

THE LIST SBA LENDERS



THOMAS 'TJ' CHAVEZ
Senior VP and SBA Sales Manager
Sunwest Bank



JENNIFER DAVIS
Senior VP, Business Development
TMC Financing



STEVE DOSS
Director, National Sales Manager
Union Bank



HEATHER ENDRESEN
Director, Sponsor Finance
Live Oak Banking Co.



JASON K. KIM
Executive VP and Chief Commercial Banking Officer
Bank of Hope



MARK HOGAN
SBA Loan Expert
CDC Small Business Finance

SBA Lending Dollars Grow 34%; Rankings Expand

Average Loan Lower; 29 Lenders Join Listings

By PETER J. BRENNAN

The Business Journal's lists of Small Business Administration lenders are in upheaval this year.

Not one of the 38 on our dollar value list retained its spot from a year ago. Fourteen reported growth topping 100% and 22 new lenders joined the list (see page 25).

Lending to small businesses is back, with a 34% jump on this list to nearly \$215 million in the most recent two quarters, compared to 13% growth last year.

Meanwhile, just five of 47 lenders on our second list (see page 21), ranking them by number of loans made in the period, kept their same spot; the number of total loans hiked a healthy 14% to 383; and the average loan was smaller: \$552,000 compared with \$561,000 a year ago.

Seven lenders joined the list.

Both lists are based on data from the U.S. Small Business Administration and include only lending to OC borrowers, regardless of the lender's headquarters or branch locations. Lenders on both lists include banks, community development institutions and nonprofits that provide SBA loans.

Little Guys

Banks often consider SBA loans an important



Sunwest SBA lending 'hit the ground running,' 541% increase to \$7.2 million in loans

entry into the front door of small companies that may grow; more than two dozen of the lenders on our lists are banks.

The lists comprise different lenders and offer two angles on OC's small business community: which lenders are doling out the most, and which are lending most often.

The lists include two types of loans: the 7(a) program, which permits business acquisitions, equipment purchases and debt refinance; and 504 loans used for owner-occupied commercial real estate purchases and refinancing, along with larger equipment purchases.

The latter loan allows as little as 10% down, versus a typical 20% to 25% of conventional banking products.

Big Moves

A year of change had some notable highlights:

■ U.S. Bank's SBA Division jumped from

No. 19 to No. 2 on the dollar value list, doubling its loan total to \$11.9 million and taking the top spot on the second list with 39 loans made, up one-third over last year's number.

"We've been hiring sales people and those people are successful," said Catherine Jooyan, who leads the bank's SBA division for the region. Loans are focused on acquisitions and real

estate but no industry is dominant.

"The economy is still going strong," she said.

■ Irvine's Sunwest Bank debuted at No. 11 on the dollar volume list, the highest ranking for a newcomer, with a 541% increase to \$7.2 million for the six months ended March 31. The loans were big: it made three in the period.

Last year, it hired T.J. Chavez, previously at Union Bank. He's built his SBA team from two to 12 employees, many of whom have been among the top 100 SBA lenders in the country.

"We've hit the ground running," Chavez said. A capitalized line of credit is growing in popularity with loans up to \$5 million possible, he said.

■ A year ago, CDC Small Business Finance in Irvine reported a 50% decline in loan value to \$9.1 million due to fewer buildings

for sale that it could lend on. CDC then partnered with Wells Fargo to offer a new SBA product—the first-ever 25-year loan, along with those on traditional 10- and 20-year terms.

CDC this year jumped from No. 8 to the top spot on the dollar value list, boosting volume 40% to \$12.7 million; it went up a notch to No. 4 on the number of loans list with 22.

■ No. 5 Wells Fargo Bank, which led the dollar value list for five years until losing the position last year when loans dropped 74%, stopped its hemorrhaging somewhat: loan value fell only 18% to \$10.3 million. Steve Doss, who led its SBA regional effort for 14 years, left in October for Union Bank's San Diego digs, where he's building a national team.

■ No. 13 Umpqua Bank said loans climbed 234% to \$6.4 million on seven transactions and No. 38 New Omni Bank had the biggest percentage jump: 1,620% to \$2.6 million on two loans.

■ Pacific Premier Bancorp, the largest bank by assets based in OC, fell to No. 36, down 70% to \$2.7 million on 11 loans, after jumping 26-fold to \$9 million on last year's list.

Other big declines: No. 25 U.S. Metro Bank, down 66% to \$3.8 million on six loans; No. 18 Southland Economic Development Corp, down 51% to \$4.3 million on five loans; and No. 10 JP Morgan Chase & Co., down 45% to \$7.9 million on 28 loans.








San Francisco-based Bank of the West last year leapt nine places to first after doubling lending to \$16 million. This year it reported a 41% decrease to \$9.5 million on 19 loans, No. 6 on both lists. ■

The LIST
SBA Lenders
pp 21, 25

THE LIST

SBA LENDERS

Ranked by number of SBA loans for the six months ended March 31, 2019

Rank Prev. Rank	Company Address	Company logo	Number of SBA loans for the six months ended March 31, 2019 +yearly % change	Dollar value of SBA loans for the six months ended March 31, 2019 +yearly % change	Range of SBA loans offered	Top SBA or local official(s) +Title +Phone/fax
1 (3)	U.S. Bank SBA Division 3121 Michelson Drive, Ste. 326 Irvine 92612-7672 Website: usbank.com/sba		39 34%	\$11.86 million 132%	\$25,000 to \$11.25 million	Murray Anderson/Ashkan Entesari/Erik Grunwald/Joseph Chung SBA business development officers (949) 224-7151
2 (2)	JPMorgan Chase & Co. 3 Park Plaza, Ste. 800 Irvine 92614-5207 Website: jpmorganchase.com		28 -20%	\$7.87 million -45%	\$10,000 to \$5 million	Spiros Karatzis specialty finance consultant senior (949) 833-4888
2 (1)	Wells Fargo Bank 6360 Irvine Blvd. Irvine 92620-2102 Website: wells Fargo.com		28 -36%	\$10.31 million -18%	\$5,000 to \$6.5 million	Rita Mitchell VP, regional sales manager, Wells Fargo SBA lending (949) 559-3340
4 (5)	CDC Small Business Finance 3200 El Camino Real, Ste. 160 Irvine 92602-1380 Website: cdcloans.com Email: webinfo@cdcloans.com		22 16%	\$12.68 million 40%	\$5,000 to \$20 million	Mark Hogan/Stacey Sanchez/Daniel Munoz SBA loan expert/senior community loan officer/SBA loan officer (714) 550-5444/(714) 550-5434
5 (4)	Bank of Hope 3200 Wilshire Blvd., seventh floor Los Angeles 90010-1325 Website: bankofhope.com		20 -13%	\$9.4 million 152%	\$500,000 to \$15 million	Jason K. Kim executive VP/chief commercial banking officer (213) 427-1000
6 (9)	Bank of the West 4400 MacArthur Blvd., Ste. 100 Newport Beach 92660-2035 Website: bankofthewest.com Email: james.cheung@bankofthewest.com		19 73%	\$9.52 million -41%	\$250,000 to \$25 million	James Cheung senior VP/SBA sales manager (916) 552-4414
7 (14)	First Home Bank 700 Central Ave. St. Petersburg, Fla. 33701-3631 Website: firsthomebank.com Email: contactus@firsthomebank.com		17 143%	\$4.09 million 109%	\$50,000 to \$5 million	Thomas G. Zernick president, SBA lending division (727) 440-6848/(727) 394-2267

Source: U.S. Small Business Administration, Santa Ana District Office and the lenders


Abbreviations: NA: not applicable; NR: not ranked; wnd: would not disclose

Note: The SBA receives the majority of its loans in the last six months of the year. The figures provided represent the SBA loans awarded in Orange County only. To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Unless otherwise

noted, the information on this list was provided by the companies themselves. List may not be reprinted without permission of the editor. Photos show the first top official listed.

Researched by Meghan Kliever


► Continued on page 22




Small Business Finance

WORK WITH THE BEST

SBA 504 LOANS




Mark Hogan
714-918-0887
mhogan@cdcloans.com



Daniel Munoz
714-918-0884
dmunoz@cdcloans.com

SMALL BUSINESS LOANS




Stacey Sanchez
714-918-0886
ssanchez@cdcloans.com

The Nation's #1

SBA 504 + SBA Community Advantage Lender

www.cdcloans.com



THE LIST SBA LENDERS

Ranked by number of SBA loans for the six months ended March 31, 2019

► From page 21

Rank Prev. Rank	Company •Address	Company logo	Number of SBA loans for the six months ended March 31, 2019 •yearly % change	Dollar value of SBA loans for the six months ended March 31, 2019 •yearly % change	Range of SBA loans offered	Top SBA or local official(s) •Title •Phone/fax	
8 (14)	California Statewide Certified Development Corp. 22445 La Palma Ave., Ste. C Yorba Linda 92887-3811 Website: calstatewide.com		12 71%	\$10.39 million 50%	would not disclose	Carlo Samson senior VP, senior loan officer, Southern California (800) 982-9192/(714) 462-4768	
9 (6)	Business Finance Capital 1055 W. 7th St., Ste. 2250 Los Angeles 90017-2774 Website: bfcfunding.com Email: carly@bfcfunding.com		11 -15%	\$8.97 million -39%	\$500,000 to \$30 million	Carly Naples senior VP (800) 722-7325/(213) 797-6722	
9 (6)	Pacific Premier Bank 17901 Von Karman Ave., Ste. 1200 Irvine 92614-5248 Website: ppbi.com/sba		11 -15%	\$2.7 million -70%	\$100,000 to \$5 million	Diane Hayden senior VP/director of SBA lending (949) 864-8516	
11 (18)	Live Oak Banking Co. 1741 Tiburon Drive Wilmington, N.C. 28403-6244 Website: liveoakbank.com		9 50%	\$7.96 million -4%	\$75,000 to \$7.5 million	Heather Endresen director, sponsor finance (910) 790-5867/(910) 239-8174	
11 (18)	Union Bank 18300 Von Karman Ave., Ste. 200 Irvine 92612-1046 Website: unionbank.com/small-business		9 50%	\$10.45 million 53%	\$250,000 to \$5 million	Steve Doss director, national sales manager (858) 492-6257	
13 (28)	East West Bank 19540 Jamboree Road, Ste. 150 Irvine 92612-8450 Website: eastwestbank.com Email: info@eastwestbank.com		8 100%	\$2.49 million 102%	\$5,000 to \$5 million	Wai-Chun Li senior VP, manager of SBA lending department (626) 979-5076	
13 (18)	Uniti Bank⁽¹⁾ 6301 Beach Blvd., Ste. 100 Buena Park 90621-4030 Website: unitibank.com		8 33%	\$2.29 million 2%	Up to \$5 million	Jack Choi/Christina Ahn CEO, president/senior VP, SBA manager (714) 736-5700/(714) 736-5719	
15 (13)	American Business Bank 2400 E. Katella Ave., Ste. 350 Anaheim 92806-5923 Website: americanbusinessbank.com Email: spihl@americanbusinessbank.com		7 -13%	\$3.5 million 4%	Up to \$5 million	Steve Pihl regional executive VP/SBA manager (714) 315-4915	
15 (28)	Hanmi Bank 1400 N. Harbor Blvd., Ste. 650 Fullerton 92835-4199 Website: hanmi.com Email: kristin.alvarez@hanmi.com		7 75%	\$579,000 -63%	\$150,000 to \$5 million	Kristin Alvarez senior VP/SBA banking manager (714) 590-5422	
15 (NR)	Umpqua Bank 4040 MacArthur Blvd., Ste. 100 Newport Beach 92660-2556 Website: umpquabank.com		7 250%	\$6.39 million 234%	\$150,000 to \$11.3 million	Joel Carey senior VP/SBA sales manager (949) 870-4407/(949) 870-4499	
18 (NR)	Commonwealth Business Bank 3435 Wilshire Blvd., Ste. 700 Los Angeles 90010-2036 Website: cbb-bank.com Email: davidu@cbb-bank.com		6 200%	\$3.32 million 129%	\$100,000 to \$5 million	David Um senior VP/SBA department manager (323) 988-3000/(323) 648-3200	
18 (28)	Pacific City Bank 3701 Wilshire Blvd., Ste. 900 Los Angeles 90010-2871 Website: paccity.net		6 50%	\$3.67 million 106%	Up to \$5 million	Henry Kim CEO/president (213) 210-2000/(213) 210-2032	
18 (10)	U.S. Metro Bank 9866 Garden Grove Blvd. Garden Grove 92844-1643 Website: usmetrobank.com Email: abrahampak@usmetrobank.com		6 -40%	\$3.78 million -66%	Up to \$5 million	Abraham Pak executive VP/chief lending officer (714) 620-8888/(714) 620-8889	
21 (28)	AmPac Business Capital⁽²⁾ 22365 Barton Road, Ste. 304 Grand Terrace 92313-5072 Website: ampac.com Email: info@ampac.com		5 25%	\$3.45 million 70%	would not disclose	Hilda Kennedy president (909) 915-1706/(909) 752-3140	
21 (11)	Celtic Bank Corp. 7911 Professional Circle, Ste. 200 Huntington Beach 92648-1901 Website: celticbank.com Email: jharris@celticbank.com		5 -44%	\$535,000 -74%	\$150,000 to \$5 million	Jim Harris senior VP/business development officer (714) 331-3816	
21 (NR)	Five Star Bank 2240 Douglas Boulevard, Ste. 100 Roseville 95661-3874 Website: fivestarbank.com		5 150%	\$1.28 million 183%	Up to \$5 million	James Beckwith CEO (916) 626-5000	

Source: U.S. Small Business Administration, Santa Ana District Office and the lenders

Abbreviations: NA: not applicable; NR: not ranked; wnd: would not disclose

Note: The SBA receives the majority of its loans in the last six months of the year. The figures provided represent the SBA loans awarded in Orange County only. To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Unless otherwise noted, the information on this list was provided by the companies themselves. List may not be reprinted without permission of the editor. Photos show the first top official listed.













⁽¹⁾ Walnut Creek-based BayCom Corp., holding company for United Business Bank, will acquire Buena Park-based Uniti Financial Corp., holding company for Uniti Bank; the transaction is expected to close in the second quarter of 2019

⁽²⁾ Previously listed as AmPac Tri-State CDC Inc.

Researched by Meghan Kliever

THE LIST SBA LENDERS

Ranked by number of SBA loans for the six months ended March 31, 2019

Rank Prev. Rank	Company •Address	Company logo	Number of SBA loans for the six months ended March 31, 2019 •yearly % change	Dollar value of SBA loans for the six months ended March 31, 2019 •yearly % change	Range of SBA loans offered	Top SBA or local official(s) •Title •Phone/fax	
21 (14)	Southland Economic Development Corp. 400 N. Tustin Ave., Ste. 125 Santa Ana 92705-3830 Website: southlandedc.com Email: mdavis@southlandedc.com		5 -29%	\$4.34 million -51%	\$100,000 to \$5.5 million	Matt Davis president/COO (714) 868-0010/(714) 868-0011	
21 (26)	Stearns Bank National Association 4191 2nd St. S. St. Cloud, Minn. 56301-3761 Website: stearnsbank.com		5 0%	\$2.01 million 20%	Up to \$5 million	Tom Ethen VP/director of SBA lending (320) 253-6607	
21 (26)	TMC Financing 16755 Von Karman Ave., Ste. 200 Irvine 92606-4963 Website: tmcfinancing.com Email: jdavis@tmcfinancing.com		5 0%	\$6.33 million 11%	\$500,000 to \$25 million	Jennifer Davis senior VP, business development (310) 499-8921	
27 (NR)	American Continental Bank 17700 Castleton St., Ste. 100 City of Industry 91748-1759 Website: americancontinentalbank.com		4 100%	\$5.59 million 378%	would not disclose	Terry Lou CEO/president (626) 363-8988	
27 (38)	Bank of America 520 Newport Center Drive, Ste. 1100 Newport Beach 92660-7038 Website: bankofamerica.com		4 33%	\$1.13 million -71%	\$350,000 to \$5 million	Allen Staff Orange County market president (949) 760-4504/(213) 457-2428	
27 (NR)	Byline Bank 180 N. LaSalle St., Ste. 300 Chicago 60601-2501 Website: bylinebank.com		4 NA	\$4.37 million NA	would not disclose	Thomas Abraham senior VP/SBA sales manager (773) 244-7000	
27 (NR)	Comerica Bank 611 Anton Blvd., third floor Costa Mesa 92626-7002 Website: comerica.com		4 300%	\$305,000 144%	\$250,000 to \$5 million	Jennifer Eltinge VP, SBA (714) 424-3838/(714) 424-3846	

Source: U.S. Small Business Administration, Santa Ana District Office and the lenders

Abbreviations: NA: not applicable; NR: not ranked; wnd: would not disclose

Note: The SBA receives the majority of its loans in the last six months of the year. The figures provided represent the SBA loans awarded in Orange County only. To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Unless otherwise

noted, the information on this list was provided by the companies themselves. List may not be reprinted without permission of the editor. Photos show the first top official listed.

Researched by Meghan Klierwer

► Continued on page 24



**Proud sponsor
of the
SDCCU Orange
County Marathon**

May 3 - 5

OC Fair & Event Center, Costa Mesa, CA

Registration discount available at any SDCCU branch

**FREE
Checking**
with eStatements

Everyone living or working in Orange County is welcome!

One of California's largest credit unions
with five convenient locations in Orange County

It's not big bank banking. It's better.™

Federally insured by NCUA

 **sdccu.com®**

THE LIST SBA LENDERS

Ranked by number of SBA loans for the six months ended March 31, 2019

► From page 23

Rank Prev. Rank	Company Address	Company logo	Number of SBA loans for the six months ended March 31, 2019 *yearly % change	Dollar value of SBA loans for the six months ended March 31, 2019 *yearly % change	Range of SBA loans offered	Top SBA or local official(s) *Title *Phone/fax	
27 (NR)	Crossroads Small Business Solutions LLC 9385 Haven Ave. Rancho Cucamonga 91730-5338 Website: crsbs.com		4 NA	\$3.75 million NA	would not disclose	Charles Rho president (909) 291-6400	
27 (NR)	EverTrust Bank 14250 Culver Drive, Ste. C Irvine 92604-0309 Website: evertrustbank.com Email: support@evertrustbank.com		4 NA	\$2.63 million NA	would not disclose	Jesse C.K. Kung CEO/president (949) 552-9800/(949) 552-2590	
27 (18)	Lendistry LLC 330 E. Lambert Road, Ste. 275 Brea 92821-4136 Website: lendistry.com Email: info@lendistry.com		4 -33%	\$850,000 -4%	\$50,000 to \$250,000	Everett K. Sands CEO (844) 662-7297	
27 (14)	Newtek Small Business Finance Inc. 1981 Marcus Ave., Ste. 130 New Hyde Park, N.Y. 11042-1046 Website: newtekone.com Email: hello@newtekone.com		4 -43%	\$1.7 million -50%	\$50,000 to \$5 million	Peter Downs chief lending officer/director/president of newtek small business finance (212) 356-9500	
27 (NR)	Readycap Lending LLC 1140 6th Ave., eighth floor New York 10036-5811 Website: readycapital.com		4 100%	\$6.7 million 495%	Up to \$5 million	John Moshier CEO/president (212) 257-4600	
27 (18)	Spirit of Texas Bank 16610 Interstate 45 The Woodlands, Texas 77384-4130 Website: sotb.com Email: bbrannon@sotb.com		4 -33%	\$893,500 -29%	\$100,000 to \$5 million	Tip Spata President, SBA Lending (281) 252-8838/(936) 271-7001	
37 (NR)	Advantage Certified Development Corp. 11 Golden Shore, Ste. 630 Long Beach 90802-4218 Website: advantagecdc.org Email: info@advantagecdc.org		3 NA	\$3.44 million NA	\$125,000 to \$5.5 million	Ahmad Shafique president (562) 983-7450/(562) 983-7453	
37 (NR)	BankUnited, N.A. 14817 Oak Lane Miami Lakes, Fla. 33016-1517 Website: bankunited.com		3 200%	\$1.76 million 139%	would not disclose	Rajinder P. Singh chairman/CEO/president (305) 569-2000	
37 (28)	California Bank & Trust, a division of Zions Bancorporation N.A. 16041 Goldenwest St. Huntington Beach 92647-3405 Website: calbanktrust.com Email: gloria.miller2@calbt.com		3 -25%	\$200,000 -94%	\$100,000 to \$10 million	Gloria Miller senior VP, SBA lending manager for California (714) 861-7624/(714) 861-7630	
37 (NR)	California International Bank N.A. 15606 Brookhurst St., Ste. C-D Westminster 92683-7581 Website: calibankna.com Email: thanh.pham@calibankna.com		3 NA	\$3.92 million NA	\$250,000 to \$5,000,000	Thanh Pham COO/executive VP (714) 338-8700/(714) 338-8730	
37 (NR)	CalPrivate Bank 4675 MacArthur Court, Ste. 1450 Newport Beach 92660-8889 Website: calprivate.bank		3 NA	\$2.41 million NA	Up to \$5 million	Bob Llorens chief lending officer (949) 345-7600	
37 (NR)	Cathay Bank 4010 Barranca Parkway, Ste. 150 Irvine 92604-1717 Website: cathaybank.com Email: jack.sun@cathaybank.com		3 50%	\$1.49 million -21%	\$100,000 to \$10 million	Jack Sun senior VP, deputy chief retail administrator (949) 551-1991/(949) 551-2438	
37 (28)	First Choice Bank 2401 E. Katella Ave., Ste. 125 Anaheim 92806-5900 Website: firstchoicebankca.com Email: tvasquez@firstchoicebankca.com		3 -25%	\$3.79 million -44%	\$150,000 to \$10 million	Thomas Vasquez first VP (714) 634-5119	
37 (18)	Kinecta Federal Credit Union 17860 Newhope St., Ste. 102 Fountain Valley 92708-5424 Website: kinecta.org		3 -50%	\$606,000 -90%	Up to \$5 million	Keith Sultemeier CEO/president (310) 643-3338	
37 (28)	Manufacturers Bank 1301 Dove St., Ste. 100 Newport Beach 92660-2458 Website: manufacturersbank.com Email: dyamada@manubank.com		3 -25%	\$3.1 million 31%	\$200,000 to \$5 million	Donn Yamada regional VP (949) 253-5600	
37 (NR)	Pacific Enterprise Bank 17748 Sky Park Circle, Ste. 100 Irvine 92614-4497 Website: pacificenterprisebank.com Email: bhalle@pacificenterprisebank.com		3 200%	\$5.34 million 1,234%	\$100,000 to \$10 million	Brian Halle CEO/president (949) 623-7600/(949) 623-7601	
37 (NR)	Sunwest Bank 2050 Main St., Ste. 300 Irvine 92614-8279 Website: sunwestbank.com Email: tchavez@sunwestbank.com		3 50%	\$7.22 million 542%	\$250,000 to \$5 Million	Thomas 'TJ' Chavez senior VP/SBA sales manager (714) 881-4459/(714) 832-0258	

Source: U.S. Small Business Administration, Santa Ana District Office and the lenders

Abbreviations: NA: not applicable; NR: not ranked; wnd: would not disclose

Note: The SBA receives the majority of its loans in the last six months of the year. The figures provided represent the SBA loans awarded in Orange County only. To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Unless otherwise

noted, the information on this list was provided by the companies themselves. List may not be reprinted without permission of the editor. Photos show the first top official listed.

Researched by Meghan Klierer

THE LIST SBA LENDERS

Ranked by dollar value of SBA loans for the six months ended March 31, 2019

Rank Prev. Rank	Company Address	Company logo	Dollar value of SBA loans for the six months ended March 31, 2019 •yearly % change	Number of SBA loans for the six months ended March 31, 2019 •yearly % change	Range of SBA loans offered	Top SBA or local official(s) •Title •Phone/fax	
1 (8)	CDC Small Business Finance 3200 El Camino Real, Ste. 160 Irvine 92602-1380 Website: cdcloans.com Email: webinfo@cdcloans.com		\$12.68 million 40%	22 16%	\$5,000 to \$20 million	Mark Hogan/Stacey Sanchez/Daniel Munoz SBA loan expert/senior community loan officer/SBA loan officer (714) 550-5444/(714) 550-5434	
2 (19)	U.S. Bank SBA Division 3121 Michelson Drive, Ste. 326 Irvine 92612-7672 Website: usbank.com/sba		\$11.86 million 132%	39 34%	\$25,000 to \$11.25 million	Murray Anderson/Ashkan Entesari/Erik Grunwald/Joseph Chung SBA business development officers (949) 224-7151	
3 (15)	Union Bank 18300 Von Karman Ave., Ste. 200 Irvine 92612-1046 Website: unionbank.com/small-business		\$10.45 million 53%	9 50%	\$250,000 to \$5 million	Steve Doss director, national sales manager (858) 492-6257	
4 (14)	California Statewide Certified Development Corp. 22445 La Palma Ave., Ste. C Yorba Linda 92887-3811 Website: calstatewide.com		\$10.39 million 50%	12 71%	would not disclose	Carlo Samson senior VP, senior loan officer, Southern California (800) 982-9192/(714) 462-4768	
5 (4)	Wells Fargo Bank 6360 Irvine Blvd. Irvine 92620-2102 Website: wellsfargo.com		\$10.31 million -18%	28 -36%	\$5,000 to \$6.5 million	Rita Mitchell VP, regional sales manager, Wells Fargo SBA lending (949) 559-3340	
6 (1)	Bank of the West 4400 MacArthur Blvd., Ste. 100 Newport Beach 92660-2035 Website: bankofthewest.com Email: james.cheung@bankofthewest.com		\$9.52 million -41%	19 73%	\$250,000 to \$25 million	James Cheung senior VP/SBA sales manager (916) 552-4414	
7 (24)	Bank of Hope 3200 Wilshire Blvd., seventh floor Los Angeles 90010-1325 Website: bankofhope.com		\$9.4 million 152%	20 -13%	\$500,000 to \$15 million	Jason K. Kim executive VP/chief commercial banking officer (213) 427-1000	
8 (2)	Business Finance Capital 1055 W. 7th St., Ste. 2250 Los Angeles 90017-2774 Website: bfcfunding.com Email: carly@bfcfunding.com		\$8.97 million -39%	11 -15%	\$500,000 to \$30 million	Carly Naples senior VP (800) 722-7325/(213) 797-6722	
9 (11)	Live Oak Banking Co. 1741 Tiburon Drive Wilmington, N.C. 28403-6244 Website: liveoakbank.com		\$7.96 million -4%	9 50%	\$75,000 to \$7.5 million	Heather Endresen director, sponsor finance (910) 790-5867/(910) 239-8174	
10 (3)	JPMorgan Chase & Co. 3 Park Plaza, Ste. 800 Irvine 92614-5207 Website: jpmorganchase.com		\$7.87 million -45%	28 -20%	\$10,000 to \$5 million	Spiros Karatzis specialty finance consultant senior (949) 833-4888	
11 (NR)	Sunwest Bank 2050 Main St., Ste. 300 Irvine 92614-8279 Website: sunwestbank.com Email: tchavez@sunwestbank.com		\$7.22 million 542%	3 50%	\$250,000 to \$5 Million	Thomas 'TJ' Chavez senior VP/SBA sales manager (714) 881-4459/(714) 832-0258	
12 (NR)	Readycap Lending LLC 1140 6th Ave., eighth floor New York 10036-5811 Website: readycapital.com		\$6.7 million 495%	4 100%	Up to \$5 million	John Moshier CEO/president (212) 257-4600	
13 (NR)	Umpqua Bank 4040 MacArthur Blvd., Ste. 100 Newport Beach 92660-2556 Website: umpquabank.com		\$6.39 million 234%	7 250%	\$150,000 to \$11.3 million	Joel Carey senior VP/SBA sales manager (949) 870-4407/(949) 870-4499	
14 (18)	TMC Financing 16755 Von Karman Ave., Ste. 200 Irvine 92606-4963 Website: tmcfinancing.com Email: jdavis@tmcfinancing.com		\$6.33 million 11%	5 0%	\$500,000 to \$25 million	Jennifer Davis senior VP, business development (310) 499-8921	
15 (NR)	American Continental Bank 17700 Castleton St., Ste. 100 City of Industry 91748-1759 Website: americancontinentalbank.com		\$5.59 million 378%	4 100%	would not disclose	Terry Lou CEO/president (626) 363-8988	

Source: U.S. Small Business Administration, Santa Ana District Office and the lenders

Abbreviations: NA: not applicable; NR: not ranked

Note: The SBA receives the majority of its loans in the last six months of the year. The figures provided represent the SBA loans awarded in Orange County only. To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Unless otherwise

noted, the information on this list was provided by the companies themselves. List may not be reprinted without permission of the editor. Photos show the first top official listed.

Researched by Meghan Kliever

THE LIST SBA LENDERS

Ranked by dollar value of SBA loans for the six months ended March 31, 2019

► From page 25

Rank Prev. Rank	Company Address	Company logo	Dollar value of SBA loans for the six months ended March 31, 2019 •yearly % change	Number of SBA loans for the six months ended March 31, 2019 •yearly % change	Range of SBA loans offered	Top SBA or local official(s) •Title •Phone/fax	
16 (NR)	Pacific Enterprise Bank 17748 Sky Park Circle, Ste. 100 Irvine 92614-4497 Website: pacificenterprisenbank.com Email: bhalle@pacificenterprisenbank.com		\$5.34 million 1,234%	3 200%	\$100,000 to \$10 million	Brian Halle CEO/president (949) 623-7600/(949) 623-7601	
17 (NR)	Byline Bank 180 N. LaSalle St., Ste. 300 Chicago 60601-2501 Website: bylinebank.com		\$4.37 million NA	4 NA	would not disclose	Thomas Abraham senior VP/SBA sales manager (773) 244-7000	
18 (10)	Southland Economic Development Corp. 400 N. Tustin Ave., Ste. 125 Santa Ana 92705-3830 Website: southlandedc.com Email: mdavis@southlandedc.com		\$4.34 million -51%	5 -29%	\$100,000 to \$5.5 million	Matt Davis president/COO (714) 868-0010/(714) 868-0011	
19 (NR)	Bay Area Development Co. 1801 Oakland Blvd., Ste. 100 Walnut Creek 94596-7001 Website: baydevco.com Email: rkojima@baydevco.com		\$4.19 million NA	2 NA	\$500,000 to \$15 million	Jim Baird CEO (626) 926-5634/(626) 821-9589	
20 (NR)	First Home Bank 700 Central Ave. St. Petersburg, Fla. 33701-3631 Website: firsthomebank.com Email: contactus@firsthomebank.com		\$4.09 million 109%	17 143%	\$50,000 to \$5 million	Thomas G. Zernick president, SBA lending division (727) 440-6848/(727) 394-2267	
21 (NR)	So Cal CDC 15455 San Fernando Mission Blvd., Ste. C200 Mission Hills 91345-1352 Website: socalcdc.com Email: silverio@socalcdc.com		\$3.96 million NA	1 NA	\$250,000 to \$5 million	Silverio Robledo president (818) 638-7001/(877) 504-6622	
22 (NR)	California International Bank N.A. 15606 Brookhurst St., Ste. C-D Westminster 92683-7581 Website: calibankna.com Email: thanh.pham@calibankna.com		\$3.92 million NA	3 NA	\$250,000 to \$5,000,000	Thanh Pham COO/executive VP (714) 338-8700/(714) 338-8730	
23 (NR)	First Chatham Bank 111 Barnard St. Savannah, Ga. 31401-3219 Website: firstchatham.com		\$3.82 million NA	2 NA	\$350,000 to \$5 million	Thomas W. Gash director, SBA lending/senior credit officer (912) 629-2900	
24 (16)	First Choice Bank 2401 E. Katella Ave., Ste. 125 Anaheim 92806-5900 Website: firstchoicebankca.com Email: tvasquez@firstchoicebankca.com		\$3.79 million -44%	3 -25%	\$150,000 to \$10 million	Thomas Vasquez first VP (714) 634-5119	
25 (6)	U.S. Metro Bank 9866 Garden Grove Blvd. Garden Grove 92844-1643 Website: usmetrobank.com		\$3.78 million -66%	6 -40%	Up to \$5 million	Abraham Pak executive VP/chief lending officer (714) 620-8888/(714) 620-8889	
26 (NR)	Crossroads Small Business Solutions LLC 9385 Haven Ave. Rancho Cucamonga 91730-5338 Website: crsbs.com		\$3.75 million NA	4 NA	would not disclose	Charles Rho president (909) 291-6400	
27 (NR)	Hana Small Business Lending Inc. 1000 Wilshire Blvd., 20th floor Los Angeles 90017-2407 Website: hanafinancial.com Email: info@hanasba.com		\$3.71 million 518%	1 -50%	\$150,000 to \$5 million	Sunnie S. Kim CEO/president (213) 240-1234/(213) 228-4499	
28 (NR)	Pacific City Bank 3701 Wilshire Blvd., Ste. 900 Los Angeles 90010-2871 Website: paccity.net		\$3.67 million 106%	6 50%	Up to \$5 million	Henry Kim CEO/president (213) 210-2000/(213) 210-2032	
29 (27)	American Business Bank 2400 E. Katella Ave., Ste. 350 Anaheim 92806-5923 Website: americanbusinessbank.com Email: spihl@americanbusinessbank.com		\$3.5 million 4%	7 -13%	Up to \$5 million	Steve Pihl regional executive VP/SBA manager (714) 315-4915	
30 (NR)	AmPac Business Capital⁽¹⁾ 22365 Barton Road, Ste. 304 Grand Terrace 92313-5072 Website: ampac.com Email: info@ampac.com		\$3.45 million 70%	5 25%	would not disclose	Hilda Kennedy president (909) 915-1706/(909) 752-3140	

Source: U.S. Small Business Administration, Santa Ana District Office and the lenders

Abbreviations: NA: not applicable; NR: not ranked

Note: The SBA receives the majority of its loans in the last six months of the year. The figures provided represent the SBA loans awarded in Orange County only. To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Unless otherwise noted, the information on this list was provided by the companies themselves. List may not be reprinted without permission of the

editor. Photos show the first top official listed.

⁽¹⁾ Previously listed as AmPac Tri-State CDC Inc.

Researched by Meghan Kliever

THE LIST

SBA LENDERS

Ranked by dollar value of SBA loans for the six months ended March 31, 2019

Rank Prev. Rank	Company Address	Company logo	Dollar value of SBA loans for the six months ended March 31, 2019 yearly % change	Number of SBA loans for the six months ended March 31, 2019 yearly % change	Range of SBA loans offered	Top SBA or local official(s) Title Phone/fax
31 (NR)	Advantage Certified Development Corp. 11 Golden Shore, Ste. 630 Long Beach 90802-4218 Website: advantagecdc.org Email: info@advantagecdc.org		\$3.44 million NA	3 NA	\$125,000 to \$5.5 million	Ahmad Shafique president (562) 983-7450/(562) 983-7453
32 (NR)	Commonwealth Business Bank 3435 Wilshire Blvd., Ste. 700 Los Angeles 90010-2036 Website: cbb-bank.com Email: davidu@cbb-bank.com		\$3.32 million 129%	6 200%	\$100,000 to \$5 million	David Um senior VP/SBA department manager (323) 988-3000/(323) 648-3200 
33 (NR)	Manufacturers Bank 1301 Dove St., Ste. 100 Newport Beach 92660-2458 Website: manufacturersbank.com Email: dyamada@manubank.com		\$3.1 million 31%	3 -25%	\$200,000 to \$5 million	Donn Yamada regional VP (949) 253-5600
34 (NR)	Pacific Alliance Bank 8400 E. Valley Blvd. Rosemead 91770-1638 Website: pacificalliancebank.com		\$2.97 million 148%	2 100%	\$150,000 to \$2 million	Robert Lin chief lending officer (626) 773-8888/(626) 773-8899
35 (NR)	Pacific Western Bank 130 S. State College Blvd. Brea 92821-5807 Website: pacificwesternbank.com		\$2.86 million 302%	1 0%	would not disclose	Danni W. Smithson senior VP/regional manager (714) 989-4793 
36 (9)	Pacific Premier Bank 17901 Von Karman Ave., Ste. 1200 Irvine 92614-5248 Website: ppbi.com/sba		\$2.7 million -70%	11 -15%	\$100,000 to \$5 million	Diane Heyden senior VP/director of SBA lending (949) 864-8516 
37 (NR)	EverTrust Bank 14250 Culver Drive, Ste. C Irvine 92604-0309 Website: evertrustbank.com Email: support@evertrustbank.com		\$2.63 million NA	4 NA	would not disclose	Jesse C.K. Kung CEO/president (949) 552-9800/(949) 552-2590
38 (NR)	New Omni Bank, N.A. 1235 S. Garfield Ave. Alhambra 91801-5037 Website: newomnibank.com Email: (626) 284-5555		\$2.58 million 1,620%	2 100%	would not disclose	Chien Keng Huang CEO/president (626) 570-4934

Source: U.S. Small Business Administration, Santa Ana District Office and the lenders

Abbreviations: NA: not applicable; NR: not ranked

Note: The SBA receives the majority of its loans in the last six months of the year. The figures provided represent the SBA loans awarded in Orange County only. To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Unless otherwise

noted, the information on this list was provided by the companies themselves. List may not be reprinted without permission of the editor. Photos show the first top official listed.

Researched by Meghan Klierer



Playing two: Joe and Ellen Burke celebrate 'Oscars' at NYC Toy Show

Ollyball

from page 18

Sporting Goods—something he'd been told was virtually unheard of, given the timeframe and newness of the product. It worked with a China-based maker to produce 30,000 of each ball.

Burke said the manufacturer used the wrong material and products began to rip after only minutes of play. Negative reviews poured in on **Amazon.com**. To save his reputation, he cancelled the shipment to Dick's and ate the cost.

He now has the manufacturing issue resolved.

London Bound

Burke said the question of equity and investors generated the best advice he got as a startup. OC entrepreneur **Tom Bengard** told him, "You're going to want to take money because it's going to feel like a shortcut but don't."

The China issue generated a second insight. "You've got to stay in control and know all" parts of the work, Burke said. "The second you think someone else is going to take it over for you, that's a mistake."

The company will exhibit at international toy distributor trade show **Distoy** in London next month and is in talks with large U.S. retailers to carry its products.

Burke hasn't quit his day job as a contracted chief marketing manager for Irvine-based **First Team Real Estate**, managing, among other things, the company's annual \$1.5 million advertising budget.

True to his background, he designed all the packaging for Victory. He runs his own agency, **The Anatomy of Yes**, and has a book of the same name coming out next month. ■