

Table A.2 Small Business Lending in California Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Sunwest Bk	Tustin	92.5	10.0	9.0	9.0	9.0	\$100M-500M	120,126	782	65.0	57.5
Fallbrook Nb	Fallbrook	90.0	10.0	9.0	9.0	8.0	\$100M-500M	121,289	718	70.0	72.5
Sacramento Cmrl Bk	Sacramento	90.0	10.0	9.0	9.0	8.0	\$100M-500M	118,201	593	47.5	37.5
Nara Bk Na	Los Angeles	87.5	9.0	6.0	10.0	10.0	\$100M-500M	198,931	1,893	95.0	97.5
Wilshire St Bk	Los Angeles	85.0	10.0	5.0	9.0	10.0	\$100M-500M	162,888	1,590	95.0	97.5
National Bk Of Ca	Los Angeles	85.0	10.0	9.0	8.0	7.0	\$100M-500M	82,044	426	70.0	55.0
Valencia B&T	Santa Clarita	85.0	8.0	10.0	8.0	8.0	\$100M-500M	74,731	668	77.5	90.0
Capitol T&La	Napa	82.5	10.0	9.0	8.0	6.0	\$100M-500M	76,679	340	82.5	65.0
Saehan Bk	Los Angeles	82.5	10.0	7.0	8.0	8.0	\$100M-500M	71,517	751	92.5	92.5
Capital Bk Of North Cty	Carlsbad	82.5	10.0	10.0	6.0	7.0	\$100M-500M	50,243	459	72.5	70.0
International City Bk Na	Long Beach	82.5	9.0	10.0	6.0	8.0	\$100M-500M	47,330	563	92.5	97.5
Oak Valley Cmnty Bk	Oakdale	82.5	10.0	10.0	7.0	6.0	\$100M-500M	59,608	327	75.0	72.5
Sun Country Bk	Victorville	82.5	10.0	8.0	7.0	8.0	\$100M-500M	59,036	652	87.5	87.5
Sonoma Nb	Santa Rosa	80.0	9.0	4.0	10.0	9.0	\$100M-500M	188,047	839	65.0	45.0
Byl Bk Group	Orange	80.0	8.0	6.0	9.0	9.0	\$100M-500M	113,538	1,089	80.0	87.5
Community First Nb	Spring Valley	80.0	8.0	7.0	8.0	9.0	\$100M-500M	85,239	799	87.5	80.0
South Coast Cmrl Bk	Irvine	80.0	10.0	9.0	8.0	5.0	\$100M-500M	79,991	287	67.5	15.0
Western Scty Bk Na	Burbank	80.0	9.0	7.0	7.0	9.0	\$100M-500M	55,773	1,161	90.0	100.0
Bank Of Orange Cty	Fountain Valley	77.5	9.0	7.0	7.0	8.0	\$100M-500M	66,604	588	80.0	62.5
California Ctr Bk	Los Angeles	77.5	8.0	4.0	9.0	10.0	\$100M-500M	141,487	1,640	95.0	97.5
Centennial Bk	Fountain Valley	77.5	10.0	10.0	7.0	4.0	\$100M-500M	62,499	169	45.0	25.0
Camarillo Cmnty Bk	Camarillo	77.5	10.0	7.0	7.0	7.0	\$100M-500M	57,108	422	80.0	80.0
Scripps Bk	La Jolla	77.5	6.0	5.0	10.0	10.0	\$500M-\$1B	179,211	2,136	85.0	90.0
Golden Scty Bk	Alhambra	77.5	10.0	9.0	7.0	5.0	<\$100M	53,769	253	77.5	37.5
Bank Of Lodi Na	Lodi	75.0	8.0	7.0	7.0	8.0	\$100M-500M	64,155	577	72.5	75.0
Los Robles Bk	Thousand Oaks	75.0	9.0	5.0	7.0	9.0	\$100M-500M	58,672	813	87.5	92.5
Community Cmrc Bk	Los Angeles	75.0	8.0	6.0	8.0	8.0	\$100M-500M	80,037	700	97.5	92.5
Bank Of Agri & Cmrc	Stockton	75.0	8.0	8.0	7.0	7.0	\$100M-500M	63,961	488	65.0	72.5
Verdugo Bkg Co	Glendale	75.0	10.0	7.0	7.0	6.0	\$100M-500M	57,913	334	77.5	70.0
Temecula Valley Bk Na	Temecula	75.0	9.0	8.0	6.0	7.0	\$100M-500M	43,162	464	82.5	82.5
Central Sierra Bk	San Andreas	75.0	9.0	9.0	5.0	7.0	\$100M-500M	42,250	446	87.5	87.5
Hanmi Bk	Los Angeles	75.0	7.0	3.0	10.0	10.0	\$500M-\$1B	258,057	2,391	82.5	87.5
Bank Of Granada Hills	Granada Hills	75.0	10.0	9.0	6.0	5.0	<\$100M	44,434	279	60.0	52.5
Bank Of Ventura	Ventura	75.0	10.0	9.0	5.0	6.0	<\$100M	33,578	307	77.5	85.0
North Cty Bk	Escondido	72.5	6.0	5.0	9.0	9.0	\$100M-500M	116,154	886	70.0	62.5
Metro Cmrc Bk	San Rafael	72.5	9.0	5.0	8.0	7.0	\$100M-500M	81,812	544	70.0	60.0
Vineyard Nb	Rancho Cucamonga	72.5	9.0	8.0	6.0	6.0	\$100M-500M	45,955	327	70.0	65.0
First Scty Thrift Co	Orange	72.5	10.0	7.0	7.0	5.0	\$100M-500M	69,274	275	57.5	27.5
Mid Valley Bk	Red Bluff	72.5	7.0	9.0	6.0	7.0	\$100M-500M	45,196	462	75.0	85.0
Sonoma Valley Bk	Sonoma	72.5	7.0	10.0	5.0	7.0	\$100M-500M	41,111	414	75.0	70.0
Citizens Bus Bk	Ontario	72.5	5.0	4.0	10.0	10.0	\$1B-\$10B	454,737	2,517	75.0	90.0
Eldorado Bk	Tustin	72.5	4.0	5.0	10.0	10.0	\$1B-\$10B	213,765	5,730	95.0	100.0
Pacific Crest Bk	Agoura Hills	72.5	8.0	4.0	10.0	7.0	\$500M-\$1B	209,314	488	30.0	15.0
Tri Counties Bk	Chico	72.5	4.0	6.0	9.0	10.0	\$500M-\$1B	173,075	2,426	82.5	85.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Bank Of Visalia	Visalia	72.5	10.0	8.0	5.0	6.0	<\$100M	37,224	308	67.5	67.5
North Coast Bk Na	Windsor	72.5	10.0	10.0	4.0	5.0	<\$100M	27,606	249	77.5	77.5
Taft Nb	Taft	72.5	10.0	9.0	4.0	6.0	<\$100M	26,930	404	82.5	87.5
Kaweah Nb	Visalia	72.5	10.0	10.0	4.0	5.0	<\$100M	26,069	236	77.5	80.0
Mount Diablo Nb	Danville	70.0	6.0	7.0	8.0	7.0	\$100M-500M	77,738	557	70.0	70.0
Los Angeles Nb	Buena Park	70.0	9.0	6.0	7.0	6.0	\$100M-500M	62,802	347	45.0	47.5
Bay Bk Of Cmrc	San Leandro	70.0	9.0	5.0	7.0	7.0	\$100M-500M	58,222	471	72.5	55.0
Heritage Oaks Bk	Paso Robles	70.0	8.0	6.0	7.0	7.0	\$100M-500M	57,407	476	72.5	75.0
Bay Cities Nb	Redondo Beach	70.0	8.0	7.0	7.0	6.0	\$100M-500M	55,466	343	57.5	60.0
Guaranty Bk Of Ca	Los Angeles	70.0	9.0	8.0	6.0	5.0	\$100M-500M	47,556	232	65.0	65.0
Bank Of Marin	Corte Madera	70.0	6.0	4.0	9.0	9.0	\$100M-500M	106,549	1,055	65.0	70.0
Pacific Bus Bk	Santa Fe Springs	70.0	9.0	5.0	8.0	6.0	\$100M-500M	73,150	366	65.0	65.0
Butte Cmnty Bk	Paradise	70.0	6.0	8.0	6.0	8.0	\$100M-500M	52,350	680	85.0	90.0
Rancho Bk	San Dimas	70.0	9.0	7.0	6.0	6.0	\$100M-500M	45,883	396	77.5	72.5
Tamalpais Bk	San Rafael	70.0	9.0	9.0	5.0	5.0	\$100M-500M	42,394	229	55.0	42.5
Santa Lucia Bk	Atascadero	70.0	9.0	8.0	5.0	6.0	\$100M-500M	41,845	377	80.0	85.0
Westamerica Bk	San Rafael	70.0	4.0	4.0	10.0	10.0	\$1B-\$10B	734,329	7,457	75.0	75.0
Wells Fargo Hsbc Trade Bk Na	San Francisco	70.0	7.0	2.0	10.0	9.0	\$500M-\$1B	227,310	982	65.0	60.0
Pacific Union Bk	Los Angeles	70.0	6.0	3.0	9.0	10.0	\$500M-\$1B	169,607	1,844	75.0	82.5
Civicbank Of Cmrc	Oakland	70.0	7.0	3.0	9.0	9.0	\$500M-\$1B	147,480	1,317	67.5	67.5
Bank Of Coronado	Coronado	70.0	10.0	10.0	4.0	4.0	<\$100M	32,712	219	47.5	57.5
Foothill Independent Bk	Glendora	67.5	6.0	3.0	9.0	9.0	\$100M-500M	136,518	786	57.5	60.0
Coast Cmrl Bk	Santa Cruz	67.5	5.0	4.0	9.0	9.0	\$100M-500M	97,244	1,130	65.0	67.5
Humboldt Bk	Eureka	67.5	5.0	5.0	8.0	9.0	\$100M-500M	96,441	991	80.0	80.0
Montecito B&T	Santa Barbara	67.5	6.0	5.0	8.0	8.0	\$100M-500M	95,320	669	62.5	67.5
Western Sierra Nb	Cameron Park	67.5	5.0	6.0	8.0	8.0	\$100M-500M	81,754	638	72.5	72.5
American Cmrl Bk	Oxnard	67.5	7.0	4.0	8.0	8.0	\$100M-500M	80,944	782	75.0	82.5
First Rgnl Bk	Los Angeles	67.5	8.0	4.0	8.0	7.0	\$100M-500M	78,679	461	67.5	70.0
American River Bk	Sacramento	67.5	8.0	5.0	8.0	6.0	\$100M-500M	72,201	384	52.5	52.5
Desert Cmnty Bk	Victorville	67.5	6.0	5.0	7.0	9.0	\$100M-500M	69,802	875	75.0	77.5
Community Bk	Pasadena	67.5	5.0	2.0	10.0	10.0	\$1B-\$10B	260,997	1,976	65.0	70.0
County Bk	Merced	67.5	4.0	5.0	9.0	9.0	\$500M-\$1B	111,120	1,282	75.0	87.5
Bank Of The Sierra	Porterville	67.5	5.0	4.0	9.0	9.0	\$500M-\$1B	129,456	1,405	85.0	90.0
Western St Bk	Duarte	67.5	10.0	7.0	6.0	4.0	<\$100M	42,628	211	55.0	45.0
California Pacific Bk	San Francisco	67.5	10.0	9.0	5.0	3.0	<\$100M	41,440	160	42.5	52.5
Citizens Bk Of Nv Cty	Nevada City	67.5	9.0	10.0	4.0	4.0	<\$100M	28,015	221	65.0	70.0
Inland Cmnty Bk Na	Rialto	67.5	9.0	10.0	3.0	5.0	<\$100M	19,084	243	77.5	82.5
Bank Of Walnut Creek	Walnut Creek	65.0	4.0	7.0	7.0	8.0	\$100M-500M	68,405	692	65.0	72.5
Business Bk Of Ca	San Bernardino	65.0	5.0	5.0	7.0	9.0	\$100M-500M	56,569	787	75.0	77.5
First Cmnty Bk Of The Desert	Indian Wells	65.0	7.0	7.0	6.0	6.0	\$100M-500M	43,475	371	77.5	85.0
First Coastal Bk Na	El Segundo	65.0	6.0	9.0	5.0	6.0	\$100M-500M	38,105	344	72.5	67.5
Bank Of Petaluma	Petaluma	65.0	7.0	5.0	7.0	7.0	\$100M-500M	68,304	421	60.0	62.5
Clovis Cmnty Bk	Clovis	65.0	6.0	6.0	6.0	8.0	\$100M-500M	45,486	649	77.5	77.5
Pacific St Bk	Stockton	65.0	7.0	8.0	5.0	6.0	\$100M-500M	33,474	330	65.0	70.0
Spectrum Bk	Montebello	65.0	8.0	8.0	5.0	5.0	\$100M-500M	33,237	232	60.0	57.5

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Pacific Century Bk Na	Encino	65.0	4.0	2.0	10.0	10.0	\$1B-\$10B	224,112	1,838	65.0	70.0
First Nb Of Central Ca	Salinas	65.0	4.0	2.0	10.0	10.0	\$500M-\$1B	184,451	1,426	65.0	67.5
Community Bk Of Central Cali	Salinas	65.0	5.0	3.0	9.0	9.0	\$500M-\$1B	148,664	1,391	70.0	72.5
Redlands Centennial Bk	Redlands	65.0	8.0	8.0	4.0	6.0	<\$100M	29,867	381	77.5	82.5
Network Bk	Ontario	65.0	10.0	9.0	4.0	3.0	<\$100M	28,849	139	35.0	30.0
Rancho Bernardo Cmnty Bk	San Diego	65.0	9.0	9.0	4.0	4.0	<\$100M	25,361	194	62.5	52.5
Heritage Bk Of Cmrc	San Jose	62.5	5.0	3.0	9.0	8.0	\$100M-500M	109,902	579	47.5	50.0
North Valley Bk	Redding	62.5	4.0	6.0	7.0	8.0	\$100M-500M	67,538	672	80.0	77.5
Vintage Bk	Napa	62.5	6.0	5.0	7.0	7.0	\$100M-500M	62,565	408	70.0	75.0
Founders Nb	Los Angeles	62.5	7.0	8.0	5.0	5.0	\$100M-500M	33,260	229	72.5	67.5
First Nb Of Northern Ca	Daly City	62.5	5.0	4.0	8.0	8.0	\$100M-500M	86,140	739	65.0	77.5
Omni Bk Na	Alhambra	62.5	8.0	5.0	7.0	5.0	\$100M-500M	67,504	237	45.0	27.5
United Pacific Bk	City Of Industry	62.5	8.0	4.0	6.0	7.0	\$100M-500M	53,029	562	80.0	90.0
Pacific Western Nb	Pico Rivera	62.5	7.0	7.0	6.0	5.0	\$100M-500M	52,646	258	50.0	45.0
First Western Bk	Simi Valley	62.5	6.0	6.0	6.0	7.0	\$100M-500M	49,975	444	65.0	70.0
North St Nb	Chico	62.5	5.0	9.0	4.0	7.0	\$100M-500M	29,312	412	80.0	77.5
Cathay Bk	Los Angeles	62.5	3.0	2.0	10.0	10.0	\$1B-\$10B	287,778	2,031	62.5	65.0
First Scty Bk Of Ca Na	West Covina	62.5	4.0	2.0	10.0	9.0	\$1B-\$10B	229,804	1,356	57.5	57.5
Mid-State Bk	Arroyo Grande	62.5	3.0	2.0	10.0	10.0	\$1B-\$10B	185,788	2,924	70.0	80.0
Bank Of Canton Of Ca	San Francisco	62.5	3.0	4.0	9.0	9.0	\$500M-\$1B	127,397	1,119	67.5	75.0
Exchange Bk	Santa Rosa	62.5	3.0	3.0	9.0	10.0	\$500M-\$1B	118,841	1,484	70.0	85.0
Timberline Cmnty Bk	Yreka	62.5	9.0	6.0	5.0	5.0	<\$100M	35,324	294	62.5	62.5
Home Bk Of Ca	San Diego	62.5	10.0	6.0	6.0	3.0	<\$100M	45,842	146	37.5	20.0
Southwest Cmnty Bk	Encinitas	62.5	9.0	7.0	4.0	5.0	<\$100M	24,990	257	62.5	72.5
Bank Of Oakland	Oakland	62.5	10.0	8.0	3.0	4.0	<\$100M	24,721	199	52.5	42.5
Community Bk Of The Bay	Oakland	62.5	10.0	10.0	3.0	2.0	<\$100M	18,714	103	60.0	55.0
Bank Of Los Altos	Los Altos	60.0	5.0	7.0	6.0	6.0	\$100M-500M	53,741	319	52.5	50.0
Scott Valley Bk	Yreka	60.0	6.0	4.0	6.0	8.0	\$100M-500M	53,595	590	70.0	75.0
First Bk	San Luis Obispo	60.0	5.0	6.0	6.0	7.0	\$100M-500M	53,414	466	72.5	65.0
Palm Desert Nb	Palm Desert	60.0	7.0	8.0	4.0	5.0	\$100M-500M	32,207	263	52.5	65.0
Modesto Cmrc Bk	Modesto	60.0	8.0	6.0	5.0	5.0	\$100M-500M	41,558	296	60.0	60.0
Six Rivers Nb	Eureka	60.0	4.0	8.0	5.0	7.0	\$100M-500M	41,384	465	75.0	75.0
Plumas Bk	Quincy	60.0	4.0	6.0	5.0	9.0	\$100M-500M	39,477	1,145	87.5	95.0
Bay View Bk Na	San Mateo	60.0	2.0	2.0	10.0	10.0	\$1B-\$10B	562,967	2,323	55.0	60.0
Tokai Bk Of Ca	Los Angeles	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	267,997	3,746	55.0	55.0
Mellon 1st Bus Bk	Los Angeles	60.0	3.0	2.0	10.0	9.0	\$1B-\$10B	250,529	1,179	60.0	60.0
Santa Barbara B&Tc	Santa Barbara	60.0	2.0	2.0	10.0	10.0	\$1B-\$10B	196,264	2,355	67.5	72.5
Farmers & Mrch Bk Central Ca	Lodi	60.0	2.0	3.0	9.0	10.0	\$500M-\$1B	105,192	1,649	65.0	72.5
Fremont Bk	Fremont	60.0	3.0	4.0	9.0	8.0	\$500M-\$1B	102,746	662	62.5	67.5
Heritage Bk East Bay	Fremont	60.0	7.0	5.0	4.0	8.0	<\$100M	27,599	569	42.5	42.5
Coast Nb	San Luis Obispo	60.0	7.0	9.0	4.0	4.0	<\$100M	27,290	222	70.0	67.5
First Mtn Bk	Big Bear Lake	60.0	7.0	8.0	4.0	5.0	<\$100M	25,847	268	80.0	82.5
Valley Mrch Bk Na	Hemet	60.0	9.0	7.0	3.0	5.0	<\$100M	24,457	251	65.0	70.0
First Intl Bk	Chula Vista	60.0	10.0	7.0	3.0	4.0	<\$100M	23,054	186	70.0	62.5
Bank Of The West	San Francisco	60.0	2.0	2.0	10.0	10.0	>\$10B	863,243	8,403	62.5	67.5

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Bank Of The Orient	San Francisco	57.5	5.0	3.0	8.0	7.0	\$100M-500M	90,107	507	52.5	52.5
Rancho Santa Fe Nb	Rancho Santa Fe	57.5	6.0	4.0	7.0	6.0	\$100M-500M	55,818	399	62.5	72.5
Trans Pacific Nb	San Francisco	57.5	8.0	6.0	6.0	3.0	\$100M-500M	44,329	164	35.0	25.0
Tehama Bk	Red Bluff	57.5	4.0	6.0	6.0	7.0	\$100M-500M	42,951	452	70.0	62.5
Feather River St Bk	Yuba City	57.5	3.0	9.0	5.0	6.0	\$100M-500M	40,089	340	57.5	55.0
Bank Of Santa Clara	Santa Clara	57.5	5.0	3.0	8.0	7.0	\$100M-500M	86,304	432	60.0	77.5
Cedars Bk	Los Angeles	57.5	6.0	4.0	7.0	6.0	\$100M-500M	64,140	314	47.5	45.0
San Joaquin Bk	Bakersfield	57.5	5.0	3.0	7.0	8.0	\$100M-500M	55,863	729	75.0	87.5
Encino St Bk	Encino	57.5	6.0	8.0	4.0	5.0	\$100M-500M	28,792	259	55.0	67.5
Visalia Cmnty Bk	Visalia	57.5	6.0	8.0	4.0	5.0	\$100M-500M	27,732	258	60.0	57.5
California B&Tc	San Diego	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	744,421	7,755	62.5	70.0
City Nb	Beverly Hills	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	678,382	4,830	57.5	57.5
Imperial Bk	Inglewood	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	658,984	2,790	55.0	55.0
Comerica Bk Ca	San Jose	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	604,450	3,692	57.5	57.5
San Diego Nb	San Diego	57.5	3.0	1.0	10.0	9.0	\$1B-\$10B	182,151	998	52.5	50.0
Bank Of Stockton	Stockton	57.5	2.0	3.0	9.0	9.0	\$1B-\$10B	111,618	908	62.5	67.5
Valley Independent Bk	El Centro	57.5	3.0	2.0	9.0	9.0	\$500M-\$1B	106,682	870	60.0	62.5
First Bk Of Ca	Sacramento	57.5	4.0	2.0	8.0	9.0	\$500M-\$1B	93,275	802	52.5	60.0
Placer Sierra Bk	Auburn	57.5	3.0	4.0	8.0	8.0	\$500M-\$1B	83,304	577	67.5	55.0
First Nb Of North Cty	Carlsbad	57.5	10.0	6.0	4.0	3.0	<\$100M	32,404	142	52.5	45.0
Inland Empire Nb	Riverside	57.5	9.0	6.0	4.0	4.0	<\$100M	30,872	181	42.5	45.0
Valley Bk	Moreno Valley	57.5	7.0	6.0	4.0	6.0	<\$100M	27,292	331	57.5	57.5
First Cmrc Bk	Encino	57.5	9.0	6.0	4.0	4.0	<\$100M	27,060	199	60.0	62.5
Asian Pacific Nb	San Gabriel	57.5	8.0	10.0	3.0	2.0	<\$100M	15,533	91	62.5	42.5
Valley Cmnty Bk	Pleasanton	57.5	9.0	10.0	2.0	2.0	<\$100M	14,617	109	45.0	50.0
Pacific Liberty Bk	Huntington Beach	57.5	9.0	10.0	2.0	2.0	<\$100M	12,539	83	42.5	52.5
Privest Bk	Costa Mesa	57.5	8.0	10.0	2.0	3.0	<\$100M	11,943	113	47.5	55.0
Wells Fargo Bk Na	San Francisco	57.5	2.0	1.0	10.0	10.0	>\$10B	8,010,849	305,947	65.0	87.5
First Professional Bk Na	Santa Monica	55.0	5.0	3.0	7.0	7.0	\$100M-500M	57,203	409	60.0	70.0
Goleta Nb	Goleta	55.0	3.0	5.0	6.0	8.0	\$100M-500M	43,598	639	57.5	57.5
Borel B&Tc	San Mateo	55.0	5.0	3.0	8.0	6.0	\$100M-500M	72,288	386	37.5	32.5
Savings Bk Of Mendocino Cty	Ukiah	55.0	3.0	3.0	7.0	9.0	\$100M-500M	63,337	828	67.5	80.0
Sanwa Bk Ca	San Francisco	55.0	1.0	1.0	10.0	10.0	\$1B-\$10B	496,342	6,366	60.0	65.0
Silicon Valley Bk	Santa Clara	55.0	1.0	1.0	10.0	10.0	\$1B-\$10B	359,395	2,091	52.5	47.5
East-West Bk	San Marino	55.0	2.0	1.0	10.0	9.0	\$1B-\$10B	234,412	1,284	52.5	52.5
United Cmrl Bk	San Francisco	55.0	2.0	2.0	10.0	8.0	\$1B-\$10B	188,374	711	42.5	45.0
Cupertino Nb&Tc	Cupertino	55.0	3.0	1.0	9.0	9.0	\$1B-\$10B	167,748	1,110	52.5	47.5
Mechanics Bk	Richmond	55.0	2.0	1.0	9.0	10.0	\$1B-\$10B	163,146	2,362	57.5	65.0
Far East Nb	Los Angeles	55.0	4.0	2.0	9.0	7.0	\$500M-\$1B	160,198	556	52.5	47.5
First B&Tc	Newport Beach	55.0	3.0	1.0	9.0	9.0	\$500M-\$1B	151,783	834	47.5	55.0
Union Safe Dep Bk	Stockton	55.0	2.0	4.0	8.0	8.0	\$500M-\$1B	78,026	651	65.0	65.0
Preferred Bk	Los Angeles	55.0	4.0	2.0	8.0	8.0	\$500M-\$1B	83,477	712	60.0	67.5
Marathon Nb	Los Angeles	55.0	7.0	6.0	4.0	5.0	<\$100M	29,076	307	65.0	72.5
Novato Cmnty Bk	Novato	55.0	9.0	8.0	3.0	2.0	<\$100M	18,218	105	52.5	30.0
Hacienda Bk	Santa Maria	55.0	8.0	7.0	3.0	4.0	<\$100M	17,565	211	70.0	72.5

Table A.2 Small Business Lending in California Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL (7)	Number or SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Sequoia Nb	San Francisco	55.0	9.0	9.0	2.0	2.0	<\$100M	9,208	62	47.5	32.5
Bank Of Lakewood	Lakewood	55.0	8.0	10.0	2.0	2.0	<\$100M	8,492	81	57.5	65.0
Union Bk Of Ca Na	San Francisco	55.0	1.0	1.0	10.0	10.0	>\$10B	1,535,098	19,099	57.5	62.5
National Bk Of The Redwoods	Santa Rosa	52.5	3.0	3.0	7.0	8.0	\$100M-500M	64,751	619	55.0	55.0
First Northern Bk	Dixon	52.5	2.0	5.0	6.0	8.0	\$100M-500M	45,861	677	67.5	80.0
Kings River St Bk	Reedley	52.5	4.0	7.0	3.0	7.0	\$100M-500M	21,600	464	80.0	87.5
Bank Of Hemet	Hemet	52.5	6.0	2.0	8.0	5.0	\$100M-500M	74,139	238	22.5	22.5
Commercial Bk	San Francisco	52.5	7.0	4.0	6.0	4.0	\$100M-500M	52,417	211	25.0	25.0
South Bay Bk Na	Torrance	52.5	6.0	4.0	6.0	5.0	\$100M-500M	52,125	260	50.0	40.0
International Bk Of Ca	Los Angeles	52.5	8.0	3.0	6.0	4.0	\$100M-500M	49,090	165	32.5	20.0
Alliance Bk	Culver City	52.5	7.0	5.0	5.0	4.0	\$100M-500M	39,362	220	42.5	50.0
Liberty Bk	South San Francisco	52.5	8.0	4.0	5.0	4.0	\$100M-500M	35,616	180	42.5	40.0
Charter Pacific Bk	Agoura Hills	52.5	7.0	6.0	4.0	4.0	\$100M-500M	31,779	194	47.5	40.0
Fremont Inv & Loan	Anaheim	52.5	1.0	1.0	9.0	10.0	\$1B-\$10B	120,248	21,265	57.5	62.5
Farmers & Mrch Bk	Long Beach	52.5	1.0	2.0	9.0	9.0	\$1B-\$10B	109,110	1,093	57.5	60.0
San Jose Nb	San Jose	52.5	3.0	2.0	8.0	8.0	\$500M-\$1B	95,150	566	45.0	40.0
Calwest Bk	Torrance	52.5	8.0	6.0	4.0	3.0	<\$100M	28,681	162	52.5	40.0
Monterey Cty Bk	Monterey	52.5	7.0	6.0	3.0	5.0	<\$100M	22,186	279	62.5	70.0
Metropolitan Bk	Oakland	52.5	7.0	8.0	3.0	3.0	<\$100M	19,520	120	52.5	52.5
Neighborhood Nb	San Diego	52.5	7.0	10.0	2.0	2.0	<\$100M	10,862	74	60.0	42.5
Upland Bk	Upland	52.5	6.0	8.0	3.0	4.0	<\$100M	24,194	202	45.0	50.0
Borrego Springs Bk Na	Borrego Springs	52.5	8.0	5.0	3.0	5.0	<\$100M	23,999	282	57.5	32.5
Canyon Nb	Palm Springs	52.5	7.0	7.0	3.0	4.0	<\$100M	23,986	200	57.5	72.5
Mission Cmnty Bk Na	San Luis Obispo	52.5	8.0	7.0	3.0	3.0	<\$100M	18,349	141	60.0	62.5
Valley Oaks Nb	Solvang	52.5	6.0	10.0	3.0	2.0	<\$100M	15,954	101	50.0	35.0
Bank Of Amador	Jackson	52.5	4.0	9.0	3.0	5.0	<\$100M	15,600	250	70.0	72.5
Central California Bk	Sonora	52.5	8.0	8.0	2.0	3.0	<\$100M	15,418	132	60.0	65.0
Mission Bk	Bakerfield	52.5	8.0	8.0	2.0	3.0	<\$100M	11,452	131	67.5	70.0
River City Bk	Sacramento	50.0	3.0	2.0	7.0	8.0	\$100M-500M	69,239	612	52.5	57.5
Summit Bk	Oakland	50.0	5.0	6.0	5.0	4.0	\$100M-500M	33,962	191	45.0	45.0
Oceanic Bk	San Francisco	50.0	6.0	7.0	4.0	3.0	\$100M-500M	27,775	116	25.0	20.0
First Continental Bk	Rosemead	50.0	6.0	2.0	8.0	4.0	\$100M-500M	70,461	217	32.5	12.5
Grand Nb	Alhambra	50.0	6.0	5.0	5.0	4.0	\$100M-500M	41,080	190	45.0	50.0
Summit St Bk	Rohnert Park	50.0	4.0	9.0	5.0	2.0	\$100M-500M	39,632	102	20.0	12.5
First United Bk	San Diego	50.0	8.0	4.0	5.0	3.0	\$100M-500M	38,010	115	22.5	20.0
San Benito Bk	Hollister	50.0	4.0	5.0	5.0	6.0	\$100M-500M	35,835	351	60.0	72.5
First Charter Bk Na	Beverly Hills	50.0	6.0	4.0	5.0	5.0	\$100M-500M	35,060	287	52.5	67.5
General Bk	Los Angeles	50.0	2.0	1.0	9.0	8.0	\$1B-\$10B	165,721	695	50.0	47.5
United Nb	Monterey Park	50.0	3.0	2.0	8.0	7.0	\$500M-\$1B	81,404	514	50.0	60.0
Auburn Cmnty Bk	Auburn	50.0	9.0	5.0	3.0	3.0	<\$100M	18,332	121	52.5	52.5
Cuyamaca Bk Na	Santee	50.0	6.0	8.0	3.0	3.0	<\$100M	15,820	152	57.5	52.5
California Oaks St Bk	Thousand Oaks	50.0	7.0	8.0	2.0	3.0	<\$100M	14,361	130	57.5	60.0
Mission Nb	San Francisco	50.0	7.0	9.0	2.0	2.0	<\$100M	13,296	87	47.5	37.5
Ojai Valley Bk	Ojai	50.0	4.0	8.0	2.0	6.0	<\$100M	11,543	322	70.0	80.0
Asiana Bk	Sunnyvale	50.0	9.0	8.0	2.0	1.0	<\$100M	8,189	41	35.0	40.0

Table A.2 Small Business Lending in California Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Santa Clara Valley Bk Na	Santa Paula	50.0	7.0	10.0	1.0	2.0	<\$100M	6,571	62	60.0	57.5
Imperial Cap Bk	Glendale	47.5	2.0	1.0	9.0	7.0	\$1B-\$10B	133,500	420	40.0	22.5
National Amer Bk	San Francisco	47.5	7.0	7.0	3.0	2.0	<\$100M	15,941	56	22.5	15.0
Bank Of Sacramento	Sacramento	47.5	8.0	4.0	4.0	3.0	<\$100M	26,543	117	30.0	32.5
Yolo Cmnty Bk	Woodland	47.5	7.0	8.0	2.0	2.0	<\$100M	12,022	104	60.0	42.5
Mojave Desert Bk Na	Mojave	47.5	6.0	7.0	2.0	4.0	<\$100M	9,127	175	72.5	75.0
Peninsula Bk Of Cmrc	Millbrae	45.0	4.0	2.0	6.0	6.0	\$100M-500M	45,805	326	40.0	40.0
Redwood Bk	San Francisco	45.0	5.0	3.0	6.0	4.0	\$100M-500M	45,403	169	30.0	22.5
California Chohung Bk	Los Angeles	45.0	8.0	2.0	5.0	3.0	\$100M-500M	35,272	153	47.5	47.5
Bay Area Bk	Redwood City	45.0	4.0	3.0	5.0	6.0	\$100M-500M	35,199	308	45.0	47.5
Pacific Mercantile Bk	Newport Beach	45.0	5.0	5.0	4.0	4.0	\$100M-500M	28,367	171	42.5	42.5
First Amer Bk	Rosemead	45.0	5.0	4.0	5.0	4.0	\$100M-500M	35,306	207	50.0	55.0
Millennium Bk	San Francisco	45.0	7.0	3.0	4.0	4.0	\$100M-500M	30,646	188	57.5	62.5
Mid-Peninsula Bk	Palo Alto	45.0	2.0	1.0	8.0	7.0	\$500M-\$1B	92,707	491	37.5	27.5
Palomar Cmnty Bk	Escondido	45.0	7.0	6.0	3.0	2.0	<\$100M	22,958	99	47.5	32.5
Armed Forces Bk Of Ca Na	San Diego	45.0	6.0	10.0	1.0	1.0	<\$100M	1,094	3	10.0	10.0
First Counties Bk	Clearlake	45.0	5.0	5.0	3.0	5.0	<\$100M	21,497	232	65.0	70.0
Golden Gate Bk	San Francisco	42.5	4.0	3.0	6.0	4.0	\$100M-500M	42,595	213	27.5	27.5
United Scy Bk	Fresno	42.5	3.0	2.0	6.0	6.0	\$100M-500M	50,634	404	60.0	57.5
Evertrust Bk	City Of Industry	42.5	6.0	3.0	5.0	3.0	\$100M-500M	37,682	115	25.0	15.0
Kerman St Bk	Kerman	42.5	2.0	8.0	2.0	5.0	\$100M-500M	13,770	228	52.5	70.0
Manufacturers Bk	Los Angeles	42.5	1.0	1.0	8.0	7.0	\$1B-\$10B	78,680	450	35.0	37.5
First Fidelity Inv&La	Tustin	42.5	3.0	2.0	8.0	4.0	\$500M-\$1B	81,783	209	27.5	10.0
First Nb	San Diego	42.5	2.0	2.0	7.0	6.0	\$500M-\$1B	69,418	383	40.0	35.0
Bank Of Lake Cty	Lakeport	42.5	5.0	6.0	3.0	3.0	<\$100M	22,558	113	50.0	40.0
Bank Of Whittier Na	Whittier	42.5	5.0	9.0	1.0	2.0	<\$100M	7,210	83	50.0	60.0
Eastern Intl Bk	Los Angeles	42.5	6.0	6.0	3.0	2.0	<\$100M	19,853	76	30.0	25.0
Merchants Bk Of Ca Na	Carson	42.5	5.0	9.0	1.0	2.0	<\$100M	5,729	60	60.0	67.5
Bank Of Madera Cty	Oakhurst	42.5	5.0	10.0	1.0	1.0	<\$100M	3,254	45	52.5	57.5
Mercantile Nb	Los Angeles	40.0	4.0	3.0	5.0	4.0	\$100M-500M	37,426	199	37.5	45.0
Fcb Taiwan Ca Bk	Alhambra	40.0	4.0	2.0	5.0	5.0	\$100M-500M	33,583	229	47.5	60.0
Cerritos Valley Bk	Artesia	40.0	5.0	4.0	4.0	3.0	\$100M-500M	26,370	135	35.0	32.5
Napa Nb	Napa	40.0	2.0	5.0	3.0	6.0	\$100M-500M	23,651	367	60.0	70.0
Yosemite Bk	Mariposa	40.0	3.0	8.0	2.0	3.0	\$100M-500M	15,322	159	50.0	55.0
Chinatrust Bk Usa	Torrance	40.0	1.0	1.0	8.0	6.0	\$1B-\$10B	90,958	338	27.5	25.0
State Bk Of India Ca	Los Angeles	40.0	6.0	5.0	3.0	2.0	<\$100M	20,586	94	32.5	42.5
Frontier St Bk	Redondo Beach	40.0	4.0	9.0	2.0	1.0	<\$100M	13,352	46	17.5	10.0
Bank Of Willits	Willits	40.0	3.0	7.0	2.0	4.0	<\$100M	12,161	221	65.0	77.5
Harbor Nb	Dana Point	40.0	4.0	8.0	2.0	2.0	<\$100M	10,937	90	40.0	47.5
South Cty Bk Na	Rancho Santa Margar	40.0	4.0	10.0	1.0	1.0	<\$100M	3,236	44	57.5	62.5
Stockmans Bk	Elk Grove	37.5	4.0	3.0	4.0	4.0	\$100M-500M	30,171	213	55.0	52.5
American Bus Bk	Los Angeles	37.5	4.0	4.0	4.0	3.0	\$100M-500M	26,244	120	37.5	30.0
Community Bk Of San Joaquin	Stockton	37.5	3.0	10.0	1.0	1.0	<\$100M	4,155	40	40.0	35.0
Bank Of San Francisco	San Francisco	35.0	4.0	3.0	4.0	3.0	\$100M-500M	32,223	139	17.5	17.5
Antelope Valley Bk	Lancaster	35.0	2.0	3.0	3.0	6.0	\$100M-500M	20,167	389	57.5	75.0

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Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Bank Of Rio Vista	Rio Vista	35.0	2.0	7.0	2.0	3.0	\$100M-500M	12,129	147	50.0	57.5
America Ca Bk	San Francisco	35.0	5.0	3.0	3.0	3.0	<\$100M	20,539	120	30.0	32.5
Lake Cmnty Bk	Lakeport	35.0	4.0	3.0	3.0	4.0	<\$100M	19,026	172	40.0	47.5
Murphy Bk	Fresno	35.0	1.0	10.0	1.0	2.0	<\$100M	1,071	74	37.5	47.5
Bank Of Alameda	Alameda	35.0	3.0	7.0	2.0	2.0	<\$100M	15,437	69	32.5	27.5
Tustin T&La	Tustin	35.0	2.0	10.0	1.0	1.0	<\$100M	2,244	22	40.0	27.5
Southland Bus Bk	Irwindale	35.0	2.0	10.0	1.0	1.0	<\$100M	783	7	45.0	40.0
Affinity Bk	Ventura	32.5	3.0	2.0	6.0	2.0	\$100M-500M	45,621	110	10.0	10.0
Prime Bk	Los Angeles	32.5	2.0	7.0	2.0	2.0	\$100M-500M	14,821	49	17.5	17.5
Firstplus Bk	Irvine	32.5	1.0	10.0	1.0	1.0	\$100M-500M	98	1	32.5	32.5
Heritage Bk South Valley	Morgan Hill	32.5	5.0	4.0	2.0	2.0	<\$100M	10,349	82	27.5	35.0
Pan Amer Bk	Los Angeles	32.5	2.0	9.0	1.0	1.0	<\$100M	4,528	33	47.5	45.0
Finance & Thrift Co	Porterville	32.5	1.0	10.0	1.0	1.0	<\$100M	1,043	24	32.5	42.5
Service 1st Bk	Stockton	32.5	1.0	10.0	1.0	1.0	<\$100M	898	26	37.5	52.5
Redding Bk Of Cmrc	Redding	30.0	3.0	1.0	5.0	3.0	\$100M-500M	37,270	158	32.5	17.5
Delta Nb	Manteca	30.0	2.0	6.0	2.0	2.0	\$100M-500M	14,175	102	32.5	42.5
Merchants Nb	Sacramento	30.0	2.0	6.0	2.0	2.0	<\$100M	8,849	73	22.5	35.0
Pacific Coast Bkr Bk	San Francisco	30.0	5.0	3.0	2.0	2.0	<\$100M	8,782	77	55.0	52.5
Granite St Bk	Monrovia	30.0	3.0	4.0	2.0	3.0	<\$100M	10,794	138	50.0	52.5
Balboa T&La	Chula Vista	30.0	1.0	9.0	1.0	1.0	<\$100M	1,640	9	32.5	15.0
Franklin T&La	Orange	30.0	1.0	9.0	1.0	1.0	<\$100M	349	2	40.0	10.0
California Nb	Beverly Hills	27.5	1.0	1.0	6.0	3.0	\$500M-\$1B	49,517	153	17.5	17.5
Gold Country Nb	Brownsville	27.5	3.0	4.0	2.0	2.0	<\$100M	10,952	73	40.0	37.5
First Cr Bk	Los Angeles	22.5	2.0	1.0	4.0	2.0	\$100M-500M	30,586	103	15.0	17.5
Silvergate Bk	La Mesa	22.5	3.0	2.0	3.0	1.0	\$100M-500M	16,109	31	10.0	10.0
Asahi Bk Of Ca	Los Angeles	22.5	3.0	2.0	2.0	2.0	<\$100M	10,720	59	20.0	17.5
Northern Tr Bk Ca Na	Santa Barbara	20.0	1.0	1.0	3.0	3.0	\$500M-\$1B	20,206	116	20.0	15.0
Gilmore Bk	Los Angeles	20.0	1.0	5.0	1.0	1.0	<\$100M	5,286	44	27.5	35.0
Republic Bk Ca Na	Beverly Hills	17.5	1.0	1.0	2.0	3.0	\$500M-\$1B	13,529	154	25.0	35.0
Five Star Bk	Rocklin	17.5	2.0	3.0	1.0	1.0	<\$100M	2,544	6	15.0	15.0
Capitol Valley Bk	Roseville	15.0	2.0	1.0	1.0	2.0	<\$100M	5,638	53	25.0	30.0
Southern Pacific Bk	Los Angeles	12.5	1.0	1.0	2.0	1.0	\$1B-\$10B	9,740	35	10.0	10.0
Dai-Ichi Kangyo Bk Of Ca	Los Angeles	12.5	1.0	1.0	2.0	1.0	\$500M-\$1B	8,803	47	12.5	17.5
U S Tc Na	Los Angeles	10.0	1.0	1.0	1.0	1.0	\$100M-500M	7,078	33	20.0	12.5
Eos Bk	San Mateo	10.0	1.0	1.0	1.0	1.0	\$100M-500M	1,000	1	10.0	10.0
California Cmrc Bk	Los Angeles	10.0	1.0	1.0	1.0	1.0	\$1B-\$10B	3,416	12	10.0	10.0
Bank Of Amer Cmnty Dev Bk Na	Walnut Creek	-	-	-	-	-	\$100M-500M	-	-	.	.
Fireside Thrift Co	Pleasanton	-	-	-	-	-	\$500M-\$1B	-	-	.	.
Chase Manhattan B&Tc Na	Los Angeles	-	-	-	-	-	<\$100M	-	-	.	.
Rancho Santa Fe T&La	San Marcos	-	-	-	-	-	<\$100M	-	-	.	.
Bny Western Tc	Los Angeles	-	-	-	-	-	\$100M-500M	-	-	.	.
Cna Tr Corp	Costa Mesa	-	-	-	-	-	\$100M-500M	-	-	.	.
Wells Fargo Bk	Los Angeles	-	-	-	-	-	\$100M-500M	-	-	.	.
Crown Amer Bk	Inglewood	-	-	-	-	-	<\$100M	-	-	.	.
Wells Fargo Central Bk	Calabasas	-	-	-	-	-	<\$100M	-	-	.	.

Table A.2 Small Business Lending in California Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Jcb Bk Na	Los Angeles	-	-	-	-	-	<\$100M	-	-	.	.

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.