

Table 3A. Small Business Lending in Oregon Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Community Bank	85.0	0.401	0.994	71,971	708	\$100M-500M	31	13,732	510	0
Linn-Benton Bank	85.0	0.492	1	55,856	497	\$100M-500M	30	9,537	350	0.002
Merchants Bank	85.0	0.48	1	58,241	424	\$100M-500M	20	5,603	227	0
Bank Of The Cascades	75.0	0.299	0.692	141,953	1522	\$100M-500M	27	22,860	1,017	0.009
Independent Fncl Network Bank	72.5	0.28	0.888	59,551	1269	\$100M-500M	38	26,021	1,128	0
Albina Cmnty Bank	72.5	0.474	1	25,298	199	<\$100M	23	4,019	111	0.003
Columbia River Bank	70.0	0.247	0.864	111,689	1519	\$100M-500M	35	30,406	1,125	0.007
Pacific Continental Bank	70.0	0.385	0.641	117,722	1355	\$100M-500M	30	21,302	856	0
Premierwest Bank	70.0	0.289	0.721	134,234	1368	\$100M-500M	27	21,343	918	0
West Coast Bank	67.5	0.274	0.574	375,517	3472	\$1B-\$10B	31	76,081	2,255	0.004
Community Bank	65.0	0.343	0.998	15,406	239	<\$100M	28	4,281	174	0
Citizens Bank	62.5	0.265	0.747	68,556	774	\$100M-500M	28	13,939	528	0
Bank Of Astoria	62.5	0.388	0.7	46,274	367	\$100M-500M	20	6,282	225	0
Umpqua Bank	62.5	0.26	0.528	212,851	1492	\$500M-\$1B	24	30,787	790	0.002
Siuslaw Valley Bank	62.5	0.286	0.813	52,126	426	\$100M-500M	19	6,801	227	0.008
Mckenzie St Bank	62.5	0.42	1	12,090	180	<\$100M	31	6,629	156	0
Home Valley Bank	60.0	0.279	0.998	16,625	260	<\$100M	28	5,458	190	0.005
Centennial Bank	60.0	0.239	0.528	203,533	1809	\$500M-\$1B	23	26,807	1,029	0
Banner Bank Of Or	60.0	0.273	0.717	62,797	849	\$100M-500M	30	14,167	649	0
Oregon St Bank	55.0	0.399	1	10,880	175	<\$100M	31	5,997	158	0
Town Ctr Bank	52.5	0.377	0.929	11,750	122	<\$100M	20	2,276	78	0
Family Scty Bank	52.5	0.307	0.913	10,202	226	<\$100M	27	3,781	193	0
Oregon Bus Bank	52.5	0.448	0.765	15,300	101	<\$100M	11	1,636	48	0
Peoples Bank Of Cmrc	50.0	0.329	0.864	14,723	121	<\$100M	12	1,842	59	0.001
Mid-Valley Bank	50.0	0.258	1	12,708	88	<\$100M	12	1,755	51	0
Columbia Cmnty Bank	50.0	0.339	0.932	12,665	113	<\$100M	22	2,939	71	0
Silver Falls Bank	50.0	0.364	1	6,807	35	<\$100M	6	599	12	0
Oregon Pacific Bankg Co	47.5	0.248	0.909	18,836	226	<\$100M	19	3,254	149	0
Clackamas Cty Bank	47.5	0.257	0.669	38,107	399	\$100M-500M	20	5,854	267	0.014
Pioneer Tr Bank Na	47.5	0.176	0.721	36,691	427	\$100M-500M	16	5,202	247	0.002
Bank Of Salem	45.0	0.253	0.806	23,186	194	<\$100M	17	3,574	102	0
Pacific St Bank	42.5	0.262	0.62	13,475	366	<\$100M	29	4,561	324	0
Community First Bank	40.0	0.189	0.99	12,002	208	<\$100M	22	3,178	158	0
South Valley B&Tc	37.5	0.136	0.376	34,763	468	\$100M-500M	23	10,673	332	0.005
Lincoln Scty Bank	37.5	0.194	0.859	10,480	279	<\$100M	34	9,301	263	0
Bank Of Northwest	37.5	0.186	0.392	54,420	231	\$100M-500M	9	3,348	75	0
Valley Bus Bank	37.5	0.233	1	4,117	25	<\$100M	5	279	14	0
American Pacific Bank	32.5	0.249	0.61	19,756	84	<\$100M	6	644	24	0.031
Bank Of Eastern Oregon	22.5	0.154	0.76	11,436	108	<\$100M	15	2,421	76	0.005
U S Bank Na Or	0.0	0	.	-	0	<\$100M	.	-	-	0
First Consumers Nb	0.0	0	.	-	0	\$100M-500M	.	-	-	0.549

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Bank Of Amer Or Na	0.0	0	.	-	0	\$1B-\$10B	.	-	-	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/).

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.