

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2013

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)	
National Bank of California	Los Angeles	92.5	0.544	1.000	186,101	402	100M-500M	63	2,361	69	0.000
Plaza Bank	Irvine	90.0	0.377	0.523	175,006	634	100M-500M	73	4,934	102	0.000
Pacific Enterprise Bank	Irvine	90.0	0.368	0.596	116,446	933	100M-500M	100	23,612	555	0.000
Community Commerce Bank	Claremont	87.5	0.366	0.710	89,903	323	100M-500M	70	2,460	49	0.000
Seacoast Commerce Bank	San Diego	87.5	0.425	0.535	105,048	440	100M-500M	38	725	20	0.000
Tri Counties Bank	Chico	85.0	0.165	0.503	425,836	3,780	1B-10B	100	44,304	2,290	0.000
Valley Business Bank	Visalia	85.0	0.270	0.545	99,530	414	100M-500M	90	7,219	146	0.000
Mission Valley Bank	Sun Valley	85.0	0.290	0.518	74,174	591	100M-500M	95	7,097	302	0.000
Bank of the Sierra	Porterville	82.5	0.144	0.534	197,618	1,494	1B-10B	98	18,626	707	0.000
Redwood Capital Bank	Eureka	82.5	0.255	0.648	63,182	324	100M-500M	80	3,117	100	0.000
Plumas Bank	Quincy	80.0	0.177	0.510	86,792	741	100M-500M	95	8,400	314	0.003
First Northern Bank of Dixon	Dixon	80.0	0.164	0.498	138,396	936	500M-1B	98	12,502	461	0.000
GBC International Bank	Los Angeles	80.0	0.276	0.402	121,129	354	100M-500M	40	1,057	32	0.000
Community West Bank, National Association	Goleta	80.0	0.203	0.503	107,909	564	500M-1B	40	907	55	0.000
Heritage Bank of Commerce	San Jose	80.0	0.178	0.344	249,369	1,474	1B-10B	78	10,511	319	0.000
Community Bank of the Bay	Oakland	80.0	0.345	0.586	58,789	224	100M-500M	58	1,318	36	0.000
Mission Bank	Bakersfield	80.0	0.208	0.559	74,723	532	100M-500M	95	7,267	227	0.000
REGENTS BANK, NATIONAL ASSOCIATION	La Jolla	80.0	0.219	0.373	128,664	599	500M-1B	73	4,978	165	0.000
Founders Community Bank	San Luis Ob	80.0	0.287	0.593	44,475	363	100M-500M	90	4,330	175	0.000
Westamerica Bank	San Rafael	77.5	0.099	0.478	470,560	3,028	1B-10B	95	43,201	1,421	0.000
Community Bank of Santa Maria	Santa Maria	77.5	0.246	0.643	43,180	366	100M-500M	93	5,342	207	0.000
Pacific City Bank	Los Angeles	77.5	0.227	0.358	154,218	1,077	500M-1B	73	5,210	228	0.000
The Bank of Santa Barbara	Santa Barba	77.5	0.274	0.541	43,348	283	100M-500M	73	1,646	179	0.000
Golden Valley Bank	Chico	77.5	0.281	0.743	38,351	263	100M-500M	85	3,208	106	0.000
Bank of Agriculture and Commerce	Stockton	75.0	0.187	0.434	92,764	506	100M-500M	93	6,835	193	0.000
Visalia Community Bank	Visalia	75.0	0.239	0.515	47,227	313	100M-500M	88	3,506	141	0.002
North Valley Bank	Redding	75.0	0.153	0.429	140,013	621	500M-1B	68	5,032	172	0.000
Redding Bank of Commerce	Redding	75.0	0.175	0.370	166,830	1,032	500M-1B	88	11,671	390	0.000
Pacific Mercantile Bank	Costa Mesa	75.0	0.187	0.375	174,758	541	500M-1B	78	7,753	158	0.000
Santa Cruz County Bank	Santa Cruz	75.0	0.190	0.472	72,447	480	100M-500M	88	5,079	198	0.000
California Bank of Commerce	Lafayette	75.0	0.262	0.380	91,369	356	100M-500M	60	2,069	66	0.000
Sunwest Bank	Irvine	72.5	0.180	0.281	122,357	614	500M-1B	70	4,715	244	0.000
Wilshire State Bank	Los Angeles	72.5	0.173	0.257	481,952	2,553	1B-10B	80	21,841	523	0.000
Exchange Bank	Santa Rosa	72.5	0.122	0.351	205,246	1,262	1B-10B	95	22,049	689	0.000
Metropolitan Bank	Oakland	72.5	0.303	0.785	38,756	122	100M-500M	50	816	17	0.000

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2013

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)	
Hanmi Bank	Los Angeles	72.5	0.175	0.245	484,151	2,560	1B-10B	85	27,084	740	0.001
International City Bank, National Associa	Long Beach	72.5	0.277	0.647	38,086	161	100M-500M	78	2,289	34	0.000
Heritage Oaks Bank	Paso Robles	72.5	0.155	0.320	169,532	1,209	1B-10B	90	13,505	571	0.000
Mission Oaks National Bank	Temecula	72.5	0.363	0.554	36,059	166	<100M	58	969	38	0.000
Premier Service Bank	Riverside	72.5	0.277	0.625	35,765	157	100M-500M	73	1,542	46	0.000
Bank of Southern California, N.A.	San Diego	72.5	0.241	0.483	46,440	236	100M-500M	78	2,357	79	0.000
Commonwealth Business Bank	Los Angeles	72.5	0.211	0.286	109,624	623	500M-1B	78	6,140	152	0.000
Sutter Community Bank	Yuba City	72.5	0.322	0.827	21,427	233	<100M	88	2,629	134	0.000
Pinnacle Bank	Morgan Hill	72.5	0.269	0.425	47,672	271	100M-500M	80	2,787	87	0.000
Home Bank of California	San Diego	70.0	0.361	0.732	37,918	103	100M-500M	30	343	5	0.000
New OMNI Bank, National Association	Alhambra	70.0	0.206	0.651	45,678	126	100M-500M	20	157	4	0.000
Pacific Premier Bank	Irvine	70.0	0.129	0.297	200,802	812	1B-10B	75	9,108	325	0.000
BBCN Bank	Los Angeles	70.0	0.158	0.216	928,006	1,355	1B-10B	70	37,219	168	0.000
Central Valley Community Bank	Fresno	70.0	0.123	0.435	107,171	895	500M-1B	83	6,899	446	0.001
Murphy Bank	Fresno	70.0	0.186	1.000	24,760	529	100M-500M	95	11,638	438	0.000
Coast National Bank	San Luis Ob	70.0	0.263	0.647	30,835	268	100M-500M	85	2,442	108	0.002
Mission Community Bank	San Luis Ob	70.0	0.174	0.439	77,558	485	100M-500M	80	4,635	163	0.000
American Business Bank	Los Angeles	70.0	0.149	0.368	193,876	566	1B-10B	78	10,057	157	0.001
Commerce National Bank	Newport Bea	70.0	0.220	0.521	51,733	231	100M-500M	88	3,935	118	0.000
Security Bank of California	Riverside	70.0	0.193	0.358	94,643	477	100M-500M	68	3,442	128	0.000
First General Bank	Rowland Hei	70.0	0.184	0.377	94,382	326	500M-1B	53	2,376	38	0.000
One PacificCoast Bank, FSB	Oakland	70.0	0.220	0.461	61,463	250	100M-500M	78	3,649	56	0.000
Grandpoint Bank	Los Angeles	70.0	0.156	0.318	193,525	695	1B-10B	30	983	20	0.000
First National Bank of Northern Californi	Daly City	67.5	0.136	0.350	122,432	469	500M-1B	80	7,589	169	0.001
Monterey County Bank	Monterey	67.5	0.197	0.433	41,465	226	100M-500M	78	2,295	62	0.000
Mission National Bank	San Francis	67.5	0.269	0.432	48,413	164	100M-500M	45	751	39	0.000
American River Bank	Sacramento	67.5	0.144	0.403	83,323	576	500M-1B	90	7,164	297	0.000
California Bank & Trust	San Diego	67.5	0.108	0.229	1,166,252	10,785	10-50B	88	104,325	7,020	0.001
First Security Business Bank	Orange	67.5	0.379	0.486	39,036	121	100M-500M	23	170	4	0.000
Metro United Bank	San Diego	67.5	0.199	0.328	90,717	255	100M-500M	38	1,315	15	0.000
Bofi Federal Bank	San Diego	67.5	0.035	0.502	108,482	884	1B-10B	95	27,204	579	0.000
Chino Commercial Bank, N.A.	Chino	67.5	0.279	0.646	32,683	136	100M-500M	58	942	36	0.000
EH National Bank	Beverly Hil	67.5	0.229	0.352	44,432	323	100M-500M	33	465	12	0.000
California United Bank	Encino	67.5	0.153	0.272	194,708	1,125	1B-10B	73	7,396	324	0.000
Bank of San Francisco	San Francis	67.5	0.330	0.462	45,029	138	100M-500M	23	178	4	0.000
1st Capital Bank	Monterey	67.5	0.184	0.383	67,844	380	100M-500M	83	5,059	183	0.000
Suncrest Bank	Visalia	67.5	0.256	0.628	28,231	147	100M-500M	68	1,170	49	0.000

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2013

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)
Savings Bank of Mendocino County	Ukiah	65.0	0.087	0.435	80,622	516	500M-1B	85	6,870	247	0.000
The Bank of Hemet	Riverside	65.0	0.227	0.292	104,417	239	100M-500M	33	875	26	0.000
Bank of Stockton	Stockton	65.0	0.079	0.357	168,303	1,000	1B-10B	85	13,783	382	0.001
First Mountain Bank	Big Bear La	65.0	0.215	0.427	29,464	347	100M-500M	93	4,824	207	0.001
Citizens Business Bank	Ontario	65.0	0.090	0.249	575,804	3,447	1B-10B	75	28,187	1,262	0.000
Santa Clara Valley Bank, National Associa	Santa Paula	65.0	0.205	0.609	27,455	151	100M-500M	75	1,555	51	0.000
Bay Commercial Bank	Walnut Cree	65.0	0.208	0.334	67,623	240	100M-500M	43	1,053	36	0.000
Cornerstone Community Bank	Red Bluff	65.0	0.259	0.483	30,622	146	100M-500M	70	1,379	48	0.000
Broadway Federal Bank, f.s.b.	Los Angeles	62.5	0.167	0.519	57,653	166	100M-500M	28	467	11	0.000
Pacific Western Bank	Los Angeles	62.5	0.094	0.204	633,193	2,833	1B-10B	73	29,943	875	0.000
Montecito Bank & Trust	Santa Barba	62.5	0.111	0.319	118,846	747	1B-10B	90	12,943	365	0.000
Community Bank	Pasadena	62.5	0.107	0.185	340,198	1,702	1B-10B	73	17,193	520	0.000
Bank of the Orient	San Francis	62.5	0.130	0.432	60,645	205	100M-500M	40	566	70	0.000
Bank of Marin	Novato	62.5	0.119	0.217	169,930	1,517	1B-10B	75	9,212	940	0.000
Neighborhood National Bank	San Diego	62.5	0.232	0.529	22,346	149	<100M	68	1,094	34	0.000
Community Bank of San Joaquin	Stockton	62.5	0.213	0.687	26,297	133	100M-500M	55	789	32	0.000
South County Bank, National Association	Rancho Sant	62.5	0.176	0.638	25,343	187	100M-500M	73	1,396	61	0.000
Five Star Bank	Rocklin	62.5	0.161	0.325	87,270	373	500M-1B	78	4,757	175	0.000
Premier Valley Bank	Fresno	62.5	0.143	0.317	79,369	574	500M-1B	70	3,684	168	0.000
Bank of Santa Clarita	Santa Clari	62.5	0.200	0.362	46,763	197	100M-500M	68	1,946	63	0.000
Ojai Community Bank	Ojai	62.5	0.190	0.485	27,814	258	100M-500M	83	2,002	167	0.000
Bank of Napa, N.A.	Napa	62.5	0.217	0.504	31,133	158	100M-500M	73	1,461	63	0.000
Cathay Bank	Los Angeles	60.0	0.065	0.127	691,066	3,160	10-50B	73	44,746	1,234	0.000
Bank of the West	San Francis	60.0	0.053	0.216	3,375,850	37,458	>50B	90	528,680	28,078	0.002
Scott Valley Bank	Yreka	60.0	0.129	0.300	69,545	538	500M-1B	83	5,253	236	0.000
Rabobank, National Association	Roseville	60.0	0.039	0.154	534,000	4,128	10-50B	80	58,000	2,272	0.001
Asian Pacific National Bank	San Gabriel	60.0	0.366	1.000	19,692	61	<100M	60	682	13	0.000
Preferred Bank	Los Angeles	60.0	0.116	0.206	192,387	648	1B-10B	65	8,345	178	0.000
Opus Bank	Irvine	60.0	0.055	0.299	174,307	778	1B-10B	58	3,911	127	0.000
Commerce West Bank	Irvine	60.0	0.169	0.332	57,224	282	100M-500M	58	1,810	67	0.000
County Commerce Bank	Ventura	60.0	0.195	0.397	39,553	220	100M-500M	70	1,729	62	0.000
Beach Business Bank	Manhattan B	60.0	0.136	0.318	59,837	450	100M-500M	80	3,961	164	0.000
Mother Lode Bank	Sonora	60.0	0.233	0.848	14,869	99	<100M	75	1,174	36	0.000
Open Bank	Los Angeles	60.0	0.196	0.268	48,204	356	100M-500M	80	3,451	107	0.000
California Business Bank	Los Angeles	60.0	0.443	0.696	20,425	73	<100M	50	443	12	0.000
Sierra Vista Bank	Folsom	60.0	0.259	0.486	22,763	123	<100M	68	1,190	39	0.000
Capital Bank	San Juan Ca	60.0	0.216	0.414	33,928	170	100M-500M	48	886	23	0.000

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2013

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)
Commerce Bank of Temecula Valley	Murrieta	60.0	0.393	0.620	19,783	114	<100M	78	1,288	53	0.000
Vibra Bank	Chula Vista	60.0	0.261	0.462	32,863	136	100M-500M	60	1,167	27	0.000
East West Bank	Pasadena	57.5	0.057	0.135	1,324,791	4,941	10-50B	60	18,489	875	0.000
Fremont Bank	Fremont	57.5	0.062	0.230	154,655	530	1B-10B	65	6,778	131	0.000
Mechanics Bank	Richmond	57.5	0.054	0.164	177,129	1,682	1B-10B	85	22,929	1,146	0.000
American Security Bank	Newport Bea	57.5	0.145	0.286	60,670	281	100M-500M	55	1,878	77	0.000
Uniti Bank	Buena Park	57.5	0.205	0.359	32,760	217	100M-500M	70	1,852	56	0.000
Torrey Pines Bank	San Diego	57.5	0.088	0.182	178,611	785	1B-10B	68	8,875	203	0.014
Tri-Valley Bank	San Ramon	57.5	0.247	0.438	23,701	126	<100M	48	687	36	0.000
Community 1st Bank	Auburn	57.5	0.164	0.501	33,291	156	100M-500M	68	1,559	49	0.000
Northern California National Bank	Chico	57.5	0.156	0.749	21,873	128	100M-500M	65	991	44	0.000
San Diego Private Bank	Coronado	57.5	0.139	0.453	43,541	147	100M-500M	30	551	14	0.000
Bank of Manhattan, N.A.	El Segundo	57.5	0.154	0.326	74,275	320	100M-500M	50	1,689	53	0.000
Partners Bank of California	Mission Vie	57.5	0.250	0.395	30,483	135	100M-500M	50	961	23	0.000
City National Bank	Los Angeles	55.0	0.022	0.066	585,727	3,807	10-50B	65	50,231	1,551	0.001
Eastern International Bank	Los Angeles	55.0	0.228	0.468	28,519	61	100M-500M	10	0	0	0.000
Bank of Whittier, National Association	Whittier	55.0	0.236	0.654	13,230	60	<100M	55	555	12	0.000
Union Bank, National Association	San Francis	55.0	0.016	0.056	1,611,827	12,797	>50B	68	214,227	8,023	0.000
Summit Bank	Oakland	55.0	0.180	0.383	33,801	137	100M-500M	53	1,174	26	0.000
America California Bank	San Francis	55.0	0.248	0.438	31,693	78	100M-500M	23	189	4	0.000
Silicon Valley Bank	Santa Clara	55.0	0.021	0.066	441,671	5,451	10-50B	65	31,724	3,576	0.000
Golden Pacific Bank, National Association	Marysville	55.0	0.195	0.537	26,507	112	100M-500M	60	1,094	27	0.000
Oak Valley Community Bank	Oakdale	55.0	0.127	0.273	82,092	385	500M-1B	60	2,897	125	0.000
Saehan Bank	Los Angeles	55.0	0.136	0.217	74,625	388	500M-1B	20	333	14	0.000
Bridge Bank, National Association	San Jose	55.0	0.090	0.148	132,350	779	1B-10B	60	4,351	241	0.000
Pacific Commerce Bank	Los Angeles	55.0	0.215	0.338	34,988	122	100M-500M	23	264	9	0.000
American Continental Bank	City Of Ind	55.0	0.211	0.381	32,564	138	100M-500M	18	126	7	0.000
Saigon National Bank	Westminster	55.0	0.299	0.559	15,299	46	<100M	33	244	4	0.000
First Republic Bank	San Francis	55.0	0.010	0.070	355,216	1,305	10-50B	58	15,837	365	0.000
Farmers and Merchants Bank of Long Beach	Long Beach	52.5	0.037	0.127	190,090	677	1B-10B	45	2,454	113	0.003
Commercial Bank of California	Costa Mesa	52.5	0.180	0.414	35,188	90	100M-500M	43	950	14	0.000
Pacific Valley Bank	Salinas	52.5	0.175	0.338	34,007	142	100M-500M	63	1,454	56	0.000
Community Business Bank	West Sacram	52.5	0.164	0.497	25,561	137	100M-500M	73	1,530	47	0.000
Presidio Bank	San Francis	52.5	0.138	0.257	59,727	198	100M-500M	53	1,959	40	0.000
1st Enterprise Bank	Los Angeles	52.5	0.125	0.242	89,828	251	500M-1B	33	1,216	19	0.000
Bank of Feather River	Yuba City	52.5	0.195	0.866	11,917	96	<100M	78	1,287	54	0.000
CapitalSource Bank	Los Angeles	52.5	0.027	0.049	211,625	573	1B-10B	23	581	23	0.000

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2013

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)
Valley Republic Bank	Bakersfield	52.5	0.116	0.390	42,673	172	100M-500M	48	1,387	40	0.000
United Security Bank	Fresno	50.0	0.103	0.276	65,367	323	500M-1B	73	4,801	115	0.000
Tustin Community Bank	Tustin	50.0	0.194	0.842	11,817	55	<100M	60	548	21	0.000
Bank of Sacramento	Sacramento	50.0	0.112	0.236	52,314	285	100M-500M	60	2,243	104	0.000
Focus Business Bank	San Jose	50.0	0.143	0.350	37,405	165	100M-500M	53	1,380	34	0.000
Summit State Bank	Santa Rosa	47.5	0.108	0.277	46,583	197	100M-500M	55	1,918	56	0.000
Pan American Bank	Los Angeles	47.5	0.192	1.000	7,380	25	<100M	58	430	6	0.000
First National Bank of Southern Californi	Riverside	47.5	0.176	0.387	25,964	99	100M-500M	35	466	16	0.000
Farmers & Merchants Bank of Central Calif	Lodi	47.5	0.039	0.157	78,789	409	1B-10B	53	3,053	125	0.000
Manufacturers Bank	Los Angeles	47.5	0.047	0.088	105,384	570	1B-10B	48	2,299	98	0.000
Bank of Alameda	Alameda	47.5	0.140	0.317	36,962	147	100M-500M	58	1,736	35	0.000
United American Bank	San Mateo	47.5	0.138	0.294	36,178	182	100M-500M	58	1,472	46	0.000
Avidbank	Palo Alto	47.5	0.120	0.310	51,951	180	100M-500M	35	940	21	0.000
First Community Bank	Santa Rosa	47.5	0.102	0.213	68,935	277	500M-1B	45	1,503	47	0.000
Pan Pacific Bank	Fremont	47.5	0.228	0.343	24,211	92	100M-500M	48	717	20	0.000
Fresno First Bank	Fresno	47.5	0.126	0.376	26,857	226	100M-500M	78	2,057	82	0.000
AltaPacific Bank	Santa Rosa	47.5	0.126	0.432	28,466	122	100M-500M	40	669	26	0.000
Premier Business Bank	Los Angeles	47.5	0.203	0.360	27,156	102	100M-500M	38	637	19	0.000
US Metro Bank	Garden Grov	47.5	0.241	0.364	19,554	115	<100M	60	972	22	0.000
Friendly Hills Bank	Whittier	47.5	0.169	0.558	16,855	89	<100M	65	954	32	0.000
Lighthouse Bank	Santa Cruz	47.5	0.167	0.429	26,735	119	100M-500M	55	1,011	33	0.000
River City Bank	Sacramento	45.0	0.051	0.156	59,994	282	1B-10B	60	3,877	107	0.000
Luther Burbank Savings	Santa Rosa	45.0	0.018	0.328	64,626	153	1B-10B	13	72	3	0.000
Delta Bank, National Association	Manteca	45.0	0.157	0.576	14,786	43	<100M	18	45	4	0.000
Malaga Bank F.S.B.	Palos Verde	45.0	0.030	0.542	26,061	122	500M-1B	55	1,189	47	0.000
Merchants Bank of California, National As	Carson	45.0	0.165	0.495	15,095	87	<100M	48	520	14	0.000
Independence Bank	Newport Bea	45.0	0.124	0.341	34,524	128	100M-500M	60	1,556	44	0.000
ProAmerica Bank	Los Angeles	45.0	0.183	0.304	28,818	110	100M-500M	33	536	13	0.000
Community Valley Bank	El Centro	45.0	0.186	0.345	19,469	132	100M-500M	60	955	33	0.000
Royal Business Bank	Los Angeles	45.0	0.084	0.187	59,640	191	500M-1B	33	811	28	0.000
OneWest Bank, FSB	Pasadena	45.0	0.005	0.037	117,306	407	10-50B	18	270	14	0.000
California Pacific Bank	San Francis	42.5	0.173	0.462	18,861	73	100M-500M	50	738	12	0.000
First Federal Savings and Loan Associatio	San Rafael	42.5	0.108	0.949	18,607	52	100M-500M	15	58	1	0.000
United Pacific Bank	City Of Ind	42.5	0.184	0.401	20,799	67	100M-500M	10	5	1	0.000
Valley Community Bank	Pleasanton	42.5	0.145	0.301	20,890	196	100M-500M	60	1,045	45	0.000
The Private Bank of California	Los Angeles	42.5	0.064	0.178	41,823	210	500M-1B	48	1,586	43	0.000
Security First Bank	Fresno	42.5	0.163	0.425	14,682	65	<100M	43	497	15	0.000

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2013

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)
Folsom Lake Bank	Folsom	42.5	0.156	0.357	20,991	90	100M-500M	33	371	21	0.000
Provident Savings Bank, F.S.B.	Riverside	40.0	0.029	0.369	34,785	110	1B-10B	33	667	22	0.000
Balboa Thrift and Loan Association	Chula Vista	40.0	0.063	0.759	12,740	54	100M-500M	45	490	7	0.000
El Dorado Savings Bank, F.S.B.	Placerville	40.0	0.008	1.000	13,630	99	1B-10B	58	1,841	37	0.000
United Labor Bank, F.S.B.	Oakland	40.0	0.113	0.328	30,651	117	100M-500M	18	131	4	0.000
Frontier Bank, FSB	Palm Desert	40.0	0.080	0.548	13,769	70	100M-500M	43	444	16	0.000
New Resource Bank	San Francis	40.0	0.139	0.235	27,800	127	100M-500M	58	1,526	38	0.000
American Plus Bank, N.A.	Arcadia	40.0	0.116	0.312	33,540	105	100M-500M	65	2,146	34	0.000
Bank of Rio Vista	Rio Vista	37.5	0.112	0.439	19,985	66	100M-500M	38	520	16	0.000
Chinatrust Bank (U.S.A.)	Los Angeles	37.5	0.046	0.103	70,365	167	1B-10B	25	910	18	0.000
TomatoBank, National Association	Diamond Bar	37.5	0.106	0.156	42,649	137	100M-500M	33	926	22	0.000
1st Century Bank, National Association	Los Angeles	37.5	0.066	0.246	32,128	146	100M-500M	55	1,883	50	0.000
Liberty Bank	South San F	35.0	0.123	0.288	26,440	110	100M-500M	33	441	32	0.000
Gilmore Bank	Los Angeles	35.0	0.108	0.231	18,460	166	100M-500M	63	1,254	69	0.000
First Choice Bank	Cerritos	35.0	0.094	0.185	34,084	123	100M-500M	20	307	9	0.000
River Valley Community Bank	Yuba City	35.0	0.105	0.399	15,470	92	100M-500M	65	1,110	37	0.000
Pacific Alliance Bank	Rosemead	35.0	0.167	0.265	21,252	69	100M-500M	15	80	1	0.000
Trans-Pacific National Bank	San Francis	32.5	0.143	0.283	17,851	60	100M-500M	38	628	11	0.000
Finance and Thrift Company	Porterville	32.5	0.001	1.000	140	2	100M-500M	10	0	0	0.000
American Riviera Bank	Santa Barba	32.5	0.120	0.258	21,708	92	100M-500M	43	794	28	0.000
First Foundation Bank	Irvine	32.5	0.039	0.165	34,574	132	500M-1B	28	553	20	0.000
Simplicity Bank	Covina	30.0	0.025	0.396	21,973	46	500M-1B	10	0	0	0.000
The Merchants National Bank of Sacramento	Sacramento	30.0	0.060	0.375	11,218	56	100M-500M	45	604	20	0.000
State Bank of India (California)	Los Angeles	30.0	0.055	0.103	42,311	106	500M-1B	40	1,535	25	0.000
Pacific Coast Bankers' Bank	Walnut Cree	30.0	0.055	0.240	34,002	56	500M-1B	10	0	0	0.000
California Republic Bank	Irvine	30.0	0.052	0.150	38,622	107	500M-1B	43	1,606	32	0.000
Mega Bank	San Gabriel	30.0	0.103	0.279	27,868	78	100M-500M	18	136	5	0.000
Silvergate Bank	La Jolla	27.5	0.046	0.206	29,443	97	500M-1B	28	620	19	0.000
Golden State Bank	Upland	27.5	0.152	0.255	12,393	59	<100M	28	280	10	0.000
Americas United Bank	Glendale	27.5	0.127	0.245	15,213	65	100M-500M	28	286	9	0.000
Universal Bank	West Covina	25.0	0.069	0.227	22,838	51	100M-500M	20	158	3	0.000
First Commercial Bank (USA)	Alhambra	25.0	0.067	0.122	32,502	70	100M-500M	10	75	2	0.000
Pacific Trust Bank, FSB	Irvine	20.0	0.012	0.103	26,053	103	1B-10B	33	966	20	0.000
Far East National Bank	Los Angeles	17.5	0.021	0.049	23,947	73	1B-10B	10	0	0	0.000
EverTrust Bank	Pasadena	15.0	0.030	0.062	17,526	49	500M-1B	13	76	3	0.000
Orange County Business Bank	Irvine	15.0	0.047	0.156	8,879	37	100M-500M	20	113	4	0.000
Wedbush Bank	Los Angeles	15.0	0.038	0.211	10,167	28	100M-500M	18	118	2	0.000

Table 3A Expanded. Small Business Lending Institutions in California Using Call Report Data, June 2013

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)
Gateway Bank, F.S.B.	San Francis	12.5	0.008	0.210	1,719	3	100M-500M	13	19	1	0.000
First Credit Bank	Los Angeles	10.0	0.017	0.033	6,395	17	100M-500M	18	113	3	0.000
Wells Fargo Bank, Ltd.	Los Angeles	10.0	0.000	.	0	0	100M-500M	10	0	0	0.000
The Bank of New York Mellon Trust Company	Los Angeles	10.0	0.000	.	0	0	1B-10B	10	0	0	0.000
Rancho Santa Fe Thrift & Loan Association	San Marcos	10.0	0.000	.	0	0	<100M	10	0	0	0.000
Banamex USA	Century Cit	10.0	0.001	0.003	742	22	1B-10B	18	69	20	0.053
Mizrahi Tefahot Bank, Ltd.	Los Angeles	10.0	0.000	0.000	0	0	1B-10B	10	0	0	.
Bank of America California, National Asso	San Francis	10.0	0.000	.	0	0	10-50B	10	0	0	0.000
First American Trust, FSB	Santa Ana	10.0	0.000	.	0	0	1B-10B	10	0	0	0.000
Armed Forces Bank of California, National	San Diego	10.0	0.000	0.000	0	0	<100M	10	0	0	0.001
California First National Bank	Irvine	10.0	0.000	0.000	0	0	100M-500M	10	0	0	0.000
Capital Bank and Trust Company	Irvine	10.0	0.000	.	0	0	<100M	10	0	0	0.000
JPMorgan Bank and Trust Company, National	San Francis	10.0	0.000	.	0	0	1B-10B	10	0	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.

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)		Number	Rank		(1,000)	Number
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Tri Counties Bank	Chico	100.0	0.017	0.052	44,304	2,290	1B-10B	85.0	425,836	3,780	-
Pacific Enterprise Bank	Irvine	100.0	0.075	0.121	23,612	555	100M-500M	90.0	116,446	933	-
Bank of the Sierra	Porterville	97.5	0.014	0.050	18,626	707	1B-10B	83.0	197,618	1,494	-
First Northern Bank of Dixon	Dixon	97.5	0.015	0.045	12,502	461	500M-1B	80.0	138,396	936	-
Exchange Bank	Santa Rosa	95.0	0.013	0.038	22,049	689	1B-10B	73.0	205,246	1,262	-
Plumas Bank	Quincy	95.0	0.017	0.049	8,400	314	100M-500M	80.0	86,792	741	0.003
Westamerica Bank	San Rafael	95.0	0.009	0.044	43,201	1,421	1B-10B	78.0	470,560	3,028	-
Murphy Bank	Fresno	95.0	0.087	0.470	11,638	438	100M-500M	70.0	24,760	529	-
Mission Bank	Bakersfield	95.0	0.020	0.054	7,267	227	100M-500M	80.0	74,723	532	-
Bofi Federal Bank	San Diego	95.0	0.009	0.126	27,204	579	1B-10B	68.0	108,482	884	-
Mission Valley Bank	Sun Valley	95.0	0.028	0.050	7,097	302	100M-500M	85.0	74,174	591	-
Bank of Agriculture and Commerce	Stockton	92.5	0.014	0.032	6,835	193	100M-500M	75.0	92,764	506	-
First Mountain Bank	Big Bear La	92.5	0.035	0.070	4,824	207	100M-500M	65.0	29,464	347	0.001
Community Bank of Santa Maria	Santa Maria	92.5	0.030	0.080	5,342	207	100M-500M	78.0	43,180	366	-
Montecito Bank & Trust	Santa Barba	90.0	0.012	0.035	12,943	365	1B-10B	63.0	118,846	747	-
American River Bank	Sacramento	90.0	0.012	0.035	7,164	297	500M-1B	68.0	83,323	576	-
Heritage Oaks Bank	Paso Robles	90.0	0.012	0.025	13,505	571	1B-10B	73.0	169,532	1,209	-
Bank of the West	San Francis	90.0	0.008	0.034	528,680	28,078	>50B	60.0	3,375,850	37,458	0.002
Valley Business Bank	Visalia	90.0	0.020	0.040	7,219	146	100M-500M	85.0	99,530	414	-
Founders Community Bank	San Luis Ob	90.0	0.028	0.058	4,330	175	100M-500M	80.0	44,475	363	-
Visalia Community Bank	Visalia	87.5	0.018	0.038	3,506	141	100M-500M	75.0	47,227	313	0.002
California Bank & Trust	San Diego	87.5	0.010	0.020	104,325	7,020	10-50B	68.0	1,166,252	10,785	0.001
Redding Bank of Commerce	Redding	87.5	0.012	0.026	11,671	390	500M-1B	75.0	166,830	1,032	-
Commerce National Bank	Newport Bea	87.5	0.017	0.040	3,935	118	100M-500M	70.0	51,733	231	-
Santa Cruz County Bank	Santa Cruz	87.5	0.013	0.033	5,079	198	100M-500M	75.0	72,447	480	-
Sutter Community Bank	Yuba City	87.5	0.039	0.101	2,629	134	<100M	73.0	21,427	233	-
Savings Bank of Mendocino County	Ukiah	85.0	0.007	0.037	6,870	247	500M-1B	65.0	80,622	516	-
Bank of Stockton	Stockton	85.0	0.006	0.029	13,783	382	1B-10B	65.0	168,303	1,000	0.001
Hanmi Bank	Los Angeles	85.0	0.010	0.014	27,084	740	1B-10B	73.0	484,151	2,560	0.001
Mechanics Bank	Richmond	85.0	0.007	0.021	22,929	1,146	1B-10B	58.0	177,129	1,682	-
Coast National Bank	San Luis Ob	85.0	0.021	0.051	2,442	108	100M-500M	70.0	30,835	268	0.002
Golden Valley Bank	Chico	85.0	0.023	0.062	3,208	106	100M-500M	78.0	38,351	263	-
Central Valley Community Bank	Fresno	82.5	0.008	0.028	6,899	446	500M-1B	70.0	107,171	895	0.001
Scott Valley Bank	Yreka	82.5	0.010	0.023	5,253	236	500M-1B	60.0	69,545	538	-
Ojai Community Bank	Ojai	82.5	0.014	0.035	2,002	167	100M-500M	63.0	27,814	258	-

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
1st Capital Bank	Monterey	82.5	0.014	0.029	5,059	183	100M-500M	68.0	67,844	380	-
First National Bank of Northern Californi	Daly City	80.0	0.008	0.022	7,589	169	500M-1B	68.0	122,432	469	0.001
Wilshire State Bank	Los Angeles	80.0	0.008	0.012	21,841	523	1B-10B	73.0	481,952	2,553	-
Rabobank, National Association	Roseville	80.0	0.004	0.017	58,000	2,272	10-50B	60.0	534,000	4,128	0.001
Mission Community Bank	San Luis Ob	80.0	0.010	0.026	4,635	163	100M-500M	70.0	77,558	485	-
Redwood Capital Bank	Eureka	80.0	0.013	0.032	3,117	100	100M-500M	83.0	63,182	324	-
Beach Business Bank	Manhattan B	80.0	0.009	0.021	3,961	164	100M-500M	60.0	59,837	450	-
Open Bank	Los Angeles	80.0	0.014	0.019	3,451	107	100M-500M	60.0	48,204	356	-
Pinnacle Bank	Morgan Hill	80.0	0.016	0.025	2,787	87	100M-500M	73.0	47,672	271	-
Monterey County Bank	Monterey	77.5	0.011	0.024	2,295	62	100M-500M	68.0	41,465	226	-
International City Bank, National Associa	Long Beach	77.5	0.017	0.039	2,289	34	100M-500M	73.0	38,086	161	-
Heritage Bank of Commerce	San Jose	77.5	0.008	0.015	10,511	319	1B-10B	80.0	249,369	1,474	-
Pacific Mercantile Bank	Costa Mesa	77.5	0.008	0.017	7,753	158	500M-1B	75.0	174,758	541	-
American Business Bank	Los Angeles	77.5	0.008	0.019	10,057	157	1B-10B	70.0	193,876	566	0.001
Five Star Bank	Rocklin	77.5	0.009	0.018	4,757	175	500M-1B	63.0	87,270	373	-
Bank of Southern California, N.A.	San Diego	77.5	0.012	0.025	2,357	79	100M-500M	73.0	46,440	236	-
Commonwealth Business Bank	Los Angeles	77.5	0.012	0.016	6,140	152	500M-1B	73.0	109,624	623	-
Fresno First Bank	Fresno	77.5	0.010	0.029	2,057	82	100M-500M	48.0	26,857	226	-
One PacificCoast Bank, FSB	Oakland	77.5	0.013	0.027	3,649	56	100M-500M	70.0	61,463	250	-
Bank of Feather River	Yuba City	77.5	0.021	0.094	1,287	54	<100M	53.0	11,917	96	-
Commerce Bank of Temecula Valley	Murrieta	77.5	0.026	0.040	1,288	53	<100M	60.0	19,783	114	-
Pacific Premier Bank	Irvine	75.0	0.006	0.013	9,108	325	1B-10B	70.0	200,802	812	-
Citizens Business Bank	Ontario	75.0	0.004	0.012	28,187	1,262	1B-10B	65.0	575,804	3,447	-
Bank of Marin	Novato	75.0	0.006	0.012	9,212	940	1B-10B	63.0	169,930	1,517	-
Santa Clara Valley Bank, National Associa	Santa Paula	75.0	0.012	0.035	1,555	51	100M-500M	65.0	27,455	151	-
Mother Lode Bank	Sonora	75.0	0.018	0.067	1,174	36	<100M	60.0	14,869	99	-
Pacific Western Bank	Los Angeles	72.5	0.004	0.010	29,943	875	1B-10B	63.0	633,193	2,833	-
Cathay Bank	Los Angeles	72.5	0.004	0.008	44,746	1,234	10-50B	60.0	691,066	3,160	-
Community Bank	Pasadena	72.5	0.005	0.009	17,193	520	1B-10B	63.0	340,198	1,702	-
United Security Bank	Fresno	72.5	0.008	0.020	4,801	115	500M-1B	50.0	65,367	323	-
South County Bank, National Association	Rancho Sant	72.5	0.010	0.035	1,396	61	100M-500M	63.0	25,343	187	-
REGENTS BANK, NATIONAL ASSOCIATION	La Jolla	72.5	0.008	0.014	4,978	165	500M-1B	80.0	128,664	599	-
Premier Service Bank	Riverside	72.5	0.012	0.027	1,542	46	100M-500M	73.0	35,765	157	-
Pacific City Bank	Los Angeles	72.5	0.008	0.012	5,210	228	500M-1B	78.0	154,218	1,077	-
California United Bank	Encino	72.5	0.006	0.010	7,396	324	1B-10B	68.0	194,708	1,125	-
The Bank of Santa Barbara	Santa Barba	72.5	0.010	0.021	1,646	179	100M-500M	78.0	43,348	283	-

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)		Number	Asset Size		Rank	(1,000)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Community Business Bank	West Sacram	72.5	0.010	0.030	1,530	47	100M-500M	53.0	25,561	137	-
Plaza Bank	Irvine	72.5	0.011	0.015	4,934	102	100M-500M	90.0	175,006	634	-
Bank of Napa, N.A.	Napa	72.5	0.010	0.024	1,461	63	100M-500M	63.0	31,133	158	-
Sunwest Bank	Irvine	70.0	0.007	0.011	4,715	244	500M-1B	73.0	122,357	614	-
Community Commerce Bank	Claremont	70.0	0.010	0.019	2,460	49	100M-500M	88.0	89,903	323	-
BBCN Bank	Los Angeles	70.0	0.006	0.009	37,219	168	1B-10B	70.0	928,006	1,355	-
Premier Valley Bank	Fresno	70.0	0.007	0.015	3,684	168	500M-1B	63.0	79,369	574	-
Uniti Bank	Buena Park	70.0	0.012	0.020	1,852	56	100M-500M	58.0	32,760	217	-
County Commerce Bank	Ventura	70.0	0.009	0.017	1,729	62	100M-500M	60.0	39,553	220	-
Cornerstone Community Bank	Red Bluff	70.0	0.012	0.022	1,379	48	100M-500M	65.0	30,622	146	-
Union Bank, National Association	San Francis	67.5	0.002	0.007	214,227	8,023	>50B	55.0	1,611,827	12,797	-
North Valley Bank	Redding	67.5	0.006	0.015	5,032	172	500M-1B	75.0	140,013	621	-
Neighborhood National Bank	San Diego	67.5	0.011	0.026	1,094	34	<100M	63.0	22,346	149	-
Torrey Pines Bank	San Diego	67.5	0.004	0.009	8,875	203	1B-10B	58.0	178,611	785	0.014
Bank of Santa Clarita	Santa Clari	67.5	0.008	0.015	1,946	63	100M-500M	63.0	46,763	197	-
Security Bank of California	Riverside	67.5	0.007	0.013	3,442	128	100M-500M	70.0	94,643	477	-
Community 1st Bank	Auburn	67.5	0.008	0.023	1,559	49	100M-500M	58.0	33,291	156	-
Sierra Vista Bank	Folsom	67.5	0.014	0.025	1,190	39	<100M	60.0	22,763	123	-
Suncrest Bank	Visalia	67.5	0.011	0.026	1,170	49	100M-500M	68.0	28,231	147	-
City National Bank	Los Angeles	65.0	0.002	0.006	50,231	1,551	10-50B	55.0	585,727	3,807	0.001
Fremont Bank	Fremont	65.0	0.003	0.010	6,778	131	1B-10B	58.0	154,655	530	-
Silicon Valley Bank	Santa Clara	65.0	0.002	0.005	31,724	3,576	10-50B	55.0	441,671	5,451	-
Preferred Bank	Los Angeles	65.0	0.005	0.009	8,345	178	1B-10B	60.0	192,387	648	-
Northern California National Bank	Chico	65.0	0.007	0.034	991	44	100M-500M	58.0	21,873	128	-
River Valley Community Bank	Yuba City	65.0	0.008	0.029	1,110	37	100M-500M	35.0	15,470	92	-
Friendly Hills Bank	Whittier	65.0	0.010	0.032	954	32	<100M	48.0	16,855	89	-
American Plus Bank, N.A.	Arcadia	65.0	0.007	0.020	2,146	34	100M-500M	40.0	33,540	105	-
National Bank of California	Los Angeles	62.5	0.007	0.013	2,361	69	100M-500M	93.0	186,101	402	-
Gilmore Bank	Los Angeles	62.5	0.007	0.016	1,254	69	100M-500M	35.0	18,460	166	-
Pacific Valley Bank	Salinas	62.5	0.007	0.014	1,454	56	100M-500M	53.0	34,007	142	-
East West Bank	Pasadena	60.0	0.001	0.002	18,489	875	10-50B	58.0	1,324,791	4,941	-
River City Bank	Sacramento	60.0	0.003	0.010	3,877	107	1B-10B	45.0	59,994	282	-
Golden Pacific Bank, National Association	Marysville	60.0	0.008	0.022	1,094	27	100M-500M	55.0	26,507	112	-
Tustin Community Bank	Tustin	60.0	0.009	0.039	548	21	<100M	50.0	11,817	55	-
Asian Pacific National Bank	San Gabriel	60.0	0.013	0.035	682	13	<100M	60.0	19,692	61	-
Oak Valley Community Bank	Oakdale	60.0	0.004	0.010	2,897	125	500M-1B	55.0	82,092	385	-

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Bank of Sacramento	Sacramento	60.0	0.005	0.010	2,243	104	100M-500M	50.0	52,314	285	-
Valley Community Bank	Pleasanton	60.0	0.007	0.015	1,045	45	100M-500M	43.0	20,890	196	-
Bridge Bank, National Association	San Jose	60.0	0.003	0.005	4,351	241	1B-10B	55.0	132,350	779	-
Independence Bank	Newport Bea	60.0	0.006	0.015	1,556	44	100M-500M	45.0	34,524	128	-
US Metro Bank	Garden Grov	60.0	0.012	0.018	972	22	<100M	48.0	19,554	115	-
California Bank of Commerce	Lafayette	60.0	0.006	0.009	2,069	66	100M-500M	75.0	91,369	356	-
Community Valley Bank	El Centro	60.0	0.009	0.017	955	33	100M-500M	45.0	19,469	132	-
Vibra Bank	Chula Vista	60.0	0.009	0.016	1,167	27	100M-500M	60.0	32,863	136	-
Pan American Bank	Los Angeles	57.5	0.011	0.058	430	6	<100M	48.0	7,380	25	-
El Dorado Savings Bank, F.S.B.	Placerville	57.5	0.001	0.135	1,841	37	1B-10B	40.0	13,630	99	-
Opus Bank	Irvine	57.5	0.001	0.007	3,911	127	1B-10B	60.0	174,307	778	-
Community Bank of the Bay	Oakland	57.5	0.008	0.013	1,318	36	100M-500M	80.0	58,789	224	-
Bank of Alameda	Alameda	57.5	0.007	0.015	1,736	35	100M-500M	48.0	36,962	147	-
Chino Commercial Bank, N.A.	Chino	57.5	0.008	0.019	942	36	100M-500M	68.0	32,683	136	-
Mission Oaks National Bank	Temecula	57.5	0.010	0.015	969	38	<100M	73.0	36,059	166	-
Commerce West Bank	Irvine	57.5	0.005	0.011	1,810	67	100M-500M	60.0	57,224	282	-
United American Bank	San Mateo	57.5	0.006	0.012	1,472	46	100M-500M	48.0	36,178	182	-
New Resource Bank	San Francis	57.5	0.008	0.013	1,526	38	100M-500M	40.0	27,800	127	-
First Republic Bank	San Francis	57.5	-	0.003	15,837	365	10-50B	55.0	355,216	1,305	-
Bank of Whittier, National Association	Whittier	55.0	0.010	0.027	555	12	<100M	55.0	13,230	60	-
Summit State Bank	Santa Rosa	55.0	0.004	0.011	1,918	56	100M-500M	48.0	46,583	197	-
Malaga Bank F.S.B.	Palos Verde	55.0	0.001	0.025	1,189	47	500M-1B	45.0	26,061	122	-
American Security Bank	Newport Bea	55.0	0.004	0.009	1,878	77	100M-500M	58.0	60,670	281	-
Community Bank of San Joaquin	Stockton	55.0	0.006	0.021	789	32	100M-500M	63.0	26,297	133	-
1st Century Bank, National Association	Los Angeles	55.0	0.004	0.014	1,883	50	100M-500M	38.0	32,128	146	-
Lighthouse Bank	Santa Cruz	55.0	0.006	0.016	1,011	33	100M-500M	48.0	26,735	119	-
Summit Bank	Oakland	52.5	0.006	0.013	1,174	26	100M-500M	55.0	33,801	137	-
Farmers & Merchants Bank of Central Cal	Lodi	52.5	0.002	0.006	3,053	125	1B-10B	48.0	78,789	409	-
First General Bank	Rowland Hei	52.5	0.005	0.009	2,376	38	500M-1B	70.0	94,382	326	-
Presidio Bank	San Francis	52.5	0.005	0.008	1,959	40	100M-500M	53.0	59,727	198	-
Focus Business Bank	San Jose	52.5	0.005	0.013	1,380	34	100M-500M	50.0	37,405	165	-
California Pacific Bank	San Francis	50.0	0.007	0.018	738	12	100M-500M	43.0	18,861	73	-
Metropolitan Bank	Oakland	50.0	0.006	0.017	816	17	100M-500M	73.0	38,756	122	-
California Business Bank	Los Angeles	50.0	0.010	0.015	443	12	<100M	60.0	20,425	73	-
Bank of Manhattan, N.A.	El Segundo	50.0	0.004	0.007	1,689	53	100M-500M	58.0	74,275	320	-
Partners Bank of California	Mission Vie	50.0	0.008	0.012	961	23	100M-500M	58.0	30,483	135	-

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Manufacturers Bank	Los Angeles	47.5	0.001	0.002	2,299	98	1B-10B	48.0	105,384	570	-
Merchants Bank of California, National As	Carson	47.5	0.006	0.017	520	14	<100M	45.0	15,095	87	-
Pan Pacific Bank	Fremont	47.5	0.007	0.010	717	20	100M-500M	48.0	24,211	92	-
Tri-Valley Bank	San Ramon	47.5	0.007	0.013	687	36	<100M	58.0	23,701	126	-
The Private Bank of California	Los Angeles	47.5	0.002	0.007	1,586	43	500M-1B	43.0	41,823	210	-
Capital Bank	San Juan Ca	47.5	0.006	0.011	886	23	100M-500M	60.0	33,928	170	-
Valley Republic Bank	Bakersfield	47.5	0.004	0.013	1,387	40	100M-500M	53.0	42,673	172	-
The Merchants National Bank of Sacrame	Sacramento	45.0	0.003	0.020	604	20	100M-500M	30.0	11,218	56	-
Mission National Bank	San Francis	45.0	0.004	0.007	751	39	100M-500M	68.0	48,413	164	-
Balboa Thrift and Loan Association	Chula Vista	45.0	0.002	0.029	490	7	100M-500M	40.0	12,740	54	-
Farmers and Merchants Bank of Long Be	Long Beach	45.0	-	0.002	2,454	113	1B-10B	53.0	190,090	677	0.003
First Community Bank	Santa Rosa	45.0	0.002	0.005	1,503	47	500M-1B	48.0	68,935	277	-
Frontier Bank, FSB	Palm Desert	42.5	0.003	0.018	444	16	100M-500M	40.0	13,769	70	-
Commercial Bank of California	Costa Mesa	42.5	0.005	0.011	950	14	100M-500M	53.0	35,188	90	-
Bay Commercial Bank	Walnut Cree	42.5	0.003	0.005	1,053	36	100M-500M	65.0	67,623	240	-
American Riviera Bank	Santa Barba	42.5	0.004	0.009	794	28	100M-500M	33.0	21,708	92	-
Security First Bank	Fresno	42.5	0.006	0.014	497	15	<100M	43.0	14,682	65	-
California Republic Bank	Irvine	42.5	0.002	0.006	1,606	32	500M-1B	30.0	38,622	107	-
Bank of the Orient	San Francis	40.0	0.001	0.004	566	70	100M-500M	63.0	60,645	205	-
State Bank of India (California)	Los Angeles	40.0	0.002	0.004	1,535	25	500M-1B	30.0	42,311	106	-
GBC International Bank	Los Angeles	40.0	0.002	0.004	1,057	32	100M-500M	80.0	121,129	354	-
Community West Bank, National Associat	Goleta	40.0	0.002	0.004	907	55	500M-1B	80.0	107,909	564	-
AltaPacific Bank	Santa Rosa	40.0	0.003	0.010	669	26	100M-500M	48.0	28,466	122	-
Trans-Pacific National Bank	San Francis	37.5	0.005	0.010	628	11	100M-500M	33.0	17,851	60	-
Bank of Rio Vista	Rio Vista	37.5	0.003	0.011	520	16	100M-500M	38.0	19,985	66	-
Metro United Bank	San Diego	37.5	0.003	0.005	1,315	15	100M-500M	68.0	90,717	255	-
Seacoast Commerce Bank	San Diego	37.5	0.003	0.004	725	20	100M-500M	88.0	105,048	440	-
Premier Business Bank	Los Angeles	37.5	0.005	0.008	637	19	100M-500M	48.0	27,156	102	-
First National Bank of Southern Californi	Riverside	35.0	0.003	0.007	466	16	100M-500M	48.0	25,964	99	-
Avidbank	Palo Alto	35.0	0.002	0.006	940	21	100M-500M	48.0	51,951	180	-
The Bank of Hemet	Riverside	32.5	0.002	0.002	875	26	100M-500M	65.0	104,417	239	-
Pacific Trust Bank, FSB	Irvine	32.5	-	0.004	966	20	1B-10B	20.0	26,053	103	-
Liberty Bank	South San F	32.5	0.002	0.005	441	32	100M-500M	35.0	26,440	110	-
Provident Savings Bank, F.S.B.	Riverside	32.5	0.001	0.007	667	22	1B-10B	40.0	34,785	110	-
TomatoBank, National Association	Diamond Bar	32.5	0.002	0.003	926	22	100M-500M	38.0	42,649	137	-
EH National Bank	Beverly Hil	32.5	0.002	0.004	465	12	100M-500M	68.0	44,432	323	-

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Saigon National Bank	Westminster	32.5	0.005	0.009	244	4	<100M	55.0	15,299	46	-
1st Enterprise Bank	Los Angeles	32.5	0.002	0.003	1,216	19	500M-1B	53.0	89,828	251	-
ProAmerica Bank	Los Angeles	32.5	0.003	0.006	536	13	100M-500M	45.0	28,818	110	-
Folsom Lake Bank	Folsom	32.5	0.003	0.006	371	21	100M-500M	43.0	20,991	90	-
Royal Business Bank	Los Angeles	32.5	0.001	0.003	811	28	500M-1B	45.0	59,640	191	-
Home Bank of California	San Diego	30.0	0.003	0.007	343	5	100M-500M	70.0	37,918	103	-
San Diego Private Bank	Coronado	30.0	0.002	0.006	551	14	100M-500M	58.0	43,541	147	-
Grandpoint Bank	Los Angeles	30.0	0.001	0.002	983	20	1B-10B	70.0	193,525	695	-
Broadway Federal Bank, f.s.b.	Los Angeles	27.5	0.001	0.004	467	11	100M-500M	63.0	57,653	166	-
Silvergate Bank	La Jolla	27.5	0.001	0.004	620	19	500M-1B	28.0	29,443	97	-
Golden State Bank	Upland	27.5	0.003	0.006	280	10	<100M	28.0	12,393	59	-
Americas United Bank	Glendale	27.5	0.002	0.005	286	9	100M-500M	28.0	15,213	65	-
First Foundation Bank	Irvine	27.5	0.001	0.003	553	20	500M-1B	33.0	34,574	132	-
Chinatrust Bank (U.S.A.)	Los Angeles	25.0	0.001	0.001	910	18	1B-10B	38.0	70,365	167	-
America California Bank	San Francis	22.5	0.001	0.003	189	4	100M-500M	55.0	31,693	78	-
First Security Business Bank	Orange	22.5	0.002	0.002	170	4	100M-500M	68.0	39,036	121	-
Pacific Commerce Bank	Los Angeles	22.5	0.002	0.003	264	9	100M-500M	55.0	34,988	122	-
Bank of San Francisco	San Francis	22.5	0.001	0.002	178	4	100M-500M	68.0	45,029	138	-
CapitalSource Bank	Los Angeles	22.5	-	-	581	23	1B-10B	53.0	211,625	573	-
Universal Bank	West Covina	20.0	-	0.002	158	3	100M-500M	25.0	22,838	51	-
New OMNI Bank, National Association	Alhambra	20.0	0.001	0.002	157	4	100M-500M	70.0	45,678	126	-
Saehan Bank	Los Angeles	20.0	0.001	0.001	333	14	500M-1B	55.0	74,625	388	-
Orange County Business Bank	Irvine	20.0	0.001	0.002	113	4	100M-500M	15.0	8,879	37	-
First Choice Bank	Cerritos	20.0	0.001	0.002	307	9	100M-500M	35.0	34,084	123	-
First Credit Bank	Los Angeles	17.5	-	0.001	113	3	100M-500M	10.0	6,395	17	-
Delta Bank, National Association	Manteca	17.5	-	0.002	45	4	<100M	45.0	14,786	43	-
Banamex USA	Century Cit	17.5	-	-	69	20	1B-10B	10.0	742	22	0.053
United Labor Bank, F.S.B.	Oakland	17.5	-	0.001	131	4	100M-500M	40.0	30,651	117	-
American Continental Bank	City Of Ind	17.5	0.001	0.001	126	7	100M-500M	55.0	32,564	138	-
Mega Bank	San Gabriel	17.5	0.001	0.001	136	5	100M-500M	30.0	27,868	78	-
Wedbush Bank	Los Angeles	17.5	-	0.002	118	2	100M-500M	15.0	10,167	28	-
OneWest Bank, FSB	Pasadena	17.5	-	-	270	14	10-50B	45.0	117,306	407	-
First Federal Savings and Loan Associatio	San Rafael	15.0	-	0.003	58	1	100M-500M	43.0	18,607	52	-
Pacific Alliance Bank	Rosemead	15.0	0.001	0.001	80	1	100M-500M	35.0	21,252	69	-
Luther Burbank Savings	Santa Rosa	12.5	-	-	72	3	1B-10B	45.0	64,626	153	-
Gateway Bank, F.S.B.	San Francis	12.5	-	0.002	19	1	100M-500M	13.0	1,719	3	-

Table 3B. Expanded. Micro Business Lending Institutions in California Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)		Number	Asset Size		Rank	(1,000)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
EverTrust Bank	Pasadena	12.5	-	-	76	3	500M-1B	15.0	17,526	49	-
Simplicity Bank	Covina	10.0	-	-	-	-	500M-1B	30.0	21,973	46	-
Wells Fargo Bank, Ltd.	Los Angeles	10.0	-	-	-	-	100M-500M	10.0	-	-	-
Eastern International Bank	Los Angeles	10.0	-	-	-	-	100M-500M	55.0	28,519	61	-
The Bank of New York Mellon Trust Com	Los Angeles	10.0	-	-	-	-	1B-10B	10.0	-	-	-
United Pacific Bank	City Of Ind	10.0	-	-	5	1	100M-500M	43.0	20,799	67	-
Far East National Bank	Los Angeles	10.0	-	-	-	-	1B-10B	18.0	23,947	73	-
Rancho Santa Fe Thrift & Loan Associatio	San Marcos	10.0	-	-	-	-	<100M	10.0	-	-	-
Finance and Thrift Company	Porterville	10.0	-	-	-	-	100M-500M	33.0	140	2	-
Mizrahi Tefahot Bank, Ltd.	Los Angeles	10.0	-	-	-	-	1B-10B	10.0	-	-	-
Bank of America California, National Asso	San Francis	10.0	-	-	-	-	10-50B	10.0	-	-	-
First American Trust, FSB	Santa Ana	10.0	-	-	-	-	1B-10B	10.0	-	-	-
First Commercial Bank (USA)	Alhambra	10.0	-	-	75	2	100M-500M	25.0	32,502	70	-
Pacific Coast Bankers' Bank	Walnut Cree	10.0	-	-	-	-	500M-1B	30.0	34,002	56	-
Armed Forces Bank of California, Nationa	San Diego	10.0	-	-	-	-	<100M	10.0	-	-	0.001
California First National Bank	Irvine	10.0	-	-	-	-	100M-500M	10.0	-	-	-
Capital Bank and Trust Company	Irvine	10.0	-	-	-	-	<100M	10.0	-	-	-
JPMorgan Bank and Trust Company, Nati	San Francis	10.0	-	-	-	-	1B-10B	10.0	-	-	-

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.