

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹ (10)	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
National Bank of California	Los Angeles	95.0	0.537	1.000	187,467	431	100M-500M	67.5	3,020	76	0.000
BBCN Bank	Los Angeles	92.5	0.309	0.424	1,557,424	9,537	1B-10B	97.5	168,741	6,149	0.000
Pacific Enterprise Bank	Irvine	92.5	0.405	0.549	110,755	591	100M-500M	95.0	11,314	249	0.000
Mission Valley Bank	Sun Valley	90.0	0.356	0.564	87,754	647	100M-500M	95.0	12,892	365	0.000
Borrego Springs Bank, National Associ	La Mesa	90.0	0.435	0.628	65,123	3,020	100M-500M	97.5	10,544	2,562	0.000
Community West Bank, National Asso	Goleta	87.5	0.227	0.542	129,084	718	500M-1B	85.0	7,591	234	0.000
Tri Counties Bank	Chico	87.5	0.173	0.545	436,723	3,804	1B-10B	97.5	43,955	2,289	0.000
Community Commerce Bank	Claremont	87.5	0.358	0.687	103,416	365	100M-500M	67.5	2,717	57	0.000
Plaza Bank	Irvine	87.5	0.328	0.502	127,075	484	100M-500M	52.5	2,193	61	0.000
Universal Bank	West Covina	85.0	0.329	1.000	133,617	170	100M-500M	95.0	133,617	170	0.000
Bank of the Sierra	Porterville	85.0	0.148	0.546	206,583	1,602	1B-10B	97.5	20,356	768	0.000
Seacoast Commerce Bank	San Diego	82.5	0.363	0.574	57,144	315	100M-500M	30.0	409	16	0.000
Valley Business Bank	Visalia	82.5	0.259	0.531	89,428	408	100M-500M	90.0	7,919	159	0.000
Redwood Capital Bank	Eureka	82.5	0.238	0.688	57,258	285	100M-500M	75.0	2,678	92	0.000
Pacific City Bank	Los Angeles	80.0	0.234	0.377	139,169	1,003	500M-1B	72.5	5,126	219	0.000
First Northern Bank of Dixon	Dixon	80.0	0.156	0.486	122,083	826	500M-1B	90.0	11,430	392	0.000
GBC International Bank	Los Angeles	80.0	0.260	0.423	118,347	370	100M-500M	47.5	1,700	48	0.000
Community Bank of the Bay	Oakland	80.0	0.376	0.653	58,748	176	100M-500M	65.0	1,607	35	0.000
Westamerica Bank	San Rafael	80.0	0.114	0.475	560,714	3,640	1B-10B	92.5	52,901	1,743	0.000
Mission Community Bank	San Luis Obispo	80.0	0.181	0.512	81,968	541	100M-500M	90.0	7,401	224	0.000
Heritage Bank of Commerce	San Jose	80.0	0.181	0.349	238,837	1,424	1B-10B	77.5	10,566	305	0.000
Bank of Agriculture and Commerce	Stockton	77.5	0.210	0.442	98,524	534	100M-500M	87.5	7,259	216	0.000
Plumas Bank	Quincy	77.5	0.170	0.523	77,463	675	100M-500M	92.5	8,497	326	0.003
Community Bank of Santa Maria	Santa Maria	77.5	0.264	0.623	42,709	364	100M-500M	92.5	5,221	215	0.000
Coast National Bank	San Luis Obispo	75.0	0.247	0.616	33,193	279	100M-500M	85.0	3,269	131	0.002
Central Valley Community Bank	Fresno	75.0	0.132	0.471	110,044	941	500M-1B	87.5	7,856	486	0.001
Mission Oaks National Bank	Temecula	75.0	0.339	0.552	39,808	199	100M-500M	70.0	1,656	49	0.000
Premier Service Bank	Riverside	75.0	0.322	0.571	44,208	189	100M-500M	72.5	2,159	59	0.000
Metropolitan Bank	Oakland	75.0	0.311	0.810	41,517	133	100M-500M	57.5	1,102	22	0.000
Exchange Bank	Santa Rosa	75.0	0.120	0.378	195,163	1,279	1B-10B	95.0	23,030	739	0.000
Chino Commercial Bank, N.A.	Chino	75.0	0.355	0.763	38,799	166	100M-500M	67.5	1,293	47	0.000
North Valley Bank	Redding	75.0	0.150	0.452	135,681	635	500M-1B	72.5	5,825	191	0.000
Heritage Oaks Bank	Paso Robles	75.0	0.178	0.365	181,329	1,248	1B-10B	95.0	16,769	591	0.001
Wilshire State Bank	Los Angeles	75.0	0.184	0.268	476,467	2,686	1B-10B	82.5	25,463	604	0.000
Sunwest Bank	Irvine	75.0	0.199	0.358	125,726	549	500M-1B	85.0	8,624	223	0.000
Home Bank of California	San Diego	75.0	0.357	0.693	44,849	119	100M-500M	30.0	400	6	0.000
Security Bank of California	Riverside	75.0	0.212	0.382	96,620	486	100M-500M	72.5	3,927	142	0.000
Five Star Bank	Rocklin	72.5	0.196	0.383	98,969	382	500M-1B	72.5	4,353	161	0.000

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Santa Clara Valley Bank, National Assc	Santa Paula	72.5	0.269	0.682	34,497	187	100M-500M	85.0	3,111	79	0.000
1st Capital Bank	Monterey	72.5	0.214	0.379	64,814	398	100M-500M	85.0	5,585	208	0.000
California Bank of Commerce	Lafayette	72.5	0.242	0.370	78,820	301	100M-500M	52.5	1,709	52	0.000
US Metro Bank	Garden Grove	72.5	0.410	0.586	35,495	187	<100M	72.5	1,702	39	0.000
First Mountain Bank	Big Bear Lake	72.5	0.270	0.457	36,955	372	100M-500M	92.5	4,929	249	0.001
Commonwealth Business Bank	Los Angeles	72.5	0.211	0.289	97,214	566	100M-500M	75.0	5,798	156	0.000
Golden Valley Bank	Chico	72.5	0.268	0.773	32,678	240	100M-500M	87.5	3,686	119	0.000
Sutter Community Bank	Yuba City	72.5	0.352	0.869	23,681	253	<100M	87.5	3,519	151	0.000
International City Bank, National Asso	Long Beach	72.5	0.247	0.677	35,255	153	100M-500M	72.5	2,382	33	0.000
Visalia Community Bank	Visalia	72.5	0.229	0.489	46,316	331	100M-500M	87.5	3,954	157	0.002
Santa Cruz County Bank	Santa Cruz	72.5	0.179	0.469	61,023	432	100M-500M	85.0	4,769	195	0.000
Bank of Southern California, N.A.	San Diego	72.5	0.252	0.493	47,865	235	100M-500M	77.5	2,714	86	0.000
Founders Community Bank	San Luis Obispo	72.5	0.298	0.529	37,886	344	100M-500M	90.0	3,783	183	0.000
Hanmi Bank	Los Angeles	72.5	0.162	0.271	459,119	2,749	1B-10B	85.0	28,233	850	0.001
First Security Business Bank	Orange	70.0	0.379	0.460	52,538	150	100M-500M	20.0	203	4	0.000
Commerce National Bank	Newport Beach	70.0	0.200	0.479	48,519	218	100M-500M	82.5	3,928	110	0.000
Mission Bank	Bakersfield	70.0	0.188	0.524	49,389	349	100M-500M	90.0	4,974	146	0.000
American River Bank	Sacramento	70.0	0.155	0.401	91,339	663	500M-1B	87.5	8,159	346	0.000
Pacific Premier Bank	Costa Mesa	70.0	0.152	0.342	161,690	703	1B-10B	80.0	8,965	311	0.000
Partners Bank of California	Mission Viejo	70.0	0.364	0.523	39,689	155	100M-500M	57.5	1,184	27	0.000
Bank of San Francisco	San Francisco	70.0	0.353	0.509	43,764	131	100M-500M	12.5	44	4	0.000
The Bank of Santa Barbara	Santa Barbara	70.0	0.342	0.490	36,984	198	100M-500M	75.0	1,953	73	0.000
REGENTS BANK, NATIONAL ASSOCIAT	La Jolla	70.0	0.185	0.449	65,937	363	100M-500M	77.5	3,538	124	0.000
Beach Business Bank	Manhattan Beach	70.0	0.209	0.360	65,186	392	100M-500M	75.0	4,110	131	0.000
One PacificCoast Bank, FSB	Oakland	70.0	0.188	0.533	55,629	224	100M-500M	55.0	1,609	44	0.000
CommerceWest Bank, N.A.	Irvine	67.5	0.180	0.395	58,906	279	100M-500M	62.5	2,275	68	0.000
Opus Bank	Irvine	67.5	0.093	0.362	228,852	994	1B-10B	60.0	6,658	191	0.000
South County Bank, National Associat	Rancho Santa Mar	67.5	0.218	0.581	32,790	233	100M-500M	80.0	2,405	79	0.000
Bay Commercial Bank	Walnut Creek	67.5	0.253	0.364	70,885	259	100M-500M	50.0	1,648	44	0.000
American Business Bank	Los Angeles	67.5	0.126	0.391	155,415	511	1B-10B	67.5	6,341	153	0.001
Redding Bank of Commerce	Redding	67.5	0.144	0.325	133,439	879	500M-1B	85.0	10,789	356	0.000
Montecito Bank & Trust	Santa Barbara	67.5	0.120	0.373	123,102	766	1B-10B	87.5	13,609	375	0.000
Mission National Bank	San Francisco	67.5	0.270	0.455	46,438	178	100M-500M	50.0	1,086	46	0.000
Neighborhood National Bank	San Diego	67.5	0.292	0.539	30,152	193	100M-500M	67.5	1,530	46	0.000
California Business Bank	Los Angeles	67.5	0.419	0.674	27,744	98	<100M	52.5	710	18	0.000
Bank of Santa Clarita	Santa Clarita	67.5	0.231	0.393	47,502	335	100M-500M	80.0	2,910	205	0.000
Broadway Federal Bank, f.s.b.	Los Angeles	67.5	0.180	0.476	71,088	198	100M-500M	30.0	704	14	0.000
California Bank & Trust	San Diego	67.5	0.117	0.249	1,260,535	8,065	10B-50B	87.5	109,023	4,111	0.001
Premier Valley Bank	Fresno	67.5	0.147	0.342	79,119	540	500M-1B	72.5	4,041	168	0.000
Bank of Stockton	Stockton	65.0	0.084	0.347	169,769	1,018	1B-10B	87.5	16,172	407	0.001

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Pinnacle Bank	Gilroy	65.0	0.239	0.390	38,151	216	100M-500M	70.0	2,249	61	0.000
Bank of Manhattan, N.A.	El Segundo	65.0	0.180	0.351	81,997	304	100M-500M	57.5	2,431	51	0.000
Bank of Marin	Novato	65.0	0.114	0.237	160,701	1,418	1B-10B	80.0	11,652	858	0.000
County Commerce Bank	Ventura	65.0	0.218	0.430	40,175	229	100M-500M	57.5	1,387	53	0.000
Bank of Napa, N.A.	Napa	65.0	0.212	0.574	29,563	154	100M-500M	62.5	1,186	62	0.000
Citizens Business Bank	Ontario	65.0	0.095	0.269	619,378	3,733	1B-10B	75.0	32,229	1,427	0.000
Inland Community Bank, National Ass	Rialto	65.0	0.234	0.398	48,204	212	100M-500M	67.5	2,289	67	0.000
California United Bank	Encino	65.0	0.132	0.321	120,236	668	500M-1B	65.0	4,833	205	0.000
California Community Bank	Escondido	62.5	0.215	0.350	52,842	244	100M-500M	65.0	2,223	73	0.000
Savings Bank of Mendocino County	Ukiah	62.5	0.084	0.419	76,314	511	500M-1B	80.0	6,019	255	0.000
Murphy Bank	Fresno	62.5	0.136	0.999	15,297	423	100M-500M	95.0	8,600	369	0.000
Monterey County Bank	Monterey	62.5	0.178	0.420	41,412	219	100M-500M	72.5	2,527	60	0.000
Santa Barbara Bank & Trust, National	Santa Barbara	62.5	0.066	0.231	385,922	3,927	1B-10B	92.5	60,768	2,781	0.000
EH National Bank	Beverly Hills	62.5	0.237	0.310	42,393	345	100M-500M	27.5	433	13	0.000
Open Bank	Los Angeles	62.5	0.247	0.330	36,822	283	100M-500M	80.0	3,518	87	0.000
Suncrest Bank	Visalia	62.5	0.269	0.588	26,658	140	<100M	70.0	1,406	49	0.000
Community Bank	Pasadena	62.5	0.112	0.188	314,005	1,632	1B-10B	77.5	18,218	520	0.000
Pacific Western Bank	Los Angeles	62.5	0.095	0.194	503,093	2,188	1B-10B	70.0	20,271	573	0.000
The Bank of Hemet	Riverside	62.5	0.216	0.277	98,264	233	100M-500M	32.5	1,039	28	0.000
Uniti Bank	Buena Park	62.5	0.198	0.432	36,798	247	100M-500M	70.0	2,328	64	0.000
First General Bank	Rowland Heights	62.5	0.170	0.331	89,381	319	500M-1B	42.5	1,500	35	0.000
Community Valley Bank	El Centro	62.5	0.267	0.553	24,413	146	<100M	65.0	1,130	38	0.000
First California Bank	Westlake Village	62.5	0.090	0.281	177,889	802	1B-10B	72.5	9,944	263	0.000
Scott Valley Bank	Yreka	62.5	0.144	0.357	72,360	517	500M-1B	90.0	8,200	231	0.000
Metro United Bank	San Diego	60.0	0.193	0.304	75,688	199	100M-500M	20.0	161	6	0.000
Sierra Vista Bank	Folsom	60.0	0.274	0.537	21,529	119	<100M	67.5	1,322	41	0.000
First National Bank of Northern Califo	Daly City	60.0	0.118	0.301	88,190	437	500M-1B	72.5	5,330	172	0.002
American Security Bank	Newport Beach	60.0	0.161	0.307	72,476	346	100M-500M	62.5	3,066	115	0.000
Summit Bank	Oakland	60.0	0.198	0.432	37,686	154	100M-500M	50.0	1,227	33	0.000
Bank of the West	San Francisco	60.0	0.049	0.219	3,077,520	21,581	>50B	85.0	445,497	12,581	0.002
Mojave Desert Bank, National Associa	Mojave	60.0	0.208	0.588	21,058	169	100M-500M	85.0	2,559	83	0.000
Rabobank, National Association	Roseville	60.0	0.051	0.172	599,000	9,943	10B-50B	82.5	77,000	7,870	0.001
East West Bank	Pasadena	60.0	0.066	0.155	1,350,924	5,039	10B-50B	60.0	20,523	919	0.000
Circle Bank	Novato	60.0	0.152	0.405	48,985	292	100M-500M	90.0	6,113	157	0.000
Fresno First Bank	Fresno	60.0	0.174	0.471	30,210	227	100M-500M	80.0	2,882	92	0.000
Asian Pacific National Bank	San Gabriel	60.0	0.390	1.000	20,919	67	<100M	62.5	900	17	0.000
Cathay Bank	Los Angeles	60.0	0.069	0.142	707,069	3,134	10B-50B	70.0	40,574	1,147	0.000
Ojai Community Bank	Ojai	60.0	0.165	0.542	21,896	231	100M-500M	77.5	1,607	161	0.000
Mother Lode Bank	Sonora	60.0	0.271	0.858	16,416	100	<100M	75.0	1,194	36	0.000
Saehan Bank	Los Angeles	60.0	0.153	0.277	93,148	505	500M-1B	52.5	2,397	61	0.000

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Commerce Bank of Temecula Valley	Murrieta	60.0	0.385	0.603	19,903	112	<100M	75.0	1,254	51	0.000
Premier Commercial Bank, National A	Anaheim	60.0	0.177	0.280	73,147	391	100M-500M	60.0	2,444	90	0.000
Oak Valley Community Bank	Oakdale	57.5	0.142	0.280	84,553	351	500M-1B	57.5	2,611	91	0.000
First National Bank of Southern Califo	Riverside	57.5	0.209	0.391	35,056	121	100M-500M	30.0	418	13	0.000
Mechanics Bank	Richmond	57.5	0.060	0.165	186,130	1,811	1B-10B	85.0	26,533	1,270	0.000
Bridge Bank, National Association	San Jose	57.5	0.095	0.146	110,083	683	1B-10B	70.0	8,002	189	0.000
Community Bank of San Joaquin	Stockton	57.5	0.191	0.642	24,637	132	100M-500M	45.0	648	31	0.000
United American Bank	San Mateo	57.5	0.176	0.345	45,881	223	100M-500M	52.5	1,579	46	0.000
Bofi Federal Bank	San Diego	57.5	0.024	0.443	57,359	507	1B-10B	87.5	17,680	366	0.000
Bank of the Orient	San Francisco	57.5	0.144	0.376	73,207	185	500M-1B	25.0	438	16	0.000
Torrey Pines Bank	San Diego	57.5	0.087	0.188	164,767	769	1B-10B	65.0	7,641	211	0.018
Pan Pacific Bank	Fremont	57.5	0.259	0.415	30,412	101	100M-500M	45.0	706	19	0.000
Grandpoint Bank	Los Angeles	55.0	0.123	0.238	105,785	368	500M-1B	12.5	134	4	0.000
Preferred Bank	Los Angeles	55.0	0.087	0.160	123,930	521	1B-10B	67.5	8,072	154	0.000
Silicon Valley Bank	Santa Clara	55.0	0.019	0.073	390,367	5,182	10B-50B	65.0	29,565	3,458	0.000
City National Bank	Los Angeles	55.0	0.021	0.068	514,444	3,595	10B-50B	65.0	46,777	1,505	0.001
Security Business Bank of San Diego	San Diego	55.0	0.187	0.324	44,503	156	100M-500M	42.5	1,042	32	0.000
United Security Bank	Fresno	55.0	0.114	0.324	69,046	375	500M-1B	77.5	5,385	149	0.000
Union Bank, National Association	San Francisco	55.0	0.016	0.060	1,372,689	11,631	>50B	67.5	195,528	7,316	0.000
Northern California National Bank	Chico	55.0	0.158	0.889	19,567	117	100M-500M	60.0	827	40	0.000
American Perspective Bank	San Luis Obispo	55.0	0.158	0.294	42,812	223	100M-500M	65.0	2,194	75	0.000
Tri-Valley Bank	San Ramon	55.0	0.221	0.441	22,858	121	100M-500M	45.0	534	35	0.000
Cornerstone Community Bank	Red Bluff	55.0	0.225	0.452	23,175	117	100M-500M	60.0	1,100	42	0.000
Farmers and Merchants Bank of Long	Long Beach	55.0	0.041	0.141	197,284	721	1B-10B	45.0	3,206	131	0.003
Pacific Mercantile Bank	Costa Mesa	55.0	0.092	0.213	99,213	571	1B-10B	57.5	3,523	186	0.000
First Republic Bank	San Francisco	52.5	0.010	0.077	317,825	1,239	10B-50B	57.5	14,440	344	0.000
Eastern International Bank	Los Angeles	52.5	0.227	0.453	29,975	63	100M-500M	10.0	-	-	0.000
Golden Pacific Bank, National Associa	Marysville	52.5	0.198	0.498	25,612	107	100M-500M	55.0	1,015	24	0.000
Saigon National Bank	Westminster	52.5	0.308	0.627	16,807	54	<100M	37.5	364	7	0.000
Fremont Bank	Fremont	52.5	0.058	0.229	141,552	535	1B-10B	65.0	7,248	144	0.000
Bank of Whittier, National Associatio	Whittier	52.5	0.239	0.650	12,521	58	<100M	42.5	350	9	0.000
1st Enterprise Bank	Los Angeles	52.5	0.119	0.263	73,878	331	500M-1B	50.0	2,210	61	0.000
Los Angeles National Bank	Buena Park	52.5	0.180	0.391	35,219	102	100M-500M	22.5	309	9	0.000
Vibra Bank	Chula Vista	52.5	0.227	0.430	25,317	113	100M-500M	52.5	943	24	0.000
Friendly Hills Bank	Whittier	50.0	0.183	0.574	18,103	81	<100M	60.0	1,019	32	0.000
Community 1st Bank	Auburn	50.0	0.155	0.466	29,134	141	100M-500M	57.5	1,281	45	0.000
Valley Community Bank	Pleasanton	50.0	0.164	0.330	27,614	231	100M-500M	67.5	1,747	58	0.000
Focus Business Bank	San Jose	50.0	0.191	0.330	32,004	169	100M-500M	47.5	1,095	34	0.000
Community Business Bank	West Sacramento	50.0	0.174	0.456	25,537	133	100M-500M	62.5	1,354	44	0.000
California Pacific Bank	San Francisco	50.0	0.191	0.507	20,069	85	100M-500M	55.0	977	18	0.000

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Farmers & Merchants Bank of Central	Lodi	50.0	0.043	0.174	82,702	471	1B-10B	57.5	4,106	166	0.000
Tustin Community Bank	Tustin	50.0	0.224	0.724	12,963	53	<100M	40.0	294	17	0.000
Bank of Feather River	Yuba City	50.0	0.196	0.815	10,876	76	<100M	75.0	1,166	37	0.000
Summit State Bank	Santa Rosa	50.0	0.125	0.317	51,029	203	100M-500M	37.5	1,055	43	0.000
First Community Bank	Santa Rosa	50.0	0.110	0.246	66,762	265	500M-1B	52.5	2,332	58	0.000
Malaga Bank F.S.B.	Palos Verdes Pen	47.5	0.039	0.607	32,471	140	500M-1B	60.0	2,091	57	0.000
Bank of Sacramento	Sacramento	47.5	0.114	0.251	46,691	279	100M-500M	57.5	2,032	111	0.000
Bank of Alameda	Alameda	47.5	0.141	0.343	36,322	142	100M-500M	55.0	1,587	37	0.000
New OMNI Bank, National Associator	Alhambra	47.5	0.153	0.433	28,303	86	100M-500M	15.0	38	7	0.000
Manufacturers Bank	Los Angeles	47.5	0.052	0.095	107,740	498	1B-10B	45.0	2,984	109	0.000
CapitalSource Bank	Los Angeles	47.5	0.026	0.053	185,846	511	1B-10B	17.5	317	13	0.000
Pacific Commerce Bank	Los Angeles	47.5	0.176	0.379	29,254	114	100M-500M	35.0	556	17	0.000
Luther Burbank Savings	Santa Rosa	47.5	0.024	0.289	88,495	204	1B-10B	12.5	131	4	0.000
Capital Bank	San Juan Capistr	47.5	0.179	0.377	23,002	115	100M-500M	35.0	478	13	0.000
Presidio Bank	San Francisco	47.5	0.135	0.287	53,047	180	100M-500M	42.5	1,428	31	0.000
AltaPacific Bank	Santa Rosa	47.5	0.135	0.392	28,746	122	100M-500M	37.5	612	28	0.000
United Pacific Bank	City Of Industry	45.0	0.188	0.392	23,292	76	100M-500M	10.0	9	2	0.000
River City Bank	Sacramento	45.0	0.055	0.182	59,818	284	1B-10B	52.5	2,789	112	0.000
Merchants Bank of California, Nationa	Carson	45.0	0.174	0.433	15,554	96	<100M	55.0	778	24	0.000
Lighthouse Bank	Santa Cruz	45.0	0.151	0.421	24,391	98	100M-500M	47.5	869	29	0.000
OneWest Bank, FSB	Pasadena	45.0	0.004	0.050	107,724	406	10B-50B	20.0	356	22	0.000
Pacific Valley Bank	Salinas	45.0	0.160	0.314	27,274	119	100M-500M	55.0	1,233	48	0.000
First Federal Savings and Loan Associa	San Rafael	45.0	0.118	0.916	19,842	58	100M-500M	15.0	62	1	0.000
United Labor Bank, F.S.B.	Oakland	42.5	0.105	0.452	30,908	91	100M-500M	22.5	239	5	0.000
ProAmerica Bank	Los Angeles	42.5	0.195	0.294	27,005	102	100M-500M	40.0	752	18	0.000
Golden State Bank	Upland	42.5	0.200	0.331	19,785	76	<100M	37.5	536	14	0.000
Independence Bank	Newport Beach	42.5	0.115	0.374	34,125	104	100M-500M	42.5	857	31	0.000
Delta Bank, National Association	Manteca	42.5	0.178	0.515	17,037	47	<100M	17.5	87	4	0.000
Armed Forces Bank of California, Nati	San Diego	42.5	0.135	1.000	2,759	4	<100M	10.0	-	-	0.000
American Continental Bank	City Of Industry	42.5	0.152	0.377	21,907	101	100M-500M	17.5	55	6	0.000
America California Bank	San Francisco	42.5	0.199	0.370	26,825	72	100M-500M	22.5	251	5	0.000
Evergreen International Bank	Long Beach	42.5	0.269	0.407	10,759	25	<100M	15.0	50	2	0.000
Valley Republic Bank	Bakersfield	42.5	0.110	0.376	32,800	141	100M-500M	52.5	1,278	38	0.000
Pan American Bank	Los Angeles	42.5	0.149	1.000	5,993	24	<100M	55.0	372	5	0.000
Gilmore Bank	Los Angeles	42.5	0.133	0.366	23,149	189	100M-500M	85.0	3,363	109	0.000
Centennial Bank	Fountain Valley	42.5	0.115	0.155	73,285	132	500M-1B	10.0	9	1	0.000
Avidbank	Palo Alto	42.5	0.112	0.274	43,377	162	100M-500M	35.0	873	24	0.000
Security First Bank	Fresno	40.0	0.156	0.384	15,158	56	<100M	37.5	373	12	0.000
TomatoBank, National Association	Diamond Bar	40.0	0.106	0.157	45,867	147	100M-500M	40.0	1,180	23	0.000
Gateway Business Bank	Cerritos	40.0	0.088	0.472	16,057	101	100M-500M	47.5	741	21	0.000

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
San Diego Private Bank	La Jolla	40.0	0.122	0.488	14,694	55	100M-500M	30.0	317	7	0.000
Chinatrust Bank (U.S.A.)	Torrance	40.0	0.055	0.123	77,041	180	1B-10B	32.5	1,262	22	0.000
Provident Savings Bank, F.S.B.	Riverside	40.0	0.032	0.409	40,010	138	1B-10B	27.5	478	21	0.000
El Dorado Savings Bank, F.S.B.	Placerville	40.0	0.008	1.000	14,868	104	1B-10B	57.5	1,980	41	0.000
Desert Commercial Bank	Palm Desert	37.5	0.152	0.342	21,105	79	100M-500M	27.5	255	11	0.000
The Private Bank of California	Los Angeles	37.5	0.063	0.203	40,090	216	500M-1B	42.5	1,514	46	0.000
Oceanic Bank	San Francisco	37.5	0.172	0.343	25,163	52	100M-500M	22.5	280	4	0.000
Premier Business Bank	Los Angeles	37.5	0.182	0.287	19,325	67	100M-500M	30.0	406	9	0.000
Mega Bank	San Gabriel	37.5	0.143	0.316	32,679	81	100M-500M	20.0	315	9	0.000
New Resource Bank	San Francisco	37.5	0.135	0.237	25,042	121	100M-500M	60.0	1,682	43	0.000
American Plus Bank, N.A.	Arcadia	37.5	0.122	0.286	31,929	108	100M-500M	62.5	2,281	45	0.000
Bank of Rio Vista	Rio Vista	37.5	0.118	0.412	20,645	83	100M-500M	47.5	753	26	0.000
Far East National Bank	Los Angeles	35.0	0.049	0.102	53,055	146	1B-10B	12.5	120	4	0.000
California Republic Bank	Newport Beach	35.0	0.071	0.144	34,237	116	100M-500M	50.0	1,791	47	0.000
Balboa Thrift and Loan Association	Chula Vista	35.0	0.062	0.913	12,501	50	100M-500M	47.5	659	8	0.000
Commercial Bank of California	Costa Mesa	35.0	0.122	0.305	30,304	80	100M-500M	42.5	1,039	15	0.000
Finance and Thrift Company	Porterville	32.5	0.002	0.996	268	3	100M-500M	10.0	-	-	0.000
1st Century Bank, National Associatio	Los Angeles	32.5	0.063	0.248	28,573	119	100M-500M	47.5	1,343	39	0.000
First Choice Bank	Cerritos	32.5	0.103	0.238	28,019	92	100M-500M	27.5	419	8	0.000
Liberty Bank	South San Franci	32.5	0.114	0.281	26,517	111	100M-500M	35.0	560	37	0.000
Pacific Alliance Bank	Rosemead	30.0	0.141	0.269	17,664	64	100M-500M	10.0	-	-	0.000
Kaiser Federal Bank	Covina	30.0	0.032	0.339	29,431	60	500M-1B	10.0	-	-	0.000
River Valley Community Bank	Yuba City	30.0	0.095	0.401	13,418	74	100M-500M	50.0	719	26	0.000
Trans-Pacific National Bank	San Francisco	30.0	0.154	0.274	17,509	61	100M-500M	30.0	375	8	0.000
EverTrust Bank	City Of Industry	30.0	0.057	0.111	29,193	151	500M-1B	40.0	1,081	59	0.000
State Bank of India (California)	Los Angeles	27.5	0.046	0.071	37,018	101	500M-1B	22.5	459	8	0.000
First Commercial Bank (USA)	Alhambra	27.5	0.070	0.119	34,341	74	100M-500M	20.0	327	6	0.000
Royal Business Bank	Los Angeles	27.5	0.043	0.150	26,295	124	500M-1B	27.5	463	26	0.000
Folsom Lake Bank	Folsom	27.5	0.129	0.266	15,445	81	100M-500M	37.5	484	21	0.000
American Riviera Bank	Santa Barbara	27.5	0.115	0.230	17,672	90	100M-500M	47.5	1,092	32	0.000
First Credit Bank	Los Angeles	25.0	0.069	0.127	31,281	60	100M-500M	17.5	210	4	0.000
The Merchants National Bank of Sacra	Sacramento	25.0	0.066	0.375	12,455	66	100M-500M	42.5	591	21	0.000
Americas United Bank	Glendale	22.5	0.125	0.227	13,343	64	100M-500M	30.0	401	9	0.000
Silvergate Bank	La Jolla	22.5	0.045	0.195	25,221	79	500M-1B	20.0	237	9	0.000
Coronado First Bank	Coronado	22.5	0.085	0.277	13,530	38	100M-500M	15.0	73	3	0.000
Pacific Coast Bankers' Bank	San Francisco	20.0	0.039	0.164	24,776	50	500M-1B	10.0	43	2	0.000
Wedbush Bank	Los Angeles	20.0	0.057	0.326	13,177	30	100M-500M	17.5	118	3	0.000
First Foundation Bank	Irvine	17.5	0.028	0.173	20,415	58	500M-1B	20.0	255	6	0.000
Orange County Business Bank	Irvine	15.0	0.065	0.176	11,511	49	100M-500M	27.5	307	11	0.000
Gateway Bank, F.S.B.	San Francisco	15.0	0.008	0.235	2,151	4	100M-500M	15.0	51	1	0.000

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
San Diego Trust Bank	San Diego	15.0	0.037	0.255	8,035	27	100M-500M	20.0	149	4	0.000
Banamex USA	Century City	10.0	0.000	0.001	426	23	1B-10B	17.5	76	22	0.067
First American Trust, FSB	Santa Ana	10.0	-	-	-	-	1B-10B	10.0	-	-	0.000
California First National Bank	Irvine	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000
The Bank of New York Mellon Trust Co	Los Angeles	10.0	-	-	-	-	1B-10B	10.0	-	-	0.000
JPMorgan Bank and Trust Company, N.A.	San Francisco	10.0	-	-	-	-	10B-50B	10.0	-	-	0.000
Pacific Trust Bank, FSB	Irvine	10.0	0.008	0.046	8,994	28	1B-10B	12.5	55	6	0.000
Wells Fargo Bank, Ltd.	Los Angeles	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000
Rancho Santa Fe Thrift & Loan Association	San Marcos	10.0	-	-	-	-	<100M	10.0	-	-	0.000
Capital Bank and Trust Company	Irvine	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000
Bank of America California, National Association	San Francisco	10.0	-	-	-	-	10B-50B	10.0	-	-	0.000

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
Borrego Springs Bank, National Association	La Mesa	97.5	0.070	0.102	10,544	2,562	100M-500M	90.0	65,123	3,020	0.000
Tri Counties Bank	Chico	97.5	0.017	0.055	43,955	2,289	1B-10B	87.5	436,723	3,804	0.000
BBCN Bank	Los Angeles	97.5	0.033	0.046	168,741	6,149	1B-10B	92.5	1,557,424	9,537	0.000
Bank of the Sierra	Porterville	97.5	0.015	0.054	20,356	768	1B-10B	85.0	206,583	1,602	0.000
Murphy Bank	Fresno	95.0	0.077	0.562	8,600	369	100M-500M	62.5	15,297	423	0.000
Pacific Enterprise Bank	Irvine	95.0	0.041	0.056	11,314	249	100M-500M	92.5	110,755	591	0.000
Heritage Oaks Bank	Paso Robles	95.0	0.016	0.034	16,769	591	1B-10B	75.0	181,329	1,248	0.001
Exchange Bank	Santa Rosa	95.0	0.014	0.045	23,030	739	1B-10B	75.0	195,163	1,279	0.000
Universal Bank	West Covina	95.0	0.329	1.000	133,617	170	100M-500M	85.0	133,617	170	0.000
Mission Valley Bank	Sun Valley	95.0	0.052	0.083	12,892	365	100M-500M	90.0	87,754	647	0.000
Santa Barbara Bank & Trust, National Association	Santa Barbara	92.5	0.010	0.036	60,768	2,781	1B-10B	62.5	385,922	3,927	0.000
Westamerica Bank	San Rafael	92.5	0.011	0.045	52,901	1,743	1B-10B	80.0	560,714	3,640	0.000
Community Bank of Santa Maria	Santa Maria	92.5	0.032	0.076	5,221	215	100M-500M	77.5	42,709	364	0.000
First Mountain Bank	Big Bear Lake	92.5	0.036	0.061	4,929	249	100M-500M	72.5	36,955	372	0.001
Plumas Bank	Quincy	92.5	0.019	0.057	8,497	326	100M-500M	77.5	77,463	675	0.003
Mission Community Bank	San Luis Obispo	90.0	0.016	0.046	7,401	224	100M-500M	80.0	81,968	541	0.000
Founders Community Bank	San Luis Obispo	90.0	0.030	0.053	3,783	183	100M-500M	72.5	37,886	344	0.000
Circle Bank	Novato	90.0	0.019	0.051	6,113	157	100M-500M	60.0	48,985	292	0.000
Mission Bank	Bakersfield	90.0	0.019	0.053	4,974	146	100M-500M	70.0	49,389	349	0.000
Scott Valley Bank	Yreka	90.0	0.016	0.040	8,200	231	500M-1B	62.5	72,360	517	0.000
Valley Business Bank	Visalia	90.0	0.023	0.047	7,919	159	100M-500M	82.5	89,428	408	0.000
First Northern Bank of Dixon	Dixon	90.0	0.015	0.045	11,430	392	500M-1B	80.0	122,083	826	0.000
California Bank & Trust	San Diego	87.5	0.010	0.022	109,023	4,111	10B-50B	67.5	1,260,535	8,065	0.001
Sutter Community Bank	Yuba City	87.5	0.052	0.129	3,519	151	<100M	72.5	23,681	253	0.000
Bank of Stockton	Stockton	87.5	0.008	0.033	16,172	407	1B-10B	65.0	169,769	1,018	0.001
Central Valley Community Bank	Fresno	87.5	0.009	0.034	7,856	486	500M-1B	75.0	110,044	941	0.001
Golden Valley Bank	Chico	87.5	0.030	0.087	3,686	119	100M-500M	72.5	32,678	240	0.000
Bank of Agriculture and Commerce	Stockton	87.5	0.015	0.033	7,259	216	100M-500M	77.5	98,524	534	0.000
Montecito Bank & Trust	Santa Barbara	87.5	0.013	0.041	13,609	375	1B-10B	67.5	123,102	766	0.000
Bofi Federal Bank	San Diego	87.5	0.007	0.137	17,680	366	1B-10B	57.5	57,359	507	0.000
American River Bank	Sacramento	87.5	0.014	0.036	8,159	346	500M-1B	70.0	91,339	663	0.000
Visalia Community Bank	Visalia	87.5	0.020	0.042	3,954	157	100M-500M	72.5	46,316	331	0.002
Coast National Bank	San Luis Obispo	85.0	0.024	0.061	3,269	131	100M-500M	75.0	33,193	279	0.002
Gilmore Bank	Los Angeles	85.0	0.019	0.053	3,363	109	100M-500M	42.5	23,149	189	0.000
Santa Cruz County Bank	Santa Cruz	85.0	0.014	0.037	4,769	195	100M-500M	72.5	61,023	432	0.000
Community West Bank, National Association	Goleta	85.0	0.013	0.032	7,591	234	500M-1B	87.5	129,084	718	0.000
Hanmi Bank	Los Angeles	85.0	0.010	0.017	28,233	850	1B-10B	72.5	459,119	2,749	0.001
Mojave Desert Bank, National Association	Mojave	85.0	0.025	0.071	2,559	83	100M-500M	60.0	21,058	169	0.000

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)					
		Total		TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total		Amount (1,000)	Number	CC Amount/TA ¹
		Rank	TA Ratio ¹					Rank	Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Sunwest Bank	Irvine	85.0	0.014	0.025	8,624	223	500M-1B	75.0	125,726	549	0.000	
Santa Clara Valley Bank, National Association	Santa Paula	85.0	0.024	0.061	3,111	79	100M-500M	72.5	34,497	187	0.000	
Bank of the West	San Francisco	85.0	0.007	0.032	445,497	12,581	>50B	60.0	3,077,520	21,581	0.002	
1st Capital Bank	Monterey	85.0	0.018	0.033	5,585	208	100M-500M	72.5	64,814	398	0.000	
Mechanics Bank	Richmond	85.0	0.009	0.023	26,533	1,270	1B-10B	57.5	186,130	1,811	0.000	
Redding Bank of Commerce	Redding	85.0	0.012	0.026	10,789	356	500M-1B	67.5	133,439	879	0.000	
Wilshire State Bank	Los Angeles	82.5	0.010	0.014	25,463	604	1B-10B	75.0	476,467	2,686	0.000	
Commerce National Bank	Newport Beach	82.5	0.016	0.039	3,928	110	100M-500M	70.0	48,519	218	0.000	
Rabobank, National Association	Roseville	82.5	0.007	0.022	77,000	7,870	10B-50B	60.0	599,000	9,943	0.001	
Bank of Marin	Novato	80.0	0.008	0.017	11,652	858	1B-10B	65.0	160,701	1,418	0.000	
Bank of Santa Clarita	Santa Clarita	80.0	0.014	0.024	2,910	205	100M-500M	67.5	47,502	335	0.000	
Open Bank	Los Angeles	80.0	0.024	0.032	3,518	87	100M-500M	62.5	36,822	283	0.000	
Fresno First Bank	Fresno	80.0	0.017	0.045	2,882	92	100M-500M	60.0	30,210	227	0.000	
Savings Bank of Mendocino County	Ukiah	80.0	0.007	0.033	6,019	255	500M-1B	62.5	76,314	511	0.000	
Pacific Premier Bank	Costa Mesa	80.0	0.008	0.019	8,965	311	1B-10B	70.0	161,690	703	0.000	
South County Bank, National Association	Rancho Santa Mar	80.0	0.016	0.043	2,405	79	100M-500M	67.5	32,790	233	0.000	
REGENTS BANK, NATIONAL ASSOCIATION	La Jolla	77.5	0.010	0.024	3,538	124	100M-500M	70.0	65,937	363	0.000	
Community Bank	Pasadena	77.5	0.007	0.011	18,218	520	1B-10B	62.5	314,005	1,632	0.000	
Heritage Bank of Commerce	San Jose	77.5	0.008	0.015	10,566	305	1B-10B	80.0	238,837	1,424	0.000	
United Security Bank	Fresno	77.5	0.009	0.025	5,385	149	500M-1B	55.0	69,046	375	0.000	
Ojai Community Bank	Ojai	77.5	0.012	0.040	1,607	161	100M-500M	60.0	21,896	231	0.000	
Bank of Southern California, N.A.	San Diego	77.5	0.014	0.028	2,714	86	100M-500M	72.5	47,865	235	0.000	
Mother Lode Bank	Sonora	75.0	0.020	0.062	1,194	36	<100M	60.0	16,416	100	0.000	
Commerce Bank of Temecula Valley	Murrieta	75.0	0.024	0.038	1,254	51	<100M	60.0	19,903	112	0.000	
Commonwealth Business Bank	Los Angeles	75.0	0.013	0.017	5,798	156	100M-500M	72.5	97,214	566	0.000	
Citizens Business Bank	Ontario	75.0	0.005	0.014	32,229	1,427	1B-10B	65.0	619,378	3,733	0.000	
Beach Business Bank	Manhattan Beach	75.0	0.013	0.023	4,110	131	100M-500M	70.0	65,186	392	0.000	
Bank of Feather River	Yuba City	75.0	0.021	0.087	1,166	37	<100M	50.0	10,876	76	0.000	
The Bank of Santa Barbara	Santa Barbara	75.0	0.018	0.026	1,953	73	100M-500M	70.0	36,984	198	0.000	
Redwood Capital Bank	Eureka	75.0	0.011	0.032	2,678	92	100M-500M	82.5	57,258	285	0.000	
Premier Service Bank	Riverside	72.5	0.016	0.028	2,159	59	100M-500M	75.0	44,208	189	0.000	
Pacific City Bank	Los Angeles	72.5	0.009	0.014	5,126	219	500M-1B	80.0	139,169	1,003	0.000	
US Metro Bank	Garden Grove	72.5	0.020	0.028	1,702	39	<100M	72.5	35,495	187	0.000	
Security Bank of California	Riverside	72.5	0.009	0.016	3,927	142	100M-500M	75.0	96,620	486	0.000	
Five Star Bank	Rocklin	72.5	0.009	0.017	4,353	161	500M-1B	72.5	98,969	382	0.000	
North Valley Bank	Redding	72.5	0.006	0.019	5,825	191	500M-1B	75.0	135,681	635	0.000	
First National Bank of Northern California	Daly City	72.5	0.007	0.018	5,330	172	500M-1B	60.0	88,190	437	0.002	
Premier Valley Bank	Fresno	72.5	0.008	0.017	4,041	168	500M-1B	67.5	79,119	540	0.000	
International City Bank, National Association	Long Beach	72.5	0.017	0.046	2,382	33	100M-500M	72.5	35,255	153	0.000	

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total		TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total		Number	CC Amount/TA ¹
		Rank	TA Ratio ¹					Rank	Amount (1,000)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First California Bank	Westlake Village	72.5	0.005	0.016	9,944	263	1B-10B	62.5	177,889	802	0.000
Monterey County Bank	Monterey	72.5	0.011	0.026	2,527	60	100M-500M	62.5	41,412	219	0.000
Suncrest Bank	Visalia	70.0	0.014	0.031	1,406	49	<100M	62.5	26,658	140	0.000
Cathay Bank	Los Angeles	70.0	0.004	0.008	40,574	1,147	10B-50B	60.0	707,069	3,134	0.000
Pacific Western Bank	Los Angeles	70.0	0.004	0.008	20,271	573	1B-10B	62.5	503,093	2,188	0.000
Bridge Bank, National Association	San Jose	70.0	0.007	0.011	8,002	189	1B-10B	57.5	110,083	683	0.000
Mission Oaks National Bank	Temecula	70.0	0.014	0.023	1,656	49	100M-500M	75.0	39,808	199	0.000
Uniti Bank	Buena Park	70.0	0.013	0.027	2,328	64	100M-500M	62.5	36,798	247	0.000
Pinnacle Bank	Gilroy	70.0	0.014	0.023	2,249	61	100M-500M	65.0	38,151	216	0.000
Inland Community Bank, National Association	Rialto	67.5	0.011	0.019	2,289	67	100M-500M	65.0	48,204	212	0.000
National Bank of California	Los Angeles	67.5	0.009	0.016	3,020	76	100M-500M	95.0	187,467	431	0.000
Union Bank, National Association	San Francisco	67.5	0.002	0.008	195,528	7,316	>50B	55.0	1,372,689	11,631	0.000
American Business Bank	Los Angeles	67.5	0.005	0.016	6,341	153	1B-10B	67.5	155,415	511	0.001
Valley Community Bank	Pleasanton	67.5	0.010	0.021	1,747	58	100M-500M	50.0	27,614	231	0.000
Chino Commercial Bank, N.A.	Chino	67.5	0.012	0.025	1,293	47	100M-500M	75.0	38,799	166	0.000
Neighborhood National Bank	San Diego	67.5	0.015	0.027	1,530	46	100M-500M	67.5	30,152	193	0.000
Community Commerce Bank	Claremont	67.5	0.009	0.018	2,717	57	100M-500M	87.5	103,416	365	0.000
Preferred Bank	Los Angeles	67.5	0.006	0.010	8,072	154	1B-10B	55.0	123,930	521	0.000
Sierra Vista Bank	Folsom	67.5	0.017	0.033	1,322	41	<100M	60.0	21,529	119	0.000
American Perspective Bank	San Luis Obispo	65.0	0.008	0.015	2,194	75	100M-500M	55.0	42,812	223	0.000
Fremont Bank	Fremont	65.0	0.003	0.012	7,248	144	1B-10B	52.5	141,552	535	0.000
City National Bank	Los Angeles	65.0	0.002	0.006	46,777	1,505	10B-50B	55.0	514,444	3,595	0.001
California United Bank	Encino	65.0	0.005	0.013	4,833	205	500M-1B	65.0	120,236	668	0.000
Community Bank of the Bay	Oakland	65.0	0.010	0.018	1,607	35	100M-500M	80.0	58,748	176	0.000
Community Valley Bank	El Centro	65.0	0.012	0.026	1,130	38	<100M	62.5	24,413	146	0.000
Torrey Pines Bank	San Diego	65.0	0.004	0.009	7,641	211	1B-10B	57.5	164,767	769	0.018
California Community Bank	Escondido	65.0	0.009	0.015	2,223	73	100M-500M	62.5	52,842	244	0.000
Silicon Valley Bank	Santa Clara	65.0	0.001	0.005	29,565	3,458	10B-50B	55.0	390,367	5,182	0.000
Community Business Bank	West Sacramento	62.5	0.009	0.024	1,354	44	100M-500M	50.0	25,537	133	0.000
CommerceWest Bank, N.A.	Irvine	62.5	0.007	0.015	2,275	68	100M-500M	67.5	58,906	279	0.000
Bank of Napa, N.A.	Napa	62.5	0.009	0.023	1,186	62	100M-500M	65.0	29,563	154	0.000
Asian Pacific National Bank	San Gabriel	62.5	0.017	0.043	900	17	<100M	60.0	20,919	67	0.000
American Plus Bank, N.A.	Arcadia	62.5	0.009	0.020	2,281	45	100M-500M	37.5	31,929	108	0.000
American Security Bank	Newport Beach	62.5	0.007	0.013	3,066	115	100M-500M	60.0	72,476	346	0.000
Malaga Bank F.S.B.	Palos Verdes Pen	60.0	0.003	0.039	2,091	57	500M-1B	47.5	32,471	140	0.000
Northern California National Bank	Chico	60.0	0.007	0.038	827	40	100M-500M	55.0	19,567	117	0.000
Opus Bank	Irvine	60.0	0.003	0.011	6,658	191	1B-10B	67.5	228,852	994	0.000
Premier Commercial Bank, National Association	Anaheim	60.0	0.006	0.009	2,444	90	100M-500M	60.0	73,147	391	0.000
Cornerstone Community Bank	Red Bluff	60.0	0.011	0.021	1,100	42	100M-500M	55.0	23,175	117	0.000

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total		TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount		CC Amount/TA ¹
		Rank	TA Ratio ¹						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
New Resource Bank	San Francisco	60.0	0.009	0.016	1,682	43	100M-500M	37.5	25,042	121	0.000
Friendly Hills Bank	Whittier	60.0	0.010	0.032	1,019	32	<100M	50.0	18,103	81	0.000
East West Bank	Pasadena	60.0	0.001	0.002	20,523	919	10B-50B	60.0	1,350,924	5,039	0.000
Pacific Mercantile Bank	Costa Mesa	57.5	0.003	0.008	3,523	186	1B-10B	55.0	99,213	571	0.000
First Republic Bank	San Francisco	57.5	0.000	0.004	14,440	344	10B-50B	52.5	317,825	1,239	0.000
Oak Valley Community Bank	Oakdale	57.5	0.004	0.009	2,611	91	500M-1B	57.5	84,553	351	0.000
Farmers & Merchants Bank of Central Califor	Lodi	57.5	0.002	0.009	4,106	166	1B-10B	50.0	82,702	471	0.000
Partners Bank of California	Mission Viejo	57.5	0.011	0.016	1,184	27	100M-500M	70.0	39,689	155	0.000
El Dorado Savings Bank, F.S.B.	Placerville	57.5	0.001	0.133	1,980	41	1B-10B	40.0	14,868	104	0.000
Bank of Sacramento	Sacramento	57.5	0.005	0.011	2,032	111	100M-500M	47.5	46,691	279	0.000
Community 1st Bank	Auburn	57.5	0.007	0.020	1,281	45	100M-500M	50.0	29,134	141	0.000
Bank of Manhattan, N.A.	El Segundo	57.5	0.005	0.010	2,431	51	100M-500M	65.0	81,997	304	0.000
County Commerce Bank	Ventura	57.5	0.008	0.015	1,387	53	100M-500M	65.0	40,175	229	0.000
Metropolitan Bank	Oakland	57.5	0.008	0.022	1,102	22	100M-500M	75.0	41,517	133	0.000
Merchants Bank of California, National Assoc	Carson	55.0	0.009	0.022	778	24	<100M	45.0	15,554	96	0.000
One PacificCoast Bank, FSB	Oakland	55.0	0.005	0.015	1,609	44	100M-500M	70.0	55,629	224	0.000
Pacific Valley Bank	Salinas	55.0	0.007	0.014	1,233	48	100M-500M	45.0	27,274	119	0.000
Golden Pacific Bank, National Association	Marysville	55.0	0.008	0.020	1,015	24	100M-500M	52.5	25,612	107	0.000
California Pacific Bank	San Francisco	55.0	0.009	0.025	977	18	100M-500M	50.0	20,069	85	0.000
Pan American Bank	Los Angeles	55.0	0.009	0.062	372	5	<100M	42.5	5,993	24	0.000
Bank of Alameda	Alameda	55.0	0.006	0.015	1,587	37	100M-500M	47.5	36,322	142	0.000
First Community Bank	Santa Rosa	52.5	0.004	0.009	2,332	58	500M-1B	50.0	66,762	265	0.000
Vibra Bank	Chula Vista	52.5	0.008	0.016	943	24	100M-500M	52.5	25,317	113	0.000
California Business Bank	Los Angeles	52.5	0.011	0.017	710	18	<100M	67.5	27,744	98	0.000
Plaza Bank	Irvine	52.5	0.006	0.009	2,193	61	100M-500M	87.5	127,075	484	0.000
Saehan Bank	Los Angeles	52.5	0.004	0.007	2,397	61	500M-1B	60.0	93,148	505	0.000
California Bank of Commerce	Lafayette	52.5	0.005	0.008	1,709	52	100M-500M	72.5	78,820	301	0.000
United American Bank	San Mateo	52.5	0.006	0.012	1,579	46	100M-500M	57.5	45,881	223	0.000
River City Bank	Sacramento	52.5	0.003	0.009	2,789	112	1B-10B	45.0	59,818	284	0.000
Valley Republic Bank	Bakersfield	52.5	0.004	0.015	1,278	38	100M-500M	42.5	32,800	141	0.000
River Valley Community Bank	Yuba City	50.0	0.005	0.021	719	26	100M-500M	30.0	13,418	74	0.000
Summit Bank	Oakland	50.0	0.006	0.014	1,227	33	100M-500M	60.0	37,686	154	0.000
Bay Commercial Bank	Walnut Creek	50.0	0.006	0.008	1,648	44	100M-500M	67.5	70,885	259	0.000
California Republic Bank	Newport Beach	50.0	0.004	0.008	1,791	47	100M-500M	35.0	34,237	116	0.000
Mission National Bank	San Francisco	50.0	0.006	0.011	1,086	46	100M-500M	67.5	46,438	178	0.000
1st Enterprise Bank	Los Angeles	50.0	0.004	0.008	2,210	61	500M-1B	52.5	73,878	331	0.000
Balboa Thrift and Loan Association	Chula Vista	47.5	0.003	0.048	659	8	100M-500M	35.0	12,501	50	0.000
American Riviera Bank	Santa Barbara	47.5	0.007	0.014	1,092	32	100M-500M	27.5	17,672	90	0.000
Focus Business Bank	San Jose	47.5	0.007	0.011	1,095	34	100M-500M	50.0	32,004	169	0.000

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total		TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount		CC
		Rank	TA Ratio ¹						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Bank of Rio Vista	Rio Vista	47.5	0.004	0.015	753	26	100M-500M	37.5	20,645	83	0.000
Gateway Business Bank	Cerritos	47.5	0.004	0.022	741	21	100M-500M	40.0	16,057	101	0.000
Lighthouse Bank	Santa Cruz	47.5	0.005	0.015	869	29	100M-500M	45.0	24,391	98	0.000
GBC International Bank	Los Angeles	47.5	0.004	0.006	1,700	48	100M-500M	80.0	118,347	370	0.000
1st Century Bank, National Association	Los Angeles	47.5	0.003	0.012	1,343	39	100M-500M	32.5	28,573	119	0.000
Pan Pacific Bank	Fremont	45.0	0.006	0.010	706	19	100M-500M	57.5	30,412	101	0.000
Tri-Valley Bank	San Ramon	45.0	0.005	0.010	534	35	100M-500M	55.0	22,858	121	0.000
Manufacturers Bank	Los Angeles	45.0	0.001	0.003	2,984	109	1B-10B	47.5	107,740	498	0.000
Farmers and Merchants Bank of Long Beach	Long Beach	45.0	0.001	0.002	3,206	131	1B-10B	55.0	197,284	721	0.003
Community Bank of San Joaquin	Stockton	45.0	0.005	0.017	648	31	100M-500M	57.5	24,637	132	0.000
Security Business Bank of San Diego	San Diego	42.5	0.004	0.008	1,042	32	100M-500M	55.0	44,503	156	0.000
The Merchants National Bank of Sacramento	Sacramento	42.5	0.003	0.018	591	21	100M-500M	25.0	12,455	66	0.000
Commercial Bank of California	Costa Mesa	42.5	0.004	0.010	1,039	15	100M-500M	35.0	30,304	80	0.000
Bank of Whittier, National Association	Whittier	42.5	0.007	0.018	350	9	<100M	52.5	12,521	58	0.000
Independence Bank	Newport Beach	42.5	0.003	0.009	857	31	100M-500M	42.5	34,125	104	0.000
The Private Bank of California	Los Angeles	42.5	0.002	0.008	1,514	46	500M-1B	37.5	40,090	216	0.000
First General Bank	Rowland Heights	42.5	0.003	0.006	1,500	35	500M-1B	62.5	89,381	319	0.000
Presidio Bank	San Francisco	42.5	0.004	0.008	1,428	31	100M-500M	47.5	53,047	180	0.000
EverTrust Bank	City Of Industry	40.0	0.002	0.004	1,081	59	500M-1B	30.0	29,193	151	0.000
Tustin Community Bank	Tustin	40.0	0.005	0.016	294	17	<100M	50.0	12,963	53	0.000
ProAmerica Bank	Los Angeles	40.0	0.005	0.008	752	18	100M-500M	42.5	27,005	102	0.000
TomatoBank, National Association	Diamond Bar	40.0	0.003	0.004	1,180	23	100M-500M	40.0	45,867	147	0.000
AltaPacific Bank	Santa Rosa	37.5	0.003	0.008	612	28	100M-500M	47.5	28,746	122	0.000
Golden State Bank	Upland	37.5	0.005	0.009	536	14	<100M	42.5	19,785	76	0.000
Saigon National Bank	Westminster	37.5	0.007	0.014	364	7	<100M	52.5	16,807	54	0.000
Security First Bank	Fresno	37.5	0.004	0.009	373	12	<100M	40.0	15,158	56	0.000
Folsom Lake Bank	Folsom	37.5	0.004	0.008	484	21	100M-500M	27.5	15,445	81	0.000
Summit State Bank	Santa Rosa	37.5	0.003	0.007	1,055	43	100M-500M	50.0	51,029	203	0.000
Liberty Bank	South San Franci	35.0	0.002	0.006	560	37	100M-500M	32.5	26,517	111	0.000
Avidbank	Palo Alto	35.0	0.002	0.006	873	24	100M-500M	42.5	43,377	162	0.000
Capital Bank	San Juan Capistr	35.0	0.004	0.008	478	13	100M-500M	47.5	23,002	115	0.000
Pacific Commerce Bank	Los Angeles	35.0	0.003	0.007	556	17	100M-500M	47.5	29,254	114	0.000
The Bank of Hemet	Riverside	32.5	0.002	0.003	1,039	28	100M-500M	62.5	98,264	233	0.000
Chinatrust Bank (U.S.A.)	Torrance	32.5	0.001	0.002	1,262	22	1B-10B	40.0	77,041	180	0.000
Premier Business Bank	Los Angeles	30.0	0.004	0.006	406	9	100M-500M	37.5	19,325	67	0.000
Home Bank of California	San Diego	30.0	0.003	0.006	400	6	100M-500M	75.0	44,849	119	0.000
Seacoast Commerce Bank	San Diego	30.0	0.003	0.004	409	16	100M-500M	82.5	57,144	315	0.000
Americas United Bank	Glendale	30.0	0.004	0.007	401	9	100M-500M	22.5	13,343	64	0.000
Broadway Federal Bank, f.s.b.	Los Angeles	30.0	0.002	0.005	704	14	100M-500M	67.5	71,088	198	0.000

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
San Diego Private Bank	La Jolla	30.0	0.003	0.011	317	7	100M-500M	40.0	14,694	55	0.000
Trans-Pacific National Bank	San Francisco	30.0	0.003	0.006	375	8	100M-500M	30.0	17,509	61	0.000
First National Bank of Southern California	Riverside	30.0	0.002	0.005	418	13	100M-500M	57.5	35,056	121	0.000
Orange County Business Bank	Irvine	27.5	0.002	0.005	307	11	100M-500M	15.0	11,511	49	0.000
EH National Bank	Beverly Hills	27.5	0.002	0.003	433	13	100M-500M	62.5	42,393	345	0.000
Provident Savings Bank, F.S.B.	Riverside	27.5	0.000	0.005	478	21	1B-10B	40.0	40,010	138	0.000
Desert Commercial Bank	Palm Desert	27.5	0.002	0.004	255	11	100M-500M	37.5	21,105	79	0.000
Royal Business Bank	Los Angeles	27.5	0.001	0.003	463	26	500M-1B	27.5	26,295	124	0.000
First Choice Bank	Cerritos	27.5	0.002	0.004	419	8	100M-500M	32.5	28,019	92	0.000
Bank of the Orient	San Francisco	25.0	0.001	0.002	438	16	500M-1B	57.5	73,207	185	0.000
State Bank of India (California)	Los Angeles	22.5	0.001	0.001	459	8	500M-1B	27.5	37,018	101	0.000
Oceanic Bank	San Francisco	22.5	0.002	0.004	280	4	100M-500M	37.5	25,163	52	0.000
Los Angeles National Bank	Buena Park	22.5	0.002	0.003	309	9	100M-500M	52.5	35,219	102	0.000
United Labor Bank, F.S.B.	Oakland	22.5	0.001	0.003	239	5	100M-500M	42.5	30,908	91	0.000
America California Bank	San Francisco	22.5	0.002	0.003	251	5	100M-500M	42.5	26,825	72	0.000
First Foundation Bank	Irvine	20.0	0.000	0.002	255	6	500M-1B	17.5	20,415	58	0.000
San Diego Trust Bank	San Diego	20.0	0.001	0.005	149	4	100M-500M	15.0	8,035	27	0.000
Metro United Bank	San Diego	20.0	0.000	0.001	161	6	100M-500M	60.0	75,688	199	0.000
First Commercial Bank (USA)	Alhambra	20.0	0.001	0.001	327	6	100M-500M	27.5	34,341	74	0.000
Mega Bank	San Gabriel	20.0	0.001	0.003	315	9	100M-500M	37.5	32,679	81	0.000
OneWest Bank, FSB	Pasadena	20.0	0.000	0.000	356	22	10B-50B	45.0	107,724	406	0.000
Silvergate Bank	La Jolla	20.0	0.000	0.002	237	9	500M-1B	22.5	25,221	79	0.000
First Security Business Bank	Orange	20.0	0.001	0.002	203	4	100M-500M	70.0	52,538	150	0.000
Wedbush Bank	Los Angeles	17.5	0.001	0.003	118	3	100M-500M	20.0	13,177	30	0.000
First Credit Bank	Los Angeles	17.5	0.000	0.001	210	4	100M-500M	25.0	31,281	60	0.000
Delta Bank, National Association	Manteca	17.5	0.001	0.003	87	4	<100M	42.5	17,037	47	0.000
American Continental Bank	City Of Industry	17.5	0.000	0.001	55	6	100M-500M	42.5	21,907	101	0.000
Banamex USA	Century City	17.5	0.000	0.000	76	22	1B-10B	10.0	426	23	0.067
CapitalSource Bank	Los Angeles	17.5	0.000	0.000	317	13	1B-10B	47.5	185,846	511	0.000
First Federal Savings and Loan Association of San Rafael	San Rafael	15.0	0.000	0.003	62	1	100M-500M	45.0	19,842	58	0.000
Coronado First Bank	Coronado	15.0	0.000	0.001	73	3	100M-500M	22.5	13,530	38	0.000
Evergreen International Bank	Long Beach	15.0	0.001	0.002	50	2	<100M	42.5	10,759	25	0.000
New OMNI Bank, National Association	Alhambra	15.0	0.000	0.001	38	7	100M-500M	47.5	28,303	86	0.000
Gateway Bank, F.S.B.	San Francisco	15.0	0.000	0.006	51	1	100M-500M	15.0	2,151	4	0.000
Far East National Bank	Los Angeles	12.5	0.000	0.000	120	4	1B-10B	35.0	53,055	146	0.000
Bank of San Francisco	San Francisco	12.5	0.000	0.001	44	4	100M-500M	70.0	43,764	131	0.000
Grandpoint Bank	Los Angeles	12.5	0.000	0.000	134	4	500M-1B	55.0	105,785	368	0.000
Pacific Trust Bank, FSB	Irvine	12.5	0.000	0.000	55	6	1B-10B	10.0	8,994	28	0.000
Luther Burbank Savings	Santa Rosa	12.5	0.000	0.000	131	4	1B-10B	47.5	88,495	204	0.000

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			CC Amount/TA ¹
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(7)	(8)	(9)	
Finance and Thrift Company	Porterville	10.0	0.000	0.000	-	-	100M-500M	32.5	268	3	0.000
Kaiser Federal Bank	Covina	10.0	0.000	0.000	-	-	500M-1B	30.0	29,431	60	0.000
Eastern International Bank	Los Angeles	10.0	0.000	0.000	-	-	100M-500M	52.5	29,975	63	0.000
JPMorgan Bank and Trust Company, National	San Francisco	10.0	0.000	0.000	-	-	10B-50B	10.0	-	-	0.000
First American Trust, FSB	Santa Ana	10.0	0.000	0.000	-	-	1B-10B	10.0	-	-	0.000
United Pacific Bank	City Of Industry	10.0	0.000	0.000	9	2	100M-500M	45.0	23,292	76	0.000
California First National Bank	Irvine	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
Pacific Alliance Bank	Rosemead	10.0	0.000	0.000	-	-	100M-500M	30.0	17,664	64	0.000
Centennial Bank	Fountain Valley	10.0	0.000	0.000	9	1	500M-1B	42.5	73,285	132	0.000
Wells Fargo Bank, Ltd.	Los Angeles	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
The Bank of New York Mellon Trust Company	Los Angeles	10.0	0.000	0.000	-	-	1B-10B	10.0	-	-	0.000
Capital Bank and Trust Company	Irvine	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
Armed Forces Bank of California, National Association	San Diego	10.0	0.000	0.000	-	-	<100M	42.5	2,759	4	0.000
Pacific Coast Bankers' Bank	San Francisco	10.0	0.000	0.000	43	2	500M-1B	20.0	24,776	50	0.000
Bank of America California, National Association	San Francisco	10.0	0.000	0.000	-	-	10B-50B	10.0	-	-	0.000
Rancho Santa Fe Thrift & Loan Association	San Marcos	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.