\$100M-500M	62.5	3,477	66	0
Pacific Western NB	Santa Monica	65.0	0.144	0.268	489,266	2,426	\$1B-\$10B	62.5	20,535	675	0
Exchange Bk	Santa Rosa	65.0	0.115	0.395	169,805	1,619	\$1B-\$10B	92.5	29,179	1,159	0
First Coastal Bk NA	Manhattan Beach	65.0	0.211	0.669	52,384	231	\$100M-500M	40.0	1,203	41	0
Spectrum Bk	Irvine	65.0	0.246	0.644	41,042	222	\$100M-500M	70.0	3,074	74	0
Gold Country Bk NA	Marysville	65.0	0.263	0.742	28,100	238	\$100M-500M	72.5	2,219	109	0
Greater Bay Bk NA	Palo Alto	65.0	0.109	0.345	751,305	3,369	\$1B-\$10B	70.0	37,527	1,263	0
Asian Pacific NB	San Gabriel	65.0	0.38	1	19,883	77	<\$100M	45.0	633	17	0
Mojave Desert Bk NA	Mojave	65.0	0.312	0.842	22,871	218	<\$100M	85.0	4,707	126	0
Valley Cmnty Bk	Pleasanton	65.0	0.27	0.584	39,558	252	\$100M-500M	67.5	2,711	95	0
Community Bk of San Joaquin	Stockton	65.0	0.272	0.789	31,914	201	\$100M-500M	75.0	3,293	75	0
Ramona NB	Ramona	65.0	0.326	1	16,003	125	<\$100M	77.5	2,457	70	0
Mirae Bk	Los Angeles	65.0	0.222	0.331	82,090	681	\$100M-500M	85.0	9,365	326	0
Point Loma Cmnty Bk	San Diego	65.0	0.487	0.935	20,667	79	<\$100M	55.0	729	24	0
First MTN Bk	Big Bear Lake	62.5	0.288	0.605	41,161	196	\$100M-500M	60.0	1,962	81	0.004
Montecito B&T	Santa Barbara	62.5	0.159	0.436	116,150	699	\$500M-\$1B	67.5	6,872	302	0.001
California B&TC	San Diego	62.5	0.121	0.307	1,300,688	11,920	>\$10B	90.0	229,215	7,112	0.001
East West Bk	Pasadena	62.5	0.112	0.258	1,126,409	3,344	>\$10B	55.0	14,216	342	0
Monterey Cty Bk	Monterey	62.5	0.254	0.52	43,195	245	\$100M-500M	90.0	11,968	132	0
Far East NB	Los Angeles	62.5	0.133	0.345	237,347	642	\$1B-\$10B	52.5	7,049	121	0
Community Bk	Pasadena	62.5	0.135	0.257	287,081	1,560	\$1B-\$10B	67.5	18,490	659	0
International City Bk NA	Long Beach	62.5	0.19	0.682	46,686	300	\$100M-500M	62.5	2,701	89	0
Los Angeles NB	Buena Park	62.5	0.266	0.51	53,889	196	\$100M-500M	40.0	895	46	0
Citizens Bus Bk	Ontario	62.5	0.095	0.349	566,366	3,759	\$1B-\$10B	70.0	31,359	1,695	0
Valley Bus Bk	Visalia	62.5	0.217	0.453	52,560	473	\$100M-500M	70.0	3,581	178	0
Temecula Valley Bk	Temecula	62.5	0.144	0.371	148,070	1,177	\$1B-\$10B	60.0	6,887	244	0
Torrey Pines Bk	San Diego	62.5	0.173	0.47	82,820	475	\$100M-500M	70.0	5,741	267	0
California Savings Bank	San Francisco	62.5	0.06	0.514	75,329	216	\$1B-\$10B	40.0	1,557	25	0
La Jolla Bank FSB	Rancho Santa Fe	62.5	0.057	0.195	158,117	362	\$1B-\$10B	27.5	611	11	0
Pacific Cap Bk NA	Santa Barbara	60.0	0.083	0.281	595,838	6,803	\$1B-\$10B	82.5	82,420	4,918	0.002

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Omni Bk NA	Alhambra	60.0	0.219	0.568	44,132	184	\$100M-500M	32.5	522	46	0.001
Bank of Stockton	Stockton	60.0	0.111	0.363	199,714	1,104	\$1B-\$10B	70.0	15,114	426	0.001
Summit St Bk	Santa Rosa	60.0	0.194	0.496	58,205	262	\$100M-500M	55.0	3,005	78	0.001
Fremont Bk	Fremont	60.0	0.11	0.348	187,409	741	\$1B-\$10B	62.5	8,321	195	0.001
Bank of The West	San Francisco	60.0	0.051	0.272	2,825,634	21,620	>\$10B	77.5	347,336	12,311	0.001
Rabobank NA	El Centro	60.0	0.092	0.269	439,530	3,268	\$1B-\$10B	70.0	31,309	1,551	0.001
1st Pacific Bk CA	San Diego	60.0	0.195	0.493	56,006	300	\$100M-500M	65.0	3,537	115	0.001
Alliance Bk	Culver City	60.0	0.156	0.372	127,190	598	\$500M-\$1B	60.0	6,328	149	0
Pacific Mercantile Bk	Costa Mesa	60.0	0.142	0.311	140,498	599	\$500M-\$1B	62.5	7,964	203	0
Security Bus Bk of San Diego	San Diego	60.0	0.268	0.494	35,984	184	\$100M-500M	55.0	1,868	64	0
Landmark NB	Solana Beach	60.0	0.239	0.84	30,534	131	\$100M-500M	62.5	2,006	44	0
Santa Cruz Cty Bk	Santa Cruz	60.0	0.215	0.784	25,014	159	\$100M-500M	82.5	3,755	94	0
Bay CMRL Bk	Walnut Creek	60.0	0.366	0.725	19,038	99	<\$100M	50.0	774	30	0
First Federal Bank of California	Santa Monica	60.0	0.009	0.28	89,538	370	>\$10B	47.5	2,039	99	0
Provident Savings Bank FSB	Riverside	60.0	0.039	0.444	63,520	185	\$1B-\$10B	42.5	1,151	37	0
Pacific Premier Bank	Costa Mesa	60.0	0.072	0.328	51,303	127	\$500M-\$1B	30.0	209	9	0
Commercial Capital Bank FSB	Irvine	60.0	0.024	0.184	138,822	368	\$1B-\$10B	50.0	3,488	60	0
San Luis Trust Bank FSB	San Luis Obispo	60.0	0.077	0.703	20,592	81	\$100M-500M	47.5	1,011	23	0
First NB of Northern Ca	South San Francis	57.5	0.151	0.334	87,693	608	\$500M-\$1B	72.5	7,538	298	0.001
Bank of Agri & CMRC	Stockton	57.5	0.162	0.355	63,384	492	\$100M-500M	82.5	8,232	262	0
Savings Bk of Mendocino Cty	Ukiah	57.5	0.115	0.469	83,256	629	\$500M-\$1B	80.0	8,721	378	0
Bank of Hemet	Riverside	57.5	0.246	0.283	100,630	238	\$100M-500M	32.5	1,023	40	0
Bank of Whittier NA	Whittier	57.5	0.349	0.995	11,759	56	<\$100M	45.0	393	16	0
Cathay Bk	Los Angeles	57.5	0.1	0.199	742,202	3,396	\$1B-\$10B	70.0	51,303	1,329	0
Silicon Valley Bk	Santa Clara	57.5	0.074	0.173	377,664	5,458	\$1B-\$10B	47.5	2,637	3,390	0
Murphy Bk	Fresno	57.5	0.111	1	11,690	517	\$100M-500M	95.0	11,690	517	0
Mechanics Bk	Richmond	57.5	0.09	0.257	243,754	1,286	\$1B-\$10B	75.0	25,785	813	0
Palm Desert NB	Palm Desert	57.5	0.167	0.447	51,209	333	\$100M-500M	70.0	4,125	152	0
American Scty Bk	Santa Ana	57.5	0.187	0.358	79,834	590	\$100M-500M	75.0	6,977	245	0
Metro United Bk	San Diego	57.5	0.286	0.465	59,541	150	\$100M-500M	20.0	307	7	0
Bank of Sacramento	Sacramento	57.5	0.217	0.435	62,492	285	\$100M-500M	57.5	3,106	95	0
Regents Bk NA	La Jolla	57.5	0.192	0.478	45,176	281	\$100M-500M	57.5	2,623	97	0
Ventura Cty Bus Bk	Oxnard	57.5	0.262	0.547	24,265	124	<\$100M	67.5	2,124	48	0
Seacoast CMRC Bk	Chula Vista	57.5	0.312	0.694	17,205	98	<\$100M	55.0	855	34	0
Bank of Santa Clarita	Santa Clarita	57.5	0.304	0.595	28,414	107	<\$100M	60.0	1,554	44	0
Pacific Coast Nat Bk	San Clemente	57.5	0.352	0.805	15,064	40	<\$100M	25.0	158	6	0
Bank of Santa Barbara	Santa Barbara	57.5	0.413	0.752	9,837	36	<\$100M	60.0	701	14	0
Malaga Bank F.S.B.	Palos Verdes Pen	57.5	0.042	0.628	26,436	94	\$500M-\$1B	42.5	1,045	24	0
Citibank (West) FSB	San Francisco	57.5	0.006	0.15	770,008	6,132	>\$10B	65.0	148,034	4,276	0

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Stockmans Bk	Elk Grove	55.0	0.185	0.384	64,981	311	\$100M-500M	62.5	4,071	138	0.002
City NB	Beverly Hills	55.0	0.041	0.11	589,905	4,039	>\$10B	65.0	45,130	1,472	0.001
Bank of Walnut Creek	Walnut Creek	55.0	0.139	0.357	79,471	549	\$500M-\$1B	70.0	6,517	256	0
California Pacific Bk	San Francisco	55.0	0.254	0.56	23,598	82	<\$100M	37.5	664	17	0
Union Bk of CA NA	San Francisco	55.0	0.038	0.125	1,889,336	26,342	>\$10B	75.0	411,685	20,112	0
Summit Bk	Oakland	55.0	0.236	0.465	41,080	205	\$100M-500M	57.5	2,479	64	0
Bbva Bancomer USA	Diamond Bar	55.0	0.135	0.632	14,431	407	\$100M-500M	40.0	653	20	0
Bank of The Orient	San Francisco	55.0	0.153	0.319	94,701	345	\$500M-\$1B	40.0	2,212	98	0
Sonoma Valley Bk	Sonoma	55.0	0.175	0.404	46,428	346	\$100M-500M	75.0	4,903	196	0
Community West Bk NA	Goleta	55.0	0.151	0.33	70,638	610	\$100M-500M	30.0	766	46	0
Tustin Cmnty Bk	Tustin	55.0	0.278	0.999	14,346	54	<\$100M	52.5	758	23	0
Service 1st Bk	Stockton	55.0	0.168	0.687	32,036	180	\$100M-500M	80.0	4,768	79	0
Orange Cmnty Bk	Orange	55.0	0.205	0.454	37,988	236	\$100M-500M	65.0	2,973	98	0
Napa Cmnty Bk	Napa	55.0	0.261	0.547	21,238	119	<\$100M	55.0	1,274	38	0
Redwood Cap Bk	Eureka	55.0	0.208	0.664	18,843	159	<\$100M	77.5	2,799	67	0
Beach Business Bk	Manhattan Beach	55.0	0.307	0.439	31,525	117	\$100M-500M	45.0	1,269	26	0
Commonwealth Bus Bk	Los Angeles	55.0	0.277	0.435	44,244	166	\$100M-500M	20.0	286	8	0
First Std Bk	Los Angeles	55.0	0.269	0.526	32,741	148	\$100M-500M	70.0	3,080	65	0
Bank of Internet USA	San Diego	55.0	0.019	1	13,647	20	\$500M-\$1B	82.5	13,647	20	0
Farmers & Mrch Bk Cent CA	Lodi	52.5	0.072	0.246	99,525	753	\$1B-\$10B	65.0	8,118	335	0.004
Farmers & Mrch Bk	Long Beach	52.5	0.064	0.205	192,043	1,032	\$1B-\$10B	57.5	7,372	347	0.002
South Cty Bk NA	Rancho Santa Ma	52.5	0.184	0.562	29,235	183	\$100M-500M	77.5	3,663	101	0.002
Mellon 1st Bus Bk NA	Los Angeles	52.5	0.054	0.22	178,834	845	\$1B-\$10B	47.5	4,902	194	0.001
Bridge Bk NA	San Jose	52.5	0.146	0.293	93,716	381	\$500M-\$1B	30.0	1,271	31	0.001
Home Bk of CA	San Diego	52.5	0.253	0.447	42,674	120	\$100M-500M	25.0	448	5	0
Borel Private B&TC	San Mateo	52.5	0.135	0.249	123,455	463	\$500M-\$1B	37.5	1,786	78	0
River City Bk	Sacramento	52.5	0.093	0.426	71,009	631	\$500M-\$1B	75.0	7,938	308	0
Manufacturers Bk	Los Angeles	52.5	0.112	0.228	195,351	613	\$1B-\$10B	45.0	3,718	89	0
Redding Bk of CMRC	Redding	52.5	0.143	0.303	79,897	545	\$500M-\$1B	65.0	5,777	223	0
Merchants Bk of CA NA	Carson	52.5	0.195	0.777	18,548	109	<\$100M	70.0	2,022	52	0
Preferred Bk	Los Angeles	52.5	0.11	0.222	134,013	550	\$1B-\$10B	65.0	8,808	195	0
Community Bk of The Bay	Oakland	52.5	0.237	0.704	15,792	71	<\$100M	62.5	1,274	31	0
Private Bk of The Peninsula	Palo Alto	52.5	0.241	0.578	23,347	119	<\$100M	65.0	1,896	59	0
First Cmnty Bk	Santa Rosa	52.5	0.235	0.456	44,200	135	\$100M-500M	42.5	1,342	33	0
Universal Bank	West Covina	52.5	0.065	0.216	27,495	55	\$100M-500M	17.5	61	1	0
EL Dorado Savings Bank F.S.	Placerville	52.5	0.007	0.987	10,192	77	\$1B-\$10B	57.5	1,577	32	0
Bank of Willits	Willits	50.0	0.145	0.756	17,248	139	\$100M-500M	70.0	1,939	75	0
San Diego NB	San Diego	50.0	0.075	0.176	175,625	622	\$1B-\$10B	52.5	7,295	210	0
Eastern Intl Bk	Los Angeles	50.0	0.274	0.551	21,483	46	<\$100M	10.0	14	1	0

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Community Banks Northern CA	Tracy	50.0	0.211	0.52	29,406	138	\$100M-500M	42.5	1,081	34	0
America Ca Bk	San Francisco	50.0	0.219	0.445	30,845	114	\$100M-500M	42.5	1,156	31	0
Vineyard Bk NA	Corona	50.0	0.062	0.247	114,657	597	\$1B-\$10B	47.5	3,836	163	0
United Scty Bk	Fresno	50.0	0.095	0.447	62,666	468	\$500M-\$1B	75.0	7,603	236	0
Pacific CMRC Bk NA	Los Angeles	50.0	0.186	0.792	14,527	65	<\$100M	60.0	1,230	24	0
California Cmnty Bk	Escondido	50.0	0.243	0.477	26,554	134	\$100M-500M	47.5	1,244	41	0
Commerce NB	Fullerton	50.0	0.19	0.612	26,621	110	\$100M-500M	50.0	1,347	43	0
Mother Lode Bk	Sonora	50.0	0.212	0.866	13,182	82	<\$100M	72.5	1,708	44	0
Ojai Cmnty Bk	Ojai	50.0	0.208	1	6,185	78	<\$100M	72.5	1,056	61	0
Security Bk of CA	Riverside	50.0	0.26	0.446	23,508	81	<\$100M	72.5	3,416	37	0
Sunwest Bk	Tustin	47.5	0.148	0.426	43,800	233	\$100M-500M	40.0	1,259	52	0
Western St Bk	Duarte	47.5	0.253	0.623	12,957	51	<\$100M	12.5	19	3	0
Liberty Bk	South San Francisc	47.5	0.234	0.368	37,877	151	\$100M-500M	45.0	1,348	48	0
United Pacific Bk	City of Industry	47.5	0.236	0.494	25,740	65	\$100M-500M	32.5	631	12	0
California NB	Los Angeles	47.5	0.023	0.098	125,681	521	\$1B-\$10B	45.0	4,231	144	0
Bank of Alameda	Alameda	47.5	0.171	0.419	42,303	219	\$100M-500M	55.0	2,479	73	0
Pacific Valley Bk	Salinas	47.5	0.179	0.855	15,687	37	<\$100M	25.0	243	9	0
Founders Cmnty Bk	San Luis Obispo	47.5	0.253	0.527	13,640	95	<\$100M	62.5	1,282	39	0
Bank of San Francisco	San Francisco	47.5	0.355	0.523	7,798	33	<\$100M	22.5	60	3	0
Pan Pacific Bk	Fremont	47.5	0.212	1	9,243	19	<\$100M	27.5	160	5	0
California Bus Bk	Los Angeles	47.5	0.26	0.543	14,102	35	<\$100M	20.0	130	2	0
Community Bus Bk	West Sacramento	47.5	0.198	0.891	10,599	54	<\$100M	72.5	2,160	33	0
Kaiser Federal Bank	Covina	45.0	0.028	0.345	20,245	44	\$500M-\$1B	17.5	-	-	0.001
Trans Pacific NB	San Francisco	45.0	0.18	0.527	30,648	101	\$100M-500M	30.0	612	14	0
San Diego Cmnty Bk	Chula Vista	45.0	0.192	0.54	18,116	87	<\$100M	35.0	516	23	0
Armed Forces Bk of CA NA	San Diego	45.0	0.23	0.827	4,147	11	<\$100M	10.0	-	-	0
Bank of Escondido	Escondido	45.0	0.165	0.626	12,552	90	<\$100M	55.0	978	33	0
Pan Amer Bk	Los Angeles	42.5	0.131	1	5,612	37	<\$100M	62.5	862	22	0
First RGNL Bk	Los Angeles	42.5	0.045	0.179	90,372	390	\$1B-\$10B	47.5	4,256	111	0
Centennial Bk	Fountain Valley	42.5	0.119	0.207	86,309	169	\$500M-\$1B	15.0	81	3	0
Evertrust Bk	City of Industry	42.5	0.177	0.286	57,260	150	\$100M-500M	17.5	412	7	0
Sunrise Bk San Diego	San Diego	42.5	0.214	0.391	14,712	118	<\$100M	47.5	881	28	0
Excel NB	Beverly Hills	42.5	0.219	0.505	10,065	34	<\$100M	12.5	24	1	0
First Vietnamese American Bk	Westminster	42.5	0.187	0.979	6,737	10	<\$100M	10.0	-	-	0
Gateway Bank A F.S.B.	San Francisco	42.5	0.003	1	1,296	6	\$100M-500M	35.0	108	2	0
Oceanic Bk	San Francisco	40.0	0.211	0.392	29,935	65	\$100M-500M	25.0	428	6	0
Balboa T&LA	Chula Vista	40.0	0.068	1	10,952	45	\$100M-500M	40.0	489	6	0
Imperial Cap Bk	La Jolla	40.0	0.032	0.161	101,447	253	\$1B-\$10B	20.0	547	10	0
Professional Bus Bk	Pasadena	40.0	0.173	0.361	31,317	145	\$100M-500M	60.0	2,537	56	0

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Charter Oak Bk	Napa	40.0	0.242	0.411	12,778	70	<\$100M	52.5	898	15	0
TRI Valley Bk	San Ramon	40.0	0.217	0.535	9,459	58	<\$100M	47.5	526	28	0
First CMRL Bk USA	Alhambra	37.5	0.144	0.247	48,622	98	\$100M-500M	17.5	284	3	0
San Diego Tr Bk	San Diego	37.5	0.162	0.521	13,230	52	<\$100M	32.5	421	13	0
Community 1st Bk	Roseville	37.5	0.149	0.756	4,732	24	<\$100M	22.5	61	6	0
First Bk of Beverly Hills	Calabasas	35.0	0.054	0.152	76,614	155	\$1B-\$10B	15.0	266	6	0
Chinatrust Bk USA	Torrance	35.0	0.031	0.097	70,227	186	\$1B-\$10B	22.5	643	13	0
Pacific Coast Bkr Bk	San Francisco	35.0	0.084	0.413	39,925	83	\$100M-500M	12.5	84	2	0
Gateway Bus Bk	Cerritos	35.0	0.101	0.461	18,805	111	\$100M-500M	22.5	249	19	0
Orange Cty Bus Bk NA	Newport Beach	35.0	0.134	0.336	21,690	122	\$100M-500M	50.0	1,372	48	0
Delta NB	Manteca	32.5	0.12	0.394	17,861	75	\$100M-500M	30.0	510	24	0
Finance & Thrift Co	Porterville	32.5	0.012	1	1,405	19	\$100M-500M	60.0	1,405	19	0
Commercial Bk of California	Costa Mesa	32.5	0.127	0.436	27,503	64	\$100M-500M	27.5	575	9	0
Desert CMRL Bk	Palm Desert	32.5	0.137	0.428	14,345	66	\$100M-500M	27.5	295	11	0
Saigon NB	Westminster	32.5	0.068	0.798	1,237	7	<\$100M	47.5	132	3	0
Fresno First Bk	Fresno	32.5	0.192	0.543	6,034	23	<\$100M	35.0	307	6	0
Northern CA NB	Chico	32.5	0.053	0.892	1,712	17	<\$100M	45.0	157	8	0
Golden Valley Bk	Chico	32.5	0.019	1	688	7	<\$100M	47.5	296	5	0
Pacific Trust Bank FSB	Chula Vista	32.5	0.011	0.232	8,798	21	\$500M-\$1B	25.0	82	2	0
Pacific St Bk	Stockton	30.0	0.103	0.26	33,714	77	\$100M-500M	32.5	990	15	0.003
Bank of Rio Vista	Rio Vista	30.0	0.107	0.307	17,029	129	\$100M-500M	70.0	3,351	72	0.001
San Joaquin Bk	Bakersfield	30.0	0.033	0.086	22,868	335	\$500M-\$1B	45.0	2,362	157	0
Northern Tr Bk CA NA	Santa Barbara	30.0	0.029	0.181	43,402	163	\$1B-\$10B	27.5	864	24	0
Gilmore Bk	Los Angeles	30.0	0.101	0.53	12,724	55	\$100M-500M	42.5	692	26	0
American Premier Bk	Arcadia	30.0	0.166	0.363	13,212	32	<\$100M	10.0	-	-	0
Diablo Valley Bk	Danville	30.0	0.128	0.287	28,384	80	\$100M-500M	25.0	480	9	0
Golden St Bus Bk	Upland	30.0	0.126	0.436	14,061	87	\$100M-500M	52.5	1,326	29	0
Downey S & LA F.A.	Newport Beach	30.0	0	0.227	6,343	18	>\$10B	10.0	-	-	0
State Bk of India CA	Los Angeles	27.5	0.12	0.198	29,780	100	\$100M-500M	30.0	845	22	0
Independence Bk	Newport Beach	27.5	0.108	0.293	23,928	45	\$100M-500M	10.0	25	1	0
Merchants NB	Sacramento	25.0	0.064	0.42	7,657	46	\$100M-500M	40.0	515	22	0
Affinity Bk	Ventura	25.0	0.036	0.112	38,342	103	\$1B-\$10B	12.5	1	3	0
American Continental Bk	City of Industry	25.0	0.124	0.342	9,496	33	<\$100M	27.5	317	7	0
1st Century Bk NA	Los Angeles	25.0	0.121	0.287	20,557	57	\$100M-500M	35.0	961	19	0
Private Bk of CA	Los Angeles	25.0	0.106	0.28	10,021	67	<\$100M	30.0	406	9	0
First Gen Bk	Rowland Heights	22.5	0.124	0.323	9,199	20	<\$100M	10.0	-	-	0
First Cr Bk	Los Angeles	20.0	0.074	0.138	21,715	58	\$100M-500M	17.5	360	8	0
Silvergate Bk	La Jolla	20.0	0.054	0.243	19,251	31	\$100M-500M	10.0	59	1	0
Metropacific Bk	Irvine	20.0	0.117	0.327	4,964	22	<\$100M	15.0	29	7	0

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
California United Bk	Encino	20.0	0.07	0.285	9,916	40	\$100M-500M	25.0	335	7	0
Coronado First Bk	Coronado	20.0	0.035	0.459	911	5	<\$100M	22.5	41	1	0
Citibank Banamex USA	Century City	17.5	0.001	0.098	1,348	143	\$1B-\$10B	45.0	439	140	0.086
Western CMRL Bk	Woodland Hills	17.5	0.128	0.297	1,915	4	<\$100M	10.0	1	1	0
First Heritage Bk NA	Newport Beach	15.0	0.02	0.322	4,534	11	\$100M-500M	10.0	-	-	0
Plaza Bk	Irvine	15.0	0.066	0.306	1,503	2	<\$100M	10.0	-	-	0
Wells Fargo Hsbc Trade Bk NA	San Francisco	12.5	0.008	0.011	10,881	29	\$1B-\$10B	10.0	-	-	0
Mizuho Corporate Bk of CA	Los Angeles	10.0	0.004	0.058	2,586	20	\$500M-\$1B	20.0	233	5	0
Fremont Inv & Loan	Anaheim	10.0	0	0	-	-	>\$10B	10.0	-	-	0
First Choice Bk	Cerritos	10.0	0.022	0.053	982	3	<\$100M	10.0	-	-	0
Indymac Bank F.S.B.	Pasadena	10.0	0	0	-	-	>\$10B	10.0	-	-	0
World Savings Bank FSB	Oakland	10.0	0	0	-	-	>\$10B	17.5	-	-	0
Wells Fargo Central Bk	Calabasas	NR	0	.	-	-	<\$100M	NR	-	-	0
Wells Fargo Bk	Los Angeles	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Fireside Bk	Pleasanton	NR	0	.	-	-	\$1B-\$10B	NR	-	-	0
Rancho Santa Fe T&LA	San Marcos	NR	0	.	-	-	<\$100M	NR	-	-	0
JP Morgan TC NA	Los Angeles	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0
California First NB	Irvine	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Sutter Cmty Bk	Yuba City	NR	0	.	-	-	<\$100M	NR	-	-	0
River Valley Cmnty Bk	Yuba City	NR	0	.	-	-	<\$100M	NR	-	-	0
First American Trust FSB	Santa Ana	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0
Capital Bank And Trust Company	Brea	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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



Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Innovative Bk	Oakland	CA	100.0	0.115	0.195	26,980	10,397	\$100M-500M	97.5	138,335	10,743	0
Interbusiness Bk NA	City Of Industry	CA	100.0	0.499	1	175,845	4,662	\$100M-500M	97.5	175,845	4,662	0
Bank of Marin	Corte Madera	CA	97.5	0.032	0.068	28,061	1,461	\$500M-\$1B	70.0	160,543	1,955	0
TRI Cty Bk	Chico	CA	97.5	0.027	0.091	50,186	2,787	\$1B-\$10B	85.0	370,041	4,091	0
Hanmi Bk	Los Angeles	CA	97.5	0.041	0.064	148,427	2,909	\$1B-\$10B	87.5	1,192,849	5,968	0.001
Murphy Bk	Fresno	CA	95.0	0.111	1	11,690	517	\$100M-500M	57.5	11,690	517	0
Plumas Bk	Quincy	CA	95.0	0.03	0.125	14,116	716	\$100M-500M	67.5	70,287	961	0.003
First NB	Rancho Santa Fe	CA	95.0	0.028	0.066	32,830	800	\$1B-\$10B	67.5	206,922	1,577	0
Community Bk	Santa Maria	CA	92.5	0.07	0.167	7,173	272	\$100M-500M	75.0	34,103	387	0
UNITI Bk	Buena Park	CA	92.5	0.042	0.06	9,645	316	\$100M-500M	85.0	97,465	743	0
Pacific City Bk	Los Angeles	CA	92.5	0.049	0.078	15,239	514	\$100M-500M	77.5	94,188	805	0
Bank of The Sierra	Porterville	CA	92.5	0.02	0.063	23,146	785	\$1B-\$10B	67.5	176,956	1,510	0.007
Exchange Bk	Santa Rosa	CA	92.5	0.02	0.068	29,179	1,159	\$1B-\$10B	65.0	169,805	1,619	0
Mid-State B&TC	Arroyo Grande	CA	92.5	0.019	0.058	44,146	2,187	\$1B-\$10B	65.0	263,626	3,076	0
Center Bk	Los Angeles	CA	92.5	0.032	0.044	52,163	1,772	\$1B-\$10B	65.0	277,755	3,065	0.001
Mission Bk	Bakersfield	CA	90.0	0.043	0.096	5,723	181	\$100M-500M	77.5	47,452	359	0
Butte Cmnty Bk	Chico	CA	90.0	0.023	0.122	11,686	406	\$500M-\$1B	72.5	74,834	651	0.001
Monterey Cty Bk	Monterey	CA	90.0	0.07	0.144	11,968	132	\$100M-500M	62.5	43,195	245	0
Central Valley Cmnty Bk	Clovis	CA	90.0	0.028	0.07	12,860	659	\$100M-500M	72.5	97,352	1,094	0.002
American River Bk	Sacramento	CA	90.0	0.025	0.064	15,199	637	\$500M-\$1B	72.5	124,953	1,068	0
Saehan Bk	Los Angeles	CA	90.0	0.041	0.055	22,146	523	\$500M-\$1B	82.5	179,855	1,709	0
County Bk	Merced	CA	90.0	0.019	0.047	34,431	902	\$1B-\$10B	65.0	268,245	1,619	0.001
Nara Bk	Los Angeles	CA	90.0	0.027	0.035	52,781	1,313	\$1B-\$10B	82.5	641,490	3,710	0
California B&TC	San Diego	CA	90.0	0.021	0.054	229,215	7,112	>\$10B	62.5	1,300,688	11,920	0.001
Coast NB	San Luis Obispo	CA	87.5	0.029	0.056	5,244	176	\$100M-500M	75.0	62,866	437	0.001
Santa Lucia Bk	Atascadero	CA	87.5	0.034	0.08	8,148	251	\$100M-500M	75.0	70,796	460	0.002
Heritage Oaks Bk	Paso Robles	CA	87.5	0.023	0.049	12,095	308	\$500M-\$1B	72.5	119,059	686	0
California Oaks St Bk	Thousand Oaks	CA	85.0	0.039	0.074	4,177	204	\$100M-500M	72.5	38,038	355	0
Mojave Desert Bk NA	Mojave	CA	85.0	0.064	0.173	4,707	126	<\$100M	65.0	22,871	218	0
Canyon NB	Palm Springs	CA	85.0	0.028	0.07	6,746	206	\$100M-500M	87.5	96,948	437	0
Inland Cmnty Bk NA	Rialto	CA	85.0	0.051	0.101	6,943	105	\$100M-500M	80.0	63,190	280	0
Mirae Bk	Los Angeles	CA	85.0	0.025	0.038	9,365	326	\$100M-500M	65.0	82,090	681	0
Community CMRC Bk	Los Angeles	CA	85.0	0.03	0.051	9,808	174	\$100M-500M	90.0	144,850	641	0
First Northern Bk	Dixon	CA	85.0	0.017	0.051	11,365	403	\$500M-\$1B	70.0	112,934	851	0
Westamerica Bk	San Rafael	CA	85.0	0.012	0.05	57,208	2,289	\$1B-\$10B	72.5	609,952	4,753	0
Santa Cruz Cty Bk	Santa Cruz	CA	82.5	0.032	0.118	3,755	94	\$100M-500M	60.0	25,014	159	0
Citizens Bk of Northern CA	Nevada City	CA	82.5	0.026	0.054	6,956	200	\$100M-500M	72.5	79,166	453	0

Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Agri & CMRC	Stockton	CA	82.5	0.021	0.046	8,232	262	\$100M-500M	57.5	63,384	492	0
Bank of Internet USA	San Diego	CA	82.5	0.019	1	13,647	20	\$500M-\$1B	55.0	13,647	20	0
Pacific Cap Bk NA	Santa Barbara	CA	82.5	0.012	0.039	82,420	4,918	\$1B-\$10B	60.0	595,838	6,803	0.002
Premier SVC Bk	Riverside	CA	80.0	0.027	0.073	3,535	115	\$100M-500M	70.0	38,748	227	0
Visalia Cmnty Bk	Visalia	CA	80.0	0.025	0.074	4,303	155	\$100M-500M	65.0	40,915	315	0.002
Service 1st Bk	Stockton	CA	80.0	0.025	0.102	4,768	79	\$100M-500M	55.0	32,036	180	0
First Priv Bk TR	Granada Hills	CA	80.0	0.018	0.042	8,172	217	\$100M-500M	75.0	113,903	490	0
Savings Bk of Mendocino Cty	Ukiah	CA	80.0	0.012	0.049	8,721	378	\$500M-\$1B	57.5	83,256	629	0
North Valley Bk	Redding	CA	80.0	0.014	0.04	12,231	345	\$500M-\$1B	77.5	182,533	936	0
Ramona NB	Ramona	CA	77.5	0.05	0.154	2,457	70	<\$100M	65.0	16,003	125	0
Redwood Cap Bk	Eureka	CA	77.5	0.031	0.099	2,799	67	<\$100M	55.0	18,843	159	0
South Cty Bk NA	Rancho Santa Mar	CA	77.5	0.023	0.07	3,663	101	\$100M-500M	52.5	29,235	183	0.002
Rancho Bk	San Dimas	CA	77.5	0.023	0.046	5,180	163	\$100M-500M	77.5	71,403	398	0
Scott Valley Bk	Yreka	CA	77.5	0.016	0.033	6,411	329	\$100M-500M	72.5	93,467	664	0
Security Pacific Bk	Los Angeles	CA	77.5	0.016	0.039	9,223	206	\$500M-\$1B	77.5	145,832	508	0
Placer Sierra Bk	Auburn	CA	77.5	0.01	0.029	27,830	896	\$1B-\$10B	70.0	362,348	2,083	0
Bank of The West	San Francisco	CA	77.5	0.006	0.033	347,336	12,311	>\$10B	60.0	2,825,634	21,620	0.001
Santa Clara Valley Bk NA	Santa Paula	CA	75.0	0.027	0.074	2,498	87	<\$100M	67.5	27,889	179	0
Neighborhood NB	San Diego	CA	75.0	0.028	0.056	2,708	75	<\$100M	75.0	43,784	276	0
Community Bk of San Joaquin	Stockton	CA	75.0	0.028	0.081	3,293	75	\$100M-500M	65.0	31,914	201	0
Mission Valley Bk	Sun Valley	CA	75.0	0.025	0.04	3,961	125	\$100M-500M	80.0	63,671	327	0
Sonoma Valley Bk	Sonoma	CA	75.0	0.018	0.043	4,903	196	\$100M-500M	55.0	46,428	346	0
Premier Valley Bk	Fresno	CA	75.0	0.014	0.04	6,082	207	\$100M-500M	67.5	82,377	427	0
American Scty Bk	Santa Ana	CA	75.0	0.016	0.031	6,977	245	\$100M-500M	57.5	79,834	590	0
United Scty Bk	Fresno	CA	75.0	0.012	0.054	7,603	236	\$500M-\$1B	50.0	62,666	468	0
River City Bk	Sacramento	CA	75.0	0.01	0.048	7,938	308	\$500M-\$1B	52.5	71,009	631	0
Vintage Bk	Napa	CA	75.0	0.015	0.031	9,835	263	\$500M-\$1B	75.0	150,529	649	0
Community NB	Escondido	CA	75.0	0.014	0.027	12,620	318	\$500M-\$1B	70.0	191,047	1,076	0
Mechanics Bk	Richmond	CA	75.0	0.009	0.027	25,785	813	\$1B-\$10B	57.5	243,754	1,286	0
Union Bk of CA NA	San Francisco	CA	75.0	0.008	0.027	411,685	20,112	>\$10B	55.0	1,889,336	26,342	0
OJAI Cmnty Bk	Ojai	CA	72.5	0.036	0.171	1,056	61	<\$100M	50.0	6,185	78	0
Mother Lode Bk	Sonora	CA	72.5	0.027	0.112	1,708	44	<\$100M	50.0	13,182	82	0
Community Bus Bk	West Sacramento	CA	72.5	0.04	0.182	2,160	33	<\$100M	47.5	10,599	54	0
Gold Country Bk NA	Marysville	CA	72.5	0.021	0.059	2,219	109	\$100M-500M	65.0	28,100	238	0
Chino CMRL Bk NA	Chino	CA	72.5	0.025	0.064	2,359	82	<\$100M	75.0	34,490	187	0
Mission Cmnty Bk	San Luis Obispo	CA	72.5	0.022	0.047	3,284	139	\$100M-500M	75.0	46,022	330	0.002
Granite Cmnty Bk NA	Granite Bay	CA	72.5	0.025	0.056	3,354	97	\$100M-500M	70.0	44,617	227	0.001

Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Security Bk of CA	Riverside	CA	72.5	0.038	0.065	3,416	37	<\$100M	50.0	23,508	81	0
1st Centennial Bk	Redlands	CA	72.5	0.014	0.031	7,102	195	\$100M-500M	65.0	100,237	532	0.001
First NB of Northern CA	South San Francisco	CA	72.5	0.013	0.029	7,538	298	\$500M-\$1B	57.5	87,693	608	0.001
Los Padres Bank	Solvang	CA	72.5	0.011	0.036	12,212	237	\$1B-\$10B	75.0	151,744	607	0
Heritage Bk of CMRC	San Jose	CA	72.5	0.011	0.024	12,247	313	\$1B-\$10B	70.0	214,753	1,274	0
Wilshire St Bk	Los Angeles	CA	72.5	0.013	0.019	23,503	529	\$1B-\$10B	70.0	379,576	2,034	0
Bank of Willits	Willits	CA	70.0	0.016	0.085	1,939	75	\$100M-500M	50.0	17,248	139	0
Merchants Bk of CA NA	Carson	CA	70.0	0.021	0.085	2,022	52	<\$100M	52.5	18,548	109	0
Business First NB	Santa Barbara	CA	70.0	0.024	0.042	2,898	74	\$100M-500M	82.5	68,812	274	0
Spectrum Bk	Irvine	CA	70.0	0.018	0.048	3,074	74	\$100M-500M	65.0	41,042	222	0
First STD Bk	Los Angeles	CA	70.0	0.025	0.049	3,080	65	\$100M-500M	55.0	32,741	148	0
Bank of Rio Vista	Rio Vista	CA	70.0	0.021	0.06	3,351	72	\$100M-500M	30.0	17,029	129	0.001
Valley Bus Bk	Visalia	CA	70.0	0.015	0.031	3,581	178	\$100M-500M	62.5	52,560	473	0
Bay Cities NB	Redondo Beach	CA	70.0	0.013	0.034	3,775	106	\$100M-500M	70.0	70,820	311	0.001
Palm Desert NB	Palm Desert	CA	70.0	0.013	0.036	4,125	152	\$100M-500M	57.5	51,209	333	0
Torrey Pines Bk	San Diego	CA	70.0	0.012	0.033	5,741	267	\$100M-500M	62.5	82,820	475	0
Bank of Walnut Creek	Walnut Creek	CA	70.0	0.011	0.029	6,517	256	\$500M-\$1B	55.0	79,471	549	0
Bank of Stockton	Stockton	CA	70.0	0.008	0.027	15,114	426	\$1B-\$10B	60.0	199,714	1,104	0.001
Rabobank NA	El Centro	CA	70.0	0.007	0.019	31,309	1,551	\$1B-\$10B	60.0	439,530	3,268	0.001
Citizens Bus Bk	Ontario	CA	70.0	0.005	0.019	31,359	1,695	\$1B-\$10B	62.5	566,366	3,759	0
Greater Bay Bk NA	Palo Alto	CA	70.0	0.005	0.017	37,527	1,263	\$1B-\$10B	65.0	751,305	3,369	0
United CMRL Bk	San Francisco	CA	70.0	0.006	0.016	47,402	982	\$1B-\$10B	65.0	1,005,732	3,101	0
Cathay Bk	Los Angeles	CA	70.0	0.007	0.014	51,303	1,329	\$1B-\$10B	57.5	742,202	3,396	0
Legacy Bk NA	Campbell	CA	67.5	0.023	0.045	1,875	52	<\$100M	70.0	31,695	205	0
Ventura Cty Bus Bk	Oxnard	CA	67.5	0.023	0.048	2,124	48	<\$100M	57.5	24,265	124	0
Valley Cmnty Bk	Pleasanton	CA	67.5	0.018	0.04	2,711	95	\$100M-500M	65.0	39,558	252	0
Discovery Bk	San Marcos	CA	67.5	0.017	0.03	2,792	115	\$100M-500M	75.0	58,441	354	0
Mercantile NB	Los Angeles	CA	67.5	0.013	0.033	3,535	75	\$100M-500M	72.5	69,002	241	0.001
National Bk of CA	Los Angeles	CA	67.5	0.017	0.023	4,581	142	\$100M-500M	92.5	202,200	602	0
First CA Bk	Camarillo	CA	67.5	0.011	0.022	5,643	175	\$500M-\$1B	70.0	112,019	546	0.001
Desert Cmnty Bk	Victorville	CA	67.5	0.01	0.029	5,657	229	\$500M-\$1B	65.0	89,065	507	0
Montecito B&T	Santa Barbara	CA	67.5	0.009	0.026	6,872	302	\$500M-\$1B	62.5	116,150	699	0.001
Community Bk	Pasadena	CA	67.5	0.009	0.017	18,490	659	\$1B-\$10B	62.5	287,081	1,560	0
Private Bk of The Peninsula	Palo Alto	CA	65.0	0.02	0.047	1,896	59	<\$100M	52.5	23,347	119	0
County CMRC Bk	Ventura	CA	65.0	0.023	0.043	1,985	61	<\$100M	70.0	33,033	173	0
Orange Cmnty Bk	Orange	CA	65.0	0.016	0.036	2,973	98	\$100M-500M	55.0	37,988	236	0
1st Pacific Bk CA	San Diego	CA	65.0	0.012	0.031	3,537	115	\$100M-500M	60.0	56,006	300	0.001

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Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First CMRC Bk	Encino	CA	65.0	0.015	0.027	3,805	135	\$100M-500M	70.0	68,446	423	0
Redding Bk of CMRC	Redding	CA	65.0	0.01	0.022	5,777	223	\$500M-\$1B	52.5	79,897	545	0
Farmers & Mrch Bk Cent CA	Lodi	CA	65.0	0.006	0.02	8,118	335	\$1B-\$10B	52.5	99,525	753	0.004
Preferred Bk	Los Angeles	CA	65.0	0.007	0.015	8,808	195	\$1B-\$10B	52.5	134,013	550	0
City NB	Beverly Hills	CA	65.0	0.003	0.008	45,130	1,472	>\$10B	55.0	589,905	4,039	0.001
Citibank (West) FSB	San Francisco	CA	65.0	0.001	0.029	148,034	4,276	>\$10B	57.5	770,008	6,132	0
Pan Amer Bk	Los Angeles	CA	62.5	0.02	0.154	862	22	<\$100M	42.5	5,612	37	0
Community Bk of The Bay	Oakland	CA	62.5	0.019	0.057	1,274	31	<\$100M	52.5	15,792	71	0
Founders Cmnty Bk	San Luis Obispo	CA	62.5	0.024	0.05	1,282	39	<\$100M	47.5	13,640	95	0
Landmark NB	Solana Beach	CA	62.5	0.016	0.055	2,006	44	\$100M-500M	60.0	30,534	131	0
First NB of North Cty	Carlsbad	CA	62.5	0.022	0.038	2,255	50	\$100M-500M	77.5	58,803	199	0
International City Bk NA	Long Beach	CA	62.5	0.011	0.039	2,701	89	\$100M-500M	62.5	46,686	300	0
South Bay Bk NA	Torrance	CA	62.5	0.015	0.029	3,477	66	\$100M-500M	65.0	63,858	207	0
Stockmans Bk	Elk Grove	CA	62.5	0.012	0.024	4,071	138	\$100M-500M	55.0	64,981	311	0.002
Pacific Mercantile Bk	Costa Mesa	CA	62.5	0.008	0.018	7,964	203	\$500M-\$1B	60.0	140,498	599	0
Fremont Bk	Fremont	CA	62.5	0.005	0.015	8,321	195	\$1B-\$10B	60.0	187,409	741	0.001
PFF Bank & Trust	Pomona	CA	62.5	0.003	0.013	11,316	598	\$1B-\$10B	67.5	190,922	1,144	0
Pacific Western NB	Santa Monica	CA	62.5	0.006	0.011	20,535	675	\$1B-\$10B	65.0	489,266	2,426	0
Bank of Santa Barbara	Santa Barbara	CA	60.0	0.029	0.054	701	14	<\$100M	57.5	9,837	36	0
Pacific CMRC Bk NA	Los Angeles	CA	60.0	0.016	0.067	1,230	24	<\$100M	50.0	14,527	65	0
Finance & Thrift Co	Porterville	CA	60.0	0.012	1	1,405	19	\$100M-500M	32.5	1,405	19	0
Bank of Santa Clarita	Santa Clarita	CA	60.0	0.017	0.033	1,554	44	<\$100M	57.5	28,414	107	0
First MTN Bk	Big Bear Lake	CA	60.0	0.014	0.029	1,962	81	\$100M-500M	62.5	41,161	196	0.004
Mission Oaks NB	Temecula	CA	60.0	0.015	0.029	2,324	100	\$100M-500M	72.5	52,049	321	0
Professional Bus Bk	Pasadena	CA	60.0	0.014	0.029	2,537	56	\$100M-500M	40.0	31,317	145	0
American Bus Bk	Los Angeles	CA	60.0	0.009	0.026	4,803	108	\$500M-\$1B	65.0	94,206	329	0.001
Alliance Bk	Culver City	CA	60.0	0.008	0.018	6,328	149	\$500M-\$1B	60.0	127,190	598	0
Temecula Valley Bk	Temecula	CA	60.0	0.007	0.017	6,887	244	\$1B-\$10B	62.5	148,070	1,177	0
Borrego Springs Bk NA	Borrego Springs	CA	57.5	0.018	0.029	1,460	30	<\$100M	70.0	31,011	363	0
EL Dorado Savings Bank F.S.	Placerville	CA	57.5	0.001	0.153	1,577	32	\$1B-\$10B	52.5	10,192	77	0
Summit Bk	Oakland	CA	57.5	0.014	0.028	2,479	64	\$100M-500M	55.0	41,080	205	0
Regents Bk NA	La Jolla	CA	57.5	0.011	0.028	2,623	97	\$100M-500M	57.5	45,176	281	0
Commercest Bk NA	Newport Beach	CA	57.5	0.016	0.027	3,047	66	\$100M-500M	72.5	66,475	258	0
Bank of Sacramento	Sacramento	CA	57.5	0.011	0.022	3,106	95	\$100M-500M	57.5	62,492	285	0
Premier CMRL Bk NA	Anaheim	CA	57.5	0.012	0.018	3,429	148	\$100M-500M	77.5	89,642	485	0
Oak Valley Cmnty Bk	Oakdale	CA	57.5	0.008	0.014	3,448	110	\$100M-500M	70.0	117,082	448	0
Farmers & Mrch Bk	Long Beach	CA	57.5	0.002	0.008	7,372	347	\$1B-\$10B	52.5	192,043	1,032	0.002

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Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Point Loma Cmnty Bk	San Diego	CA	55.0	0.017	0.033	729	24	<\$100M	65.0	20,667	79	0
Seacoast CMRC Bk	Chula Vista	CA	55.0	0.016	0.034	855	34	<\$100M	57.5	17,205	98	0
Bank of Escondido	Escondido	CA	55.0	0.013	0.049	978	33	<\$100M	45.0	12,552	90	0
Napa Cmnty Bk	Napa	CA	55.0	0.016	0.033	1,274	38	<\$100M	55.0	21,238	119	0
Security Bus Bk of San Diego	San Diego	CA	55.0	0.014	0.026	1,868	64	\$100M-500M	60.0	35,984	184	0
Bank of Alameda	Alameda	CA	55.0	0.01	0.025	2,479	73	\$100M-500M	47.5	42,303	219	0
Summit St Bk	Santa Rosa	CA	55.0	0.01	0.026	3,005	78	\$100M-500M	60.0	58,205	262	0.001
East West Bk	Pasadena	CA	55.0	0.001	0.003	14,216	342	>\$10B	62.5	1,126,409	3,344	0
Tustin Cmnty Bk	Tustin	CA	52.5	0.015	0.053	758	23	<\$100M	55.0	14,346	54	0
Charter Oak Bk	Napa	CA	52.5	0.017	0.029	898	15	<\$100M	40.0	12,778	70	0
Golden St Bus Bk	Upland	CA	52.5	0.012	0.041	1,326	29	\$100M-500M	30.0	14,061	87	0
Far East NB	Los Angeles	CA	52.5	0.004	0.01	7,049	121	\$1B-\$10B	62.5	237,347	642	0
San Diego NB	San Diego	CA	52.5	0.003	0.007	7,295	210	\$1B-\$10B	50.0	175,625	622	0
Bay Cmrl Bk	Walnut Creek	CA	50.0	0.015	0.029	774	30	<\$100M	60.0	19,038	99	0
Commerce NB	Fullerton	CA	50.0	0.01	0.031	1,347	43	\$100M-500M	50.0	26,621	110	0
Orange Cty Bus Bk NA	Newport Beach	CA	50.0	0.009	0.021	1,372	48	\$100M-500M	35.0	21,690	122	0
United Amer Bk	San Mateo	CA	50.0	0.013	0.027	2,179	37	\$100M-500M	70.0	52,037	160	0
Commercial Capital Bank FSB	Irvine	CA	50.0	0.001	0.005	3,488	60	\$1B-\$10B	60.0	138,822	368	0
Saigon NB	Westminster	CA	47.5	0.007	0.085	132	3	<\$100M	32.5	1,237	7	0
Golden Valley Bk	Chico	CA	47.5	0.008	0.43	296	5	<\$100M	32.5	688	7	0
TRI Valley Bk	San Ramon	CA	47.5	0.012	0.03	526	28	<\$100M	40.0	9,459	58	0
United Labor Bank F.S.B.	Oakland	CA	47.5	0.004	0.011	765	81	\$100M-500M	75.0	39,543	203	0
Sunrise Bk San Diego	San Diego	CA	47.5	0.013	0.023	881	28	<\$100M	42.5	14,712	118	0
San Luis Trust Bank FSB	San Luis Obispo	CA	47.5	0.004	0.035	1,011	23	\$100M-500M	60.0	20,592	81	0
Broadway Federal Bank F.S.B	Los Angeles	CA	47.5	0.004	0.02	1,227	29	\$100M-500M	67.5	34,760	121	0
California Cmnty Bk	Escondido	CA	47.5	0.011	0.022	1,244	41	\$100M-500M	50.0	26,554	134	0
Guaranty Bk of CA	Los Angeles	CA	47.5	0.008	0.014	1,855	45	\$100M-500M	72.5	78,939	267	0
First Federal Bank of California	Santa Monica	CA	47.5	0	0.006	2,039	99	>\$10B	60.0	89,538	370	0
Silicon Valley Bk	Santa Clara	CA	47.5	0.001	0.001	2,637	3,390	\$1B-\$10B	57.5	377,664	5,458	0
Vineyard Bk NA	Corona	CA	47.5	0.002	0.008	3,836	163	\$1B-\$10B	50.0	114,657	597	0
First RGNL Bk	Los Angeles	CA	47.5	0.002	0.008	4,256	111	\$1B-\$10B	42.5	90,372	390	0
Mellon 1st Bus Bk NA	Los Angeles	CA	47.5	0.001	0.006	4,902	194	\$1B-\$10B	52.5	178,834	845	0.001
Sonoma NB	Santa Rosa	CA	47.5	0.004	0.005	5,079	156	\$1B-\$10B	80.0	396,736	1,257	0
Northern CA NB	Chico	CA	45.0	0.005	0.082	157	8	<\$100M	32.5	1,712	17	0
Bank of Whittier NA	Whittier	CA	45.0	0.012	0.033	393	16	<\$100M	57.5	11,759	56	0
Citibank Banamex USA	Century City	CA	45.0	0	0.032	439	140	\$1B-\$10B	17.5	1,348	143	0.086
Asian Pacific NB	San Gabriel	CA	45.0	0.012	0.032	633	17	<\$100M	65.0	19,883	77	0

Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Beach Business Bk	Manhattan Beach	CA	45.0	0.012	0.018	1,269	26	\$100M-500M	55.0	31,525	117	0
Liberty Bk	South San Francisco	CA	45.0	0.008	0.013	1,348	48	\$100M-500M	47.5	37,877	151	0
San Joaquin Bk	Bakersfield	CA	45.0	0.003	0.009	2,362	157	\$500M-\$1B	30.0	22,868	335	0
Manufacturers Bk	Los Angeles	CA	45.0	0.002	0.004	3,718	89	\$1B-\$10B	52.5	195,351	613	0
California NB	Los Angeles	CA	45.0	0.001	0.003	4,231	144	\$1B-\$10B	47.5	125,681	521	0
Gilmore Bk	Los Angeles	CA	42.5	0.005	0.029	692	26	\$100M-500M	30.0	12,724	55	0
Circle Bk	Novato	CA	42.5	0.005	0.013	878	87	\$100M-500M	80.0	69,122	207	0
Malaga Bank F.S.B.	Palos Verdes Peninsula	CA	42.5	0.002	0.025	1,045	24	\$500M-\$1B	57.5	26,436	94	0
Community Banks Northern CA	Tracy	CA	42.5	0.008	0.019	1,081	34	\$100M-500M	50.0	29,406	138	0
Fullerton Community Bank FS	Fullerton	CA	42.5	0.002	0.005	1,131	46	\$500M-\$1B	77.5	97,168	433	0
Provident Savings Bank FSB	Riverside	CA	42.5	0.001	0.008	1,151	37	\$1B-\$10B	60.0	63,520	185	0
America CA Bk	San Francisco	CA	42.5	0.008	0.017	1,156	31	\$100M-500M	50.0	30,845	114	0
Mission Nb	San Francisco	CA	42.5	0.01	0.014	1,162	33	\$100M-500M	67.5	46,632	140	0
First Cmnty Bk	Santa Rosa	CA	42.5	0.007	0.014	1,342	33	\$100M-500M	52.5	44,200	135	0
Bank of Amer CA NA	San Francisco	CA	42.5	0	0.018	3,115	59	\$1B-\$10B	70.0	176,109	504	0
Balboa T&LA	Chula Vista	CA	40.0	0.003	0.045	489	6	\$100M-500M	40.0	10,952	45	0
Merchants NB	Sacramento	CA	40.0	0.004	0.028	515	22	\$100M-500M	25.0	7,657	46	0
Bbva Bancomer USA	Diamond Bar	CA	40.0	0.006	0.029	653	20	\$100M-500M	55.0	14,431	407	0
Los Angeles NB	Buena Park	CA	40.0	0.004	0.008	895	46	\$100M-500M	62.5	53,889	196	0
First Coastal Bk NA	Manhattan Beach	CA	40.0	0.005	0.015	1,203	41	\$100M-500M	65.0	52,384	231	0
Sunwest Bk	Tustin	CA	40.0	0.004	0.012	1,259	52	\$100M-500M	47.5	43,800	233	0
California Savings Bank	San Francisco	CA	40.0	0.001	0.011	1,557	25	\$1B-\$10B	62.5	75,329	216	0
Bank of The Orient	San Francisco	CA	40.0	0.004	0.007	2,212	98	\$500M-\$1B	55.0	94,701	345	0
California Pacific Bk	San Francisco	CA	37.5	0.007	0.016	664	17	<\$100M	55.0	23,598	82	0
Borel Private B&TC	San Mateo	CA	37.5	0.002	0.004	1,786	78	\$500M-\$1B	52.5	123,455	463	0
Gateway Bank A F.S.B.	San Francisco	CA	35.0	0	0.083	108	2	\$100M-500M	42.5	1,296	6	0
Fresno First Bk	Fresno	CA	35.0	0.01	0.028	307	6	<\$100M	32.5	6,034	23	0
San Diego Cmnty Bk	Chula Vista	CA	35.0	0.005	0.015	516	23	<\$100M	45.0	18,116	87	0
Luther Burbank Savings	Santa Rosa	CA	35.0	0	0.002	695	13	\$1B-\$10B	67.5	132,461	317	0
1st Century Bk NA	Los Angeles	CA	35.0	0.006	0.013	961	19	\$100M-500M	25.0	20,557	57	0
San Diego TR Bk	San Diego	CA	32.5	0.005	0.017	421	13	<\$100M	37.5	13,230	52	0
Omni Bk NA	Alhambra	CA	32.5	0.003	0.007	522	46	\$100M-500M	60.0	44,132	184	0.001
Metropolitan Bk	Oakland	CA	32.5	0.005	0.012	557	19	\$100M-500M	70.0	38,724	134	0.001
United Pacific Bk	City Of Industry	CA	32.5	0.006	0.012	631	12	\$100M-500M	47.5	25,740	65	0
Golden Scty Bk	Alhambra	CA	32.5	0.006	0.012	799	16	\$100M-500M	75.0	53,719	194	0
Five Star Bk	Rocklin	CA	32.5	0.003	0.008	887	34	\$100M-500M	82.5	108,769	166	0
Pacific St Bk	Stockton	CA	32.5	0.003	0.008	990	15	\$100M-500M	30.0	33,714	77	0.003

Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Hemet	Riverside	CA	32.5	0.003	0.003	1,023	40	\$100M-500M	57.5	100,630	238	0
Pacific Premier Bank	Costa Mesa	CA	30.0	0	0.001	209	9	\$500M-\$1B	60.0	51,303	127	0
Private Bk of CA	Los Angeles	CA	30.0	0.004	0.011	406	9	<\$100M	25.0	10,021	67	0
Delta NB	Manteca	CA	30.0	0.003	0.011	510	24	\$100M-500M	32.5	17,861	75	0
Trans Pacific NB	San Francisco	CA	30.0	0.004	0.011	612	14	\$100M-500M	45.0	30,648	101	0
Community West Bk NA	Goleta	CA	30.0	0.002	0.004	766	46	\$100M-500M	55.0	70,638	610	0
State Bk of India CA	Los Angeles	CA	30.0	0.003	0.006	845	22	\$100M-500M	27.5	29,780	100	0
Bridge Bk NA	San Jose	CA	30.0	0.002	0.004	1,271	31	\$500M-\$1B	52.5	93,716	381	0.001
First FS&LA of San Rafael	San Rafael	CA	27.5	0.001	0.004	121	2	\$100M-500M	72.5	28,000	83	0
Pan Pacific Bk	Fremont	CA	27.5	0.004	0.017	160	5	<\$100M	47.5	9,243	19	0
Desert CMRL Bk	Palm Desert	CA	27.5	0.003	0.009	295	11	\$100M-500M	32.5	14,345	66	0
American Continental Bk	City Of Industry	CA	27.5	0.004	0.011	317	7	<\$100M	25.0	9,496	33	0
Commercial Bk of California	Costa Mesa	CA	27.5	0.003	0.009	575	9	\$100M-500M	32.5	27,503	64	0
La Jolla Bank FSB	Rancho Santa Fe	CA	27.5	0	0.001	611	11	\$1B-\$10B	62.5	158,117	362	0
Northern TR Bk CA NA	Santa Barbara	CA	27.5	0.001	0.004	864	24	\$1B-\$10B	30.0	43,402	163	0
Pacific Trust Bank FSB	Chula Vista	CA	25.0	0	0.002	82	2	\$500M-\$1B	32.5	8,798	21	0
Pacific Coast Nat Bk	San Clemente	CA	25.0	0.004	0.008	158	6	<\$100M	57.5	15,064	40	0
Pacific Valley Bk	Salinas	CA	25.0	0.003	0.013	243	9	<\$100M	47.5	15,687	37	0
California United Bk	Encino	CA	25.0	0.002	0.01	335	7	\$100M-500M	20.0	9,916	40	0
Oceanic Bk	San Francisco	CA	25.0	0.003	0.006	428	6	\$100M-500M	40.0	29,935	65	0
Home Bk of CA	San Diego	CA	25.0	0.003	0.005	448	5	\$100M-500M	52.5	42,674	120	0
Diablo Valley Bk	Danville	CA	25.0	0.002	0.005	480	9	\$100M-500M	30.0	28,384	80	0
Tamalpais Bk	San Rafael	CA	25.0	0.002	0.003	778	17	\$500M-\$1B	77.5	139,062	368	0
Coronado First Bk	Coronado	CA	22.5	0.002	0.021	41	1	<\$100M	20.0	911	5	0
Bank of San Francisco	San Francisco	CA	22.5	0.003	0.004	60	3	<\$100M	47.5	7,798	33	0
Community 1st Bk	Roseville	CA	22.5	0.002	0.01	61	6	<\$100M	37.5	4,732	24	0
Gateway Bus Bk	Cerritos	CA	22.5	0.001	0.006	249	19	\$100M-500M	35.0	18,805	111	0
Chinatrust Bk USA	Torrance	CA	22.5	0	0.001	643	13	\$1B-\$10B	35.0	70,227	186	0
California Bus Bk	Los Angeles	CA	20.0	0.002	0.005	130	2	<\$100M	47.5	14,102	35	0
Mizuho Corporate Bk of CA	Los Angeles	CA	20.0	0	0.005	233	5	\$500M-\$1B	10.0	2,586	20	0
First Scty Thrift Co	Orange	CA	20.0	0.002	0.003	240	7	\$100M-500M	67.5	50,361	158	0
Commonwealth Bus Bk	Los Angeles	CA	20.0	0.002	0.003	286	8	\$100M-500M	55.0	44,244	166	0
Metro United Bk	San Diego	CA	20.0	0.001	0.002	307	7	\$100M-500M	57.5	59,541	150	0
Imperial Cap Bk	La Jolla	CA	20.0	0	0.001	547	10	\$1B-\$10B	40.0	101,447	253	0
Kaiser Federal Bank	Covina	CA	17.5	0	0	-	-	\$500M-\$1B	45.0	20,245	44	0.001
World Savings Bank FSB	Oakland	CA	17.5	0	0	-	-	>\$10B	10.0	-	-	0
Universal Bank	West Covina	CA	17.5	0	0	61	1	\$100M-500M	52.5	27,495	55	0

Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First CMRL Bk USA	Alhambra	CA	17.5	0.001	0.001	284	3	\$100M-500M	37.5	48,622	98	0
First CR Bk	Los Angeles	CA	17.5	0.001	0.002	360	8	\$100M-500M	20.0	21,715	58	0
Evertrust Bk	City Of Industry	CA	17.5	0.001	0.002	412	7	\$100M-500M	42.5	57,260	150	0
Metropacific Bk	Irvine	CA	15.0	0.001	0.002	29	7	<\$100M	20.0	4,964	22	0
Centennial Bk	Fountain Valley	CA	15.0	0	0	81	3	\$500M-\$1B	42.5	86,309	169	0
First Bk of Beverly Hills	Calabasas	CA	15.0	0	0.001	266	6	\$1B-\$10B	35.0	76,614	155	0
Affinity Bk	Ventura	CA	12.5	0	0	1	3	\$1B-\$10B	25.0	38,342	103	0
Western St Bk	Duarte	CA	12.5	0	0.001	19	3	<\$100M	47.5	12,957	51	0
Excel NB	Beverly Hills	CA	12.5	0.001	0.001	24	1	<\$100M	42.5	10,065	34	0
Pacific Coast Bkr Bk	San Francisco	CA	12.5	0	0.001	84	2	\$100M-500M	35.0	39,925	83	0
Inland Empire NB	Riverside	CA	10.0	0	0	-	-	\$100M-500M	77.5	54,284	177	0
Fremont Inv & Loan	Anaheim	CA	10.0	0	0	-	-	>\$10B	10.0	-	-	0
Wells Fargo HSBC Trade Bk NA	San Francisco	CA	10.0	0	0	-	-	\$1B-\$10B	12.5	10,881	29	0
Armed Forces Bk of CA NA	San Diego	CA	10.0	0	0	-	-	<\$100M	45.0	4,147	11	0
American Premier Bk	Arcadia	CA	10.0	0	0	-	-	<\$100M	30.0	13,212	32	0
First Heritage Bk NA	Newport Beach	CA	10.0	0	0	-	-	\$100M-500M	15.0	4,534	11	0
First Vietnamese American Bk	Westminster	CA	10.0	0	0	-	-	<\$100M	42.5	6,737	10	0
First Choice Bk	Cerritos	CA	10.0	0	0	-	-	<\$100M	10.0	982	3	0
First Gen Bk	Rowland Heights	CA	10.0	0	0	-	-	<\$100M	22.5	9,199	20	0
Plaza Bk	Irvine	CA	10.0	0	0	-	-	<\$100M	15.0	1,503	2	0
Indymac Bank F.S.B.	Pasadena	CA	10.0	0	0	-	-	>\$10B	10.0	-	-	0
Downey S & LA F.A.	Newport Beach	CA	10.0	0	0	-	-	>\$10B	30.0	6,343	18	0
Western CMRL Bk	Woodland Hills	CA	10.0	0	0	1	1	<\$100M	17.5	1,915	4	0
Eastern Intl Bk	Los Angeles	CA	10.0	0	0	14	1	<\$100M	50.0	21,483	46	0
Independence Bk	Newport Beach	CA	10.0	0	0	25	1	\$100M-500M	27.5	23,928	45	0
Silergate Bk	La Jolla	CA	10.0	0	0.001	59	1	\$100M-500M	20.0	19,251	31	0
Wells Fargo Central Bk	Calabasas	CA	NR	0	.	-	-	<\$100M	NR	-	-	0
Wells Fargo Bk	Los Angeles	CA	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Fireside Bk	Pleasanton	CA	NR	0	.	-	-	\$1B-\$10B	NR	-	-	0
Rancho Santa Fe T&LA	San Marcos	CA	NR	0	.	-	-	<\$100M	NR	-	-	0
JP Morgan TC NA	Los Angeles	CA	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0
California First NB	Irvine	CA	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Sutter Cmty Bk	Yuba City	CA	NR	0	.	-	-	<\$100M	NR	-	-	0
River Valley Cmnty Bk	Yuba City	CA	NR	0	.	-	-	<\$100M	NR	-	-	0
First American Trust FSB	Santa Ana	CA	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0
Capital Bank And Trust Company	Brea	CA	NR	0	.	-	-	<\$100M	NR	-	-	0



**Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2006**

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			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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