

2001

2001 Annual Report

State of California. Department of Financial Institutions

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2001 annual report

STATE OF CALIFORNIA

GRAY DAVIS
Governor

Department of Alcoholic Beverage Control
Department of Corporations
Department of Financial Institutions
California Highway Patrol
California Housing Finance Agency
Department of Housing & Community Development
Department of Managed Health Care



MARIA CONTRERAS-SWEET
Secretary

Department of Motor Vehicles
Office of the Patient Advocate
Department of Real Estate
Office of Real Estate Appraisers
Stephen P. Teale Data Center
Office of Traffic Safety
Department of Transportation

BUSINESS, TRANSPORTATION AND HOUSING AGENCY

TO CALIFORNIA'S FINANCIAL INSTITUTIONS:

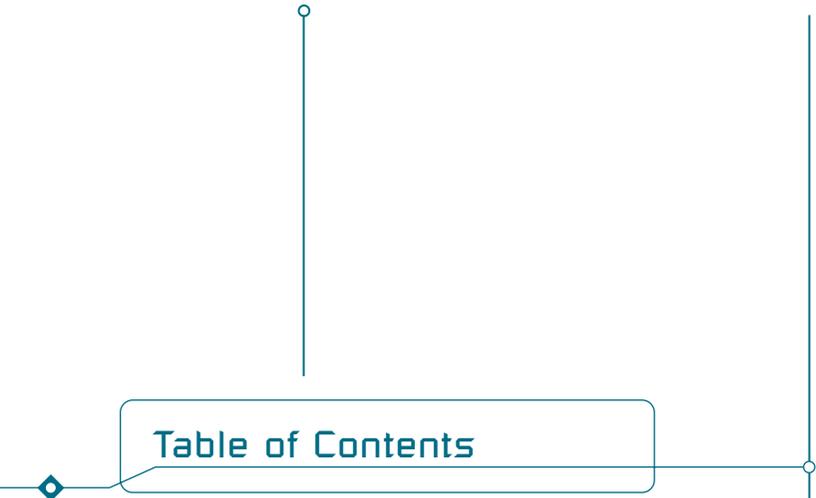
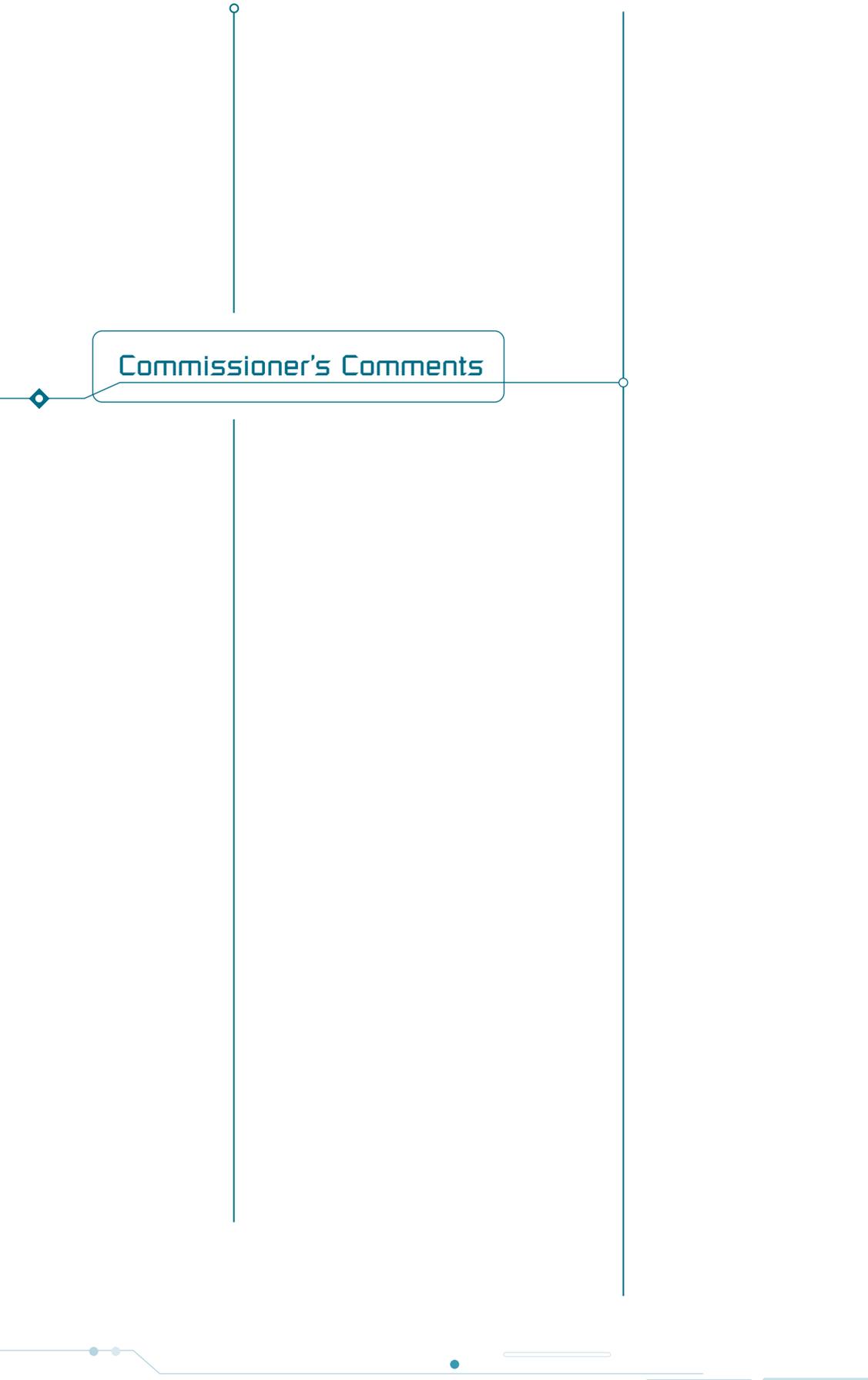


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APRIL 23

FEBRUARY 1

MAY 2

FEBRUARY 28

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MARCH 19

MAY 31

APRIL 2001

JUNE 2001

APRIL 2



JUNE 11

JUNE 14

JUNE 18

JUNE 23

JULY 9

JULY 17

AUGUST 1

AUGUST 27-29

OCTOBER 3

OCTOBER 27

NOVEMBER 2001

NOVEMBER 16

NOVEMBER 30

DECEMBER 2001

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ADMINISTRATIVE CHANGES

ISSUES AND EVENTS

Department Activities



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CONSUMER INFORMATION DESK



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ACCREDITATION

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EXAMINATION PROGRAM

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CREDIT UNION DIVISION



SPECIAL LICENSEES

EXECUTIVE LEADERSHIP FORUM

OPERATIONAL RECOVERY PLAN

INFORMATION SYSTEMS

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TRAINING



ASSESSMENTS

INSURANCE PREMIUM FINANCE
COMPANIES

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BANKS, FOREIGN BANKS AND TRUST
COMPANIES

CREDIT UNIONS

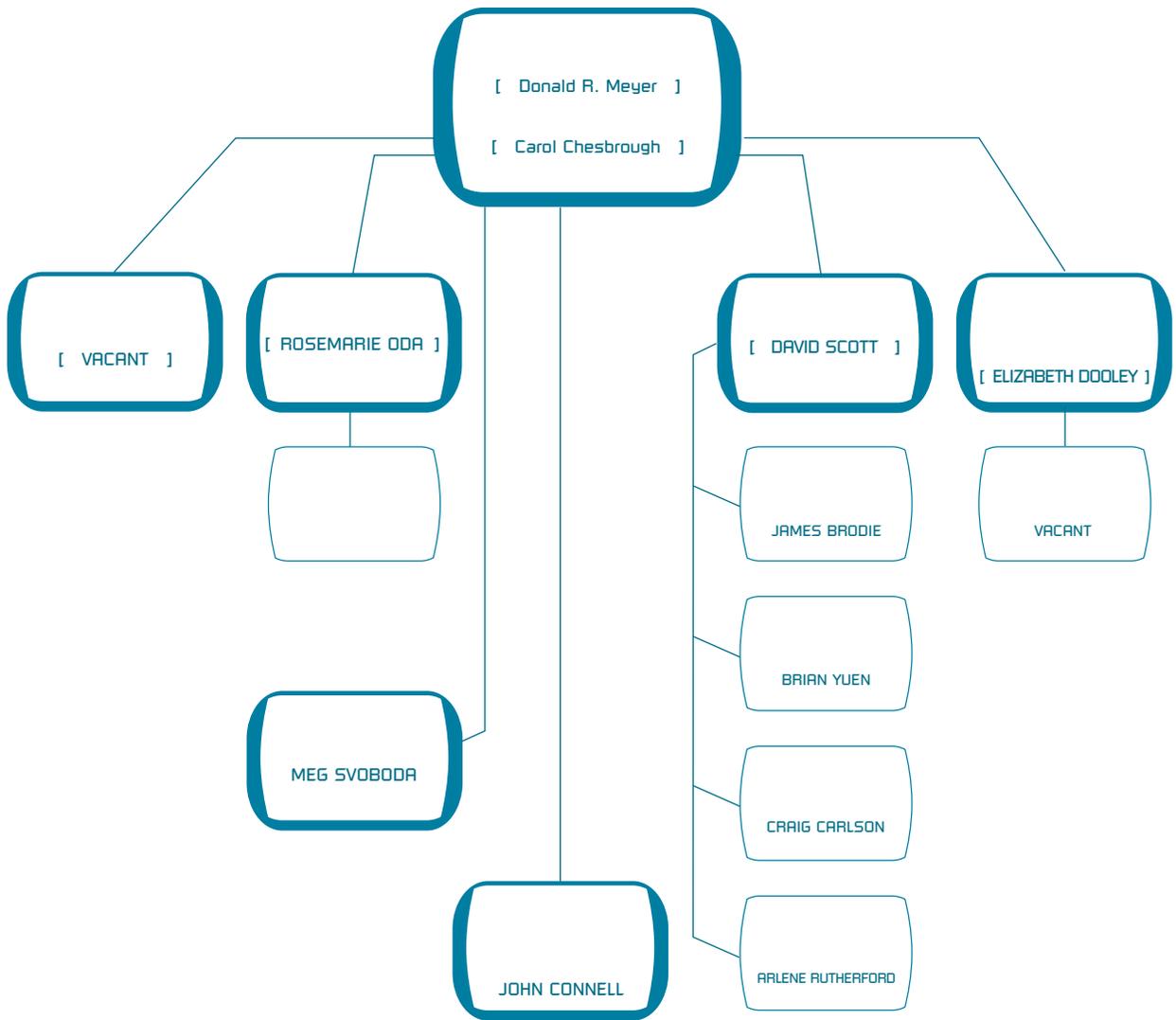
REAL ESTATE BROKERAGE SURVEY

INDUSTRIAL BANKS

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BILLS POTENTIALLY IMPACTING
DEPARTMENT LICENSEES

EXECUTIVE OFFICE
DEPARTMENT OF FINANCIAL INSTITUTIONS



2001 Organization Chart



STATEMENT OF THE
Financial Institutions Fund

Accumulated surplus, July 1, 2000

9,716,644.09

Revenue:

Less Expenditures

STATEMENT OF THE
Credit Unions Fund

Accumulated surplus, July 1, 2000

1,571,816.00

Revenue:

Less Expenditures

San Francisco Headquarters

Elizabeth Dooley, Deputy

Los Angeles Office

John Connell, Chief Administrative Officer

Sacramento Office

Meg Svoboda, Legislative Coordinator

San Diego/Orange County Office

James Brodie, Deputy

Brian Yuen, Deputy

Craig Carlson, Deputy

Arlene Rutherford, Deputy

Office Location and Roster

Peter Van Hoecke, Program Manager

EXECUTIVE STAFF

Donald R. Meyer, Commissioner

Roxanna Constantino, Executive Assistant

Carol Chesbrough, Chief Deputy

Denise Moncus, Executive Assistant

David Scott, Chief Examiner

Rachelle Ruby, Office Assistant

Rosemarie Oda, General Counsel

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ADMINISTRATIVE STAFF

John Connell, Chief Administrative Officer

Jack Wright, Budget Officer

Annette Goudeau, Office Assistant

FISCAL AND BUSINESS SERVICES

Eli Karam, Fiscal Officer

Laura Storniolo, Accounting Officer

Anna Yee, Business Services Officer

Robert Duncan, Accountant

Dora Lo, Accountant

Cherlene Dominguez, Accounting Technician

Antoinette Lacy, Office Assistant

HUMAN RESOURCES

Robbin Kleinsorge, Personnel Officer

Cindy Fernandez, Training Officer

Reymunda Vences
Associate Personnel Analyst

Aile Adriano, Staff Services Analyst

Sheri McMann, Staff Services Analyst

Joyce Matushenko
Personnel Services Specialist

INFORMATION SYSTEMS

Mary Ann Havens
Information Systems Manager

Freda Sato
Assoc. Info. Systems Analyst

Arlene Dela Cruz
Assoc. Info. Systems Analyst

Nida Torion
Assoc. Info. Systems Analyst

Ardo Apolinario
Asst. Info. Systems Analyst

Cesar Garcia
Information Systems Technician

**STRATEGIC SUPPORT AND
PUBLIC INFORMATION**

Peter Van Hoecke, Program Manager

Alana Golden Nabong
Information Officer

Patrick Carroll, Program Supervisor

Rosa Santiago, Office Assistant

Vivian Chen, Staff Services Analyst

Ross Glen
Management Services Technician

Ida Nancy Dizon, Office Assistant

Jason Summers, Staff Services Analyst

John Mason, Staff Services Analyst

Lezlie Cannon
Consumer Services Representative

LEGAL STAFF

Rosemarie Oda, General Counsel

William Thompson
Assistant General Counsel

Tony Lehtonen, Senior Counsel

Sheila Sakamoto, Senior Counsel



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Kenneth Sayre-Peterson, Senior Counsel

Diana Nishiura, Senior Counsel

James Patten, Staff Counsel

Robert Venchiarutti, Staff Counsel

Wallace Wong, Staff Counsel

Leonida Asuncion, Legal Secretary

Agnes Pagaduan, Senior Legal Typist

Phyllis Pacheco, Senior Legal Typist

Jasmin Guevarra, Office Technician

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James O'Neill, Senior Examiner

Owen Raven, Senior Examiner

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Marshall Gleisten, Examiner

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Nathaniel Davis, Senior Examiner

Scott Harris, Senior Examiner

Donald Lake, Senior Examiner

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George Neil, Senior Examiner

Jeanette Barraza, Examiner

Marilyn Davis, Examiner

Nicole McCann, Examiner

Sharri Miller, Examiner

Robert Milan, Examiner

Aaron Prospero, Examiner

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Gerald Spicer, Senior Examiner

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Sylvester Youngblood, Examiner

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Karen Furnas, Staff Services Analyst

Kim Lucero, Staff Services Analyst

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Luz Cervantes, Staff Services Analyst

Lilia Cabalu, Office Technician

Cordella Andrade, Office Assistant

Charlotte Imoto, Manager

John Ross, Manager

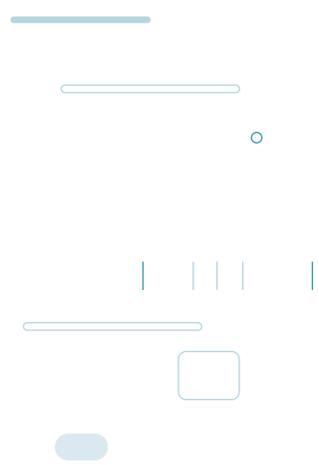
Bill Tom, Manager

Norman Edwards, Supervisor

Daphne Porter, Supervisor

David Spainhour, Supervisor

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Klara Kirchen, Examiner

Michelle Martinez, Examiner

Jose Morales, Examiner

Franklin Ng, Examiner

Yvonne Ramirez, Examiner

Larry Reed, Examiner

Shahid Salehjee, Examiner

Eddy Spralja, Examiner

Radostina Stoica, Examiner

Levone Teramoto, Examiner

Albert Torralba, Examiner

Liliana Torres, Examiner

Tammy Weir, Examiner

Stephanie Zhao, Examiner

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Lawrence Chung, Examiner

Anna Lo, Examiner

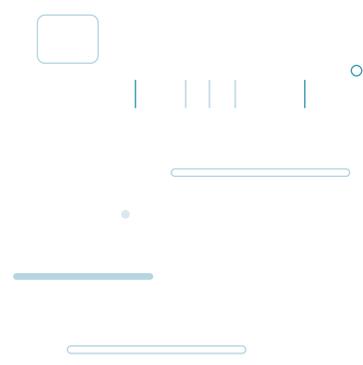
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Donald Proctor, Examiner

David Schmitt, Examiner

Beverly Wharton, Examiner

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Nancy Yu, Examiner

SAN DIEGO/ORANGE REGION

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Douglas Kirkpatrick, Manager

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Annette Cheng, Senior Examiner

Brenda Childs, Senior Examiner

Florence Scott, Senior Examiner

Sandy Wong, Senior Examiner

Jomo Jones, Examiner

Anson Kwan, Examiner

Emil Mikhail, Examiner

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Albert Marquez, Senior Examiner

Carol Rhyne, Senior Examiner

William Schott, Senior Examiner

Charles Nedd, Examiner

Rosalyn Tomaszewski, Examiner

Ruth Wimer, Examiner

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GENERAL COMMENTS

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INDUSTRIAL BANKS

PREMIUM FINANCE COMPANIES

TRUST COMPANIES AND DEPARTMENTS

CREDIT UNIONS

FOREIGN BANKS

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Commercial Banks

Structure Activity Report

NEW BANKS

Name	City	Capitalization	Date Opened
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CONVERSION TO STATE CHARTER

Name	Location	Converted
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TRANSFORMATION TO COMMERCIAL BANK

Name	Location	Transformed
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MERGERS

Surviving Bank	Location	Merged Bank	Location	Merged
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Industrial Banks

MERGER

Surviving Bank	Location	Merged Bank	Location	Merged
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Credit Unions

CONVERSIONS TO STATE CHARTER

Name	Location	Converted
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MERGERS

Surviving Credit Union	Location	Merged Credit Union	Location	Merged
------------------------	----------	---------------------	----------	--------

Premium Finance Companies

NEW PREMIUM FINANCE COMPANIES

Name	Location	Opened
------	----------	--------

VOLUNTARY SURRENDERS OF LICENSES

Name	Location	Closed
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REVOCATIONS OF LICENSE

Name	Location	Effectuated
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Trust Companies and Departments

TRUST COMPANIES

MERGERS

Surviving Institution	Location	Merged Institution	Location	Merged
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TRANSFORMATION TO COMMERCIAL BANK

Name	Location	Transformed
------	----------	-------------

VOLUNTARY SURRENDER OF LICENSE

Name	Location	Closed
------	----------	--------

TRUST POWERS

NEW TRUST POWERS

Name	Location	Effected
------	----------	----------

MERGERS

Surviving Bank	Location	Merged Bank	Location	Merged
----------------	----------	-------------	----------	--------

Foreign (Other Nation) Banks

AGENCIES AND BRANCH OFFICES OF FOREIGN (OTHER NATION) BANKS OPENED

Name of Bank	Country	Location	Opened
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AGENCIES AND BRANCH OFFICES OF FOREIGN (OTHER NATION) BANKS CLOSED

Name of Bank	Country	Location	Closed
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Foreign (Other State) Banks

FACILITIES OF FOREIGN (OTHER STATE) BANKS OPENED

Name of Bank	State	Location	Opened
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FACILITIES OF FOREIGN (OTHER STATE) BANKS CLOSED

Name of Bank	State	Location	Closed
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R
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R
O
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Savings and Loan Associations

CONVERSION TO FEDERAL CHARTER

Name	Location	Converted
------	----------	-----------

MERGER

Surviving Bank	Location	Merged	Bank Location	Merged
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Business and Industrial Development Corporations (BIDCO)

NEW BIDCO

Name	Location	Opened
------	----------	--------

Special Licensees

NEW TRANSMITTERS OF MONEY ABROAD

Name	Location	Opened
------	----------	--------

TRANSMITTER OF MONEY ABROAD SURRENDER OF LICENSE

Name	Location	Closed
------	----------	--------

ISSUER OF TRAVELERS CHECKS SURRENDER OF LICENSE

Name	Location	Closed
------	----------	--------

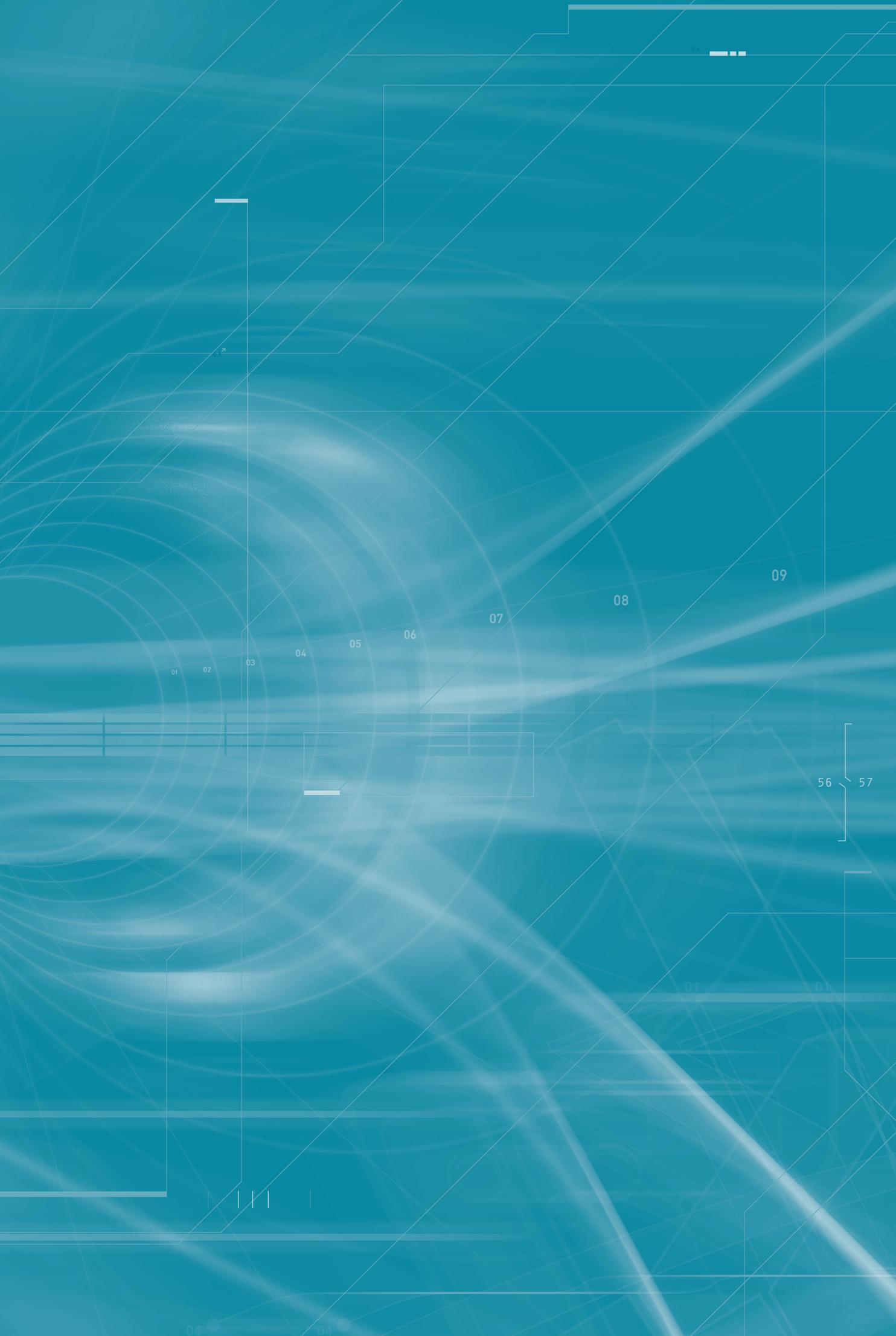
Liquidations Pending

PROFILE OF STATE CHARTERED BANKS

FINANCIAL DATA

State Chartered Banks





01

02

03

04

05

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08

09

56

57

01

01

04

04

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T A S
A C T T
T H E A
E A T
R S C E
C T H S
H E A T C
S A R T R A H
T R E T T A
A T D E E R
T E C R T
E R B H E C E
E A A D H R
C D N R A E
H K T B R D
A B S E A T
R A R N E B
T N E K R A
E K D S E N
R S D K
E B S
D A B
N A
B K N
A S K
N S
K
S

STATEMENT OF FINANCIAL CONDITION

Number of institutions 196

Assets

Liabilities and capital

STATEMENT OF INCOME

Interest income

Interest expense

Noninterest income

Noninterest expense

58 }
59 }

A
T S
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S E T
T A S
A C T T
T H E A
E A T
R S E
C T H S
H E A T C
S A R T A H
T R E T A
A T D E E R
T E C R T
E R B H E C E
E A A D H R
C D N R A E
H K T B R D
A B S E A T
R A R N E B
T N E K R A
E K D S E N
R S D K
E B S
D A B
N A
B K N
A S K
N S
K
S

SELECTED FINANCIAL DATA - COMMERCIAL BANKS

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Income	ROA	ROE
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Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Income	ROA	ROE
--------------	----------	--------	-------------------	-------------------------	----------	---------	--------	-----	-----

A
T S
S E T
T A S
A C T T
T H E A
E A T
R S C E
C T H S
H E A T C
S A R T R A H
T R E T T A
A T D E E R
T E C R T
E R B H E C E
E A A D H R
C D N R A E
H K T B R D
A B S E A T
R A R N E B
T N E K R A
E K D S E N
R S D K
E B S
D A B
N A
B K N
A S K
N S
K
S

Name of Bank

Location Assets Loans & Leases Loan Reserve Deposits Capital Income ROR ROE

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Income	ROA	ROE
--------------	----------	--------	-------------------	-------------------------	----------	---------	--------	-----	-----

A
T S
S E T
T A S
A C T T
T H E A
E A T
R S C E
C T H S
H E A T C
S A R T R A H
T R E T T A
A T D E E R
T E C R T
E R B H E C E
E A A D H R
C D N R A E
H K T B R D
A B S E A T
R A R N E B
T N E K R A
E K D S E N
R S D K
E B S
D A B
N A
B K N
A S K
N S
K
S

Name of Bank

Location Assets Loans & Leases Loan Reserve Deposits Capital Income ROR ROE

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Income	ROA	ROE
--------------	----------	--------	-------------------	-------------------------	----------	---------	--------	-----	-----

A
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S E T
T A S
A C T T
T H E A
E A T
R S C E
C T H S
H E A T C
S A R T R A H
T R E T T A
A T D E E R
T E C R T
E R B H E C E
E A A D H R
C D N R A E
H K T B R D
A B S E A T
R A R N E B
T N E K R A
E K D S E N
R S D K
E B S
D A B
N A
B K N
A S K
N S
K
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CALIFORNIA STATE-CHARTERED COMMERCIAL BANKS

Name	Street	City	Zip Code	Contact	Phone
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Name	Street	City	Zip Code	Contact	Phone
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A
T S
SE T
T A S
AC T T
TH E A
EA T
R S C E
CT H S
HE A T C
SAR T R A H
TRE T T A
AT D E E R
TE C R T
ER B H E C E
EA A D H R
CD N R A E
H K T B R D
AB S E A T
RA R N E B
TN E K R A
EK D S E N
RS D K
E B S
D A B
N A
B K N
A S K
N S
K
S

Name

Street

City

Zip Code

Contact

Phone

Name	Street	City	Zip Code	Contact	Phone
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A
T S
S E T
T A S
A C T T
T H E A
E A T
R S C E
C T H S
H E A T C
S A R T R A H
T R E T T A
A T D E E R
T E C R T
E R B H E C E
E A A D H R
C D N R A E
H K T B R D
A B S E A T
R A R N E B
T N E K R A
E K D S E N
R S D K
E B S
D A B
N A
B K N
A S K
N S
K
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Name

Street

City

Zip Code

Contact

Phone

Name	Street	City	Zip Code	Contact	Phone
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70 } 71

PROFILE OF INDUSTRIAL BANKS

FINANCIAL DATA

Industrial Banks

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STATEMENT OF FINANCIAL CONDITION

Number of institutions 21

Assets

Liabilities and capital

STATEMENT OF INCOME

Interest income

Interest expense

Noninterest income

Noninterest expense

74 } 75

D
 U I
 I S N
 N T D I
 D R U N
 U I S D
 S A T U
 T L I R S
 R N I I T
 I B D A N R
 I A A U L D I
 N L N S U A
 D K T B S L
 U B S R A T
 S A I N R B
 T N A K I A
 R K L S A N
 I S L K
 A B S
 L A B
 N A
 B K N
 A S K
 N S
 K
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SELECTED FINANCIAL DATA—INDUSTRIAL BANKS

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Income	ROA	ROE
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CALIFORNIA INDUSTRIAL BANKS

Name	Street	City	Zip Code	Contact	Phone
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PROFILE OF CREDIT UNIONS

FINANCIAL DATA
Credit Unions



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STATEMENT OF FINANCIAL CONDITION

Number of institutions	218
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Assets

Liabilities and equity

STATEMENT OF INCOME

Interest income

Interest expense

Noninterest income

Noninterest expense

80 } 81

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SELECTED FINANCIAL DATA - CREDIT UNIONS

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	Capital/Assets
--------------	----------	--------	----------------	-------------------	----------	---------	------------	-----	----------------

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	Capital/ Assets
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Name of Bank

Location Assets Loans & Leases Loan Loss Reserve Deposits Capital Net Income ROR Capital/Assets

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	Capital/Assets
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Name of Bank

Location Assets Loans & Leases Loan Loss Reserve Deposits Capital Net Income ROA Capital/Assets

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	Capital/Assets
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CALIFORNIA STATE-CHARTERED CREDIT UNIONS

Name	Street	City	Zip Code	Contact	Phone
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Name	Street	City	Zip Code	Contact	Phone
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Name

Street

City

Zip Code

Contact

Phone

Name	Street	City	Zip Code	Contact	Phone
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Name

Street

City

Zip Code

Contact

Phone

Name	Street	City	Zip Code	Contact	Phone
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Name

Street

City

Zip Code

Contact

Phone

OUT-OF-STATE CREDIT UNIONS AUTHORIZED
TO DO BUSINESS IN CALIFORNIA

Name	Street	City	Zip Code	Contact	Phone
------	--------	------	----------	---------	-------

SELECTED FINANCIAL DATA

FINANCIAL DATA

Premium Finance Companies

Name

Location

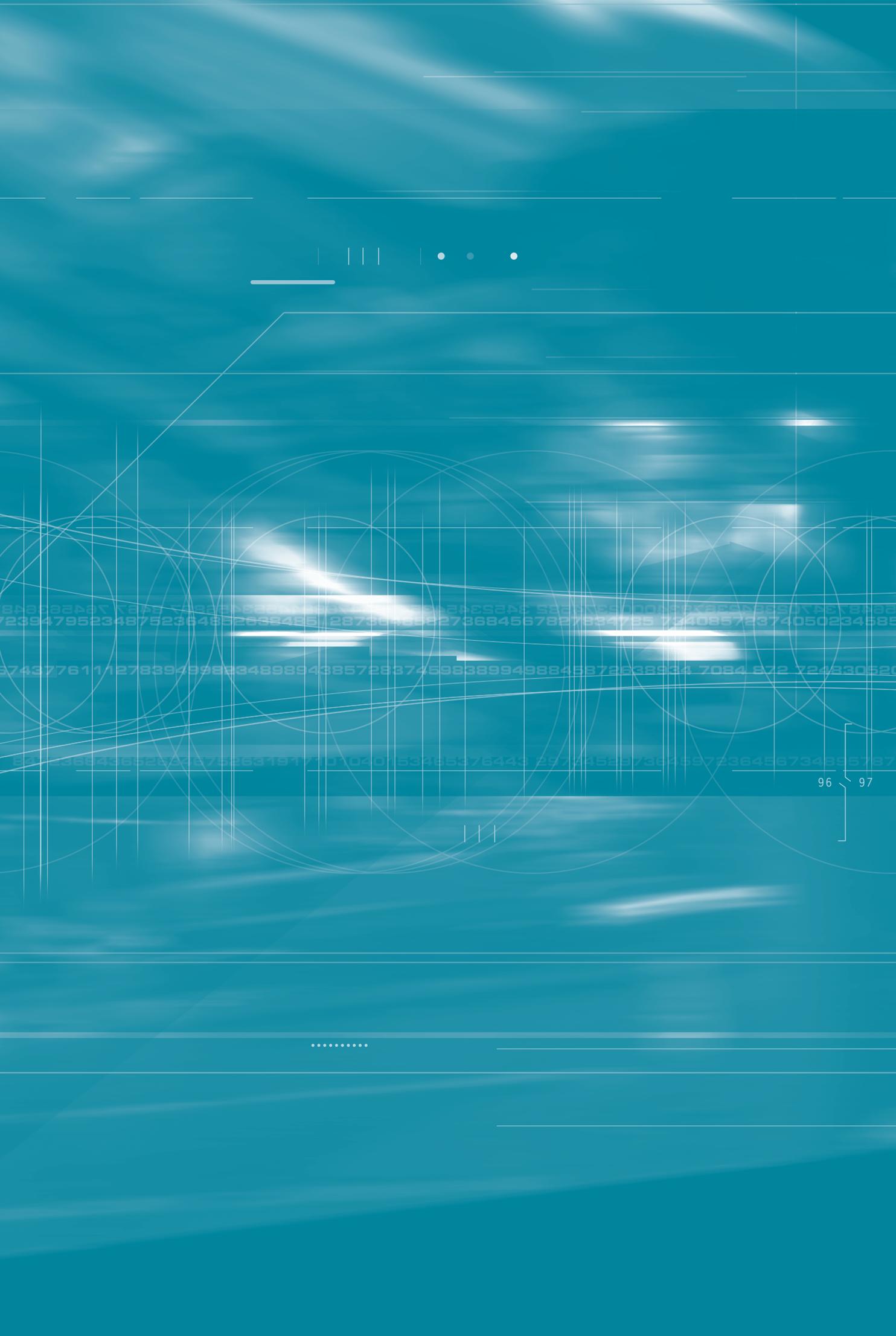
Loans

Assets

Capital

Income





819682687 7628 / 82278887 8045 8165381 9926 06570085 7926043850 7878 858
72394795234875236488 2632485 287354858 273684567827834785 7 2408572374050234585

37437761112783949988 34898943857283745983899498845572538934 7084 872 724330520

827 36843652548752631917 91040153485976443 297745237364597236456734385787



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SELECTED FINANCIAL DATA (CONTINUED)

Name	Location	Loans	Assets	Capital	Net Income
------	----------	-------	--------	---------	------------

PREMIUM FINANCE COMPANIES

Name	Street	City	Zip Code	Phone
------	--------	------	----------	-------

E
M P
P I R
R U E P
E M M R
M I E
I F U M
U I P M I
M N R P U
A F R M
P F M I E
R I C I N M F
E N E U A I I
M A M N U N
I N C C M A
U C O F E N
M E M I F C
P N C I E
F C A O N
I O N M A C
N M I C P N O
A P E A C M
N A S N E P
C N C I A
E I O E C N
E M S O I
C S P M E
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P I N
A E I
N S E
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Name

Street

City

Zip Code

Phone

Name

Street

City

Zip Code

Phone

100 } 101

SELECTED FINANCIAL DATA—TRUST COMPANIES

Trust Company Financial Data

Name of Trust Company	City	Total Assets	Equity Capital	Fiduciary Assets
-----------------------	------	--------------	----------------	------------------



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STATEMENT OF FINANCIAL CONDITION

Number of Trust Companies 14

Assets

Liabilities

Shareholders equity

STATEMENT OF INCOME

Operating income

Operating expenses

104 } 105

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TRUST COMPANIES

Name	Street	City	ZIP Code	Contact	Phone
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STATEMENT OF FINANCIAL CONDITION

Number of institutions 49

Assets

Liabilities

STATEMENT OF INCOME

Operating income

Operating expenses

110 } 111

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AGENCIES AND BRANCH OFFICES OF FOREIGN (OTHER NATION) BANKS

Name	Street	City	Zip	Code	Contact	Phone
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Name	Street	City	Zip	Code	Contact	Phone
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**REPRESENTATIVE OFFICES OF FOREIGN
(OTHER NATION) BANKS**

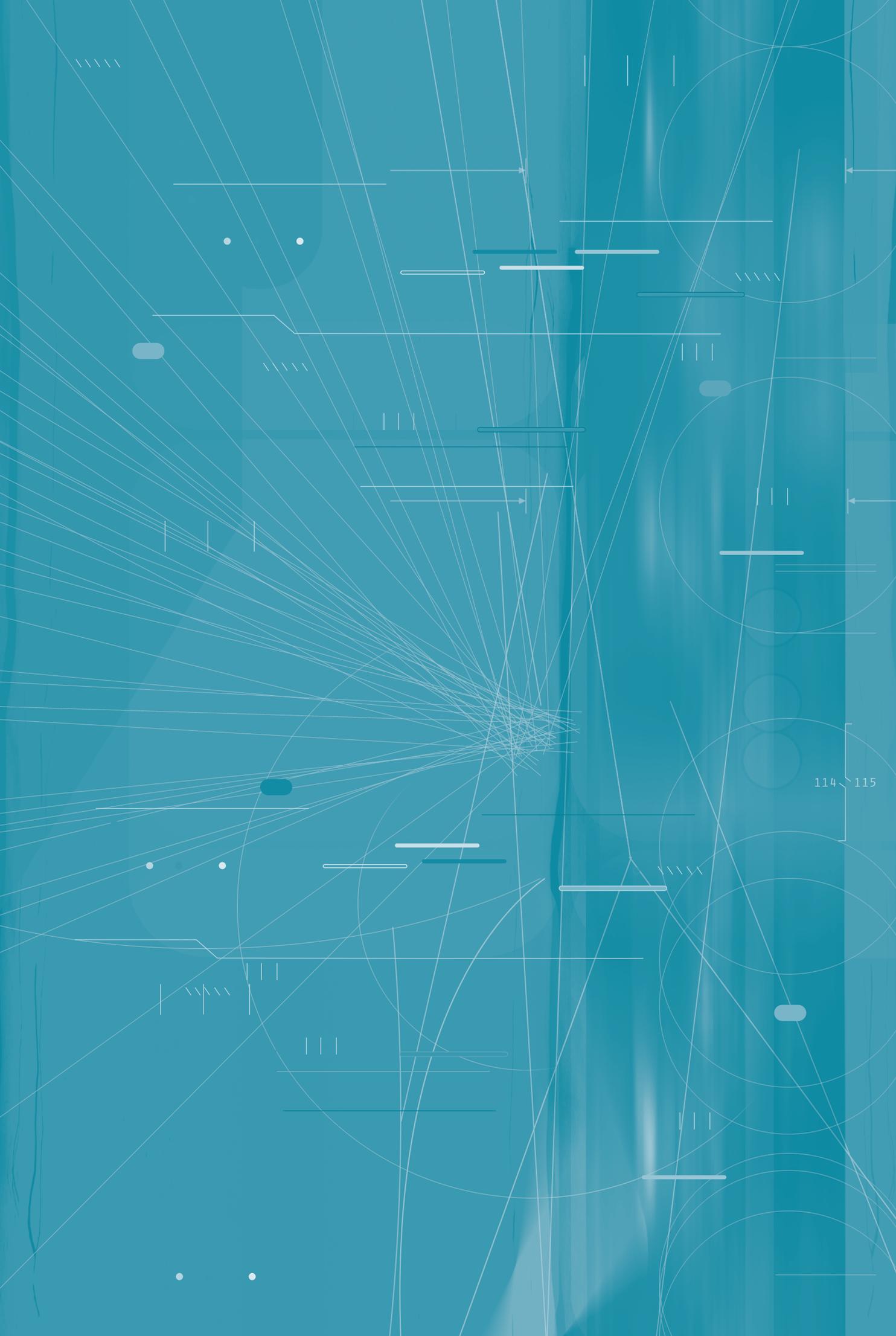
Licensee	Name	Street	City	Zip	Code	Contact	Phone
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FOREIGN (OTHER STATE) BANK FACILITIES

Name	Street	City	Zip Code	Contact	Phone
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PROFILE OF STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

FINANCIAL DATA

Savings and Loan Data



I
N S
G A
S S
A V S
V A I A
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I D
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N L O S
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T A A
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STATEMENT OF FINANCIAL CONDITION

Number of Institutions 1

Assets

Liabilities and capital

STATEMENT OF INCOME

Interest income

Interest expense

Noninterest income

Noninterest expense

118 } 119

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SELECTED FINANCIAL DATA - SAVINGS AND LOAN ASSOCIATION

Name of Bank	Location	Assets	Loans & Leases	Deposits	Capital	Net Income	ROA	ROE
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SAVINGS AND LOAN ASSOCIATION

Name	Street	City	Zip Code	Contact	Phone
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OUT OF STATE SAVINGS AND LOAN ASSOCIATION

Name	Street	City	ZIP Code	Phone
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TRANSMITTERS OF MONEY ABROAD

Name	Street	City State	Zip Code	Contact	Phone
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120 } 121

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Name	Street	City	State	Zip Code	Contact	Phone
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ISSUERS OF PAYMENT INSTRUMENTS

Name	Street	City	State	Zip Code	Contact	Phone
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ISSUERS OF TRAVELERS CHECKS

Name	Street	City	State	Zip Code	Contact	Phone
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BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS

Name	Street	City	Zip Code	Contact	Phone
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GARY DAVIS, GOVERNOR ○ \\\ \ \ \ \

MARIA CONTRERAS-SWEET, SECRETARY
BUSINESS, TRANSPORTATION AND HOUSING AGENCY

SOURCES

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DEPARTMENT OF FINANCIAL INSTITUTIONS

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