

Table 1 Small-Business-Friendly Banks in California, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
SACRAMENTO CMRL BK	SACRAMENTO	92.5	\$100M-500M	109,680	485
SUNWEST BK	TUSTIN	92.5	\$100M-500M	122,319	553
BANK OF CMRC	SAN DIEGO	92.5	\$500M-\$1B	310,507	1,652
VALLE DE ORO BK NA	SPRING VALLEY	90.0	\$100M-500M	105,011	924
HUMBOLDT BK	EUREKA	90.0	\$100M-500M	118,107	961
BANK OF AMER CMNTY DEV BK	WALNUT CREEK	90.0	\$500M-\$1B	404,029	2,748
ELDORADO BK	TUSTIN	85.0	\$1B-\$10B	279,306	3,701
WILSHIRE ST BK	LOS ANGELES	85.0	\$100M-500M	115,339	1,306
SONOMA NB	SANTA ROSA	85.0	\$100M-500M	183,278	645
NARA BK NA	LOS ANGELES	82.5	\$100M-500M	127,763	1,406
WELLS FARGO HSBC TRADE BK NA	SAN FRANCISCO	82.5	\$500M-\$1B	258,625	1,398
ORANGE NB	ORANGE	82.5	\$100M-500M	114,354	798
CAPITOL T&LA	NAPA	82.5	\$100M-500M	80,569	398
MILLENNIUM BK	SAN FRANCISCO	80.0	<\$100M	47,690	268
WELLS FARGO BK NA	SAN FRANCISCO	57.5	>\$10B	7,830,000	292,484

\*Figures reflect business loans of less than \$ 1 million

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](http://www.sba.gov).

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
<b>National</b>	<b>8,966</b>	<b>8659</b>	<b>5302</b>	<b>2683</b>	<b>290</b>	<b>309</b>	<b>75</b>

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in California, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Of Cmrc	San Diego	92.5	25.0	17.5	25.0	25.0	\$500M-\$1B	310,507	1,652	75.0	62.5
Sunwest Bk	Tustin	92.5	25.0	25.0	22.5	20.0	\$100M-500M	122,319	553	57.5	52.5
Sacramento Cmrl Bk	Sacramento	92.5	25.0	25.0	22.5	20.0	\$100M-500M	109,680	485	47.5	35.0
Valle De Oro Bk Na	Spring Valley	90.0	22.5	22.5	22.5	22.5	\$100M-500M	105,011	924	87.5	85.0
Humboldt Bk	Eureka	90.0	22.5	22.5	22.5	22.5	\$100M-500M	118,107	961	82.5	82.5
Bank Of Amer Cmnty Dev I	Walnut Creek	90.0	25.0	15.0	25.0	25.0	\$500M-\$1B	404,029	2,748	90.0	92.5
Eldorado Bk	Tustin	85.0	15.0	20.0	25.0	25.0	\$1B-\$10B	279,306	3,701	90.0	97.5
Wilshire St Bk	Los Angeles	85.0	25.0	15.0	22.5	22.5	\$100M-500M	115,339	1,306	97.5	97.5
Sonoma Nb	Santa Rosa	85.0	25.0	15.0	25.0	20.0	\$100M-500M	183,278	645	67.5	47.5
Capitol T&La	Napa	82.5	25.0	22.5	20.0	15.0	\$100M-500M	80,569	398	80.0	55.0
Orange Nb	Orange	82.5	22.5	17.5	22.5	20.0	\$100M-500M	114,354	798	85.0	85.0
Nara Bk Na	Los Angeles	82.5	22.5	15.0	22.5	22.5	\$100M-500M	127,763	1,406	87.5	97.5
Wells Fargo Hsbc Trade Bk	San Francisco	82.5	25.0	7.5	25.0	25.0	\$500M-\$1B	258,625	1,398	77.5	80.0
Millennium Bk	San Francisco	80.0	25.0	25.0	17.5	12.5	<\$100M	47,690	268	72.5	82.5
Sierrawest Bk	Truckee	80.0	20.0	10.0	25.0	25.0	\$500M-\$1B	306,565	3,152	82.5	82.5
Fallbrook Nb	Fallbrook	80.0	22.5	20.0	17.5	20.0	\$100M-500M	58,484	474	62.5	57.5
National Bk Of Ca	Los Angeles	80.0	25.0	17.5	20.0	17.5	\$100M-500M	67,384	367	67.5	62.5
California Ctr Bk	Los Angeles	80.0	22.5	12.5	22.5	22.5	\$100M-500M	121,902	1,558	97.5	100.0
International City Bk Na	Long Beach	80.0	22.5	25.0	15.0	17.5	<\$100M	41,092	423	92.5	95.0
Scripps Bk	La Jolla	80.0	17.5	15.0	22.5	25.0	\$500M-\$1B	177,108	2,376	92.5	92.5
Pacific Century Bk Na	Encino	80.0	20.0	10.0	25.0	25.0	\$1B-\$10B	397,127	2,079	77.5	82.5
Capital Bk Of North Cty	Carlsbad	80.0	25.0	22.5	15.0	17.5	\$100M-500M	44,486	411	70.0	65.0
Tri Counties Bk	Chico	77.5	10.0	17.5	25.0	25.0	\$500M-\$1B	177,704	2,631	85.0	85.0
North Cty Bk	Escondido	77.5	20.0	12.5	22.5	22.5	\$100M-500M	119,736	861	72.5	65.0
Monterey Cty Bk	Monterey	77.5	22.5	20.0	10.0	25.0	<\$100M	22,365	275	67.5	75.0
Community Cmrc Bk	Los Angeles	77.5	22.5	15.0	20.0	20.0	\$100M-500M	75,961	815	95.0	92.5
Golden Scty Bk	Alhambra	77.5	25.0	22.5	17.5	12.5	<\$100M	51,959	246	72.5	37.5
Hanmi Bk	Los Angeles	77.5	17.5	10.0	25.0	25.0	\$500M-\$1B	202,294	1,947	82.5	90.0
South Coast Cmrl Bk	Irvine	77.5	25.0	20.0	20.0	12.5	\$100M-500M	81,488	265	65.0	25.0
Sun Country Bk	Victorville	77.5	25.0	20.0	15.0	17.5	<\$100M	43,705	534	87.5	90.0
Saehan Bk	Los Angeles	77.5	25.0	17.5	17.5	17.5	\$100M-500M	57,252	577	85.0	75.0
Verdugo Bkg Co	Glendale	77.5	25.0	20.0	17.5	15.0	<\$100M	48,672	316	75.0	67.5
East Cty Bk	Antioch	75.0	25.0	17.5	12.5	20.0	<\$100M	36,033	602	80.0	80.0
American Cmrl Bk	Oxnard	75.0	20.0	12.5	20.0	22.5	\$100M-500M	78,949	859	77.5	85.0
Bay Bk Of Cmrc	San Leandro	75.0	22.5	15.0	17.5	20.0	\$100M-500M	56,712	713	80.0	65.0
Los Robles Bk	Thousand Oaks	75.0	22.5	15.0	17.5	20.0	\$100M-500M	60,778	765	85.0	92.5
Regency Bk	Fresno	75.0	20.0	12.5	20.0	22.5	\$100M-500M	75,228	1,028	75.0	75.0
First Scty Thrift Co	Orange	75.0	25.0	20.0	17.5	12.5	\$100M-500M	62,498	228	60.0	27.5
Metro Cmrc Bk	San Rafael	75.0	22.5	15.0	20.0	17.5	\$100M-500M	71,634	516	70.0	60.0
Bank Of Marin	Corte Madera	75.0	20.0	12.5	20.0	22.5	\$100M-500M	95,178	1,063	72.5	80.0
Redlands Centennial Bk	Redlands	75.0	22.5	25.0	12.5	15.0	<\$100M	29,014	334	77.5	77.5
Desert Cmnty Bk	Victorville	72.5	17.5	12.5	20.0	22.5	\$100M-500M	74,969	929	85.0	87.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rancho Bk	San Dimas	72.5	22.5	20.0	15.0	15.0	<\$100M	42,611	376	85.0	90.0
American Pacific St Bk	Sherman Oaks	72.5	17.5	10.0	22.5	22.5	\$100M-500M	132,414	1,033	65.0	70.0
Bank Of Coronado	Coronado	72.5	25.0	25.0	12.5	10.0	<\$100M	28,432	184	42.5	55.0
American River Bk	Sacramento	72.5	22.5	15.0	20.0	15.0	\$100M-500M	65,148	325	57.5	50.0
Bank Of Lodi Na	Lodi	72.5	17.5	17.5	17.5	20.0	\$100M-500M	52,706	553	75.0	77.5
Los Angeles Nb	Buena Park	72.5	25.0	15.0	17.5	15.0	\$100M-500M	58,688	316	57.5	57.5
Bank Of Ventura	Ventura	72.5	25.0	22.5	12.5	12.5	<\$100M	31,055	296	80.0	82.5
Butte Cmnty Bk	Paradise	72.5	15.0	22.5	15.0	20.0	\$100M-500M	38,702	630	87.5	90.0
Kaweah Nb	Visalia	72.5	25.0	25.0	10.0	12.5	<\$100M	25,322	237	77.5	75.0
Central Sierra Bk	San Andreas	70.0	20.0	20.0	15.0	15.0	\$100M-500M	37,079	408	85.0	82.5
Coast Cmrl Bk	Santa Cruz	70.0	15.0	12.5	20.0	22.5	\$100M-500M	84,104	874	70.0	77.5
First Nb Of Central Ca	Salinas	70.0	12.5	7.5	25.0	25.0	\$500M-\$1B	202,827	1,822	72.5	72.5
Montecito B&T	Santa Barbara	70.0	17.5	12.5	20.0	20.0	\$100M-500M	80,380	704	62.5	67.5
Pacific Western Nb	Pico Rivera	70.0	20.0	22.5	15.0	12.5	\$100M-500M	44,852	190	45.0	42.5
Westamerica Bk	San Rafael	70.0	10.0	10.0	25.0	25.0	\$1B-\$10B	727,118	8,578	75.0	75.0
Community Bk	Pasadena	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	250,208	1,856	67.5	72.5
Redding Bk Of Cmrc	Redding	70.0	20.0	10.0	20.0	20.0	\$100M-500M	73,189	749	72.5	75.0
Pacific Crest Bk	Agoura Hills	70.0	20.0	7.5	25.0	17.5	\$500M-\$1B	186,759	141	27.5	15.0
Bay Cities Nb	Redondo Beach	70.0	17.5	22.5	15.0	15.0	\$100M-500M	41,443	280	55.0	57.5
Citizens Bk Of Nv Cty	Nevada City	70.0	25.0	22.5	10.0	12.5	<\$100M	24,116	213	57.5	70.0
Temecula Valley Bk Na	Temecula	70.0	22.5	20.0	12.5	15.0	<\$100M	28,956	279	67.5	72.5
Bank Of Agri & Cmrc	Stockton	67.5	17.5	15.0	17.5	17.5	\$100M-500M	46,306	466	72.5	70.0
Bank Of Walnut Creek	Walnut Creek	67.5	12.5	17.5	17.5	20.0	\$100M-500M	59,825	643	65.0	65.0
Bank Of Oakland	Oakland	67.5	22.5	25.0	10.0	10.0	<\$100M	21,949	194	62.5	60.0
Western St Bk	Duarte	67.5	25.0	17.5	12.5	12.5	<\$100M	33,569	246	72.5	67.5
Foothill Independent Bk	Glendora	67.5	17.5	7.5	22.5	20.0	\$100M-500M	127,858	624	55.0	57.5
Timberline Cmnty Bk	Yreka	67.5	22.5	17.5	12.5	15.0	<\$100M	34,202	297	62.5	60.0
Santa Monica Bk	Santa Monica	67.5	12.5	5.0	25.0	25.0	\$1B-\$10B	297,560	2,777	70.0	75.0
Civicbank Of Cmrc	Oakland	67.5	17.5	5.0	22.5	22.5	\$100M-500M	105,312	758	57.5	55.0
United Pacific Bk	City Of Industry	67.5	22.5	10.0	17.5	17.5	\$100M-500M	50,647	442	70.0	82.5
Bank Of Canton Of Ca	San Francisco	67.5	7.5	15.0	22.5	22.5	\$500M-\$1B	110,303	1,088	72.5	85.0
California Korea Bk	Los Angeles	67.5	15.0	7.5	22.5	22.5	\$500M-\$1B	134,227	1,237	67.5	72.5
Vineyard Nb	Rancho Cucamonga	67.5	20.0	17.5	15.0	15.0	\$100M-500M	43,127	382	70.0	67.5
Spectrum Bk	Montebello	67.5	22.5	20.0	12.5	12.5	<\$100M	32,890	251	65.0	70.0
Citizens Bus Bk	Ontario	67.5	10.0	7.5	25.0	25.0	\$1B-\$10B	301,827	1,407	65.0	65.0
Borrego Springs Bk Na	Borrego Spring	67.5	22.5	20.0	10.0	15.0	<\$100M	26,030	315	65.0	35.0
Six Rivers Nb	Eureka	67.5	12.5	20.0	15.0	20.0	\$100M-500M	42,793	584	77.5	82.5
Western Sierra Nb	Cameron Park	65.0	17.5	17.5	15.0	15.0	\$100M-500M	39,345	299	62.5	60.0
Security First Bk	Fullerton	65.0	22.5	25.0	10.0	7.5	<\$100M	21,292	121	65.0	72.5
Vintage Bk	Napa	65.0	15.0	15.0	17.5	17.5	\$100M-500M	49,344	406	65.0	65.0
San Joaquin Bk	Bakersfield	65.0	17.5	10.0	17.5	20.0	\$100M-500M	60,612	839	90.0	92.5
First Cmnty Bk Of The Des	Yucca Valley	65.0	20.0	17.5	15.0	12.5	\$100M-500M	41,504	310	77.5	75.0
Home Inv & Loan	San Diego	65.0	25.0	17.5	15.0	7.5	<\$100M	39,891	93	40.0	22.5

Table A.1 Small Business Lending in California, June 1999

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
County Bk	Merced	65.0	10.0	12.5	20.0	22.5	\$100M-500M	88,993	1,199	72.5	90.0
Taft Nb	Taft	65.0	20.0	22.5	7.5	15.0	<\$100M	19,175	317	77.5	80.0
Trans Pacific Nb	San Francisco	65.0	22.5	17.5	15.0	10.0	\$100M-500M	37,441	123	37.5	35.0
Bank Of The Sierra	Porterville	65.0	12.5	10.0	20.0	22.5	\$100M-500M	88,726	1,170	80.0	85.0
Clovis Cmnty Bk	Clovis	65.0	15.0	15.0	15.0	20.0	\$100M-500M	42,799	788	87.5	87.5
Bank Of Petaluma	Petaluma	65.0	17.5	12.5	17.5	17.5	\$100M-500M	58,183	446	65.0	82.5
First Coastal Bk Na	El Segundo	65.0	15.0	22.5	12.5	15.0	\$100M-500M	34,404	423	82.5	75.0
San Jose Nb	San Jose	65.0	15.0	7.5	22.5	20.0	\$100M-500M	98,015	649	60.0	52.5
Tehama Bk	Red Bluff	65.0	10.0	22.5	15.0	17.5	\$100M-500M	39,691	396	65.0	62.5
Rancho Santa Fe Nb	Rancho Santa F	65.0	17.5	12.5	17.5	17.5	\$100M-500M	56,153	397	72.5	77.5
Pacific Bus Bk	Santa Fe Spring	65.0	22.5	10.0	17.5	15.0	\$100M-500M	62,462	329	55.0	45.0
Camarillo Cmnty Bk	Camarillo	65.0	20.0	15.0	12.5	17.5	\$100M-500M	36,330	419	75.0	80.0
North Coast Bk Na	Windsor	65.0	25.0	20.0	10.0	10.0	<\$100M	23,247	203	72.5	72.5
Bank Of Visalia	Visalia	65.0	22.5	20.0	10.0	12.5	<\$100M	28,104	269	62.5	67.5
Business Bk Of Ca	San Bernardino	62.5	12.5	12.5	17.5	20.0	\$100M-500M	47,091	751	72.5	82.5
Peninsula Bk	San Diego	62.5	10.0	10.0	20.0	22.5	\$100M-500M	84,784	914	70.0	67.5
Golden Pacific Bk	Ontario	62.5	25.0	20.0	10.0	7.5	<\$100M	21,750	134	57.5	50.0
City Cmrc Bk	Santa Barbara	62.5	20.0	10.0	17.5	15.0	\$100M-500M	49,322	346	52.5	55.0
Bank Of Salinas	Salinas	62.5	10.0	7.5	22.5	22.5	\$500M-\$1B	109,438	1,146	65.0	72.5
Visalia Cmnty Bk	Visalia	62.5	17.5	20.0	12.5	12.5	\$100M-500M	30,850	305	65.0	57.5
Omni Bk Na	Alhambra	62.5	20.0	12.5	17.5	12.5	\$100M-500M	63,617	185	45.0	30.0
Pacific Bk Na	San Francisco	62.5	12.5	5.0	22.5	22.5	\$500M-\$1B	156,968	1,292	72.5	77.5
Cathay Bk	Los Angeles	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	246,856	1,578	62.5	67.5
First Intl Bk	Chula Vista	62.5	22.5	20.0	10.0	10.0	<\$100M	23,527	218	72.5	70.0
Alliance Bk	Culver City	62.5	20.0	17.5	12.5	12.5	<\$100M	31,777	200	52.5	67.5
Inland Empire Nb	Riverside	62.5	25.0	15.0	12.5	10.0	<\$100M	29,620	148	52.5	42.5
Bank Of Hollywood	Hollywood	62.5	17.5	15.0	15.0	15.0	\$100M-500M	44,158	357	62.5	57.5
Southern Ca Bk	Newport Beach	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	198,287	2,276	65.0	70.0
Scott Valley Bk	Yreka	62.5	15.0	12.5	15.0	20.0	\$100M-500M	45,704	574	70.0	75.0
Kings River St Bk	Reedley	62.5	15.0	22.5	7.5	17.5	<\$100M	20,779	444	80.0	87.5
Palm Desert Nb	Palm Desert	62.5	15.0	22.5	10.0	15.0	\$100M-500M	26,893	337	62.5	75.0
Sonoma Valley Bk	Sonoma	62.5	15.0	17.5	12.5	17.5	\$100M-500M	30,739	412	77.5	72.5
Valley Mrch Bk Na	Hemet	62.5	22.5	20.0	7.5	12.5	<\$100M	20,811	246	65.0	70.0
Tamalpais Bk	San Rafael	62.5	17.5	22.5	12.5	10.0	\$100M-500M	36,446	96	32.5	15.0
First Scty Bk Of Ca Na	West Covina	60.0	7.5	5.0	25.0	22.5	\$1B-\$10B	181,453	1,005	55.0	57.5
First Nb Of Northern Ca	Daly City	60.0	12.5	7.5	20.0	20.0	\$100M-500M	78,384	762	62.5	75.0
Bank Of Santa Clara	Santa Clara	60.0	15.0	7.5	20.0	17.5	\$100M-500M	79,731	482	60.0	70.0
South Bay Bk Na	Torrance	60.0	20.0	10.0	17.5	12.5	\$100M-500M	50,663	268	55.0	45.0
National Amer Bk	San Francisco	60.0	22.5	25.0	7.5	5.0	<\$100M	20,148	60	32.5	15.0
Exchange Bk	Santa Rosa	60.0	7.5	7.5	22.5	22.5	\$500M-\$1B	101,168	1,251	65.0	77.5
Bay View Bk Na	San Mateo	60.0	5.0	5.0	25.0	25.0	\$1B-\$10B	417,910	1,080	50.0	47.5
Mellon 1St Bus Bk	Los Angeles	60.0	7.5	5.0	25.0	22.5	\$1B-\$10B	218,705	963	60.0	60.0
Plumas Bk	Quincy	60.0	10.0	17.5	12.5	20.0	\$100M-500M	35,735	684	85.0	90.0

Table A.1 Small Business Lending in California, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Bay Area Bk	Redwood City	60.0	15.0	12.5	15.0	17.5	\$100M-500M	41,971	382	67.5	70.0
First Counties Bk	Clearlake	60.0	17.5	20.0	10.0	12.5	<\$100M	24,263	239	67.5	67.5
Fremont Bk	Fremont	60.0	7.5	12.5	20.0	20.0	\$500M-\$1B	84,494	770	65.0	67.5
Santa Barbara B&Tc	Santa Barbara	60.0	5.0	5.0	25.0	25.0	\$1B-\$10B	201,172	2,457	65.0	70.0
Comerica Bk Ca	San Jose	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	582,182	3,515	57.5	62.5
North Valley Bk	Redding	60.0	10.0	12.5	17.5	20.0	\$100M-500M	56,758	595	72.5	70.0
Monument Nb	Ridgecrest	60.0	25.0	22.5	5.0	7.5	<\$100M	6,181	110	65.0	72.5
California B&Tc	San Diego	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	708,833	7,327	62.5	67.5
First Mtn Bk	Big Bear Lake	60.0	17.5	20.0	10.0	12.5	<\$100M	24,703	310	77.5	82.5
Tokai Bk Of Ca	Los Angeles	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	263,585	3,526	55.0	55.0
Marathon Nb	Los Angeles	60.0	22.5	12.5	10.0	15.0	<\$100M	27,672	372	70.0	77.5
Guaranty Bk Of Ca	Los Angeles	60.0	20.0	17.5	12.5	10.0	\$100M-500M	36,151	177	50.0	32.5
First Bk	San Luis Obisp	60.0	12.5	12.5	17.5	17.5	\$100M-500M	48,340	465	70.0	65.0
Cedars Bk	Los Angeles	60.0	17.5	10.0	17.5	15.0	\$100M-500M	55,188	319	52.5	42.5
Centennial Bk	Fountain Valley	60.0	22.5	17.5	12.5	7.5	<\$100M	34,766	90	40.0	25.0
Novato Cmnty Bk	Novato	60.0	25.0	20.0	7.5	7.5	<\$100M	20,328	73	45.0	37.5
Heritage Bk Of Cmrc	San Jose	60.0	12.5	10.0	20.0	17.5	\$100M-500M	78,726	487	50.0	50.0
Coast Nb	San Luis Obisp	60.0	20.0	20.0	10.0	10.0	<\$100M	24,499	176	65.0	50.0
Encino St Bk	Encino	60.0	20.0	20.0	10.0	10.0	<\$100M	24,749	153	60.0	55.0
Auburn Nb	Auburn	60.0	25.0	25.0	5.0	5.0	<\$100M	11,524	59	50.0	52.5
Mid-State Bk	Arroyo Grande	57.5	5.0	5.0	22.5	25.0	\$1B-\$10B	131,971	2,717	72.5	85.0
Charter Pacific Bk	Agoura Hills	57.5	17.5	17.5	12.5	10.0	<\$100M	28,970	197	50.0	35.0
City Nb	Beverly Hills	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	432,732	2,865	57.5	57.5
Savings Bk Of Mendocino C	Ukiah	57.5	7.5	7.5	20.0	22.5	\$100M-500M	64,802	837	65.0	75.0
Upland Bk	Upland	57.5	17.5	20.0	10.0	10.0	<\$100M	22,172	210	60.0	55.0
Bank Of Amador	Jackson	57.5	12.5	22.5	7.5	15.0	<\$100M	17,781	345	72.5	67.5
Borel B&Tc	San Mateo	57.5	12.5	7.5	20.0	17.5	\$100M-500M	68,787	343	37.5	40.0
Byl Bk Group	Orange	57.5	12.5	5.0	20.0	20.0	\$100M-500M	73,351	672	60.0	75.0
National Bk Of The Redwo	Santa Rosa	57.5	7.5	10.0	20.0	20.0	\$100M-500M	71,021	795	62.5	62.5
First Western Bk	Simi Valley	57.5	12.5	12.5	15.0	17.5	\$100M-500M	37,610	424	62.5	72.5
Sanwa Bk Ca	San Francisco	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	494,412	5,139	57.5	65.0
Wells Fargo Bk Na	San Francisco	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	292,484	65.0	85.0
Bank Of Stockton	Stockton	57.5	5.0	7.5	22.5	22.5	\$500M-\$1B	104,396	925	62.5	65.0
First Professional Bk Na	Santa Monica	57.5	12.5	7.5	17.5	20.0	\$100M-500M	57,668	549	65.0	70.0
Cuyamaca Bk Na	Santee	57.5	20.0	20.0	7.5	10.0	<\$100M	17,427	186	65.0	60.0
Brentwood Bk Of Ca	Los Angeles	57.5	20.0	20.0	10.0	7.5	<\$100M	22,139	122	52.5	50.0
First B&Tc	Newport Beach	57.5	7.5	5.0	22.5	22.5	\$500M-\$1B	130,916	787	52.5	52.5
North St Nb	Chico	57.5	12.5	22.5	10.0	12.5	\$100M-500M	25,701	292	72.5	75.0
First Bk Of Ca	Sacramento	57.5	10.0	5.0	20.0	22.5	\$100M-500M	80,961	1,069	62.5	72.5
Mid Valley Bk	Red Bluff	57.5	12.5	15.0	12.5	17.5	\$100M-500M	30,068	395	70.0	80.0
Imperial Bk	Inglewood	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	553,095	1,018	52.5	45.0
Bank Of Orange Cty	Fountain Valley	57.5	17.5	15.0	10.0	15.0	<\$100M	27,278	349	72.5	80.0
Silicon Valley Bk	Santa Clara	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	339,355	1,078	50.0	40.0

Table A.1 Small Business Lending in California, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Of The West	San Francisco	57.5	2.5	5.0	25.0	25.0	\$1B-\$10B	474,849	4,796	60.0	65.0
Farmers & Mrch Bk Central	Lodi	57.5	5.0	7.5	20.0	25.0	\$500M-\$1B	87,147	1,648	67.5	72.5
Valley Independent Bk	El Centro	57.5	7.5	5.0	22.5	22.5	\$500M-\$1B	99,544	870	62.5	62.5
Valencia B&T	Santa Clarita	57.5	15.0	12.5	15.0	15.0	\$100M-500M	36,706	354	65.0	75.0
Goleta Nb	Goleta	57.5	7.5	15.0	15.0	20.0	\$100M-500M	39,209	571	62.5	70.0
Asian Pacific Nb	San Gabriel	57.5	20.0	25.0	7.5	5.0	<\$100M	13,348	109	67.5	37.5
First Valley Nb	Lancaster	57.5	20.0	17.5	7.5	12.5	<\$100M	13,049	266	75.0	77.5
Founders Nb	Los Angeles	57.5	15.0	22.5	10.0	10.0	\$100M-500M	27,659	203	65.0	62.5
Oak Valley Cmnty Bk	Oakdale	57.5	20.0	10.0	12.5	15.0	\$100M-500M	34,989	327	67.5	65.0
Mission Cmnty Bk Na	San Luis Obisp	57.5	20.0	25.0	5.0	7.5	<\$100M	11,341	172	72.5	72.5
Central California Bk	Sonora	57.5	25.0	22.5	5.0	5.0	<\$100M	10,923	72	52.5	52.5
Peninsula Bk Of Cmrc	Millbrae	55.0	12.5	10.0	17.5	15.0	\$100M-500M	61,207	318	52.5	55.0
Feather River St Bk	Yuba City	55.0	5.0	22.5	12.5	15.0	\$100M-500M	29,878	391	67.5	70.0
San Diego Nb	San Diego	55.0	7.5	2.5	22.5	22.5	\$1B-\$10B	134,138	890	52.5	55.0
Bank Of Hemet	Hemet	55.0	17.5	5.0	20.0	12.5	\$100M-500M	71,101	172	27.5	27.5
East-West Bk	San Marino	55.0	5.0	2.5	25.0	22.5	\$1B-\$10B	191,793	739	50.0	40.0
Union Bk Of Ca Na	San Francisco	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	16,426	57.5	60.0
River City Bk	Sacramento	55.0	7.5	7.5	20.0	20.0	\$100M-500M	73,827	613	52.5	60.0
Bank Of Amer Nt&Sa	San Francisco	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	169,569	55.0	67.5
Bank Of Los Altos	Los Altos	55.0	10.0	17.5	15.0	12.5	\$100M-500M	38,882	258	52.5	55.0
Union Safe Dep Bk	Stockton	55.0	5.0	10.0	20.0	20.0	\$500M-\$1B	73,256	736	65.0	75.0
Mission Nb	San Francisco	55.0	15.0	25.0	7.5	7.5	<\$100M	12,858	97	57.5	52.5
First Amer Bk	Rosemead	55.0	15.0	17.5	12.5	10.0	\$100M-500M	34,220	174	60.0	45.0
Golden Gate Bk	San Francisco	55.0	15.0	17.5	15.0	7.5	\$100M-500M	44,876	114	32.5	32.5
Bank Of The Orient	San Francisco	55.0	12.5	5.0	20.0	17.5	\$100M-500M	74,037	449	50.0	52.5
Cupertino Nb&Tc	Cupertino	55.0	7.5	2.5	22.5	22.5	\$500M-\$1B	127,247	949	57.5	62.5
Heritage Oaks Bk	Paso Robles	55.0	12.5	15.0	12.5	15.0	\$100M-500M	30,797	308	60.0	67.5
First Fidelity T&La	San Diego	55.0	12.5	7.5	22.5	12.5	\$100M-500M	104,819	161	27.5	17.5
Downey Nb	Downey	55.0	17.5	22.5	7.5	7.5	<\$100M	18,429	121	45.0	40.0
Grand Nb	Alhambra	55.0	17.5	12.5	15.0	10.0	\$100M-500M	40,891	161	45.0	47.5
Mid-Peninsula Bk	Palo Alto	55.0	10.0	5.0	22.5	17.5	\$500M-\$1B	126,966	386	50.0	45.0
Evertrust Bk	City Of Industry	55.0	22.5	10.0	15.0	7.5	<\$100M	36,457	73	27.5	15.0
Community Bk Of The Bay	Oakland	55.0	20.0	25.0	5.0	5.0	<\$100M	10,952	77	52.5	52.5
Bank Of Lakewood	Lakewood	55.0	25.0	20.0	5.0	5.0	<\$100M	12,676	91	60.0	65.0
Rancho Bernardo Cmnty Bk	San Diego	55.0	20.0	20.0	7.5	7.5	<\$100M	18,226	116	50.0	37.5
Modesto Cmrc Bk	Modesto	55.0	20.0	15.0	10.0	10.0	<\$100M	27,107	201	57.5	50.0
Commercial Bk	San Francisco	52.5	17.5	10.0	15.0	10.0	\$100M-500M	44,128	147	20.0	20.0
San Benito Bk	Hollister	52.5	10.0	15.0	12.5	15.0	\$100M-500M	33,379	403	72.5	75.0
Summit Bk	Oakland	52.5	15.0	12.5	12.5	12.5	\$100M-500M	29,473	236	57.5	60.0
First Nb Of North Cty	Carlsbad	52.5	22.5	12.5	10.0	7.5	<\$100M	22,104	150	60.0	42.5
American Intl Bk	Los Angeles	52.5	12.5	7.5	17.5	15.0	\$100M-500M	50,225	348	57.5	67.5
Fremont Inv & Loan	Anaheim	52.5	2.5	2.5	22.5	25.0	\$1B-\$10B	101,043	13,255	57.5	62.5
Farmers & Mrch Bk	Long Beach	52.5	2.5	5.0	22.5	22.5	\$1B-\$10B	103,996	1,135	55.0	57.5

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Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Mechanics Bk	Richmond	52.5	5.0	2.5	22.5	22.5	\$1B-\$10B	150,757	856	55.0	60.0
United Scty Bk	Fresno	52.5	10.0	7.5	17.5	17.5	\$100M-500M	51,947	470	67.5	60.0
First United Bk	San Diego	52.5	22.5	12.5	12.5	5.0	<\$100M	29,075	58	25.0	22.5
Preferred Bk	Los Angeles	52.5	10.0	5.0	20.0	17.5	\$100M-500M	91,688	563	57.5	60.0
Southwest Cmnty Bk	Encinitas	52.5	20.0	20.0	5.0	7.5	<\$100M	11,728	102	47.5	70.0
National Bus Bk	Torrance	52.5	20.0	25.0	2.5	5.0	<\$100M	4,257	48	60.0	60.0
Liberty Bk	South San Fran	50.0	17.5	10.0	12.5	10.0	\$100M-500M	33,412	150	40.0	37.5
General Bk	Los Angeles	50.0	5.0	2.5	22.5	20.0	\$1B-\$10B	177,418	601	47.5	40.0
First Northern Bk	Dixon	50.0	7.5	7.5	15.0	20.0	\$100M-500M	39,659	648	62.5	70.0
Century Bk	Beverly Hills	50.0	17.5	10.0	15.0	7.5	\$100M-500M	45,034	78	17.5	20.0
Kerman St Bk	Kerman	50.0	7.5	22.5	7.5	12.5	<\$100M	13,549	225	52.5	70.0
Hacienda Bk	Santa Maria	50.0	17.5	17.5	7.5	7.5	<\$100M	12,966	145	62.5	57.5
Imperial T&La	Glendale	50.0	7.5	2.5	22.5	17.5	\$1B-\$10B	173,648	385	40.0	25.0
Roseville 1St Nb	Roseville	50.0	12.5	20.0	7.5	10.0	<\$100M	13,530	152	52.5	60.0
Cypress Bk	Seaside	50.0	20.0	12.5	7.5	10.0	<\$100M	20,622	220	55.0	47.5
United Cmrl Bk	San Francisco	47.5	5.0	2.5	22.5	17.5	\$1B-\$10B	130,395	296	35.0	27.5
Lippo Bk	San Francisco	47.5	15.0	7.5	10.0	15.0	<\$100M	22,727	353	72.5	87.5
Bank Of San Francisco	San Francisco	47.5	15.0	10.0	15.0	7.5	\$100M-500M	37,038	94	25.0	25.0
Granite St Bk	Monrovia	47.5	10.0	22.5	7.5	7.5	<\$100M	14,936	108	45.0	45.0
Napa Nb	Napa	47.5	7.5	15.0	10.0	15.0	\$100M-500M	25,167	321	60.0	72.5
Metropolitan Bk	Oakland	47.5	12.5	22.5	5.0	7.5	<\$100M	12,760	108	52.5	60.0
First Charter Bk Na	Beverly Hills	47.5	12.5	10.0	12.5	12.5	\$100M-500M	32,943	266	45.0	52.5
International Bk Of Ca	Los Angeles	47.5	17.5	7.5	15.0	7.5	\$100M-500M	39,493	108	32.5	17.5
Manufacturers Bk	Los Angeles	47.5	5.0	2.5	20.0	20.0	\$1B-\$10B	78,448	450	37.5	42.5
Pacific St Bk	Stockton	47.5	12.5	10.0	10.0	15.0	<\$100M	21,567	322	67.5	75.0
Bank Of Lake Cty	Lakeport	47.5	15.0	15.0	10.0	7.5	<\$100M	22,630	141	47.5	45.0
First Continental Bk	Rosemead	47.5	12.5	5.0	17.5	12.5	\$100M-500M	57,864	185	35.0	35.0
Valley Oaks Nb	Solvang	47.5	12.5	25.0	5.0	5.0	<\$100M	12,308	53	42.5	15.0
Valley Cmnty Bk	Pleasanton	47.5	17.5	20.0	5.0	5.0	<\$100M	6,407	46	27.5	27.5
First Nb	San Diego	45.0	5.0	5.0	17.5	17.5	\$500M-\$1B	61,801	345	37.5	35.0
Eastern Intl Bk	Los Angeles	45.0	15.0	15.0	7.5	7.5	<\$100M	18,549	93	40.0	30.0
United Nb	Monterey Park	45.0	7.5	2.5	17.5	17.5	\$100M-500M	59,328	531	50.0	60.0
Valley Bk	Moreno Valley	45.0	12.5	12.5	7.5	12.5	<\$100M	20,212	255	52.5	52.5
Sierra Nb	Tehachapi	45.0	10.0	17.5	7.5	10.0	<\$100M	16,419	174	57.5	52.5
Frontier St Bk	Redondo Beach	45.0	10.0	22.5	7.5	5.0	<\$100M	13,032	46	27.5	10.0
Far East Nb	Los Angeles	45.0	5.0	2.5	20.0	17.5	\$500M-\$1B	74,715	413	47.5	50.0
Redwood Bk	San Francisco	45.0	12.5	7.5	15.0	10.0	\$100M-500M	44,123	144	32.5	20.0
Mt Diablo Nb	Danville	45.0	10.0	7.5	15.0	12.5	\$100M-500M	41,344	212	50.0	57.5
Neighborhood Nb	San Diego	45.0	15.0	25.0	2.5	2.5	<\$100M	4,566	33	55.0	35.0
Privest Bk	Costa Mesa	45.0	12.5	25.0	5.0	2.5	<\$100M	5,874	38	37.5	35.0
Santa Clara Valley Bk Na	Santa Paula	45.0	15.0	25.0	2.5	2.5	<\$100M	3,698	23	52.5	32.5
Mercantile Nb	Los Angeles	42.5	10.0	10.0	12.5	10.0	\$100M-500M	29,883	191	40.0	42.5
Yosemite Bk	Mariposa	42.5	5.0	22.5	5.0	10.0	\$100M-500M	11,593	166	52.5	55.0



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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Bank Of Granada Hills	Granada Hills	42.5	15.0	12.5	7.5	7.5	<\$100M	19,550	89	32.5	25.0
Bank Of Whittier Na	Whittier	42.5	10.0	22.5	5.0	5.0	<\$100M	6,961	84	42.5	42.5
Saratoga Nb	Saratoga	42.5	10.0	10.0	12.5	10.0	\$100M-500M	30,675	168	40.0	25.0
Sequoia Nb	San Francisco	42.5	20.0	15.0	5.0	2.5	<\$100M	5,505	29	40.0	32.5
Ojai Valley Bk	Ojai	42.5	7.5	17.5	5.0	12.5	<\$100M	9,244	283	62.5	77.5
Dana Niguel Bk Na	Dana Point	42.5	7.5	25.0	5.0	5.0	<\$100M	5,582	86	42.5	42.5
Santa Lucia Bk	Atascadero	42.5	10.0	10.0	10.0	12.5	\$100M-500M	21,905	262	60.0	72.5
Merchants Bk Of Ca Na	Carson	42.5	10.0	25.0	2.5	5.0	<\$100M	4,336	71	60.0	65.0
California Oaks St Bk	Thousand Oaks	42.5	15.0	17.5	5.0	5.0	<\$100M	9,452	88	50.0	62.5
Mission Bk	Bakerfield	42.5	17.5	15.0	5.0	5.0	<\$100M	5,348	47	40.0	52.5
Asiana Bk	Sunnyvale	42.5	12.5	25.0	2.5	2.5	<\$100M	2,496	10	22.5	32.5
Bank Of Willits	Willits	40.0	7.5	17.5	5.0	10.0	<\$100M	11,334	215	57.5	72.5
Western Scty Bk Na	Burbank	40.0	10.0	7.5	10.0	12.5	\$100M-500M	27,198	258	35.0	42.5
Oceanic Bk	San Francisco	40.0	15.0	10.0	7.5	7.5	<\$100M	21,061	65	25.0	22.5
Cerritos Valley Bk	Norwalk	40.0	10.0	12.5	10.0	7.5	\$100M-500M	25,651	126	32.5	30.0
State Bk Of India Ca	Los Angeles	40.0	15.0	10.0	7.5	7.5	<\$100M	15,792	98	42.5	47.5
Chinatrust Bk Usa	Torrance	40.0	5.0	2.5	20.0	12.5	\$1B-\$10B	87,248	163	27.5	22.5
Prime Bk	Los Angeles	40.0	5.0	25.0	5.0	5.0	\$100M-500M	11,533	31	15.0	22.5
California Pacific Bk	San Francisco	37.5	15.0	7.5	7.5	7.5	<\$100M	18,066	128	42.5	57.5
Delta Nb	Manteca	37.5	7.5	15.0	7.5	7.5	\$100M-500M	15,188	116	37.5	42.5
Gold Country Nb	Marysville	37.5	10.0	12.5	5.0	10.0	<\$100M	11,085	179	60.0	65.0
First Rgnl Bk	Los Angeles	37.5	7.5	7.5	12.5	10.0	\$100M-500M	34,881	194	40.0	47.5
Stockmans Bk	Elk Grove	37.5	10.0	7.5	10.0	10.0	\$100M-500M	22,510	198	55.0	50.0
Antelope Valley Bk	Lancaster	35.0	5.0	5.0	7.5	17.5	\$100M-500M	17,999	398	55.0	75.0
Pan Amer Bk	Los Angeles	35.0	7.5	22.5	2.5	2.5	<\$100M	4,910	46	50.0	52.5
America Ca Bk	San Francisco	35.0	15.0	5.0	7.5	7.5	<\$100M	16,671	97	30.0	25.0
Tustin T&La	Tustin	35.0	5.0	25.0	2.5	2.5	<\$100M	1,982	32	40.0	27.5
California Nb	Beverly Hills	35.0	5.0	2.5	17.5	10.0	\$500M-\$1B	58,294	134	22.5	17.5
Pacific Liberty Bk	Huntington Bea	35.0	5.0	25.0	2.5	2.5	<\$100M	718			10.0
Pacific Mercantile Bk	Newport Beach	35.0	5.0	22.5	2.5	5.0	<\$100M	4,001	47	37.5	37.5
Capitol Valley Bk	Roseville	35.0	5.0	25.0	2.5	2.5	<\$100M	680	8	37.5	47.5
Bank Of Rio Vista	Rio Vista	32.5	5.0	15.0	5.0	7.5	\$100M-500M	10,055	139	45.0	47.5
Balboa T&La	Chula Vista	32.5	2.5	25.0	2.5	2.5	<\$100M	1,618	15	35.0	12.5
Finance & Thrift Co	Porterville	32.5	2.5	25.0	2.5	2.5	<\$100M	1,073	32	35.0	42.5
Firstplus Bk	Irvine	32.5	2.5	25.0	2.5	2.5	\$100M-500M	195	2	32.5	32.5
Murphy Bk	Fresno	32.5	2.5	22.5	2.5	5.0	<\$100M	593	48	35.0	42.5
Town & Country Fnc & Thr	Turlock	32.5	2.5	25.0	2.5	2.5	<\$100M	3,027	28	30.0	37.5
Affinity Bk	Ventura	32.5	7.5	7.5	12.5	5.0	\$100M-500M	28,258	30	12.5	10.0
Pacific T&Lc	Woodland Hills	32.5	2.5	25.0	2.5	2.5	\$100M-500M	3,814	48	37.5	15.0
Inland Cmnty Bk Na	Rialto	32.5	12.5	7.5	5.0	7.5	<\$100M	9,374	104	42.5	50.0
Bank Of Alameda	Alameda	32.5	7.5	15.0	5.0	5.0	<\$100M	9,587	39	27.5	22.5
American Bus Bk	Los Angeles	32.5	7.5	12.5	7.5	5.0	<\$100M	14,263	84	40.0	47.5
First Cr Bk	Los Angeles	30.0	7.5	2.5	12.5	7.5	\$100M-500M	34,032	77	20.0	17.5

Table A.1 Small Business Lending in California, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Canyon Nb	Palm Springs	30.0	7.5	12.5	5.0	5.0	<\$100M	9,508	79	35.0	62.5
Heritage Bk East Bay	Fremont	30.0	12.5	7.5	5.0	5.0	<\$100M	11,507	48	25.0	10.0
Merchants Nb	Sacramento	27.5	5.0	12.5	5.0	5.0	<\$100M	7,459	80	27.5	37.5
Summit St Bk	Rohnert Park	27.5	5.0	10.0	7.5	5.0	\$100M-500M	15,623	56	25.0	10.0
California Cho Hung Bk	Los Angeles	27.5	10.0	5.0	7.5	5.0	<\$100M	16,225	96	35.0	37.5
Fcb Taiwan Ca Bk	Alhambra	27.5	10.0	5.0	7.5	5.0	\$100M-500M	21,179	42	15.0	17.5
Franklin T&La	Orange	25.0	2.5	17.5	2.5	2.5	<\$100M	805	14	40.0	30.0
Northern Tr Bk Ca Na	Santa Barbara	25.0	2.5	5.0	10.0	7.5	\$500M-\$1B	21,680	122	22.5	25.0
Gilmore Bk	Los Angeles	25.0	2.5	17.5	2.5	2.5	<\$100M	2,560	38	40.0	40.0
Silvergate Bk	La Mesa	25.0	10.0	5.0	7.5	2.5	<\$100M	15,411	14	10.0	10.0
Pacific Coast Bkr Bk	San Francisco	25.0	10.0	5.0	5.0	5.0	<\$100M	5,619	103	62.5	50.0
Bank Of Sacramento	Sacramento	25.0	10.0	5.0	5.0	5.0	<\$100M	9,996	43	22.5	22.5
Republic Bk Ca Na	Beverly Hills	22.5	2.5	2.5	7.5	10.0	\$500M-\$1B	13,418	163	25.0	40.0
Lake Cmnty Bk	Lakeport	22.5	5.0	2.5	5.0	10.0	<\$100M	6,528	166	30.0	47.5
Asahi Bk Of Ca	Los Angeles	20.0	5.0	5.0	5.0	5.0	\$100M-500M	10,654	65	20.0	20.0
Southern Pacific Bk	Los Angeles	20.0	2.5	2.5	10.0	5.0	\$1B-\$10B	21,978	20	10.0	10.0
Dai-Ichi Kangyo Bk Of Ca	Los Angeles	15.0	2.5	2.5	5.0	5.0	\$500M-\$1B	10,243	45	15.0	15.0
U S Tc Na	Los Angeles	12.5	2.5	2.5	5.0	2.5	\$100M-500M	6,233	36	15.0	15.0
Textron Nb	Costa Mesa	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
Franklin Bk	San Mateo	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
Fireside Thrift Co	Newark	10.0	2.5	0.0	2.5	2.5	\$500M-\$1B	0	0	0.0	10.0
Rancho Santa Fe T&La	San Marcos	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
California Cmrc Bk	Los Angeles	10.0	2.5	2.5	2.5	2.5	\$1B-\$10B	3,282	5	10.0	10.0
Acacia Bk	Laguna Hills	10.0	2.5	2.5	2.5	2.5	\$100M-500M	1,581	0	10.0	10.0
Mojave Desert Bk Na	Mojave	10.0	2.5	2.5	2.5	2.5	<\$100M	1,573	34	22.5	35.0
Chase Manhattan B&Tc Na	Los Angeles	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
Yolo Cmnty Bk	Woodland	10.0	2.5	2.5	2.5	2.5	<\$100M	369	8	10.0	10.0
Wells Fargo Central Bk	Calabasas	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Wells Fargo Bk	Los Angeles	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Cna Tr Corp	Costa Mesa	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0
Bny Western Tc	Los Angeles	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0
First Amer Tc	Santa Ana	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Jcb Bk Na	Los Angeles	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Crown Amer Bk	El Segundo	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0

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

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

A.2 Top Small Business Lenders in California under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
WELLS FARGO & COMPANY	CA	2,311,979	61,537	>\$50B	1,419,228	59,792	1,035,417	57,734	
BANK OF AMERICA CORPORATION	NC	1,875,123	47,274	>\$50B	1,139,449	45,872	952,024	44,834	
UNION BK OF CA NA	CA	1,717,999	12,385	\$10B-\$50B	550,862	10,281	240,620	8,616	
CITY NATIONAL CORPORATION	CA	548,844	2,185	\$1B-\$10B	141,240	1,485	54,394	1,014	
IMPERIAL BANCORP	CA	502,767	1,203	\$1B-\$10B	60,043	526	14,922	298	
COMERICA INCORPORATED	MI	489,906	1,796	\$10B-\$50B	124,905	1,175	41,367	741	
ZIONS BANCORPORATION	UT	411,945	2,395	\$10B-\$50B	135,367	1,885	64,886	1,491	
U.S. BANCORP	MN	350,437	8,499	>\$50B	208,859	8,226	158,485	7,947	
WESTAMERICA BANCORPORATION	CA	333,563	2,167	\$1B-\$10B	146,531	1,802	62,679	1,322	
SANWA BK CA	CA	289,616	2,249	\$1B-\$10B	110,150	1,937	80,215	1,774	
MELLON BANK CORPORATION	PA	243,048	4,409	\$10B-\$50B	101,014	4,144	60,092	3,911	
CITIGROUP INC.	NY	211,025	2,146	>\$50B	117,633	1,962	62,827	1,659	
FREMONT BANCORPORATION	CA	198,220	13,831	\$1B-\$10B	141,089	13,729	106,223	13,519	
PACIFIC CAPITAL BANCORP	CA	181,856	1,414	\$1B-\$10B	74,307	1,201	35,839	973	
SIERRAWEST BANCORP	CA	164,035	804	<\$1B	46,671	576	17,087	404	
FIRST SECURITY BANK OF CALIF	CA	153,534	836	N/A	48,936	634	21,148	485	
BANK OF CMRC	CA	152,419	554	<\$1B	32,646	320	10,989	200	
PACIFIC CENTURY FINANCIAL CO	HI	146,274	708	\$10B-\$50B	40,137	523	16,001	395	
SILICON VALLEY BANCSHARES	CA	145,229	323	\$1B-\$10B	17,411	113	2,887	41	
ADVANTA BK CORP	UT	143,275	13,966	<\$1B	143,275	13,966	143,275	13,966	
ELDORADO BANCSHARES INC.	CA	140,979	708	\$1B-\$10B	46,233	526	17,259	369	
GREATER BAY BANCORP	CA	135,937	519	\$1B-\$10B	34,383	343	12,647	226	
WESTERN BANCORP	CA	130,794	1,028	\$1B-\$10B	63,178	893	33,172	727	
BANCWEST CORPORATION	HI	130,296	1,046	\$10B-\$50B	54,285	909	33,863	797	
WASHINGTON MUTUAL BANK FA	WA	129,847	3,013	N/A	101,806	2,950	89,545	2,882	
PACIFIC BK NA	CA	128,943	467	<\$1B	29,398	293	10,155	192	
GBC BANCORP	CA	128,930	307	\$1B-\$10B	14,986	117	4,163	64	
CATHAY BANCORP INC.	CA	123,470	548	\$1B-\$10B	33,930	391	16,253	294	
MORGAN STANLEY DEAN WITTER B	UT	121,565	44,863	<\$1B	121,565	44,863	121,565	44,863	
FIRST BANKS INC.	MO	121,255	538	\$1B-\$10B	31,456	381	11,906	275	
GLENDAL FEEDERAL BANK	CA	115,491	2,639	N/A	82,369	2,574	69,343	2,500	
FARMERS & MERCHANTS BANK OF	CA	108,618	775	N/A	61,036	677	17,267	402	
FARMERS & MRCH BK	CA	106,916	929	\$1B-\$10B	50,544	820	23,654	660	
TRICO BANCSHARES	CA	106,249	917	<\$1B	48,586	808	23,560	668	
CVB FINANCIAL CORP.	CA	100,970	708	\$1B-\$10B	35,753	576	19,081	481	
HANMI BK	CA	100,904	828	<\$1B	42,015	706	21,384	588	
COMMUNITY BK	CA	96,883	650	\$1B-\$10B	34,516	510	16,465	404	
UCBH HOLDINGS INC.	CA	81,394	218	\$1B-\$10B	12,619	91	3,144	39	
BANK OF THE SIERRA	CA	79,944	929	<\$1B	38,690	851	19,634	738	
TOKAI BK OF CA	CA	75,677	212	\$1B-\$10B	11,830	110	2,777	59	
CHASE MANHATTAN CORPORATION	NY	75,341	2,512	>\$50B	72,196	2,506	66,747	2,472	
SCRIPPS BK	CA	74,148	723	<\$1B	45,743	656	21,201	514	
EAST WEST BANCORP INC.	CA	71,219	208	\$1B-\$10B	12,488	112	4,399	67	
EXCHANGE BK	CA	70,787	809	<\$1B	40,286	750	23,710	654	
NORTH COUNTY BANCORP	CA	67,718	592	<\$1B	24,630	510	11,992	433	
1867 WESTERN FINANCIAL CORPO	CA	66,483	505	<\$1B	27,076	434	15,097	369	

A.2 Top Small Business Lenders in California under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
1ST SOURCE CORPORATION	IN	66,465	762	\$1B-\$10B	28,909	681	16,506	599	
CALIFORNIA CTR BK	CA	65,071	471	<\$1B	27,773	397	12,406	310	
PROFESSIONAL BANCORP INC.	CA	64,496	364	<\$1B	24,685	290	10,655	209	
CIVIC BANCORP	CA	63,998	270	<\$1B	19,014	189	6,067	124	
CALIFORNIA FEDERAL BANK	CA	63,250	1,499	N/A	45,118	1,464	35,668	1,407	
PENINSULA BK	CA	61,316	547	<\$1B	27,407	485	11,371	397	
PACIFIC CREST BK	CA	59,909	119	<\$1B	3,741	22	135	3	
CENTRAL COAST BANCORP	CA	59,355	430	<\$1B	21,432	362	12,522	312	
FOOTHILL INDEPENDENT BANCORP	CA	58,405	442	<\$1B	27,185	379	12,909	297	
PEOPLE'S BANK OF CALIFORNIA	CA	57,523	221	N/A	10,248	150	4,047	115	
AMERICAN PACIFIC ST BK	CA	57,461	351	<\$1B	19,728	273	9,759	217	
MECHANICS BK	CA	54,510	364	\$1B-\$10B	15,578	293	9,019	259	
HSBC BK USA	NY	49,804	185	\$10B-\$50B	13,318	111	1,610	44	
MID-STATE BANCSHARES	CA	48,648	625	\$1B-\$10B	26,437	578	15,011	512	
CALIFORNIA KOREA BK	CA	46,174	312	<\$1B	17,904	259	10,313	215	
MANUFACTURERS BK	CA	45,828	149	\$1B-\$10B	9,135	90	3,369	60	
PREFERRED BK	CA	44,003	198	<\$1B	13,518	144	5,224	97	
VIB CORP	CA	42,399	262	<\$1B	15,087	203	6,527	155	
CALIFORNIA INDEPENDENT BANCO	CA	39,574	254	<\$1B	19,699	208	6,342	126	
WACHOVIA CORPORATION	NC	38,692	78	>\$50B	1,749	18	356	11	
REDWOOD EMPIRE BANCORP	CA	36,121	289	<\$1B	18,507	250	9,484	203	
BANK ONE CORPORATION	IL	35,857	504	>\$50B	12,196	458	6,125	426	
FIRST REPUBLIC BK	NV	34,985	76	\$1B-\$10B	2,659	20	597	8	
FIRST NB	CA	34,157	110	<\$1B	7,369	64	2,417	39	
USDB BANCORP	CA	33,463	277	<\$1B	16,996	242	7,297	189	
BANK OF CANTON OF CA	CA	33,057	231	<\$1B	14,245	194	6,894	152	
SAVINGS BK OF MENDOCINO CTY	CA	31,350	457	<\$1B	16,871	428	10,694	389	
ORIENT BANCORPORATION	CA	30,833	142	<\$1B	7,792	102	3,659	80	
RGB CORPORATION	CA	25,976	188	<\$1B	10,305	159	5,059	127	
SJNB FINANCIAL CORP.	CA	25,896	142	<\$1B	9,636	109	4,412	80	
STERLING BANK & TRUST	MI	25,505	197	N/A	13,314	169	5,108	119	
CHINA TRUST HOLDINGS N.V.	NY	25,017	63	\$1B-\$10B	3,138	24	550	10	
REPUBLIC NEW YORK CORPORATION	NY	24,429	247	\$10B-\$50B	13,612	227	7,438	194	
PLACER SAVINGS BANK	CA	24,402	250	N/A	13,855	228	7,405	190	
NORTH VALLEY BANCORP	CA	23,877	198	<\$1B	13,194	176	5,129	131	
FIRST UNION CORPORATION	NC	22,846	803	>\$50B	10,681	784	8,747	773	
DAI-ICHI KANGYO BK OF CA	CA	20,546	109	<\$1B	5,307	84	3,357	75	
IMPERIAL T&LA	CA	19,499	45	\$1B-\$10B	2,224	13	50	1	
FIRST NORTHERN BK	CA	19,305	207	<\$1B	10,241	189	5,346	160	
SAND RIDGE BANK	IN	18,563	198	N/A	13,791	185	7,584	149	
FAR EAST NB	CA	18,193	70	<\$1B	5,011	43	1,085	21	
MANUFACTURERS BANK	IL	18,150	128	N/A	9,244	107	3,308	71	
UNITED NB	CA	17,478	96	<\$1B	6,707	74	3,853	58	
FIRST BANK OF BEVERLY HILLS.	OR	16,715	27	N/A	0	0	0	0	
OCWEN FEDERAL BANK FSB	FL	15,336	44	N/A	2,799	21	542	9	
BANK LEUMI USA	NY	13,271	46	\$1B-\$10B	2,619	28	1,092	20	
PFF BANK & TRUST	CA	13,269	118	N/A	7,421	108	4,762	92	

A.2 Top Small Business Lenders in California under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
BAY VIEW BANK	CA	13,265	143	N/A	6,135	131	4,300	121	
NORTHERN TRUST CORPORATION	IL	10,236	46	\$10B-\$50B	2,150	30	903	22	
REGENCY SAVINGS BANK	IL	8,721	15	N/A	0	0	0	0	
FIRSTBANK HOLDING COMPANY OF	CO	8,506	108	\$1B-\$10B	4,375	99	2,145	87	
MERRILL LYNCH BK USA	UT	8,381	24	\$1B-\$10B	1,488	11	150	3	
PROVIDENT SAVINGS BANK FSB	CA	7,449	85	N/A	5,471	81	3,477	70	
SUNTRUST BANKS INC.	GA	7,359	56	>\$50B	1,921	46	1,082	41	
FIRST INTERNATIONAL BANCORP	CT	6,744	48	<\$1B	3,167	40	1,257	29	
STERLING BANCORP	NY	6,194	77	\$1B-\$10B	6,194	77	2,303	52	
WASHINGTON MUTUAL BANK	WA	5,906	23	N/A	1,651	16	268	8	
UNION FEDERAL SAVINGS BANK	IN	5,604	15	N/A	1,103	7	117	2	
UNIVERSAL BANK	CA	5,205	17	N/A	1,395	12	520	8	
KEYCORP	OH	5,076	38	>\$50B	1,442	30	869	26	
FIRST FEDERAL BANK OF CALIFO	CA	4,788	48	N/A	2,738	45	1,479	38	
LASALLE BK NA	IL	4,597	8	\$10B-\$50B	197	3	72	2	
FBOP CORPORATION	IL	4,449	14	\$1B-\$10B	702	5	182	2	
WESTERN FINANCIAL BANK	CA	4,307	18	N/A	1,526	12	262	4	
HARRIS T&SB	IL	4,265	69	\$10B-\$50B	1,872	64	1,455	61	
MARSHALL & ILSLEY CORPORATIO	WI	4,070	15	\$10B-\$50B	1,140	8	158	3	
COMPASS BANCSHARES INC.	AL	3,904	12	\$10B-\$50B	535	7	122	5	
REGIONS FINANCIAL CORPORATIO	AL	3,831	23	\$10B-\$50B	893	19	617	17	
U.S. TRUST CORPORATION	NY	3,706	10	\$1B-\$10B	1,006	6	186	2	
FIRSTAR CORPORATION	WI	3,569	26	\$10B-\$50B	1,203	23	1,056	22	
CORUS BANKSHARES INC.	IL	3,553	7	\$1B-\$10B	0	0	0	0	
INDUSTRIAL BK OF JAPAN TC	NY	3,315	5	\$1B-\$10B	176	1	0	0	
BANKBOSTON CORPORATION	MA	2,936	8	>\$50B	79	5	79	5	
FIRST FS&LA SAN GABRIEL VALL	CA	2,836	10	N/A	482	4	232	3	
MICHIGAN NB	MI	2,666	9	\$10B-\$50B	566	5	323	4	
PIONEER BANCORPORATION	NV	2,586	7	\$1B-\$10B	421	4	133	2	
PNC BANK CORP.	PA	2,573	76	>\$50B	909	73	796	72	
FIRST SECURITY CORPORATION	UT	2,522	11	\$10B-\$50B	398	6	141	4	
MERCANTILE BANCORPORATION IN	MO	2,366	14	\$10B-\$50B	518	11	321	10	
HAWTHORNE SAVINGS	CA	2,300	3	N/A	0	0	0	0	
J.P. MORGAN & CO. INCORPORAT	NY	2,175	4	>\$50B	0	0	0	0	
BANCFIRST CORPORATION	OK	2,100	4	\$1B-\$10B	50	1	50	1	
FLEET FINANCIAL GROUP INC.	MA	2,044	5	>\$50B	211	3	103	2	
FIRST NB OF KEYSTONE	WV	2,000	2	\$1B-\$10B	0	0	0	0	
EL DORADO SAVINGS BANK	CA	1,998	13	N/A	1,388	11	276	4	
COMMUNITY FIRST BANKSHARES	ND	1,968	28	\$1B-\$10B	696	26	556	25	
ARVEST BANK GROUP INC.	AR	1,963	5	\$1B-\$10B	13	2	13	2	
NATIONAL CITY CORPORATION	OH	1,882	10	>\$50B	416	8	218	7	
MONTEREY BAY BANK	CA	1,807	25	N/A	1,357	24	632	20	
ALLFIRST BK	MD	1,639	17	\$10B-\$50B	700	16	462	14	
COMMERCE BANCORP INC.	NJ	1,631	33	\$1B-\$10B	1,144	32	1,144	32	
FULLERTON COMMUNITY BANK	CA	1,604	11	N/A	409	7	259	6	
POPULAR INC.	PR	1,588	8	\$1B-\$10B	688	6	341	4	
BB&T CORPORATION	NC	1,553	8	\$10B-\$50B	357	6	107	5	

A.2 Top Small Business Lenders in California under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
LOCAL FEDERAL BANK	OK	1,530	2	N/A	0	0	0	0	
INTRUST FINANCIAL CORPORATIO	KS	1,522	14	\$1B-\$10B	672	12	672	12	
SKY FINANCIAL GROUP INC.	OH	1,465	56	\$1B-\$10B	1,465	56	1,465	56	
UST CORP.	MA	1,450	7	\$1B-\$10B	450	5	30	2	
ANB CORPORATION	IN	1,435	3	<\$1B	0	0	0	0	
UMB FINANCIAL CORPORATION	MO	1,422	5	\$1B-\$10B	222	3	22	2	
FIRSTMERIT CORPORATION	OH	1,300	2	\$1B-\$10B	0	0	0	0	
COMMERCE BANCSHARES INC.	MO	1,231	17	\$10B-\$50B	637	15	253	13	
TAYLOR CAPITAL GROUP INC.	IL	1,217	5	\$1B-\$10B	232	2	47	1	
TRINITY CAPITAL CORPORATION	NM	1,165	4	<\$1B	165	3	165	3	
FIRST AMERICAN CORPORATION	TN	1,144	4	\$10B-\$50B	21	1	21	1	
PROVIDENT FINANCIAL GROUP I	OH	1,141	5	\$1B-\$10B	203	3	203	3	
UNION PLANTERS CORPORATION	TN	1,105	12	\$10B-\$50B	842	11	404	8	
INDUSTRIAL BANK OF KOREA	NY	1,100	3	N/A	0	0	0	0	
SOUTHWEST BANCORPORATION OF	TX	1,100	2	\$1B-\$10B	100	1	100	1	
BELMONT BANCORP	OH	1,091	6	<\$1B	415	4	114	2	
GUARANTY CORPORATION	CO	1,079	7	<\$1B	679	6	119	3	
TRUSTMARK CORPORATION	MS	1,045	4	\$1B-\$10B	190	3	190	3	
PUEBLO BANCORPORATION	CO	1,013	2	<\$1B	113	1	0	0	
HEMET FEDERAL SAVINGS & LOAN	CA	1,012	24	N/A	1,012	24	717	22	
SOVEREIGN BANK	PA	1,006	2	N/A	6	1	6	1	
INDEPENDENT SOUTHERN BANCSHA	TN	1,000	1	<\$1B	0	0	0	0	
RIVERWAY HOLDINGS INCORPORA	TX	1,000	1	<\$1B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	425,754	54,538	\$10B-\$50B	425,754	54,538	425,754	54,538	0.81
MBNA CORPORATION	DE	49,123	5,241	\$10B-\$50B	49,123	5,241	48,571	5,237	0.55
FIRST NATIONAL OF NEBRASKA	NE	13,879	1,710	\$1B-\$10B	11,278	1,704	10,423	1,700	0.35
PRUDENTIAL B&TC	GA	2,058	14	<\$1B	2,058	14	294	5	0.32

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate the SBA preferred cert lender nearest to you, call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.