

Table A.2 Small Business Lending in Washington Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Cmnty Bk Of Wa	Lacey	80.0	9.0	3.0	10.0	10.0	\$100M-500M	138,808	1,331	87.5	87.5
Pacific Northwest Bk	Seattle	80.0	9.0	3.0	10.0	10.0	\$500M-\$1B	222,063	2,306	80.0	87.5
Bank Of Tukwila Na	Tukwila	77.5	10.0	7.0	7.0	7.0	<\$100M	33,807	401	77.5	77.5
Inter Bk	Duvall	77.5	9.0	9.0	6.0	7.0	<\$100M	32,099	414	77.5	85.0
Towne Bk	Woodinville	75.0	8.0	2.0	10.0	10.0	\$100M-500M	134,580	2,365	80.0	77.5
Whidbey Island Bk	Oak Harbor	75.0	6.0	5.0	9.0	10.0	\$100M-500M	103,904	1,463	85.0	82.5
Community First Bk	Kennewick	75.0	10.0	10.0	5.0	5.0	<\$100M	23,933	292	77.5	80.0
Cowlitz Bk	Longview	72.5	8.0	3.0	9.0	9.0	\$100M-500M	98,956	890	72.5	65.0
Viking Cmnty Bk	Seattle	72.5	6.0	9.0	7.0	7.0	\$100M-500M	43,749	415	75.0	67.5
Redmond Nb	Redmond	72.5	9.0	8.0	6.0	6.0	<\$100M	29,007	319	70.0	75.0
Washington St Bk Na	Federal Way	72.5	10.0	9.0	5.0	5.0	<\$100M	26,285	254	47.5	42.5
Coastal Cmnty Bk	Everett	72.5	10.0	9.0	5.0	5.0	<\$100M	22,901	218	55.0	62.5
Kitsap Bk	Port Orchard	70.0	4.0	4.0	10.0	10.0	\$100M-500M	125,047	1,351	67.5	70.0
Americanwest Bk	Walla Walla	70.0	7.0	6.0	8.0	7.0	\$100M-500M	45,822	456	65.0	67.5
Islanders Bk	Friday Harbor	70.0	6.0	7.0	7.0	8.0	\$100M-500M	35,849	575	80.0	80.0
Pend Oreille Bk	Newport	70.0	9.0	8.0	5.0	6.0	<\$100M	25,842	334	87.5	92.5
Farmers & Mrch Bk Of Rockfor	Spokane	67.5	7.0	2.0	9.0	9.0	\$100M-500M	75,546	1,285	67.5	60.0
Fife Cmrl Bk	Fife	67.5	9.0	10.0	3.0	5.0	<\$100M	14,740	239	72.5	72.5
North Sound Bk	Poulsbo	65.0	7.0	2.0	9.0	8.0	\$100M-500M	67,733	779	72.5	67.5
Bank Of Grays Harbor	Aberdeen	65.0	8.0	2.0	8.0	8.0	\$100M-500M	54,423	575	72.5	75.0
Washington Tr Bk	Spokane	65.0	4.0	2.0	10.0	10.0	\$1B-\$10B	446,352	12,077	70.0	67.5
Issaquah Bk	Issaquah	65.0	7.0	5.0	7.0	7.0	<\$100M	33,118	416	67.5	67.5
Westside Cmnty Bk	University Place	65.0	9.0	9.0	4.0	4.0	<\$100M	17,435	209	72.5	67.5
Security St Bk	Centralia	62.5	5.0	4.0	8.0	8.0	\$100M-500M	61,748	713	85.0	95.0
Inland Northwest Bk	Spokane	62.5	6.0	3.0	8.0	8.0	\$100M-500M	58,921	470	57.5	42.5
Cashmere Valley Bk	Cashmere	62.5	3.0	4.0	9.0	9.0	\$100M-500M	77,941	912	65.0	62.5
Columbia St Bk	Tacoma	62.5	4.0	1.0	10.0	10.0	\$1B-\$10B	410,389	3,712	60.0	62.5
Mount Rainier Nb	Enumclaw	62.5	6.0	6.0	6.0	7.0	<\$100M	29,984	376	72.5	75.0
First Heritage Bk	Snohomish	62.5	5.0	6.0	6.0	8.0	<\$100M	29,880	508	75.0	75.0
Harbor Bk Na	Gig Harbor	62.5	8.0	5.0	6.0	6.0	<\$100M	26,386	303	72.5	70.0
Peoples Bk	Lynden	60.0	3.0	3.0	9.0	9.0	\$100M-500M	91,072	993	65.0	65.0
Frontier Bk	Everett	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	329,465	2,654	57.5	55.0
Bank Northwest	Bellingham	60.0	10.0	6.0	4.0	4.0	<\$100M	17,053	189	60.0	55.0
Yakima Nb Na	Yakima	60.0	10.0	6.0	4.0	4.0	<\$100M	14,961	204	67.5	62.5
Baker Boyer Nb	Walla Walla	57.5	2.0	3.0	9.0	9.0	\$100M-500M	62,569	851	57.5	60.0
Asia-Europe-Americas Bk	Seattle	57.5	8.0	4.0	7.0	4.0	\$100M-500M	41,665	195	35.0	25.0
Home Scty Bk	Sunnyside	57.5	5.0	4.0	7.0	7.0	\$100M-500M	34,993	421	65.0	67.5
Evergreen Bk	Seattle	57.5	4.0	4.0	7.0	8.0	\$100M-500M	42,010	594	55.0	57.5
City Bk	Lynnwood	57.5	3.0	1.0	10.0	9.0	\$500M-\$1B	111,403	1,283	52.5	52.5
Twin River Nb	Clarkston	57.5	7.0	7.0	4.0	5.0	<\$100M	14,821	267	72.5	72.5
Fremont First Nb	Seattle	57.5	8.0	6.0	5.0	4.0	<\$100M	24,605	177	40.0	30.0
Sound Bkg Co	Tacoma	57.5	7.0	9.0	4.0	3.0	<\$100M	17,115	151	60.0	40.0
Prime Pacific Bk Na	Lynnwood	57.5	10.0	5.0	4.0	4.0	<\$100M	15,334	154	52.5	52.5
Today'S Bk	Vancouver	57.5	7.0	10.0	3.0	3.0	<\$100M	10,787	125	50.0	50.0

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Of The Pacific	Long Beach	55.0	4.0	5.0	6.0	7.0	\$100M-500M	31,816	358	45.0	55.0
Skagit St Bk	Burlington	55.0	3.0	1.0	9.0	9.0	\$100M-500M	69,989	988	55.0	67.5
United Scy Bk	Spokane	52.5	3.0	1.0	8.0	9.0	\$100M-500M	48,257	897	60.0	75.0
Puyallup Valley Bk	Puyallup	52.5	5.0	3.0	7.0	6.0	\$100M-500M	39,869	338	42.5	35.0
Commercial Bk	Everett	52.5	10.0	5.0	3.0	3.0	<\$100M	14,171	140	45.0	35.0
Bank Of Edmonds	Edmonds	52.5	8.0	6.0	4.0	3.0	<\$100M	18,306	152	35.0	42.5
North Cascades Nb	Chelan	50.0	2.0	5.0	6.0	7.0	\$100M-500M	28,318	450	52.5	52.5
Pacifica Bk	Bellevue	50.0	5.0	3.0	7.0	5.0	\$100M-500M	36,187	211	35.0	22.5
Pierce Cmrl Bk	Tacoma	50.0	7.0	9.0	2.0	2.0	<\$100M	7,061	74	47.5	45.0
Shorebank Pacific	Ilwaco	50.0	7.0	9.0	2.0	2.0	<\$100M	7,020	48	37.5	20.0
State Nb	Garfield	50.0	8.0	6.0	3.0	3.0	<\$100M	11,761	119	55.0	57.5
Westsound Bk	Bremerton	50.0	6.0	10.0	2.0	2.0	<\$100M	5,149	56	42.5	42.5
Grant Nb	Ephrata	47.5	4.0	8.0	3.0	4.0	<\$100M	11,725	208	62.5	67.5
Shoreline Bk	Shoreline	47.5	6.0	10.0	2.0	1.0	<\$100M	5,927	33	32.5	10.0
North Cty Bk	Arlington	47.5	9.0	7.0	2.0	1.0	<\$100M	5,461	35	22.5	22.5
Bank Of Whitman	Colfax	45.0	2.0	5.0	5.0	6.0	\$100M-500M	25,733	355	50.0	57.5
First Independent Bk	Vancouver	45.0	1.0	1.0	8.0	8.0	\$500M-\$1B	62,485	631	45.0	47.5
Central Valley Bk Na	Toppenish	45.0	3.0	7.0	4.0	4.0	<\$100M	17,056	198	50.0	45.0
South Sound Bk	Olympia	45.0	5.0	10.0	2.0	1.0	<\$100M	5,432	42	30.0	25.0
Washington First Intl Bk	Seattle	42.5	2.0	1.0	8.0	6.0	\$100M-500M	53,223	347	37.5	32.5
Bank Of Clark Cty	Vancouver	42.5	5.0	4.0	5.0	3.0	<\$100M	18,831	143	32.5	27.5
Bank Of Fairfield	Fairfield	42.5	1.0	7.0	3.0	6.0	<\$100M	11,061	330	62.5	72.5
Farmers St Bk	Winthrop	42.5	4.0	8.0	1.0	4.0	<\$100M	3,124	192	65.0	75.0
Commerce Bk Of Wa Na	Seattle	40.0	1.0	1.0	8.0	6.0	\$100M-500M	52,424	352	32.5	27.5
American Marine Bk	Bainbridge Island	37.5	2.0	2.0	6.0	5.0	\$100M-500M	32,701	269	35.0	42.5
Harbor Cmnty Bk	Raymond	37.5	2.0	8.0	2.0	3.0	<\$100M	7,205	121	45.0	52.5
Valley Bk	Auburn	35.0	4.0	7.0	1.0	2.0	<\$100M	3,384	48	32.5	20.0
Columbia Tr Bk	Pasco	35.0	4.0	2.0	5.0	3.0	<\$100M	23,156	141	25.0	20.0
Hometown Nat Bk	Longview	35.0	2.0	10.0	1.0	1.0	<\$100M	816	7	12.5	12.5
Wheatland Bk	Davenport	32.5	1.0	4.0	3.0	5.0	<\$100M	13,478	216	55.0	60.0
Northwest Intl Bk	Seattle	32.5	6.0	2.0	3.0	2.0	<\$100M	11,790	71	25.0	27.5
Twin City Bk	Longview	32.5	1.0	10.0	1.0	1.0	<\$100M	344	6	32.5	42.5
Mid St Bk	Waterville	30.0	1.0	8.0	1.0	2.0	<\$100M	2,741	71	40.0	57.5
Ncw Cmnty Bk	Wenatchee	30.0	5.0	4.0	2.0	1.0	<\$100M	3,652	37	32.5	30.0
Silverdale St Bk	Silverdale	27.5	1.0	8.0	1.0	1.0	<\$100M	3,258	31	15.0	20.0
Farmington St Bk	Farmington	27.5	2.0	7.0	1.0	1.0	<\$100M	774	16	45.0	57.5
State Bk	Concrete	27.5	1.0	7.0	1.0	2.0	<\$100M	1,837	46	42.5	57.5
Lamont Bk	Saint John	27.5	1.0	8.0	1.0	1.0	<\$100M	676	26	32.5	40.0
Charter Bk	Bellevue	25.0	3.0	1.0	4.0	2.0	<\$100M	16,625	95	17.5	15.0

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.