

Table 3A Expanded. Banks' Small Business Lending in California Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Community Cmrc Bank	Los Angeles	92.5	0.538	0.905	134,447	872	\$100M-500M	97.5	19,778	325	0
Nara Bank Na	Los Angeles	92.5	0.501	0.718	699,303	3,601	\$1B-\$10B	95.0	59,795	1,460	0
Sonoma NB	Santa Rosa	92.5	0.493	0.733	473,173	1,344	\$500M-\$1B	47.5	5,652	162	0
Canyon NB	Palm Springs	87.5	0.461	1	84,395	408	\$100M-500M	85.0	6,784	197	0
national Bank of CA	Los Angeles	87.5	0.521	0.773	115,571	589	\$100M-500M	65.0	4,908	141	0
Innovative Bank	Oakland	85.0	0.542	0.927	44,708	5,094	<\$100M	100.0	17,363	4,970	0
Coast NB	San Luis Obispo	85.0	0.431	0.806	66,423	479	\$100M-500M	87.5	6,289	212	0.001
Cuyamaca Bank Na	Santee	85.0	0.456	0.999	53,252	545	\$100M-500M	87.5	4,670	357	0
Saehan Bank	Los Angeles	82.5	0.427	0.561	131,031	1,050	\$100M-500M	95.0	19,551	533	0
Bay Cities NB	Redondo Beach	82.5	0.383	0.913	97,912	378	\$100M-500M	72.5	5,698	164	0.001
Center Bank	Los Angeles	80.0	0.295	0.456	350,174	2,980	\$1B-\$10B	100.0	78,274	2,118	0.001
Tri Cty Bank	Chico	80.0	0.201	0.714	309,942	3,665	\$1B-\$10B	97.5	47,486	2,566	0
Hanmi Bank	Los Angeles	80.0	0.293	0.478	905,612	6,312	\$1B-\$10B	95.0	113,298	3,208	0.001
Business First NB	Santa Barbara	77.5	0.546	0.967	51,431	317	<\$100M	77.5	4,131	132	0.003
Monterey Cty Bank	Monterey	77.5	0.424	0.801	50,607	289	\$100M-500M	62.5	2,790	116	0
Pacific Liberty Bank	Huntington Beach	77.5	0.415	0.776	51,226	362	\$100M-500M	55.0	2,178	107	0
South Coast Cmrl Bank	Irvine	77.5	0.539	0.799	75,469	229	\$100M-500M	10.0	92	1	0
California Oaks St Bank	Thousand Oaks	75.0	0.443	0.848	37,137	470	<\$100M	90.0	5,273	350	0.001
Central Valley Cmnty Bank	Clovis	75.0	0.228	0.693	80,050	832	\$100M-500M	85.0	8,531	493	0.002
First Amer Bank	Rosemead	75.0	0.287	0.888	62,787	340	\$100M-500M	80.0	6,568	124	0
Mission Cmnty Bank	San Luis Obispo	75.0	0.364	0.831	47,165	335	\$100M-500M	75.0	3,556	144	0.002
Neighborhood NB	San Diego	75.0	0.412	1	32,540	276	<\$100M	72.5	2,706	92	0
Citizens Bank of Nv Cty	Nevada City	75.0	0.359	0.749	57,207	347	\$100M-500M	70.0	3,842	158	0
Temecula Valley Bank Na	Temecula	75.0	0.255	0.508	134,548	1,199	\$500M-\$1B	70.0	8,584	324	0
Wilshire St Bank	Los Angeles	75.0	0.269	0.395	323,982	1,739	\$1B-\$10B	67.5	17,280	461	0
Bank of Visalia	Visalia	75.0	0.377	0.78	57,673	368	\$100M-500M	67.5	3,831	138	0
Premier Cmrl Bank Na	Anaheim	75.0	0.429	0.773	54,884	304	\$100M-500M	55.0	2,487	84	0
Circle Bank	Novato	75.0	0.409	1	55,880	140	\$100M-500M	32.5	1,179	33	0
Bank of Amer CA Na	San Francisco	75.0	0.133	0.995	212,940	448	\$1B-\$10B	10.0	62	1	0
Bank of The Sierra	Porterville	72.5	0.194	0.566	180,327	1,800	\$500M-\$1B	95.0	31,442	1,110	0.011
Santa Lucia Bank	Atascadero	72.5	0.3	0.746	60,198	457	\$100M-500M	92.5	9,763	275	0.001
Inland Cmnty Bank Na	Rialto	72.5	0.394	1	36,943	256	<\$100M	90.0	10,230	160	0
Humboldt Bank	Eureka	72.5	0.2	0.46	292,323	2,148	\$1B-\$10B	85.0	28,955	967	0.002
Westamerica Bank	San Rafael	72.5	0.139	0.583	639,397	5,555	\$1B-\$10B	85.0	72,981	2,868	0
1st Centennial Bank	Redlands	72.5	0.252	0.613	83,943	564	\$100M-500M	75.0	6,482	251	0.001
Redding Bank of Cmrc	Redding	72.5	0.255	0.506	104,285	719	\$100M-500M	72.5	8,060	312	0
Scott Valley Bank	Yreka	72.5	0.254	0.59	79,183	535	\$100M-500M	70.0	5,911	273	0
Commercest Bank Na	Newport Beach	72.5	0.423	0.815	45,852	215	\$100M-500M	57.5	2,401	54	0
Golden Scty Bank	Alhambra	72.5	0.407	0.878	55,213	222	\$100M-500M	40.0	1,532	25	0
Bank of Marin	Corte Madera	70.0	0.211	0.459	145,953	1,560	\$500M-\$1B	92.5	21,629	1,084	0.001
Butte Cmnty Bank	Chico	70.0	0.199	0.714	81,985	677	\$100M-500M	92.5	13,027	416	0.001
County Bank	Merced	70.0	0.165	0.437	216,821	1,653	\$1B-\$10B	85.0	23,527	818	0.001

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Mission Bank	Bakersfield	70.0	0.338	0.88	35,476	322	\$100M-500M	85.0	6,074	175	0
Community Bank	Santa Maria	70.0	0.37	1	23,160	285	<\$100M	85.0	4,554	203	0
First Northern Bank	Dixon	70.0	0.185	0.593	108,692	879	\$500M-\$1B	82.5	11,404	479	0
Desert Cmnty Bank	Victorville	70.0	0.217	0.584	98,451	631	\$100M-500M	77.5	8,125	330	0
Granite Cmnty Bank Na	Granite Bay	70.0	0.445	1	29,385	149	<\$100M	72.5	2,289	60	0.001
Oak Valley Cmnty Bank	Oakdale	70.0	0.312	0.529	86,695	379	\$100M-500M	72.5	6,852	155	0
First Cmrc Bank	Encino	70.0	0.342	0.57	67,404	409	\$100M-500M	70.0	4,532	150	0
Bank of Orange Cty	Orange	70.0	0.244	0.446	109,657	615	\$100M-500M	67.5	7,734	258	0.001
First St Bank of CA	Granada Hills	70.0	0.279	0.666	60,980	337	\$100M-500M	60.0	3,350	122	0
Discovery Bank	San Marcos	70.0	0.488	0.781	42,173	225	<\$100M	60.0	2,047	62	0
Solano Bank	Vacaville	70.0	0.445	0.68	47,183	219	\$100M-500M	57.5	2,235	63	0
Goleta NB	Goleta	70.0	0.234	0.552	80,291	819	\$100M-500M	55.0	4,070	160	0
International City Bank Na	Long Beach	70.0	0.281	0.74	54,315	332	\$100M-500M	52.5	2,369	100	0
Alliance Bank	Culver City	70.0	0.246	0.623	85,101	429	\$100M-500M	50.0	3,850	105	0
Guaranty Bank of CA	Los Angeles	70.0	0.399	0.745	57,337	226	\$100M-500M	45.0	2,001	54	0
Los Angeles NB	Buena Park	70.0	0.343	0.591	67,775	244	\$100M-500M	37.5	1,859	60	0
North Valley Bank	Redding	67.5	0.163	0.537	118,560	769	\$500M-\$1B	87.5	15,917	386	0
Heritage Oaks Bank	Paso Robles	67.5	0.226	0.538	104,418	662	\$100M-500M	85.0	11,215	337	0
Bank of Agri & Cmrc	Stockton	67.5	0.222	0.582	73,834	541	\$100M-500M	82.5	8,458	309	0
Rancho Bank	San Dimas	67.5	0.272	0.594	60,666	453	\$100M-500M	75.0	5,656	188	0
American River Bank	Sacramento	67.5	0.24	0.532	103,209	606	\$100M-500M	72.5	8,262	284	0
Mission Valley Bank	Sun Valley	67.5	0.45	0.781	42,544	193	<\$100M	72.5	3,240	82	0
Pacific Western NB	Santa Monica	67.5	0.182	0.369	278,570	1,600	\$1B-\$10B	70.0	17,694	568	0
Heritage Bank of Cmrc	San Jose	67.5	0.204	0.416	221,418	1,420	\$1B-\$10B	67.5	15,090	440	0
Vintage Bank	napa	67.5	0.224	0.605	92,035	435	\$100M-500M	65.0	5,732	206	0
Mirae Bank	Los Angeles	67.5	0.466	0.798	42,079	178	<\$100M	65.0	2,782	65	0
Community NB	Escondido	67.5	0.232	0.39	123,634	789	\$500M-\$1B	62.5	7,279	219	0
Mission Oaks NB	Temecula	67.5	0.386	0.762	38,579	220	<\$100M	62.5	2,509	81	0
1st Pacific Bank CA	San Diego	67.5	0.298	0.652	52,140	246	\$100M-500M	60.0	3,137	90	0
Asian Pacific NB	San Gabriel	67.5	0.578	0.978	29,806	112	<\$100M	57.5	1,389	27	0
Auburn Cmnty Bank	Auburn	67.5	0.394	0.897	42,403	188	\$100M-500M	47.5	1,653	40	0
Plumas Bank	Quincy	65.0	0.161	0.584	64,906	794	\$100M-500M	95.0	14,188	555	0.004
Mid-State B&Tc	Arroyo Grande	65.0	0.109	0.36	245,140	3,388	\$1B-\$10B	92.5	47,159	2,524	0
Sun Country Bank	Upland	65.0	0.241	0.526	78,868	631	\$100M-500M	87.5	9,475	334	0
Central Ca Bank	Sonora	65.0	0.182	0.589	71,714	553	\$100M-500M	87.5	9,973	306	0
Visalia Cmnty Bank	Visalia	65.0	0.265	0.735	39,363	314	\$100M-500M	80.0	4,473	158	0.002
Bank of Madera Cty	Oakhurst	65.0	0.349	0.959	21,623	234	<\$100M	80.0	3,168	137	0
Uniti Bank	Buena Park	65.0	0.386	0.561	39,676	384	\$100M-500M	80.0	4,499	183	0
First Bank	San Luis Obispo	65.0	0.217	0.63	58,324	558	\$100M-500M	77.5	6,197	315	0.002
Santa Clara Valley Bank na	Santa Paula	65.0	0.339	1	19,806	137	<\$100M	75.0	2,072	68	0
Interbusiness Bank Na	Los Angeles	65.0	0.32	0.581	57,114	288	\$100M-500M	75.0	5,447	150	0
Bank of Walnut Creek	Walnut Creek	65.0	0.182	0.541	87,496	607	\$100M-500M	72.5	7,236	284	0.001
Community Bank	Pasadena	65.0	0.171	0.323	305,410	1,734	\$1B-\$10B	72.5	20,570	737	0

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Encino St Bank	Encino	65.0	0.263	0.633	49,693	317	\$100M-500M	62.5	3,126	159	0
Metropolitan Bank	Oakland	65.0	0.319	1	29,001	134	<\$100M	57.5	1,782	44	0.001
Valley Cmnty Bank	Pleasanton	65.0	0.326	0.724	38,886	253	\$100M-500M	57.5	2,322	86	0
Far East NB	Los Angeles	65.0	0.157	0.356	263,768	742	\$1B-\$10B	52.5	9,057	166	0
First NB of North Cty	Carlsbad	65.0	0.464	0.733	41,038	124	<\$100M	50.0	1,780	37	0
International Bank of CA	Los Angeles	65.0	0.348	0.513	64,913	235	\$100M-500M	42.5	2,144	47	0
Borrego Springs Bank Na	Borrego Springs	65.0	0.248	0.76	35,268	451	\$100M-500M	30.0	813	30	0
First Scty Thrift Co	Orange	65.0	0.364	0.572	57,243	194	\$100M-500M	20.0	641	21	0
California B&Tc	San Diego	62.5	0.12	0.324	1,162,780	11,119	\$1B-\$10B	90.0	241,397	6,770	0.001
Union Safe Dep Bank	Stockton	62.5	0.11	0.444	123,948	1,249	\$1B-\$10B	90.0	21,579	823	0
First CA Bank	Camarillo	62.5	0.229	0.489	63,041	492	\$100M-500M	82.5	8,435	266	0.001
Mojave Desert Bank Na	Mojave	62.5	0.305	0.8	18,541	215	<\$100M	80.0	4,171	136	0
Bank of Stockton	Stockton	62.5	0.119	0.414	202,547	1,952	\$1B-\$10B	70.0	16,110	1,181	0.002
Spectrum Bank	Montebello	62.5	0.284	0.759	36,894	225	\$100M-500M	70.0	2,814	95	0
Premier Svc Bank	Riverside	62.5	0.322	1	27,221	161	<\$100M	70.0	2,426	84	0
Montecito B&T	Santa Barbara	62.5	0.175	0.439	106,707	688	\$500M-\$1B	65.0	7,581	307	0.001
Greater Bay Bank Na	Palo Alto	62.5	0.111	0.292	772,289	4,186	\$1B-\$10B	65.0	49,630	1,824	0
County Cmrc Bank	Ventura	62.5	0.429	0.824	24,085	119	<\$100M	62.5	1,832	52	0
Placer Sierra Bank	Auburn	62.5	0.147	0.406	145,054	782	\$500M-\$1B	60.0	8,925	307	0
Foothill Indep Bank	Glendora	62.5	0.204	0.354	151,699	657	\$500M-\$1B	57.5	7,214	259	0
East-West Bank	San Marino	62.5	0.124	0.251	606,542	2,099	\$1B-\$10B	52.5	13,417	397	0
First United Bank	San Diego	62.5	0.365	0.588	56,979	159	\$100M-500M	25.0	683	15	0
Exchange Bank	Santa Rosa	60.0	0.116	0.38	143,565	1,530	\$1B-\$10B	87.5	24,686	1,119	0
First NB of Northern CA	South San Francisco	60.0	0.209	0.474	98,448	463	\$100M-500M	85.0	12,042	255	0.002
Pacific Cap Bank Na	Santa Barbara	60.0	0.084	0.287	475,035	4,370	\$1B-\$10B	80.0	75,405	2,942	0
South Cty Bank Na	Rancho Santa Margar	60.0	0.275	0.76	34,298	232	\$100M-500M	75.0	3,695	125	0.003
Stockmans Bank	Elk Grove	60.0	0.242	0.477	68,329	366	\$100M-500M	75.0	6,480	158	0.002
First Mtn Bank	Big Bear Lake	60.0	0.311	0.7	36,886	225	\$100M-500M	72.5	3,300	111	0.006
Community Bank of San Joaquin	Stockton	60.0	0.266	0.836	27,998	186	\$100M-500M	72.5	3,084	84	0
Bank of Lodi Na	Lodi	60.0	0.236	0.486	76,415	452	\$100M-500M	70.0	6,540	199	0.003
Southwest Cmnty Bank	Encinitas	60.0	0.171	0.516	70,475	576	\$100M-500M	65.0	5,594	227	0
Premier Valley Bank	Fresno	60.0	0.234	0.664	42,718	278	\$100M-500M	62.5	2,946	131	0
Granite St Bank	Monrovia	60.0	0.332	0.722	36,077	207	\$100M-500M	55.0	1,931	81	0
Yolo Cmnty Bank	Woodland	60.0	0.328	0.718	36,538	234	\$100M-500M	50.0	1,758	80	0
Fremont Bank	Fremont	60.0	0.088	0.368	143,778	2,141	\$1B-\$10B	47.5	4,815	277	0
United Cmrl Bank	San Francisco	60.0	0.094	0.268	558,005	1,812	\$1B-\$10B	45.0	7,207	208	0
Inland Empire NB	Riverside	60.0	0.385	0.714	37,546	138	<\$100M	42.5	1,590	33	0
Omni Bank Na	Alhambra	60.0	0.244	0.624	51,174	241	\$100M-500M	32.5	914	85	0.001
Savings Bank of Mendocino Cty	Ukiah	57.5	0.12	0.521	78,100	678	\$500M-\$1B	80.0	9,989	442	0
Preferred Bank	Los Angeles	57.5	0.141	0.308	119,434	732	\$500M-\$1B	72.5	12,738	339	0
Pacific Mercantile Bank	Costa Mesa	57.5	0.142	0.421	112,482	612	\$500M-\$1B	72.5	9,998	325	0
Ramona NB	Ramona	57.5	0.277	1	8,490	94	<\$100M	72.5	1,722	62	0
Cathay Bank	Los Angeles	57.5	0.097	0.219	557,744	2,683	\$1B-\$10B	65.0	41,337	1,129	0

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First NB	Rancho Santa Fe	57.5	0.139	0.316	165,200	1,102	\$1B-\$10B	65.0	12,651	442	0
California Pacific Bank	San Francisco	57.5	0.374	0.619	31,904	137	<\$100M	62.5	2,340	57	0
Summit Bank	Oakland	57.5	0.293	0.494	43,615	216	\$100M-500M	62.5	3,400	79	0
Silicon Valley Bank	Santa Clara	57.5	0.063	0.187	287,380	4,259	\$1B-\$10B	57.5	12,762	2,512	0
Cedars Bank	Los Angeles	57.5	0.191	0.347	80,296	354	\$100M-500M	52.5	4,854	111	0
Bank of Sacramento	Sacramento	57.5	0.251	0.455	48,917	245	\$100M-500M	52.5	2,830	94	0
Regents Bank Na	La Jolla	57.5	0.256	0.619	41,447	223	\$100M-500M	50.0	2,192	71	0
Mission NB	San Francisco	57.5	0.344	0.639	33,065	120	<\$100M	45.0	1,376	36	0
First Coastal Bank Na	El Segundo	57.5	0.223	0.683	46,533	240	\$100M-500M	42.5	1,974	66	0
Sunrise Bank San Diego	San Diego	57.5	0.395	0.663	28,513	119	<\$100M	32.5	716	27	0
Calnet Bus Bank Na	Sacramento	57.5	0.334	0.681	37,582	126	\$100M-500M	27.5	717	31	0
Trans Pacific NB	San Francisco	57.5	0.287	0.61	42,356	145	\$100M-500M	25.0	685	18	0
Evertrust Bank	City of Industry	57.5	0.298	0.423	77,956	202	\$100M-500M	17.5	585	13	0
Eastern Intl Bank	Los Angeles	57.5	0.365	0.799	31,696	89	<\$100M	10.0	44	2	0
Community Bank of Cent CA	Salinas	55.0	0.12	0.228	125,508	1,357	\$1B-\$10B	80.0	19,905	617	0.002
Union Bank of CA Na	San Francisco	55.0	0.04	0.149	1,749,664	23,666	>\$10B	72.5	416,441	18,503	0
First Cmrl Bank USA	Alhambra	55.0	0.22	0.368	66,074	273	\$100M-500M	72.5	7,446	145	0
Citizens Bus Bank	Ontario	55.0	0.049	0.187	211,514	3,355	\$1B-\$10B	70.0	34,331	1,574	0
Bank of The West	San Francisco	55.0	0.045	0.224	1,387,759	10,185	>\$10B	67.5	145,996	5,333	0
Western Sierra NB	Cameron Park	55.0	0.15	0.337	81,845	527	\$500M-\$1B	65.0	7,461	221	0.001
Merchants Bank of CA Na	Carson	55.0	0.263	1	14,807	101	<\$100M	65.0	1,422	49	0
City NB	Beverly Hills	55.0	0.05	0.156	659,612	3,425	>\$10B	60.0	51,250	1,552	0.001
Valley Indep Bank	El Centro	55.0	0.072	0.248	174,602	1,253	\$1B-\$10B	60.0	12,852	593	0.001
Mechanics Bank	Richmond	55.0	0.079	0.196	182,273	3,291	\$1B-\$10B	60.0	12,918	2,423	0
Palm Desert NB	Palm Desert	55.0	0.146	0.59	48,635	276	\$100M-500M	60.0	4,110	135	0
Chino Cmrl Bank Na	Chino	55.0	0.233	1	21,779	129	<\$100M	60.0	1,650	56	0
Mellon 1st Bus Bank Na	Los Angeles	55.0	0.076	0.253	204,837	1,072	\$1B-\$10B	50.0	6,697	285	0.001
Sequoia NB	San Francisco	55.0	0.323	0.884	21,200	92	<\$100M	47.5	1,153	25	0
Valley Bank	Moreno Valley	55.0	0.258	0.75	23,752	182	<\$100M	47.5	1,145	62	0
Vineyard Bank	Rancho Cucamonga	55.0	0.085	0.443	98,214	531	\$1B-\$10B	45.0	4,232	183	0
American Bus Bank	Los Angeles	55.0	0.187	0.566	73,462	230	\$100M-500M	40.0	2,316	60	0.001
Tustin Cmnty Bank	Tustin	55.0	0.335	1	12,853	48	<\$100M	37.5	539	17	0
Western St Bank	Duarte	55.0	0.354	0.656	25,689	97	<\$100M	27.5	600	17	0
Bank of Hemet	Riverside	55.0	0.272	0.313	88,932	230	\$100M-500M	22.5	1,191	35	0
United Scty Bank	Fresno	52.5	0.124	0.397	69,119	529	\$500M-\$1B	80.0	9,918	310	0
Gold Country Bank Na	Marysville	52.5	0.159	0.846	22,947	233	\$100M-500M	75.0	3,447	118	0
Sonoma Valley Bank	Sonoma	52.5	0.182	0.449	38,214	370	\$100M-500M	75.0	4,675	255	0
Orange Cmnty Bank	Orange	52.5	0.259	0.509	30,885	214	\$100M-500M	72.5	3,595	110	0
Community Bank of The Bay	Oakland	52.5	0.259	1	9,871	56	<\$100M	70.0	2,629	31	0
Farmers & Mrch Bank Cent CA	Lodi	52.5	0.087	0.272	103,035	787	\$1B-\$10B	65.0	10,546	394	0.004
Sunwest Bank	Tustin	52.5	0.194	0.474	58,708	275	\$100M-500M	60.0	4,306	114	0
Farmers & Mrch Bank	Long Beach	52.5	0.06	0.211	175,241	1,034	\$1B-\$10B	55.0	10,092	413	0.002
Service 1st Bank	Stockton	52.5	0.222	0.941	27,753	128	\$100M-500M	52.5	1,697	37	0

Table 3A Expanded. Banks' Small Business Lending in California Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
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Legacy Bank Na	Campbell	52.5	0.339	0.771	9,347	49	<\$100M	45.0	569	16	0
Borel Private B&Tc	San Mateo	52.5	0.165	0.291	106,851	422	\$500M-\$1B	32.5	2,160	89	0
Home Bank of CA	San Diego	52.5	0.296	0.452	45,236	137	\$100M-500M	25.0	759	10	0
Tamalpais Bank	San Rafael	52.5	0.161	0.442	65,654	261	\$100M-500M	25.0	1,155	28	0
Murphy Bank	Fresno	50.0	0.065	1	6,340	323	<\$100M	92.5	6,340	323	0
Pacific St Bank	Stockton	50.0	0.168	0.456	39,051	397	\$100M-500M	70.0	4,291	175	0.004
River City Bank	Sacramento	50.0	0.098	0.388	71,160	633	\$500M-\$1B	67.5	7,353	338	0.001
Ventura Cty Bus Bank	Oxnard	50.0	0.322	0.587	20,722	107	<\$100M	60.0	1,852	40	0
national Bank of The Redwoods	Santa Rosa	50.0	0.153	0.329	78,249	456	\$500M-\$1B	55.0	4,556	208	0
Security Bus Bank of San Diego	San Diego	50.0	0.247	0.716	17,773	119	<\$100M	50.0	1,147	37	0
First Intl Bank	Chula Vista	50.0	0.248	0.744	15,036	120	<\$100M	42.5	689	37	0
Manufacturers Bank	Los Angeles	50.0	0.103	0.217	168,561	575	\$1B-\$10B	40.0	5,382	130	0
Bank of Amador	Jackson	47.5	0.141	0.949	18,174	194	\$100M-500M	75.0	3,143	110	0
Yosemite Bank	Mariposa	47.5	0.145	0.778	22,675	184	\$100M-500M	65.0	2,502	126	0
First Rgnl Bank	Los Angeles	47.5	0.095	0.23	92,774	465	\$500M-\$1B	52.5	6,714	175	0
Bank of The Orient	San Francisco	47.5	0.15	0.295	78,036	344	\$500M-\$1B	45.0	3,716	109	0
California NB	Los Angeles	47.5	0.036	0.119	188,329	631	\$1B-\$10B	40.0	6,068	183	0
Imperial Cap Bank	La Jolla	47.5	0.081	0.205	149,575	364	\$1B-\$10B	27.5	2,062	43	0
Oceanic Bank	San Francisco	47.5	0.247	0.456	37,551	110	\$100M-500M	25.0	1,120	16	0
Armed Forces Bank of CA Na	San Diego	47.5	0.293	0.823	4,562	7	<\$100M	15.0	43	1	0
National Amer Bank	San Francisco	47.5	0.257	0.718	21,780	58	<\$100M	12.5	126	6	0
Bank of Willits	Willits	45.0	0.141	0.724	15,056	149	\$100M-500M	70.0	2,193	98	0
San Diego NB	San Diego	45.0	0.048	0.097	102,122	557	\$1B-\$10B	55.0	11,768	264	0
Pacific Cmrc Bank Na	Los Angeles	45.0	0.16	1	6,369	39	<\$100M	55.0	802	16	0
Mercantile NB	Los Angeles	45.0	0.194	0.373	43,428	207	\$100M-500M	47.5	2,720	65	0.001
United NB	San Marino	45.0	0.103	0.194	91,985	405	\$500M-\$1B	47.5	5,886	148	0
Lake Cmnty Bank	Lakeport	45.0	0.235	0.494	28,554	132	\$100M-500M	45.0	1,719	58	0.004
Summit St Bank	Santa Rosa	45.0	0.177	0.468	42,170	173	\$100M-500M	40.0	1,920	49	0
Network Bank	Ontario	45.0	0.168	0.457	47,086	158	\$100M-500M	35.0	1,993	48	0
Five Star Bank Natomas	Sacramento	45.0	0.211	0.828	12,081	48	<\$100M	27.5	401	14	0
Centennial Bank	Fountain Valley	45.0	0.203	0.27	76,634	169	\$100M-500M	20.0	1,018	18	0
Bank of Whittier Na	Whittier	45.0	0.205	1	5,349	31	<\$100M	15.0	73	6	0.001
Gilmore Bank	Los Angeles	42.5	0.117	0.923	11,857	119	\$100M-500M	70.0	2,138	93	0
Liberty Bank	South San Francisco	42.5	0.237	0.378	33,603	169	\$100M-500M	42.5	1,798	66	0
Community Banks	Tracy	42.5	0.205	0.576	20,893	108	\$100M-500M	27.5	655	25	0
Pacific Coast Bankr Bank	San Francisco	42.5	0.157	0.56	44,547	112	\$100M-500M	10.0	156	3	0
Commerce NB	Fullerton	40.0	0.157	1	4,842	26	<\$100M	50.0	479	13	0
Balboa T&La	Chula Vista	40.0	0.054	1	6,697	34	\$100M-500M	40.0	520	7	0
State Bank of India CA	Los Angeles	40.0	0.205	0.457	30,084	112	\$100M-500M	40.0	1,618	39	0
Professional Bus Bank	Pasadena	40.0	0.226	0.46	26,224	99	\$100M-500M	40.0	1,438	35	0
Diablo Valley Bank	Danville	40.0	0.182	0.593	15,190	80	<\$100M	20.0	332	13	0
Pan Amer Bank	Los Angeles	37.5	0.084	1	3,543	28	<\$100M	57.5	902	14	0
Bank of Alameda	Alameda	37.5	0.155	0.427	30,051	170	\$100M-500M	47.5	2,370	51	0

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Orange Cty Bus Bank Na	Newport Beach	37.5	0.171	0.699	12,175	69	<\$100M	40.0	682	23	0
California Cmnty Bank	Escondido	37.5	0.237	0.528	9,183	53	<\$100M	40.0	598	22	0
Landmark NB	Solana Beach	37.5	0.166	0.663	9,073	61	<\$100M	37.5	509	30	0
America CA Bank	San Francisco	37.5	0.211	0.405	22,147	106	\$100M-500M	32.5	1,046	28	0
Five Star Bank	Rocklin	37.5	0.255	0.395	22,396	75	<\$100M	32.5	806	28	0
United Amer Bank	San Mateo	37.5	0.212	0.514	13,804	51	<\$100M	27.5	546	13	0
Redwood Cap Bank	Eureka	37.5	0.109	1	3,693	18	<\$100M	17.5	62	5	0
Seacoast Cmrc Bank	Chula Vista	37.5	0.191	0.724	4,837	14	<\$100M	15.0	75	2	0
Napa Cmnty Bank	napa	35.0	0.199	0.511	13,105	80	<\$100M	50.0	1,296	27	0
Gateway Bus Bank	Cerritos	35.0	0.067	0.643	12,022	92	\$100M-500M	30.0	618	24	0
Bridge Bank Na	San Jose	35.0	0.13	0.32	44,303	185	\$100M-500M	25.0	1,059	26	0.001
South Bay Bank Na	Torrance	35.0	0.203	0.33	36,347	124	\$100M-500M	25.0	758	24	0
San Diego Tr Bank	San Diego	35.0	0.163	0.705	6,567	20	<\$100M	15.0	68	2	0
Finance & Thrift Co	Porterville	32.5	0.017	1	1,950	23	\$100M-500M	57.5	1,950	23	0
Legacy Bank Na	La Jolla	32.5	0.128	0.793	3,868	20	<\$100M	45.0	341	7	0
Pacific City Bank	Los Angeles	32.5	0.216	0.339	18,365	79	<\$100M	40.0	1,198	24	0
Golden St Bus Bank	Upland	32.5	0.175	0.492	7,625	43	<\$100M	40.0	675	14	0
Chinatrust Bank USA	Torrance	32.5	0.031	0.104	58,262	223	\$1B-\$10B	20.0	219	47	0
Delta NB	Manteca	30.0	0.128	0.481	18,764	88	\$100M-500M	40.0	1,242	37	0.001
Merchants NB	Sacramento	30.0	0.081	0.615	9,355	60	\$100M-500M	35.0	554	26	0
Private Bank of The Peninsula	Palo Alto	30.0	0.131	0.594	5,660	32	<\$100M	30.0	314	15	0
Bank of Rio Vista	Rio Vista	27.5	0.093	0.346	14,313	137	\$100M-500M	72.5	3,251	98	0.002
San Joaquin Bank	Bakersfield	27.5	0.051	0.141	22,524	335	\$100M-500M	55.0	4,235	183	0.001
Santa Cruz Cty Bank	Santa Cruz	27.5	0.167	0.536	5,497	25	<\$100M	32.5	325	6	0
Northern Tr Bank CA Na	Santa Barbara	27.5	0.029	0.23	39,955	149	\$1B-\$10B	17.5	373	29	0
Affinity Bank	Ventura	27.5	0.053	0.116	47,056	103	\$500M-\$1B	10.0	-	-	0
Torrey Pines Bank	San Diego	25.0	0.081	0.296	17,143	115	\$100M-500M	37.5	1,448	53	0
Bank of Escondido	Escondido	22.5	0.118	0.353	5,254	65	<\$100M	65.0	1,346	38	0
United Pacific Bank	City of Industry	22.5	0.128	0.317	10,754	38	<\$100M	20.0	235	7	0
Rancho Bernardo Cmnty Bank	San Diego	22.5	0.084	0.321	9,042	120	\$100M-500M	20.0	317	8	0
First Cr Bank	Los Angeles	22.5	0.083	0.129	30,454	91	\$100M-500M	17.5	550	16	0
American Premier Bank	Arcadia	22.5	0.145	0.397	6,883	17	<\$100M	12.5	98	2	0
Continental Bank of America	City of Industry	17.5	0.108	0.342	4,033	25	<\$100M	50.0	691	12	0
Silvergate Bank	La Jolla	15.0	0.03	0.291	14,744	24	\$100M-500M	10.0	66	1	0
Fremont Inv & Loan	Anaheim	12.5	0.001	0.004	10,352	19	>\$10B	10.0	-	-	0
Beach Business Bank	Manhattan Beach	10.0	0.034	0.186	571	3	<\$100M	37.5	171	2	0
Mizuho Corporate Bank of CA	Los Angeles	10.0	0.005	0.074	2,231	14	\$100M-500M	17.5	381	6	0
1st Century Bank Na	Los Angeles	10.0	0.009	0.145	495	3	<\$100M	15.0	60	1	0
California Cmrc Bank	Century City	10.0	0	0.033	742	4	\$1B-\$10B	10.0	-	-	0.061
Wells Fargo Hsbc Trade Bank Na	San Francisco	10.0	0.006	0.01	5,866	17	\$500M-\$1B	10.0	21	2	0
Commercial Bank of California	Costa Mesa	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Wells Fargo Central Bank	Calabasas	0.0	0	-	-	-	<\$100M	0.0	-	-	0
Wells Fargo Bank	Los Angeles	0.0	0	-	-	-	\$100M-500M	0.0	-	-	0

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CNA Tr Corp	Costa Mesa	0.0	0 .		-	-	\$100M-500M	0.0	-	-	0
Bny Western Tc	Los Angeles	0.0	0 .		-	-	\$100M-500M	0.0	-	-	0
Franklin Bank of CA	Orange	0.0	0 .		-	-	<\$100M	0.0	-	-	0
Fireside Bank	Pleasanton	0.0	0 .		-	-	\$1B-\$10B	0.0	-	-	0
Rancho Santa Fe T&La	San Marcos	0.0	0 .		-	-	<\$100M	0.0	-	-	0
JP Morgan Tc Na	Los Angeles	0.0	0 .		-	-	\$500M-\$1B	0.0	-	-	0
California First NB	Irvine	0.0	0 .		-	-	<\$100M	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/.

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