

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

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Coastal Cmnty Bk	Everett	85.0	0.587	1	60,210	423	\$100M-500M	67.5	6,449	235	0.004
Kitsap Bk	Port Orchard	80.0	0.35	0.685	178,343	2,179	\$500M-\$1B	72.5	21,903	978	0.002
Columbia Tr Bk	Pasco	77.5	0.41	1	61,105	422	\$100M-500M	57.5	5,775	231	0
Bank Northwest	Bellingham	77.5	0.48	1	44,331	343	<\$100M	67.5	6,068	197	0.003
Today's Bk	Vancouver	77.5	0.486	0.834	55,703	487	\$100M-500M	72.5	7,899	269	0
Charter Bk	Bellevue	75.0	0.391	0.842	66,483	483	\$100M-500M	72.5	8,791	321	0.004
Farmers & Mrch Bk Of Rockfor	Spokane	72.5	0.341	0.572	99,494	1,046	\$100M-500M	67.5	11,356	659	0.009
Cowlitz Bk	Longview	72.5	0.304	0.818	90,618	692	\$100M-500M	67.5	11,274	387	0.004
Americanwest Bk	Spokane	70.0	0.247	0.571	235,885	3,263	\$500M-\$1B	87.5	52,440	2,424	0.005
Whidbey Island Bk	Oak Harbor	70.0	0.242	0.803	138,320	1,656	\$500M-\$1B	87.5	27,091	1,112	0.003
Bank Of The Pacific	Aberdeen	70.0	0.314	0.703	88,276	938	\$100M-500M	82.5	16,293	647	0.003
State Nb	Garfield	70.0	0.499	1	26,937	326	<\$100M	82.5	6,795	253	0.007
Viking Cmnty Bk	Seattle	70.0	0.324	0.816	80,244	552	\$100M-500M	67.5	10,431	324	0.002
Fife Cmrl Bk	Fife	70.0	0.411	1	25,096	310	<\$100M	70.0	4,472	226	0
Banner Bk	Walla Walla	67.5	0.176	0.601	442,965	3,568	\$1B-\$10B	67.5	63,442	2,354	0
Washington Tr Bk	Spokane	65.0	0.24	0.507	489,588	12,359	\$1B-\$10B	67.5	66,101	10,464	0.005
Valley Bk	Puyallup	65.0	0.347	0.761	60,994	466	\$100M-500M	57.5	6,127	250	0
Columbia St Bk	Tacoma	65.0	0.205	0.44	352,520	3,053	\$1B-\$10B	62.5	40,708	1,649	0
Westside Cmnty Bk	University Place	65.0	0.453	1	26,115	187	<\$100M	62.5	3,977	113	0.006
Pierce Cmrl Bk	Tacoma	65.0	0.408	0.85	45,126	336	\$100M-500M	37.5	3,506	128	0
Community First Bk	Kennewick	65.0	0.389	0.973	28,603	324	<\$100M	87.5	11,273	240	0.003
Frontier Bk	Everett	62.5	0.205	0.437	418,404	3,111	\$1B-\$10B	62.5	49,390	1,827	0.003
Skagit St Bk	Burlington	62.5	0.221	0.552	103,278	1,095	\$100M-500M	67.5	15,762	771	0.012
Bank Of Washington	Edmonds	62.5	0.401	0.935	36,308	216	<\$100M	25.0	1,950	100	0.004
Yakima Nb Na	Yakima	62.5	0.482	0.887	19,662	384	<\$100M	70.0	4,205	165	0.01
Baker Boyer Nb	Walla Walla	60.0	0.17	0.638	66,048	820	\$100M-500M	70.0	11,753	567	0.006
Twin River Nb	Clarkston	60.0	0.353	1	17,199	271	<\$100M	70.0	4,589	190	0
Venture Bk	Lacey	60.0	0.223	0.48	105,889	855	\$100M-500M	60.0	13,891	498	0.002
Peoples Bk	Lynden	60.0	0.172	0.535	89,323	1,010	\$500M-\$1B	67.5	16,677	605	0.001
City Bk	Lynnwood	60.0	0.219	0.497	145,025	1,083	\$500M-\$1B	55.0	11,858	516	0
Redmond Nb	Redmond	60.0	0.36	0.936	30,898	260	<\$100M	67.5	5,718	173	0
Inland Northwest Bk	Spokane	60.0	0.304	0.571	63,829	449	\$100M-500M	40.0	5,827	190	0.006
Bank Of Clark Cty	Vancouver	60.0	0.39	0.521	59,120	422	\$100M-500M	32.5	4,178	162	0.002
Shoreline Bk	Shoreline	60.0	0.473	1	21,323	117	<\$100M	22.5	1,214	50	0.004

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South Sound Bk	Olympia	60.0	0.343	0.938	24,445	345	<\$100M	72.5	5,082	235	0
Pacific Intl Bk	Seattle	60.0	0.645	0.856	29,076	142	<\$100M	55.0	3,667	79	0
Pacific Northwest Bk	Seattle	57.5	0.135	0.35	414,815	3,167	\$1B-\$10B	60.0	61,385	1,613	0.006
Evergreenbank	Seattle	57.5	0.281	0.645	48,901	459	\$100M-500M	57.5	5,878	309	0.008
Mt Rainier Nb	Enumclaw	57.5	0.302	0.745	44,533	381	\$100M-500M	60.0	5,820	241	0.003
First Heritage Bk	Snohomish	55.0	0.234	0.867	24,304	409	\$100M-500M	67.5	5,049	263	0.001
Bank Of Whitman	Colfax	55.0	0.186	0.607	51,786	510	\$100M-500M	67.5	9,590	360	0.007
Issaquah Bk	Issaquah	55.0	0.299	0.678	40,803	396	\$100M-500M	67.5	6,627	251	0.004
Northstar Bk	Seattle	55.0	0.331	0.804	34,322	218	\$100M-500M	55.0	4,549	114	0.003
Prime Pacific Bk Na	Lynnwood	55.0	0.526	0.77	23,878	196	<\$100M	60.0	4,271	110	0
Twin City Bk	Longview	55.0	0.546	0.961	14,672	117	<\$100M	57.5	2,574	62	0
Hometown Nb	Longview	55.0	0.432	0.992	13,718	152	<\$100M	77.5	7,294	119	0
Central Valley Bk Na	Toppenish	52.5	0.269	1	24,094	199	<\$100M	45.0	3,186	103	0.003
Islanders Bk	Friday Harbor	52.5	0.165	0.898	24,599	404	\$100M-500M	77.5	7,524	328	0.001
Northwest Bus Bk	Seattle	52.5	0.359	0.669	34,933	198	<\$100M	17.5	1,822	53	0
Eastside Cmrl Bk Na	Bellevue	52.5	0.486	1	8,271	62	<\$100M	22.5	520	23	0.003
Westsound Bk	Bremerton	50.0	0.328	0.98	20,557	168	<\$100M	60.0	3,815	98	0.008
North Cty Bk	Arlington	50.0	0.345	0.934	19,444	175	<\$100M	37.5	1,931	107	0.001
Marinerbank	Port Townsend	50.0	0.393	1	6,605	45	<\$100M	45.0	1,010	25	0
Cascade Bk	Everett	47.5	0.123	0.408	105,135	682	\$500M-\$1B	45.0	9,557	306	0.003
Farmers St Bk	Winthrop	47.5	0.258	1	3,495	200	<\$100M	72.5	3,495	200	0
Washington St Bk Na	Federal Way	47.5	0.381	0.664	21,286	233	<\$100M	47.5	2,958	119	0
Shorebank Pacific	Ilwaco	47.5	0.273	1	22,764	125	<\$100M	40.0	2,796	65	0
Washington Bus Bk	Olympia	47.5	0.327	1	7,204	44	<\$100M	17.5	474	15	0
First Independent Bk	Vancouver	45.0	0.103	0.379	68,204	593	\$500M-\$1B	47.5	8,487	354	0.002
Cashmere Valley Bk	Cashmere	45.0	0.118	0.523	61,619	606	\$500M-\$1B	55.0	8,665	383	0.009
Washington First Intl Bk	Seattle	45.0	0.165	0.353	69,474	381	\$100M-500M	30.0	4,411	151	0.001
Asia-Europe-Americas Bk	Seattle	45.0	0.319	0.533	45,964	167	\$100M-500M	12.5	1,696	42	0.007
Ncw Cmnty Bk	Wenatchee	42.5	0.367	0.709	15,926	142	<\$100M	35.0	1,572	75	0
North Cascades Nb	Chelan	40.0	0.137	0.626	27,286	316	\$100M-500M	45.0	4,540	204	0.002
Wheatland Bk	Davenport	40.0	0.188	0.604	26,414	263	\$100M-500M	60.0	5,249	164	0.01
Commerce Bk Of Wa Na	Seattle	40.0	0.107	0.361	73,487	375	\$500M-\$1B	25.0	4,055	110	0.001
Foundation Bk	Bellevue	40.0	0.257	0.545	30,018	152	\$100M-500M	15.0	1,877	46	0.002
Security St Bk	Centralia	37.5	0.15	0.373	37,178	368	\$100M-500M	52.5	7,452	234	0.008

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American Marine Bk	Bainbridge Island	37.5	0.147	0.486	42,072	284	\$100M-500M	40.0	5,388	175	0.01
Harbor Cmnty Bk	Raymond	32.5	0.137	1	6,040	98	<\$100M	47.5	1,497	71	0
Sound Bkg Co	Tacoma	32.5	0.135	0.923	12,060	124	<\$100M	52.5	3,364	76	0
State Bk	Concrete	30.0	0.082	1	1,756	25	<\$100M	52.5	1,398	22	0.003
Farmington St Bk	Farmington	30.0	0.132	1	866	21	<\$100M	55.0	866	21	0
Lamont Bk	Saint John	30.0	0.024	1	506	30	<\$100M	37.5	506	30	0
Mid St Bk	Waterville	30.0	0.066	1	2,693	53	<\$100M	45.0	1,232	44	0.008
Pacifica Bk	Bellevue	30.0	0.185	0.391	29,226	172	\$100M-500M	17.5	1,966	63	0
Northwest Cmrl Bk	Lakewood	25.0	0.268	0.492	1,635	130	<\$100M	52.5	442	125	0
Bank Of Fairfield	Fairfield	22.5	0.142	0.564	14,996	113	\$100M-500M	52.5	4,474	52	0.013
Regal Fncl Bk	Seattle	20.0	0.164	0.569	10,874	37	<\$100M	10.0	454	6	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/.

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