

## Commercial Banks

On January 1, 2004, there were 186 state-chartered commercial banks. During the year, eleven commercial banks opened for business. One industrial bank converted to a state-chartered commercial bank and two state-chartered commercial banks converted to national charter. Twenty-two commercial banks became extinct through merger, bringing the total number of state-chartered commercial banks to 174 at yearend.

### New Banks

Eleven commercial banks opened for business:

<i>Name</i>	<i>City</i>	<i>Capitalization</i>	<i>Date Opened</i>
Bank of Santa Clarita	Santa Clarita	\$13,750,000.00	10/26/04
Bay Commercial Bank	Walnut Creek	15,400,000.00	7/20/04
Beach Business Bank	Manhattan Beach	10,700,000.00	6/01/04
Charter Oak Bank	Napa	17,600,000.00	12/17/04
Five Star Bank Natomas	Sacramento	12,000,000.00	1/05/04
Mother Lode Bank	Sonora	9,625,000.00	7/30/04
Pacific Valley Bank	Salinas	12,375,000.00	9/14/04
Point Loma Community Bank	San Diego	8,000,000.00	8/2/04
Redwood Capital Bank	Eureka	11,000,000.00	3/1/04
Santa Cruz County Bank	Santa Cruz	13,200,000.00	2/3/04
Yolo Community Bank <sup>1</sup>	Woodland	n.a.	8/31/04

<sup>1</sup> Name changed from New YCB Bank. Established in connection with the acquisition of control of Yolo Community Bank by North Valley Bancorp

### Conversion to State Charter

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

<i>Name</i>	<i>Location</i>	<i>Converted</i>
Affinity Bank	Ventura	11/10/04

### Conversion to National Charter

Two state-chartered commercial banks converted to national charter:

<i>Name</i>	<i>Location</i>	<i>Converted</i>
BNY Western Trust Company	Los Angeles	11/1/04
Mid-Peninsula Bank	Palo Alto	2/1/04

## Mergers

In 2004, there were 27 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	Bank of Amador	Jackson	12/3/04
Bank of the West	San Francisco	Community First National Bank	Fargo, ND	12/3/04
Central Valley Community Bank	Clovis	Bank of Madera County	Oakhurst	12/31/04
East-West Bank	San Marino	Trust Bank	Monterey Park	8/6/04
First State Bank of California	Granada Hills	Encino State Bank	Encino	10/1/04
Greater Bay Bank, N.A.	Palo Alto	Bank of Petaluma	Petaluma	2/1/04
		Bank of Santa Clara	Santa Clara	
		Bay Area Bank	Redwood City	
		Bay Bank of Commerce	San Leandro	
		Coast Commercial Bank	Santa Cruz	
		Golden Gate Bank	San Francisco	
		Peninsula Bank of Commerce	Millbrae	
Hanmi Bank	Los Angeles	Pacific Union Bank	Los Angeles	4/30/04
Heritage Oaks Bank	Paso Robles	Hacienda Bank	Santa Maria	6/28/04
Humboldt Bank	Eureka	Feather River State Bank	Yuba City	3/5/04
Nevada Security Bank	Reno, NV	CNA Trust Corporation	Costa Mesa	11/19/04
North Valley Bank	Redding	Six Rivers Bank	Eureka	1/1/04
Pacific Capital Bank, N.A.	Santa Barbara	Pacific Crest Bank	Agoura Hills	3/5/04
Placer Sierra Bank	Auburn	Bank of Lodi, N.A.	Lodi	12/11/04
Placer Sierra Bank	Auburn	Bank of Orange County	Orange	7/23/04
PremierWest Bank	Medford, OR	Mid Valley Bank	Red Bluff	1/23/04
Sun Country Bank	Upland	PriVest Bank	Santa Ana	1/7/04
Umpqua Bank	Roseburg, OR	Humboldt Bank	Eureka	7/10/04
Union Bank of California, N.A.	San Francisco	Business Bank of California	San Bernardino	1/16/04
United Security Bank	Fresno	Taft National Bank	Taft	4/23/04
Wilshire State Bank	Los Angeles	Orange Savings Bank of Texas, SSB	Mauriceville, TX	11/16/04
Yolo Community Bank <sup>1</sup>	Woodland	Yolo Community Bank	Woodland	8/31/04

<sup>1</sup> Name of surviving bank changed from New YCB Bank. Merger in connection with the acquisition of control of Yolo Community Bank by North Valley Bancorp

## Industrial Banks

On January 1, 2004, there were 16 industrial banks. During the year, one industrial bank was opened. One converted to a state-chartered commercial bank and one merged bringing the total number of industrial banks to 15 at yearend.

## New Banks

<i>Name</i>	<i>City</i>	<i>Capitalization</i>	<i>Date Opened</i>
Independence Bank	Newport Beach	\$8,500,000	9/22/04

## Merger

One industrial bank was merged:

<i>Name</i>	<i>Location</i>	<i>Acquiring Institution</i>	<i>Location</i>	<i>Merged</i>
Franklin Bank of California	Tustin	Cass Commercial Bank	Bridgeton, MO	11/24/04

## Conversion to State Charter

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

<i>Name</i>	<i>Location</i>	<i>Converted</i>
Affinity Bank	Ventura	11/10/04

## Credit Unions

On January 1, 2004, there were 221 state-chartered credit unions, including four out-of-state credit unions. During the year five state-chartered credit unions became extinct through merger, making 212 credit unions, including five out-of-state credit unions at yearend.

## Mergers

In 2004, there were eleven 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>
Cabrillo Credit Union	San Diego	Carlsbad City Employees Federal Credit Union	Carlsbad	9/15/04
California Pacific Federal Credit Union.	Concord	Contra Costa Retail Clerks Credit Union	Martinez	6/30/04
ChevronTexaco Federal Credit Union	Oakland	Richmond Standard Employees Credit Union	Richmond	8/17/04
Financial Partners Credit Union	Downey	Alltec Federal Credit Union	El Segundo	2/20/04
IBEW Members + Credit Union	Martinez	U.A.L.U. #159 Credit Union	Martinez	11/1/04
Matadors Community Credit Union	Northridge	California Federation of Teachers Credit Union	Burbank	4/30/04
Orange County's Credit Union	Santa Ana	Buena Park City Employees Federal Credit Union	Buena Park	8/30/04
Orange County's Credit Union	Santa Ana	Verizon Employees Federal Credit Union	Los Alamitos	6/30/04
South Bay Credit Union	Redondo Beach	Dominguez Water Employees Credit Union	Torrance	2/6/04
Valley Credit Union	San Jose	Sagrado Corazon Federal Credit Union	San Jose	7/1/04
Wescom Credit Union	Pasadena	Unocal Federal Credit Union	El Segundo	6/1/04

## Premium Finance Companies

There were 79 premium finance companies on January 1, 2004. During the year, 14 premium finance companies opened and one voluntarily surrendered its license making 92 premium finance companies at yearend.

### New Premium Finance Companies

Fourteen premium finance companies opened for business:

<i>Name</i>	<i>Location</i>	<i>Opened</i>
California Premium Financing, Inc.	Fullerton	11/9/04
ClassicPlan Premium Financing, Inc.	Chino	9/23/04
Craftsman Financial Services, Inc.	Sacramento	4/26/04
Express Premium Finance Corporation	Laguna Hills	7/6/04
First Solution Financial Services, Inc.	Carlsbad	7/13/04
Focus Premium Finance Company	Fullerton	1/2/04
ING Finance Corp.	Torrance	2/3/04
JLJ Premium Finance Corporation	San Diego	4/29/04
Mutual Credit Corporation	Placentia	10/15/04
Oasis Financial Services, Inc.	Fullerton	6/30/04
Pacific Alliance Premium Finance, Inc.	Fullerton	7/13/04
Premier Financing Corp.	San Dimas	8/24/04
Professional Premium Finance Corporation	Fullerton	2/23/04
Standard Funding of California, Inc.	San Francisco	2/17/04

### Voluntary Surrenders of License

One premium finance companies voluntarily surrendered its license:

<i>Name</i>	<i>Location</i>	<i>Closed</i>
Transamerica Insurance Finance Corporation California	San Francisco	5/20/04

## Trust Companies and Departments

On January 1, 2004, there were twelve trust companies. During the year, one trust company voluntarily surrendered its license, making the total number of trust companies eleven at yearend.

At the start of the year, there were 22 state banks with trust powers. During the year one bank with trust powers converted to national charter, and one was removed from the count by merger, leaving 20 banks with trust powers at yearend.

### Voluntary Surrender of License

<i>Name</i>	<i>Location</i>	<i>Closed</i>
Deseret Trust Company of California	Los Angeles	10/14/04

One state-chartered bank with trust powers converted to national charter:

<i>Name</i>	<i>Location</i>	<i>Converted</i>
BNY Western Trust Company	Los Angeles	11/1/04

In 2004, 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>
Nevada Security Bank	Reno, NV	CNA Trust Corporation	Costa Mesa	11/19/04
Sun Country Bank	Upland	PriVest Bank	Santa Ana	1/7/04

## Foreign (Other Nation) Banks

On January 1, 2004, there were 46 agencies and branch offices of foreign (other nation) banks representing 40 banks. During the year, one branch office opened, two agencies and one branch office closed, leaving 44 agencies and branch offices representing 38 banks.

Of the total, nine are depository agencies, seven 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 offices opened during the year:

<i>Name of Bank</i>	<i>Country</i>	<i>Location</i>	<i>Opened</i>
<b><u>Wholesale Branch Office</u></b>			
Calyon <sup>1</sup>	France	Los Angeles	4/30/04

<sup>1</sup> In connection with the merger of Credit Lyonnais and Credit Agricole

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

Two agencies and one branch office closed during the year:

<i>Name of Bank</i>	<i>Country</i>	<i>Location</i>	<i>Closed</i>
<b><u>Nondepository Agency</u></b>			
Korea Exchange Bank	Korea	Los Angeles	4/27/04
<b><u>Depository Agency</u></b>			
Chekiang First Bank, Limited	Hong Kong	San Francisco	6/28/04
<b><u>Wholesale Branch Office</u></b>			
Credit Lyonnais <sup>1</sup>	France	Los Angeles	4/30/04

<sup>1</sup> In connection with the merger of Credit Lyonnais and Credit Agricole

### Representative Offices of Foreign (Other Nation) Banks

On January 1, 2004, there were 19 representative offices of foreign (other nation) banks representing 15 banks. During the year, one representative office opened and three closed, leaving

16 representative offices representing 13 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:

<i>Name of Bank</i>	<i>Country</i>	<i>Location</i>	<i>Opened</i>
Depfa Bank	Ireland	San Francisco	8/2/04

## Representative Offices of Foreign (Other Nation) Banks Closed

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

<i>Name of Bank</i>	<i>Country</i>	<i>Location</i>	<i>Closed</i>
Banco Do Brasil, S.A.	Brazil	Los Angeles	6/22/04
SanPaolo IMI S.p.A.	Italy	Los Angeles	12/2/04
WestLB AG	Germany	Los Angeles	4/15/04

## Foreign (Other State) Banks

On January 1, 2004, there were 37 foreign (other state) banks with facilities in California. During the year, two banks opened and six banks closed facilities, making 33 foreign (other state) banks with facilities on December 31, 2004, of which 27 were insured foreign (other state) banks and six 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

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

<i>Name of Bank</i>	<i>State</i>	<i>Location</i>	<i>Opened</i>
<b><u>Insured Banks</u></b>			
Builders Bank	Illinois	Los Angeles	8/18/04
<b><u>Uninsured Banks</u></b>			
Rock River Trust Company	Illinois	San Francisco	1/1/04

### Facilities of Foreign (Other State) Banks Closed

Four foreign (other state) banks closed their facilities:

<i>Name of Bank</i>	<i>State</i>	<i>Location</i>	<i>Closed</i>
<b><u>Insured Banks</u></b>			
American Sterling Bank, A N.A.	Missouri	Irvine	8/4/04
City National Bank	West Virginia	Irvine	8/11/04
Comerica Bank	Michigan	Costa Mesa	6/30/03
Fleet National Bank	Rhode Island	Palo Alto	4/1/04
Nevada Security Bank	Nevada	Rancho Cordova	11/19/04
Wells Fargo Bank Minnesota, N.A.	Minnesota	Irvine	2/20/04

## Savings and Loan Association

At the beginning of the year there was one savings and loan association that converted to federal charter, leaving no savings and loan associations at yearend 2004.

<i>Name</i>	<i>Location</i>	<i>Closed</i>
Malaga Bank, S.S.B.	Palos Verdes Estates	6/24/04

## Special Licensees

On January 1, 2004, there were 58 transmitters of money abroad, eleven issuers of payment instruments and five issuers of travelers checks. During the year, three transmitters of money abroad opened and three closed. One issuer of payment instruments opened, making 58 transmitters of money abroad, twelve issuers of payment instruments and five issuers of travelers checks licensed by the Department of Financial Institutions at yearend.

## New Transmitters of Money Abroad

Three transmitters of money abroad opened during the year:

<i>Name</i>	<i>Location</i>	<i>Opened</i>
G&T Continental Transferencias Mundiales, Inc.	Los Angeles	12/15/04
International Remittance (USA) Corporation	Los Angeles	4/7/04
Samso's Express Money Transfer, Inc.	Plantation, Florida	3/22/04

One transmitter of money abroad was closed and ordered liquidated:

<i>Name</i>	<i>Location</i>	<i>Closed</i>
U.S. Tour & Remittance Inc.	San Jose	12/9/04

## Transmitter of Money Abroad Surrender of License

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

<i>Name</i>	<i>Location</i>	<i>Closed</i>
Ecuaworld Travel Agency, Inc.	Los Angeles	11/4/04
Espirito Santo E Comercial de Lisboa, Inc.	San Jose	9/30/04

## New Issuer of Payment Instruments

One issuer of payment instruments opened during the year:

<i>Name</i>	<i>Location</i>	<i>Opened</i>
Navicert Financial, Inc.	Carson	7/21/04