

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA <sup>1</sup>
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	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	0.538	0.955	196,895	467	100M-500M	67.5	3,212	93	-
Nara Bank	Los Angeles	92.5	0.311	0.445	922,212	2,953	1B-10B	90.0	49,190	887	-
Community Commerce Bank	Claremont	90.0	0.346	0.641	117,524	411	100M-500M	65.0	3,133	68	-
Plaza Bank	Irvine	90.0	0.365	0.548	117,687	420	100M-500M	52.5	1,839	55	-
Mission Valley Bank	Sun Valley	90.0	0.357	0.555	89,762	698	100M-500M	95.0	13,578	408	-
Bank of the Sierra	Porterville	87.5	0.170	0.576	227,989	1,804	1B-10B	97.5	24,747	896	-
Borrego Springs Bank, National Association	La Mesa	87.5	0.382	0.523	52,418	3,017	100M-500M	97.5	11,202	2,647	-
Tri Counties Bank	Chico	87.5	0.177	0.565	384,610	3,611	1B-10B	100.0	42,296	2,262	-
Pacific Enterprise Bank	Irvine	87.5	0.372	0.548	86,996	367	100M-500M	82.5	5,104	112	-
Community West Bank, National Association	Goleta	85.0	0.237	0.533	152,570	759	500M-1B	85.0	8,184	234	-
Heritage Oaks Bank	Paso Robles	82.5	0.204	0.388	197,547	1,319	500M-1B	95.0	17,510	619	0.001
Valley Business Bank	Visalia	82.5	0.282	0.534	95,668	400	100M-500M	90.0	7,321	143	-
GBC International Bank	Los Angeles	80.0	0.277	0.485	105,242	336	100M-500M	57.5	2,496	61	0.001
Sunrise Bank	San Diego	80.0	0.310	0.567	69,863	337	100M-500M	67.5	2,361	79	-
First Northern Bank of Dixon	Dixon	80.0	0.170	0.492	126,854	822	500M-1B	90.0	10,507	366	-
Community Bank of Santa Maria	Santa Maria	80.0	0.300	0.629	46,098	389	100M-500M	92.5	5,571	231	-
Mission Bank	Bakersfield	80.0	0.231	0.655	57,217	363	100M-500M	90.0	4,931	148	-
Mission Oaks National Bank	Temecula	80.0	0.343	0.551	50,288	256	100M-500M	77.5	2,626	77	-
Bank of Agriculture and Commerce	Stockton	77.5	0.212	0.425	100,768	564	100M-500M	87.5	7,564	232	-
Premier Service Bank	Riverside	77.5	0.339	0.565	49,655	221	100M-500M	82.5	3,217	75	-
Heritage Bank of Commerce	San Jose	77.5	0.180	0.356	226,745	1,396	1B-10B	77.5	11,964	295	-
Saehan Bank	Los Angeles	77.5	0.225	0.325	123,093	2,028	500M-1B	72.5	5,347	409	-
Sunwest Bank	Tustin	77.5	0.198	0.411	119,405	563	500M-1B	70.0	4,688	148	-
Pacific City Bank	Los Angeles	77.5	0.247	0.365	127,169	1,016	500M-1B	80.0	5,919	291	-
Broadway Federal Bank, f.s.b.	Los Angeles	77.5	0.221	0.560	98,593	224	100M-500M	37.5	1,303	18	-
Westamerica Bank	San Rafael	77.5	0.137	0.459	662,734	4,038	1B-10B	92.5	55,598	1,815	-
Coast National Bank	San Luis Obispo	75.0	0.280	0.620	37,301	298	100M-500M	90.0	4,076	139	0.002
Redwood Capital Bank	Eureka	75.0	0.216	0.645	49,023	258	100M-500M	70.0	2,272	76	-
Santa Lucia Bank	Atascadero	75.0	0.236	0.501	57,129	337	100M-500M	87.5	4,648	154	0.002
Chino Commercial Bank, N.A.	Chino	75.0	0.374	0.762	39,095	168	100M-500M	70.0	1,645	47	-
Metropolitan Bank	Oakland	75.0	0.322	0.816	47,526	153	100M-500M	55.0	1,175	25	0.000
Seacoast Commerce Bank	Chula Vista	75.0	0.356	0.537	45,193	214	100M-500M	32.5	501	16	-
Hanmi Bank	Los Angeles	75.0	0.189	0.275	510,924	3,156	1B-10B	80.0	26,336	946	0.001
Wilshire State Bank	Los Angeles	75.0	0.188	0.271	502,179	2,676	1B-10B	75.0	19,233	495	-
American River Bank	Sacramento	75.0	0.181	0.405	102,911	703	500M-1B	90.0	9,248	356	-
Community Bank of the Bay	Oakland	75.0	0.361	0.592	46,529	197	100M-500M	60.0	1,431	35	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Central Valley Community Bank	Fresno	75.0	0.145	0.472	114,927	977	500M-1B	90.0	8,476	509	0.001
Visalia Community Bank	Visalia	75.0	0.258	0.531	50,198	356	100M-500M	87.5	4,195	167	0.002
1st Capital Bank	Monterey	75.0	0.275	0.447	62,930	345	100M-500M	80.0	3,653	157	-
Neighborhood National Bank	San Diego	75.0	0.343	0.600	37,961	244	100M-500M	72.5	1,934	69	-
North Valley Bank	Redding	75.0	0.158	0.454	140,412	694	500M-1B	77.5	7,240	227	-
Mission National Bank	San Francisco	72.5	0.269	0.442	52,124	223	100M-500M	60.0	1,654	50	-
Santa Clara Valley Bank, National Association	Santa Paula	72.5	0.286	0.645	36,081	206	100M-500M	75.0	2,121	68	-
Frontier Bank, FSB	Palm Desert	72.5	0.202	1.000	55,444	194	100M-500M	80.0	2,861	80	0.000
Center Bank	Los Angeles	72.5	0.164	0.272	373,347	11,094	1B-10B	97.5	51,434	9,504	0.000
Mission Community Bank	San Luis Obispo	72.5	0.207	0.569	44,062	324	100M-500M	87.5	3,730	132	0.002
Golden Security Bank	Rosemead	72.5	0.354	0.572	46,727	150	100M-500M	30.0	471	9	-
CommerceWest Bank, N.A.	Irvine	72.5	0.193	0.493	60,758	300	100M-500M	70.0	2,742	74	-
Pacific Premier Bank	Costa Mesa	72.5	0.161	0.388	151,598	636	500M-1B	72.5	6,073	222	-
Security Bank of California	Riverside	72.5	0.235	0.358	84,557	428	100M-500M	75.0	3,795	134	-
Santa Cruz County Bank	Santa Cruz	72.5	0.172	0.495	51,580	398	100M-500M	87.5	4,744	189	-
Home Bank of California	San Diego	72.5	0.339	0.633	45,448	122	100M-500M	27.5	418	6	-
Mojave Desert Bank, National Association	Mojave	72.5	0.305	0.760	31,173	246	100M-500M	87.5	4,093	121	-
Plumas Bank	Quincy	72.5	0.157	0.512	71,243	657	100M-500M	92.5	8,030	346	0.004
Founders Community Bank	San Luis Obispo	70.0	0.271	0.529	30,921	317	100M-500M	87.5	3,685	175	-
International City Bank, National Association	Long Beach	70.0	0.213	0.649	36,007	167	100M-500M	75.0	2,635	41	-
Excel National Bank	Beverly Hills	70.0	0.280	0.334	51,205	372	100M-500M	27.5	528	14	-
South County Bank, National Association	Rancho Santa Mar	70.0	0.225	0.533	37,673	266	100M-500M	85.0	3,453	92	-
United American Bank	San Mateo	70.0	0.215	0.387	61,283	268	100M-500M	57.5	2,333	62	-
Community Valley Bank	El Centro	70.0	0.365	0.701	26,654	129	<100M	72.5	1,374	34	-
First Mountain Bank	Big Bear Lake	70.0	0.271	0.482	38,205	292	100M-500M	85.0	3,599	186	0.001
Exchange Bank	Santa Rosa	70.0	0.123	0.366	186,004	1,302	1B-10B	97.5	25,424	791	-
American Business Bank	Los Angeles	70.0	0.140	0.419	155,126	543	1B-10B	75.0	7,469	182	0.001
Partners Bank of California	Mission Viejo	70.0	0.415	0.538	42,355	147	100M-500M	52.5	1,096	26	-
Golden Valley Bank	Chico	70.0	0.244	0.761	26,817	209	100M-500M	87.5	3,816	113	-
Montecito Bank & Trust	Santa Barbara	70.0	0.124	0.402	121,666	734	500M-1B	87.5	12,547	362	0.001
Commerce National Bank	Newport Beach	70.0	0.203	0.493	51,258	219	100M-500M	75.0	2,783	99	-
The Bank of Santa Barbara	Santa Barbara	70.0	0.324	0.579	32,390	175	<100M	65.0	1,347	55	-
California Bank & Trust	San Diego	67.5	0.125	0.270	1,348,013	8,858	10B-50B	90.0	131,516	4,672	0.001
Citizens Bank of Northern California	Nevada City	67.5	0.197	0.406	56,889	290	100M-500M	67.5	2,533	103	-
American Security Bank	Newport Beach	67.5	0.206	0.324	84,794	416	100M-500M	70.0	3,716	136	-
Beach Business Bank	Manhattan Beach	67.5	0.224	0.340	68,259	401	100M-500M	80.0	4,329	140	-
The Bank of Hemet	Riverside	67.5	0.218	0.287	98,790	295	100M-500M	40.0	1,428	64	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Premier Valley Bank	Fresno	67.5	0.155	0.352	77,083	537	100M-500M	77.5	4,487	189	-
California Bank of Commerce	Lafayette	67.5	0.243	0.378	61,544	257	100M-500M	47.5	1,315	43	-
Redding Bank of Commerce	Redding	67.5	0.147	0.313	125,868	774	500M-1B	77.5	7,417	287	-
County Commerce Bank	Ventura	67.5	0.230	0.467	40,827	223	100M-500M	57.5	1,492	59	-
Inland Community Bank, National Association	Rialto	67.5	0.222	0.403	56,645	247	100M-500M	72.5	3,217	85	-
Five Star Bank	Rocklin	67.5	0.203	0.368	90,129	341	100M-500M	65.0	3,278	135	-
Commonwealth Business Bank	Los Angeles	67.5	0.207	0.280	82,823	524	100M-500M	72.5	4,138	132	-
Bank of San Francisco	San Francisco	67.5	0.329	0.535	38,490	122	100M-500M	17.5	72	7	-
Sutter Community Bank	Yuba City	67.5	0.301	0.802	19,512	186	<100M	82.5	1,943	93	-
US Metro Bank	Garden Grove	67.5	0.353	0.445	33,072	174	<100M	67.5	1,636	37	-
California Pacific Bank	San Francisco	65.0	0.282	0.682	28,020	100	<100M	57.5	1,097	20	-
Community Bank	Pasadena	65.0	0.119	0.196	311,132	1,583	1B-10B	77.5	17,436	486	0.000
Santa Barbara Bank & Trust, National Association	Santa Barbara	65.0	0.080	0.248	468,720	4,726	1B-10B	92.5	74,774	3,342	-
Citizens Business Bank	Ontario	65.0	0.099	0.275	640,022	4,010	1B-10B	77.5	39,036	1,616	-
Monterey County Bank	Monterey	65.0	0.178	0.504	50,189	247	100M-500M	72.5	3,020	66	0.000
Asian Pacific National Bank	San Gabriel	65.0	0.394	0.864	20,435	74	<100M	65.0	1,089	21	-
Uniti Bank	Buena Park	65.0	0.201	0.453	38,574	286	100M-500M	50.0	1,026	48	-
Premier Commercial Bank, National Association	Anaheim	65.0	0.184	0.305	82,797	436	100M-500M	60.0	2,890	123	-
Open Bank	Los Angeles	65.0	0.278	0.403	37,570	249	100M-500M	80.0	2,537	74	-
REGENTS BANK, NATIONAL ASSOCIATION	La Jolla	65.0	0.178	0.415	63,035	353	100M-500M	77.5	4,018	124	-
Savings Bank of Mendocino County	Ukiah	65.0	0.090	0.436	79,669	541	500M-1B	82.5	6,488	275	-
Valley Republic Bank	Bakersfield	65.0	0.147	0.576	32,151	516	100M-500M	97.5	9,344	440	-
Suncrest Bank	Visalia	65.0	0.275	0.676	22,567	111	<100M	65.0	1,127	38	-
Bank of Stockton	Stockton	65.0	0.097	0.351	186,887	1,079	1B-10B	85.0	16,756	418	0.001
First National Bank of Southern California	Riverside	65.0	0.280	0.427	48,622	156	100M-500M	42.5	990	23	-
Bank of Southern California, N.A.	San Diego	65.0	0.252	0.418	46,127	254	100M-500M	77.5	2,964	94	-
First California Bank	Westlake Village	65.0	0.106	0.294	191,245	909	1B-10B	75.0	12,522	315	-
Fullerton Community Bank, FSB	Fullerton	65.0	0.146	0.388	93,206	348	500M-1B	30.0	792	33	-
Bank of Santa Clarita	Santa Clarita	62.5	0.218	0.401	45,802	194	100M-500M	67.5	2,314	70	-
Scott Valley Bank	Yreka	62.5	0.155	0.377	72,178	511	100M-500M	90.0	8,091	244	-
Bank of Napa, N.A.	Napa	62.5	0.229	0.613	31,139	141	100M-500M	65.0	1,361	51	-
Summit Bank	Oakland	62.5	0.212	0.441	39,477	171	100M-500M	77.5	3,053	68	-
Pacific Western Bank	Los Angeles	62.5	0.110	0.204	591,229	2,510	1B-10B	70.0	23,633	659	0.000
Bank of Marin	Novato	62.5	0.133	0.275	177,492	1,095	1B-10B	87.5	14,226	491	-
Bank of the Orient	San Francisco	62.5	0.163	0.356	88,939	245	500M-1B	35.0	1,047	34	-
Saigon National Bank	Westminster	62.5	0.358	0.682	20,831	53	<100M	27.5	194	4	-
California Business Bank	Los Angeles	62.5	0.319	0.502	30,625	97	<100M	37.5	591	15	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Oak Valley Community Bank	Oakdale	62.5	0.152	0.295	86,995	367	500M-1B	57.5	2,748	91	-
Mother Lode Bank	Sonora	62.5	0.280	0.859	16,396	105	<100M	75.0	1,138	43	-
Pacific Mercantile Bank	Costa Mesa	60.0	0.124	0.238	122,574	607	500M-1B	60.0	4,340	178	0.000
Rabobank, National Association	Roseville	60.0	0.058	0.185	673,000	9,617	10B-50B	85.0	91,000	7,364	0.001
California Community Bank	Escondido	60.0	0.196	0.343	46,142	225	100M-500M	57.5	1,933	63	-
Circle Bank	Novato	60.0	0.154	0.432	47,077	271	100M-500M	85.0	4,128	131	-
Sierra Vista Bank	Folsom	60.0	0.305	0.542	25,779	123	<100M	62.5	1,146	32	-
Opus Bank	Redondo Beach	60.0	0.077	0.319	168,546	817	1B-10B	70.0	8,475	265	0.002
First National Bank of Northern California	Daly City	60.0	0.130	0.299	93,227	391	500M-1B	67.5	4,662	133	0.002
Mechanics Bank	Richmond	60.0	0.069	0.184	200,824	1,881	1B-10B	85.0	25,069	1,264	0.000
Cathay Bank	Los Angeles	60.0	0.066	0.140	671,327	2,942	10B-50B	70.0	38,624	1,075	-
East West Bank	Pasadena	60.0	0.077	0.182	1,533,336	5,416	10B-50B	67.5	57,081	1,061	0.000
Commerce Bank of Temecula Valley	Murrieta	60.0	0.394	0.622	18,523	93	<100M	72.5	1,308	45	-
Global Trust Bank	Mountain View	60.0	0.335	0.529	25,846	79	<100M	32.5	384	7	-
Bank of the West	San Francisco	60.0	0.051	0.235	3,047,407	21,647	>50B	85.0	440,642	12,689	0.002
Los Angeles National Bank	Buena Park	57.5	0.200	0.391	40,307	110	100M-500M	30.0	463	11	-
Valley Community Bank	Pleasanton	57.5	0.178	0.356	34,916	269	100M-500M	70.0	2,079	74	-
Pan Pacific Bank	Fremont	57.5	0.288	0.463	26,468	98	<100M	47.5	790	21	-
California United Bank	Encino	57.5	0.119	0.285	94,906	469	500M-1B	42.5	1,494	93	-
Torrey Pines Bank	San Diego	57.5	0.105	0.199	163,856	584	1B-10B	62.5	6,353	150	0.026
United Security Bank	Fresno	57.5	0.109	0.351	72,281	351	500M-1B	80.0	6,013	145	-
Bridge Bank, National Association	San Jose	55.0	0.101	0.183	102,955	474	1B-10B	47.5	3,187	58	0.001
Ojai Community Bank	Ojai	55.0	0.154	0.509	19,244	224	100M-500M	82.5	2,091	164	-
Community Business Bank	West Sacramento	55.0	0.190	0.451	27,042	132	100M-500M	60.0	1,367	44	-
Farmers and Merchants Bank of Long Beach	Long Beach	55.0	0.046	0.132	198,394	767	1B-10B	50.0	4,686	175	0.004
Union Bank, National Association	San Francisco	55.0	0.021	0.082	1,620,176	14,168	>50B	72.5	266,037	9,408	-
River City Bank	Sacramento	55.0	0.080	0.274	83,014	420	1B-10B	80.0	8,648	239	-
Silicon Valley Bank	Santa Clara	55.0	0.019	0.083	346,919	5,309	10B-50B	62.5	25,490	3,567	0.000
City National Bank	Beverly Hills	55.0	0.024	0.083	528,655	3,650	10B-50B	67.5	49,385	1,526	0.000
First Security Business Bank	Orange	55.0	0.124	0.421	61,023	173	100M-500M	15.0	177	3	-
Bank of Whittier, National Association	Whittier	55.0	0.260	0.699	12,246	54	<100M	40.0	324	10	-
Eastern International Bank	Los Angeles	55.0	0.271	0.470	32,390	68	100M-500M	15.0	46	1	-
Community Bank of San Joaquin	Stockton	55.0	0.196	0.534	24,770	137	100M-500M	50.0	755	35	-
Bay Commercial Bank	Walnut Creek	55.0	0.222	0.319	37,397	156	100M-500M	37.5	744	31	-
Pinnacle Bank	Gilroy	55.0	0.212	0.369	31,216	183	100M-500M	65.0	1,615	51	-
Murphy Bank	Fresno	55.0	0.108	0.998	11,943	392	100M-500M	95.0	8,387	355	-
Security Business Bank of San Diego	San Diego	55.0	0.190	0.327	44,260	155	100M-500M	40.0	1,032	31	-

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Tustin Community Bank	Tustin	55.0	0.271	0.811	15,282	51	<100M	40.0	361	14	-
Focus Business Bank	San Jose	55.0	0.211	0.400	30,240	159	100M-500M	57.5	1,283	36	-
United Pacific Bank	City Of Industry	55.0	0.241	0.390	33,235	97	100M-500M	10.0	44	3	-
Fremont Bank	Fremont	55.0	0.062	0.219	146,082	578	1B-10B	65.0	7,532	157	-
First Republic Bank	San Francisco	55.0	0.013	0.099	308,512	1,246	10B-50B	60.0	16,202	385	-
Summit State Bank	Santa Rosa	55.0	0.142	0.350	54,593	194	100M-500M	37.5	1,047	45	0.000
Professional Business Bank	Pasadena	55.0	0.165	0.299	42,729	211	100M-500M	55.0	1,899	41	-
America California Bank	San Francisco	55.0	0.266	0.424	30,777	80	100M-500M	30.0	455	6	-
Cornerstone Community Bank	Red Bluff	52.5	0.228	0.514	17,767	94	<100M	62.5	1,017	35	-
Preferred Bank	Los Angeles	52.5	0.080	0.163	97,870	439	1B-10B	60.0	5,600	128	0.000
Manufacturers Bank	Los Angeles	52.5	0.063	0.133	120,519	570	1B-10B	47.5	2,955	129	-
Gilmore Bank	Los Angeles	52.5	0.153	0.422	27,147	212	100M-500M	90.0	4,351	130	-
Metro United Bank	San Diego	52.5	0.170	0.275	67,401	187	100M-500M	25.0	604	14	-
First Community Bank	Santa Rosa	52.5	0.108	0.260	76,342	274	500M-1B	47.5	2,174	54	-
1st Enterprise Bank	Los Angeles	52.5	0.106	0.285	55,834	284	500M-1B	50.0	1,669	55	0.000
Farmers & Merchants Bank of Central California	Lodi	52.5	0.048	0.185	87,922	549	1B-10B	60.0	5,035	213	-
Stellar Business Bank	Covina	52.5	0.263	0.438	22,262	62	<100M	20.0	151	4	-
Presidio Bank	San Francisco	52.5	0.169	0.258	51,109	185	100M-500M	55.0	2,136	40	-
Orange Community Bank	Orange	52.5	0.165	0.320	38,482	199	100M-500M	62.5	2,215	72	-
Merchants Bank of California, National Association	Carson	50.0	0.211	0.480	18,283	120	<100M	57.5	782	39	-
Lighthouse Bank	Santa Cruz	50.0	0.186	0.499	21,770	85	100M-500M	50.0	819	25	-
Capital Bank	San Juan Capistrano	50.0	0.195	0.467	20,695	83	100M-500M	30.0	394	10	-
United Labor Bank, F.S.B.	Oakland	50.0	0.127	0.513	34,555	100	100M-500M	22.5	415	9	-
Pacific Commerce Bank	Los Angeles	50.0	0.182	0.383	33,824	129	100M-500M	37.5	747	18	-
Bank of Feather River	Yuba City	50.0	0.211	0.722	9,013	53	<100M	52.5	409	22	-
Tri-Valley Bank	San Ramon	50.0	0.195	0.456	15,649	103	<100M	47.5	506	41	-
Bank of Internet USA	San Diego	50.0	0.020	0.392	38,140	379	1B-10B	87.5	14,454	295	-
New OMNI Bank, National Association	Alhambra	50.0	0.155	0.540	26,115	91	100M-500M	22.5	136	11	-
Gold Country Bank, National Association	Marysville	50.0	0.184	0.488	22,859	110	100M-500M	52.5	914	29	-
Friendly Hills Bank	Whittier	50.0	0.164	0.568	16,336	78	<100M	65.0	1,235	31	-
Community 1st Bank	Auburn	50.0	0.164	0.439	25,752	134	100M-500M	47.5	718	40	-
OneWest Bank, FSB	Pasadena	47.5	0.004	0.074	114,184	428	10B-50B	20.0	299	27	0.000
One PacificCoast Bank, FSB	Oakland	47.5	0.114	0.294	31,843	373	100M-500M	60.0	1,838	106	-
Fresno First Bank	Fresno	47.5	0.156	0.417	23,329	187	100M-500M	82.5	2,758	83	-
Luther Burbank Savings	Santa Rosa	47.5	0.031	0.284	110,665	252	1B-10B	15.0	150	5	-
First General Bank	Rowland Heights	47.5	0.160	0.275	52,350	122	100M-500M	30.0	716	11	-
First Federal Savings and Loan Association of San	San Rafael	47.5	0.122	0.921	20,961	62	100M-500M	15.0	65	1	-

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Grandpoint Bank	Los Angeles	47.5	0.121	0.240	69,129	246	500M-1B	10.0	77	1	-
CapitalSource Bank	Los Angeles	47.5	0.019	0.045	118,708	366	1B-10B	12.5	134	3	-
Northern California National Bank	Chico	47.5	0.122	0.797	13,738	96	100M-500M	55.0	630	34	-
Bank of Alameda	Alameda	47.5	0.154	0.370	38,005	150	100M-500M	62.5	2,367	46	-
Malaga Bank F.S.B.	Palos Verdes Pen	47.5	0.039	0.603	32,081	153	500M-1B	67.5	2,664	66	-
Liberty Bank	South San Franci	47.5	0.161	0.304	36,834	162	100M-500M	52.5	1,449	62	-
Universal Bank	West Covina	47.5	0.081	0.265	38,358	474	100M-500M	77.5	4,064	370	-
Bank of Sacramento	Sacramento	47.5	0.125	0.230	46,983	268	100M-500M	55.0	1,776	105	-
Evergreen International Bank	Long Beach	45.0	0.295	0.445	11,990	27	<100M	15.0	75	2	-
Avidbank	Palo Alto	45.0	0.126	0.320	38,855	154	100M-500M	35.0	807	24	-
Provident Savings Bank, F.S.B.	Riverside	45.0	0.034	0.412	44,349	160	1B-10B	30.0	637	29	-
Ventura County Business Bank	Oxnard	45.0	0.205	0.472	15,946	72	<100M	42.5	502	20	-
Vibra Bank	Chula Vista	45.0	0.203	0.465	15,770	71	<100M	50.0	679	15	-
Desert Commercial Bank	Palm Desert	45.0	0.179	0.350	26,457	92	100M-500M	35.0	582	13	-
Far East National Bank	Los Angeles	45.0	0.056	0.143	83,872	235	1B-10B	25.0	546	15	0.000
Centennial Bank	Fountain Valley	42.5	0.116	0.147	84,453	151	500M-1B	10.0	15	1	-
Commercial Bank of California	Costa Mesa	42.5	0.132	0.364	36,048	101	100M-500M	45.0	1,325	21	-
The Private Bank of California	Los Angeles	42.5	0.088	0.238	43,481	209	100M-500M	42.5	1,314	44	-
Pan American Bank	Los Angeles	42.5	0.152	0.967	6,369	32	<100M	57.5	536	9	-
El Dorado Savings Bank, F.S.B.	Placerville	42.5	0.010	0.998	16,917	109	1B-10B	57.5	2,265	45	-
Trans-Pacific National Bank	San Francisco	42.5	0.167	0.385	20,049	77	100M-500M	32.5	513	10	-
Gateway Business Bank	Cerritos	40.0	0.101	0.448	18,184	124	100M-500M	55.0	1,158	28	-
Oceanic Bank	San Francisco	40.0	0.162	0.341	25,888	57	100M-500M	27.5	448	7	-
American Perspective Bank	San Luis Obispo	40.0	0.132	0.266	32,261	184	100M-500M	67.5	2,448	73	-
San Diego Private Bank	La Jolla	40.0	0.133	0.531	15,588	55	100M-500M	32.5	412	10	-
Chinatrust Bank (U.S.A.)	Torrance	40.0	0.052	0.131	76,593	179	1B-10B	32.5	1,341	24	-
Embarcadero Bank	San Diego	40.0	0.156	0.562	12,686	17	<100M	10.0	-	-	-
Golden State Bank	Upland	40.0	0.187	0.303	21,080	79	100M-500M	37.5	579	14	-
PROMERICA Bank	Los Angeles	40.0	0.198	0.283	24,268	91	100M-500M	40.0	699	18	-
TomatoBank, National Association	Diamond Bar	40.0	0.118	0.161	48,598	174	100M-500M	45.0	1,637	43	-
American Riviera Bank	Santa Barbara	37.5	0.151	0.327	19,992	87	100M-500M	57.5	1,183	28	-
Delta Bank, National Association	Manteca	37.5	0.162	0.469	16,863	46	100M-500M	20.0	131	6	0.000
River Valley Community Bank	Yuba City	37.5	0.092	0.546	12,717	71	100M-500M	52.5	791	25	-
1st Century Bank, National Association	Los Angeles	37.5	0.080	0.290	28,752	169	100M-500M	50.0	1,226	65	-
Premier Business Bank	Los Angeles	35.0	0.199	0.263	17,640	60	<100M	25.0	192	11	-
Balboa Thrift and Loan Association	Chula Vista	35.0	0.049	0.759	9,876	43	100M-500M	42.5	607	8	-
Kaiser Federal Bank	Covina	35.0	0.046	0.364	38,973	72	500M-1B	10.0	-	-	-

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA <sup>1</sup>
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Gateway Bank, F.S.B.	San Francisco	35.0	0.031	1.000	8,129	61	100M-500M	82.5	4,009	55	-
Coronado First Bank	Coronado	35.0	0.173	0.376	13,676	52	<100M	52.5	705	18	-
Bank of Manhattan, N.A.	El Segundo	35.0	0.135	0.368	18,533	74	100M-500M	42.5	658	23	-
Independence Bank	Newport Beach	35.0	0.101	0.339	31,438	85	100M-500M	30.0	624	21	-
American Plus Bank, N.A.	Arcadia	32.5	0.154	0.275	25,741	59	100M-500M	27.5	428	7	-
Finance and Thrift Company	Porterville	32.5	0.003	0.997	317	3	100M-500M	10.0	-	-	-
American Continental Bank	City Of Industry	32.5	0.136	0.291	17,848	81	100M-500M	20.0	162	6	-
Mizuho Corporate Bank of California	Los Angeles	32.5	0.001	0.985	65	1	100M-500M	10.0	-	-	-
Bank of Rio Vista	Rio Vista	32.5	0.118	0.308	19,997	101	100M-500M	57.5	1,370	38	0.001
State Bank of India (California)	Los Angeles	32.5	0.048	0.072	40,526	111	500M-1B	30.0	828	27	-
Palm Desert National Bank	Palm Desert	32.5	0.097	0.239	14,048	200	100M-500M	62.5	1,200	121	-
Security First Bank	Fresno	32.5	0.162	0.317	16,944	57	100M-500M	25.0	288	10	-
First Choice Bank	Cerritos	32.5	0.122	0.246	25,478	89	100M-500M	27.5	548	9	-
Americas United Bank	Glendale	30.0	0.158	0.242	16,721	67	100M-500M	25.0	318	7	-
Silvergate Bank	La Jolla	30.0	0.074	0.326	26,562	65	100M-500M	12.5	72	2	-
Pacific Valley Bank	Salinas	30.0	0.114	0.252	19,641	98	100M-500M	52.5	1,205	27	-
Pacific Alliance Bank	Rosemead	30.0	0.143	0.259	14,784	54	100M-500M	10.0	10	1	-
New Resource Bank	San Francisco	30.0	0.123	0.212	20,288	94	100M-500M	50.0	1,236	31	-
EverTrust Bank	City Of Industry	30.0	0.076	0.135	35,283	152	100M-500M	45.0	1,569	40	-
Mega Bank	San Gabriel	27.5	0.132	0.241	22,947	58	100M-500M	27.5	476	8	-
Folsom Lake Bank	Folsom	27.5	0.135	0.265	15,280	71	100M-500M	27.5	324	18	-
California Republic Bank	Newport Beach	27.5	0.084	0.160	30,369	68	100M-500M	22.5	439	9	-
First Credit Bank	Los Angeles	25.0	0.068	0.122	33,411	67	100M-500M	17.5	178	4	-
The Merchants National Bank of Sacramento	Sacramento	25.0	0.071	0.383	12,525	66	100M-500M	47.5	752	24	-
Orange County Business Bank	Newport Beach	22.5	0.095	0.196	18,014	67	100M-500M	30.0	462	13	-
First Commercial Bank (USA)	Alhambra	22.5	0.064	0.117	30,490	67	100M-500M	20.0	183	5	-
AltaPacific Bank	Santa Rosa	22.5	0.076	0.345	7,056	51	<100M	35.0	298	14	-
First Foundation Bank	Irvine	17.5	0.037	0.192	18,491	51	100M-500M	20.0	202	9	-
San Diego Trust Bank	San Diego	17.5	0.043	0.261	8,743	32	100M-500M	22.5	204	7	-
Pacific Coast Bankers' Bank	San Francisco	15.0	0.032	0.135	19,193	36	500M-1B	10.0	23	1	-
Wedbush Bank	Los Angeles	15.0	0.035	0.214	7,579	20	100M-500M	17.5	91	2	-
Pacific Trust Bank, FSB	Chula Vista	12.5	0.010	0.142	8,432	25	500M-1B	10.0	21	3	-
First American Trust, FSB	Santa Ana	10.0	0.000	0.000	-	-	1B-10B	10.0	-	-	-
Bank of America California, National Association	San Francisco	10.0	0.000	0.000	-	-	10B-50B	10.0	-	-	-
Fireside Bank	Pleasanton	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-
Banamex USA	Century City	10.0	0.001	0.002	647	26	1B-10B	17.5	75	24	0.081
Rancho Santa Fe Thrift & Loan Association	San Marcos	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-

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		Total Rank (1)	TA Ratio <sup>1</sup> (2)	TBL Ratio <sup>1</sup> (3)	Amount (1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (1,000) (8)		Number (9)
The Bank of New York Mellon Trust Company, N	Los Angeles	10.0	0.000	0.000	-	-	1B-10B	10.0	-	-	-
JPMorgan Bank and Trust Company, National As	San Francisco	10.0	0.000	0.000	-	-	10B-50B	10.0	-	-	-
Armed Forces Bank of California, National Associ	San Diego	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
Royal Business Bank	Los Angeles	10.0	0.021	0.060	6,830	27	100M-500M	10.0	-	-	-
Capital Bank and Trust Company	Irvine	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-
California First National Bank	Irvine	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-
Wells Fargo Bank, Ltd.	Los Angeles	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-

<sup>1</sup> 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