

**Table 3A. Banks' Small Business Lending in Oregon Using Call Report Data, June 2003**

| Bank Name              | City          | Small Business Lending (<\$1M) |               |                |                    |             |                       | Small Business Lending (<\$100k) |                      |              |                |
|------------------------|---------------|--------------------------------|---------------|----------------|--------------------|-------------|-----------------------|----------------------------------|----------------------|--------------|----------------|
|                        |               | Total Rank<br>(1)              | SBL/TA<br>(2) | SBL/TBL<br>(3) | SBL\$(1000)<br>(4) | SBL#<br>(5) | Bnk. Asset Sz.<br>(6) | Total Rank<br>(7)                | SSBL\$ (1000)<br>(8) | SSBL#<br>(9) | Cdt/TA<br>(10) |
| Merchants Bk           | Gresham       | 80.0                           | 0.4           | 0.848          | 69,524             | 500         | \$100M-500M           | 65.0                             | 7,051                | 247          | 0              |
| Community Bk           | Joseph        | 75.0                           | 0.342         | 0.762          | 86,123             | 861         | \$100M-500M           | 82.5                             | 16,616               | 577          | 0              |
| Oregon Pacific Bkg Co  | Florence      | 72.5                           | 0.399         | 0.814          | 46,223             | 341         | \$100M-500M           | 45.0                             | 4,313                | 184          | 0              |
| Pacific Continental Bk | Eugene        | 72.5                           | 0.363         | 0.611          | 149,129            | 1,412       | \$100M-500M           | 70.0                             | 19,619               | 786          | 0              |
| Bank Of Amer Or Na     | Portland      | 72.5                           | 0.026         | 1              | 218,386            | 1,066       | \$1B-\$10B            | 60.0                             | 22,201               | 376          | 0              |
| Premierwest Bk         | Medford       | 70.0                           | 0.304         | 0.646          | 164,115            | 1,295       | \$500M-\$1B           | 67.5                             | 21,184               | 768          | 0              |
| Albina Cmnty Bk        | Portland      | 70.0                           | 0.438         | 0.796          | 41,161             | 367         | <\$100M               | 72.5                             | 6,789                | 230          | 0.002          |
| Bank Of The Cascades   | Bend          | 65.0                           | 0.261         | 0.553          | 178,041            | 1,764       | \$500M-\$1B           | 67.5                             | 25,391               | 1,139        | 0.006          |
| Home Valley Bk         | Cave Junction | 65.0                           | 0.323         | 0.952          | 31,784             | 334         | <\$100M               | 70.0                             | 5,529                | 224          | 0.002          |
| Columbia River Bk      | The Dalles    | 65.0                           | 0.243         | 0.742          | 140,805            | 1,512       | \$500M-\$1B           | 90.0                             | 29,956               | 1,037        | 0.008          |
| Community First Bk     | Prineville    | 65.0                           | 0.375         | 0.871          | 33,089             | 233         | <\$100M               | 32.5                             | 2,841                | 117          | 0              |
| Bank Of Astoria        | Astoria       | 62.5                           | 0.344         | 0.665          | 50,132             | 333         | \$100M-500M           | 50.0                             | 5,883                | 188          | 0              |
| Community Bk           | Grants Pass   | 62.5                           | 0.39          | 1              | 19,041             | 232         | <\$100M               | 70.0                             | 3,522                | 155          | 0              |
| Columbia Cmnty Bk      | Hillsboro     | 62.5                           | 0.367         | 0.756          | 33,048             | 278         | <\$100M               | 67.5                             | 5,759                | 162          | 0              |
| Umpqua Bk              | Roseburg      | 60.0                           | 0.215         | 0.449          | 586,797            | 5,739       | \$1B-\$10B            | 62.5                             | 86,079               | 3,146        | 0              |
| West Coast Bk          | Lake Oswego   | 60.0                           | 0.227         | 0.484          | 362,261            | 2,640       | \$1B-\$10B            | 60.0                             | 42,051               | 1,335        | 0.003          |
| Siuslaw Bk             | Florence      | 60.0                           | 0.266         | 0.657          | 57,810             | 1,000       | \$100M-500M           | 67.5                             | 7,917                | 794          | 0.005          |
| Bank Of Salem          | Salem         | 55.0                           | 0.306         | 0.826          | 32,916             | 203         | \$100M-500M           | 27.5                             | 2,918                | 83           | 0              |
| Citizens Bk            | Corvallis     | 52.5                           | 0.214         | 0.618          | 68,182             | 669         | \$100M-500M           | 67.5                             | 11,295               | 416          | 0              |
| Peoples Bk Of Cmrc     | Medford       | 52.5                           | 0.317         | 0.927          | 16,335             | 172         | <\$100M               | 55.0                             | 2,708                | 106          | 0.001          |
| Mid-Valley Bk          | Woodburn      | 50.0                           | 0.259         | 0.96           | 19,983             | 151         | <\$100M               | 42.5                             | 2,515                | 83           | 0              |
| Libertybank            | Eugene        | 47.5                           | 0.157         | 0.578          | 77,217             | 532         | \$100M-500M           | 42.5                             | 9,046                | 297          | 0              |
| Pioneer Tr Bk Na       | Salem         | 45.0                           | 0.192         | 0.66           | 41,085             | 411         | \$100M-500M           | 40.0                             | 4,816                | 212          | 0.002          |
| Willamette Valley Bk   | Salem         | 45.0                           | 0.269         | 0.896          | 10,370             | 64          | <\$100M               | 27.5                             | 944                  | 24           | 0              |
| Clackamas Cty Bk       | Sandy         | 42.5                           | 0.241         | 0.614          | 37,183             | 315         | \$100M-500M           | 50.0                             | 5,196                | 201          | 0              |
| Town Ctr Bk            | Portland      | 42.5                           | 0.318         | 0.66           | 19,124             | 134         | <\$100M               | 55.0                             | 3,779                | 75           | 0              |
| Oregon Coast Bk        | Newport       | 42.5                           | 0.253         | 1              | 8,063              | 117         | <\$100M               | 57.5                             | 1,783                | 83           | 0              |
| South Valley B&Tc      | Klamath Falls | 37.5                           | 0.128         | 0.373          | 43,807             | 546         | \$100M-500M           | 57.5                             | 9,993                | 363          | 0.004          |
| Bank Of Eastern Oregon | Arlington     | 35.0                           | 0.188         | 0.812          | 15,215             | 163         | <\$100M               | 60.0                             | 3,385                | 122          | 0.004          |
| American Pacific Bk    | Portland      | 32.5                           | 0.288         | 0.532          | 32,022             | 111         | \$100M-500M           | 12.5                             | 602                  | 32           | 0.034          |
| Willamette Cmnty Bk    | Albany        | 32.5                           | 0.009         | 1              | 65                 | 2           | <\$100M               | 32.5                             | 65                   | 2            | 0              |
| Silver Falls Bk        | Silverton     | 25.0                           | 0.178         | 0.684          | 8,399              | 53          | <\$100M               | 22.5                             | 1,007                | 24           | 0              |
| Pinnacle Bk            | Beaverton     | 22.5                           | 0.269         | 0.61           | 3,324              | 27          | <\$100M               | 50.0                             | 825                  | 16           | 0              |
| First Consumers Nb     | Beaverton     | 0.0                            | 0             | .              | -                  | -           | <\$100M               | 0.0                              | -                    | -            | 0              |

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| Bank Name | City | Small Business Lending (<\$1M) |        |         |             |      | Small Business Lending (<\$100k) |            |               |       |        |
|-----------|------|--------------------------------|--------|---------|-------------|------|----------------------------------|------------|---------------|-------|--------|
|           |      | Total Rank                     | SBL/TA | SBL/TBL | SBL\$(1000) | SBL# | Bnk. Asset Sz.                   | Total Rank | SSBL\$ (1000) | SSBL# | Cdt/TA |
|           |      | (1)                            | (2)    | (3)     | (4)         | (5)  | (6)                              | (7)        | (8)           | (9)   | (10)   |

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.