

Table 1 Small-Business-Friendly Banks in Idaho, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
IDAHO INDEPENDENT BK	COEUR D'ALENE	77.5	\$100M-500M	61,850	929
IDAHO BKG CO	BOISE	72.5	<\$100M	27,039	464

\*Figures reflect business loans of less than \$ 1 million

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](http://www.sba.gov).

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
<b>National</b>	<b>8,966</b>	<b>8659</b>	<b>5302</b>	<b>2683</b>	<b>290</b>	<b>309</b>	<b>75</b>

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Idaho , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Idaho Independent Bk	Coeur D'Alene	77.5	17.5	15.0	25.0	20.0	\$100M-500M	61,850	929	57.5	50.0
Idaho Bkg Co	Boise	72.5	22.5	22.5	15.0	12.5	<\$100M	27,039	464	62.5	55.0
Farmers & Mrch St Bk	Meridian	67.5	20.0	2.5	22.5	22.5	\$100M-500M	53,853	1,049	75.0	60.0
D L Evans Bk	Burley	67.5	5.0	22.5	20.0	20.0	\$100M-500M	39,501	898	87.5	95.0
Panhandle St Bk	Sandpoint	60.0	7.5	20.0	15.0	17.5	\$100M-500M	35,812	741	80.0	87.5
Bank Of Id	Idaho Falls	60.0	15.0	10.0	20.0	15.0	\$100M-500M	42,231	733	52.5	57.5
Pend Oreille Bk	Ponderay	57.5	22.5	20.0	7.5	7.5	<\$100M	18,655	269	70.0	82.5
Bank Of Cmrc	Idaho Falls	55.0	2.5	5.0	22.5	25.0	\$100M-500M	45,774	1,169	55.0	62.5
Citizens Cmnty Bk	Pocatello	52.5	20.0	25.0	2.5	5.0	<\$100M	13,107	218	55.0	47.5
Farmers Nb	Buhl	50.0	2.5	7.5	17.5	22.5	\$100M-500M	36,970	1,005	55.0	75.0
Bank Of Pullman	Moscow	50.0	12.5	12.5	12.5	12.5	<\$100M	21,318	341	27.5	30.0
Ireland Bk	Malad City	50.0	7.5	15.0	12.5	15.0	\$100M-500M	25,384	564	57.5	57.5
Magic Valley Bk	Twin Falls	47.5	25.0	12.5	5.0	5.0	<\$100M	14,693	271	50.0	52.5
Mountain West Bk	Coeur D'Alene	45.0	10.0	17.5	10.0	7.5	<\$100M	19,877	273	27.5	22.5
First Bk Of Idaho	Ketchum	30.0	15.0	5.0	7.5	2.5	<\$100M	18,454	166	12.5	10.0
Bank Of Latah	Saint Maries	27.5	5.0	7.5	5.0	10.0	<\$100M	18,143	350	42.5	30.0
Syringa Bk	Boise	20.0	12.5	2.5	2.5	2.5	<\$100M	7,750	122	22.5	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](http://www.sba.gov).

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

A.2 Top Small Business Lenders in Idaho under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
U.S. BANCORP	MN	307,032	4,129	>\$50B	181,498	3,877	117,338	3,499	
FIRST SECURITY CORPORATION	UT	174,022	1,662	\$10B-\$50B	91,461	1,497	43,632	1,205	
KEYCORP	OH	112,766	1,133	>\$50B	50,328	1,009	26,141	867	
W.T.B. FINANCIAL CORPORATION	WA	59,633	649	\$1B-\$10B	28,558	587	15,138	511	
WASHINGTON MUTUAL BANK	WA	47,584	372	N/A	26,699	328	10,415	233	
BANK OF CMRC	ID	44,312	913	<\$1B	32,195	888	20,559	824	
BANK OF AMERICA CORPORATION	NC	29,132	437	>\$50B	13,810	408	7,492	373	
ZIONS BANCORPORATION	UT	25,216	375	\$10B-\$50B	18,501	360	9,328	307	
WELLS FARGO & COMPANY	CA	23,927	738	>\$50B	16,916	725	14,041	708	
STERLING SAVINGS BANK	WA	16,769	142	N/A	9,201	128	3,892	98	
PACIFIC ONE BANK	CA	13,025	155	N/A	8,088	146	4,658	125	
MORGAN STANLEY DEAN WITTER B	UT	6,049	1,709	<\$1B	6,049	1,709	6,049	1,709	
ADVANTA BK CORP	UT	5,059	529	<\$1B	5,059	529	5,059	529	
FIRST WASHINGTON BANCORP IN	WA	3,009	6	<\$1B	218	2	100	1	
OLD KENT FINANCIAL CORPORATI	MI	1,223	4	\$10B-\$50B	100	1	100	1	
AMERICAN EXPRESS CENTURION B	UT	8,906	1,342	\$10B-\$50B	8,906	1,342	8,906	1,342	0.81
MBNA CORPORATION	DE	1,275	137	\$10B-\$50B	1,275	137	1,275	137	0.55

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Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.