

Department of Financial Institutions



2003
Annual Report

Our Mission, Vision and Values

Mission

To ensure the integrity and stability of California's financial services system through the regulation and supervision of state licensed financial institutions.

Vision

To advance the California state financial services system through efficient and fair regulation that engenders public confidence and trust. We will use training and technology to maintain and enhance a professional staff that is responsive and adaptable to the changing environment in which we operate so that we are one of the preeminent financial services regulators in the United States.

Values

- We value a highly skilled, professional, and diverse workforce.
- We value and promote open and honest communication.
- We value the variety of financial services available to the citizens of California.
- We value the dual chartering system.
- We value our ability to regulate and supervise our licensees in the most appropriate manner.
- We value our ability to deliver quality services with integrity and professionalism.
- We value teamwork.



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Message from the Secretary

CALIFORNIA'S FINANCIAL INSTITUTIONS:

It is my pleasure to present you with the 2003 Annual Report of the Department of Financial Institution (DFI).

One of California's most enduring qualities is its ability to renew itself constantly by offering endless possibilities to those who live, work and make their future here.

As the Secretary for the Business, Transportation and Housing Agency – representing 14 departments and 47,000 employees – I want to ensure that each of California's 33 million residents shares in that dream.

We all have one major mission in common: to serve and touch the lives of individual Californians. Through the professionalism and efforts of California's financial institutions, the financial services industry continues to be a bright spot in the state economy.

Growth and economic prosperity depend on the availability of financial services. Financial institutions continue to help us send our children to college, to start new businesses and expand existing businesses, and finance housing; thus having a part in California's booming real estate establishment.

I congratulate California's financial institutions on your accomplishments during 2003, and challenge you to find even better ways to serve the people of California.

I look forward to working with you to make California an even better place to live.

Sincerely,

SUNNE WRIGHT MCPEAK, Secretary
California Business, Transportation and Housing Agency

Message from the Commissioner

DEPARTMENT OF FINANCIAL INSTITUTIONS LICENSEES:

The California Department of Financial Institutions (DFI) is pleased to present its 2003 Annual Report.

The DFI Annual Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office, as well as highlights of the Department's activities and achievements.

DFI remains committed to ensuring the integrity and stability of California's financial services system.

The 2003 Annual Report is also available on the DFI Web site at www.dfi.ca.gov as a convenience to the public and to the financial services industry. You may request the Annual Report on CD by calling

Sincerely,

HOWARD GOULD
Commissioner of Financial Institutions



Commissioner's Comments

DFI continues to reach out to consumers by collaborating with other agencies and organizations on consumer awareness activities. These relationships are allowing us to spread the word on the importance of consumer education and awareness and increasing financial literacy.

It is my pleasure to present the 2003 Annual Report of the California Department of Financial Institutions (DFI). The DFI remains committed to our mission to ensure the integrity and stability of California's financial services system through the regulation and supervision of state licensed financial institutions.

This report demonstrates the DFI's efforts and also the efforts of California's growing state-chartered financial institutions to strengthen the financial services industry and improve the products and services provided to our communities.

The year 2003 was full of events, openings, mergers and some surprises.

April 2003 was declared the second annual "California Financial Literacy Month," promoting youth and adult financial literacy. State and federal agencies, regulators, consumer groups and the financial industry visited classrooms throughout the state with the goal of preparing all students to become productive, responsible consumers with awareness of how to earn, spend, save, and invest money.

DFI continues to reach out to consumers by collaborating with other agencies and organizations on consumer awareness activities. These relationships are allowing us to spread the word on the importance of consumer education and awareness and increasing financial literacy.

By spring, DFI announced that it would no longer mail the Monthly Bulletin. This was another effort that enabled us to take advantage of technology and significantly reduce publication costs. Subscribers now receive the Bulletin by e-mail through a list service.

Fall rolled around with the end of the legislative session. We successfully eliminated outdated and/or unnecessary regulations that imposed costly and time-consuming burdens.

A new Governor was appointed. California elected Arnold Schwarzenegger was sworn in as the 38th Governor on November 17, 2003.

The year 2003 brought a continued interest in de novo state bank charters, with 15 new banks, for a total of 31 new banks since 2001 – the state charter continues to be the charter of choice for new banks.

By the end of the year, there were 217 state credit unions, with assets up 10 percent from the previous year for a total of \$55.6 billion.

We welcome all of the new financial institutions that joined the state-chartered system in 2003.

We are committed to keeping up with the fast moving and ever changing financial services industry. I am very proud of the high level of service that our staff provides. With the theme of "One Department, One Future," we continue to focus on consistent skills development for our examiners and staff.

DFI is focused on the never-ending challenges to improve our processes that can save time and money, and through skillful utilization of technology to simplify the development and delivery of competence.

We thank you for the courtesy you extend to our examination staff during the course of the year.

In closing, I recommend that you visit our Web site, located at www.dfi.ca.gov. You will find it to be a considerable source of information. Our homepage features "What's New" items including the Monthly Bulletin, Weekly Activity Report, financial statistics, regulations and legislation. During the year, we added several new sections including financial literacy resources and an array of consumer information in English and Spanish.

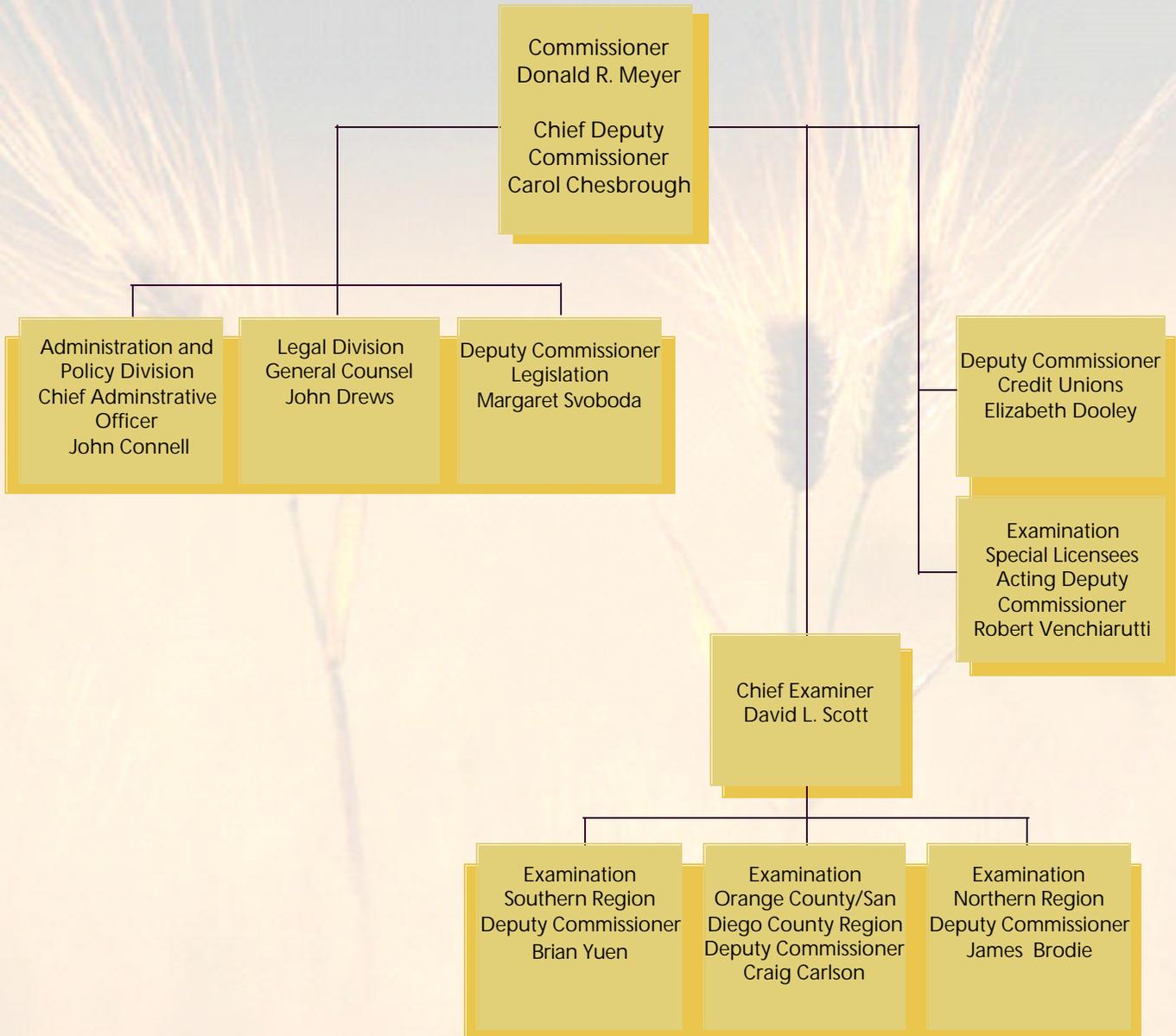
We want you to contact us if we can be of any assistance. We appreciate your business.

I hope you find the 2003 report, which includes financial and statistical data as well as additional highlights of the Department's activities, to be interesting and informative.

HOWARD GOULD



2003 Department Organization Chart



2003 Highlights

- 11/17/03 – Arnold Schwarzenegger Sworn-in as the 38th Governor of California.
- 10/28/03 – Commissioner Donald R. Meyer determines that an extraordinary situations exists – authorizes banks located in Southern California to close due to fires.
- 10/19/03 - Acting Deputy Commissioner Robert Venchiarutti elected secretary of the Money Transmitters Regulators Association (MTRA) at its annual conference in Orlando, Florida.
- 10/4/03 – Commissioner Meyer speaks to “International Banking in California Today” participants for the International Financial Institutions Association, San Francisco, CA.
- 9/17/03 – DFI releases a new Spanish language brochure for customers of state financial institutions, Información para los clientes de instituciones financieras licenció por el estado.
- 8/14/03 – DFI announces consent agreement with Western Union.
- 8/1/03 – Live Scan Fingerprinting Required For Money Transmitter Applications.
- 7/9/03 – Commissioner Donald R. Meyer presents “DFI Overview” to Korean American Chamber of Commerce, San Francisco, CA.
- 7/8/03 – Rosemarie Oda, General Counsel leaves DFI to join the San Francisco office of the law firm Pillsbury Winthrop LLP.
- 6/1/03 – DFI stops mailing the Monthly Bulletin – email service is created to reduce its publication costs and help preserve natural resources.
- 6/1/03 – DFI offers EFT payment option for assessments.
- 4/27/03 – DFI’s consumer education booth provides consumer information materials in English and Spanish at the Festival de la Familia held annually in Sacramento, CA.
- 4/10/03 – DFI supports “Teach Children to Save Day. Chief Deputy Commissioner Carol Chesbrough addresses elementary school students participating in the “Learn to Earn Program.”
- 4/1/03 - DFI coordinates second annual California Financial Literacy Month with the support of a Governor's Proclamation.
- 4/1/03 – Deputy Commissioner Beth Dooley participates in “Access Across America – Partnering and Leadership Successes” sponsored by the NCUA, San Francisco, CA.
- 2/7/03 – DFI closes troubled Southern Pacific Bank.



2003 Department Activities

Administrative Changes

The year 2003 brought several changes to key administrative positions within the Department.

General Counsel Rosie Oda left DFI on August 8, 2003 and accepted a position with the San Francisco office of the law firm Pillsbury Winthrop LLP.

On November 13, 2003, John Drews was named General Counsel for DFI. Drews previously served as the Chief Consultant to the California State Senate Banking, Commerce and International Trade Committee.

Arlene Rutherford, Deputy Commissioner, Special Licensees retired on June 30, 2003. Robert Venciarutti was selected to serve as Acting Deputy Commissioner, Special Licensee.

2003 Department Activities Accreditation

The Department remains accredited by the Conference of State Bank Supervisors (CSBS). DFI was first accredited in 1990. The Department submitted our annual self-assessment during 2003.

DFI was also re-accredited by the National Association of State Credit Union Supervisors (NASCUS). The Department was first accredited by NASCUS in 1999.



2003 Department Activities

Consumer Education and Community Events/Visits

In addition to publishing two new Spanish language consumer brochures, DFI launched a Spanish language consumer information section on the Web site.

The Department has developed several brochures (available in English and Spanish) to assist consumers and customers of state financial institutions. Two new Spanish language brochures were released in 2003. These new brochures are just one component of the Department's active community education and outreach to help Californians increase their understanding of financial transactions.

During 2003, DFI launched a new Spanish language section on the DFI web site which provides consumer education information from state and federal regulators and other sources.

A new section was added on the DFI web site to highlight our activities related to the distribution of the FDIC Money Smart program. DFI became part of an alliance with the FDIC Money Smart program, CSBS, and state banking regulators.

The Department partnered with the California Jump\$tart Coalition and produced the "10 Things to Make Your Friends Wish They Knew as Much about Money as You Do" bookmark which was designed for high school and college students. The bookmarks were distributed at community events and in classrooms.

During the month of April, the Department was involved in financial literacy efforts. DFI coordinated the second annual California Financial Literacy Month with the support of a Governor's Proclamation. Events were held throughout California to highlight financial literacy and encourage all Californians to raise their level of financial fitness.

On April 10, Chief Deputy Commissioner Carol Chesbrough visited schools in the Northern California, Eureka School District as part of California Financial Literacy Month and National Teach Children to Save Day. Children participated in a discussion about saving for their future.

DFI participated in a Latino cultural event, Festival de la Familia, on Sunday, April 27, at Cal Expo fairgrounds in Sacramento. More than 30,000 people gathered at the event. DFI's booth featured information in English and Spanish on the transmission of money to other countries, on financial literacy and how to file a complaint when they are unsatisfied with financial services.

In September, Deputy Commissioner for Credit Unions, Elizabeth Dooley, visited the North Island Financial Credit Union along with Secretary Maria Contreras-Sweet of the Business, Transportation and Housing Agency. The credit union supports over 75 local organizations annually through donations and volunteer time, including the Junior Achievement's financial literacy program in elementary schools.



Chief Deputy Commissioner, Carol Chesbrough commends students for participating in a savings program and encourages them to continue planning for their financial future.

2003 Department Activities Surveys

During the year, the Department continued its practice of conducting surveys and providing the results to its licensees. These surveys are aimed at supplying licensees with timely and useful information and to aid the Department in improving the quality and efficiency of regulatory oversight.

To further its ongoing efforts to keep abreast of industry changes the Department sent out the Executive Officer and Director Compensation Survey and the Quality Assurance Survey.

Executive Officer and Director Compensation Survey

The annual compensation survey taken as of June 30 was released in October. 135 out of 284 banks participated in the Executive Officer and Director Compensation Survey, a participation rate of 47.5 percent, down slightly from the 49.5 percent participation rate in 2002.

CEO salaries increased the most in the Over \$1 Billion size category, which were up 24.3 percent in the last three years, followed by the \$50 to \$99 million category, which was up 16.5 percent. Among chief financial officers, the strongest growth in salaries since 1999 was among banks in the Under \$50 million group, in which salaries rose 19.8 percent since 2000, while median senior loan officer salaries were up 15.8 percent over the past three years among banks in the \$50 to \$99 million asset size category.

Prior to 2003, board meeting fees represented an average of the member's and chairman's fees. Starting this year, the chairman's fees were broken out separately. Chairmen and members received the same amount in the Under \$50 million, \$100 to \$249 million and \$500 to \$999 million asset groups. In the \$250 to \$499 million asset group chairmen received 13.7 percent more than members, and in the Over \$1 billion group they received 76.5 percent more than members.

Median regular board meeting fees were down in the largest and smallest asset size categories. Fees among the Over \$1 billion asset size group were off 15 percent from 2000, while the Under \$50 million asset size group was down 11.1 percent. Fees in the remaining categories were up, ranging from 12.5 in 50 to \$99 million asset size group to 32.5 percent in the \$250 to \$499 million asset group.

Possible factors that influence salary changes are a movement from monetary to equity compensation, local and national economic conditions, position turnover and changes in the makeup of asset size group population.

An executive summary of the survey may be viewed on the DFI web page at <http://www.dfi.ca.gov/execsum/default.asp>.

2003 Department Activities

Surveys, continued

There were 117 bank Quality Assurance Surveys sent in 2003, with 66 responses, for a 56 percent response rate. Quality Assurance Surveys were sent to 127 credit unions, with 69 responses for a response rate of

Quality Assurance Survey

There were 117 bank Quality Assurance Surveys sent in 2003, with 66 responses, for a 56 percent response rate. Quality Assurance Surveys were sent to 127 credit unions, with 69 responses for a response rate of 54 percent.

Bank Quality Assurance Surveys results are similar to prior year responses, with the average response to questions involving the examination process and the report at 93 percent positive response ("strongly agree and agree") and the average response to questions involving specific examination criteria at 87 percent positive response. However, in response to the statement "the length of time used to conduct the examination was appropriate" the positive response rate declined from 88 percent in 2002 to 78 percent in 2003. In a positive vein, the effectiveness of assessing bank earnings rose from 80 percent to 96 percent.

Credit union Quality Assurance Survey results were also similar to previous year responses, with the average response to questions evaluating the examination process and the examination at 86 percent positive response, and the average response to questions involving specific examination criteria at 89 percent positive response. On the statement "the report of examination was received in a timely manner" the credit union rating dropped to a 60 percent positive response in 2003, down from 66 percent in 2002.





2003 Department Activities Assessments

The Department of Financial Institutions is a self-sustaining regulatory agency and, as such, is not supported by general taxes. The programs of the Department are supported principally by assessments on our licensees.

The Department's assessments have been consistently well below the maximum permissible under the statutes. For the current fiscal year the assessment level remained low.

Banks, Foreign Banks and Trust Companies

In 2003, the base rate increased from \$1.038585 to \$1.35 per thousand dollars of total assets. The higher assessment was due to a business decision by a major licensee to consolidate its licenses in another state and for the Department to be able to provide for a prudent three-month reserve fund. The statutory maximum rate is \$2.20 per thousand dollars of total assets.

Credit Unions

The 2003 assessment rate for credit unions was again unchanged from the previous year's rate of \$0.747282343.

Industrial Banks

The assessment rate for industrial banks in 2003 was unchanged from the previous year's rate of \$0.80231.

Insurance Premium Finance Companies

Insurance premium finance companies were assessed 0.0238548915780453 percent of total assets, compared with .0074305497 percent of total assets in the prior fiscal year.

2003 Department Activities

Training

During the year, 25 employees completed and graduated from DFI's new Leadership Development Program.

The Department offers extensive training to its examination staff to promote their technical competency and professional development. The department endeavors to provide up-to-date training in order to better assist banks with the difficult issues which face financial institutions in the competitive financial services system environment. The department's training program consists of several components, including: orientation, on-the-job training, formal coursework, and continuing education.

The knowledge and experience gained during orientation and on-the-job training is reinforced and expanded upon with formal training courses. In the banking area, examiners take part in various schools, seminars and forums sponsored by the FDIC, the Federal Reserve Banks and the Conference of State Bank Supervisors (CSBS). Continuing education is encouraged; a number of examiners hold master degrees, certifications and professional licenses, such as CPAs and examiner certifications via CSBS.

In the credit union area, examiners annually attend training sessions offered by the NCUA and NASCUS. Sessions address topics such as contemporary critical issues, auditing principals and fraud detection, commercial and advanced lending, and consumer compliance regulations.

DFI's Annual All Staff Training Conference was held on January 22, 2003 for DFI's Northern California staff and on January 28, 2003 for Southern California staff. Speakers and topics were selected based on a employee survey that asked DFI employees which subjects/issues concerned them most. "Planning & Leadership in Government" was presented by Dr. Denzil Verardo, Chief Deputy Director, Administrative Services, Department of Parks and Recreation. An economic forecast and report, "The 2003 Outlook" was presented by Gary Zimmerman, State Economist Federal DFI conference The main goal of the conference was to help prepare DFI staff to meet the challenges of the future with a well trained staff to carry out our mission to regulate the safety and soundness of California's state-chartered financial institutions.

The Department's Leadership Development Program held it's first commencement ceremony on June 18, 2003 for the Graduating Class of 2003. The following DFI employees were presented with a Certificate of Completion: Debie Abella, San Francisco Office; James Brodie, San Francisco Office; Scott D. Cameron, Sacramento Office; Craig Carlson, San Diego Office; Patrick Carroll, San Francisco Office; John Connell, Sacramento Office; Paul Crayton, San Diego Office; Michael Curran, San Diego Office; Paul Fung, San Francisco Office; MaryAnn Havens, San Francisco Office; Franklin Hom, San Francisco Office; Joni Kimbrell, Los Angeles Office; Robbin A. Kleinsorge, Sacramento Office; Patrick Lum, Sacramento Office; Catherine Nahnsen-Robison, Los Angeles Office; Arlene Rutherford, San Diego Office; Beverly Ryan, San Francisco Office; Kenneth Sayre-Peterson, Sacramento Office; Tom Thompson, San Francisco Office; Lana Tom, San Francisco Office; Peter Van Hoecke, Sacramento Office; Jack Wright, Sacramento Office; Norman Edwards, Los Angeles Office; Scott Harris, Sacramento Office; Douglas Kirkpatrick, Los Angeles Office; Daphne Porter, Los Angeles Office; John Ross, Los Angeles Office.

2003 Department Activities

2003 Legislation

The Department sponsored three bills during the 2003 legislative session. All three bills were signed by the Governor in September and have been chaptered into law, effective January 1, 2004.

Summaries to the chaptered versions of these bills :

- AB 1355 (Chapter 445, Statutes of 2003): Financial Institutions
This bill authorizes the Commissioner of Financial Institutions to impose civil money penalties for acts that violate applicable laws relating to financial institutions.
- AB 1774 (Chapter 404, Statutes of 2003): Financial Institutions
This bill makes various clean up changes to certain sections of the Financial Code as administered by the Department. Among other provisions, this bill amends Financial Code Section 772 to set the same standards, both in statute and regulation, for banks' and trust companies' investments in limited liability companies and business trusts, or other similar business organizations as they currently have for corporations. Also, the bill amends Financial Code Section 3375.5 to relieve state-chartered banks from a prohibition involving transactions for family trusts that does not exist for their federal counterparts.
- AB 1775 (Chapter 456, Statutes of 2003): Money Transmitters Abroad
This bill increases shareholders' equity for a Transmitter of Money Abroad from \$250,000 to \$500,000.

The official site for California Legislative information is maintained by the State of California Office of Legislative Counsel <www.legislativecounsel.ca.gov> . The legislative information site <<http://www.leginfo.ca.gov/>> contains information about bills, information about the Legislature, legislative publications, and a guide for accessing California legislative information on the Internet, including an overview of the legislative process and a glossary of legislative terms.

The Department sponsored three bills during the 2003 legislative session. All three bills were signed by the Governor.



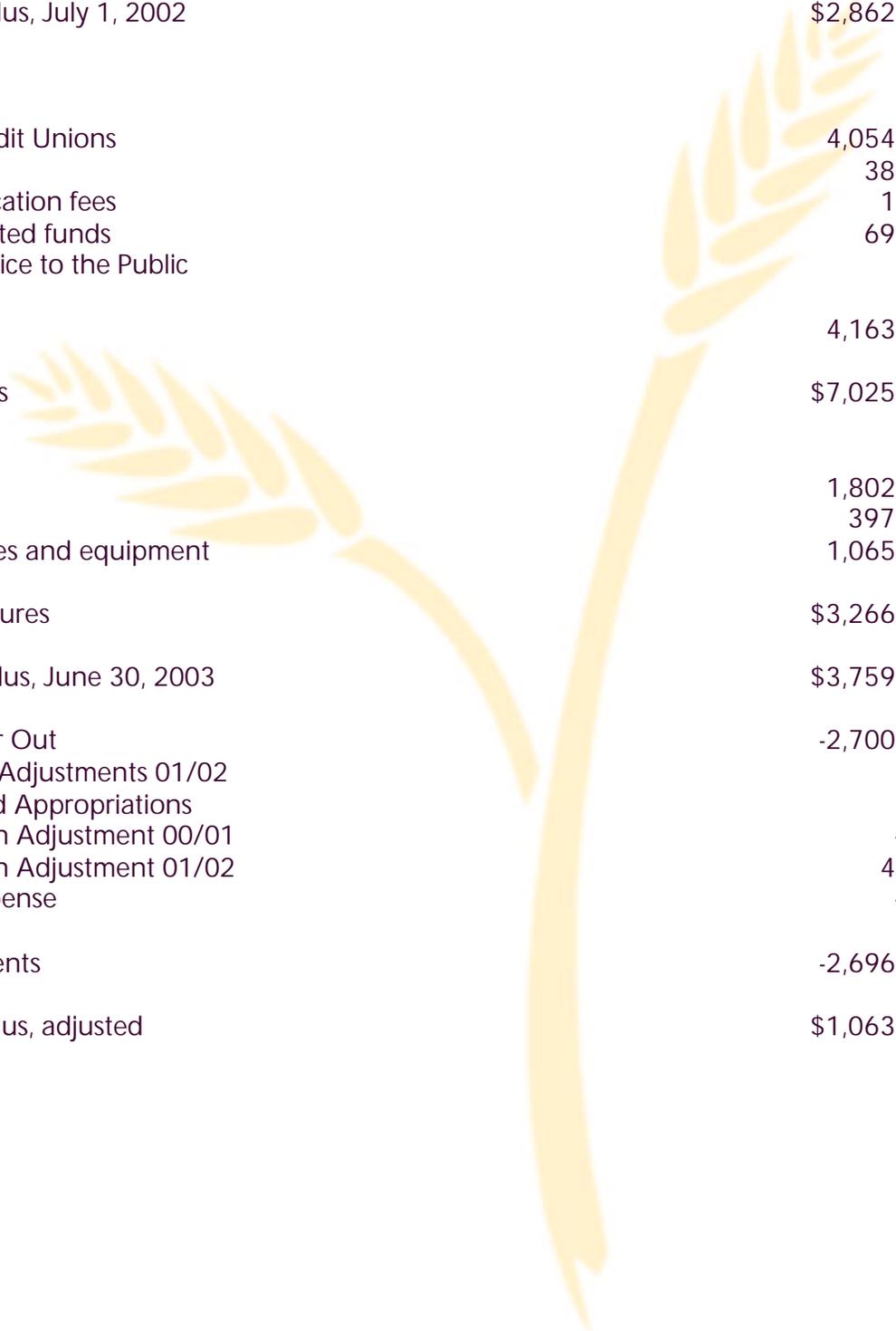
DFI Leadership Development Program graduates.

STATEMENT OF THE FINANCIAL INSTITUTIONS FUND
 Revenue and Expenditures for Fiscal year ending June 30, 2003

Accumulated surplus, July 1, 2002	\$8,773,014.65
Revenue:	
Assessment of banks	10,977,167.00
Assessment, fees, licenses, ILC	752,379.02
Assessment, traveler's checks	570,182.00
Assessment, fees, licenses, S&L	20,750.00
License fees (banks and branches)	95,500.00
Proposed bank and branch applications	243,600.00
Extra Exam Section 1901(a)	33,975.00
Facility Fee Section 3804(a,c,e)	59,000.00
Extraordinary services	12,075.75
Interest from invested funds	179,434.70
Income from sale of documents	0.00
Miscellaneous revenue	858,350.00
Escheat - Checks, Warrants	194.69
Total revenue	\$13,802,608.16
Total resources	\$22,575,622.81
Less Expenditures	
Salaries	10,546,290.41
Staff benefits	2,486,725.86
Operating expenses and equipment	3,150,742.40
Reimbursement	-363,398.40
Total expenditures	\$15,820,360.27
Accumulated surplus, June 30, 2003	\$6,755,262.54
Operating Transfer Out	-2,000,000.00
Prior year appropriation adj. 00/01	1,110.37
Prior Year Income Adjustment 01/02	22,250.00
Prior prior year appropriation adj. 01/02	-1,948.78
Refund to Reverted Appropriations	53,629.41
Special Item of Expense	-130.16
Total adjustments	-\$1,925,089.16

STATEMENT OF THE CREDIT UNIONS FUND

Revenue and Expenditures for Fiscal year ending June 30, 2003



Accumulated surplus, July 1, 2002	\$2,862,102.76
Revenue:	
Assessment of Credit Unions Examinations	4,054,159.00
License fees, application fees	38,850.00
Interest from invested funds	1,055.00
Miscellaneous Service to the Public	69,011.27
	0.00
Total revenue	4,163,075.27
Total resources	\$7,025,178.03
Less Expenditures	
Salaries	1,802,942.64
Staff benefits	397,538.78
Operating expenses and equipment	1,065,548.58
Total expenditures	\$3,266,030.00
Accumulated surplus, June 30, 2003	\$3,759,148.03
Operating Transfer Out	-2,700,000.00
Prior Year Income Adjustments 01/02	5.00
Refund to Reverted Appropriations	408.11
Prior Appropriation Adjustment 00/01	-563.94
Prior Appropriation Adjustment 01/02	4,210.38
Special Item of Expense	-130.16
Total adjustments	-2,696,070.61
Accumulated surplus, adjusted	\$1,063,077.42

DEPARTMENT OF FINANCIAL INSTITUTIONS OFFICE LOCATIONS AND 2003 EMPLOYEE ROSTER

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State of the Industry General Comments

Looking ahead, prospects bode well for the economy, although budget deficits, both at the state and national levels could cloud an otherwise rosy picture in the coming year if not brought under control.

The year began on something of a down note, characterized by weak, inconsistent economic growth due in part to uncertainties caused by the international situation. This, in turn led to reduced spending by both business and consumers. The second half of the year showed much improvement. The gross domestic product expanded strongly, accompanied by increased productivity, stable prices and overall improvement in financial conditions.

Reduced personal income tax rates and low interest rates fueled increased consumer spending, while productivity gains kept inflation fears to a minimum. Job growth, which had slipped into the minus column in California during the first part of the year, began to accelerate in August and continued upward into 2004. Unemployment in California, which had edged up to 6.8 percent in January, dropped to 6.5 percent at yearend.

Strong housing demand fueled by continued low interest rates spurred growth in residential building permits and construction in the state. Home sales were up 15.7 percent over 2002, and prices also continued to rise, with the median home price up nearly 21 percent from January 2003.

Looking ahead, prospects bode well for the economy, although budget deficits, both at the state and national levels could cloud an otherwise rosy picture in the coming year if not brought under control. Job growth, while showing some improvement has lagged other economic indicators, which has made it a cause for concern. The ongoing security threats posed by terrorism post 9/11 and the success of our efforts to contain them could also be a major factor in the economy.

Commercial Banks

Although state-chartered banks increased by one during the year, from 185 to 186, there was a decrease of \$9.1 billion or 6.2 percent in total assets at yearend 2003 from \$148.7 billion to \$139.5 billion. Loans at \$90.0 billion were down \$1.5 billion, or 1.7 percent from the \$91.5 billion reported in 2002, while deposits at \$108.1 billion were off 11.8 billion or 9.9 percent from the \$119.9 billion reported in 2002. Equity capital showed only a fractional decrease from \$16.6 billion to \$16.4 billion over the same period. This downturn was due in large part to the merger of Comerica Bank California, a \$20.9 billion institution that at the time of its merger in March 2003 was the second-largest state chartered bank headquartered in California.

Despite the decrease, net income increased from \$1.6 billion at yearend 2001 to \$1.8 billion at yearend 2002, up \$200 million, or 12.5 percent. This robust increase, fueled by strengthening economic conditions during the second half of the year, combined with the decline in total assets, caused the return on assets to increase to a healthy 1.26 percent from 1.05 percent over the year. Low interest rates drove down the net interest margin at yearend 2003 to 3.72 percent compared to 3.75 one year ago.

State of the Industry

General Comments, continued

Noncurrent loans plunged from \$817.0 million in 2002 to \$586.3 million at yearend 2002, a decrease of \$230.7 million or 28.3 percent, while other real estate owned ratcheted up from \$50.8 million to \$62.1 million, an increase of 11.3 million or 22.3 percent over the same period. Reserve coverage of non-current loans increased from 201.68 percent to 242.61 percent.

There was a net increase of one bank over the year, from 185 to 186. During the year, 15 commercial banks opened for business, while one industrial bank, one national bank and one federal savings bank converted to state-chartered commercial banks. This was offset by the 16 commercial banks that became extinct through merger and one state bank that converted to national charter.

Industrial Banks

The number of industrial banks decreased from 19 to 16 during the year while total assets increased 6.4 percent from \$12.6 billion to \$13.4 billion over the same period. Loans grew 8.3 percent, from \$10.9 billion in 2002 to \$11.8 billion in 2003, while deposits were up from \$9.3 billion to \$9.6 billion a gain of 3.3 percent. Total capital was up from \$1.2 billion to \$1.3 billion, a gain of 8.4 percent.

Net income was up sharply, from \$197.0 million in 2002 to \$322.7 million in 2003, a gain of \$125.7 million, or 63.8 percent at yearend 2003. The return on assets ratio increased correspondingly, from 1.56 to 2.40 percent. Noncurrent loans decreased over the year from \$191.2 million at yearend 2002 to \$142.5 million, a decline of \$48.6 million or 25.5 percent., while reserve coverage of noncurrent loans increased from 159.8 percent to 208.66 percent over the same period.

Credit Unions

In 2003, one federal credit union converted to state charter and seven credit unions merged which caused the number of state-chartered credit unions to decrease from 223 to 217. Loans were up \$3.4 billion from \$32.2 billion in 2002 to \$35.6 billion in 2003, a gain of 10.6 percent. Assets were up 10.1 percent from \$50.5 billion to \$55.6 billion, a gain of \$5.1 billion. Shares went from \$44.3 billion to \$48.5 billion over the year, a gain of \$4.2 billion, or 9.5 percent. Capital was up from \$5.1 billion to \$5.6 billion, a gain of 9.8 percent or \$500 million over the same period.

Credit unions reported net income of \$594.9 million at yearend 2003, just a fraction of a percent over the \$592.8 million reported in 2002. This caused a corresponding decrease in the return on assets for the period from 1.25 percent to 1.12 percent. Delinquent loans went from \$199.2 million in 2002 to \$212.9 million in 2003, an increase of \$13.7 million or 6.9 percent. But expressed as a percentage of total loans, delinquent loans decreased to 0.60 from the previous year's 0.62 percent.

Premium Finance Companies

Total assets of 79 premium finance companies were \$549.1 million at yearend 2003, an increase of \$227 million, or 70.5 percent from the \$322.1 million reported one year ago. Net income was \$19.6 million, up \$3.0 million, or 18.1 percent from the \$16.6 million reported in 2002. During the year, eighteen premium finance companies opened, and six closed.

Trust Companies and Departments

Total managed and non-managed assets held by 22 state-chartered bank trust departments and 12 trust companies were \$538.4 billion at yearend 2003, up \$83.2 billion or 18.3 percent from the \$455.2 billion in total fiduciary assets reported in 2002.

Income from fiduciary activities of state chartered banks combined with net income of trust companies was \$215.9 million, an increase of \$9.2 million or 4.5 percent from one year previous.

Foreign Banks

Total assets of agencies and branch offices of foreign banks in California decreased a fraction of a percent over the year, from \$16.8 billion in 2002 to \$16.7 billion in 2003. Loans were down \$1.1 billion, from \$11.9 billion to \$10.8 billion a decline of 9.3 percent. Deposits in foreign banks again bucked the trend this year, increasing from \$6.4 billion to \$7.3 billion, an increase of \$900 million, or 14.1 percent. Total operating income was down from \$704.2 million to \$624.1 million, a decline of 11.4 percent over the same period.

The number of foreign banks with agencies or branch offices decreased from 43 to 40 during the year. The decade-long trend of decreasing foreign bank assets continues unabated, as foreign banks reduce their overseas offices as a result of consolidations due to mergers and cost-cutting measures imposed to increase profitability.

Savings and Loan Associations

For the single state-chartered savings and loan association in California, total assets increased from \$337.6 million in 2002 to \$418.4 million in 2003—an increase of \$80.8 million or 24.0percent. Loans were up from \$302.1 million to \$376.7 million, an increase of \$74.6 million or 24.7 percent, while deposits went from \$ 214.2 million to 240.2 million, an increase of \$26.0 million or 12.2 percent over the same period. Equity capital increased from \$26.9 million to \$35.1 million, an increase of \$ 8.2 million, or 30.5 percent

Net income increased from \$ 4.8 million in 2002 to \$5.0 million in 2002, an increase of \$200 thousand or 4.2 percent. The return on assets decreased from 1.23 percent to 1.19 percent. At year end 2003, there were no noncurrent loans.

Special Licensees

During 2003, the Department's transmitter licensees forwarded \$7.2 billion from California to foreign countries, an increase of \$1 billion, or 16.1 percent more than was forwarded during 2002. In addition, six new transmitters of money abroad were licensed in 2003, compared to three for the previous year. During 2003, the Department's payment instrument licensees sold \$88.5 billion in payment instruments in California, a decrease of \$11.3 billion or 11 percent from 2002. One new payment instrument licensee was approved during 2003. Over the same period, the Department's travelers check licensees sold \$1.1 billion in traveler's checks in California, down 8 percent from the \$1.2 billion sold in 2002. No new licenses for traveler's checks were approved during 2003.

2003

Structure Activity Report



Commercial Banks

On January 1, 2003, there were 185 state-chartered commercial banks. During the year, 15 commercial banks opened for business, one industrial bank, one national bank and one federal savings bank converted to state-chartered commercial banks. One state-chartered commercial bank converted to national charter and 17 commercial banks became extinct through merger, bringing the total number of state-chartered commercial banks to 185 at yearend.

New Banks

Fifteen commercial banks opened for business:

<i>Name</i>	<i>City</i>	<i>Capitalization</i>	<i>Date Opened</i>
American Premier Bank	Arcadia	\$10,300,000	7/7/03
Bank of Escondido	Escondido	\$9,900,000	10/14/03
California Community Bank	Escondido	\$12,100,000	8/11/03
Commercial Bank of California	Costa Mesa	\$27,350,000	5/15/03
Continental Bank of America	City of Industry	\$8,385,000	10/6/03
County Commerce Bank	Ventura	\$7,708,330	2/18/03
Diablo Valley Bank	Danville	\$16,500,000	10/20/03
Golden State Business Bank	Upland	\$11,000,000	12/1/03
Pacific City Bank	Los Angeles	\$17,875,000	9/18/03
Private Bank of the Peninsula, The	Palo Alto	\$18,430,000	10/1/03
San Diego Trust Bank	San Diego	\$12,000,000	10/30/03
Seacoast Commerce Bank	Chula Vista	\$9,350,000	6/10/03
Torrey Pines Bank	San Diego	\$20,000,000	5/23/03
United American Bank	San Mateo	\$15,125,000	6/9/03
Ventura County Business Bank	Oxnard	\$11,005,905	4/3/03

Conversion to State Charter

One industrial bank, one national bank and one federal savings bank converted to state-chartered commercial banks:

<i>Name</i>	<i>Location</i>	<i>Converted</i>
Imperial Capital Bank, as Imperial Capital Bank	La Jolla	1/1/03
Mission Community Bank, N.A. as Mission Community Bank	San Luis Obispo	12/29/03
Tracy Federal Bank, F.S.B. as Community Banks of Tracy	Tracy	2/28/03

Conversion to National Charter

One state-chartered commercial bank converted to national charter:

<i>Name</i>	<i>Location</i>	<i>Converted</i>
Mellon 1st Business Bank	Los Angeles	4/1/03

Mergers

In 2003, there were 21 mergers involving state-chartered banks. The following table lists those mergers:

<i>Surviving Bank</i>	<i>Location</i>	<i>Merged Bank</i>	<i>Location</i>	<i>Merged</i>
American River Bank	Sacramento	North Coast Bank, N.A.	Santa Rosa	12/31/03
Bank of Stockton	Stockton	Modesto Commerce Bank	Modesto	11/17/03
Cathay Bank	Los Angeles	General Bank	Los Angeles	10/20/03
Central California Bank	Sonora	Central Sierra Bank	San Andreas	7/11/03
CHB America Bank ¹	New York, NY	California Chohung Bank	Los Angeles	3/24/03
ChinaTrust Bank (U.S.A.)	Torrance	Express Bank, The	Alvin, TX	4/14/03
Citizens Business Bank	Ontario	Kaweah National Bank	Visalia	9/19/03
Comerica Bank	Detroit, MI	Comerica Bank-California	San Jose	6/30/03
East-West Bank	San Marino	Pacific Business Bank	Santa Fe Springs	3/14/03
First Bank	Creve Coeur, MO	First Bank & Trust	San Francisco	3/31/03
First National Bank	Rancho Santa Fe	Bank of Coronado	Coronado	1/9/03
Heritage Bank of Commerce	San Jose	Bank of Los Altos	Los Altos	1/1/03
		Heritage Bank East Bay	Fremont	1/1/03
		Heritage Bank South Valley	Morgan Hill	1/1/03
Mid-State Bank & Trust	Arroyo Grande	Ojai Valley Bank	Ojai	10/31/03
Nara Bank, N.A.	Los Angeles	Asiana Bank	Sunnyvale	8/25/03
North Valley Bank	Redding	Six Rivers Bank	Eureka	12/31/03
Pacific Western National Bank	Santa Monica	Verdugo Banking Company	Glendale	8/22/03
Tri-Counties Bank	Chico	North State National Bank	Chico	4/4/03
United Commercial Bank	San Francisco	First Continental Bank	Rosemead	7/11/03
Vineyard Bank	Rancho Cucamonga	Southland Business Bank	Irwindale	7/4/03

¹ Name of surviving bank changed from Chohung Bank of New York.

Industrial Banks

On January 1, 2003, there were 19 industrial banks. During the year, one industrial bank was closed and ordered liquidated by the Commissioner of Financial Institutions and one converted to a state-chartered commercial bank, bringing the total number of industrial banks to 17 at yearend.

License Revocation

One industrial bank was closed and ordered liquidated by the Commissioner of Financial Institutions:

<i>Name</i>	<i>Location</i>	<i>Acquiring Institution</i>	<i>Location</i>	<i>Closed</i>
Southern Pacific Bank	Torrance	Beal Bank, s.s.b.	Plano, TX	2/7/03

Conversion to State Charter

One industrial bank converted to a state-chartered commercial bank:

<i>Name</i>	<i>Location</i>	<i>Converted</i>
Imperial Capital Bank as Imperial Capital Bank	La Jolla	1/1/03

Credit Unions

On January 1, 2003, there were 228 state-chartered credit unions, including five out-of-state credit unions. During the year, one federal credit union converted to state charter, and seven state-chartered credit unions became

Conversion to State Charter

One federal credit union converted to state charter:

<i>Name</i>	<i>Location</i>	<i>Converted</i>
Riverside Campus Federal Credit Union, as Service Plus Credit Union	Riverside	2/3/03

Mergers

In 2003, there were twelve mergers involving state-chartered credit unions:

<i>Surviving Credit Union</i>	<i>Location</i>	<i>Merged Credit Union</i>	<i>Location</i>	<i>Merged</i>
Bay Media Federal Credit Union	San Francisco	San Francisco Joint Board I.L.G.W.U. Credit Union	San Francisco	11/3/03
Cabrillo Credit Union	San Diego	Sharp Federal Credit Union	San Diego	2/21/03
California Community Credit Union	Sacramento	Super U Credit Union	Sacramento	1/24/03
California Preferred Credit Union	San Francisco	Del Monte S.F. Employees Federal Credit Union	San Francisco	12/10/01
Credit Union of Southern California	Brea	San Gabriel Valley Credit Union	Walnut	3/3/03
First Entertainment Credit Union	Hollywood	Paramount Employees Federal Credit Union	Hollywood	4/4/03
Inland Empire Credit Union	Pomona	Pomona Valley Credit Union	Pomona	2/3/03
Meriwest Credit Union	San Jose	Franklin-Media Credit Union	Oakland	5/1/03
Orange County's Credit Union	Santa Ana	Coastline Community Credit Union	Long Beach	10/31/03
Pacific Community Credit Union	Fullerton	Gentelco West Federal Credit Union	Long Beach	9/30/03
Priority One Credit Union	S. Pasadena	Providence First Credit Union	Burbank	4/4/03
Ventura County Credit Union	Ventura	Los Robles Federal Credit Union	Thousand Oaks	5/12/03

Premium Finance Companies

There were 67 premium finance companies on January 1, 2003. During the year, 18 premium finance companies opened and six voluntarily surrendered the licenses making 79 premium finance companies at yearend.

New Premium Finance Companies

Eighteen premium finance companies opened for business:

<i>Name</i>	<i>Location</i>	<i>Opened</i>
Allegiance Premium Finance Company, Inc.	Chico	1/27/03
Altair Premium Finance Corp.	Fullerton	8/26/03
BCIC Premium Finance Company	Fullerton	6/30/03
Blackhorse Premium Finance Corp.	Fullerton	2/10/03
Blackwater Premium Finance of CA, Inc.	San Diego	1/27/03
California Millennium Financing, Inc.	Yorba Linda	7/1/03
Capitol Payment Plan of California, Inc.	Woodland Hills	9/25/03
CIBA Financial Services, Inc.	Los Angeles	8/12/03
Golden State Finance Corp.	Fullerton	3/17/03
Great American Premium Finance Corp.	San Diego	3/10/03
Insurance Premium Plan, Inc.	San Diego	10/13/03
Mid-America Premium Finance Company West	San Diego	8/12/03
Premium Payment Plan Inc.	Livermore	7/29/03
RSA Premium Finance Company	Fullerton	6/30/03
Snowcrest Funding, Inc.	Fullerton	6/30/03
Spartan Premium Finance Company, Inc.	Alpine	12/2/03
U.S. Capital Associates of California, Inc.	Woodland Hills	9/23/03
West Coast Premium Finance Corp.	Fullerton	10/7/03

Voluntary Surrenders of Licenses

Six premium finance companies voluntarily surrendered their licenses:

<i>Name</i>	<i>Location</i>	<i>Closed</i>
Bay Budget Plan, Inc.	Fullerton	10/20/03
Brokers Premium Finance, Inc.	Fullerton	10/20/03
Fremont Premium Finance Corporation	Santa Monica	5/14/03
FS Premium Finance Company	Santa Ana	6/9/03
SLL Premium Finance of California, Inc.	Fullerton	3/19/03
Wincorp Incorporated	Roseville	3/10/03

Trust Companies and Departments

On January 1, 2003, there were 12 trust companies. During the year, no trust companies opened or became extinct, leaving the total number of trust companies at yearend unchanged.

At the start of the year, there were 24 state banks with trust powers. During the year two banks with trust powers became extinct through merger, leaving 22 banks with trust powers at yearend.

Mergers

In 2003, two state-chartered banks with trust powers merged:

<i>Surviving Bank</i>	<i>Location</i>	<i>Merged Bank</i>	<i>Location</i>	<i>Merged</i>
Comerica Bank	Detroit, MI	Comerica Bank-California	San Jose	6/30/03
First Bank	Creve Coeur, MO	First Bank & Trust	San Francisco	3/31/03

Foreign (Other Nation) Banks

On January 1, 2003, there were 49 agencies and branch offices of foreign (other nation) banks representing 43 banks. During the year, two branch office opened, three agencies and two branch offices closed, leaving 46 agencies and branch offices representing 40 banks.

Of the total, ten are depository agencies, eight are non-depository agencies, three are limited branch offices, two are retail branch offices and 23 are wholesale branch offices.

Agencies and Branch Offices of Foreign (Other Nation) Banks Opened

One wholesale branch office opened during the year:

Name of Bank	Country	Location	Opened
Wholesale Branch Office Sumitomo Mitsui Banking Corporation ¹	Japan	Los Angeles San Francisco	3/17/03 3/17/03

Agencies and Branch Offices of Foreign (Other Nation) Banks Closed

Three agencies and two branch office closed during the year:

Name of Bank	Country	Location	Closed
Nondepository Agency Banca Intesa S.p.A.	Italy	Los Angeles	3/31/03
Depository Agency BBVA Bancomer, S.A.	Mexico	Los Angeles	7/31/03
Dresdner Bank, A.G.	Germany	Los Angeles	8/27/03
Wholesale Branch Office Sumitomo Mitsui Banking Corporation ¹	Japan	Los Angeles San Francisco	3/17/03 3/17/03

¹ In connection with the merger of Sumitomo Mitsui Banking Corporation and The Wakashio Bank, Limited

Representative Offices of Foreign (Other Nation) Banks

On January 1, 2003, there were 21 representative offices of foreign (other nation) banks representing 19 banks. During the year, one representative office opened and five closed, leaving 19 representative offices representing 15 banks. The representative offices that opened and closed are shown on the following tables:

Representative Offices of Foreign (Other Nation) Banks Opened

One representative offices of foreign (other nation) banks opened during the year:

Name of Bank	Country	Location	Opened
Eurohypo Aktiengesellschaft	Germany	Los Angeles	1/1/03

Representative Offices of Foreign (Other Nation) Banks Closed

Five representative offices of foreign (other nation) banks closed during the year:

Name of Bank	Country	Location	Closed
Asahi Bank, Ltd., The	Japan	Los Angeles	2/14/03
Banca Nazionale del Lavoro, S.p.A.	Italy	Los Angeles	4/30/03
Bank of Montreal	Canada	Los Angeles	5/31/03
Mizuho Corporate Bank, Ltd.	Japan	Los Angeles	3/31/03
Siam Commercial Bank, PCL	Thailand	Los Angeles	5/29/03 ¹

1 Office closed 8/31/01, but was not reported closed until 5/29/03

Foreign (Other State) Banks

On January 1, 2003, there were 33 foreign (other state) banks with facilities in California. During the year, seven banks opened and three banks closed facilities, making 37 foreign (other state) banks with facilities on December 31, 2003, of which 32 were insured foreign (other state) banks and five were non-insured foreign (other state) banks. The facilities that opened and closed are shown on the following tables:

Facilities of Foreign (Other State) Banks Opened

Seven foreign (other state) banks opened facilities during the year:

Name of Bank	State	Location	Opened
Insured Banks			
BankWest of Nevada	Nevada	San Diego	3/1/03
Crescent Bank & Trust	Louisiana	Oceanside	10/20/03
Franklin Bank S.S.B.	Texas	Laguna Hills	6/2/03
Nevada Security Bank	Nevada	Rancho Cordova	3/25/03
Provident Bank, The	Ohio	Irvine	2/1/03
RBC Builder Finance	North Carolina	San Diego	2/1/03
TIB-The Independent BankersBank	Texas	Huntington Beach	4/25/03

Facilities of Foreign (Other State) Banks Closed

Three foreign (other state) banks closed their facilities:

Name of Bank	State	Location	Closed
Insured Banks			
BankWest of Nevada	Nevada	San Diego	6/1/03
Wells Fargo Northwest, N.A.	Utah	Lake Forest	3/31/03
Uninsured Bank			
Offitbank	New York	San Francisco	7/1/03

Special Licensees

On January 1, 2003, there were 55 transmitters of money abroad, ten issuers of payment instruments and five issuers of travelers checks. During the year, six transmitters of money abroad and three closed. One issuer of payment instruments opened, making 58 transmitters of money abroad, 11 issuers of payment instruments and five issuers of travelers checks licensed by the Department of Financial Institutions at yearend.

New Transmitters of Money Abroad

Six transmitters of money abroad opened during the year:

Name	Location	Opened
Antequera, Inc.	Los Angeles	3/21/03
Bancomercio de El Salvador, Inc.	Arlington	9/25/03
Envios R.D. Corp.	New York	4/8/03
GroupEx Financial Corporation Inc.	La Mirada	8/22/03
Johnny Air Cargo, Inc.	Woodside	11/17/03
Meest Corporation Inc.	Toronto, Ontario	1/24/03

Transmitter of Money Abroad Surrender of License

Three transmitters of money abroad voluntarily surrendered their licenses during the year:

Name	Location	Closed
Cong Ty Chuyen Tien Viet Nam, Inc.	Westminster	4/29/03
Grace Foreign Exchange Corporation	San Francisco	12/22/03
Travelex Inc.	Toronto, Ontario	7/31/03

New Issuer of Payment Instruments

One issuer of payment instruments opened during the year:

Name	Location	Opened
DoIEx Dollar Express	Arlington	4/22/03

2003

Financial Data



2003 Commercial Bank Financial Data

Statement of Financial Condition as of December 31, 2003 (in thousands of dollars)

Number of institutions 186

Assets

Cash and due from banks	\$6,947,046
Securities.....	30,394,641
Federal funds sold and securities purchased	4,627,459
Loans	90,016,172
Less allowance for loan losses.....	1,422,438
Trading assets	58,146
Premises and fixed assets.....	1,195,789
Other real estate owned.....	144,379
Investments in unconsolidated subsidiaries	69,298
Customers' liability under acceptances	103,707
Intangible assets.....	4,018,040
Other assets.....	3,391,799
Total Assets.....	\$139,544,048

Liabilities and capital

Total deposits	\$108,059,563
Federal funds purchased and securities sold	3,237,638
Trading liabilities	33,169
Other borrowed money	9,464,326
Liability on acceptances outstanding	103,707
Subordinated notes and debentures.....	554,567
Other liabilities.....	1,610,986
Minority interest in consolidated subsidiaries	43,458
Perpetual preferred stock	19,990
Common stock.....	2,722,353
Surplus.....	8,101,201
Undivided profits and capital reserves	5,445,753
Accumulated other comprehensive income	149,372
Other equity capital components	-2,035
Total equity capital	16,436,634
Total liabilities and equity capital.....	\$139,544,048



Statement of Income
for the year ended December 31, 2003
(in thousands of dollars)

Interest income	
Loans	\$5,084,175
Lease financing receivables	152,008
Due from depository institutions.....	58,716
Securities.....	1,016,768
Trading assets	1,263
Federal funds sold	52,781
Other	23,918
Total interest income	\$6,389,629
Interest expense	
Deposits	\$955,884
Federal funds purchased.....	29,434
Borrowings	196,479
Subordinated notes.....	21,830
Total interest expense.....	\$1,203,627
Net interest income.....	\$5,186,00
Provision for loan loss.....	\$199,640
Noninterest income	
Fiduciary activities.....	\$127,113
Service charges.....	448,739
Trading revenue.....	24,043
Other fee income.....	88,991
Net gains (losses) on sales of assets	241,007
All other noninterest income	495,818
Total noninterest income	\$1,425,711
Realized gains on securities	\$69,507
Noninterest expense	
Salaries.....	\$1,937,665
Premises and fixed assets.....	536,731
Other noninterest expense.....	1,229,327
Total noninterest expense.....	\$3,703,723
Income before income taxes and extraordinary items.....	\$2,777,857
Income tax	1,023,115
Income before extraordinary items.....	1,754,742
Extraordinary items	-526
Net income	\$1,754,216

PROFILE OF STATE CHARTERED BANKS

(In Millions of Dollars)

PERIOD ENDING	12/31/2000	12/31/2001	12/31/2002	12/31/2003
Number of Banks	202	196	185	186
Loans & Leases (Net)*	80,177.4	87,230.7	91,501.5	90,016.2
Reserve for loans	1,424.3	1,555.0	1,647.7	1,422.4
Total Assets	124,053.6	134,521.9	148,669.8	139,544.0
Total Deposits	102,411.9	109,652.5	119,854.1	108,059.6
Total Equity Capital	12,551.0	14,250.0	16,555.7	16,436.6
Noncurrent Loans & Leases**	543.5	842.9	817.0	586.3
Total Past Due Loans & Leases***	1,120.4	1,625.3	1,403.5	1,079.6
Other Real Estate Owned****	51.0	50.9	50.8	62.1
Interest Earned	9,026.1	7,829.1	7,266.1	6,389.6
Interest Expense	3,482.8	2,741.0	1,697.6	1,203.6
Net Interest Income	5,543.3	5,088.1	5,568.6	5,186.0
Noninterest Income	1,224.1	1,313.5	1,433.9	1,425.7
Loan Loss Provision	473.7	379.7	621.1	199.6
Noninterest Expense	3,855.6	3,824.7	3,895.7	3,703.7
Net Income	1,524.3	1,440.1	1,553.9	1,754.2
Return on Assets#	1.23	1.07	1.05	1.26
Return on Equity#	12.14	10.08	9.39	10.67
Net Interest Margin#	4.47	3.78	3.75	3.72
Loans & Leases/Deposits	78.29	79.55	76.34	83.30
Loans & Leases/Assets	64.63	64.84	61.55	64.51
LLR/Total Loans	1.78	1.78	1.80	1.58
Equity Capital/Assets	10.12	10.59	11.14	11.78
Noncurrent Loans&Leases/Total Loans&Leases	0.68	0.97	0.89	0.65
Tot. Past Due Loans&Leases/Total Loans&Leases	1.40	1.86	1.53	1.20
Reserves for Loans/Noncurrent Loans&Leases	262.05	184.48	201.68	242.61

* Net of unearned income.

** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;

Aggregate return

SELECTED FINANCIAL DATA—COMMERCIAL BANKS
As of December 31, 2003
(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
1st Centennial Bank	Redlands	254,251	190,330	2,108	214,010	28,411	2,509	0.99	8.83
1st Pacific Bank of California	San Diego	144,299	121,127	1,454	129,409	14,362	1,707	1.18	11.89
Alliance Bank	Culver City	281,940	203,575	3,023	225,027	20,972	2,421	0.86	11.54
America California Bank	San Francisco	110,437	70,730	1,300	92,317	11,650	438	0.40	3.76
American Business Bank	Los Angeles	360,673	142,542	2,060	323,932	25,187	2,053	0.57	8.15
American Premier Bank	Arcadia	32,589	15,397	100	23,557	8,935	-1,365	-4.19	-15.28
American River Bank	Sacramento	318,201	213,667	3,097	250,617	29,741	4,912	1.54	16.52
Auburn Community Bank	Auburn	103,042	78,074	1,119	80,655	21,855	156	0.15	0.71
Bank of Agriculture & Commerce	Stockton	308,076	154,992	2,086	283,092	21,986	2,803	0.91	12.75
Bank of Alameda	Alameda	181,676	137,456	1,887	160,628	15,364	1,881	1.04	12.24
Bank of Amador	Jackson	122,779	75,707	808	107,234	14,973	2,064	1.68	13.78
Bank of Escondido	Escondido	26,843	9,273	120	17,415	9,409	-491	-1.83	-5.22
Bank of Hemet (The)	Hemet	312,995	275,141	2,909	266,387	26,546	4,234	1.35	15.95
Bank of Madera County	Oakhurst	55,741	41,389	563	51,359	4,318	520	0.93	12.04
Bank of Marin	Corte Madera	642,607	450,881	5,458	584,116	55,576	7,474	1.16	13.45
Bank of Orange County	Orange	449,117	302,548	5,313	351,923	63,508	6,600	1.47	10.39
Bank of Petaluma	Petaluma	386,065	189,120	3,491	277,246	25,523	2,789	0.72	10.93
Bank of Rio Vista	Rio Vista	151,189	64,812	2,808	132,906	17,605	1,445	0.96	8.21
Bank of Sacramento	Sacramento	173,195	119,758	1,600	138,986	15,876	1,100	0.64	6.93
Bank of Santa Clara	Santa Clara	516,130	198,203	5,293	386,358	42,241	3,982	0.77	9.43
Bank of Stockton	Stockton	1,685,887	1,107,782	28,803	1,437,535	183,411	15,293	0.91	8.34
Bank of the Orient	San Francisco	520,465	372,941	6,529	455,715	40,187	3,919	0.75	9.75
Bank of the Sierra	Porterville	799,763	608,965	6,701	686,957	69,777	11,112	1.39	15.93
Bank of the West	San Francisco	29,300,245	20,729,079	309,909	19,372,179	4,834,984	390,866	1.33	8.08
Bank of Visalia	Visalia	139,565	102,570	1,393	119,886	13,750	1,287	0.92	9.36
Bank of Walnut Creek	Walnut Creek	450,882	337,199	6,692	373,625	42,328	4,159	0.92	9.83
Bank of Willits	Willits	104,949	39,473	1,032	87,149	17,341	1,359	1.29	7.84
Bay Area Bank	Redwood City	339,394	130,183	6,058	190,134	24,878	4,153	1.22	16.69
Bay Bank of Commerce	San Leandro	280,390	146,929	3,794	176,430	24,462	2,504	0.89	10.24
BNY Western Trust Company	Los Angeles	339,124	0	0	12,035	243,007	21,564	6.36	8.87
Borel Private Bank & Trust Company	San Mateo	574,595	471,697	6,235	520,466	45,499	7,448	1.30	16.37
Business Bank of California	San Bernardino	698,623	418,526	5,630	597,587	74,020	8,064	1.15	10.89
Butte Community Bank	Chico	385,104	276,098	3,587	346,017	33,974	5,642	1.47	16.61
California Bank & Trust	San Diego	9,216,033	6,349,615	81,078	7,637,533	956,091	133,107	1.44	13.92
California Commerce Bank	Los Angeles	1,874,749	1,083,683	25,241	1,635,866	196,636	22,076	1.18	11.23
California Community Bank	Escondido	22,117	10,191	128	11,649	10,376	-1,724	-7.79	-16.62

SELECTED FINANCIAL DATA—COMMERCIAL BANKS
As of December 31, 2003
(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
California Pacific Bank	San Francisco	82,638	52,405	2,175	68,021	13,638	1,180	1.43	8.65
California Oaks State Bank	Thousand Oaks	80,222	52,683	476	74,095	5,807	-707	-0.88	-12.17
Cathay Bank	Los Angeles	5,535,006	3,295,559	62,830	4,461,645	655,197	56,811	1.03	8.67
Cedars Bank	Los Angeles	401,257	297,844	3,411	332,434	35,981	5,079	1.27	14.12
Center Bank	Los Angeles	1,026,420	725,824	9,004	868,827	95,597	11,841	1.15	12.39
Central California Bank	Sonora	359,626	269,756	3,729	307,801	44,729	3,579	1.00	8.00
Central Valley Community Bank	Clovis	327,416	186,274	2,425	290,925	25,634	3,532	1.08	13.78
Chinatrust Bank (U.S.A.)	Torrance	1,797,655	1,047,942	19,532	1,408,651	202,699	19,469	1.08	9.60
Citizens Bank of Nevada County	Nevada City	142,323	108,165	1,298	128,277	12,793	1,113	0.78	8.70
Citizens Business Bank	Ontario	3,848,905	1,762,300	21,282	2,669,266	360,558	53,203	1.38	14.76
CNA Trust Corporation	Costa Mesa	213,728	0	0	175,146	32,148	1,382	0.65	4.30
Coast Commercial Bank	Santa Cruz	605,111	236,311	4,830	442,188	38,739	4,135	0.68	10.67
Commercial Bank of California	Costa Mesa	59,186	31,186	413	34,240	24,708	-2,564	-4.33	-10.38
Community Bank	Pasadena	1,566,526	995,952	17,888	1,335,348	138,310	17,311	1.11	12.52
Community Bank of Central California	Salinas	1,031,080	779,129	16,590	941,655	82,837	11,685	1.13	14.11
Community Bank of San Joaquin, The	Stockton	89,209	54,165	800	79,142	9,585	421	0.47	4.39
Community Bank of Santa Maria	Santa Maria	55,420	42,467	424	50,292	4,872	272	0.49	5.58
Community Bank of the Bay	Oakland	37,299	19,441	1,272	35,121	1,792	-735	-1.97	-41.02
Community Banks of Tracy	Tracy	94,354	61,064	623	82,641	11,273	332	0.35	2.95
Continental Bank of America	City of Industry	25,582	3,244	50	17,888	7,477	-908	-3.55	-12.14
County Bank	Merced	1,231,421	765,338	13,262	1,037,887	94,297	14,094	1.14	14.95
County Commerce Bank	Ventura	52,017	25,758	258	45,048	6,854	-801	-1.54	-11.69
Desert Community Bank	Victorville	414,532	265,472	3,409	371,893	38,880	4,239	1.02	10.90
Diablo Valley Bank	Danville	41,483	6,988	70	26,339	15,130	-1,379	-3.32	-9.11
Discovery Bank	San Marcos	68,282	60,697	760	54,161	9,696	440	0.64	4.54
Eastern International Bank	Los Angeles	90,277	59,100	1,201	79,062	10,615	487	0.54	4.59
East-West Bank	San Marino	4,047,446	3,272,989	39,247	3,328,694	371,297	62,650	1.55	16.87
Encino State Bank	Encino	172,387	91,920	805	161,888	10,326	804	0.47	7.79
EverTrust Bank	City of Industry	253,065	174,517	2,274	208,070	19,009	2,268	0.90	11.93
Exchange Bank	Santa Rosa	1,154,337	795,420	11,837	1,007,021	108,763	14,540	1.26	13.37
Farmers & Merchants Bank of Central California	Lodi	1,147,214	806,571	17,221	912,477	110,433	15,202	1.33	13.77

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Farmers & Merchants Bank of Long Beach	Long Beach	2,763,538	1,054,383	36,798	1,899,881	554,566	47,719	1.73	8.60
Feather River State Bank	Yuba City	400,815	202,020	4,511	347,892	32,043	4,010	1.00	12.51
First American Bank	Rosemead	203,545	97,876	1,531	169,516	19,189	345	0.17	1.80
First Bank of San Luis Obispo	San Luis Obispo	281,906	167,780	2,496	206,505	26,199	2,776	0.98	10.60
First California Bank	Camarillo	256,285	157,952	2,325	211,929	18,365	2,207	0.86	12.02
First Commerce Bank	Encino	175,020	133,210	1,581	156,513	12,810	1,296	0.74	10.12
First Commercial Bank (USA)	Alhambra West	288,172	214,209	2,352	248,050	32,595	896	0.31	2.75
First Credit Bank	Hollywood	376,190	270,159	6,654	298,084	55,022	11,915	3.17	21.65
First International Bank	Chula Vista	52,857	31,524	676	47,209	3,929	318	0.60	8.09
First Mountain Bank	Big Bear Lake	115,192	78,505	1,207	103,915	10,582	1,059	0.92	10.01
First Northern Bank of Dixon	Dixon	558,709	386,828	7,738	499,411	46,410	6,146	1.10	13.24
First Regional Bank	Los Angeles	772,632	713,023	7,800	664,030	62,032	5,717	0.74	9.22
First State Bank of California	Granada Hills	184,801	147,075	2,570	164,836	18,470	2,243	1.21	12.14
First United Bank	San Diego	155,371	123,681	1,898	142,188	10,898	1,064	0.68	9.76
Five Star Bank	Rocklin	102,841	69,294	681	87,274	12,514	1,436	1.40	11.48
Foothill Independent Bank	Glendora	685,289	460,048	4,947	612,466	66,866	8,928	1.30	13.35
Fremont Bank	Fremont	1,685,854	1,164,640	10,080	1,280,984	135,177	28,593	1.70	21.15
Gateway Business Bank	Cerritos	127,215	107,915	1,094	85,336	23,434	2,958	2.33	12.62
Gilmore Bank	Los Angeles	99,508	46,889	611	82,796	16,188	1,576	1.58	9.74
Golden Gate Bank	San Francisco	359,371	184,538	5,313	253,661	30,688	2,618	0.73	8.53
Golden State Business Bank	Upland	17,190	1,226	5	6,058	10,570	-121	-0.70	-1.14
Granite State Bank	Monrovia	98,976	60,642	818	88,807	9,495	800	0.81	8.43
Guaranty Bank of California	Los Angeles	139,391	106,708	934	112,124	13,179	1,058	0.76	8.03
Hacienda Bank	Santa Maria	93,144	51,424	615	80,390	12,445	108	0.12	0.87
Hanmi Bank	Los Angeles	1,784,156	1,261,749	14,734	1,447,409	138,678	19,578	1.10	14.12
Heritage Bank of Commerce	San Jose	1,010,057	696,726	9,647	844,290	103,763	8,620	0.85	8.31
Heritage Oaks Bank	Paso Robles	346,553	230,099	2,455	286,339	28,971	3,835	1.11	13.24
Humboldt Bank	Eureka	1,035,279	765,454	12,206	850,043	111,951	32,402	3.13	28.94
Imperial Capital Bank	La Jolla	1,744,434	1,468,724	31,471	1,156,111	217,998	32,343	1.85	14.84
Innovative Bank	Oakland	66,012	56,037	912	54,739	9,885	978	1.48	9.89
International Bank of California	Los Angeles	193,586	142,465	2,018	174,477	17,050	828	0.43	4.86
Lake Community Bank	Lakeport	118,129	100,015	1,656	104,559	11,089	2,217	1.88	19.99
Liberty Bank	South San Francisco	135,994	94,007	1,251	123,601	12,162	841	0.62	6.91
Manufacturers Bank	Los Angeles	1,348,322	887,964	25,465	1,106,776	195,626	9,767	0.72	4.99
Mechanics Bank (The)	Richmond	2,270,485	1,584,623	21,000	1,903,729	224,051	26,840	1.18	11.98
Metropolitan Bank	Oakland	86,336	57,942	700	75,587	7,233	1,148	1.33	15.87
Mid Valley Bank	Red Bluff	180,597	105,405	4,087	167,731	12,718	929	0.51	7.30
Mid-Peninsula Bank	Palo Alto	1,532,610	1,083,334	15,229	1,299,600	127,287	21,672	1.41	17.03
Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Mid-State Bank & Trust	Arroyo Grande	2,208,832	1,168,344	16,063	1,915,748	268,704	33,593	1.52	12.50
Mirae Bank	Los Angeles	70,389	48,069	573	55,341	14,876	-337	-0.48	-2.27
Mission Bank	Bakersfield	110,581	50,837	763	103,663	6,677	563	0.51	8.43
Mission Community Bank	San Luis Obispo	113,021	79,463	811	96,857	10,651	754	0.67	7.08

Mission Valley Bank	Sun Valley	79,008	51,752	570	69,749	9,121	615	0.78	6.74
Mizuho Corporate Bank of California	Los Angeles	430,409	46,507	2,661	259,887	64,092	494	0.11	0.77
Montecito Bank & Trust	Montecito	559,153	345,591	5,518	479,302	54,922	7,763	1.39	14.13
Monterey County Bank	Monterey	107,040	77,683	775	80,754	11,279	913	0.85	8.09
Murphy Bank	Fresno	92,576	81,945	485	79,796	10,817	3,773	4.08	34.88
Napa Community Bank	Napa	53,509	36,814	492	45,275	8,172	290	0.54	3.55
Network Bank USA	Ontario	214,823	165,715	1,568	181,558	23,231	1,793	0.83	7.72
North Valley Bank	Redding	458,542	268,004	3,873	410,325	39,659	7,611	1.66	19.19
Oak Valley Community Bank	Oakdale	240,660	186,658	2,175	199,628	17,998	2,318	0.96	12.88
Oceanic Bank	San Francisco	156,489	114,108	1,358	110,217	20,510	1,220	0.78	5.95
Orange Community Bank	Orange	98,476	60,954	785	87,176	11,035	1,036	1.05	9.39
Pacific City Bank	Los Angeles	53,145	34,568	332	37,106	15,914	-1,961	-3.69	-12.32
Pacific Coast Bankers' Bank	San Francisco	232,695	115,668	1,383	181,325	19,314	2,131	0.92	11.03
Pacific Crest Bank	Agoura Hills	566,540	422,621	8,735	312,300	64,566	10,246	1.81	15.87
	Huntington Beach	98,167	64,713	789	84,656	12,810	964	0.98	7.53
Pacific Liberty Bank	Costa Mesa	722,283	374,182	3,943	532,440	49,238	3,123	0.43	6.34
Pacific Mercantile Bank	Stockton	200,151	157,138	1,568	176,307	17,762	2,300	1.15	12.95
Pacific State Bank	Los Angeles	1,136,849	872,646	9,686	862,876	110,683	12,014	1.06	10.85
Pacific Union Bank	Los Angeles	41,401	24,065	593	35,241	5,914	370	0.89	6.26
Pan American Bank	Millbrae	394,628	197,969	5,301	261,536	39,707	7,421	1.88	18.69
Peninsula Bank of Commerce	Auburn	948,738	650,317	8,030	794,094	128,249	11,964	1.26	9.33
Placer Sierra Bank	Quincy	389,859	217,703	2,564	355,958	31,316	3,650	0.94	11.66
Plumas Bank	Los Angeles	761,929	502,658	6,063	662,813	67,735	9,033	1.19	13.34
Preferred Bank	Riverside	67,904	30,855	236	61,404	6,363	-426	-0.63	-6.69
Premier Service Bank	Fresno	125,740	75,314	818	103,780	15,405	536	0.43	3.48
Premier Valley Bank	Palo Alto	26,672	2,769	35	9,817	16,806	-724	-2.71	-4.31
Private Bank of the Peninsula, The	Santa Ana	77,179	46,302	480	70,576	4,571	-425	-0.55	-9.30
PriVest Bank	Pasadena	93,248	70,243	910	79,277	10,565	-661	-0.71	-6.26
Professional Business Bank	San Dimas	211,664	138,744	832	195,973	15,126	1,048	0.50	6.93
Rancho Bank	San Diego	95,021	67,696	1,215	84,671	8,232	996	1.05	12.10
Rancho Bernardo Community Bank	Redding	400,986	291,872	3,675	328,304	34,629	4,467	1.11	12.90
Redding Bank of Commerce	Sacramento	699,992	336,545	7,929	613,524	57,550	6,690	0.96	11.62
River City Bank	Los Angeles	292,327	234,651	3,432	257,837	27,515	3,470	1.19	12.61
Saehan Bank	San Diego	20,363	2,662	34	9,497	10,849	-462	-2.27	-4.26
San Diego Trust Bank	Bakersfield	415,499	267,917	4,819	376,261	28,206	4,230	1.02	15.00
San Joaquin Bank	Atascadero	184,045	111,061	1,112	168,251	12,845	1,612	0.88	12.55
Santa Lucia Bank									

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Savings Bank of Mendocino County	Ukiah	659,425	292,113	8,291	565,150	93,716	9,818	1.49	10.48
Scott Valley Bank	Yreka	276,628	159,629	2,683	238,396	32,004	2,466	0.89	7.71
Seacoast Commerce Bank	Chula Vista	18,675	7,576	77	10,890	7,779	-778	-4.17	-10.00
Security Business Bank of San Diego	San Diego	52,425	33,733	440	42,476	6,817	-1,595	-3.04	-23.40
Service 1st Bank	Stockton	110,521	53,337	838	101,647	8,250	471	0.43	5.71
Silicon Valley Bank	Santa Clara	4,192,020	1,984,050	39,172	3,672,859	442,351	53,849	1.28	12.17
Six Rivers Bank	Eureka	217,048	110,987	2,620	188,840	21,312	1,603	0.74	7.52
Solano Bank	Vacaville	83,198	66,357	625	75,478	7,407	-83	-0.10	-1.12
Sonoma Valley Bank	Sonoma	205,121	122,469	2,635	180,984	20,418	2,997	1.46	14.68
South Coast Commercial Bank	Irvine	142,427	115,621	1,211	126,243	15,530	3,508	2.46	22.59
Southwest Community Bank	Encinitas	334,756	188,755	2,511	308,873	24,709	3,528	1.05	14.28
Spectrum Bank	Montebello	126,055	66,921	786	117,460	8,060	445	0.35	5.52
State Bank of India (California)	Los Angeles	135,660	59,418	994	97,158	15,660	1,010	0.74	6.45
Stockmans Bank	Elk Grove	261,702	196,779	2,676	234,225	24,597	6,367	2.43	25.89
Summit Bank	Oakland	153,998	98,179	1,601	136,204	13,338	1,626	1.06	12.19
Summit State Bank	Santa Rosa	232,754	184,602	2,881	181,804	23,783	2,166	0.93	9.11
Sun Country Bank	Upland	210,200	130,537	1,791	182,682	26,378	1,204	0.57	4.56
Sunrise Bank of San Diego	San Diego	67,235	43,410	577	59,058	8,024	498	0.74	6.21
Sunwest Bank	Tustin	280,441	142,647	2,557	246,520	31,927	3,635	1.30	11.39
Torrey Pines Bank	San Diego	157,156	68,971	1,159	82,265	18,394	-1,246	-0.79	-6.77
Tri-Counties Bank	Chico	1,468,831	981,241	12,889	1,243,010	141,649	17,402	1.18	12.29
Union Safe Deposit Bank	Stockton	1,166,761	638,721	8,076	852,366	94,365	12,698	1.09	13.46
United American Bank	San Mateo	44,782	24,289	300	32,161	12,505	-2,428	-5.42	-19.42
United Commercial Bank	San Francisco	5,580,206	3,805,519	60,863	4,488,454	520,024	71,533	1.28	13.76
United Pacific Bank	City of Industry	90,365	54,932	3,035	79,636	10,122	-3,303	-3.66	-32.63
United Security Bank	Fresno	503,912	344,797	6,081	442,151	57,665	8,231	1.63	14.27
Uniti Bank	Buena Park	69,415	49,349	520	54,481	14,668	451	0.65	3.07
Valley Bank	Moreno Valley	83,167	63,221	1,519	75,519	6,779	89	0.11	1.31
Valley Community Bank	Pleasanton	107,155	80,917	1,193	88,649	11,838	611	0.57	5.16
Valley Independent Bank	El Centro	2,211,955	1,402,727	15,272	1,054,418	297,599	3,555	0.16	1.19
Ventura County Business Bank	Oxnard Rancho	47,696	30,463	305	38,253	9,183	-1,825	-3.83	-19.87
Vineyard Bank	Cucamonga	885,015	597,007	7,358	613,072	83,194	9,283	1.05	11.16
Vintage Bank (The)	Napa	366,584	243,401	2,809	332,853	32,009	5,489	1.50	17.15
Visalia Community Bank	Visalia	141,250	90,829	1,316	128,469	11,627	1,221	0.86	10.50
Wells Fargo Bank, Ltd.	Los Angeles	187,983	0	0	500	140,354	12,204	6.49	8.70
Wells Fargo Central Bank	Calabasas	5,966	0	0	500	5,459	26	0.44	0.48
Westamerica Bank	San Rafael	4,547,976	2,323,329	53,698	3,474,849	327,126	93,174	2.05	28.48



Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Western State Bank	Duarte	73,633	50,765	842	65,712	7,637	-377	-0.51	-4.94
Wilshire State Bank	Los Angeles	983,259	757,005	9,011	857,715	58,741	12,817	1.30	21.82
Yolo Community Bank	Woodland	101,601	68,647	832	89,284	8,783	1,177	1.16	13.40
Yosemite Bank	Mariposa	147,042	37,376	541	128,273	14,678	1,995	1.36	13.59

California State-Chartered Commercial Banks as of December 31, 2003

Name	Street	City	Zip Code	Contact	Phone
1st Centennial Bank	218 East State Street	Redlands	92373	Timothy P Walbridge	
1st Pacific Bank of California	7728 Regents Road	San Diego	92122	A. V Siciliano	
Alliance Bank	100 Corporate Pointe	Culver City	90230	Curtis S Reis	
America California Bank	417 Montgomery Street	San Francisco	94104	Stuart Keirle	
American Business Bank	523 West 6th Street, Suite 900	Los Angeles	90014	Donald P Johnson	
American Premier Bank	336 East Huntington Drive	Arcadia	91006	Andrew Tjia	
American River Bank	1545 River Park Drive	Sacramento	95815	William L Young	
Auburn Community Bank	412 Auburn-Folsom Road	Auburn	95603	John G Briner	
Bank of Agriculture & Commerce	340 East Main Street	Stockton	95202	William R Trezza	
Bank of Alameda	2130 Otis Drive	Alameda	94501	Steven G Andrews	
Bank of Amador	422 Sutter Street	Jackson	95642	Larry Standing	
Bank of Escondido	200 West Grand Avenue	Escondido	92025	Michael R Peters	
Bank of Hemet (The)	1600 East Florida Avenue	Hemet	92344	Kevin Farrenkopf	
Bank of Madera County	40266 Junction Drive	Oakhurst	93644	Fred H Brylka W. Robert	
Bank of Marin	50 Madera Boulevard	Corte Madera	94925	Griswold, Jr.	
Bank of Orange County	170 South Main Street	Orange	92868	Robert Campbell Howard B Daulton,	
Bank of Petaluma	100 Petaluma Boulevard South	Petaluma	94952		
Bank of Rio Vista	101 Main Street	Rio Vista	94571	Timothy J Kubli	
Bank of Sacramento	1750 Howe Avenue, Suite 100	Sacramento	95825	William J Martin	
Bank of Santa Clara	1995 El Camino Real	Santa Clara	95052	Ron Pecoraro Douglass M	
Bank of Stockton	301 East Miner Avenue	Stockton	95202	Eberhardt	
Bank of the Orient	233 Sansome Street	San Francisco	94104	Ernest L Go	
Bank of the Sierra	90 North Main Street	Porterville	93257	James C Holly	
Bank of the West	180 Montgomery Street	San Francisco	94104	Donald J McGrath	
Bank of Visalia	200 South Court Street	Visalia	93291	Donald A Gilles	
Bank of Walnut Creek	1400 Civic Drive	Walnut Creek	94596	James L Ryan Richard M	
Bank of Willits	145 South Main Street	Willits	95490	Willoughby Frank M Bartaldo,	
Bay Area Bank	900 Veterans Boulevard	Redwood City	94063	Jr.	
Bay Bank of Commerce	1495 East 14th Street	San Leandro	94577	Richard M Kahler	
BNY Western Trust Company	700 South Flower Street	Los Angeles	90017	Keith N Kuhn	
Borel Private Bank & Trust Company	160 Bovet Road	San Mateo	94402	Ronald G Fick	
Business Bank of California	505 West Second Street	San Bernardino	92401	Alan J Lane	
Butte Community Bank	2041 Forest Avenue	Chico	95928	Keith C Robbins	
California Bank & Trust	11622 El Camino Real	San Diego	92130	David Blackford	
California Commerce Bank	2029 Century Park East	Los Angeles	90067	Salvador Villar	
California Community Bank	1334 West Valley Pakrway	Escondido	92029	Brian K Smith Anthony D	
California Oaks State Bank	50 West Hillcrest Drive	Thousand Oaks	91360	Kourounis	
California Pacific Bank	601 Montgomery Street	San Francisco	94111	Richard K Chi	
Cathay Bank	777 North Broadway	Los Angeles	90012	Dunson K Cheng	
Cedars Bank	444 South Flower Street	Los Angeles	90071	William A Hanna	
Center Bank	3435 Wilshire Boulevard, Ste 700	Los Angeles	90010	Seon-Hong Kim	

Name	Street	City	Zip Code	Contact	Phone
Central California Bank	13775-C Mono Way	Sonora	95370	C. Frederick Rowden	
Central Valley Community Bank	600 Pollasky Avenue	Clovis	93612	Daniel J Doyle	
Chinatrust Bank (U.S.A.)	22939 Hawthorne Boulevard	Torrance	90505	William Hon	
Citizens Bank of Nevada County	305 Railroad Avenue	Nevada City	95959	Judith Hess	
Citizens Business Bank	701 North Haven Avenue	Ontario	91764	D. Lynn Wiley	
CNA Trust Corporation	3080 South Bristol Street	Costa Mesa	92626	Renate I Renfro	
Coast Commercial Bank	75 River Street	Santa Cruz	95060	Harvey J Nickelson	
Commercial Bank of California	695 Town Center Drive, Suite 100	Costa Mesa	92626	K.P. Balkrishna	
Community Bank	790 East Colorado Boulevard	Pasadena	91101	V. Charles Jackson	
Community Bank of Central California	301 South Main Street	Salinas	93901	John F McCarthy	
Community Bank of San Joaquin, The	22 West Yokuts Avenue	Stockton	95207	C. Joseph Crane	
Community Bank of Santa Maria	1421 South Broadway	Santa Maria	93454	James D Glines	
Community Bank of the Bay	1750 Broadway	Oakland	94612	Brian Garrett	
Community Banks of Tracy	1003 Central Avenue	Tracy	95376	David Redman	
Continental Bank of America	17700 Castleton Street, Suite 100	City of Industry	91748	Peter Koos	
County Bank	550 West Main Street	Merced	95340	Thomas T Hawker	
County Commerce Bank	3260 Telegraph Road	Ventura	93003	Joseph D Kreutz	
Desert Community Bank	14800 La Paz Drive	Victorville	92392	Ronald L Wilson	
Diablo Valley Bank	402 Railroad Ave	Danville	94526	James A Mayer	
Discovery Bank	1145 San Marino Drive	San Marcos	92069	James P Kelley, II	
Eastern International Bank	688 New High Street	Los Angeles	90012	Ambrose K Yu	
East-West Bank	415 Huntington Drive	San Marino	91108	Dominic Ng	
Encino State Bank	16000 Ventura Boulevard Puente Hills Mall #700, 1600 S. Azusa Ave	Encino	91436	Carl O Schatz	
EverTrust Bank		City of Industry	91748	Chris K Huang	
Exchange Bank	545 Fourth Street	Santa Rosa	95401	J. Barrie Graham	
Farmers & Merchants Bank of Central California	121 West Pine Street	Lodi	95240	Kent A Steinwert	
Farmers & Merchants Bank of Long Beach	302 Pine Avenue	Long Beach	90802	Kenneth G Walker	
Feather River State Bank	777 Colusa Avenue	Yuba City	95992	John Jalavich	
First American Bank	8941 East Valley Boulevard	Rosemead	91770	Larry Frampton	
First Bank of San Luis Obispo	995 Higuera Street	San Luis Obispo	93401	David R Booker	
First California Bank	1150 Paseo Camarillo	Camarillo	93010	C. G Kum	
First Commerce Bank	16861 Ventura Boulevard	Encino	91316	John J Feldman	
First Commercial Bank (USA)	200 East Main Street	Alhambra West	91801	Dong-Ho Wang Farhad	
First Credit Bank	9255 Sunset Boulevard	Hollywood	90069	Ghassemieh	
First International Bank	318 Fourth Avenue	Chula Vista	91912	Thomas E King	
First Mountain Bank	40865 Big Bear Lake	Big Bear Lake	92315	David Perry	
First Northern Bank of Dixon	195 North First Street	Dixon	95620	Owen J Onsum	
First Regional Bank	1801 Century Park East	Los Angeles	90067	Jack A Sweeney	
First State Bank of California	10820 Zelzah Avenue	Granada Hills	91344	Richard C Taylor	
First United Bank	7320 Clairemont Mesa Boulevard	San Diego	92111	Andrew C Yip	
Five Star Bank	6810 Five Star Boulevard, Suite 100	Rocklin	95677	Mark A Lund	

Name	Street	City	Zip Code	Contact	Phone
Foothill Independent Bank	510 South Grand Avenue	Glendora	91740	George E Langley	
Fremont Bank	39150 Fremont Boulevard	Fremont	94538	Michael J Wallace	
Gateway Business Bank	18000 Studebaker Road, Suite 550	Cerritos	90703	Richard E Proudfit Lawrence E	
Gilmore Bank	110 South Fairfax Avenue	Los Angeles	90036	Thackery	
Golden Gate Bank	255 Bush Street, Suite 100	San Francisco	94104	James B Williams	
Golden State Business Bank	1060 West Foothill Boulevard	Upland	91786	Michael T Wilson	
Granite State Bank	100 East Huntington Drive	Monrovia	91016	William B Waddell	
Guaranty Bank of California	12301 Wilshire Boulevard	Los Angeles	90025	Dennis H Lam	
Hacienda Bank	361 Town Center West	Santa Maria	93454	David Duarte	
Hanmi Bank	3660 Wilshire Boulevard	Los Angeles	90010	Jae Yoo	
Heritage Bank of Commerce	150 Almaden Boulevard	San Jose	95113	Brad Smith	
Heritage Oaks Bank	545 Twelfth Street	Paso Robles	93446	Lawrence P Ward	
Humboldt Bank	701 Fifth Street	Eureka	95501	Robert Daugherty	
Imperial Capital Bank	888 Prospect Street, Suite 110	La Jolla	92037	George Haligowski	
Innovative Bank	360 14th Street	Oakland	94612	Tim Jochner	
International Bank of California	888 South Figueroa Street	Los Angeles	90017	Frank Tu	
Lake Community Bank	805 Eleventh Street	Lakeport	95453	Douglas A Nordell	
Liberty Bank	500 Linden Avenue	South San Francisco	94080	Larry W Woods	
Manufacturers Bank	515 South Figueroa Street	Los Angeles	90071	Yoshinori Tsutsumi	
Mechanics Bank (The)	3170 Hilltop Mall Road	Richmond	94806	William M Reid	
Metropolitan Bank	250 East 18th Street	Oakland	94606	Frank F Kiang	
Mid Valley Bank	950 Main Street	Red Bluff	96080	Joan M Blocker	
Mid-Peninsula Bank	420 Cowper Street	Palo Alto	94301	Susan K Black	
Mid-State Bank & Trust	1026 E. Grand Avenue	Arroyo Grande	93421	James W Lokey	
Mirae Bank	2140 West Olympic Boulevard	Los Angeles	90006	Eun Hak Paik	
Mission Bank	1330 Truxton Avenue	Bakersfield	93301	Richard E Fanucchi	
Mission Community Bank	581 Higuera Street	San Luis Obispo	93401	Anita M Robinson	
Mission Valley Bank	9116 Sunland Boulevard	Sun Valley	91352	Tamara Gurney	
Mizuho Corporate Bank of California	555 West Fifth Street	Los Angeles	90013	Yoshihitsu Arahata	
Montecito Bank & Trust	1106 Coast Village Road	Montecito	93101	Rodney K Brown Charles T	
Monterey County Bank	601 Munras Avenue	Monterey	93940	Chrietzberg, Jr.	
Murphy Bank	5180 North Palm Avenue, Suite 101	Fresno	93704	James Templeton	
Napa Community Bank	700 Trancas Street	Napa	94558	Dennis J Pedisich	
Network Bank USA	845 North Euclid Avenue	Ontario	91762	Fred Jensen	
North Valley Bank	1327 South Street	Redding	96001	Michael J Cushman	
Oak Valley Community Bank	125 North Third Avenue	Oakdale	95361	Ronald C Martin	
Oceanic Bank	130 Battery Street	San Francisco	94111	Gilbert Y Peng	
Orange Community Bank	1045 West Katella Avenue, Suite 100	Orange	92867	Larry A Sallinger	
Pacific City Bank	3701 Wilshire Boulevard, Suite 100	Los Angeles	90010	Jung C Chang	
Pacific Coast Bankers' Bank	340 Pine Street	San Francisco	94104	Thomas N Evans	
Pacific Crest Bank	30343 Canwood Street	Agoura Hills	91301	Gary Wehrle	
Pacific Liberty Bank	19950 Beach Boulevard	Huntington Beach	92648	Richard Ganulin	

Name	Street	City	Zip Code	Contact	Phone
Pacific Mercantile Bank	949 South Coast Drive, 3rd Floor	Costa Mesa	92626	Raymond E Dellerba	
Pacific State Bank	6 South El Dorado Street	Stockton	95202	Steven A Rosso	
Pacific Union Bank	3530 Wilshire Boulevard	Los Angeles	90010	David Warner Romana A	
Pan American Bank	3626 East First Street	Los Angeles	90063	Banuelos	
Peninsula Bank of Commerce	1001 Broadway	Millbrae	94030	Mark F Doiron	
Placer Sierra Bank	949 Lincoln Way	Auburn	95603	Randall E Reynoso	
Plumas Bank	336 West Main Street	Quincy	95971	William E Elliott	
Preferred Bank	601 South Figueroa Street	Los Angeles	90017	Li Yu	
Premier Service Bank	3637 Arlington Avenue	Riverside	92506	Kerry Pendergast J. Michael	
Premier Valley Bank	8355 North Fresno Street	Fresno	93720	McGowan	
Private Bank of the Peninsula, The	505 Hamilton Avenue	Palo Alto	94301	James C Wall	
PriVest Bank	1 MacArthur Place, Suite 110	Santa Ana	92707	Brian M Riley	
Professional Business Bank	199 S Los Robles Avenue Suite 130	Pasadena	91101	Brian H Kelly	
Rancho Bank	530 West Bonita Avenue	San Dimas	91773	John G Giambi	
Rancho Bernardo Community Bank	16495 Bernardo Center Drive	San Diego	92128	Alan L Douglas	
Redding Bank of Commerce	1951 Churn Creek Road	Redding	96002	Michael C Mayer	
River City Bank	2485 Natomas Park Drive	Sacramento	95833	Jeanne Reeves	
Saehan Bank	3580 Wilshire Blvd., Suite 1500	Los Angeles	90010	Joohak Kim	
San Diego Trust Bank	2550 Fifth Avenue, Suite 120	San Diego	92103	Michael E Perry	
San Joaquin Bank	1301 17th Street	Bakersfield	93301	Barton H Hill	
Santa Lucia Bank	7480 El Camino Real	Atascadero	93423	Stanley R Cherry	
Savings Bank of Mendocino County	200 North School Street	Ukiah	95482	Charles B Mannon	
Scott Valley Bank	515 South Broadway	Yreka	96097	Timothy S Avery	
Seacoast Commerce Bank	296 H Street	Chula Vista	91910	Larry Benthien	
Security Business Bank of San Diego	701 B Street, Suite 100	San Diego	92101	Paul F Rodeno	
Service 1st Bank	2800 West March Lane, Suite 120	Stockton	95219	Bryan Hyzdu	
Silicon Valley Bank	3003 Tasman Drive	Santa Clara	95054	Kenneth Wilcox	
Six Rivers Bank	402 F Street	Eureka	95501	Harold Harris	
Solano Bank	403 Davis Street	Vacaville	95688	John A Nerland	
Sonoma Valley Bank	202 West Napa Street	Sonoma	95476	Melvin Switzer, Jr.	
South Coast Commercial Bank	19752 MacArthur Boulevard	Irvine	92612	Van Rhebeck Frank J	
Southwest Community Bank	277 North El Camino Real	Encinitas	92024	Mercardante	
Spectrum Bank	2417 West Whittier Boulevard	Montebello	90640	Thomas R Timmons	
State Bank of India (California)	707 Wilshire Boulevard	Los Angeles	90017	Soundara Kumar	
Stockmans Bank	9340 East Stockton Boulevard	Elk Grove	95624	Gary Wright	
Summit Bank	2969 Broadway	Oakland	94611	Shirley W Nelson	
Summit State Bank	500 Bicentennial Way	Santa Rosa	95403	Terrence M Davis	
Sun Country Bank	123 East Ninth Street, Suite 102	Upland	91786	Adriana Boeka	
Sunrise Bank of San Diego	4570 Executive Drive	San Diego	92121	Randall S Cundiff	
Sunwest Bank	17542 East 17th Street	Tustin	92780	Marshall V Laitsch	
Torrey Pines Bank	555 West C Street	San Diego	92101	Gary Cady	
Tri-Counties Bank	63 Constitution Drive	Chico	95973	Richard Smith	
Union Safe Deposit Bank	327 East Main Street	Stockton	95201	Joseph H Johnson	

Name	Street	City	Zip Code	Contact	Phone
United American Bank	101 South Ellsworth Avenue, Suite 110	San Mateo	94401	John C Schrup	
United Commercial Bank	711 Van Ness Avenue	San Francisco	94102	Tommy S Wu	
United Pacific Bank	1630 South Azusa Avenue	City of Industry	91748	William Chu	
United Security Bank	2151 West Shaw Avenue	Fresno	93711	Dennis R Woods	
Uniti Bank	6301 Beach Blvd, Ste 100	Buena Park	90621	William B Im	
Valley Bank	24010 Sunnymead Boulevard	Moreno Valley	92553	Eugene H Wood	
Valley Community Bank	465 Main Street	Pleasanton	94566	Richard P Loupe	
Valley Independent Bank	1448 Main Street	El Centro	92243	Dennis L Kern	
Ventura County Business Bank	366 West Esplanade Drive	Oxnard Rancho	93036	Gerald J Lukiewski	
Vineyard Bank	9590 Foothill Boulevard	Cucamonga	91729	Norman Morales	
Vintage Bank (The)	1500 Soscol Avenue	Napa	94559	Glen C Terry	
Visalia Community Bank	120 North Floral Street	Visalia	93291	Thomas Beene	
Wells Fargo Bank, Ltd.	707 Wilshire Boulevard	Los Angeles	90017	Gary Dunning	
Wells Fargo Central Bank	26610 West Agoura Road	Calabasas	91302	Paul M Watson	
Westamerica Bank	1108 Fifth Avenue	San Rafael	94901	David L Payne Benjamin P Palma-	
Western State Bank	1801 East Huntington Drive	Duarte	91010	Gil	
Wilshire State Bank	3200 Wilshire Boulevard	Los Angeles	90010	Soo Bong Min	
Yolo Community Bank	624 Court Street	Woodland	95776	John A DiMichele	
Yosemite Bank	5171 Highway 49 North, Suite 3	Mariposa	95338	Thomas C Dowlan	

2003 Industrial Bank Financial Data

Statement of Financial Condition as of December 31, 2003 (in thousands of dollars)

Number of institutions	16
Assets	
Cash and due from banks	\$791,845
Securities	486,284
Federal funds sold and securities purchased	89,439
Loans	11,841,110
Less allowance for loan losses	297,387
Trading assets	0
Premises and fixed assets	43,319
Other real estate owned	25,776
Investments in unconsolidated subsidiaries	0
Customers' liability under acceptances	0
Intangible assets	8,377
Other assets	457,408
Total Assets	\$13,446,171
Liabilities and capital	
Total deposits	\$9,609,899
Federal funds purchased and securities sold	89,933
Trading liabilities	0
Other borrowed money	2,285,832
Liability on acceptances outstanding	0
Subordinated notes and debentures	0
Other liabilities	191,253
Minority interest in consolidated subsidiaries	0
Perpetual preferred stock	0
Common stock	42,556
Surplus	305,606
Undivided profits and capital reserves	917,951
Unrealized gains on available-for-sale securities	3,141
Other equity capital components	0
Total equity capital	1,269,254
Total liabilities and equity capital	\$13,446,171

Statement of Income
for the year ended December 31, 2003
(in thousands of dollars)

Interest income

Lease financing receivables	\$146
Due from depository institutions.....	2,717
Securities.....	22,110
Trading assets	0
Federal funds sold	1,424
Other	4,517
Total interest income	\$957,167

Interest expense

Deposits	\$214,345
Federal funds purchased.....	217
Borrowings	42,975
Subordinated notes.....	0
Total interest expense.....	\$257,537

Net interest income..... \$699,630

Provision for loan loss..... \$165,047

Noninterest income

Fiduciary activities.....	\$0
Service charges.....	354
Trading revenue.....	0
Other fee income.....	43,806
Net gains (losses) on sales of assets	285,882
All other noninterest income	10,576
Total noninterest income	\$340,618

Realized gains on securities..... \$2,544

Noninterest expense

Salaries.....	\$235,817
Premises and fixed assets.....	29,622
Other noninterest expense.....	89,399
Total noninterest expense.....	\$354,838

Income before income taxes and extraordinary items..... \$522,907

Income tax

199,427

Income before extraordinary items..... 323,480

Extraordinary items

-746

Net income

\$322,734

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/2000	12/31/2001	12/31/2002	12/31/2003
Number of Thrift and Loans	22	21	19	16
Loans & Leases (Net)*	9,217.4	9,960.3	10,861.2	11,841.1
Reserve for loans	185.9	258.0	305.5	297.4
Total Assets	10,934.1	11,529.2	12,606.9	13,446.2
Total Deposits	9,348.9	9,368.1	9,297.0	9,609.9
Total Equity Capital	959.8	976.5	1,198.1	1,269.3
Noncurrent Loans & Leases**	187.6	233.5	191.2	142.5
Total Past Due Loans & Leases***	303.1	367.0	303.7	275.2
Other Real Estate Owned****	22.5	39.4	26.8	25.8
Interest Earned	1,107.5	1,087.9	999.0	957.2
Interest Expense	564.0	536.8	342.7	257.5
Net Interest Income	543.5	551.1	654.8	699.6
Noninterest Income	78.2	96.7	215.7	340.6
Loan Loss Provision	196.4	199.5	236.4	165.0
Noninterest Expense	304.5	305.4	320.7	354.8
Net Income	35.1	53.7	197.0	322.7
Return on Assets#	0.32	0.47	1.57	2.40
Return on Equity#	3.65	5.50	16.78	25.43
Net Interest Margin#	4.97	4.78	5.20	5.20
Loans & Leases/Deposits	98.59	106.32	116.83	123.22
Loans & Leases/Assets	84.30	86.39	86.30	88.06
LLR/Total Loans	2.02	2.59	2.81	2.51
Equity Capital/Assets	8.78	8.47	9.35	9.44
Noncurrent Loans&Leases/Total Loans&Leases	2.04	2.34	1.76	1.20
Tot. Past Due Loans&Leases/Total Loans&Leases	3.29	3.69	2.80	2.32
Reserves for Loans/Noncurrent Loans&Leases	99.11	110.51	159.80	208.66

* Net of unearned income.

** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;

Aggregate return

SELECTED FINANCIAL DATA – INDUSTRIAL BANKS
As of December 31, 2003
(In Thousands of Dollars)

Name of Industrial Bank	Location	Assets	Loans	Loan Loss Reserves	Deposits	Capital	Net Income	ROA	ROE
Affinity Bank	Ventura	841,007	682,860	8,488	554,330	63,259	15,553	2.47	32.80
Balboa Thrift and Loan Association	Chula Vista Fountain Valley	116,972	108,443	2,286	105,323	11,159	1,971	2.25	23.56
Centennial Bank	Novato	277,269	254,673	2,602	205,094	28,414	5,559	2.67	26.10
Circle Bank	Novato	115,465	82,829	826	75,254	12,618	801	0.93	8.47
Community Commerce Bank	Los Angeles	237,701	198,768	3,899	161,667	27,715	4,370	2.45	21.03
Finance and Thrift Company	Porterville	109,358	88,203	1,946	91,024	16,423	3,333	4.07	27.07
Fireside Bank	Pleasanton	1,095,427	955,023	51,811	915,181	154,494	23,563	2.87	20.35
First Security Thrift Company	Orange	168,833	106,518	1,290	132,227	23,678	2,426	1.92	13.67
Franklin Bank of California	Orange	2,074	11	0	143	1,931	-107	(6.88)	(7.39)
Fremont Investment & Loan	Anaheim	9,294,421	8,409,640	212,203	6,655,698	833,020	246,970	3.54	39.55
Golden Security Bank	Alhambra	117,834	98,738	915	107,594	9,983	3,308	3.74	44.20
Home Bank of California Rancho Santa Fe Thrift & Loan Association	San Diego San Marcos	138,348 118,936	130,136 116,873	1,692 4,367	119,110 73,435	13,343 21,994	4,404 4,945	4.25 5.55	44.03 29.99
Silvergate Bank	La Jolla	475,504	329,376	1,276	171,377	24,850	1,963	0.55	10.54
Tamalpais Bank	San Rafael	301,342	249,144	2,726	211,821	22,719	3,283	1.45	19.28
Tustin Community Bank	Tustin	35,680	29,875	1,060	30,621	3,654	392	1.47	14.31

California Industrial Banks as of December 31, 2003

Name	Street	City	Zip Code	Contact	Telephone
Affinity Bank	101 South Chestnut Street	Ventura	93001	Michael R McGuire	
Balboa Thrift and Loan Association	865 Amena Court	Chula Vista	91910	Ted Monzingo	
Centennial Bank	18837 Brookhurst Street	Fountain Valley	92708	Ron Robertson	
Circle Bank	1400 Grant Avenue	Novato	94945	Kim Petrini	
Community Commerce Bank	5444 East Olympic Boulevard	Los Angeles	90022	William Lasher	
Finance and Thrift Company	268 No. Main Street	Porterville	93257	David L Stuck	
Fireside Thrift Co.	5050 Hopyard Road	Pleasanton	94588	Ferdinand H Reichelt	
First Security Thrift	803 East Katella Avenue	Orange	92667	James Bresnan	
FirstPlus Bank	1732 Reynolds Avenue	Irvine	92614	David H Johnson	
Franklin Bank of California	171 S. Anita Drive, #104	Orange	92868	N B Kurnick	
Fremont Investment and Loan	175 North Riverview Drive	Anaheim	92808	Murray Zoota	
Golden Security Bank	30 West Valley Boulevard	Alhambra	91801	Robert B Bennett	
Home Bank of California	875 Garnet Avenue	San Diego	92109	Byron Webb, Jr.	
Rancho Santa Fe Thrift & Loan Association	1001 San Marcos Boulevard 4275 Executive Square, Suite	San Marcos	92069	Michael Johns	
Silvergate Bank	800	La Jolla	92037	Dennis S Frank	
Tamalpais Bank	851 Irwin Street	San Rafael	94901	Mark Garwood	



2003 Credit Union Financial Data

Statement of Financial Condition as of December 31, 2003 (in thousands of dollars)

Number of institutions: 216

Assets

Cash and cash equivalents.....	\$3,565,352
Investments.....	14,601,635
Loans held for sale.....	25,278
Loans and leases.....	35,586,906
Less: Allowance for loan and lease losses.....	304,703
Property and equipment.....	1,008,579
Other real estate owned.....	1,298
Other assets.....	1,118,832
Total Assets.....	\$55,603,177

Liabilities and equity

Members' share accounts.....	\$48,543,684
Total borrowings.....	1,044,834
Dividends payable.....	34,859
Accounts payable and other liabilities.....	348,517
Members' equity, substantially restricted.....	5,631,283
Total Liabilities and Members' Equity.....	\$55,603,177

Statement of Income
for the year ended December 31, 2003
(in thousands of dollars)

Interest income

Loans	\$2,253,644
Less: Interest refunded	716
Investments.....	475,716
Trading profits and losses.....	(247)
Total Interest Income	\$2,728,397

Interest expense

Members' share accounts.....	\$827,745
Interest on borrowed money.....	35,747
Total Interest Expense	\$863,492

Net interest income.....	\$1,864,905
Provision for loan and lease losses	226,295
Net interest income after provision for loan losses	\$1,638,610

Noninterest income

Fee income	\$392,510
Other operating income.....	168,261
Non-operating gains or losses	29,522
Total noninterest Income	\$590,293

Noninterest expense

Compensation and benefits	\$809,759
Office operations	385,218
Occupancy.....	124,883
Total other expenses.....	314,104
Total noninterest Expense.....	\$1,633,964

Net income	\$594,940
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PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

PERIOD ENDING	12/31/2000	12/31/2001	12/31/2002	12/31/2003
Number of Credit Unions	216	218	223	216
Loans to Members	24,863.5	28,804.7	32,156.1	35,586.9
Allowance for Loan Losses	231.5	260.3	293.1	304.7
Total Assets	35,812.8	43,740.2	50,534.1	55,603.2
Members' Shares	31,243.4	38,454.8	44,254.4	48,543.7
Members' Equity	3,693.6	4,389.9	5,098.1	5,631.3
Total Delinquent Loans**	141.5	177.8	199.2	212.9
Other Real Estate Owned	2.9	2.7	0.7	1.3
Interest Earned	2,510.4	2,884.2	2,865.4	2,728.4
Interest Expense	1,253.6	1,418.7	1,089.8	863.5
Net Interest Income	1,256.7	1,465.5	1,775.7	1,864.9
Provision for Loan Losses	129.8	161.1	202.1	226.3
Other Income	320.0	446.3	498.2	590.3
Operating Expenses	1,077.3	1,276.6	1,479.0	1,634.0
Non operating Gains or Losses				
Net Income	369.7	474.1	592.8	594.9
Return on Average Assets	1.16	1.05	1.25	1.12
Net Interest Margin/Average Assets	4.95	4.69	4.76	4.62
Capital/Assets	10.31	10.04	10.09	10.13
Total Loans/Total Shares	79.58	74.91	72.66	73.31
Total Loans/Total Assets	69.43	65.85	63.63	64.00
Delinquent Loans/Total Loans	0.6	0.6	0.6	0.6
Net Charge-Offs/Average Loans	0.5	0.6	0.6	0.4

** Delinquent Loans are loans past due 60 days or more.

**SELECTED FINANCIAL DATA
AS OF DECEMBER 31, 2003**
(In Thousands of Dollars)

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital/Assets
1st Pacific Credit Union	Vallejo	136,862	99,786	602	124,827	11,615	644	0.47	8.49
1st United Services Credit Union	Pleasanton	622,634	326,905	1,930	560,127	61,417	6,665	1.07	9.86
Alameda Credit Union	Alameda	41,133	16,792	117	36,053	4,240	95	0.23	10.31
Alisos Credit Union	Norwalk	8,929	5,993	36	7,638	1,286	55	0.62	14.40
Alliance Credit Union	San Jose	343,946	230,804	4,156	314,259	28,210	-1,839	(0.53)	8.20
Allied Trades Credit Union	Stockton	20,597	9,748	65	17,595	2,840	0	0.00	13.79
Amalgamated Lithographers Credit Union	Los Angeles	1,666	602	62	1,478	172	0	0.00	10.34
American Electronics Association Credit Union	Sunnyvale	684,447	581,286	13,118	615,317	56,664	6,519	0.95	8.28
American First Credit Union	La Habra	576,085	472,625	2,569	513,676	60,248	2,122	0.37	10.46
American River HealthPro Credit Union	Sacramento	191,398	168,014	1,917	167,003	18,012	2,907	1.52	9.41
America's Choice Credit Union	Redwood City	41,894	23,106	255	38,511	3,094	-562	(1.34)	7.39
America's Christian Credit Union	Brea	144,546	120,145	295	125,314	13,413	1,790	1.24	9.28
Arrow Credit Union	Oakland	7,625	3,681	26	6,885	709	66	0.87	9.29
Arrowhead Central Credit Union	San Bernardino	745,968	615,239	5,592	674,647	55,277	6,989	0.94	7.41
Atchison Village Credit Union	Richmond	5,476	3,006	40	4,729	729	99	1.81	13.31
Bakery Employees Credit Union	Montebello	6,180	2,625	32	5,346	827	6	0.10	13.38
Barstow Railway Employees Credit Union	Barstow	11,169	7,319	17	9,618	1,163	64	0.57	10.41
Bay Cities Credit Union	Hayward	67,902	37,889	335	62,006	5,563	165	0.24	8.19
Butte Co. Postal Employees Credit Union	Chico	5,449	3,683	54	5,007	396	16	0.29	7.27
C.A.H.P. Credit Union	Sacramento	90,901	59,501	254	82,081	8,369	1,020	1.12	9.21
Cabrillo Credit Union	San Diego	130,048	90,135	671	117,459	12,051	1,222	0.94	9.27
Cal State 9 Credit Union	Concord	245,644	128,870	1,326	194,489	18,210	428	0.17	7.41
California Agribusiness Credit Union	Buena Park	25,510	10,304	49	22,328	3,145	90	0.35	12.33
California Bear Credit Union	Los Angeles	102,707	63,441	260	97,114	9,294	303	0.30	9.05
California Center Credit Union	Rancho Cucamonga	7,469	3,957	28	6,660	767	32	0.43	10.26
California Coast Credit Union	San Diego	737,587	604,242	3,351	661,122	66,471	7,743	1.05	9.01
California Community Credit Union	Sacramento	59,698	26,961	411	52,835	6,684	257	0.43	11.20
California Credit Union (The)	Glendale	1,024,221	514,985	4,584	912,607	107,792	4,503	0.44	10.52

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital/Assets
California Federation of Teachers Credit Union	Burbank	2,557	983	24	2,250	305	7	0.29	11.93
California Lithuanian Credit Union	Santa Monica	38,766	17,090	47	33,317	5,282	524	1.35	13.63
California Preferred Credit Union	San Francisco	45,340	18,244	106	38,906	6,366	73	0.16	14.04
California State & Fed Emp #20 Credit Union	Eureka	86,713	23,515	52	76,163	10,513	1,044	1.20	12.12
California State Credit Union of the North Bay	Santa Rosa	103,501	72,595	1,021	94,981	8,281	1,377	1.33	8.00
Capital Power Credit Union	Sacramento	53,923	46,375	828	44,653	4,985	384	0.71	9.24
Central State Credit Union	Stockton	136,173	90,873	609	122,384	13,203	872	0.64	9.70
Chevron Valley Credit Union	Bakersfield	102,431	72,516	1,230	92,399	9,683	620	0.60	9.45
Christian Community Credit Union	Covina	349,859	291,673	539	311,964	34,104	2,391	0.68	9.75
Church/Co-Op Credit Union	Sacramento	6,841	4,580	44	6,323	518	61	0.89	7.58
City of Ukiah Employees Credit Union	Ukiah	3,673	2,530	37	3,131	522	26	0.71	14.21
Coast Central Credit Union	Eureka	521,674	287,465	3,236	437,486	58,246	5,432	1.04	11.17
Commonwealth Central Credit Union	San Jose	349,010	202,852	1,813	317,003	31,434	1,602	0.46	9.01
Community Credit Union of Southern Humboldt	Garberville	22,912	19,337	91	21,065	1,780	349	1.52	7.77
Community First Credit Union	Santa Rosa	101,511	69,498	877	92,628	8,347	299	0.29	8.22
Contra Costa Retail Clerks Credit Union	Martinez	8,217	2,874	44	7,474	725	-27	(0.33)	8.82
Credit Union of Southern California	Whittier	355,278	205,443	1,742	309,414	34,948	3,907	1.10	9.84
Delta Valley Credit Union	Stockton	11,053	1,283	22	9,527	1,418	33	0.30	12.83
Dominguez Water Employees Credit Union*	Torrance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dow Great Western Credit Union	Pittsburg	36,803	17,664	44	30,303	6,247	408	1.11	16.98
Eagle Community Credit Union	Lake Forest	206,673	162,085	1,473	180,373	20,801	1,518	0.73	10.06
Eagle Credit Union	Stockton	26,537	17,779	243	22,831	3,470	102	0.39	13.08
East Bay Postal Credit Union	Oakland	8,919	3,609	102	7,215	1,680	41	0.46	18.84
E-Central Credit Union	Pasadena	114,043	56,585	336	100,496	13,240	990	0.87	11.61
Educational Employees Credit Union	Fresno	1,083,671	589,047	2,469	975,612	101,931	14,802	1.37	9.41
El Futuro Credit Union	Porterville	5,779	4,438	63	5,325	406	-7	(0.12)	7.02
El Monte City Employees Credit Union	El Monte Monterey Park	13,505	9,643	36	12,488	957	123	0.91	7.09
Energy First Credit Union	Park	399,110	181,153	506	331,584	66,484	4,011	1.01	16.66
Evangelical Christian Credit Union	Brea	531,826	456,344	1,304	367,312	46,897	8,736	1.64	8.82
Financial 21 Community Credit Union	San Diego	132,520	77,492	953	118,209	13,578	991	0.75	10.25

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital/Assets
Financial Benefits Credit Union	Alameda	17,476	10,367	34	15,460	1,832	19	0.11	10.48
Financial Center Credit Union	Stockton	253,746	124,249	2,091	202,271	49,048	4,982	1.96	19.33
Financial Partners Credit Union	Downey	604,764	441,921	5,416	547,966	53,787	7,531	1.25	8.89
Firestone Financial Services Credit Union	Anaheim	20,743	6,614	36	18,137	2,587	15	0.07	12.47
First City Credit Union	Los Angeles	300,106	165,708	1,160	265,406	32,500	2,942	0.98	10.83
First Entertainment Credit Union	Hollywood	465,966	288,014	2,773	421,029	43,219	6,023	1.29	9.28
First Financial Credit Union	West Covina	577,363	538,620	7,082	510,889	46,159	1,292	0.22	7.99
First Future Credit Union	San Diego	709,304	429,943	1,730	629,945	75,314	7,536	1.06	10.62
First Imperial Credit Union	El Centro	50,949	44,788	206	42,810	5,979	425	0.83	11.73
First Metropolitan Credit Union dba Metro 1Credit Union	Concord	185,194	95,104	454	166,556	17,803	651	0.35	9.61
First U.S. Community Credit Union	Sacramento	141,896	100,814	204	121,362	14,380	1,557	1.10	10.13
Fiscal Credit Union	Glendale	149,442	71,494	323	133,370	15,090	746	0.50	10.10
Focus One Community Credit Union	Los Angeles	79,375	42,428	153	71,645	7,499	783	0.99	9.45
Food Processors Credit Union	Modesto	42,064	36,441	403	34,151	3,609	277	0.66	8.58
Fountain Valley Credit Union	Fountain Valley	2,782	1,276	12	2,426	326	10	0.37	11.71
Fresno Fire Department Credit Union	Fresno	25,483	11,019	17	22,452	3,219	284	1.12	12.63
Fresno Police Department Credit Union	Fresno	31,109	18,255	165	26,148	4,709	441	1.42	15.14
Glass Containers Credit Union	Antioch	939	691	14	694	245	12	1.25	26.09
Golden 1 Credit Union (The)	Sacramento	4,860,270	3,362,218	32,642	4,360,724	444,326	61,493	1.27	9.14
Great American Credit Union	San Diego	73,824	60,146	323	61,465	5,941	621	0.84	8.05
Greater Valley Credit Union	Fresno	33,195	14,997	142	29,202	3,819	239	0.72	11.50
Heritage Community Credit Union	Rancho Cordova	221,227	186,789	4,650	193,278	17,455	-1,659	(0.75)	7.89
High Sierra Credit Union	Bishop	8,760	3,998	22	7,691	1,063	99	1.13	12.14
Horizon Credit Union	Fresno	17,094	8,374	104	14,770	2,250	-37	(0.22)	13.16
Huntington Beach City Employees Credit Union	Huntington Beach	33,033	11,943	38	29,328	3,646	258	0.78	11.04
I.L.W.U. Credit Union	Wilmington	47,223	27,731	556	42,864	3,907	530	1.12	8.27
IBEW Members + Credit Union	Martinez	15,238	4,642	31	13,860	1,342	112	0.74	8.81
Inland Counties Postal Credit Union	Redlands	13,065	9,053	86	11,927	1,043	36	0.28	7.98
Inland Empire Credit Union	Pomona	44,649	16,477	129	39,254	5,320	94	0.21	11.92
Inwood Credit Union	Oakland	58,722	46,262	625	53,077	5,234	258	0.44	8.91
Jacom Credit Union	Los Angeles	80,369	37,731	62	67,352	12,961	161	0.20	16.13

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital/ Assets
Jones Methodist Church Credit Union	San Francisco	658	58	4	532	126	-13	(1.92)	19.11
Kaiser Lakeside Credit Union	Oakland	36,892	26,475	139	33,376	3,304	255	0.69	8.96
Kern Central Credit Union	Bakersfield	28,630	20,532	309	26,385	2,249	207	0.72	7.86
L. A. Electrical Workers Credit Union	Pasadena	44,957	1,714	188	37,365	6,949	465	1.03	15.46
LBS Financial Credit Union	Long Beach	795,103	474,658	7,457	714,941	79,289	14,795	1.86	9.97
Lithuanian Credit Union	Los Angeles	11,859	5,939	23	10,981	848	92	0.77	7.15
Long Beach Firemen's Credit Union	Long Beach	116,713	87,042	634	102,223	13,694	1,567	1.34	11.73
Long Beach Postal Credit Union	Long Beach	63,391	20,220	89	53,750	10,434	685	1.08	16.46
Los Angeles Firemen's Credit Union	Los Angeles	611,494	440,092	612	542,476	57,292	5,376	0.88	9.37
Lutheran Credit Union of America	Brea	19,879	13,065	92	18,179	1,596	231	1.16	8.03
March Community Credit Union	Moreno Valley	338,055	253,204	2,241	306,187	30,714	3,733	1.10	9.09
Marin General Hospital Employees Credit Union	San Rafael	2,829	1,077	6	2,425	401	-6	(0.22)	14.18
Matadors Community Credit Union	Northridge	109,309	78,248	228	99,672	9,275	1,263	1.16	8.48
McClatchy Employees Credit Union	Sacramento	15,337	9,770	41	12,878	2,048	14	0.09	13.35
McCull's Credit Union	Redding	461	229	4	288	172	2	0.46	37.33
Media City Community Credit Union	Burbank	29,628	12,965	150	26,637	2,949	239	0.81	9.95
Members 1st Credit Union	Redding	78,847	60,251	363	70,884	7,487	879	1.11	9.50
Mendo Lake Credit Union	Ukiah	53,264	43,041	350	48,079	4,606	592	1.11	8.65
Merced Municipal Employees Credit Union	Merced	2,449	1,383	14	2,232	215	9	0.37	8.77
Merco Credit Union	Merced	58,038	34,445	302	53,768	3,964	472	0.81	6.83
Meriwest Credit Union	San Jose	901,455	649,580	6,121	717,064	80,297	9,662	1.07	8.91
Mid-Cities Schools Credit Union	Compton	25,728	14,662	128	18,847	6,834	232	0.90	26.56
M-N Employees Credit Union	San Jose	6,442	1,464	7	4,710	1,518	26	0.40	23.57
Monterey County Employees Credit Union	Salinas	15,059	8,419	35	13,707	1,303	88	0.58	8.65
Monterey Credit Union	Monterey	163,452	108,662	1,159	141,642	20,076	2,088	1.28	12.28
Musicians Credit Union	Hollywood	52,125	20,443	240	44,094	7,616	228	0.44	14.61
Nikkei Credit Union	Gardena	59,106	24,467	4	51,960	6,859	532	0.90	11.61
North County Credit Union	San Diego	47,615	33,559	187	43,685	3,762	362	0.76	7.90
North Island Financial Credit Union	San Diego	1,284,794	1,101,764	2,832	1,043,068	111,316	10,006	0.78	8.66
North Orange County Credit Union	Fullerton	53,702	18,635	179	46,919	6,720	551	1.03	12.51
Northern California Latvian Credit Union	Los Gatos	2,865	845	11	2,476	385	5	0.17	13.43
Norton Community Credit Union	San Bernardino	175,599	75,372	834	157,917	15,501	673	0.38	8.83
Oakland Municipal Credit Union	Oakland	102,293	51,993	640	82,995	18,985	103	0.10	18.56

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital/ Assets
Ocean Crest Credit Union	Long Beach	41,052	22,662	214	37,427	3,591	287	0.70	8.75
OCHA Credit Union	Orange	24,182	9,309	100	21,543	2,572	-24	(0.10)	10.64
Orange County's Credit Union	Santa Ana	725,469	460,915	3,775	639,829	71,017	5,846	0.81	9.79
Organized Labor Credit Union	Modesto	18,314	8,136	78	16,681	1,558	153	0.84	8.50
Pacific Bay Credit Union	Oakland	29,740	13,052	341	24,949	3,911	-126	(0.42)	13.15
Pacific Coast Credit Union	Newport Beach	23,069	11,414	129	18,963	4,044	-126	(0.55)	17.53
Pacific Community Credit Union	Fullerton	171,012	92,548	1,018	151,673	17,729	2,779	1.62	10.37
Pacific Marine Credit Union	Camp Pendleton	364,998	210,964	3,961	305,210	54,413	4,491	1.23	14.91
Pacific Resource Credit Union	Los Angeles	113,698	86,993	399	100,486	12,750	897	0.79	11.21
Pacific Service Credit Union	Walnut Creek	964,690	623,316	3,705	845,888	115,972	14,564	1.51	12.02
Pacifica-Coastside Credit Union	Pacifica San	3,017	1,681	7	2,773	228	11	0.38	7.56
Patelco Credit Union	San Francisco	3,117,293	1,857,513	19,836	2,773,845	326,822	49,123	1.58	10.48
Peninsula Postal Credit Union, LTD	San Jose	138,444	54,580	251	119,286	18,092	1,462	1.06	13.07
Placer Credit Union	Auburn	55,716	41,234	294	50,149	4,811	300	0.54	8.64
Point Loma Credit Union	San Diego	510,707	439,083	7,207	436,563	44,270	3,624	0.71	8.67
Postal Credit Union of Northern California	Castro Valley	8,178	3,729	66	7,244	916	20	0.24	11.20
Premier America Credit Union	Chatsworth	885,918	625,403	4,557	793,894	79,762	11,722	1.32	9.00
Premier Community Credit Union	Stockton	104,680	47,364	621	93,081	10,068	357	0.34	9.62
Printing And Publishing Employees Credit Union	Riverside	10,265	5,288	47	9,046	1,182	102	0.99	11.52
Printing Industries Credit Union	Los Angeles	26,923	24,090	333	22,960	3,862	209	0.78	14.35
Printing Office Employees Credit Union	Covina	6,238	3,206	17	5,160	1,045	71	1.14	16.75
Priority One Credit Union	Pasadena Redwood City	151,710	77,585	905	137,191	13,946	549	0.36	9.19
Provident Credit Union	City	1,198,952	781,605	3,653	1,029,799	163,467	12,426	1.04	13.63
Public Works Credit Union	Alhambra	40,139	11,131	125	35,415	4,209	88	0.22	10.49
Raincross Credit Union	Riverside	33,451	17,325	64	30,559	2,620	220	0.66	7.83
Redwood Credit Union	Santa Rosa	964,654	856,864	4,870	877,198	79,459	13,839	1.43	8.24
Richmond Standard Employees Credit Union	Richmond	6,183	2,705	119	5,176	981	95	1.53	15.86
Riverside County's Credit Union	Riverside	540,957	411,102	3,424	481,720	46,431	5,505	1.02	8.58
Rolling F Credit Union	Turlock	34,590	11,821	37	30,610	3,964	307	0.89	11.46
S.F. Bay Area Educators Credit Union	San Francisco	22,663	7,990	51	20,674	1,769	26	0.11	7.80
S.F. Police Credit Union	San Francisco	442,383	139,971	764	379,357	62,371	5,017	1.13	14.10

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital/ Assets
S.T.A.R. Community Credit Union	Chico	20,093	9,445	45	17,881	2,275	76	0.38	11.32
Sacramento Credit Union	Sacramento	278,676	188,945	2,343	250,019	27,751	3,222	1.16	9.96
Sacramento District Postal Employees Credit Union	Sacramento	32,766	18,875	179	30,194	2,508	396	1.21	7.65
Safe 1 Credit Union	Bakersfield North	205,895	137,842	1,046	184,143	20,523	3,673	1.78	9.97
SAFE Credit Union	Highlands	1,078,359	730,843	7,377	941,497	126,015	11,638	1.08	11.69
SafeAmerica Credit Union	Pleasanton	255,413	154,320	962	223,783	30,224	1,065	0.42	11.83
San Bernardino Credit Union	San Bernardino	30,935	13,706	47	27,896	2,947	231	0.75	9.53
San Diego County Credit Union	San Diego	2,463,541	1,433,118	4,694	2,168,298	266,563	44,331	1.80	10.82
San Diego Metropolitan Credit Union	San Diego	314,365	275,332	2,596	253,200	24,954	2,074	0.66	7.94
San Fernando Valley Japanese Credit Union	Sylmar	1,459	912	5	1,062	344	-0	(0.01)	23.55
San Francisco Fire Credit Union	San Francisco	362,956	174,528	386	318,575	43,611	3,341	0.92	12.02
San Gabriel Valley Postal Credit Union	Covina	17,557	10,493	25	15,918	1,584	55	0.31	9.02
San Joaquin Power Employees Credit Union	Fresno	97,364	69,366	364	77,880	15,957	736	0.76	16.39
San Jose Credit Union	San Jose Redwood	106,398	38,456	138	93,041	12,890	574	0.54	12.11
San Mateo Credit Union	City	517,684	307,416	3,033	473,536	42,689	4,241	0.82	8.25
Santa Cruz Community Credit Union	Santa Cruz	58,216	38,003	386	53,304	4,211	-48	(0.08)	7.23
Santa Cruz County Employees Credit Union	Santa Cruz	21,114	12,791	96	18,435	1,960	81	0.38	9.28
Santa Fe Springs City Employee Credit Union	Santa Fe Springs	13,144	3,854	14	10,964	2,015	140	1.07	15.33
Schools Financial Credit Union	Sacramento	1,045,202	552,929	7,868	948,210	91,487	10,300	0.99	8.75
Second Baptist Church Credit Union	Los Angeles	381	164	7	340	40	16	4.25	10.61
Service Plus Credit Union	Riverside	78,196	37,837	104	71,192	7,376	774	0.99	9.43
Sierra Central Credit Union	Yuba City	419,774	311,175	3,909	375,974	41,994	3,047	0.73	10.00
Sierra Point Credit Union	South San Francisco	33,431	21,881	40	30,262	3,147	9	0.03	9.41
Silicon Valley Credit Union	Mountain View	109,186	86,257	765	88,158	8,143	-369	(0.34)	7.46
Silverado Credit Union	Angwin	43,779	22,537	139	39,533	4,172	218	0.50	9.53
Siskiyou Central Credit Union	Yreka	39,396	20,472	117	35,608	3,726	288	0.73	9.46
SLO Credit Union	San Luis Obispo	24,384	3,446	14	20,234	4,150	92	0.38	17.02
Sonoma County Grange Credit Union	Santa Rosa	50,102	21,348	106	44,252	5,844	406	0.81	11.67
South Bay Credit Union	Redondo Beach	61,469	28,784	207	56,779	4,630	400	0.65	7.53
South Gate City Employees Credit Union	South Gate	7,400	3,332	21	6,257	1,141	33	0.45	15.41
Southern Baptist Credit Union	Brea	8,969	4,347	18	8,364	596	1	0.01	6.64

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserve s	Shares	Capital	Net Income	ROA	Capital/ Assets
Southern California Latvian Credit Union	Covina	1,254	278	13	1,051	202	6	0.45	16.11
Southland Credit Union	Downey	278,469	205,491	506	242,387	35,006	2,479	0.89	12.57
Star Energy Credit Union	Bakersfield	9,639	7,135	132	8,968	620	-79	(0.82)	6.43
Star One Credit Union	Sunnyvale	2,644,071	790,190	1,892	2,251,877	375,016	32,684	1.24	14.18
State Center Credit Union	Fresno	84,875	48,543	409	77,809	6,875	393	0.46	8.10
State Employees #84 Credit Union	Manteca	2,152	1,795	24	1,774	373	13	0.62	17.33
Steinbeck Credit Union	Salinas	57,567	50,762	244	51,667	5,538	524	0.91	9.62
Sterlent Credit Union	Pleasanton	114,488	76,460	627	104,110	9,013	47	0.04	7.87
Technology Credit Union	San Jose	1,105,394	593,418	7,420	991,927	107,172	11,426	1.03	9.70
Telesis Community Credit Union	Chatsworth	383,231	314,633	1,646	317,191	36,246	8,438	2.20	9.46
Travis Credit Union	Vacaville	1,320,543	844,703	8,556	1,171,490	143,230	19,196	1.45	10.85
U.A.L.U. #159 Credit Union	Martinez	1,072	434	4	917	151	1	0.05	14.10
U.F.C.W. Local 770 Credit Union	Hollywood	4,231	998	13	3,709	521	18	0.41	12.31
Uncle Credit Union	Livermore	225,830	90,890	897	206,568	18,145	1,162	0.51	8.03
United Association Credit Union	Concord	3,291	853	20	2,819	472	6	0.19	14.34
United Financial Credit Union	Whittier	35,614	24,702	229	31,191	4,209	478	1.34	11.82
United Health Credit Union	Burlingame	31,270	19,410	95	28,830	2,334	-68	(0.22)	7.46
United Local Credit Union	Fresno	116,999	77,273	823	102,583	13,754	1,369	1.17	11.76
Universal City Studios Credit Union	Universal City	63,947	47,649	174	57,003	6,027	738	1.15	9.43
University & State Employees Credit Union	San Diego	681,766	629,268	5,099	592,126	52,873	8,162	1.20	7.76
University Credit Union	Los Angeles	332,984	172,460	962	296,748	35,309	2,815	0.85	10.60
USC Credit Union	Los Angeles	196,155	150,629	801	174,884	14,630	2,665	1.36	7.46
Utility District Credit Union	Oakland	25,046	5,146	29	22,672	2,320	198	0.79	9.26
Valley Credit Union	San Jose	295,324	238,111	3,886	269,648	24,411	1,411	0.48	8.27
Valley First Credit Union	Modesto	220,793	175,542	3,741	201,311	18,949	1,208	0.55	8.58
Valley Oak Credit Union	Three Rivers	45,567	33,163	474	41,161	4,060	563	1.23	8.91
Ventura County Credit Union	Ventura	326,040	187,615	1,607	277,130	25,036	4,380	1.34	7.68
Vernon/Commerce Credit Union	Commerce	15,429	12,818	488	14,239	1,089	-240	(1.55)	7.06
Vision One Credit Union	Sacramento	25,607	17,823	72	22,097	3,576	85	0.33	13.96
Water and Power Community Credit Union	Los Angeles	438,405	231,622	1,816	393,090	40,510	2,248	0.51	9.24
Watts United Credit Union	Los Angeles	1,210	883	37	1,107	99	32	2.61	8.20
Wescom Credit Union	Pasadena	2,515,526	1,693,038	14,586	1,892,863	210,445	22,493	0.89	8.37
Yosemite Credit Union	Yosemite	2,592	255	13	2,202	373	0	0.01	14.41

* Data consolidated into South Bay Credit Union

California State-Chartered Credit Unions as of December 31, 2003

Name	Street	City	ZIP Code	Contact	Phone
1st Pacific Credit Union	536 Santa Clara Street	Vallejo	94590	Larry Tierney	
1st United Services Credit Union	5901 Gibraltar Drive North	Pleasanton	94588	William J Ziegler Donald H	
Alameda Credit Union	2413 Webb Avenue	Alameda	94501	Winstead, Jr.	
Alisos Credit Union	13704 Clarkdale Avenue	Norwalk	90651	Angela Hucks	
Alliance Credit Union	3315 Almaden Expressway, Ste 55	San Jose	95118	Eileen M Lewis	
Allied Trades Credit Union	2131 W. March Lane	Stockton	95267	Frank C Michael	
Amalgamated Lithographers Credit Union	1313 West 8th Street, Room 203	Los Angeles	90017	Maureen Karpet	
American Electronics Association Credit Union	505 N. Mathilda Avenue	Sunnyvale	94086	Timothy M Kramer	
American First Credit Union	700 North Harbor Blvd	La Habra	90631	Danny Doss	
American River HealthPro Credit Union	12519 Folsom Boulevard	Rancho Cordova	95842	Robert M Steponovich Colleen	
America's Choice Credit Union	660A Price Avenue	Redwood City	94063	Householder	
America's Christian Credit Union	1770 E. Lambert Road	Brea	92822	Mendell Thompson	
Arrow Credit Union	810 81st Avenue	Oakland	94621	Judy Happ	
Arrowhead Central Credit Union	2121 No. D Street	San Bernardino	92402	Larry R Sharp	
Atchison Village Credit Union	Collins & Curry Streets	Richmond	94801	Nancy Blackstock	
Bakery Employees Credit Union	1433 W. Beverly Boulevard	Montebello	90640	Teri Barker	
Barstow Railway Employees Credit Union	304 East Main Street, Suite C	Barstow	92312	Gina Samorajski	
Bay Cities Credit Union	22777 Main Street	Hayward	94543	Georgette Munoz	
Butte Co. Postal Employees Credit Union	800 Salem Street	Chico	95928	Melba M McNary	
C.A.H.P. Credit Union	2843 Manlove Road	Sacramento	95826	Bruce Baldwin	
Cabrillo Credit Union	10075 Carroll Canyon Road	San Diego	92131	Robin Lentz	
Cal State 9 Credit Union	2300 Clayton Road	Concord	94520	Jackie Wong	
California Agribusiness Credit Union	6280 Manchester Blvd., Suite 87	Buena Park	90261	Jo Gomez	
California Bear Credit Union	300 South Springs St #1215	Los Angeles Rancho	90013	Walt Agius	
California Center Credit Union	9500 Cleveland Avenue, Suite 130	Cucamonga	91730	Janka Blair	
California Coast Credit Union	9201 Spectrum Center Blvd	San Diego	92122	James L McPheters	
California Community Credit Union	3113 Wisserman Drive	Sacramento	95826	Elena De Anda	
California Credit Union (The)	701 North Brand Blvd.	Glendale	91203	John Nagata	
California Federation of Teachers Credit Union	2550 N. Hollywood Way, Suite 401	Burbank	91505	Gary N White	
California Lithuanian Credit Union	2802 Santa Monica Boulevard	Santa Monica	90404	Laima Wheeler	
California Preferred Credit Union	101 Howard Street, Suite 360	San Francisco	94105	David Waterman	
California State & Fed Emp #20 Credit Union	321 Wabash Street	Eureka	95501	Denise Rogers	
California State Credit Union of the North Bay	1205 N. Dutton Avenue	Santa Rosa	95401	James R Larson	
Capital Power Credit Union	6341 Folsom Blvd	Sacramento	95819	Mary McPoil	
Central State Credit Union	919 North Center Street	Stockton	95201	Dave Silvestri	
Chevron Valley Credit Union	8200 Granite Falls Drive	Bakersfield	93312	Neil B Sawyer	
Christian Community Credit Union	101 South Barranca Avenue	Covina	91723	John T Walling	

Name	Street	City	ZIP Code	Contact	Phone
Church/Co-Op Credit Union	2120 K Street	Sacramento	95816	Arlene Kemis Mercedes C	
City of Ukiah Employees Credit Union	1425 So. State Street	Ukiah	95482	Warner	
Coast Central Credit Union	2650 Harrison Avenue	Eureka	95501	Dean Christensen	
Commonwealth Central Credit Union	5890 Silver Creek Valley Road	San Jose	95138	Craig Weber	
Community Credit Union of Southern Humboldt	757 Redwood Drive	Garberville	95542	Shon Wellborn	
Community First Credit Union	501 College Avenue	Santa Rosa	95403	Bill Borjan	
Contra Costa Retail Clerks Credit Union	4111 Alhambra Avenue	Martinez	94553	Nancy Kelly	
Credit Union of Southern California	500 Pointe Drive, Building 10, Suite 330	Brea	92821	Dave Gunderson	
Delta Valley Credit Union	440 N. El Dorado Street	Stockton	95202	Dawn McMeans	
Dominguez Water Employees Credit Union	2632 West 237th Street	Torrance	90505	John R Foth	
Dow Great Western Credit Union	P.O. Box 1398	Pittsburg	94565	Bonni Bergstrom	
Eagle Community Credit Union	23021 Lake Center Drive	Lake Forest	92799	Sharon Updike	
Eagle Credit Union	4245 North West Lane	Stockton	95208	Kevin Cole	
East Bay Postal Credit Union	480 Roland Way	Oakland	94614	Cynthia La Croix	
E-Central Credit Union	990 South Fair Oaks Avenue	Pasadena	91105-2626	Michael Theodore	
Educational Employees Credit Union	2222 West Shaw Avenue	Fresno	93755-5242	Bruce L Barnett	
El Futuro Credit Union	182 North Main Street	Porterville	93257	Julian Flores, Jr.	
El Monte City Employees Credit Union	11718 Ramona Boulevard	El Monte	91732	Evamarie Reta	
Energy First Credit Union	1155 Corporate Center Drive	Monterey Park	91754	Lynn Bowers	
Evangelical Christian Credit Union	955 W Imperial Hwy	Brea	92821	Mark G Holbrook	
Financial 21 Community Credit Union	440 Beech Street	San Diego	92101	Gene Roberts	
Financial Benefits Credit Union	1528 Webster Street	Alameda	94501	John Schaffner	
Financial Center Credit Union	18 South Center Street	Stockton	95208	Michael P Duffy	
Financial Partners Credit Union	7800 East Imperial Highway	Downey	90242	Joe Schroeder	
Firestone Financial Services Credit Union	801 South Brookhurst Street	Anaheim	92804	Kathy McMinn	
First City Credit Union	PO Box 86008	Los Angeles	90086	Stephen R Punch	
First Entertainment Credit Union	6735 Forest Lawn Drive, Suite 100	Hollywood	90068	Charles Bruen	
First Financial Credit Union	1616 West Cameron Avenue	West Covina	91790	Richard Ghysels	
First Future Credit Union	4285 Ruffin Road	San Diego	92193	James Goulet	
First Imperial Credit Union	1602 West Main Street	El Centro	92243	Rick Rowin	
First Metropolitan Credit Union dba Metro 1Credit Union	1333 Willow Pass Road	Concord	94520	Christine A Fields	
First U.S. Community Credit Union	580 University Avenue	Sacramento	95825	Dick Cochran	
Fiscal Credit Union	310 East Colorado Street	Glendale	91205	Michael R Gomez	
Focus One Community Credit Union	404 East Huntington Drive	Monrovia	91016	Christine D Owens	
Food Processors Credit Union	2504 Tenaya Drive	Modesto	95353	Joe S Duran	
Fountain Valley Credit Union	10200 Slater Ave	Fountain Valley	92708	Chris Coursen	
Fresno Fire Department Credit Union	5300 N. Fresno Street	Fresno	93710	Robert Price	

Name	Street	City	ZIP Code	Contact	Phone
Fresno Police Department Credit Union	1004 North Van Ness	Fresno	93728	Sandi McMillan	
Glass Containers Credit Union	4th & 'O' Streets	Antioch	94509	Sondra Schnee	
Golden 1 Credit Union (The)	6507 4th Avenue	Sacramento	95817	Teresa A Halleck	
Great American Credit Union	2701 Midway Drive	San Diego	92138	John C Weaver	
Greater Valley Credit Union	1185 West Hedges Avenue	Fresno	93778	Bruce L Hibbard Stephen W	
Heritage Community Credit Union	10399 Old Placerville Road	Sacramento	95827	Pogemiller	
High Sierra Credit Union	350 West Line Street, Suite A	Bishop	93514	Bonnie Hamilton	
Horizon Credit Union	3434 West Shaw Avenue	Fresno	93711	Susan Engelmann	
Huntington Beach City Employees Credit Union	2000 Main Street	Huntington Beach	92648	Arleen Grauer	
I.L.W.U. Credit Union	1134 North Avalon Boulevard	Wilmington	90748	Jackie Smith	
IBEW Members + Credit Union	1875 Arnold Drive, Suite 101	Martinez	94553	George Cox	
Inland Counties Postal Credit Union	2015 Park Avenue	Redlands	92375	Jody Hurst	
Inland Empire Credit Union	401 East 2nd Street	Pomona	91766	Dianne Harding	
Inwood Credit Union	433 Hegenberger Road #C	Oakland	94621	Ron Scott	
Jacom Credit Union	3037 W. Jefferson Boulevard	Los Angeles	90018	Ken Takemoto	
Jones Methodist Church Credit Union	1975 Post Street	San Francisco	94115	Constance E Richey	
Kaiser Lakeside Credit Union	300 Lakeside Drive, Suite 200	Oakland	94612	Ann Lubeck-Brown	
Kern Central Credit Union	2100 H Street	Bakersfield	93301	Carl Trejo	
L. A. Electrical Workers Credit Union	1021 East Walnut, Suite 200	Pasadena	91109	Marshall Goldblatt	
LBS Financial Credit Union	4341 East Tenth Street	Long Beach	90804	Jeffrey A Napper	
Lithuanian Credit Union	3352 Glendale Boulevard	Los Angeles	90039	Vincent Juodvalkis	
Long Beach Firemen's Credit Union	2245 Argonne Avenue	Long Beach	90815	William H Fickling	
Long Beach Postal Credit Union	2371 Grand Avenue	Long Beach	90809	Erick Orellana	
Los Angeles Firemen's Credit Union	1520 W. Colorado Boulevard	Pasadena	90060	Mike Mastro C. R	
Lutheran Credit Union of America	251 S Randolph Avenue #C	Brea	92821	Oldenburg	
March Community Credit Union	23520 Cactus Avenue	Moreno Valley	92553	Robert Cameron	
Marin General Hospital Employees Credit Union	P.O. Box 8010	San Rafael	94912	Joan Petri	
Matadors Community Credit Union	9401 Reseda Blvd	Northridge	91324	Dale Verderano	
McClatchy Employees Credit Union	2100 Q Street	Sacramento	95852	Stephen Serfozo	
McColl's Credit Union	2500 Angelo Avenue	Redding	96099	Carol Kerfoot	
Media City Community Credit Union	1020 W Olive Street	Burbank	91506	Debra Taylor	
Members 1st Credit Union	1260 Pine Street	Redding	96049	Mark J Moore	
Mendo Lake Credit Union	526 S. State Street	Ukiah	95482	Jan Bell	
Merced Municipal Employees Credit Union	725 W 18th St.	Merced	95340	Cathy Carvajal	
Merco Credit Union	1911 M Street	Merced	95344	Mike Malone Christopher M	
Meriwest Credit Union	5615 Chesbro Avenue	San Jose	95132	Owen	
Mid-Cities Schools Credit Union	325 South Santa Fe Avenue	Compton	90221	Roger Coulter	
M-N Employees Credit Union	750 Ridder Park Drive	San Jose	95190	Stephanie Hancock	

Name	Street	City	ZIP Code	Contact	Phone
Monterey County Employees Credit Union	P.O. Box 851	Salinas	93902	Carol Nelson	
Monterey Credit Union	501 East Franklin Street	Monterey	93940	J. Stewart Fuller	
Musicians Credit Union	817 North Vine Street	Hollywood	90038	Marc Jacoby	
Nikkei Credit Union	P.O. Box 2109	Gardena	90247-	0109 Richard M Smith	
North County Credit Union	17045 Via Del Campo	San Diego	92127	Patricia A Hamilton	
North Island Financial Credit Union	864 Amena Court	Chula Vista	91910	Michael J Maslak	
North Orange County Credit Union	230 West Wilshire Avenue	Fullerton	92834	Marjorie Tester	
Northern California Latvian Credit Union	425 Hoffman Avenue	San Francisco	94114-	3513 Mara Martinskis	
Norton Community Credit Union	295 S. Tippecanoe Ave	San Bernardino	92423-	0847 Debra Gannaway	
Oakland Municipal Credit Union	250 Frank H Ogawa Plaza, Suite 6301	Oakland	94612	Marte Plump	
Ocean Crest Credit Union	3840 Long Beach Boulevard	Long Beach	90807	J. W Keller	
OCHA Credit Union	200 S. Manchester Avenue, Suite 110	Orange	92868	Stephanie King Judith A	
Orange County's Credit Union	1701 E. Saint Andrews Place	Santa Ana	92705	McCartney	
Organized Labor Credit Union	1009 Mchenry Avenue	Modesto	95352	Jeanette Bell	
Pacific Bay Credit Union	PO Box 23783	Oakland Newport	94623-	0783 Leo Hooper	
Pacific Coast Credit Union	280 Newport Center Drive, Suite 100	Beach	92660-	7541 Angela K Clitherow	
Pacific Community Credit Union	401 E. Imperial Hwy.	Fullerton Camp Pendleton	92835	Kevin Pendergraft Ludovico L DeCarlo	
Pacific Marine Credit Union	MCX Complex 333 South Hope Street, Councourse Level	Los Angeles	90071	Todd Kenthack	
Pacific Resource Credit Union	2051 Contra Costa Boulevard,	Pleasant Hill	94523	Thomas Smigielski	
Pacifica-Coastside Credit Union	1220 Linda Mar Boulevard	Pacifica	94044	Artelle Straight	
Patelco Credit Union	156 Second Street	San Francisco	94105-	3993 Andy Hunter	
Peninsula Postal Credit Union, LTD	1040 Leigh Avenue	San Jose	95126-	4152 Jan G Meere	
Placer Credit Union	635 Mikkelsen Drive	Auburn	95604	Stan A Wilson	
Point Loma Credit Union	9420 Farnham Street	San Diego	92123-	Theodore H 1321 Dennis	
Postal Credit Union of Northern California	3636 Castro Valley Boulevard	Castro Valley	94546	Lynda Young	
Premier America Credit Union	19867 Prarie Street	Chatsworth	91311	John Merlo	
Premier Community Credit Union	3255 West Benjamin Holt Drive	Stockton	95208-	0929 Paul I Bonell	
Printing And Publishing Employees Credit Union	3630 13th Street	Riverside	92502	Carlos Vasconcelos	
Printing Industries Credit Union	5800 South Eastern Avenue	Los Angeles	90091-	1067 Ricky D Dockery	
Printing Office Employees Credit Union	301 East Rowland Avenue	Covina South	91723	Rita Hanson	
Priority One Credit Union	1631 Huntington Drive	Pasadena	91030	William E Harris	
Provident Credit Union	303 Twin Dolphin Drive	Redwood City	94065-	1409 Wayne Bunker	
Public Works Credit Union	900 South Fremont Avenue	Alhambra	91802	Delaney Morris	

Name	Street	City	ZIP Code	Contact	Phone
Raincross Credit Union	8543 Indiana Avenue	Riverside	92504-	4046 Vernon R Elliott	
Redwood Credit Union	1701 Fourth Street	Santa Rosa	95404	William Rayhill	
Richmond Standard Employees Credit Union	P.O. Box 1272	Richmond	94802	G. T Ames	
Riverside County's Credit Union	2847 Campus Parkway	Riverside	92507	Mark Hawkins	
Rolling F Credit Union	2101 Geer Road	Turlock	95382	Douglas Aleson	
S.F. Bay Area Educators Credit Union	258-B Laguna Honda Boulevard	San Francisco	94116-	1409 Patricia Ellis	
S.F. Police Credit Union	2550 Irving Street	San Francisco	94122-	0219 Mike Sordelli	
S.T.A.R. Community Credit Union	550 Salem Street	Chico	95928	Joe Kelly	
Sacramento Credit Union	800 'H' Street	Sacramento	95812	Jerrold A Kinlock	
Sacramento District Postal Employees Credit Union	1485 River Park Drive	Sacramento	95815	Sylvia V Huber	
Safe 1 Credit Union	1400 Mill Rock Way	Bakersfield North	93311	Doug Kileen	
SAFE Credit Union	3720 Madison Avenue	Highlands	95660-	5024 Henry W Wirz	
SafeAmerica Credit Union	6001 Gibraltar Drive	Pleasanton	94540	Ronald D Beasley	
San Bernardino Credit Union	401 West 2nd Street	San Bernardino	92401	Gregg Stockdale	
San Diego County Credit Union	9985 Pacific Heights Boulevard	San Diego	92121	Rod Calvao	
San Diego Metropolitan Credit Union	9212 Balboa Avenue	San Diego	922123	George Hecker	
San Fernando Valley Japanese Credit Union	13900 Polk Street	Sylmar	91342	Mayko T Martinez	
San Francisco Fire Credit Union	3201 California Street	San Francisco	94118	John L Rebholtz	
San Gabriel Valley Postal Credit Union	328 East San Bernardino Road	Covina	91723	Shirley Von	
San Joaquin Power Employees Credit Union	650 O Street	Fresno	93760	Joanne Hubbard	
San Jose Credit Union	140 Asbury Street	San Jose	95110	Judy Nissila	
San Mateo Credit Union	411 Middlefield Road	Redwood City	94064	Barry Jolette	
Santa Cruz Community Credit Union	324 Front Street	Santa Cruz	95060	Ginger McNally	
Santa Cruz County Employees Credit Union	8030 Soquel Avenue #201	Santa Cruz	95062	Trey Dunbar	
Santa Fe Springs City Employee Credit Union	11300 Greenstone	Santa Fe Springs	90670	Khader Khoury	
Schools Financial Credit Union	1485 Response Road, #126	Sacramento	95815	Jim Jordan	
Second Baptist Church Credit Union	2412 Griffith Avenue	Los Angeles	90011	William Epps	
Service Plus Credit Union	1209 University Ave	Riverside	92507	Berneta Titus	
Sierra Central Credit Union	820 Plaza Way	Yuba City South San Francisco	95991	John Cassidy	
Sierra Point Credit Union	365 S Spruce Ave	San Francisco	94080	Deborah A Trapani	
Silicon Valley Credit Union	298 San Antonio Road	Mountain View	94040	Steven Johnson Marilyn Van	
Silverado Credit Union	1 Angwin Plaza	Angwin	94508	Dolson	
Siskiyou Central Credit Union	845 Fourth Street	Yreka San Luis Obispo	96097	Earlene Gibson	
SLO Credit Union	1220 Osos Street	Obispo	93401	Ervin L Royse	
Sonoma County Grange Credit Union	304 Sutton Place	Santa Rosa	95407	Jeanette St. George	

Name	Street	City	ZIP Code	Contact	Phone
South Bay Credit Union	2304 Artesia Boulevard	Redondo Beach	90278	Lawrence E Palochik, Jr.	
South Gate City Employees Credit Union	4244 Santa Ana Street	South Gate	90280	Margo Alvarez	
Southern Baptist Credit Union	251 S. Randolph Avenue	Brea	92622	Stan Wahl	
Southern California Latvian Credit Union	1439 N. O'Malley Avenue	Covina	91722	Robert Virza	
Southland Credit Union	8545 East Florence Avenue	Downey	90241	Edward Fox	
Star Energy Credit Union	5605 N. Chester Extension	Bakersfield	93308	Cheryl Kline	
Star One Credit Union	1306 Bordeaux Drive	Sunnyvale	94089	Rick Heldebrandt	
State Center Credit Union	1515 E. Shaw Avenue	Fresno	93710	Scott Thwaites	
State Employees #84 Credit Union	23500 Kasson Road	Tracy	95376	Cindy Villanueva	
Steinbeck Credit Union	17 E San Joaquin St	Salinas	93901	Mike McHale	
Sterlent Credit Union	7180 Koll Center Parkway	Pleasanton	94566	John Wagner	
Technology Credit Union	2010 North First Street	San Jose	95109	Kenneth D Burns	
Telesis Community Credit Union	9301 Winnetka Avenue	Chatsworth	91311	Grace Y Mayo Patsy Van	
Travis Credit Union	1 Travis Way	Vacaville	94569	Ouwerkerk	
U.A.L.U. #159 Credit Union	1308 Roman Way	Martinez	94553	Bonnie Cox	
U.F.C.W. Local 770 Credit Union	P.O, Box 770	Hollywood	90078	Stella E Krupski	
Uncle Credit Union	2100 Las Positas Court	Livermore	94550	Jim Ott	
United Association Credit Union	935 Detroit Avenue	Concord	94518	Michelle Borachita	
United Financial Credit Union	9925 S. Painter Avenue, Suite D	Whittier	90605	Nancy E Tinkler	
United Health Credit Union	1860 El Camino Real, Suite 100	Burlingame	94010	Linda White	
United Local Credit Union	3650 E. Ashlan Avenue	Fresno	93726	Gale Young	
Universal City Studios Credit Union	90 Universal Plaza	Universal City	91608	Tom Ott	
University & State Employees Credit Union	10120 Pacific Heights Blvd	San Diego	92121	Linda Baughman	
University Credit Union	1500 South Sepulveda Boulevard	Los Angeles	90025	Charles Bumbarger	
USC Credit Union	1025 W 34th Street	Los Angeles	90089	Gary J Perez	
Utility District Credit Union	P.O. Box 24055	Oakland	94623	Dale E Scholzen	
Valley Credit Union	670 Lincoln Avenue	San Jose	95134	Anthony D Jones	
Valley First Credit Union	1419 J Street	Modesto	95353	Henry E Barrett	
Valley Oak Credit Union	40870 Sierra Drive	Three Rivers	93271	Paula Estep	
Ventura County Credit Union	6026 Telephone Road	Ventura	93006	Carol A Harris	
Vernon/Commerce Credit Union	2615 Senta Avenue	Commerce	90091	Gene Perez	
Vision One Credit Union	3279 Ramos Circle	Sacramento	95827	Robert Schultz	
Water and Power Community Credit Union	1053 W Sunset Blvd	Los Angeles	90012	Carl E Stewart	
Watts United Credit Union	1827 East 103rd Street	Los Angeles	90002	William Pitts	
Wescom Credit Union	123 South Marengo Avenue	Pasadena	91109	Darren Williams	
Yosemite Credit Union	P.O. Box 576	Yosemite	95389	Richard Moehring	



Out-of-State Credit Unions Authorized to do Business in California as of December 31, 2003

Name	Street	City	State	ZipCode	Contact	Phone
Anheuser-Busch Employees' Credit Union	1001 Lynch Street	St. Louis	MO	63118	John D Osborn	
Corporate America Family Credit Union	2075 Big Timber Road	Elgin	IL	60123	Veronika Szabo	
Delta Employees Credit Union	1025 Virginia Avenue	Hapeville	GA	30354	W. J William	
United Airlines Employees Credit Union	11545 W Touhy Avenue	Chicago	IL	60666	Robert W Bream	

Premium Finance Companies
Selected Financial Data
As of December 31, 2003
(In Thousands of Dollars)

Name	Location	Total Loans	Total Assets	Total Capital	Net Income
AFCO Acceptance Corporation	Glendale	17,730	59,473	20,128	-4
AFCO Premium Acceptance Co.	Glendale	2,923	2,923	2,820	706
AICCO, Inc.	Los Angeles	0	34,400	11,009	125
Allegiance Premium Finance Company, Inc.	Chico	2,611	2,611	75	0
Altair Premium Finance Company	Fullerton	477	497	84	9
American Acceptance Corporation	Woodland Hills	5,457	5,509	4,510	380
APFS dba American Pioneer Financial Services	Fullerton	429	508	113	-19
American Premium Finance Corporation	Fullerton	2,547	3,356	108	5
Arizona Premium Finance Company, Inc.	North Hollywood	33,441	33,670	8,120	3,654
BCIC Premium Finance Company	Fullerton	5,379	5,369	97	22
Birch Financial Corporation	Fullerton	8,682	9,304	1,529	612
Blackhorse Premium Finance Corp.	Fullerton	77	83	81	6
Blackwater Premium Finance of CA, Inc.	San Diego	209	117	83	8
Blue Chip Finance Corporation	Woodland Hills	89	174	143	4
Bridgeport Premium Acceptance Corporation	Woodland Hills	344	417	260	42
California Millennium Financing, Inc.	Yorba Linda	2	77	77	2
Cananwill, Inc.	Irvine	0	25,791	3,073	164
Capitol Payment Plan of California, Inc.	Woodland Hills	0	75	75	0
CIBA Financial Services	Los Angeles	0	75	75	0
Collier Financial	Fullerton	427	528	82	-6
DBA Financial Inc.	Arcata	1,256	1,344	79	87
Design Premium Finance, Inc.	Fullerton	194	236	81	1
Discovery Premium Finance, Inc.	Fullerton	644	815	262	63
Economy Premium Finance Company	Fullerton	394	595	364	67
Emerald Premium Finance Company	Fullerton	18	76	73	-49
Empire Premium Finance Company	Fullerton	405	552	94	1
Equity Premium Acceptance Corporation	Fullerton	179	275	222	10
Executive Finance, Inc.	Fullerton	879	965	229	69
First Insurance Funding Corporation of CA	Woodland Hills	22,301	22,370	2,860	2,584
Fox Financial Services, Inc.	Fullerton	23	76	74	-1
FPCAL, Inc.	Woodland Hills	0	110	94	0
G.A.S. Premium Finance, Inc.	Glendale	293	307	133	10
GD Financial Corporation	San Diego	4,635	4,054	608	18
General Agents Acceptance Corp.	Laguna Hills	18,836	17,734	672	246
Granite Premium Finance Inc.	Fullerton	567	703	142	47
Golden State Finance Corp.	Fullerton	351	376	77	2
Great American Premium Finance Corp.	San Diego	251	120	105	2
Hamilton Premium Finance Corp.	Fullerton	2,484	3,043	129	48
AFS/Ibex Financial Services, Inc. of California	Tustin	61	4,034	2,362	-322
Imperial Premium Finance, Inc.	Sherman Oaks	0	20,882	20,840	295
Insurance Financing, Inc.	Los Angeles	0	697	291	49

Name	Location	Total Loans	Total Assets	Total Capital	Net Income
Insurance Premium Plan, Inc.	San Diego	114	159	150	2
Ladera Premium Finance Company	Fullerton	901	958	161	84
Liberty Premium Finance Corp.	Cerritos	0	6,509	2,719	427
MEPCO Acceptance Corporation	Northridge	54,899	55,143	1,049	2,865
Mid America Premium Finance Co. West	San Diego	1,717	2,203	95	20
Newport Premium Finance Inc.	Fullerton	2,984	3,376	249	128
Nolat Premium Finance Corporation	Fullerton	602	677	228	0
Nova Financial, Inc.	Oakland	1,080	1,190	51	26
Old Saybrook Premium Finance	Woodland Hills	19,674	18,193	332	88
Opus Financial Services, Inc.	Woodland Hills	576	691	308	49
Pacific Coast Premium Finance Corp.	Fullerton	3,038	3,468	262	4
Pacific Premium Finance, Inc.	Fullerton	705	921	202	6
Pacific Risk & Financial Services, Inc.	Fullerton	10,358	10,680	340	230
Premium Assignment Corporation II	Costa Mesa	63,003	62,146	2,926	1,477
Premium Payment Plan, Inc.	Livermore	44,902	49,067	5,472	575
Premium Financing Specialists, CA	Burbank	8,401	13,872	5,752	3,532
Priority One Premium Finance, Inc.	Fullerton	4,015	4,259	100	10
R.I.C. Financial, Inc.	Tustin	632	781	155	7
Rincon Premium Finance Company	Thousand Oaks	6,370	6,559	282	-79
Rockridge Finance Corporation	Menlo Park	1,614	1,710	180	12
Royal Premium Budget of CA, Inc.	San Diego	815	871	319	88
RSA Premium Finance Company	Fullerton	737	797	92	17
Shore Acceptance Corporation	Fullerton	496	565	87	3
Snowcrest Funding, Inc.	Fullerton	1,340	1,472	98	23
South Bay Acceptance Corporation	Redondo Beach	4,553	5,161	790	101
Spartan Premium Finance Company	Alpine	0	0	0	0
Sucqua Insurance Premium Finance	Fullerton	73	168	130	5
Summit Premium Finance Company	El Cajon	n/a	n/a	n/a	n/a
Thomco Finance Inc.	Signal Hill	956	964	404	39
Top Premium Finance Company, Inc.	Woodland Hills	2,942	2,821	359	196
Trade & Industries Finance Corp.	Woodland Hills	1,511	2,563	710	128
Transamerica Insurance Finance	San Francisco	0	0	0	0
U.S. Capital Associates	Woodland Hills	0	125	125	-27
UPAC of California, inc.	San Diego	15,202	15,202	1,446	176
West Coast Premium Finance Co.	Fullerton	30	96	75	0
Westchester Premium Acceptance Corp.	Woodland Hills	0	107	269	0
Western Truck Insurance Finance	Fullerton	3,581	7,720	888	372
Zurich Premium Finance of California	Fresno	562	3,567	366	60
Total		392,978	549,082	109,504	19,581

n/a - not available.

**Premium Finance Companies
As of December 31, 2003**

Name	Street	City	ZipCode	Phone
AFCO Acceptance Corporation	655 North Central Avenue, Suite 1550	Glendale	91203	
AFCO Premium Acceptance Inc.	655 North Central Avenue, Suite 1550	Glendale	91203	
AICCO, Inc.	777 South Figueroa Street, 14th Floor	Los Angeles	90017	
Allegiance Premium Finance Company, Inc.	936 Mangrove Plaza	Chico	95927	
Altair Premium Finance Corp.	2501 East Chapman Avenue, Suite 100	Fullerton	92831	
American Acceptance Corporation	23251 Mulholland Drive	Woodland Hills	91365	
American Premium Finance, Inc.	2501 East Chapman, Suite 100	Fullerton	92831	
APFS, Inc. dba Ameircan Pioneer Financial Services	2501 East Chapman, Suite 100	Fullerton North	92831	
Arizona Premium Finance Co., Inc.	5315 Laurel Canyon Boulevard	Hollywood	91607	
BCIC Premium Finance Company	2501 East Chapman Avenue, Suite 100	Fullerton	92831	
Birch Financial, Inc.	2501 East Chapman Avenue Suite 100	Fullerton	92831	
Blackhorse Premium Finance Corp.	2501 E Chapman Ave, #100	Fullerton	92831	
Blackwater Premium Finance of CA, Inc.	6046 Cornerstone Court West, Suite 202	San Diego	92121	
Blue Chip Finance Corporation	21820 Burbank Boulevard, Suite 300	Woodland Hills	91367	
Bridgeport Premium Acceptance Corporation	21820 Burbank Boulevard, Suite 300	Woodland Hills	91367	
California Millennium Financing, Inc.	22349 La Palma Avenue, Suite D-110	Yorba Linda	92887	
Cananwill, Inc.	1901 Main Street, Suite 300	Irvine	92614	
Capitol Payment Plan of California, Inc.	21820 Burbank Boulevard, Suite 300	Woodland Hills	91367	
CIBA Financial Services, Inc.	523 West 6th Street, Suite 716	Los Angeles	90014	
Collier Financial, Inc.	2501 E. Champman Avenue #100	Fullerton	92831	
DBA Financial, Inc.	822 G Street	Arcata	95521	
Design Premium Finance, Inc.	2501 East Chapman, Suite 100	Fullerton	92831	
Discovery Premium Finance, Inc.	2501 East Chapman Avenue Suite 100	Fullerton	92831	
Economy Premium Finance, Inc.	2501 East Chapman, Suite 100	Fullerton	92831	
Emerald Premium Finance	2501 East Chapman, Suite 100	Fullerton	92831	
Empire Premium Finance Co.	2501 East Chapman, Suite 100	Fullerton	92831	
Equity Premium Acceptance Corp.	2501 East Chapman, Suite 100	Fullerton	92831	
Executive Finance, Inc.	2501 East Chapman, Suite 100	Fullerton	92831	
First Insurance Funding Corp. of California	21820 Burbank Boulevard, Suite 300	Woodland Hills	91367	
Fox Financial Services	2501 East Chapman Avenue, Suite 100	Fullerton	92831	
FPCAL, Inc.	21820 Burbank Boulevard, Suite 300	Woodland Hills	91367	
G.A.S. Premium Finance, Inc.	251 North Brand Blvd.	Glendale	91203	
GD Financial Corporation	10393 San Diego Mission Road	San Diego	92108	
General Agents Acceptance Corporation	23441 South Pointe Drive, Suite 220	Laguna Hills	92653	

Name	Street	City	ZipCode	Phone
Golden State Finance Corp.	2501 E. Chapman Ave., Suite 100	Fullerton	92831	
Granite Premium Finance, Inc.	2501 E Chapman Ste 100	Fullerton	92831	
Great American Premium Finance Corp.	6046 Cornerstone Court West, Suite 202	San Diego	92121	
Hamilton Premium Finance Corp.	2501 East Chapman, Suite 100	Fullerton	92831	
Ibex Financial Services, Inc.	12821 Newport Avenue	Tustin	92780	
Imperial Premium Finance, Inc.	15303 Ventura Boulevard	Sherman Oaks	91403	
Insurance Financing, Inc.	1333 South Westwood Boulevard	Los Angeles	90024	
Insurance Premium Plan, Inc.	6046 Cornerstone Court West, Suite 202	San Diego	92121	
Ladera Premium Finance Co.	2501 E Chapman Ste 100	Fullerton	92831	
Liberty Premium Finance, Inc.	12641 East 166th Street	Cerritos	90703	
Mepco Acceptance Corporation	16027 Ventura Blvd., Suite 605	Encino	91436	
Mid-America Premium Finance Company West	6046 Cornerstone Court West, Suite 202	San Diego	92121	
Newport Premium Finance, Inc.	2501 E. Chapman Avenue	Fullerton	92831	
Nolat Premium Finance Corp.	2501 East Chapman, Suite 100	Fullerton	92831	
Nova Financial, Inc.	2859 Mandela Parkway	Oakland	94608	
Old Saybrook Premium Finance, Inc.	21820 Burbank Boulevard, Suite 300	Woodland Hills	91367	
Opus Financial Services, Inc.	21820 Burbank Boulevard, Suite 300	Woodland Hills	91367	
Pacific Coast Premium Finance Corp.	2501 East Chapman, Suite 100	Fullerton	92831	
Pacific Premium Finance, Inc.	2501 East Chapman, Suite 100	Fullerton	92831	
Pacific Risk & Financial Services, Inc.	2501 East Chapman, Suite 100	Fullerton	92831	
Premium Assignment Company, II	151 Kalmus Drive, Suite C220	Costa Mesa	92626	
Premium Financing Specialists of Calif., Inc.	601 South Glenoaks Boulevard	Burbank	91503	
Premium Payment Plan Inc.	2383 Buena Vista Avenue	Livermore	94550	
Priority One Premium Finance, Inc.	2501 E Chapman Ste 100	Fullerton	92831	
R. I. C. Financial, Inc.	2492 Walnut Avenue	Tustin	92780	
Rincon Premium Finance Company, Inc.	325 East Hillcrest Drive, Suite 230	Thousand Oaks	91360	
Rockridge Finance Corp.	3601 Haven Avenue	Menlo Park	94025	
Royal Premium Budget Of California, Inc.	2650 Camino Del Rio North #308	San Diego	92108	
RSA Premium Finance Company	2501 E. Chapman Ave., Suite 100	Fullerton	92831	
Shore Acceptance Corp.	2501 East Chapman, Suite 100	Fullerton	92831	
Snowcrest Funding, Inc.	2501 East Chapman Avenue, Suite 100	Fullerton Redondo Beach	92831	
South Bay Acceptance Corporation	116 Avenue I	Redondo Beach	90277	
Spartan Premium Finance Company, Inc.	2751 Alpine Boulevard	Alpine	91901	
Sucqua Insurance Premium Finance, Inc.	2501 East Chapman, Suite 100	Fullerton	92831	
Summit Premium Finance Company	231 West Main Street	El Cajon	92020	
Thomco Finance, Inc.	2525 Cherry Avenue, Suite 350	Signal Hill	90755	
Top Premium Finance Company, Inc.	21820 Burbank Boulevard, Suite 300	Woodland Hills	91367	
Trade & Industries Finance Corporation	21820 Burbank Boulevard, Suite 300	Woodland Hills	91367	

Name	Street	City	ZipCode	Phone
Transamerica Insurance Finance Corporation California	600 Montgomery Street	San Francisco	94111	
U.S. Capital Associates of California, Inc.	21820 Burbank Boulevard, Suite 300	Woodland Hills	91367	
UPAC of California, Inc.	3111 Camino del Rio North, Suite 400	San Diego	92108	
West Coast Premium Finance Corp.	2501 East Chapman Avenue, Suite 100	Fullerton	92816	
Westchester Premium Acceptance Corporation of California	21820 Burbank Boulevard, Suite 300	Woodland Hills	91367	
Western Truck Insurance Finance, Corp.	2501 East Chapman, Suite 100	Fullerton	92831	
Zurich Premium Finance Company of California	2439 West Scott Avenue	Fresno	93711	

2003 Trust Company Financial Data

Statement of Financial Condition as of December 31, 2003 (in thousands of dollars)

Number of Trust Companies 12

Assets

Cash and due from.....	\$66,202
U.S. Treasury securities	108,321
Obligations of other U.S. Government agencies and corporations	2,892
Obligations of States and political subdivisions.....	12,105
Other Securities	91,066
Loans	2,553
Reserve for possible loan losses	0
Loans (net)	2,553
Bank premises, furniture and fixtures and other assets representing bank premises	27,754
Capital leases included above.....	93
Real estate owned other than bank premises.....	554
Investments in subsidiaries not consolidated.....	0
Other assets.....	286,365
Total Assets	\$597,812

Liabilities

Liabilities for borrowed money	\$141
Mortgage indebtedness	0
Other liabilities.....	87,342
Total Liabilities	\$87,483

Capital notes and debentures 0

Shareholders equity

Common stock	\$20,860
Surplus.....	18,446
Total contributed capital	39,306
Retained earnings and other capital reserves.....	471,023
Total shareholders equity	510,329
Total liabilities and capital Account.....	\$597,812

Statement of Income
for the year ended December 31, 2003
(in thousands of dollars)

Operating income	
Income from fiduciary activities	\$587,741
Interest on federal funds sold	0
Interest on U.S. Treasury securities.....	2,756
Interest on obligations of other U.S. government agencies and corporations	192
Interest on obligations of states and political subdivisions of the U.S.....	447
Interest on other securities	564
Interest and fees on loans.....	31
Other income	43,653
Total operating income.....	\$635,384
Operating Expenses	
Salaries and employee benefits.....	\$155,124
Interest on borrowed money	243
Interest on capital notes.....	0
Occupancy expense of premises, gross.....	16,749
Less rental income.....	0
Occupancy expense of premises, net.....	16,749
Furniture and equipment expense	5,005
Provision for possible loan losses.....	0
Other operating expenses.....	311,102
Total operating expenses.....	\$488,223
Income before income taxes and securities gains or losses	147,161
Applicable income taxes.....	58,294
Income before securities gains or losses.....	88,867
Securities gains (losses), gross.....	(8)
Applicable income taxes.....	0
Securities gains (losses), net.....	(8)
Net income before extraordinary items.....	88,859
Extraordinary items, Net of tax effect	0
Net income	\$88,859

Trust Companies as of December 31, 2003

Name	Street	City	ZIP Code	Contact	Phone
Arrowhead Trust, Inc.	550 East Hospitality Lane, Suite 230	San Bernardino	92408	Thomas L Huettner	
Capital Guardian Trust Company	333 South Hope Street	Los Angeles	90071	Andrew F Barth	
Charles Schwab Trust Company (The)	425 Market Street 7th Floor 10880 Wilshire Boulevard, Suite 1100	San Francisco	94105	Charles R Schwab	
Deseret Trust Company of California	1100	Los Angeles	90024	Orin R Woodbury	
Enterprise Trust & Investment Company	15425 Los Gatos Boulevard	San Jose	95032	Marc J Rebboah	
Farmers & Merchants Trust Company of Long Beach	302 Pine Avenue	Long Beach	90802	Daniel K Walker	
Fiduciary Trust International of California	444 South Flower Street, 32th Floor	Los Angeles	90071	William R Barrett	
First Union Trust Company of California	401 So. Tryon Street, NC 1179	Charlotte, NC	28202	Michael Heard	
Mellon Trust of California	400 South Hope Street	Los Angeles	90071	David F Lamere	
Trust Company of the West	865 South Figueroa Street	Los Angeles	90017	Robert A Day	
Western Financial Trust Company	17911 Von Karman Avenue	Irvine South	92714	William P Foley, II	
Whittier Trust Company	1600 Huntington Drive	Pasadena	91030	Michael J Casey	

2003 Foreign Bank Financial Data

Statement of Financial Condition as of December 31, 2003 (in thousands of dollars)

Number of institutions 40

Assets.....

Cash and due from banks.....	\$1,237,319
U.S. Treasury Securities.....	83,700
U.S. Government obligations.....	225,804
Foreign Government Securities.....	99,574
Mortgage-backed securities- guaranteed by US Government.....	151,925
Mortgage-backed – guaranteed by other.....	0
Other asset-backed securities.....	0
All other securities.....	943,034
Federal funds sold - US depository institutions.....	136,350
Federal funds sold - with others.....	0
Securities purchased - US depository Institutions.....	0
Securities purchased - with others.....	0
Loans-net unearned income.....	10,765,171
Trading assets - US Treasury and agency securities.....	0
Other trading assets.....	23,171
Customer liability on acceptances outstanding (US domicile).....	82,957
Customer liability on acceptances outstanding (Non-US domicile).....	951
Other assets.....	223,036
Net due from related banks.....	2,747,692
Total Assets.....	\$16,720,684

Liabilities

Total deposits and credit balances.....	\$7,278,907
Federal funds purchased - with US depository institutions.....	972,344
Federal funds purchased - with others.....	30,600
Securities sold - with US depository institutions.....	14,000
Securities sold - with others.....	209,973
Other borrowed money.....	2,100,323
Liabilities on acceptances outstanding.....	83,907
Trading liabilities.....	15,286
Other liabilities.....	176,873
Net due to related banks.....	5,838,471
Total Liabilities.....	\$16,720,684

Statement of Income
for the year ended December 31, 2003
(in thousands of dollars)

Operating income

Interest and fees on loans and leases	\$403,051
Interest on Federal funds sold	916
Income on interbank placements and CDs purchased	16,229
Income on securities purchased under resale agreement	0
Interest and dividends on investment securities	35,696
Service charges, commissions & fees	71,646
Net profit/loss on foreign exchange trading	3,866
Income from H/O, branches & wholly-owned subsidiaries	58,096
Other operating income	34,557
Total operating income	\$624,057

Operating Expenses

Salaries and employee benefits	\$71,418
Interest on time CDs of \$100,000 and over	34,960
Interest on all other deposits or credit balances	22,838
Interest expense - Federal funds purchased	11,523
Interest expense - securities sold under repurchase agreements	4,260
Interest on borrowings (other than H/O, branches, & wholly-owned subsidiaries)	39,165
Interest on borrowings from H/O, branches & wholly-owned subsidiaries	104,839
Other operating expenses	114,173
Provision for loan losses	6,058
Total operating expenses	\$397,118

Income before income taxes and securities gain or losses	226,939
Net securities gains or losses	(1,363)
Income before taxes	225,576
Applicable income taxes	20,649
Extraordinary item, net of tax effect	0
Net Income	\$204,927

SELECTED FINANCIAL DATA- CALIFORNIA OFFICES OF FOREIGN BANKS

As of December 31, 2003

(In thousands of dollars)

Name of Foreign Bank	Loans	Net due from related institutions	Total Assets	Total Deposits	Net due to related institutions
Banca di Roma S.p.A.	81,571	0	142,614	0	139,109
Banco Agricola Comercial de El Salvador	0	0	8,385	0	8,381
Bank of Guam	5,594	0	5,853	4,318	1,530
Bank of India	74,955	0	88,088	3,496	42,976
Bank of Nova Scotia (The)	852,745	0	879,658	110	833,562
Bank of Taiwan	268,935	0	553,067	402,372	31,775
Bank of Tokyo-Mitsubishi, Limited (The)	979,247	0	1,045,666	45,948	952,856
Bank SinoPac	208,198	0	252,836	144,381	53,324
BNP Paribas	885,420	2,452,778	3,881,261	2,821,064	0
Canadian Imperial Bank of Commerce	0	0	1,110	0	1,110
Chang Hwa Commercial Bank, Ltd.	493,424	0	631,534	604	6,232
Chekiang First Bank, Limited	45,782	236,145	288,415	287,790	0
Chiao Tung Bank Co., Ltd.	317,528	0	327,984	296,205	26,958
Commerzbank Aktiengesellschaft	0	0	2,500	0	2,500
Credit Lyonnais	0	0	2,230	0	1,872
Development Bank of Singapore, Ltd.	682,101	0	712,141	219,912	131,912
E. Sun Commercial Bank, Limited	68,877	0	161,890	3,986	12,016
Farmers Bank of China (The)	135,398	0	224,068	100,000	14,013
First Commercial Bank Los Angeles Branch	339,692	0	718,928	669,300	23,209
Hua Nan Commercial Bank, Ltd.	219,946	0	625,465	473,510	19,897
Kasikornbank PCL	49	0	30,048	21	29,636
Korea Exchange Bank	68,048	5,403	79,453	13	0
Krung Thai Bank Public Company Limited	23,455	0	31,876	238	29,880
Land Bank of Taiwan	196,977	0	265,682	248,609	16,025
Liu Chong Hing Bank, Ltd.	36,689	0	64,898	50,188	14,626
Mizuho Corporate Bank, Ltd.	1,863,442	0	1,874,687	839	1,861,567
Oversea-Chinese Banking Corporation, Limited	99,332	0	100,620	0	100,074
Philippine National Bank	2,546	0	14,179	5,376	8,357
Shanghai Commercial Bank, Limited	307,490	50,347	415,313	414,057	0
Shizuoka Bank, Ltd. (The)	582,242	0	864,018	651,811	1,134
Standard Chartered Bank	0	3,019	5,277	5,074	0
State Bank of India	52,639	0	120,575	305	115,020
Sumitomo Mitsui Banking Corporation	0	0	2,006	2,006	0
Taipei Bank	132,331	0	280,586	162,519	24,831
Taiwan Business Bank	165,808	0	250,387	89,611	16,982
UFJ Bank Limited	791,899	0	886,405	1,685	829,776
United Mizrahi Bank, Ltd.	107,035	0	130,043	61,003	55,718
United Overseas Bank Limited	400,678	0	405,679	21,883	372,270
United World Chinese Commercial Bank	204,085	0	212,132	33,245	28,750
Woori Bank	71,013	0	133,127	57,428	30,593

Agencies and Branch Offices of Foreign (Other Nation) Banks as of December 31, 2003

Name	Street	City	Zip Code	Contact	Phone
Banca di Roma S.p.A.	One Market Street, #1000	San Francisco	94105	Luca Balestra	

Banco Agricola Comercial de El Salvador	1133 South Vermont Avenue	Los Angeles	90006 Oscar M Rojas
Bank of Guam	400 Montgomery Street	San Francisco	94104 Shirley Quitugua K R
Bank of India	555 California Street, Suite 4646	San Francisco	94104 Menon
Bank of Nova Scotia (The)	580 California Street	San Francisco	94111 James S York
Bank of Taiwan	601 South Figueroa Street	Los Angeles	90017 Bruce Yang
Bank of Tokyo-Mitsubishi, Limited (The)	777 South Figueroa Street	Los Angeles	90017 Osamu Uno
Bank SinoPac	350 S Grand Ave., Suite 1650	Los Angeles	90071 Sophie Cheng
BNP Paribas	One Front Street, 23th Floor	San Francisco	94111 Alain Benard
Canadian Imperial Bank of Commerce	10880 Wilshire Blvd, Suite 1700 555 West Fifth Street, Suite 3850	Los Angeles	90024 Paul Chakmak
Cathay United Bank, Ltd.	3850	Los Angeles	90013 Thomas Tang
Chang Hwa Commercial Bank, Ltd.	333 South Grand Avenue	Los Angeles	90071 James Lin
Chekiang First Bank, Limited	360 Pine Street	San Francisco	94104 Becky Mo
Chiao Tung Bank Co., Ltd.	333 West San Carlos Street	San Jose	95110 Peter Tseng
Commerzbank Aktiengesellschaft	633 West Fifth Street 515 South Flower Street, Suite 2200	Los Angeles	90071 Christian Jagenberg
Credit Lyonnais	445 South Figueroa Street, Suite 3550	Los Angeles	90071 Dianne Scott
DBS Bank Ltd	3550	Los Angeles	90071 Charles Ong
E. Sun Commercial Bank, Limited	17700 Castleton, Suite 500	City of Industry	91748 Benjamin Lin
Farmers Bank of China (The)	601 South Figueroa Street	Los Angeles	90017 Paul Liu
First Commercial Bank Los Angeles Branch	515 South Flower Street	Los Angeles	90071 George Lin
Hua Nan Commercial Bank, Ltd.	707 Wilshire Boulevard 350 South Grand Avenue, Suite 3050	Los Angeles	90017 David Chen
Kasikornbank PCL	3050	Los Angeles	90071 Pat Arunin 90017-
Korea Exchange Bank	777 South Figueroa Street	Los Angeles	5828 Yong Kim
Krung Thai Bank Public Company Limited	707 Wilshire Boulevard, Suite 3150 811 Wilshire Boulevard, Suite 1900	Los Angeles	Ittisoonthorn 90017 Nuangyindee
Land Bank of Taiwan	1900	Los Angeles	90017 Henry Leu
Liu Chong Hing Bank, Ltd.	601 California Street 350 S. Grand Avenue, Suite 1500	San Francisco	94108 Ki H Chan
Mizuho Corporate Bank, Ltd. Oversea-Chinese Banking Corporation, Limited	1000 Wilshire Blvd, Suite 1940 3345 Wilshire Boulevard, Suite 200	Los Angeles	90071 Eizo Ishiguro 90017 Tiong S Seng Wee 90010-
Philippine National Bank	200	Los Angeles	1910 Francisco R Ramos
Shanghai Commercial Bank, Limited	231 Sansome Street	San Francisco	94104 Philip Lee
Shizuoka Bank, Ltd. (The)	801 South Figueroa Street	Los Angeles	90017 Hisatoshi Nakamura
Standard Chartered Bank	790 East Colorado Boulevard	Pasadena	91101 Jim McCabe



Name	Street	City	Zip Code	Contact	Phone
State Bank of India	707 Wilshire Boulevard, Suite 1995	Los Angeles	90017	Soundara Kumar	
Sumitomo Mitsui Banking Corporation	777 South Figueroa Street, Suite 2600	Los Angeles	90017	Yoshimi Miura	
Taipei Bank	700 South Flower Street	Los Angeles	90017	Herbert Lai	
Taiwan Business Bank	633 West Fifth Street	Los Angeles	90071	Ben M Chen	
UFJ Bank Limited	601 South Figueroa Street	Los Angeles	90017	Kosuke Furukawa	
United Mizrahi Bank, Ltd.	800 Wilshire Boulevard, 16th Floor, Penthouse	Los Angeles	90017	Rouso Menachem	
United Overseas Bank Limited	777 South Figueroa Street, Suite 518	Los Angeles	90017	Hoong Chen	
Woori Bank	3360 W. Olympic Boulevard	Los Angeles	90019	Jong Kim	

Representative Offices of Foreign (Other Nation) Banks as of December 31, 2003

Name	Street	City	Zip Code	Contact	Phone
ABN AMRO Bank N.V.	11601 Wilshire Boulevard	Los Angeles	90025	Phyllis Kai-Kee	
Allied Irish Bank	601 South Figueroa Street	Los Angeles	90017-	Warren J Guinane	
Banco Do Brasil, S.A.	811 Wilshire Boulevard	Los Angeles	90017	Paulo Guimaraes	
Bank Julius Baer & Co., Ltd.	10877 Wilshire Boulevard, Suite 1100	Los Angeles	90024	Roger Wacker	
Bank of Scotland	660 South Figueroa Street	Los Angeles	90017	Allan Jackson	
Barclays Bank PLC	101 California Street	San Francisco	94111	Craig Lewis	
BNP Paribas	725 South Figueroa Street	Los Angeles	90017	Alain Benard	
Eurohypo Aktiengesellschaft	355 South Grand Avenue, Suite 3200	Los Angeles	90071	Ed Balazs	
KBC Bank N.V.	515 South Figueroa Street	Los Angeles	90071	Thomas G Jackson	
Natexis Banques Populaires	1901 Avenue of the Stars, Suite 1901	Los Angeles	90067	Mark Harrington	
Rabobank Nederland	4 Embarcadero Center, Suite 3200	San Francisco	94111-	Elizabeth Hund	
Royal Bank of Scotland plc, The	425 California Street, Suite 2000	San Francisco	94101	Marti A MacInnes	
SanPaolo IMI S.p.A.	444 South Flower Street, Suite 2360	Los Angeles	90071	Donald W Brown	
Societe Generale	Four Embarcadero Center	San Francisco	94111	David Grant	
WestLB AG	633 West Fifth Street, Suite 6750	Los Angeles	90071	Jonathan Kim	

Foreign (Other State) Bank Facilities as of December 31, 2003

Name	Street	City	Zip Code	Contact	Phone
American Express Bank, Ltd.	525 Market Street, 38th Floor	San Francisco	94105	Andrew Chiu	
American Express Trust Company	11835 West Olympic Blvd, Suite 900	Los Angeles	90064	Christy Lueck	
American Sterling Bank, A N.A.	1 Sterling	Irvine	92618	John Tolley	
Bank of New York (The)	10990 Wilshire Boulevard, Suite 1125	Los Angeles	90024	Lisa Y Brown	
BankOne, Arizona, N.A.	4695 MacArthur Court #1550	Newport Beach	92660	Frank Bonder	
BankOne, N.A.	333 S. Grand Avenue, Suite 3600	Los Angeles	90071	Susan Monson	
Bessemer Trust Company, N.A.	601 South Figueroa Street	Los Angeles	90017	Thomas J Frank	
Boston Safe Deposit and Trust Company	One Embarcadero Center, Suite 2200	San Francisco	94111	Esty D Lawrie	
Chase Manhattan Bank USA, N.A.	3700 State Street, #110	Santa Barbara	93105	Nikki Jordan	
City Bank	4590 MacArthur Boulevard, Suite 300	Newport Beach	92660	Douglas R Weld	
City National Bank	17748 Skypark Boulevard	Irvine	92614	Dave Vida	
Comerica Bank	611 Anton Boulevard, 4th Floor, Mail Code 4465	Costa Mesa	92714	Cheryl Sudney	
Compass Bank	14 Auto Mall Drive	Irvine	92718	Rocky Chandler	
Crescent Bank & Trust	4614 Sheridan Road	Oceanside	92056	Robert A Andras, Jr.	
Deutsche Bank Trust Company Americas	1761 East St. Andrew Place	Santa Ana	92705	Lea Lahtinen	
Fiduciary Trust Company International	444 South Flower Street, 32th Floor	Los Angeles	90071	Karen Cruz	
First Hawaiian Bank	180 Montgomery Street, 25th Floor	San Francisco	94104	John Coltrin	
First International Capital	350 South Grand Ave, Suite 2250	Los Angeles	90071	Lou Malesci	
Fleet National Bank	435 Tasso Street, Suite 250	Palo Alto	94301	Joan Kiekhaefer	
Franklin Bank S.S.B.	23015 Del Lago Drive, Suite D-2	Laguna Hills	92590	Kathryn A Leary	
Harris Trust and Savings Bank	One Market Street, Spear Tower, Suite 1515	San Francisco	94105	William A Bishop	
Investors Bank & Trust Company	US Bank Plaza, 980 9th Street, 8th Floor	Sacramento	95814	Jared M Whelan	
Mellon Bank, N.A.	400 South Hope Street, 5th Floor	Los Angeles	90071	Robert W Kelly	
National Fiduciary Services, N.A.	2740 Fulton Avenue, Suite 108	Sacramento	95821	Catherine West	
Nevada Security Bank	2893 Sunrise Gold Circle, Suite 209	Rancho Cordova	95742	Jack B Buchold	
Northern Trust Company of Connecticut, The	580 California Street, Suite 1300	San Francisco	94104	Clayton C Jue	
Provident Bank, The	19000 MacArthur Boulevard, Suite 425	Irvine	92612	Chris Arntson	
RBC Builder Finance	9255 Towne Centre Drive, Suite 240	San Diego	92121	Ruth McCree	
Rock River Trust Company	44 Montgomery Street, Suite 3030	San Francisco	94104	Ann M Nordby	



Name	Street	City	Zip Code	Contact	Phone
State Street Bank and Trust Company	One Market Street, Steuart Tower, 17th Floor	San Francisco	94105	Martha Johnson	
Sunrise Bank of Arizona	4695 MacArthur Court, 11th Floor	Newport Beach	92660	Grady Kjesbo	
Northern Trust Company of Connecticut, The	580 California Street, Suite 1300	San Francisco	94104	Jue	
TIB-The Independent BankersBank	17011 Beach Boulevard, Suite 900	Huntington Beach	92647	Danny W Bishop	
Union Planters Bank, N.A.	101 Pacifica, Suite 200	Irvine	92618	Janice Morford	
United States Trust Company	1750 Montgomery Street	San Francisco	94111	Lucia B Santini	
Wachovia Bank, National Association	333 South Grand Avenue	Los Angeles	90071	Dennis Ainspro	
Wells Fargo Bank Minnesota, N.A.	36 Executive Park, Suite 110	Irvine	92614	Sanjay Patel	
Wells Fargo Financial Bank	1870 West Carson Street	Torrance	90501	John B Keilholz	

2003 Savings and Loan Data

Statement of Financial Condition as of December 31, 2003

Number of Institutions	1
<u>Assets</u>	
Cash and due from banks	\$35,396
Securities	95
Federal funds sold	0
Loans & leases (net)	376,673
Less: loan loss reserves	1,927
Other real estate owned	0
Bank premises, equipment, etc.	412
Other assets	7,704
Total Assets	\$418,353
<u>Liabilities and capital</u>	
Total deposits	\$240,177
Other borrowed money	140,680
Other liabilities	2,373
Total Liabilities	383,230
Equity Capital	35,123
Total Liabilities and Capital	\$418,353

Statement of Income
For the Year ending December 31, 2003
(in thousands of dollars)

Interest Income

Loans	\$19,487
Deposits and investment securities	569
Mortgage pool securities	0
Amortization of deferred gains on asset hedges	0
Total interest income	\$20,056

Interest Expense

Deposits	\$3,225
Borrowings	4,683
Subordinated notes	0
Total interest expense	\$7,908

Net interest income	12,148
Provision for loan loss	146

Noninterest income

Service fees and charges	\$1,622
Sale of assets	0
All other noninterest income	258
Total noninterest income	\$1,880

Noninterest expense

Salaries	\$3,116
Premises and fixed assets	994
Other noninterest expense	1,583
Total noninterest expense	\$5,693

Income before income taxes and extraordinary items	\$8,481
Income tax	3,490
Income before extraordinary items	4,991
Extraordinary items	0
Net income	\$4,991

**PROFILE OF STATE-CHARTERED
SAVINGS AND LOAN ASSOCIATIONS**

(In millions of dollars)

PERIOD ENDING	12/31/2000	12/31/2001	12/31/2002	12/31/2003
Number of Savings and Loan Associations	3	1	1	1
Loans & Leases (Net)*	635.8	277.8	302.1	376.7
Reserve for loans	5.3	1.6	1.9	1.9
Total Assets	1,315.6	305.6	337.6	418.4
Total Deposits	1,109.2	204.2	214.2	240.2
Total Equity Capital	116.6	22.6	26.9	35.1
Noncurrent Loans & Leases**	2.2	0.3	0.0	0.0
Total Past Due Loans & Leases***	2.8	0.3	0.0	0.0
Other Real Estate Owned	0.5	0.0	0.0	0.0
Interest Earned	87.3	22.8	21.4	20.1
Interest Expense	43.4	12.8	9.2	7.9
Net Interest Income	43.9	10.0	12.2	12.1
Noninterest Income	7.0	1.3	1.3	1.9
Loan Loss Provision	0.5	0.2	0.2	(0.1)
Noninterest Expense	25.2	4.8	5.2	5.7
Net Income	15.5	3.7	4.8	5.0
Return on Assets#	1.18	1.23	1.41	1.19
Return on Equity#	13.26	16.53	17.77	14.21
Net Interest Margin#	3.34	3.26	3.62	2.90
Loans & Leases/Deposits	57.32	136.03	141.01	156.83
Loans & Leases/Assets	48.33	90.88	89.49	90.04
LLR/Total Loans	0.83	0.57	0.62	0.51
Equity Capital/Assets	8.86	7.41	7.95	8.40
Noncurrent Loans&Leases/Total Loans&Leases**	0.34	0.10	0.00	0.00
Tot. Past Due Loans&Leases/Total Loans&Leases	0.44	0.10	0.00	0.00
Reserves for Loans/Noncurrent Loans&Leases**	245.11	586.03	-	-

* Net of unearned income.

** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

Aggregate, annualized return



Selected Financial Data—Savings and Loan Associations

(as of December 31, 2003)
(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Deposits	Capital	Net Income	ROA	ROE
Malaga Bank, S.S.B	Palos Verdes Estates	418,353	376,673	240,177	35,123	4,991	1.19	14.21

Savings and Loan Association as of December 31, 2003

Name	Street	City	Zip Code	Contact	Phone
Malaga Bank, S.S.B.	2514 Via Tejon	Palos Verdes Estates	90274	John R Polen	

Transmitters of Money Abroad as of December 31, 2003

Name	Street	City	State	Zip Code	Contact	Phone
American Express Travel Related Services Company, Inc.	200 Vesey Street	New York	NY	10285	Anne Schepp	
Amparo's Foreign Exchange, Inc.	233 Sansome Street	San Francisco	CA	94104	Alaine M Gallanosa	
Anh Minh Money Transfer, Inc.	9211 Bolsa Avenue, Suite 104	Westminster	CA	92683	Lu Tran	
Antequera, Inc.	3417 W. 8th Street 620 South Glendale Avenue	Los Angeles	CA	90005	Fernando Lopez Narine	
Armenian Express, Inc. Associated Foreign Exchange, Inc.	#J 201 Sansome Street	Glendale	CA	91205	Hovhannisyán	
Bancomer Transfer Services, Inc.	16825 Northchase Drive	Houston	TX	77060	Moises Jaimes	
Bancomercio de El Salvador, Inc.	5512 Columbia Pike	Arlington	VA	22204	Jose Belismelis	
BancoSal, Inc.	1054 North Western Avenue	Los Angeles	CA	90029	Sonia Salgado	
Banmetropolitano Corp.	1101 South Vermont Avenue	Los Angeles	CA	90006	Maria L Granados	
BPI Express Remittance Corporation	2233 Gellert Boulevard	San Francisco	CA	94080	Eugenio Lotho	
Comercial dos Acores, Inc.	2-B North 33rd Street	San Jose	CA	95116	Carlos A Reis	
Del Agro Corporation USA	184 South Vermont 700 Highlander Blvd., Suite 450	Los Angeles	CA	90004	Carlos Klee	
Dolex Dollar Express, Inc.	450	Arlington	TX	76015	Raul Limon	
Dollar America Exchange, Inc.	2240 E. Plaza Blvd. Suite O	National City	CA	91950	Ben Javellana	
Dollars Express International, Inc.	13916F Brookhurst Street	Garden Grove	CA	92843	Jeannie Vo	
Ecuaworld Travel Agency, Inc.	3023 West Sixth Street 225 Broadway Ave, Suite 1425	Los Angeles	CA	90020	Jose I Viteri	
El Camino Transferencias, Inc.	1425	San Diego	CA	92101	Gerardo Bonilla	
Envios R.D. Corp.	2 Bennett Avenue	New York	NY	10033	Rodger Zepka	
Espirito Santo E Comercial de Lisboa, Inc.	1615 Alum Rock Avenue 660 South Figueroa Street, Suite 1100	San Jose	CA	95116	Francisco A Da Costa Lobo	
Express Padala (USA)	Suite 1100	Los Angeles	CA	90017	Rodolfo Aquino	
FinMex, Inc.	315 West 9th Street	Los Angeles	CA	90015	David Granades	
Giomex, Inc.	2635 Camino del Rios	San Diego	CA	92108	Juan C Lebrija	
Girosol Corp	16666 NE 19th Avenue	Miami Beach	FL	33162	Lorenzo Delzoppo	
Grace Foreign Exchange Corporation	870 Market Street	San Francisco	CA	94102	Cyrus C Santa Maria	
GroupEx Financial Corporation Inc.	14849 Firestone Boulevard	La Mirada	CA	90638	Scott Tidall	
Integrated Payment Systems Inc.	6200 South Quebec Street, Suite 210AS	Greenwood Village	CO	80111	Phyllis Skene-Stimac	
International Money Transmissions Systems, Inc.	1554 So Western Avenue	Los Angeles	CA	90006	Hugo Davila	
JOM Corporation of Illinois dba Majapara	8321 Stewart and Gray Road	Downey South San Francisco	CA	90241	Omar F Ruiz	
LBC Mundial Corporation	362 East Grand Avenue	San Francisco	CA	94080	Hugo Bonilla	

Name	Street	City	State	Zip Code	Contact	Phone
LBP Remittance Corp	8215 A Woodman Avenue	Panorama City	CA	91402	Loreta Peserio	
Le's Intercontinental Money Transfer, Inc.	14546 Brookhurst Street	Westminster	CA	92683	Stephanie Truong	
Lucky Money, Inc.	1111 Mission Street	San Francisco	CA	94103	Rene Medina	
Maniflo Money Exchange, Inc.	1442 Highland Avenue	National City	CA	91950	Florino Agpaoa	
Meest Corporation Inc.	97 Six Point Road	Toronto, Ontario		M8Z 2X3	Tamara DeBattista	
MoneyGram Payment Systems, Inc.	7401 West Mansfield Avenue	Lakewood	CO	80235	Philip Milne	
Motran Services, Inc.	6808 Atlantic Avenue	Bell	CA	90201	Esteban De La Paz	
Multivalores, Inc.	856 A South Vermont Street	Los Angeles	CA	90005	Enrique Orellana	
Naunihal Currency Exchange, Inc.	30030 Mission Boulevard	Hayward	CA	94544	Sarab Sandhu	
Occidente Corporation, USA	741 South Vermont Avenue	Los Angeles	CA	90005	Luis Cordon	
Order Express, Inc.	3934 W. 26th Street, #202	Chicago	IL	60623	Fernando Miranda	
Orlandi Valuta, Inc.	6200 So. Quebec Street	Englewood	CO	80111	Phyllis Skene-Stimac	
Pan Asian Currency Exchange Corporation	1939 Alum Rock Avenue	San Jose	CA	95116	Anita L Papa	
PayPal, Inc.	303 Bryant Street	Mountain View	CA	94041	John Muller	
	5395 North Milwaukee Avenue	Chicago	IL	60630	Andrew Dachman	
Pekao Trading Corporation		Chicago	IL	60630	Andrew Dachman	
PNB Remittance Centers, Inc.	3345 Wilshire Boulevard	Los Angeles	CA	90010	Rommel R Garcia	
RCBC California International, Inc.	39 St. Francis Square	Daly City	CA	94015	Jose Santos	
Regent Forex, Inc.	1114 No Vermont Avenue	Los Angeles	CA	90029	Tomas J Castro	
RIA Telecommunications Inc.	575 Lexington Avenue	New York	NY	10022	Juan C Bianchi	
Ruesch International, Inc. D.C.	700 Eleventh Street, N.W.	Washington	DC	20001	Jeanette Weaver	
Saigon Central Post, Inc.	9455 Bolsa Avenue Suite E	Westminster	CA	92683	Peter Nguyen	
Servicio UniTeller, Inc.	218 Route 17 North	Rochelle Park	NJ	7662	D. Z Ezekowitz	
Sigue Corporation	1518 San Fernando Road	San Fernando	CA	91340	Carol Roth	
Sonali Exchange Co. Inc.	211 East 43rd Street	New York	NY	10017	Kazi Asaduzzaman	
	Scotia Plaza, 100 Yonge Street, 15th Floor	Toronto	On	M5C 2W1	Gavin Birer	
Travelex Currency Services Inc.		Toronto	On	M5C 2W1	Gavin Birer	
U.S. Tour & Remittance Inc.	2483 Alvin Avenue	San Jose	CA	95121	Dong Huynh	
Vigo Remittance Corporation	10251 W. Oakland Park Blvd	Sunrise	FL	33351	Helio Gusmao	
Western Union Financial Services, Inc.	6200 S. Quebec Street, Suite 240	Greenwood Village	CO	80111	Phyllis Skene-Stimac	

Issuers of Payment Instruments as of December 31, 2003

Name	Street	City	State	ZipCode	Contact	Phone
American Express Travel Related Services Company, Inc.	200 Vesey Street	New York	NY	10285	Anne Schepp	
Comdata Network Inc. of California	5301 Maryland Way	Brentwood	TN	37027	Michael Sheridan	
Continental Express Money Order Co. Inc.	1108 East 17th Street 700 Highlander Boulevard, #450	Santa Ana	CA	92701	Fred Kunik	
DolEx Dollar Express		Arlington	TX	76015	Raul Limon	
GroupEx Financial Corporation	14849 Firestone Boulevard	La Mirada	CA	90638	Scott Tindall	
Integrated Payment Systems Inc.	6200 South Quebec Street	Englewood	CO	80111	Phyllis Skene-Stimac	
MoneyGram Payment Systems, Inc.	7401 West Mansfield Avenue	Lakewood	CO	80235	Philip Milne	
Travelers Express Company	1550 Utica Avenue South	Minneapolis	MN	55416	Philip Milne	
Vigo Remittance Corporation	10251 W Oakland Park Blvd	Sunrise	FL	33351	Helio Grusmao	
Wells Fargo & Company	633 Folsom Street	San Francisco	CA	94107	Paul Shimotake	

Issuers of Travelers Checks as of December 31, 2003

Name	Street	City	State	ZIP Code	Contact	Phone
American Express Travel Related Services Company, Inc.	200 Vesey Street	New York	NY	10285	Anne Schepp	
Citicorp Services, Inc.	Citicorp Plaza - Ninth Floor	Chicago	IL	60631	Helen Roppel	
Interpayment Services, Ltd.	Scotia Plaza, 100 Yonge St	Toronto	ON	M5C 2W1	Lisa Douglas	
Travelex Inc.	Scotia Plaza, 100 Yonge Street	Toronto	ON	M5C 2W1	Lisa Douglas	
Travellers Cheque Associates, Ltd.	c/o American Express Company	New York	NY	10285	Ann Schepp	

Business and Industrial Development Corporations as of December 31, 2003

Name	Street	City	ZIP Code	Contact	Phone
State Assistance Fund for Enterprise, BIDCO	1211 N. Dutton Ave, Suite D	Santa Rosa	95401	Mary Jo Dutra	

