

Table 3A. Small Business Lending in Washington 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)
Inland Northwest Bank	87.5	0.547	1	103,277	520	\$100M-500M	17	6,335	227	0.008
Whidbey Island Bank	72.5	0.301	0.836	121,728	1652	\$100M-500M	36	29,470	1,197	0.004
Kitsap Bank	72.5	0.319	0.764	139,471	1526	\$100M-500M	29	22,959	952	0.003
Prime Pacific Bank Na	72.5	0.588	1	20,317	272	<\$100M	36	20,317	272	0.016
Yakima Nb Na	72.5	0.525	1	19,430	248	<\$100M	36	19,430	248	0.008
Northwest Intl Bank	72.5	0.534	1	32,470	175	<\$100M	10	2,184	56	0
Bank Of The Pacific	70.0	0.325	0.683	78,660	935	\$100M-500M	30	15,775	655	0.003
Cowlitz Bank	70.0	0.304	0.741	116,336	1000	\$100M-500M	25	17,340	590	0.005
Bank Northwest	70.0	0.506	1	21,233	239	<\$100M	24	3,481	134	0.005
Coastal Cmnty Bank	70.0	0.553	0.944	32,949	271	<\$100M	25	5,307	167	0.005
Charter Bank	70.0	0.483	0.953	54,113	333	\$100M-500M	22	6,744	194	0.005
Today's Bank	70.0	0.473	1	23,096	239	<\$100M	22	3,493	142	0
Americanwest Bank	67.5	0.288	0.624	170,602	2307	\$500M-\$1B	34	42,713	1,721	0.007
Redmond Nb	67.5	0.358	1	29,096	289	<\$100M	31	8,324	210	0
Viking Cmnty Bank	67.5	0.323	0.883	49,152	600	\$100M-500M	23	7,490	351	0.004
Washington St Bank Na	67.5	0.508	1	25,814	205	<\$100M	20	3,229	125	0
First Heritage Bank	65.0	0.295	1	30,835	498	\$100M-500M	33	8,846	363	0.001
Washington Tr Bank	65.0	0.26	0.598	494,906	12030	\$1B-\$10B	27	78,914	10,173	0.005
Peoples Bank	65.0	0.268	0.761	102,215	1008	\$100M-500M	28	18,716	651	0.002
Farmers & Mrch Bank Of Rockfor	65.0	0.338	0.63	77,018	1081	\$100M-500M	26	11,986	775	0.015
Issaquah Bank	65.0	0.35	0.804	39,498	471	\$100M-500M	29	8,623	343	0.004
Pierce Cmrl Bank	65.0	0.581	1	27,653	236	<\$100M	30	8,771	133	0
Harbor Bank Na	65.0	0.36	0.971	31,337	354	<\$100M	30	8,553	247	0.007
First Cmnty Bank Of Wa	62.5	0.292	0.544	102,723	847	\$100M-500M	22	14,880	507	0.001
Evergreenbank	62.5	0.319	0.789	48,543	621	\$100M-500M	25	7,901	462	0.007
Columbia St Bank	62.5	0.278	0.463	403,834	3542	\$1B-\$10B	24	48,899	2,083	0
Westside Cmnty Bank	62.5	0.473	1	20,834	183	<\$100M	24	3,541	108	0.008
Asia-Europe-Americas Bank	62.5	0.482	0.77	62,703	229	\$100M-500M	14	5,363	95	0.008
Security St Bank	60.0	0.271	0.795	60,253	746	\$100M-500M	39	35,130	629	0.01
Frontier Bank	60.0	0.236	0.474	434,884	3631	\$1B-\$10B	25	56,326	2,199	0.004
Twin River Nb	60.0	0.362	1	15,232	264	<\$100M	28	4,496	187	0
Fremont First Nb	60.0	0.467	0.996	29,679	200	<\$100M	20	3,796	110	0.004
South Sound Bank	60.0	0.461	1	13,834	124	<\$100M	20	2,215	80	0
Baker Boyer Nb	57.5	0.163	0.689	61,520	836	\$100M-500M	25	13,048	604	0.007
Skagit St Bank	57.5	0.209	0.586	81,435	992	\$100M-500M	26	15,234	732	0.013
Islanders Bank	57.5	0.241	0.94	30,610	533	\$100M-500M	31	8,789	437	0.002
City Bank	57.5	0.224	0.484	131,646	1118	\$500M-\$1B	20	14,685	651	0.003
Puyallup Valley Bank	57.5	0.304	0.689	42,059	356	\$100M-500M	17	4,983	196	0
Pacific Northwest Bank	57.5	0.139	0.48	390,939	3739	\$1B-\$10B	24	64,300	2,079	0.003
Americanwest Bank Na	57.5	0.358	1	15,813	201	<\$100M	22	2,950	134	0.007
Community First Bank	57.5	0.438	0.903	25,381	238	<\$100M	32	11,161	156	0.005

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Banner Bank	55.0	0.111	0.363	200,631	1709	\$1B-\$10B	21	28,164	1,047	0
State Nb	55.0	0.403	1	16,213	167	<\$100M	26	3,766	111	0.008
Cashmere Valley Bank	55.0	0.178	0.673	76,009	783	\$100M-500M	21	10,289	522	0.013
Mt Rainier Nb	55.0	0.281	0.899	31,295	391	\$100M-500M	29	7,777	290	0.005
Central Valley Bank Na	52.5	0.284	1	21,380	204	<\$100M	20	3,500	122	0.005
Bank Of Washington	52.5	0.347	0.868	24,319	257	<\$100M	18	3,206	176	0.005
Valley Bank	52.5	0.549	1	8,190	83	<\$100M	13	870	53	0
Bank Of Clark Cty	52.5	0.389	0.652	29,905	254	<\$100M	12	2,836	94	0
North Cty Bank	52.5	0.472	1	11,220	72	<\$100M	14	1,323	44	0
Westsound Bank	50.0	0.321	1	7,255	82	<\$100M	21	1,918	60	0.018
North Cascades Nb	47.5	0.124	0.851	29,695	417	\$100M-500M	21	5,499	287	0.002
American Marine Bank	47.5	0.166	0.59	37,111	405	\$100M-500M	20	6,915	308	0.009
Sound Bankg Co	47.5	0.315	1	16,273	138	<\$100M	17	2,489	74	0
Fife Cmrl Bank	47.5	0.319	0.863	15,649	268	<\$100M	24	3,259	202	0
Pacifica Bank	47.5	0.276	0.631	43,757	264	\$100M-500M	10	3,156	107	0.002
Ncw Cmnty Bank	47.5	0.408	1	10,461	76	<\$100M	13	1,219	41	0
First Independent Bank	45.0	0.112	0.468	70,917	625	\$500M-\$1B	19	10,062	420	0.003
Farmers St Bank	45.0	0.278	1	3,387	201	<\$100M	30	3,387	201	0
Bank Of Whitman	42.5	0.159	0.68	28,836	402	\$100M-500M	24	7,258	314	0.014
Washington First Intl Bank	42.5	0.142	0.497	54,608	322	\$100M-500M	11	4,220	131	0.001
Columbia Tr Bank	42.5	0.295	0.66	31,430	183	\$100M-500M	9	2,547	73	0
Hometown Nb	42.5	0.301	1	4,772	58	<\$100M	19	1,121	39	0
Commerce Bank Of Wa Na	40.0	0.113	0.344	55,622	331	\$100M-500M	8	2,836	101	0.001
Wheatland Bank	37.5	0.162	0.806	16,683	231	\$100M-500M	25	5,466	184	0.017
Shoreline Bank	37.5	0.303	0.926	8,003	59	<\$100M	7	763	32	0.005
Twin City Bank	35.0	0.34	0.769	6,009	53	<\$100M	18	1,381	31	0
Harbor Cmnty Bank	32.5	0.14	0.999	6,629	117	<\$100M	19	2,172	92	0
Silverdale St Bank	32.5	0.134	1	3,855	33	<\$100M	9	604	25	0
Shorebank Pacific	32.5	0.281	0.984	8,536	45	<\$100M	7	823	16	0
Farmington St Bank	30.0	0.146	1	957	22	<\$100M	22	957	22	0
State Bank	27.5	0.12	1	2,143	37	<\$100M	22	2,143	37	0.004
Lamont Bank	27.5	0.038	1	611	38	<\$100M	17	611	38	0
Mid St Bank	27.5	0.062	0.994	2,424	59	<\$100M	14	1,080	51	0.009
Bank Of Fairfield	15.0	0.089	0.435	8,477	71	<\$100M	7	1,864	25	0.007
Foundation Bank	10.0	0.078	0.262	1,913	26	<\$100M	4	48	7	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.