

**Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2005**

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Interbusiness Bk Na	City of Industry	97.5	0.532	1	119,805	5,408	\$100M-500M	100.0	119,805	5,408	0
Community Cmrc Bk	Los Angeles	92.5	0.514	0.835	144,845	773	\$100M-500M	92.5	14,997	252	0
First CA Bk	Camarillo	92.5	0.463	1	138,219	490	\$100M-500M	90.0	9,426	227	0.001
National Bk of CA	Los Angeles	90.0	0.569	0.885	150,813	646	\$100M-500M	80.0	7,650	174	0
Nara Bk	Los Angeles	87.5	0.376	0.496	643,579	4,085	\$1B-\$10B	95.0	70,217	1,760	0
Canyon Nb	Palm Springs	87.5	0.447	1	96,058	343	\$100M-500M	85.0	7,084	108	0
Tri Cty Bk	Chico	85.0	0.197	0.725	339,657	3,917	\$1B-\$10B	100.0	50,350	2,719	0
Innovative Bk	Oakland	85.0	0.32	1	42,702	3,024	\$100M-500M	100.0	42,702	3,024	0
Bay Cities Nb	Redondo Beach	85.0	0.364	1	102,781	409	\$100M-500M	65.0	3,369	122	0.001
Saehan Bk	Los Angeles	82.5	0.38	0.478	173,447	1,189	\$100M-500M	87.5	15,584	437	0
Coast Nb	San Luis Obispo	82.5	0.42	0.771	72,095	501	\$100M-500M	87.5	6,235	207	0.002
Sonoma Nb	Santa Rosa	82.5	0.332	0.49	394,274	1,238	\$1B-\$10B	52.5	6,232	164	0
Santa Lucia Bk	Atascadero	80.0	0.343	0.781	76,700	471	\$100M-500M	90.0	8,440	242	0.001
Circle Bk	Novato	80.0	0.453	1	67,519	182	\$100M-500M	37.5	672	63	0
Central Valley Cmnty Bk	Clovis	77.5	0.236	0.629	106,228	1,087	\$100M-500M	90.0	12,292	619	0.002
Rancho Bk	San Dimas	77.5	0.348	0.742	80,597	433	\$100M-500M	80.0	6,055	164	0
Citizens Bk of NV Cty	Nevada City	77.5	0.353	0.718	69,279	405	\$100M-500M	80.0	4,871	179	0
First St Bk of CA	Granada Hills	77.5	0.255	0.615	114,635	522	\$100M-500M	77.5	8,327	248	0
Business First Nb	Santa Barbara	77.5	0.44	0.874	50,302	256	\$100M-500M	70.0	2,966	72	0.001
Discovery Bk	San Marcos	77.5	0.441	0.803	56,257	271	\$100M-500M	67.5	2,664	82	0
Inland Cmnty Bk Na	Rialto	77.5	0.484	0.96	59,585	262	\$100M-500M	67.5	2,386	94	0
Pacific Liberty Bk	Huntington Beach	77.5	0.388	0.7	58,654	337	\$100M-500M	45.0	1,341	55	0
Professional Bus Bk	Pasadena	77.5	0.519	1	70,033	149	\$100M-500M	45.0	1,426	39	0
Inland Empire Nb	Riverside	77.5	0.516	1	57,582	173	\$100M-500M	10.0	0	0	0
County Bk	Merced	75.0	0.177	0.471	272,940	1,655	\$1B-\$10B	92.5	34,701	920	0.001
American River Bk	Sacramento	75.0	0.216	0.595	130,515	991	\$500M-\$1B	92.5	16,551	581	0
Butte Cmnty Bk	Chico	75.0	0.186	0.719	87,112	701	\$100M-500M	92.5	12,273	419	0.001
Hanmi Bk	Los Angeles	75.0	0.228	0.357	740,718	4,314	\$1B-\$10B	90.0	78,766	1,833	0.001
Mission Bk	Bakersfield	75.0	0.324	0.845	40,843	344	\$100M-500M	90.0	5,989	182	0
Westamerica Bk	San Rafael	75.0	0.128	0.53	661,975	5,334	\$1B-\$10B	87.5	67,202	2,655	0
Heritage Oaks Bk	Paso Robles	75.0	0.237	0.5	117,646	677	\$100M-500M	87.5	11,942	318	0
California Oaks St Bk	Thousand Oaks	75.0	0.442	0.767	41,183	381	<\$100M	87.5	4,634	233	0
American Scty Bk	Upland	75.0	0.262	0.471	93,600	658	\$100M-500M	82.5	7,994	299	0
Wilshire St Bk	Los Angeles	75.0	0.234	0.346	340,505	1,846	\$1B-\$10B	77.5	20,391	485	0
Neighborhood Nb	San Diego	75.0	0.424	0.961	38,326	295	<\$100M	75.0	2,510	84	0
First Cmrc Bk	Encino	75.0	0.323	0.61	70,589	438	\$100M-500M	72.5	4,311	146	0
Mission Valley Bk	Sun Valley	75.0	0.46	0.723	58,524	245	\$100M-500M	72.5	3,199	89	0
Premier Cmrl Bk Na	Anaheim	75.0	0.355	0.665	78,973	372	\$100M-500M	62.5	3,118	126	0
Mission Oaks Nb	Temecula	75.0	0.412	0.791	54,953	254	\$100M-500M	60.0	1,992	93	0
Commercest Bk Na	Newport Beach	75.0	0.4	0.73	54,742	240	\$100M-500M	57.5	2,069	52	0
Golden Scty Bk	Alhambra	75.0	0.415	0.826	53,271	206	\$100M-500M	40.0	1,005	17	0
South Coast Cmrl Bk	Irvine	75.0	0.484	0.717	71,403	208	\$100M-500M	10.0	0	0	0
Center Bk	Los Angeles	72.5	0.214	0.321	321,534	3,217	\$1B-\$10B	92.5	46,232	1,537	0.001

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Monterey Cty Bk	Monterey	72.5	0.354	0.684	52,005	287	\$100M-500M	90.0	11,118	143	0
North Valley Bk	Redding	72.5	0.173	0.59	130,211	747	\$500M-\$1B	87.5	13,342	396	0
First Northern Bk	Dixon	72.5	0.182	0.573	115,146	886	\$500M-\$1B	85.0	11,305	435	0
Premier Svc Bk	Riverside	72.5	0.337	1	35,704	218	\$100M-500M	82.5	3,104	113	0
Community Bk of Cent CA	Salinas	72.5	0.207	0.395	257,226	1,335	\$1B-\$10B	80.0	17,460	551	0.002
Placer Sierra Bk	Auburn	72.5	0.173	0.428	321,896	1,666	\$1B-\$10B	77.5	19,773	627	0
First Amer Bk	Rosemead	72.5	0.239	0.828	57,045	325	\$100M-500M	77.5	4,938	119	0
Community Nb	Escondido	72.5	0.24	0.404	184,762	1,038	\$500M-\$1B	75.0	11,017	295	0
Bank of Visalia	Visalia	72.5	0.3	0.7	60,014	364	\$100M-500M	72.5	3,589	123	0
Mirae Bk	Los Angeles	72.5	0.4	0.709	59,749	185	\$100M-500M	72.5	3,399	72	0
Heritage Bk of Cmrc	San Jose	72.5	0.197	0.404	215,717	1,340	\$1B-\$10B	67.5	10,252	377	0
Community West Bk Na	Goleta	72.5	0.241	0.51	94,796	799	\$100M-500M	55.0	3,053	129	0
Guaranty Bk of Ca	Los Angeles	72.5	0.363	0.628	75,750	283	\$100M-500M	42.5	1,463	45	0
Bank of Amer CA Na	San Francisco	72.5	0.154	0.995	190,182	443	\$1B-\$10B	35.0	1,638	32	0
Plumas Bk	Quincy	70.0	0.176	0.625	79,482	1,079	\$100M-500M	100.0	16,834	803	0.003
Bank of Marin	Corte Madera	70.0	0.188	0.402	153,330	1,750	\$500M-\$1B	97.5	23,787	1,254	0
Bank of The Sierra	Porterville	70.0	0.165	0.484	165,850	1,431	\$1B-\$10B	92.5	21,851	770	0.01
Community Bk	Santa Maria	70.0	0.342	0.986	26,831	313	<\$100M	87.5	5,168	216	0
Premier Valley Bk	Fresno	70.0	0.191	0.669	75,053	497	\$100M-500M	80.0	6,836	269	0
Desert Cmnty Bk	Victorville	70.0	0.194	0.556	98,453	606	\$500M-\$1B	77.5	6,995	283	0
NVB Bus Bk	Woodland	70.0	0.333	0.875	48,259	217	\$100M-500M	75.0	3,189	87	0
1st Centennial Bk	Redlands	70.0	0.242	0.487	102,703	577	\$100M-500M	72.5	6,647	237	0.001
Scott Valley Bk	Yreka	70.0	0.236	0.52	82,172	580	\$100M-500M	72.5	5,357	286	0
Oak Valley Cmnty Bk	Oakdale	70.0	0.297	0.48	99,893	419	\$100M-500M	60.0	3,691	124	0
Borrego Springs Bk Na	Borrego Springs	70.0	0.302	0.749	33,993	448	\$100M-500M	55.0	1,471	31	0
Metropolitan Bk	Oakland	70.0	0.368	0.939	36,767	137	<\$100M	50.0	1,148	33	0.001
Los Angeles Nb	Buena Park	70.0	0.323	0.566	67,214	232	\$100M-500M	45.0	1,598	50	0
Tamalpais Bk	San Rafael	70.0	0.238	0.628	107,453	297	\$100M-500M	25.0	671	13	0
Pacific City Bk	Los Angeles	67.5	0.3	0.514	50,137	568	\$100M-500M	95.0	9,440	426	0
Citizens Bus Bk	Ontario	67.5	0.12	0.435	577,340	3,442	\$1B-\$10B	75.0	32,842	1,497	0
Bank of Stockton	Stockton	67.5	0.111	0.396	201,720	1,900	\$1B-\$10B	75.0	15,959	1,128	0.002
Redding Bk of Cmrc	Redding	67.5	0.21	0.418	98,401	733	\$100M-500M	75.0	8,047	328	0
1st Pacific Bk CA	San Diego	67.5	0.263	0.638	61,377	316	\$100M-500M	75.0	4,810	126	0
Mission Cmnty Bk	San Luis Obispo	67.5	0.286	0.632	40,455	344	\$100M-500M	70.0	2,603	143	0.002
Temecula Valley Bk	Temecula	67.5	0.183	0.428	132,723	1,193	\$500M-\$1B	65.0	6,767	248	0
County Cmrc Bk	Ventura	67.5	0.454	0.787	31,940	160	<\$100M	65.0	1,870	59	0
Legacy Bk Na	Campbell	67.5	0.434	0.863	27,884	132	<\$100M	65.0	1,494	35	0
Regents Bk Na	La Jolla	67.5	0.283	0.618	50,940	258	\$100M-500M	57.5	2,186	83	0
Asian Pacific Nb	San Gabriel	67.5	0.484	1	25,299	100	<\$100M	50.0	792	20	0
Mid-State B&Tc	Arroyo Grande	65.0	0.105	0.348	245,916	3,083	\$1B-\$10B	92.5	43,969	2,265	0
California B&Tc	San Diego	65.0	0.122	0.322	1,233,090	11,862	>\$10B	90.0	220,771	7,099	0.001
Mojave Desert Bk Na	Mojave	65.0	0.353	0.833	22,174	210	<\$100M	85.0	3,979	115	0
First Bk	San Luis Obispo	65.0	0.198	0.592	59,728	553	\$100M-500M	82.5	5,519	303	0.002

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South Cty Bk Na	Rancho Santa Mar	65.0	0.226	0.803	36,990	197	\$100M-500M	77.5	3,845	106	0.002
Spectrum Bk	Montebello	65.0	0.291	0.757	42,937	227	\$100M-500M	77.5	4,119	97	0
Granite Cmnty Bk Na	Granite Bay	65.0	0.321	0.739	33,116	198	\$100M-500M	75.0	2,857	81	0.001
Community Bk	Pasadena	65.0	0.136	0.271	279,250	1,598	\$1B-\$10B	72.5	18,375	663	0
Santa Clara Valley Bk Na	Santa Paula	65.0	0.332	1	24,120	158	<\$100M	70.0	1,802	68	0
Pacific Western Nb	Santa Monica	65.0	0.162	0.271	259,593	1,475	\$1B-\$10B	67.5	14,649	486	0
Valley Cmnty Bk	Pleasanton	65.0	0.299	0.677	41,772	264	\$100M-500M	67.5	2,710	99	0
Alliance Bk	Culver City	65.0	0.191	0.392	102,800	510	\$500M-\$1B	60.0	5,062	121	0
East West Bk	San Marino	65.0	0.131	0.271	879,988	2,596	\$1B-\$10B	55.0	11,016	304	0
Far East Nb	Los Angeles	65.0	0.148	0.362	250,833	699	\$1B-\$10B	55.0	7,768	146	0
United Cmrl Bk	San Francisco	65.0	0.124	0.298	851,544	1,887	\$1B-\$10B	50.0	11,638	169	0
Mission Nb	San Francisco	65.0	0.419	0.601	47,061	144	\$100M-500M	45.0	1,383	39	0
Fullerton Community Bank Fs	Fullerton	65.0	0.183	0.576	97,588	380	\$500M-\$1B	40.0	1,957	53	0
Exchange Bk	Santa Rosa	62.5	0.12	0.39	160,882	1,557	\$1B-\$10B	92.5	26,810	1,115	0
Pacific Cap Bk Na	Santa Barbara	62.5	0.08	0.277	495,277	4,551	\$1B-\$10B	85.0	81,402	3,124	0
Central CA Bk	Sonora	62.5	0.179	0.505	76,857	526	\$100M-500M	85.0	9,108	269	0
Ramona Nb	Ramona	62.5	0.292	1	16,201	136	<\$100M	80.0	2,785	86	0
Gold Country Bk Na	Marysville	62.5	0.224	0.756	29,275	244	\$100M-500M	77.5	2,950	111	0
Visalia Cmnty Bk	Visalia	62.5	0.246	0.66	39,770	269	\$100M-500M	75.0	3,285	120	0.002
Community Bk of San Joaquin	Stockton	62.5	0.276	0.762	33,012	218	\$100M-500M	75.0	2,828	97	0
First Nb	Rancho Santa Fe	62.5	0.125	0.321	155,004	981	\$1B-\$10B	72.5	12,015	380	0
Chino Cmrl Bk Na	Chino	62.5	0.264	0.953	26,519	159	\$100M-500M	72.5	2,243	73	0
Santa Cruz Cty Bk	Santa Cruz	62.5	0.356	0.888	23,868	156	<\$100M	72.5	2,169	60	0
Greater Bay Bk Na	Palo Alto	62.5	0.105	0.296	712,835	3,386	\$1B-\$10B	70.0	43,021	1,440	0
Los Padres Bank	Solvang	62.5	0.13	0.421	143,756	553	\$1B-\$10B	70.0	10,012	215	0
First Mtn Bk	Big Bear Lake	62.5	0.264	0.66	36,001	201	\$100M-500M	70.0	2,709	88	0.005
Redwood Cap Bk	Eureka	62.5	0.303	0.842	19,464	113	<\$100M	70.0	1,860	44	0
Montecito B&T	Santa Barbara	62.5	0.154	0.391	103,382	663	\$500M-\$1B	67.5	5,885	292	0.001
Palm Desert Nb	Palm Desert	62.5	0.202	0.531	55,534	334	\$100M-500M	67.5	3,719	161	0
California Pacific Bk	San Francisco	62.5	0.348	0.741	28,417	123	<\$100M	67.5	2,290	52	0
Stockmans Bk	Elk Grove	62.5	0.235	0.45	76,026	361	\$100M-500M	62.5	3,549	110	0.002
Rancho Bernardo Cmnty Bk	San Diego	62.5	0.221	1	27,499	154	\$100M-500M	60.0	1,606	41	0
Point Loma Cmnty Bk	San Diego	62.5	0.436	1	15,256	57	<\$100M	60.0	842	20	0
International City Bk Na	Long Beach	62.5	0.21	0.667	46,684	319	\$100M-500M	55.0	1,872	86	0
First Coastal Bk Na	El Segundo	62.5	0.208	0.721	48,477	241	\$100M-500M	47.5	1,567	55	0
International Bk of CA	Los Angeles	62.5	0.327	0.466	51,873	191	\$100M-500M	40.0	1,308	36	0
Omni Bk Na	Alhambra	62.5	0.251	0.589	52,178	207	\$100M-500M	32.5	649	50	0.001
California Savings Bank	San Francisco	62.5	0.087	0.69	83,907	240	\$500M-\$1B	25.0	588	10	0
First United Bk	San Diego	62.5	0.336	0.522	58,570	155	\$100M-500M	25.0	434	10	0
First Scty Thrift Co	Orange	62.5	0.31	0.596	49,668	158	\$100M-500M	25.0	391	9	0
Uniti Bk	Buena Park	60.0	0.256	0.387	42,916	577	\$100M-500M	85.0	5,536	224	0
Bank Of The West	San Francisco	60.0	0.056	0.291	2,333,457	20,076	>\$10B	80.0	298,016	11,379	0
Savings Bk of Mendocino Cty	Ukiah	60.0	0.108	0.488	76,818	648	\$500M-\$1B	80.0	9,091	404	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Nb of Northern CA	South San Francis	60.0	0.162	0.347	88,455	588	\$500M-\$1B	77.5	8,463	310	0.001
Bank Of Walnut Creek	Walnut Creek	60.0	0.16	0.45	83,461	583	\$500M-\$1B	75.0	6,988	267	0
Pacific Mercantile Bk	Costa Mesa	60.0	0.145	0.373	132,457	554	\$500M-\$1B	72.5	10,026	243	0
Cathay Bk	Los Angeles	60.0	0.095	0.195	574,907	2,656	\$1B-\$10B	67.5	40,613	1,068	0
Bank of Sacramento	Sacramento	60.0	0.276	0.464	61,083	284	\$100M-500M	62.5	3,116	109	0
Fremont Bk	Fremont	60.0	0.105	0.334	171,336	712	\$1B-\$10B	60.0	8,099	203	0
Foothill Indep Bk	Glendora	60.0	0.183	0.317	145,866	565	\$500M-\$1B	55.0	5,347	181	0
Cedars Bk	Los Angeles	60.0	0.191	0.352	92,930	346	\$100M-500M	52.5	3,715	87	0
Trans Pacific Nb	San Francisco	60.0	0.271	0.623	41,457	129	\$100M-500M	32.5	654	18	0
United Scty Bk	Fresno	57.5	0.103	0.477	63,579	498	\$500M-\$1B	85.0	8,448	271	0
Union Bk of CA Na	San Francisco	57.5	0.045	0.161	2,190,894	28,129	>\$10B	77.5	437,286	21,428	0
Ventura Cty Bus Bk	Oxnard	57.5	0.331	0.545	25,719	130	<\$100M	72.5	2,612	53	0
Mechanics Bk	Richmond	57.5	0.076	0.219	191,968	3,178	\$1B-\$10B	67.5	13,367	2,188	0
Mercantile Nb	Los Angeles	57.5	0.244	0.489	53,860	179	\$100M-500M	67.5	4,117	59	0.001
City Nb	Beverly Hills	57.5	0.047	0.148	676,488	4,562	>\$10B	65.0	50,577	1,619	0.001
American Bus Bk	Los Angeles	57.5	0.156	0.521	76,568	276	\$100M-500M	62.5	4,685	100	0.001
Vintage Bk	Napa	57.5	0.151	0.331	89,044	511	\$500M-\$1B	60.0	5,229	186	0
South Bay Bk Na	Torrance	57.5	0.272	0.474	51,074	158	\$100M-500M	57.5	2,426	45	0
Silicon Valley Bk	Santa Clara	57.5	0.07	0.187	347,829	4,699	\$1B-\$10B	55.0	8,214	2,770	0
Manufacturers Bk	Los Angeles	57.5	0.127	0.244	184,279	600	\$1B-\$10B	47.5	5,135	111	0
Borel Private B&Tc	San Mateo	57.5	0.154	0.263	121,323	472	\$500M-\$1B	40.0	1,935	89	0
United Labor Bank F.S.B.	Oakland	57.5	0.227	0.648	35,656	192	\$100M-500M	40.0	581	106	0.001
Bank of Hemet	Riverside	57.5	0.264	0.309	99,814	230	\$100M-500M	32.5	1,116	35	0
Murphy Bk	Fresno	55.0	0.087	1	8,579	405	<\$100M	95.0	8,579	405	0
First Cmrl Bk Usa	Alhambra	55.0	0.19	0.327	66,205	300	\$100M-500M	80.0	9,264	172	0
River City Bk	Sacramento	55.0	0.095	0.402	71,749	634	\$500M-\$1B	75.0	7,402	328	0.002
Washington Mutual Bank	Stockton	55.0	0.005	0.178	1,437,480	64,212	>\$10B	72.5	352,014	51,124	0
Farmers & Mrch Bk Cent CA	Lodi	55.0	0.079	0.249	100,309	762	\$1B-\$10B	70.0	8,889	355	0.004
Citibank (West) Fsb	San Francisco	55.0	0.006	0.171	691,848	5,073	>\$10B	67.5	95,380	3,252	0
PFF Bank & Trust	Pomona	55.0	0.047	0.254	182,857	1,248	\$1B-\$10B	67.5	14,763	719	0
Southwest Cmnty Bk	Encinitas	55.0	0.12	0.426	72,922	593	\$500M-\$1B	67.5	5,431	212	0
Western Sierra Nb	Cameron Park	55.0	0.144	0.318	84,327	477	\$500M-\$1B	67.5	6,925	182	0.001
Bank of Whittier Na	Whittier	55.0	0.288	1	7,978	38	<\$100M	67.5	842	17	0
Community Bk of The Bay	Oakland	55.0	0.301	0.815	14,106	68	<\$100M	62.5	1,030	26	0
Security Bus Bk of San Diego	San Diego	55.0	0.255	0.577	26,965	150	\$100M-500M	57.5	1,724	53	0
Auburn Cmnty Bk	Auburn	55.0	0.25	0.578	35,613	177	\$100M-500M	55.0	1,809	53	0
Mellon 1st Bus Bk Na	Los Angeles	55.0	0.067	0.244	198,875	970	\$1B-\$10B	52.5	5,523	237	0.001
Vineyard Bk	Rancho Cucamong	55.0	0.064	0.342	102,808	657	\$1B-\$10B	52.5	3,476	181	0
Calnet Bus Bk Na	Sacramento	55.0	0.266	0.516	39,165	141	\$100M-500M	52.5	1,674	55	0
Tustin Cmnty Bk	Tustin	55.0	0.294	1	13,833	54	<\$100M	50.0	610	19	0
First Nb of North Cty	Carlsbad	55.0	0.3	0.505	34,056	172	\$100M-500M	42.5	1,021	41	0
Seacoast Cmrc Bk	Chula Vista	55.0	0.337	0.921	14,944	43	<\$100M	30.0	295	7	0
Luther Burbank Savings	Santa Rosa	55.0	0.075	0.34	123,385	341	\$1B-\$10B	27.5	989	17	0

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Service 1st Bk	Stockton	52.5	0.162	0.736	25,891	159	\$100M-500M	70.0	3,029	67	0
Mother Lode Bk	Sonora	52.5	0.241	0.962	8,890	67	<\$100M	70.0	1,120	35	0
Orange Cmnty Bk	Orange	52.5	0.217	0.483	35,009	235	\$100M-500M	67.5	3,023	106	0
Preferred Bk	Los Angeles	52.5	0.106	0.219	109,988	627	\$1B-\$10B	62.5	7,909	241	0
Summit Bk	Oakland	52.5	0.243	0.457	39,792	197	\$100M-500M	62.5	3,117	69	0
Farmers & Mrch Bk	Long Beach	52.5	0.062	0.205	184,977	1,065	\$1B-\$10B	60.0	9,218	388	0.002
Commerce Nb	Fullerton	52.5	0.203	0.944	18,628	78	<\$100M	60.0	1,182	33	0
Summit St Bk	Santa Rosa	52.5	0.202	0.453	53,792	224	\$100M-500M	50.0	2,335	65	0.001
Valley Bk	Moreno Valley	52.5	0.199	0.701	20,685	140	\$100M-500M	45.0	773	37	0
Evertrust Bk	City Of Industry	52.5	0.201	0.327	61,467	168	\$100M-500M	25.0	518	12	0
Home Bk of CA	San Diego	52.5	0.265	0.418	45,620	134	\$100M-500M	25.0	533	7	0
Western St Bk	Duarte	52.5	0.308	0.583	18,944	73	<\$100M	22.5	120	9	0
Bank of Agri & Cmrc	Stockton	50.0	0.13	0.329	49,260	476	\$100M-500M	80.0	7,742	262	0
Sonoma Valley Bk	Sonoma	50.0	0.158	0.413	36,612	385	\$100M-500M	77.5	4,533	259	0
Rabobank Na	El Centro	50.0	0.031	0.113	90,865	1,016	\$1B-\$10B	70.0	17,244	560	0.001
Lake Cmnty Bk	Lakeport	50.0	0.23	0.491	26,581	125	\$100M-500M	62.5	2,269	59	0.004
Landmark Nb	Solana Beach	50.0	0.207	0.762	16,847	107	<\$100M	60.0	1,291	50	0
Provident Savings Bank Fsb	Riverside	50.0	0.042	0.498	68,407	230	\$1B-\$10B	47.5	2,830	80	0
Sunrise Bk San Diego	San Diego	50.0	0.296	0.525	17,492	105	<\$100M	42.5	675	23	0
Bank of Santa Clarita	Santa Clarita	50.0	0.313	0.621	12,251	41	<\$100M	42.5	499	14	0
San Diego Cmnty Bk	Chula Vista	50.0	0.224	0.603	19,450	104	<\$100M	37.5	587	25	0
San Luis Trust Bank Fsb	San Luis Obispo	50.0	0.156	0.998	32,208	101	\$100M-500M	30.0	454	17	0
Bay Cmrl Bk	Walnut Creek	50.0	0.347	0.615	12,911	48	<\$100M	30.0	300	7	0
First Fs&La of San Rafael	San Rafael	50.0	0.132	0.801	26,086	79	\$100M-500M	20.0	129	2	0
Eastern Intl Bk	Los Angeles	50.0	0.289	0.62	23,488	56	<\$100M	10.0	21	1	0
Pacific St Bk	Stockton	47.5	0.141	0.369	36,990	430	\$100M-500M	80.0	5,431	196	0.003
Bank of Willits	Willits	47.5	0.153	0.771	17,357	143	\$100M-500M	77.5	2,571	83	0
Universal Bank	West Covina	47.5	0.118	0.382	51,056	395	\$100M-500M	65.0	3,270	284	0
Sunwest Bk	Tustin	47.5	0.162	0.43	47,837	228	\$100M-500M	57.5	2,836	85	0
United Nb	San Marino	47.5	0.104	0.208	99,051	405	\$500M-\$1B	55.0	5,996	136	0
Bank of Alameda	Alameda	47.5	0.176	0.396	39,093	211	\$100M-500M	55.0	2,347	72	0
Napa Cmnty Bk	Napa	47.5	0.239	0.561	18,608	108	<\$100M	55.0	1,339	37	0
San Diego Nb	San Diego	47.5	0.044	0.106	102,172	538	\$1B-\$10B	52.5	6,887	227	0
Bank of The Orient	San Francisco	47.5	0.138	0.266	77,914	306	\$500M-\$1B	47.5	2,758	85	0
United Amer Bk	San Mateo	47.5	0.228	0.487	25,098	103	\$100M-500M	47.5	1,078	26	0
Legacy Bk Na	La Jolla	47.5	0.175	1	7,206	33	<\$100M	47.5	433	7	0
California Nb	Los Angeles	47.5	0.023	0.089	120,283	489	\$1B-\$10B	37.5	2,465	90	0
Community Banks	Tracy	47.5	0.232	0.558	23,657	96	\$100M-500M	37.5	616	27	0
1st Century Bk Na	Los Angeles	47.5	0.183	0.827	21,649	56	\$100M-500M	35.0	619	8	0
Imperial Cap Bk	La Jolla	47.5	0.05	0.191	141,340	404	\$1B-\$10B	30.0	1,814	33	0
Oceanic Bk	San Francisco	47.5	0.232	0.471	35,217	86	\$100M-500M	30.0	745	8	0
National Amer Bk	San Francisco	47.5	0.246	0.683	21,483	57	<\$100M	15.0	52	3	0
Merchants Bk of CA Na	Carson	45.0	0.178	0.762	13,567	99	<\$100M	72.5	1,747	46	0

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Torrey Pines Bk	San Diego	45.0	0.141	0.39	47,091	309	\$100M-500M	57.5	2,956	118	0
First Rgnl Bk	Los Angeles	45.0	0.061	0.183	88,862	413	\$1B-\$10B	55.0	5,506	137	0
California Cmnty Bk	Escondido	45.0	0.215	0.52	16,114	104	<\$100M	52.5	1,095	34	0
Liberty Bk	South San Francis	45.0	0.196	0.338	34,140	166	\$100M-500M	50.0	1,880	65	0
First Federal Bank of California	Santa Monica	45.0	0.012	0.287	108,058	436	\$1B-\$10B	47.5	4,214	152	0
Excel Nb	Beverly Hills	45.0	0.188	1	3,121	6	<\$100M	22.5	47	1	0
La Jolla Bank Fsb	La Jolla	45.0	0.052	0.177	121,716	281	\$1B-\$10B	20.0	533	14	0
Standard Bank	Monterey Park	45.0	0.071	0.392	65,709	178	\$500M-\$1B	17.5	244	5	0
Centennial Bk	Fountain Valley	45.0	0.149	0.225	79,847	164	\$500M-\$1B	17.5	193	6	0
Bank of Escondido	Escondido	42.5	0.209	0.545	12,507	106	<\$100M	75.0	2,121	55	0
Private Bk of The Peninsula	Palo Alto	42.5	0.184	0.567	12,771	115	<\$100M	70.0	1,479	72	0
Pacific Cmrc Bk Na	Los Angeles	42.5	0.157	0.908	9,244	45	<\$100M	60.0	928	17	0
Balboa T&La	Chula Vista	42.5	0.082	1	11,525	49	\$100M-500M	42.5	605	9	0
America Ca Bk	San Francisco	42.5	0.2	0.392	25,691	101	\$100M-500M	35.0	753	20	0
Bridge Bk Na	San Jose	42.5	0.12	0.272	59,726	278	\$100M-500M	32.5	935	28	0.001
Chinatrust Bk USA	Torrance	42.5	0.039	0.136	70,448	326	\$1B-\$10B	30.0	863	45	0
United Pacific Bk	City Of Industry	42.5	0.219	0.575	17,883	43	<\$100M	25.0	258	5	0
Metropacific Bk	Irvine	42.5	0.171	1	3,533	6	<\$100M	25.0	65	1	0
Commonwealth Bus Bk	Los Angeles	42.5	0.226	0.495	17,269	46	<\$100M	22.5	241	5	0
Armed Forces Bk of CA Na	San Diego	42.5	0.258	0.609	3,543	8	<\$100M	17.5	31	1	0
Security Pacific Bk	Los Angeles	40.0	0.123	0.29	52,135	155	\$100M-500M	40.0	1,746	39	0
Five Star Bk	Rocklin	40.0	0.169	0.315	35,971	118	\$100M-500M	37.5	968	35	0
San Diego Tr Bk	San Diego	40.0	0.163	0.61	11,801	46	<\$100M	37.5	472	14	0
Charter Oak Bk	Napa	40.0	0.249	0.5	7,893	29	<\$100M	37.5	359	7	0
Broadway Federal Bank F.S.B	Los Angeles	40.0	0.074	0.612	21,941	92	\$100M-500M	32.5	675	17	0
State Bk of India CA	Los Angeles	40.0	0.193	0.334	34,362	91	\$100M-500M	27.5	459	12	0
Pacific Coast Bkr Bk	San Francisco	40.0	0.13	0.465	46,626	110	\$100M-500M	17.5	146	2	0
Commercial Capital Bank Fsb	Irvine	40.0	0.021	0.204	109,132	244	\$1B-\$10B	15.0	246	6	0
Gilmore Bk	Los Angeles	37.5	0.119	0.536	13,365	128	\$100M-500M	75.0	2,423	100	0
El Dorado Savings Bank F.S.	Placerville	37.5	0.007	0.919	9,742	82	\$1B-\$10B	52.5	1,998	41	0
Malaga Bank F.S.B.	Palos Verdes Peni	37.5	0.044	0.629	23,323	100	\$500M-\$1B	32.5	736	33	0
Gateway Bus Bk	Cerritos	37.5	0.093	0.539	17,014	108	\$100M-500M	32.5	585	20	0
American Premier Bk	Arcadia	37.5	0.222	0.419	13,762	36	<\$100M	22.5	180	2	0
Ojai Cmnty Bk	Ojai	35.0	0.035	1	740	21	<\$100M	57.5	365	19	0
Pan Amer Bk	Los Angeles	35.0	0.062	1	2,651	21	<\$100M	52.5	545	9	0
American Continental Bk	City Of Industry	35.0	0.166	0.495	10,397	40	<\$100M	45.0	602	13	0
Founders Cmnty Bk	San Luis Obispo	35.0	0.179	0.654	3,766	21	<\$100M	42.5	232	7	0
Commercial Bk of California	Costa Mesa	35.0	0.163	0.375	25,309	60	\$100M-500M	30.0	640	8	0
Pacific Coast Nat Bk	San Clemente	35.0	0.037	1	776	2	<\$100M	25.0	26	1	0
First Cmnty Bk	Santa Rosa	35.0	0.205	0.458	12,028	30	<\$100M	22.5	110	3	0
First Bank of Beverly Hills	Beverly Hills	35.0	0.047	0.136	66,465	149	\$1B-\$10B	17.5	404	8	0
Bank of Internet USA	San Diego	35.0	0.023	1	14,073	20	\$500M-\$1B	10.0	0	0	0
Finance & Thrift Co	Porterville	32.5	0.009	1	981	23	\$100M-500M	55.0	981	23	0

**Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2005**

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Golden St Bus Bk	Upland	32.5	0.163	0.391	12,185	59	<\$100M	47.5	944	18	0
First Std Bk	Los Angeles	32.5	0.003	1	100	1	<\$100M	40.0	100	1	0
First Vietnamese American Bk	Westminster	32.5	0.003	1	50	1	<\$100M	37.5	50	1	0
Diablo Valley Bk	Danville	32.5	0.132	0.319	21,901	61	\$100M-500M	22.5	401	8	0
Orange Cty Bus Bk Na	Newport Beach	30.0	0.126	0.292	19,739	108	\$100M-500M	47.5	1,391	46	0
Gateway Bank A F.S.B.	San Francisco	30.0	0.004	0.999	1,443	7	\$100M-500M	30.0	63	1	0
Northern Tr Bk Ca Na	Santa Barbara	30.0	0.033	0.205	49,563	154	\$1B-\$10B	22.5	425	26	0
Kaiser Federal Bank	Covina	30.0	0.027	0.517	16,766	33	\$500M-\$1B	10.0	0	0	0.002
Bank of Rio Vista	Rio Vista	27.5	0.089	0.312	14,673	127	\$100M-500M	65.0	2,323	76	0.001
Merchants Nb	Sacramento	27.5	0.066	0.487	8,176	57	\$100M-500M	42.5	552	28	0
World Savings Bank Fsb	Oakland	27.5	0	0.596	6,572	48	>\$10B	37.5	533	18	0
Delta Nb	Manteca	27.5	0.101	0.382	14,885	67	\$100M-500M	37.5	771	23	0
Pacific Valley Bk	Salinas	27.5	0.1	0.573	4,657	13	<\$100M	35.0	273	5	0
Beach Business Bk	Manhattan Beach	27.5	0.174	0.295	10,328	46	<\$100M	30.0	402	11	0
San Joaquin Bk	Bakersfield	27.5	0.03	0.094	16,744	178	\$500M-\$1B	25.0	650	20	0
First Cr Bk	Los Angeles	27.5	0.095	0.149	30,080	83	\$100M-500M	22.5	518	15	0
Pacific Premier Bank	San Bernardino	27.5	0.041	0.293	26,162	61	\$500M-\$1B	17.5	187	5	0
California United Bk	Encino	27.5	0.043	0.665	2,185	5	<\$100M	10.0	1	1	0
Affinity Bk	Ventura	25.0	0.031	0.106	33,356	93	\$1B-\$10B	10.0	7	1	0
Silvergate Bk	La Jolla	22.5	0.033	0.258	16,093	26	\$100M-500M	10.0	63	1	0
Independence Bk	Newport Beach	22.5	0.124	0.346	5,659	13	<\$100M	10.0	0	0	0
Pacific Trust Bank Fsb	Chula Vista	20.0	0.014	0.339	10,003	27	\$500M-\$1B	22.5	281	5	0
Western Financial Bank	Irvine	17.5	0.002	0.142	22,735	56	>\$10B	15.0	311	6	0
Wells Fargo Hsbc Trade Bk Na	San Francisco	15.0	0.009	0.013	10,338	25	\$1B-\$10B	10.0	0	0	0
Security Bk of CA	Riverside	15.0	0.038	0.219	923	2	<\$100M	10.0	0	0	0
California Cmrc Bk	Century City	12.5	0.001	0.133	859	34	\$1B-\$10B	20.0	53	31	0.073
First Heritage Bk Na	Newport Beach	12.5	0.005	0.241	500	1	\$100M-500M	10.0	0	0	0
Mizuho Corporate Bk of CA	Los Angeles	10.0	0.004	0.047	1,805	13	\$500M-\$1B	20.0	235	6	0
Indymac Bank F.S.B.	Pasadena	10.0	0	0	0	0	>\$10B	10.0	0	0	0
Downey S & La F.A.	Newport Beach	10.0	0	0.21	6,248	21	>\$10B	10.0	0	0	0
Fremont Inv & Loan	Anaheim	10.0	0.001	0.003	5,782	11	>\$10B	10.0	0	0	0
Fireside Bk	Pleasanton	NR	0	0	0	0	\$1B-\$10B	NR	0	0	0
JPMorgan Tc Na	Los Angeles	NR	0	0	0	0	\$500M-\$1B	NR	0	0	0
First American Trust Fsb	Santa Ana	NR	0	0	0	0	\$500M-\$1B	NR	0	0	0
Wells Fargo Bk	Los Angeles	NR	0	0	0	0	\$100M-500M	NR	0	0	0
Rancho Santa Fe T&LA	San Marcos	NR	0	0	0	0	<\$100M	NR	0	0	0
California First Nb	Irvine	NR	0	0	0	0	<\$100M	NR	0	0	0
Capital Bank And Trust Company	Brea	NR	0	0	0	0	<\$100M	NR	0	0	0
Desert Cmrl Bk	Palm Desert	NR	0	0	0	0	<\$100M	NR	0	0	0
Wells Fargo Central Bk	Calabasas	NR	0	0	0	0	<\$100M	NR	0	0	0

Note: 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 check SBA's home page at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/).

**Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2005**

Name	City	Small Business Lending (<\$1M)					Institution Asset Size	Micro-Business Lending (<\$100k)			CRD/TA (10)
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)		Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	

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



**Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005**

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Interbusiness Bk NA	CA	100.0	0.532	1	119,805	5,408	\$100M-500M	97.5	119,805	5,408	0
TRI Cty Bk	CA	100.0	0.029	0.107	50,350	2,719	\$1B-\$10B	85.0	339,657	3,917	0
Innovative Bk	CA	100.0	0.32	1	42,702	3,024	\$100M-500M	85.0	42,702	3,024	0
Plumas Bk	CA	100.0	0.037	0.132	16,834	803	\$100M-500M	70.0	79,482	1,079	0.003
Bank of Marin	CA	97.5	0.029	0.062	23,787	1,254	\$500M-\$1B	70.0	153,330	1,750	0
Nara Bk	CA	95.0	0.041	0.054	70,217	1,760	\$1B-\$10B	87.5	643,579	4,085	0
Pacific City Bk	CA	95.0	0.056	0.097	9,440	426	\$100M-500M	67.5	50,137	568	0
Murphy Bk	CA	95.0	0.087	1	8,579	405	<\$100M	55.0	8,579	405	0
Community Cmrc Bk	CA	92.5	0.053	0.086	14,997	252	\$100M-500M	92.5	144,845	773	0
County Bk	CA	92.5	0.023	0.06	34,701	920	\$1B-\$10B	75.0	272,940	1,655	0.001
American River Bk	CA	92.5	0.027	0.075	16,551	581	\$500M-\$1B	75.0	130,515	991	0
Butte Cmnty Bk	CA	92.5	0.026	0.101	12,273	419	\$100M-500M	75.0	87,112	701	0.001
Center Bk	CA	92.5	0.031	0.046	46,232	1,537	\$1B-\$10B	72.5	321,534	3,217	0.001
Bank of The Sierra	CA	92.5	0.022	0.064	21,851	770	\$1B-\$10B	70.0	165,850	1,431	0.01
Mid-State B&TC	CA	92.5	0.019	0.062	43,969	2,265	\$1B-\$10B	65.0	245,916	3,083	0
Exchange Bk	CA	92.5	0.02	0.065	26,810	1,115	\$1B-\$10B	62.5	160,882	1,557	0
First CA Bk	CA	90.0	0.032	0.068	9,426	227	\$100M-500M	92.5	138,219	490	0.001
Santa Lucia Bk	CA	90.0	0.038	0.086	8,440	242	\$100M-500M	80.0	76,700	471	0.001
Central Valley Cmnty Bk	CA	90.0	0.027	0.073	12,292	619	\$100M-500M	77.5	106,228	1,087	0.002
Hanmi Bk	CA	90.0	0.024	0.038	78,766	1,833	\$1B-\$10B	75.0	740,718	4,314	0.001
Mission Bk	CA	90.0	0.048	0.124	5,989	182	\$100M-500M	75.0	40,843	344	0
Monterey Cty Bk	CA	90.0	0.076	0.146	11,118	143	\$100M-500M	72.5	52,005	287	0
California B&TC	CA	90.0	0.022	0.058	220,771	7,099	\$50B-\$10B	65.0	1,233,090	11,862	0.001
Saehan Bk	CA	87.5	0.034	0.043	15,584	437	\$100M-500M	82.5	173,447	1,189	0
Coast NB	CA	87.5	0.036	0.067	6,235	207	\$100M-500M	82.5	72,095	501	0.002
Westamerica Bk	CA	87.5	0.013	0.054	67,202	2,655	\$1B-\$10B	75.0	661,975	5,334	0
Heritage Oaks Bk	CA	87.5	0.024	0.051	11,942	318	\$100M-500M	75.0	117,646	677	0
California Oaks St Bk	CA	87.5	0.05	0.086	4,634	233	<\$100M	75.0	41,183	381	0
North Valley Bk	CA	87.5	0.018	0.06	13,342	396	\$500M-\$1B	72.5	130,211	747	0
Community Bk	CA	87.5	0.066	0.19	5,168	216	<\$100M	70.0	26,831	313	0
Canyon NB	CA	85.0	0.033	0.074	7,084	108	\$100M-500M	87.5	96,058	343	0
First Northern Bk	CA	85.0	0.018	0.056	11,305	435	\$500M-\$1B	72.5	115,146	886	0
Mojave Desert Bk NA	CA	85.0	0.063	0.149	3,979	115	<\$100M	65.0	22,174	210	0
Pacific Cap Bk NA	CA	85.0	0.013	0.046	81,402	3,124	\$1B-\$10B	62.5	495,277	4,551	0
Central CA Bk	CA	85.0	0.021	0.06	9,108	269	\$100M-500M	62.5	76,857	526	0
Uniti Bk	CA	85.0	0.033	0.05	5,536	224	\$100M-500M	60.0	42,916	577	0
United Scty Bk	CA	85.0	0.014	0.063	8,448	271	\$500M-\$1B	57.5	63,579	498	0
American Scty Bk	CA	82.5	0.022	0.04	7,994	299	\$100M-500M	75.0	93,600	658	0
Premier Svc Bk	CA	82.5	0.029	0.087	3,104	113	\$100M-500M	72.5	35,704	218	0
First Bk	CA	82.5	0.018	0.055	5,519	303	\$100M-500M	65.0	59,728	553	0.002

Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
National Bk of CA	CA	80.0	0.029	0.045	7,650	174	\$100M-500M	90.0	150,813	646	0
Rancho Bk	CA	80.0	0.026	0.056	6,055	164	\$100M-500M	77.5	80,597	433	0
Citizens Bk of NY Cty	CA	80.0	0.025	0.05	4,871	179	\$100M-500M	77.5	69,279	405	0
Community Bk of Cent CA	CA	80.0	0.014	0.027	17,460	551	\$1B-\$10B	72.5	257,226	1,335	0.002
Premier Valley Bk	CA	80.0	0.017	0.061	6,836	269	\$100M-500M	70.0	75,053	497	0
Ramona NB	CA	80.0	0.05	0.172	2,785	86	<\$100M	62.5	16,201	136	0
Bank of The West	CA	80.0	0.007	0.037	298,016	11,379	\$50B-\$10B	60.0	2,333,457	20,076	0
Savings Bk of Mendocino Cty	CA	80.0	0.013	0.058	9,091	404	\$500M-\$1B	60.0	76,818	648	0
First Cmrl Bk USA	CA	80.0	0.027	0.046	9,264	172	\$100M-500M	55.0	66,205	300	0
Bank of Agri & Cmrc	CA	80.0	0.021	0.052	7,742	262	\$100M-500M	50.0	49,260	476	0
Pacific St Bk	CA	80.0	0.021	0.054	5,431	196	\$100M-500M	47.5	36,990	430	0.003
First St Bk of CA	CA	77.5	0.018	0.045	8,327	248	\$100M-500M	77.5	114,635	522	0
Wilshire St Bk	CA	77.5	0.014	0.021	20,391	485	\$1B-\$10B	75.0	340,505	1,846	0
Placer Sierra Bk	CA	77.5	0.011	0.026	19,773	627	\$1B-\$10B	72.5	321,896	1,666	0
First Amer Bk	CA	77.5	0.021	0.072	4,938	119	\$100M-500M	72.5	57,045	325	0
Desert Cmnty Bk	CA	77.5	0.014	0.039	6,995	283	\$500M-\$1B	70.0	98,453	606	0
South Cty Bk NA	CA	77.5	0.023	0.083	3,845	106	\$100M-500M	65.0	36,990	197	0.002
Spectrum Bk	CA	77.5	0.028	0.073	4,119	97	\$100M-500M	65.0	42,937	227	0
Gold Country Bk NA	CA	77.5	0.023	0.076	2,950	111	\$100M-500M	62.5	29,275	244	0
First NB of Northern CA	CA	77.5	0.015	0.033	8,463	310	\$500M-\$1B	60.0	88,455	588	0.001
Union Bk of CA NA	CA	77.5	0.009	0.032	437,286	21,428	\$50B-\$10B	57.5	2,190,894	28,129	0
Sonoma Valley Bk	CA	77.5	0.02	0.051	4,533	259	\$100M-500M	50.0	36,612	385	0
Bank of Willits	CA	77.5	0.023	0.114	2,571	83	\$100M-500M	47.5	17,357	143	0
Neighborhood NB	CA	75.0	0.028	0.063	2,510	84	<\$100M	75.0	38,326	295	0
Community NB	CA	75.0	0.014	0.024	11,017	295	\$500M-\$1B	72.5	184,762	1,038	0
NYB Bus Bk	CA	75.0	0.022	0.058	3,189	87	\$100M-500M	70.0	48,259	217	0
Citizens Bus Bk	CA	75.0	0.007	0.025	32,842	1,497	\$1B-\$10B	67.5	577,340	3,442	0
Bank of Stockton	CA	75.0	0.009	0.031	15,959	1,128	\$1B-\$10B	67.5	201,720	1,900	0.002
Redding Bk of Cmrc	CA	75.0	0.017	0.034	8,047	328	\$100M-500M	67.5	98,401	733	0
1st Pacific Bk CA	CA	75.0	0.021	0.05	4,810	126	\$100M-500M	67.5	61,377	316	0
Granite Cmnty Bk NA	CA	75.0	0.028	0.064	2,857	81	\$100M-500M	65.0	33,116	198	0.001
Visalia Cmnty Bk	CA	75.0	0.02	0.054	3,285	120	\$100M-500M	62.5	39,770	269	0.002
Community Bk of San Joaquin	CA	75.0	0.024	0.065	2,828	97	\$100M-500M	62.5	33,012	218	0
Bank of Walnut Creek	CA	75.0	0.013	0.038	6,988	267	\$500M-\$1B	60.0	83,461	583	0
River City Bk	CA	75.0	0.01	0.041	7,402	328	\$500M-\$1B	55.0	71,749	634	0.002
Bank of Escondido	CA	75.0	0.035	0.092	2,121	55	<\$100M	42.5	12,507	106	0
Gilmore Bk	CA	75.0	0.022	0.097	2,423	100	\$100M-500M	37.5	13,365	128	0
First Cmrc Bk	CA	72.5	0.02	0.037	4,311	146	\$100M-500M	75.0	70,589	438	0
Mission Valley Bk	CA	72.5	0.025	0.04	3,199	89	\$100M-500M	75.0	58,524	245	0
Bank of Visalia	CA	72.5	0.018	0.042	3,589	123	\$100M-500M	72.5	60,014	364	0
Mirae Bk	CA	72.5	0.023	0.04	3,399	72	\$100M-500M	72.5	59,749	185	0

Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
1st Centennial Bk	CA	72.5	0.016	0.032	6,647	237	\$100M-500M	70.0	102,703	577	0.001
Scott Valley Bk	CA	72.5	0.015	0.034	5,357	286	\$100M-500M	70.0	82,172	580	0
Community Bk	CA	72.5	0.009	0.018	18,375	663	\$1B-\$10B	65.0	279,250	1,598	0
First NB	CA	72.5	0.01	0.025	12,015	380	\$1B-\$10B	62.5	155,004	981	0
Chino Cmrl Bk NA	CA	72.5	0.022	0.081	2,243	73	\$100M-500M	62.5	26,519	159	0
Santa Cruz Cty Bk	CA	72.5	0.032	0.081	2,169	60	<\$100M	62.5	23,868	156	0
Pacific Mercantile Bk	CA	72.5	0.011	0.028	10,026	243	\$500M-\$1B	60.0	132,457	554	0
Ventura Cty Bus Bk	CA	72.5	0.034	0.055	2,612	53	<\$100M	57.5	25,719	130	0
Washington Mutual Bank	CA	72.5	0.001	0.044	352,014	51,124	>\$50B	55.0	1,437,480	64,212	0
Merchants Bk of CA NA	CA	72.5	0.023	0.098	1,747	46	<\$100M	45.0	13,567	99	0
Business First NB	CA	70.0	0.026	0.052	2,966	72	\$100M-500M	77.5	50,302	256	0.001
Mission Cmnty Bk	CA	70.0	0.018	0.041	2,603	143	\$100M-500M	67.5	40,455	344	0.002
Santa Clara Valley Bk NA	CA	70.0	0.025	0.075	1,802	68	<\$100M	65.0	24,120	158	0
Greater Bay Bk NA	CA	70.0	0.006	0.018	43,021	1,440	\$1B-\$10B	62.5	712,835	3,386	0
Los Padres Bank	CA	70.0	0.009	0.029	10,012	215	\$1B-\$10B	62.5	143,756	553	0
First Mtn Bk	CA	70.0	0.02	0.05	2,709	88	\$100M-500M	62.5	36,001	201	0.005
Redwood Cap Bk	CA	70.0	0.029	0.08	1,860	44	<\$100M	62.5	19,464	113	0
Farmers & Mrch Bk Cent CA	CA	70.0	0.007	0.022	8,889	355	\$1B-\$10B	55.0	100,309	762	0.004
Service 1st Bk	CA	70.0	0.019	0.086	3,029	67	\$100M-500M	52.5	25,891	159	0
Mother Lode Bk	CA	70.0	0.03	0.121	1,120	35	<\$100M	52.5	8,890	67	0
Rabobank NA	CA	70.0	0.006	0.021	17,244	560	\$1B-\$10B	50.0	90,865	1,016	0.001
Private Bk of The Peninsula	CA	70.0	0.021	0.066	1,479	72	<\$100M	42.5	12,771	115	0
Discovery Bk	CA	67.5	0.021	0.038	2,664	82	\$100M-500M	77.5	56,257	271	0
Inland Cmnty Bk NA	CA	67.5	0.019	0.038	2,386	94	\$100M-500M	77.5	59,585	262	0
Heritage Bk of Cmrc	CA	67.5	0.009	0.019	10,252	377	\$1B-\$10B	72.5	215,717	1,340	0
Pacific Western NB	CA	67.5	0.009	0.015	14,649	486	\$1B-\$10B	65.0	259,593	1,475	0
Valley Cmnty Bk	CA	67.5	0.019	0.044	2,710	99	\$100M-500M	65.0	41,772	264	0
Montecito B&T	CA	67.5	0.009	0.022	5,885	292	\$500M-\$1B	62.5	103,382	663	0.001
Palm Desert NB	CA	67.5	0.014	0.036	3,719	161	\$100M-500M	62.5	55,534	334	0
California Pacific Bk	CA	67.5	0.028	0.06	2,290	52	<\$100M	62.5	28,417	123	0
Cathay Bk	CA	67.5	0.007	0.014	40,613	1,068	\$1B-\$10B	60.0	574,907	2,656	0
Mechanics Bk	CA	67.5	0.005	0.015	13,367	2,188	\$1B-\$10B	57.5	191,968	3,178	0
Mercantile NB	CA	67.5	0.019	0.037	4,117	59	\$100M-500M	57.5	53,860	179	0.001
Citibank (West) FSB	CA	67.5	0.001	0.024	95,380	3,252	>\$50B	55.0	691,848	5,073	0
PFF Bank & Trust	CA	67.5	0.004	0.021	14,763	719	\$1B-\$10B	55.0	182,857	1,248	0
Southwest Cmnty Bk	CA	67.5	0.009	0.032	5,431	212	\$500M-\$1B	55.0	72,922	593	0
Western Sierra NB	CA	67.5	0.012	0.026	6,925	182	\$500M-\$1B	55.0	84,327	477	0.001
Bank of Whittier NA	CA	67.5	0.03	0.106	842	17	<\$100M	55.0	7,978	38	0
Orange Cmnty Bk	CA	67.5	0.019	0.042	3,023	106	\$100M-500M	52.5	35,009	235	0
Bay Cities NB	CA	65.0	0.012	0.033	3,369	122	\$100M-500M	85.0	102,781	409	0.001
Temecula Valley Bk	CA	65.0	0.009	0.022	6,767	248	\$500M-\$1B	67.5	132,723	1,193	0

Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size (6)	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
County Cmrc Bk	CA	65.0	0.027	0.046	1,870	59	<\$100M	67.5	31,940	160	0
Legacy Bk NA	CA	65.0	0.023	0.046	1,494	35	<\$100M	67.5	27,884	132	0
City NB	CA	65.0	0.004	0.011	50,577	1,619	\$50B-\$10B	57.5	676,488	4,562	0.001
Universal Bank	CA	65.0	0.008	0.024	3,270	284	\$100M-500M	47.5	51,056	395	0
Bank of Rio Vista	CA	65.0	0.014	0.049	2,323	76	\$100M-500M	27.5	14,673	127	0.001
Premier Cmrl Bk NA	CA	62.5	0.014	0.026	3,118	126	\$100M-500M	75.0	78,973	372	0
Stockmans Bk	CA	62.5	0.011	0.021	3,549	110	\$100M-500M	62.5	76,026	361	0.002
Bank of Sacramento	CA	62.5	0.014	0.024	3,116	109	\$100M-500M	60.0	61,083	284	0
American Bus Bk	CA	62.5	0.01	0.032	4,685	100	\$100M-500M	57.5	76,568	276	0.001
Community Bk of The Bay	CA	62.5	0.022	0.06	1,030	26	<\$100M	55.0	14,106	68	0
Preferred Bk	CA	62.5	0.008	0.016	7,909	241	\$1B-\$10B	52.5	109,988	627	0
Summit Bk	CA	62.5	0.019	0.036	3,117	69	\$100M-500M	52.5	39,792	197	0
Lake Cmnty Bk	CA	62.5	0.02	0.042	2,269	59	\$100M-500M	50.0	26,581	125	0.004
Mission Oaks NB	CA	60.0	0.015	0.029	1,992	93	\$100M-500M	75.0	54,953	254	0
Oak Valley Cmnty Bk	CA	60.0	0.011	0.018	3,691	124	\$100M-500M	70.0	99,893	419	0
Alliance Bk	CA	60.0	0.009	0.019	5,062	121	\$500M-\$1B	65.0	102,800	510	0
Rancho Bernardo Cmnty Bk	CA	60.0	0.013	0.058	1,606	41	\$100M-500M	62.5	27,499	154	0
Point Loma Cmnty Bk	CA	60.0	0.024	0.055	842	20	<\$100M	62.5	15,256	57	0
Fremont Bk	CA	60.0	0.005	0.016	8,099	203	\$1B-\$10B	60.0	171,336	712	0
Vintage Bk	CA	60.0	0.009	0.019	5,229	186	\$500M-\$1B	57.5	89,044	511	0
Farmers & Mrch Bk	CA	60.0	0.003	0.01	9,218	388	\$1B-\$10B	52.5	184,977	1,065	0.002
Commerce NB	CA	60.0	0.013	0.06	1,182	33	<\$100M	52.5	18,628	78	0
Landmark NB	CA	60.0	0.016	0.058	1,291	50	<\$100M	50.0	16,847	107	0
Pacific Cmrc Bk NA	CA	60.0	0.016	0.091	928	17	<\$100M	42.5	9,244	45	0
Commercest Bk NA	CA	57.5	0.015	0.028	2,069	52	\$100M-500M	75.0	54,742	240	0
Regents Bk NA	CA	57.5	0.012	0.027	2,186	83	\$100M-500M	67.5	50,940	258	0
South Bay Bk NA	CA	57.5	0.013	0.023	2,426	45	\$100M-500M	57.5	51,074	158	0
Security Bus Bk of San Diego	CA	57.5	0.016	0.037	1,724	53	\$100M-500M	55.0	26,965	150	0
Sunwest Bk	CA	57.5	0.01	0.026	2,836	85	\$100M-500M	47.5	47,837	228	0
Torrey Pines Bk	CA	57.5	0.009	0.024	2,956	118	\$100M-500M	45.0	47,091	309	0
Ojai Cmnty Bk	CA	57.5	0.017	0.493	365	19	<\$100M	35.0	740	21	0
Community West Bk NA	CA	55.0	0.008	0.016	3,053	129	\$100M-500M	72.5	94,796	799	0
Borrego Springs Bk NA	CA	55.0	0.013	0.032	1,471	31	\$100M-500M	70.0	33,993	448	0
East West Bk	CA	55.0	0.002	0.003	11,016	304	\$1B-\$10B	65.0	879,988	2,596	0
Far East NB	CA	55.0	0.005	0.011	7,768	146	\$1B-\$10B	65.0	250,833	699	0
International City Bk NA	CA	55.0	0.008	0.027	1,872	86	\$100M-500M	62.5	46,684	319	0
Foothill Indep Bk	CA	55.0	0.007	0.012	5,347	181	\$500M-\$1B	60.0	145,866	565	0
Silicon Valley Bk	CA	55.0	0.002	0.004	8,214	2,770	\$1B-\$10B	57.5	347,829	4,699	0
Auburn Cmnty Bk	CA	55.0	0.013	0.029	1,809	53	\$100M-500M	55.0	35,613	177	0
United NB	CA	55.0	0.006	0.013	5,996	136	\$500M-\$1B	47.5	99,051	405	0
Bank of Alameda	CA	55.0	0.011	0.024	2,347	72	\$100M-500M	47.5	39,093	211	0

**Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005**

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Napa Cmnty Bk	CA	55.0	0.017	0.04	1,339	37	<\$100M	47.5	18,608	108	0
First Rgnl Bk	CA	55.0	0.004	0.011	5,506	137	\$1B-\$10B	45.0	88,862	413	0
Finance & Thrift Co	CA	55.0	0.009	1	981	23	\$100M-500M	32.5	981	23	0
Sonoma NB	CA	52.5	0.005	0.008	6,232	164	\$1B-\$10B	82.5	394,274	1,238	0
Cedars Bk	CA	52.5	0.008	0.014	3,715	87	\$100M-500M	60.0	92,930	346	0
Mellon 1st Bus Bk NA	CA	52.5	0.002	0.007	5,523	237	\$1B-\$10B	55.0	198,875	970	0.001
Vineyard Bk	CA	52.5	0.002	0.012	3,476	181	\$1B-\$10B	55.0	102,808	657	0
Calnet Bus Bk NA	CA	52.5	0.011	0.022	1,674	55	\$100M-500M	55.0	39,165	141	0
San Diego NB	CA	52.5	0.003	0.007	6,887	227	\$1B-\$10B	47.5	102,172	538	0
California Cmnty Bk	CA	52.5	0.015	0.035	1,095	34	<\$100M	45.0	16,114	104	0
El Dorado Savings Bank F.S.	CA	52.5	0.001	0.189	1,998	41	\$1B-\$10B	37.5	9,742	82	0
Pan Amer Bk	CA	52.5	0.013	0.206	545	9	<\$100M	35.0	2,651	21	0
Metropolitan Bk	CA	50.0	0.011	0.029	1,148	33	<\$100M	70.0	36,767	137	0.001
Asian Pacific NB	CA	50.0	0.015	0.031	792	20	<\$100M	67.5	25,299	100	0
United Cmrl Bk	CA	50.0	0.002	0.004	11,638	169	\$1B-\$10B	65.0	851,544	1,887	0
Tustin Cmnty Bk	CA	50.0	0.013	0.044	610	19	<\$100M	55.0	13,833	54	0
Summit St Bk	CA	50.0	0.009	0.02	2,335	65	\$100M-500M	52.5	53,792	224	0.001
Liberty Bk	CA	50.0	0.011	0.019	1,880	65	\$100M-500M	45.0	34,140	166	0
First Coastal Bk NA	CA	47.5	0.007	0.023	1,567	55	\$100M-500M	62.5	48,477	241	0
Manufacturers Bk	CA	47.5	0.004	0.007	5,135	111	\$1B-\$10B	57.5	184,279	600	0
Provident Savings Bank FSB	CA	47.5	0.002	0.021	2,830	80	\$1B-\$10B	50.0	68,407	230	0
Bank of The Orient	CA	47.5	0.005	0.009	2,758	85	\$500M-\$1B	47.5	77,914	306	0
United Amer Bk	CA	47.5	0.01	0.021	1,078	26	\$100M-500M	47.5	25,098	103	0
Legacy Bk NA	CA	47.5	0.011	0.06	433	7	<\$100M	47.5	7,206	33	0
First Federal Bank of CA	CA	47.5	0	0.011	4,214	152	\$1B-\$10B	45.0	108,058	436	0
Golden St Bus Bk	CA	47.5	0.013	0.03	944	18	<\$100M	32.5	12,185	59	0
Orange Cty Bus Bk NA	CA	47.5	0.009	0.021	1,391	46	\$100M-500M	30.0	19,739	108	0
Pacific Liberty Bk	CA	45.0	0.009	0.016	1,341	55	\$100M-500M	77.5	58,654	337	0
Professional Bus Bk	CA	45.0	0.011	0.02	1,426	39	\$100M-500M	77.5	70,033	149	0
Los Angeles NB	CA	45.0	0.008	0.013	1,598	50	\$100M-500M	70.0	67,214	232	0
Mission NB	CA	45.0	0.012	0.018	1,383	39	\$100M-500M	65.0	47,061	144	0
Valley Bk	CA	45.0	0.007	0.026	773	37	\$100M-500M	52.5	20,685	140	0
American Continental Bk	CA	45.0	0.01	0.029	602	13	<\$100M	35.0	10,397	40	0
Guaranty Bk of CA	CA	42.5	0.007	0.012	1,463	45	\$100M-500M	72.5	75,750	283	0
First NB of North Cty	CA	42.5	0.009	0.015	1,021	41	\$100M-500M	55.0	34,056	172	0
Sunrise Bk San Diego	CA	42.5	0.011	0.02	675	23	<\$100M	50.0	17,492	105	0
Bank of Santa Clarita	CA	42.5	0.013	0.025	499	14	<\$100M	50.0	12,251	41	0
Balboa T&LA	CA	42.5	0.004	0.052	605	9	\$100M-500M	42.5	11,525	49	0
Founders Cmnty Bk	CA	42.5	0.011	0.04	232	7	<\$100M	35.0	3,766	21	0
Merchants NB	CA	42.5	0.004	0.033	552	28	\$100M-500M	27.5	8,176	57	0
Golden Scty Bk	CA	40.0	0.008	0.016	1,005	17	\$100M-500M	75.0	53,271	206	0

**Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005**

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Fullerton Community Bank Fs	CA	40.0	0.004	0.012	1,957	53	\$500M-\$1B	65.0	97,588	380	0
International Bk of CA	CA	40.0	0.008	0.012	1,308	36	\$100M-500M	62.5	51,873	191	0
Borel Private B&TC	CA	40.0	0.002	0.004	1,935	89	\$500M-\$1B	57.5	121,323	472	0
United Labor Bank F.S.B.	CA	40.0	0.004	0.011	581	106	\$100M-500M	57.5	35,656	192	0.001
Security Pacific Bk	CA	40.0	0.004	0.01	1,746	39	\$100M-500M	40.0	52,135	155	0
First STD Bk	CA	40.0	0.003	1	100	1	<\$100M	32.5	100	1	0
Circle Bk	CA	37.5	0.005	0.01	672	63	\$100M-500M	80.0	67,519	182	0
San Diego Cmnty Bk	CA	37.5	0.007	0.018	587	25	<\$100M	50.0	19,450	104	0
California NB	CA	37.5	0	0.002	2,465	90	\$1B-\$10B	47.5	120,283	489	0
Community Banks	CA	37.5	0.006	0.015	616	27	\$100M-500M	47.5	23,657	96	0
Five Star Bk	CA	37.5	0.005	0.008	968	35	\$100M-500M	40.0	35,971	118	0
San Diego TR Bk	CA	37.5	0.007	0.024	472	14	<\$100M	40.0	11,801	46	0
Charter Oak Bk	CA	37.5	0.011	0.023	359	7	<\$100M	40.0	7,893	29	0
First Vietnamese American Bk	CA	37.5	0.003	1	50	1	<\$100M	32.5	50	1	0
World Savings Bank FSB	CA	37.5	0	0.048	533	18	>\$50B	27.5	6,572	48	0
Delta NB	CA	37.5	0.005	0.02	771	23	\$100M-500M	27.5	14,885	67	0
Bank of Amer CA NA	CA	35.0	0.001	0.009	1,638	32	\$1B-\$10B	72.5	190,182	443	0
1st Century Bk NA	CA	35.0	0.005	0.024	619	8	\$100M-500M	47.5	21,649	56	0
America CA Bk	CA	35.0	0.006	0.011	753	20	\$100M-500M	42.5	25,691	101	0
Pacific Valley Bk	CA	35.0	0.006	0.034	273	5	<\$100M	27.5	4,657	13	0
Omni Bk NA	CA	32.5	0.003	0.007	649	50	\$100M-500M	62.5	52,178	207	0.001
Trans Pacific NB	CA	32.5	0.004	0.01	654	18	\$100M-500M	60.0	41,457	129	0
Bank of Hemet	CA	32.5	0.003	0.003	1,116	35	\$100M-500M	57.5	99,814	230	0
Bridge Bk NA	CA	32.5	0.002	0.004	935	28	\$100M-500M	42.5	59,726	278	0.001
Broadway Federal Bank F.S.B	CA	32.5	0.002	0.019	675	17	\$100M-500M	40.0	21,941	92	0
Malaga Bank F.S.B.	CA	32.5	0.001	0.02	736	33	\$500M-\$1B	37.5	23,323	100	0
Gateway Bus Bk	CA	32.5	0.003	0.019	585	20	\$100M-500M	37.5	17,014	108	0
Seacoast Cmrc Bk	CA	30.0	0.007	0.018	295	7	<\$100M	55.0	14,944	43	0
San Luis Trust Bank FSB	CA	30.0	0.002	0.014	454	17	\$100M-500M	50.0	32,208	101	0
Bay Cmrl Bk	CA	30.0	0.008	0.014	300	7	<\$100M	50.0	12,911	48	0
Imperial Cap Bk	CA	30.0	0.001	0.002	1,814	33	\$1B-\$10B	47.5	141,340	404	0
Oceanic Bk	CA	30.0	0.005	0.01	745	8	\$100M-500M	47.5	35,217	86	0
Chinatrust Bk USA	CA	30.0	0	0.002	863	45	\$1B-\$10B	42.5	70,448	326	0
Commercial Bk of California	CA	30.0	0.004	0.009	640	8	\$100M-500M	35.0	25,309	60	0
Gateway Bank A F.S.B.	CA	30.0	0	0.044	63	1	\$100M-500M	30.0	1,443	7	0
Beach Business Bk	CA	30.0	0.007	0.011	402	11	<\$100M	27.5	10,328	46	0
Luther Burbank Savings	CA	27.5	0.001	0.003	989	17	\$1B-\$10B	55.0	123,385	341	0
State Bk of India CA	CA	27.5	0.003	0.004	459	12	\$100M-500M	40.0	34,362	91	0
Tamalpais Bk	CA	25.0	0.001	0.004	671	13	\$100M-500M	70.0	107,453	297	0
California Savings Bank	CA	25.0	0.001	0.005	588	10	\$500M-\$1B	62.5	83,907	240	0
First United Bk	CA	25.0	0.002	0.004	434	10	\$100M-500M	62.5	58,570	155	0

Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First Scty Thrift Co	CA	25.0	0.002	0.005	391	9	\$100M-500M	62.5	49,668	158	0
Evertrust Bk	CA	25.0	0.002	0.003	518	12	\$100M-500M	52.5	61,467	168	0
Home Bk of CA	CA	25.0	0.003	0.005	533	7	\$100M-500M	52.5	45,620	134	0
United Pacific Bk	CA	25.0	0.003	0.008	258	5	<\$100M	42.5	17,883	43	0
Metropacific Bk	CA	25.0	0.003	0.018	65	1	<\$100M	42.5	3,533	6	0
Pacific Coast Nat Bk	CA	25.0	0.001	0.034	26	1	<\$100M	35.0	776	2	0
San Joaquin Bk	CA	25.0	0.001	0.004	650	20	\$500M-\$1B	27.5	16,744	178	0
Western St Bk	CA	22.5	0.002	0.004	120	9	<\$100M	52.5	18,944	73	0
Excel NB	CA	22.5	0.003	0.015	47	1	<\$100M	45.0	3,121	6	0
Commonwealth Bus Bk	CA	22.5	0.003	0.007	241	5	<\$100M	42.5	17,269	46	0
American Premier Bk	CA	22.5	0.003	0.005	180	2	<\$100M	37.5	13,762	36	0
First Cmnty Bk	CA	22.5	0.002	0.004	110	3	<\$100M	35.0	12,028	30	0
Diablo Valley Bk	CA	22.5	0.002	0.006	401	8	\$100M-500M	32.5	21,901	61	0
Northern TR Bk CA NA	CA	22.5	0	0.002	425	26	\$1B-\$10B	30.0	49,563	154	0
First Cr Bk	CA	22.5	0.002	0.003	518	15	\$100M-500M	27.5	30,080	83	0
Pacific Trust Bank FSB	CA	22.5	0	0.01	281	5	\$500M-\$1B	20.0	10,003	27	0
First FS&LA of San Rafael	CA	20.0	0.001	0.004	129	2	\$100M-500M	50.0	26,086	79	0
La Jolla Bank FSB	CA	20.0	0	0.001	533	14	\$1B-\$10B	45.0	121,716	281	0
California Cmrc Bk	CA	20.0	0	0.008	53	31	\$1B-\$10B	12.5	859	34	0.073
Mizuho Corporate Bk of CA	CA	20.0	0	0.006	235	6	\$500M-\$1B	10.0	1,805	13	0
Standard Bank	CA	17.5	0	0.001	244	5	\$500M-\$1B	45.0	65,709	178	0
Centennial Bk	CA	17.5	0	0.001	193	6	\$500M-\$1B	45.0	79,847	164	0
Armed Forces Bk of CA NA	CA	17.5	0.002	0.005	31	1	<\$100M	42.5	3,543	8	0
Pacific Coast Bkr Bk	CA	17.5	0	0.001	146	2	\$100M-500M	40.0	46,626	110	0
First Bank of Beverly Hills	CA	17.5	0	0.001	404	8	\$1B-\$10B	35.0	66,465	149	0
Pacific Premier Bank	CA	17.5	0	0.002	187	5	\$500M-\$1B	27.5	26,162	61	0
National Amer Bk	CA	15.0	0.001	0.002	52	3	<\$100M	47.5	21,483	57	0
Commercial Capital Bank FSB	CA	15.0	0	0	246	6	\$1B-\$10B	40.0	109,132	244	0
Western Financial Bank	CA	15.0	0	0.002	311	6	\$50B-\$10B	17.5	22,735	56	0
Inland Empire NB	CA	10.0	0	0	0	0	\$100M-500M	77.5	57,582	173	0
South Coast Cmrl Bk	CA	10.0	0	0	0	0	\$100M-500M	75.0	71,403	208	0
Eastern Intl Bk	CA	10.0	0	0.001	21	1	<\$100M	50.0	23,488	56	0
Bank Of Internet USA	CA	10.0	0	0	0	0	\$500M-\$1B	35.0	14,073	20	0
Kaiser Federal Bank	CA	10.0	0	0	0	0	\$500M-\$1B	30.0	16,766	33	0.002
California United Bk	CA	10.0	0	0	1	1	<\$100M	27.5	2,185	5	0
Affinity Bk	CA	10.0	0	0	7	1	\$1B-\$10B	25.0	33,356	93	0
Silvergate Bk	CA	10.0	0	0.001	63	1	\$100M-500M	22.5	16,093	26	0
Independence Bk	CA	10.0	0	0	0	0	<\$100M	22.5	5,659	13	0
Wells Fargo HSBC Trade Bk NA	CA	10.0	0	0	0	0	\$1B-\$10B	15.0	10,338	25	0
Security Bk of CA	CA	10.0	0	0	0	0	<\$100M	15.0	923	2	0
First Heritage Bk NA	CA	10.0	0	0	0	0	\$100M-500M	12.5	500	1	0

**Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005**

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size (6)	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Indymac Bank F.S.B.	CA	10.0	0	0	0	0	\$50B-\$10B	10.0	0	0	0
Downey S & LA F.A.	CA	10.0	0	0	0	0	\$50B-\$10B	10.0	6,248	21	0
Fremont INV & Loan	CA	10.0	0	0	0	0	\$50B-\$10B	10.0	5,782	11	0
Fireside Bk	CA	NR	0	.	0	0	\$1B-\$10B	NR	0	0	0
JP Morgan TC NA	CA	NR	0	.	0	0	\$500M-\$1B	NR	0	0	0
First American Trust FSB	CA	NR	0	.	0	0	\$500M-\$1B	NR	0	0	0
Wells Fargo Bk	CA	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Rancho Santa Fe T&LA	CA	NR	0	.	0	0	<\$100M	NR	0	0	0
California First NB	CA	NR	0	.	0	0	<\$100M	NR	0	0	0
Capital Bank And Trust Company	CA	NR	0	.	0	0	<\$100M	NR	0	0	0
Desert Cmrl Bk	CA	NR	0	.	0	0	<\$100M	NR	0	0	0
Wells Fargo Central Bk	CA	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 check SBA's home page at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://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.



**Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005**

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Interbusiness Bk NA	CA	100.0	0.532	1	119,805	5,408	\$100M-500M	97.5	119,805	5,408	0
TRI Cty Bk	CA	100.0	0.029	0.107	50,350	2,719	\$1B-\$10B	85.0	339,657	3,917	0
Innovative Bk	CA	100.0	0.32	1	42,702	3,024	\$100M-500M	85.0	42,702	3,024	0
Plumas Bk	CA	100.0	0.037	0.132	16,834	803	\$100M-500M	70.0	79,482	1,079	0.003
Bank of Marin	CA	97.5	0.029	0.062	23,787	1,254	\$500M-\$1B	70.0	153,330	1,750	0
Nara Bk	CA	95.0	0.041	0.054	70,217	1,760	\$1B-\$10B	87.5	643,579	4,085	0
Pacific City Bk	CA	95.0	0.056	0.097	9,440	426	\$100M-500M	67.5	50,137	568	0
Murphy Bk	CA	95.0	0.087	1	8,579	405	<\$100M	55.0	8,579	405	0
Community Cmrc Bk	CA	92.5	0.053	0.086	14,997	252	\$100M-500M	92.5	144,845	773	0
County Bk	CA	92.5	0.023	0.06	34,701	920	\$1B-\$10B	75.0	272,940	1,655	0.001
American River Bk	CA	92.5	0.027	0.075	16,551	581	\$500M-\$1B	75.0	130,515	991	0
Butte Cmnty Bk	CA	92.5	0.026	0.101	12,273	419	\$100M-500M	75.0	87,112	701	0.001
Center Bk	CA	92.5	0.031	0.046	46,232	1,537	\$1B-\$10B	72.5	321,534	3,217	0.001
Bank of The Sierra	CA	92.5	0.022	0.064	21,851	770	\$1B-\$10B	70.0	165,850	1,431	0.01
Mid-State B&TC	CA	92.5	0.019	0.062	43,969	2,265	\$1B-\$10B	65.0	245,916	3,083	0
Exchange Bk	CA	92.5	0.02	0.065	26,810	1,115	\$1B-\$10B	62.5	160,882	1,557	0
First CA Bk	CA	90.0	0.032	0.068	9,426	227	\$100M-500M	92.5	138,219	490	0.001
Santa Lucia Bk	CA	90.0	0.038	0.086	8,440	242	\$100M-500M	80.0	76,700	471	0.001
Central Valley Cmnty Bk	CA	90.0	0.027	0.073	12,292	619	\$100M-500M	77.5	106,228	1,087	0.002
Hanmi Bk	CA	90.0	0.024	0.038	78,766	1,833	\$1B-\$10B	75.0	740,718	4,314	0.001
Mission Bk	CA	90.0	0.048	0.124	5,989	182	\$100M-500M	75.0	40,843	344	0
Monterey Cty Bk	CA	90.0	0.076	0.146	11,118	143	\$100M-500M	72.5	52,005	287	0
California B&TC	CA	90.0	0.022	0.058	220,771	7,099	\$50B-\$10B	65.0	1,233,090	11,862	0.001
Saehan Bk	CA	87.5	0.034	0.043	15,584	437	\$100M-500M	82.5	173,447	1,189	0
Coast NB	CA	87.5	0.036	0.067	6,235	207	\$100M-500M	82.5	72,095	501	0.002
Westamerica Bk	CA	87.5	0.013	0.054	67,202	2,655	\$1B-\$10B	75.0	661,975	5,334	0
Heritage Oaks Bk	CA	87.5	0.024	0.051	11,942	318	\$100M-500M	75.0	117,646	677	0
California Oaks St Bk	CA	87.5	0.05	0.086	4,634	233	<\$100M	75.0	41,183	381	0
North Valley Bk	CA	87.5	0.018	0.06	13,342	396	\$500M-\$1B	72.5	130,211	747	0
Community Bk	CA	87.5	0.066	0.19	5,168	216	<\$100M	70.0	26,831	313	0
Canyon NB	CA	85.0	0.033	0.074	7,084	108	\$100M-500M	87.5	96,058	343	0
First Northern Bk	CA	85.0	0.018	0.056	11,305	435	\$500M-\$1B	72.5	115,146	886	0
Mojave Desert Bk NA	CA	85.0	0.063	0.149	3,979	115	<\$100M	65.0	22,174	210	0
Pacific Cap Bk NA	CA	85.0	0.013	0.046	81,402	3,124	\$1B-\$10B	62.5	495,277	4,551	0
Central CA Bk	CA	85.0	0.021	0.06	9,108	269	\$100M-500M	62.5	76,857	526	0
Uniti Bk	CA	85.0	0.033	0.05	5,536	224	\$100M-500M	60.0	42,916	577	0
United Scty Bk	CA	85.0	0.014	0.063	8,448	271	\$500M-\$1B	57.5	63,579	498	0
American Scty Bk	CA	82.5	0.022	0.04	7,994	299	\$100M-500M	75.0	93,600	658	0
Premier Svc Bk	CA	82.5	0.029	0.087	3,104	113	\$100M-500M	72.5	35,704	218	0
First Bk	CA	82.5	0.018	0.055	5,519	303	\$100M-500M	65.0	59,728	553	0.002

Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
National Bk of CA	CA	80.0	0.029	0.045	7,650	174	\$100M-500M	90.0	150,813	646	0
Rancho Bk	CA	80.0	0.026	0.056	6,055	164	\$100M-500M	77.5	80,597	433	0
Citizens Bk of NY Cty	CA	80.0	0.025	0.05	4,871	179	\$100M-500M	77.5	69,279	405	0
Community Bk of Cent CA	CA	80.0	0.014	0.027	17,460	551	\$1B-\$10B	72.5	257,226	1,335	0.002
Premier Valley Bk	CA	80.0	0.017	0.061	6,836	269	\$100M-500M	70.0	75,053	497	0
Ramona NB	CA	80.0	0.05	0.172	2,785	86	<\$100M	62.5	16,201	136	0
Bank of The West	CA	80.0	0.007	0.037	298,016	11,379	\$50B-\$10B	60.0	2,333,457	20,076	0
Savings Bk of Mendocino Cty	CA	80.0	0.013	0.058	9,091	404	\$500M-\$1B	60.0	76,818	648	0
First Cmrl Bk USA	CA	80.0	0.027	0.046	9,264	172	\$100M-500M	55.0	66,205	300	0
Bank of Agri & Cmrc	CA	80.0	0.021	0.052	7,742	262	\$100M-500M	50.0	49,260	476	0
Pacific St Bk	CA	80.0	0.021	0.054	5,431	196	\$100M-500M	47.5	36,990	430	0.003
First St Bk of CA	CA	77.5	0.018	0.045	8,327	248	\$100M-500M	77.5	114,635	522	0
Wilshire St Bk	CA	77.5	0.014	0.021	20,391	485	\$1B-\$10B	75.0	340,505	1,846	0
Placer Sierra Bk	CA	77.5	0.011	0.026	19,773	627	\$1B-\$10B	72.5	321,896	1,666	0
First Amer Bk	CA	77.5	0.021	0.072	4,938	119	\$100M-500M	72.5	57,045	325	0
Desert Cmnty Bk	CA	77.5	0.014	0.039	6,995	283	\$500M-\$1B	70.0	98,453	606	0
South Cty Bk NA	CA	77.5	0.023	0.083	3,845	106	\$100M-500M	65.0	36,990	197	0.002
Spectrum Bk	CA	77.5	0.028	0.073	4,119	97	\$100M-500M	65.0	42,937	227	0
Gold Country Bk NA	CA	77.5	0.023	0.076	2,950	111	\$100M-500M	62.5	29,275	244	0
First NB of Northern CA	CA	77.5	0.015	0.033	8,463	310	\$500M-\$1B	60.0	88,455	588	0.001
Union Bk of CA NA	CA	77.5	0.009	0.032	437,286	21,428	\$50B-\$10B	57.5	2,190,894	28,129	0
Sonoma Valley Bk	CA	77.5	0.02	0.051	4,533	259	\$100M-500M	50.0	36,612	385	0
Bank of Willits	CA	77.5	0.023	0.114	2,571	83	\$100M-500M	47.5	17,357	143	0
Neighborhood NB	CA	75.0	0.028	0.063	2,510	84	<\$100M	75.0	38,326	295	0
Community NB	CA	75.0	0.014	0.024	11,017	295	\$500M-\$1B	72.5	184,762	1,038	0
NYB Bus Bk	CA	75.0	0.022	0.058	3,189	87	\$100M-500M	70.0	48,259	217	0
Citizens Bus Bk	CA	75.0	0.007	0.025	32,842	1,497	\$1B-\$10B	67.5	577,340	3,442	0
Bank of Stockton	CA	75.0	0.009	0.031	15,959	1,128	\$1B-\$10B	67.5	201,720	1,900	0.002
Redding Bk of Cmrc	CA	75.0	0.017	0.034	8,047	328	\$100M-500M	67.5	98,401	733	0
1st Pacific Bk CA	CA	75.0	0.021	0.05	4,810	126	\$100M-500M	67.5	61,377	316	0
Granite Cmnty Bk NA	CA	75.0	0.028	0.064	2,857	81	\$100M-500M	65.0	33,116	198	0.001
Visalia Cmnty Bk	CA	75.0	0.02	0.054	3,285	120	\$100M-500M	62.5	39,770	269	0.002
Community Bk of San Joaquin	CA	75.0	0.024	0.065	2,828	97	\$100M-500M	62.5	33,012	218	0
Bank of Walnut Creek	CA	75.0	0.013	0.038	6,988	267	\$500M-\$1B	60.0	83,461	583	0
River City Bk	CA	75.0	0.01	0.041	7,402	328	\$500M-\$1B	55.0	71,749	634	0.002
Bank of Escondido	CA	75.0	0.035	0.092	2,121	55	<\$100M	42.5	12,507	106	0
Gilmore Bk	CA	75.0	0.022	0.097	2,423	100	\$100M-500M	37.5	13,365	128	0
First Cmrc Bk	CA	72.5	0.02	0.037	4,311	146	\$100M-500M	75.0	70,589	438	0
Mission Valley Bk	CA	72.5	0.025	0.04	3,199	89	\$100M-500M	75.0	58,524	245	0
Bank of Visalia	CA	72.5	0.018	0.042	3,589	123	\$100M-500M	72.5	60,014	364	0
Mirae Bk	CA	72.5	0.023	0.04	3,399	72	\$100M-500M	72.5	59,749	185	0

Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
1st Centennial Bk	CA	72.5	0.016	0.032	6,647	237	\$100M-500M	70.0	102,703	577	0.001
Scott Valley Bk	CA	72.5	0.015	0.034	5,357	286	\$100M-500M	70.0	82,172	580	0
Community Bk	CA	72.5	0.009	0.018	18,375	663	\$1B-\$10B	65.0	279,250	1,598	0
First NB	CA	72.5	0.01	0.025	12,015	380	\$1B-\$10B	62.5	155,004	981	0
Chino Cmrl Bk NA	CA	72.5	0.022	0.081	2,243	73	\$100M-500M	62.5	26,519	159	0
Santa Cruz Cty Bk	CA	72.5	0.032	0.081	2,169	60	<\$100M	62.5	23,868	156	0
Pacific Mercantile Bk	CA	72.5	0.011	0.028	10,026	243	\$500M-\$1B	60.0	132,457	554	0
Ventura Cty Bus Bk	CA	72.5	0.034	0.055	2,612	53	<\$100M	57.5	25,719	130	0
Washington Mutual Bank	CA	72.5	0.001	0.044	352,014	51,124	>\$50B	55.0	1,437,480	64,212	0
Merchants Bk of CA NA	CA	72.5	0.023	0.098	1,747	46	<\$100M	45.0	13,567	99	0
Business First NB	CA	70.0	0.026	0.052	2,966	72	\$100M-500M	77.5	50,302	256	0.001
Mission Cmnty Bk	CA	70.0	0.018	0.041	2,603	143	\$100M-500M	67.5	40,455	344	0.002
Santa Clara Valley Bk NA	CA	70.0	0.025	0.075	1,802	68	<\$100M	65.0	24,120	158	0
Greater Bay Bk NA	CA	70.0	0.006	0.018	43,021	1,440	\$1B-\$10B	62.5	712,835	3,386	0
Los Padres Bank	CA	70.0	0.009	0.029	10,012	215	\$1B-\$10B	62.5	143,756	553	0
First Mtn Bk	CA	70.0	0.02	0.05	2,709	88	\$100M-500M	62.5	36,001	201	0.005
Redwood Cap Bk	CA	70.0	0.029	0.08	1,860	44	<\$100M	62.5	19,464	113	0
Farmers & Mrch Bk Cent CA	CA	70.0	0.007	0.022	8,889	355	\$1B-\$10B	55.0	100,309	762	0.004
Service 1st Bk	CA	70.0	0.019	0.086	3,029	67	\$100M-500M	52.5	25,891	159	0
Mother Lode Bk	CA	70.0	0.03	0.121	1,120	35	<\$100M	52.5	8,890	67	0
Rabobank NA	CA	70.0	0.006	0.021	17,244	560	\$1B-\$10B	50.0	90,865	1,016	0.001
Private Bk of The Peninsula	CA	70.0	0.021	0.066	1,479	72	<\$100M	42.5	12,771	115	0
Discovery Bk	CA	67.5	0.021	0.038	2,664	82	\$100M-500M	77.5	56,257	271	0
Inland Cmnty Bk NA	CA	67.5	0.019	0.038	2,386	94	\$100M-500M	77.5	59,585	262	0
Heritage Bk of Cmrc	CA	67.5	0.009	0.019	10,252	377	\$1B-\$10B	72.5	215,717	1,340	0
Pacific Western NB	CA	67.5	0.009	0.015	14,649	486	\$1B-\$10B	65.0	259,593	1,475	0
Valley Cmnty Bk	CA	67.5	0.019	0.044	2,710	99	\$100M-500M	65.0	41,772	264	0
Montecito B&T	CA	67.5	0.009	0.022	5,885	292	\$500M-\$1B	62.5	103,382	663	0.001
Palm Desert NB	CA	67.5	0.014	0.036	3,719	161	\$100M-500M	62.5	55,534	334	0
California Pacific Bk	CA	67.5	0.028	0.06	2,290	52	<\$100M	62.5	28,417	123	0
Cathay Bk	CA	67.5	0.007	0.014	40,613	1,068	\$1B-\$10B	60.0	574,907	2,656	0
Mechanics Bk	CA	67.5	0.005	0.015	13,367	2,188	\$1B-\$10B	57.5	191,968	3,178	0
Mercantile NB	CA	67.5	0.019	0.037	4,117	59	\$100M-500M	57.5	53,860	179	0.001
Citibank (West) FSB	CA	67.5	0.001	0.024	95,380	3,252	>\$50B	55.0	691,848	5,073	0
PFF Bank & Trust	CA	67.5	0.004	0.021	14,763	719	\$1B-\$10B	55.0	182,857	1,248	0
Southwest Cmnty Bk	CA	67.5	0.009	0.032	5,431	212	\$500M-\$1B	55.0	72,922	593	0
Western Sierra NB	CA	67.5	0.012	0.026	6,925	182	\$500M-\$1B	55.0	84,327	477	0.001
Bank of Whittier NA	CA	67.5	0.03	0.106	842	17	<\$100M	55.0	7,978	38	0
Orange Cmnty Bk	CA	67.5	0.019	0.042	3,023	106	\$100M-500M	52.5	35,009	235	0
Bay Cities NB	CA	65.0	0.012	0.033	3,369	122	\$100M-500M	85.0	102,781	409	0.001
Temecula Valley Bk	CA	65.0	0.009	0.022	6,767	248	\$500M-\$1B	67.5	132,723	1,193	0

Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size (6)	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
County Cmrc Bk	CA	65.0	0.027	0.046	1,870	59	<\$100M	67.5	31,940	160	0
Legacy Bk NA	CA	65.0	0.023	0.046	1,494	35	<\$100M	67.5	27,884	132	0
City NB	CA	65.0	0.004	0.011	50,577	1,619	\$50B-\$10B	57.5	676,488	4,562	0.001
Universal Bank	CA	65.0	0.008	0.024	3,270	284	\$100M-500M	47.5	51,056	395	0
Bank of Rio Vista	CA	65.0	0.014	0.049	2,323	76	\$100M-500M	27.5	14,673	127	0.001
Premier Cmrl Bk NA	CA	62.5	0.014	0.026	3,118	126	\$100M-500M	75.0	78,973	372	0
Stockmans Bk	CA	62.5	0.011	0.021	3,549	110	\$100M-500M	62.5	76,026	361	0.002
Bank of Sacramento	CA	62.5	0.014	0.024	3,116	109	\$100M-500M	60.0	61,083	284	0
American Bus Bk	CA	62.5	0.01	0.032	4,685	100	\$100M-500M	57.5	76,568	276	0.001
Community Bk of The Bay	CA	62.5	0.022	0.06	1,030	26	<\$100M	55.0	14,106	68	0
Preferred Bk	CA	62.5	0.008	0.016	7,909	241	\$1B-\$10B	52.5	109,988	627	0
Summit Bk	CA	62.5	0.019	0.036	3,117	69	\$100M-500M	52.5	39,792	197	0
Lake Cmnty Bk	CA	62.5	0.02	0.042	2,269	59	\$100M-500M	50.0	26,581	125	0.004
Mission Oaks NB	CA	60.0	0.015	0.029	1,992	93	\$100M-500M	75.0	54,953	254	0
Oak Valley Cmnty Bk	CA	60.0	0.011	0.018	3,691	124	\$100M-500M	70.0	99,893	419	0
Alliance Bk	CA	60.0	0.009	0.019	5,062	121	\$500M-\$1B	65.0	102,800	510	0
Rancho Bernardo Cmnty Bk	CA	60.0	0.013	0.058	1,606	41	\$100M-500M	62.5	27,499	154	0
Point Loma Cmnty Bk	CA	60.0	0.024	0.055	842	20	<\$100M	62.5	15,256	57	0
Fremont Bk	CA	60.0	0.005	0.016	8,099	203	\$1B-\$10B	60.0	171,336	712	0
Vintage Bk	CA	60.0	0.009	0.019	5,229	186	\$500M-\$1B	57.5	89,044	511	0
Farmers & Mrch Bk	CA	60.0	0.003	0.01	9,218	388	\$1B-\$10B	52.5	184,977	1,065	0.002
Commerce NB	CA	60.0	0.013	0.06	1,182	33	<\$100M	52.5	18,628	78	0
Landmark NB	CA	60.0	0.016	0.058	1,291	50	<\$100M	50.0	16,847	107	0
Pacific Cmrc Bk NA	CA	60.0	0.016	0.091	928	17	<\$100M	42.5	9,244	45	0
Commercest Bk NA	CA	57.5	0.015	0.028	2,069	52	\$100M-500M	75.0	54,742	240	0
Regents Bk NA	CA	57.5	0.012	0.027	2,186	83	\$100M-500M	67.5	50,940	258	0
South Bay Bk NA	CA	57.5	0.013	0.023	2,426	45	\$100M-500M	57.5	51,074	158	0
Security Bus Bk of San Diego	CA	57.5	0.016	0.037	1,724	53	\$100M-500M	55.0	26,965	150	0
Sunwest Bk	CA	57.5	0.01	0.026	2,836	85	\$100M-500M	47.5	47,837	228	0
Torrey Pines Bk	CA	57.5	0.009	0.024	2,956	118	\$100M-500M	45.0	47,091	309	0
Ojai Cmnty Bk	CA	57.5	0.017	0.493	365	19	<\$100M	35.0	740	21	0
Community West Bk NA	CA	55.0	0.008	0.016	3,053	129	\$100M-500M	72.5	94,796	799	0
Borrego Springs Bk NA	CA	55.0	0.013	0.032	1,471	31	\$100M-500M	70.0	33,993	448	0
East West Bk	CA	55.0	0.002	0.003	11,016	304	\$1B-\$10B	65.0	879,988	2,596	0
Far East NB	CA	55.0	0.005	0.011	7,768	146	\$1B-\$10B	65.0	250,833	699	0
International City Bk NA	CA	55.0	0.008	0.027	1,872	86	\$100M-500M	62.5	46,684	319	0
Foothill Indep Bk	CA	55.0	0.007	0.012	5,347	181	\$500M-\$1B	60.0	145,866	565	0
Silicon Valley Bk	CA	55.0	0.002	0.004	8,214	2,770	\$1B-\$10B	57.5	347,829	4,699	0
Auburn Cmnty Bk	CA	55.0	0.013	0.029	1,809	53	\$100M-500M	55.0	35,613	177	0
United NB	CA	55.0	0.006	0.013	5,996	136	\$500M-\$1B	47.5	99,051	405	0
Bank of Alameda	CA	55.0	0.011	0.024	2,347	72	\$100M-500M	47.5	39,093	211	0

**Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005**

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Napa Cmnty Bk	CA	55.0	0.017	0.04	1,339	37	<\$100M	47.5	18,608	108	0
First Rgnl Bk	CA	55.0	0.004	0.011	5,506	137	\$1B-\$10B	45.0	88,862	413	0
Finance & Thrift Co	CA	55.0	0.009	1	981	23	\$100M-500M	32.5	981	23	0
Sonoma NB	CA	52.5	0.005	0.008	6,232	164	\$1B-\$10B	82.5	394,274	1,238	0
Cedars Bk	CA	52.5	0.008	0.014	3,715	87	\$100M-500M	60.0	92,930	346	0
Mellon 1st Bus Bk NA	CA	52.5	0.002	0.007	5,523	237	\$1B-\$10B	55.0	198,875	970	0.001
Vineyard Bk	CA	52.5	0.002	0.012	3,476	181	\$1B-\$10B	55.0	102,808	657	0
Calnet Bus Bk NA	CA	52.5	0.011	0.022	1,674	55	\$100M-500M	55.0	39,165	141	0
San Diego NB	CA	52.5	0.003	0.007	6,887	227	\$1B-\$10B	47.5	102,172	538	0
California Cmnty Bk	CA	52.5	0.015	0.035	1,095	34	<\$100M	45.0	16,114	104	0
El Dorado Savings Bank F.S.	CA	52.5	0.001	0.189	1,998	41	\$1B-\$10B	37.5	9,742	82	0
Pan Amer Bk	CA	52.5	0.013	0.206	545	9	<\$100M	35.0	2,651	21	0
Metropolitan Bk	CA	50.0	0.011	0.029	1,148	33	<\$100M	70.0	36,767	137	0.001
Asian Pacific NB	CA	50.0	0.015	0.031	792	20	<\$100M	67.5	25,299	100	0
United Cmrl Bk	CA	50.0	0.002	0.004	11,638	169	\$1B-\$10B	65.0	851,544	1,887	0
Tustin Cmnty Bk	CA	50.0	0.013	0.044	610	19	<\$100M	55.0	13,833	54	0
Summit St Bk	CA	50.0	0.009	0.02	2,335	65	\$100M-500M	52.5	53,792	224	0.001
Liberty Bk	CA	50.0	0.011	0.019	1,880	65	\$100M-500M	45.0	34,140	166	0
First Coastal Bk NA	CA	47.5	0.007	0.023	1,567	55	\$100M-500M	62.5	48,477	241	0
Manufacturers Bk	CA	47.5	0.004	0.007	5,135	111	\$1B-\$10B	57.5	184,279	600	0
Provident Savings Bank FSB	CA	47.5	0.002	0.021	2,830	80	\$1B-\$10B	50.0	68,407	230	0
Bank of The Orient	CA	47.5	0.005	0.009	2,758	85	\$500M-\$1B	47.5	77,914	306	0
United Amer Bk	CA	47.5	0.01	0.021	1,078	26	\$100M-500M	47.5	25,098	103	0
Legacy Bk NA	CA	47.5	0.011	0.06	433	7	<\$100M	47.5	7,206	33	0
First Federal Bank of CA	CA	47.5	0	0.011	4,214	152	\$1B-\$10B	45.0	108,058	436	0
Golden St Bus Bk	CA	47.5	0.013	0.03	944	18	<\$100M	32.5	12,185	59	0
Orange Cty Bus Bk NA	CA	47.5	0.009	0.021	1,391	46	\$100M-500M	30.0	19,739	108	0
Pacific Liberty Bk	CA	45.0	0.009	0.016	1,341	55	\$100M-500M	77.5	58,654	337	0
Professional Bus Bk	CA	45.0	0.011	0.02	1,426	39	\$100M-500M	77.5	70,033	149	0
Los Angeles NB	CA	45.0	0.008	0.013	1,598	50	\$100M-500M	70.0	67,214	232	0
Mission NB	CA	45.0	0.012	0.018	1,383	39	\$100M-500M	65.0	47,061	144	0
Valley Bk	CA	45.0	0.007	0.026	773	37	\$100M-500M	52.5	20,685	140	0
American Continental Bk	CA	45.0	0.01	0.029	602	13	<\$100M	35.0	10,397	40	0
Guaranty Bk of CA	CA	42.5	0.007	0.012	1,463	45	\$100M-500M	72.5	75,750	283	0
First NB of North Cty	CA	42.5	0.009	0.015	1,021	41	\$100M-500M	55.0	34,056	172	0
Sunrise Bk San Diego	CA	42.5	0.011	0.02	675	23	<\$100M	50.0	17,492	105	0
Bank of Santa Clarita	CA	42.5	0.013	0.025	499	14	<\$100M	50.0	12,251	41	0
Balboa T&LA	CA	42.5	0.004	0.052	605	9	\$100M-500M	42.5	11,525	49	0
Founders Cmnty Bk	CA	42.5	0.011	0.04	232	7	<\$100M	35.0	3,766	21	0
Merchants NB	CA	42.5	0.004	0.033	552	28	\$100M-500M	27.5	8,176	57	0
Golden Scty Bk	CA	40.0	0.008	0.016	1,005	17	\$100M-500M	75.0	53,271	206	0

**Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005**

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Fullerton Community Bank Fs	CA	40.0	0.004	0.012	1,957	53	\$500M-\$1B	65.0	97,588	380	0
International Bk of CA	CA	40.0	0.008	0.012	1,308	36	\$100M-500M	62.5	51,873	191	0
Borel Private B&TC	CA	40.0	0.002	0.004	1,935	89	\$500M-\$1B	57.5	121,323	472	0
United Labor Bank F.S.B.	CA	40.0	0.004	0.011	581	106	\$100M-500M	57.5	35,656	192	0.001
Security Pacific Bk	CA	40.0	0.004	0.01	1,746	39	\$100M-500M	40.0	52,135	155	0
First STD Bk	CA	40.0	0.003	1	100	1	<\$100M	32.5	100	1	0
Circle Bk	CA	37.5	0.005	0.01	672	63	\$100M-500M	80.0	67,519	182	0
San Diego Cmnty Bk	CA	37.5	0.007	0.018	587	25	<\$100M	50.0	19,450	104	0
California NB	CA	37.5	0	0.002	2,465	90	\$1B-\$10B	47.5	120,283	489	0
Community Banks	CA	37.5	0.006	0.015	616	27	\$100M-500M	47.5	23,657	96	0
Five Star Bk	CA	37.5	0.005	0.008	968	35	\$100M-500M	40.0	35,971	118	0
San Diego TR Bk	CA	37.5	0.007	0.024	472	14	<\$100M	40.0	11,801	46	0
Charter Oak Bk	CA	37.5	0.011	0.023	359	7	<\$100M	40.0	7,893	29	0
First Vietnamese American Bk	CA	37.5	0.003	1	50	1	<\$100M	32.5	50	1	0
World Savings Bank FSB	CA	37.5	0	0.048	533	18	>\$50B	27.5	6,572	48	0
Delta NB	CA	37.5	0.005	0.02	771	23	\$100M-500M	27.5	14,885	67	0
Bank of Amer CA NA	CA	35.0	0.001	0.009	1,638	32	\$1B-\$10B	72.5	190,182	443	0
1st Century Bk NA	CA	35.0	0.005	0.024	619	8	\$100M-500M	47.5	21,649	56	0
America CA Bk	CA	35.0	0.006	0.011	753	20	\$100M-500M	42.5	25,691	101	0
Pacific Valley Bk	CA	35.0	0.006	0.034	273	5	<\$100M	27.5	4,657	13	0
Omni Bk NA	CA	32.5	0.003	0.007	649	50	\$100M-500M	62.5	52,178	207	0.001
Trans Pacific NB	CA	32.5	0.004	0.01	654	18	\$100M-500M	60.0	41,457	129	0
Bank of Hemet	CA	32.5	0.003	0.003	1,116	35	\$100M-500M	57.5	99,814	230	0
Bridge Bk NA	CA	32.5	0.002	0.004	935	28	\$100M-500M	42.5	59,726	278	0.001
Broadway Federal Bank F.S.B	CA	32.5	0.002	0.019	675	17	\$100M-500M	40.0	21,941	92	0
Malaga Bank F.S.B.	CA	32.5	0.001	0.02	736	33	\$500M-\$1B	37.5	23,323	100	0
Gateway Bus Bk	CA	32.5	0.003	0.019	585	20	\$100M-500M	37.5	17,014	108	0
Seacoast Cmrc Bk	CA	30.0	0.007	0.018	295	7	<\$100M	55.0	14,944	43	0
San Luis Trust Bank FSB	CA	30.0	0.002	0.014	454	17	\$100M-500M	50.0	32,208	101	0
Bay Cmrl Bk	CA	30.0	0.008	0.014	300	7	<\$100M	50.0	12,911	48	0
Imperial Cap Bk	CA	30.0	0.001	0.002	1,814	33	\$1B-\$10B	47.5	141,340	404	0
Oceanic Bk	CA	30.0	0.005	0.01	745	8	\$100M-500M	47.5	35,217	86	0
Chinatrust Bk USA	CA	30.0	0	0.002	863	45	\$1B-\$10B	42.5	70,448	326	0
Commercial Bk of California	CA	30.0	0.004	0.009	640	8	\$100M-500M	35.0	25,309	60	0
Gateway Bank A F.S.B.	CA	30.0	0	0.044	63	1	\$100M-500M	30.0	1,443	7	0
Beach Business Bk	CA	30.0	0.007	0.011	402	11	<\$100M	27.5	10,328	46	0
Luther Burbank Savings	CA	27.5	0.001	0.003	989	17	\$1B-\$10B	55.0	123,385	341	0
State Bk of India CA	CA	27.5	0.003	0.004	459	12	\$100M-500M	40.0	34,362	91	0
Tamalpais Bk	CA	25.0	0.001	0.004	671	13	\$100M-500M	70.0	107,453	297	0
California Savings Bank	CA	25.0	0.001	0.005	588	10	\$500M-\$1B	62.5	83,907	240	0
First United Bk	CA	25.0	0.002	0.004	434	10	\$100M-500M	62.5	58,570	155	0

Table 3B Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First Scty Thrift Co	CA	25.0	0.002	0.005	391	9	\$100M-500M	62.5	49,668	158	0
Evertrust Bk	CA	25.0	0.002	0.003	518	12	\$100M-500M	52.5	61,467	168	0
Home Bk of CA	CA	25.0	0.003	0.005	533	7	\$100M-500M	52.5	45,620	134	0
United Pacific Bk	CA	25.0	0.003	0.008	258	5	<\$100M	42.5	17,883	43	0
Metropacific Bk	CA	25.0	0.003	0.018	65	1	<\$100M	42.5	3,533	6	0
Pacific Coast Nat Bk	CA	25.0	0.001	0.034	26	1	<\$100M	35.0	776	2	0
San Joaquin Bk	CA	25.0	0.001	0.004	650	20	\$500M-\$1B	27.5	16,744	178	0
Western St Bk	CA	22.5	0.002	0.004	120	9	<\$100M	52.5	18,944	73	0
Excel NB	CA	22.5	0.003	0.015	47	1	<\$100M	45.0	3,121	6	0
Commonwealth Bus Bk	CA	22.5	0.003	0.007	241	5	<\$100M	42.5	17,269	46	0
American Premier Bk	CA	22.5	0.003	0.005	180	2	<\$100M	37.5	13,762	36	0
First Cmnty Bk	CA	22.5	0.002	0.004	110	3	<\$100M	35.0	12,028	30	0
Diablo Valley Bk	CA	22.5	0.002	0.006	401	8	\$100M-500M	32.5	21,901	61	0
Northern TR Bk CA NA	CA	22.5	0	0.002	425	26	\$1B-\$10B	30.0	49,563	154	0
First Cr Bk	CA	22.5	0.002	0.003	518	15	\$100M-500M	27.5	30,080	83	0
Pacific Trust Bank FSB	CA	22.5	0	0.01	281	5	\$500M-\$1B	20.0	10,003	27	0
First FS&LA of San Rafael	CA	20.0	0.001	0.004	129	2	\$100M-500M	50.0	26,086	79	0
La Jolla Bank FSB	CA	20.0	0	0.001	533	14	\$1B-\$10B	45.0	121,716	281	0
California Cmrc Bk	CA	20.0	0	0.008	53	31	\$1B-\$10B	12.5	859	34	0.073
Mizuho Corporate Bk of CA	CA	20.0	0	0.006	235	6	\$500M-\$1B	10.0	1,805	13	0
Standard Bank	CA	17.5	0	0.001	244	5	\$500M-\$1B	45.0	65,709	178	0
Centennial Bk	CA	17.5	0	0.001	193	6	\$500M-\$1B	45.0	79,847	164	0
Armed Forces Bk of CA NA	CA	17.5	0.002	0.005	31	1	<\$100M	42.5	3,543	8	0
Pacific Coast Bkr Bk	CA	17.5	0	0.001	146	2	\$100M-500M	40.0	46,626	110	0
First Bank of Beverly Hills	CA	17.5	0	0.001	404	8	\$1B-\$10B	35.0	66,465	149	0
Pacific Premier Bank	CA	17.5	0	0.002	187	5	\$500M-\$1B	27.5	26,162	61	0
National Amer Bk	CA	15.0	0.001	0.002	52	3	<\$100M	47.5	21,483	57	0
Commercial Capital Bank FSB	CA	15.0	0	0	246	6	\$1B-\$10B	40.0	109,132	244	0
Western Financial Bank	CA	15.0	0	0.002	311	6	\$50B-\$10B	17.5	22,735	56	0
Inland Empire NB	CA	10.0	0	0	0	0	\$100M-500M	77.5	57,582	173	0
South Coast Cmrl Bk	CA	10.0	0	0	0	0	\$100M-500M	75.0	71,403	208	0
Eastern Intl Bk	CA	10.0	0	0.001	21	1	<\$100M	50.0	23,488	56	0
Bank Of Internet USA	CA	10.0	0	0	0	0	\$500M-\$1B	35.0	14,073	20	0
Kaiser Federal Bank	CA	10.0	0	0	0	0	\$500M-\$1B	30.0	16,766	33	0.002
California United Bk	CA	10.0	0	0	1	1	<\$100M	27.5	2,185	5	0
Affinity Bk	CA	10.0	0	0	7	1	\$1B-\$10B	25.0	33,356	93	0
Silvergate Bk	CA	10.0	0	0.001	63	1	\$100M-500M	22.5	16,093	26	0
Independence Bk	CA	10.0	0	0	0	0	<\$100M	22.5	5,659	13	0
Wells Fargo HSBC Trade Bk NA	CA	10.0	0	0	0	0	\$1B-\$10B	15.0	10,338	25	0
Security Bk of CA	CA	10.0	0	0	0	0	<\$100M	15.0	923	2	0
First Heritage Bk NA	CA	10.0	0	0	0	0	\$100M-500M	12.5	500	1	0

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		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Indymac Bank F.S.B.	CA	10.0	0	0	0	0	\$50B-\$10B	10.0	0	0	0
Downey S & LA F.A.	CA	10.0	0	0	0	0	\$50B-\$10B	10.0	6,248	21	0
Fremont INV & Loan	CA	10.0	0	0	0	0	\$50B-\$10B	10.0	5,782	11	0
Fireside Bk	CA	NR	0	.	0	0	\$1B-\$10B	NR	0	0	0
JP Morgan TC NA	CA	NR	0	.	0	0	\$500M-\$1B	NR	0	0	0
First American Trust FSB	CA	NR	0	.	0	0	\$500M-\$1B	NR	0	0	0
Wells Fargo Bk	CA	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Rancho Santa Fe T&LA	CA	NR	0	.	0	0	<\$100M	NR	0	0	0
California First NB	CA	NR	0	.	0	0	<\$100M	NR	0	0	0
Capital Bank And Trust Company	CA	NR	0	.	0	0	<\$100M	NR	0	0	0
Desert Cmrl Bk	CA	NR	0	.	0	0	<\$100M	NR	0	0	0
Wells Fargo Central Bk	CA	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 check SBA's home page at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://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.