

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
NORTHERN BK OF CMRC	PORTLAND	77.5	<\$100M	31,050	456
VALLEY OF THE ROGUE BK	ROGUE RIVER	77.5	\$100M-500M	93,060	937
PACIFIC CONTINENTAL BK	EUGENE	75.0	\$100M-500M	88,755	1,439
COMMUNITY BK	JOSEPH	75.0	\$100M-500M	40,601	546
LINN BENTON BK	ALBANY	75.0	<\$100M	35,783	401
WEST COAST BK	LAKE OSWEGO	67.5	\$1B-\$10B	339,769	4,313
CENTENNIAL BK	EUGENE	65.0	\$500M-\$1B	157,797	1,498

*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.

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
National	8,966	8659	5302	2683	290	309	75

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 Oregon, 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 (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Valley Of The Rogue Bk	Rogue River	77.5	17.5	12.5	25.0	22.5	\$100M-500M	93,060	937	60.0	57.5
Northern Bk Of Cmrc	Portland	77.5	25.0	17.5	17.5	17.5	<\$100M	31,050	456	62.5	57.5
Pacific Continental Bk	Eugene	75.0	22.5	5.0	22.5	25.0	\$100M-500M	88,755	1,439	80.0	82.5
Community Bk	Joseph	75.0	20.0	15.0	20.0	20.0	\$100M-500M	40,601	546	72.5	80.0
Linn Benton Bk	Albany	75.0	25.0	12.5	20.0	17.5	<\$100M	35,783	401	77.5	67.5
Columbia River Bk	The Dalles	72.5	12.5	15.0	22.5	22.5	\$100M-500M	71,532	1,289	77.5	85.0
Bank Of The Cascades	Bend	70.0	15.0	7.5	25.0	22.5	\$100M-500M	95,067	1,358	72.5	75.0
Inland Empire Bk	Hermiston	70.0	17.5	7.5	22.5	22.5	\$100M-500M	58,197	1,104	67.5	75.0
West Coast Bk	Lake Oswego	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	339,769	4,313	65.0	65.0
Bank Of Southern Or	Medford	67.5	17.5	10.0	20.0	20.0	\$100M-500M	45,146	629	55.0	72.5
Bank Of Salem	Salem	67.5	15.0	25.0	12.5	15.0	<\$100M	23,670	294	85.0	92.5
American Pacific Bk	Portland	65.0	25.0	22.5	12.5	5.0	<\$100M	21,601	59	17.5	15.0
Centennial Bk	Eugene	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	157,797	1,498	60.0	55.0
Pacific St Bk	Reedsport	62.5	17.5	22.5	12.5	10.0	<\$100M	14,861	212	60.0	67.5
Albina Cmnty Bk	Portland	62.5	20.0	25.0	10.0	7.5	<\$100M	12,140	114	55.0	37.5
Merchants Bk	Gresham	62.5	22.5	12.5	15.0	12.5	<\$100M	27,719	303	60.0	40.0
Citizens Bk	Corvallis	60.0	12.5	5.0	22.5	20.0	\$100M-500M	57,354	832	67.5	72.5
Bank Of Astoria	Astoria	60.0	20.0	7.5	17.5	15.0	\$100M-500M	33,679	391	55.0	50.0
Siuslaw Valley Bk	Florence	57.5	12.5	7.5	20.0	17.5	\$100M-500M	43,238	465	52.5	45.0
Security Bk	Coos Bay	57.5	10.0	5.0	17.5	25.0	\$100M-500M	34,880	1,476	80.0	95.0
American St Bk	Portland	55.0	25.0	20.0	5.0	5.0	<\$100M	5,051	52	45.0	37.5
Town Ctr Bk	Portland	52.5	15.0	25.0	5.0	7.5	<\$100M	6,698	98	60.0	55.0
Home Valley Bk	Cave Junction	50.0	10.0	20.0	10.0	10.0	<\$100M	10,588	255	72.5	70.0
Oregon Pacific Bkg Co	Florence	50.0	10.0	15.0	12.5	12.5	<\$100M	16,630	279	60.0	55.0
Community Bk	Grants Pass	50.0	20.0	12.5	10.0	7.5	<\$100M	12,197	162	60.0	47.5
Lincoln Scty Bk	Newport	50.0	12.5	17.5	7.5	12.5	<\$100M	8,197	229	52.5	67.5
South Umpqua Bk	Roseburg	47.5	5.0	2.5	20.0	20.0	\$100M-500M	53,268	617	47.5	47.5
Valley Cmnty Bk	Mcminnville	47.5	7.5	25.0	7.5	7.5	<\$100M	8,739	150	42.5	40.0
Oregon St Bk	Corvallis	47.5	22.5	20.0	2.5	2.5	<\$100M	2,868	14	27.5	25.0
Clackamas Cty Bk	Sandy	45.0	7.5	5.0	15.0	17.5	\$100M-500M	29,262	439	52.5	57.5
Pioneer Tr Bk Na	Salem	45.0	5.0	10.0	15.0	15.0	\$100M-500M	26,128	398	45.0	45.0
Bank Of Cmrc	Milton-Freewat	45.0	7.5	17.5	10.0	10.0	<\$100M	10,316	148	35.0	42.5
Peoples Bk Of Cmrc	Medford	45.0	22.5	10.0	7.5	5.0	<\$100M	10,065	92	50.0	20.0
Mckenzie St Bk	Springfield	45.0	20.0	15.0	5.0	5.0	<\$100M	4,154	54	57.5	65.0
Douglas Nb	Roseburg	42.5	5.0	10.0	12.5	15.0	\$100M-500M	19,845	278	32.5	37.5
Bank Of Eastern Or	Arlington	42.5	5.0	22.5	7.5	7.5	<\$100M	7,743	132	62.5	77.5
Family Scty Bk	Brookings	42.5	7.5	17.5	5.0	12.5	<\$100M	4,568	277	52.5	55.0
Community First Bk	Prineville	40.0	7.5	12.5	7.5	12.5	<\$100M	10,088	288	67.5	67.5
South Valley B&Tc	Klamath Falls	40.0	2.5	2.5	15.0	20.0	\$100M-500M	29,810	507	50.0	50.0
Bank Of Northwest	Portland	40.0	10.0	2.5	17.5	10.0	\$100M-500M	35,281	157	22.5	20.0
Columbia Cmnty Bk	Hillsboro	30.0	2.5	22.5	2.5	2.5	<\$100M	748	20	37.5	40.0
Mid-Valley Bk	Woodburn	27.5	2.5	20.0	2.5	2.5	<\$100M	2,482	15	12.5	17.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Us Bk Na Or	Canby	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
First Consumers Nb	Beaverton	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0

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.

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 Oregon 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	630,690	9,115	>\$50B	378,311	8,622	274,070	8,045	
KEYCORP	OH	304,613	2,606	>\$50B	125,599	2,283	60,951	1,921	
WASHINGTON MUTUAL BANK	WA	162,045	1,374	N/A	75,967	1,217	34,240	978	
WELLS FARGO & COMPANY	CA	161,594	3,913	>\$50B	93,597	3,783	71,128	3,659	
CENTENNIAL BANCORP	OR	153,973	835	<\$1B	54,203	654	22,684	480	
BANK OF AMERICA CORPORATION	NC	138,041	2,509	>\$50B	64,972	2,380	46,675	2,284	
UNION BK OF CA NA	CA	91,344	292	\$10B-\$50B	18,814	155	4,327	77	
PACIFIC ONE BANK	CA	71,638	461	N/A	25,276	376	13,493	309	
THE COMMERCIAL BANK	OR	31,251	365	N/A	20,183	338	9,272	274	
FIRST SECURITY CORPORATION	UT	25,050	172	\$10B-\$50B	11,662	149	3,894	109	
ADVANTA BK CORP	UT	15,144	1,552	<\$1B	15,144	1,552	15,144	1,552	
MORGAN STANLEY DEAN WITTER B	UT	14,817	4,236	<\$1B	14,817	4,236	14,817	4,236	
KLAMATH FIRST FEDSERAL S & L	OR	8,712	77	N/A	5,088	68	2,026	50	
STERLING SAVINGS BANK	WA	7,900	42	N/A	3,090	32	766	19	
SILICON VALLEY BANCSHARES	CA	7,440	18	\$1B-\$10B	1,047	7	347	4	
ZIONS BANCORPORATION	UT	7,401	32	\$10B-\$50B	1,700	23	501	16	
PACIFIC CREST BK	CA	7,380	17	<\$1B	832	4	0	0	
1ST SOURCE CORPORATION	IN	6,924	28	\$1B-\$10B	2,052	17	634	9	
WACHOVIA CORPORATION	NC	5,704	16	>\$50B	562	8	319	7	
BANK ONE CORPORATION	IL	4,389	86	>\$50B	1,741	81	1,159	77	
CHASE MANHATTAN CORPORATION	NY	3,987	152	>\$50B	3,487	151	3,487	151	
IMPERIAL BANCORP	CA	3,239	8	\$1B-\$10B	339	3	3	1	
HSBC BK USA	NY	3,101	11	\$10B-\$50B	894	6	0	0	
BANK OF CMRC	CA	3,054	8	<\$1B	347	4	102	2	
BANCWEST CORPORATION	HI	2,840	6	\$10B-\$50B	392	3	17	1	
SIERRAWEST BANCORP	CA	2,835	5	<\$1B	0	0	0	0	
FIRST BANK OF BEVERLY HILLS.	OR	2,690	11	N/A	506	6	129	3	
REGENCY SAVINGS BANK	IL	2,123	7	N/A	1,285	6	0	0	
FIRST UNION CORPORATION	NC	1,930	79	>\$50B	930	78	730	77	
SUNTRUST BANKS INC.	GA	1,805	13	>\$50B	373	11	239	10	
BAKER BOYER BANCORP	WA	1,495	25	<\$1B	695	23	695	23	
MERRILL LYNCH BK USA	UT	1,390	7	\$1B-\$10B	890	6	100	1	
LOCAL FEDERAL BANK	OK	1,350	2	N/A	0	0	0	0	
FIRST MUTUAL SAVINGS BANK	WA	1,311	5	N/A	530	3	0	0	
COLUMBIA BANKING SYSTEM INC	WA	1,161	7	\$1B-\$10B	598	5	43	2	
STERLING BANK & TRUST	MI	1,156	2	N/A	0	0	0	0	
OLYMPIC BANCORP INC.	WA	1,000	1	<\$1B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	33,100	4,583	\$10B-\$50B	33,100	4,583	33,100	4,583	0.81
MBNA CORPORATION	DE	3,550	415	\$10B-\$50B	3,550	415	3,550	415	0.55
FIRST NATIONAL OF NEBRASKA	NE	1,321	110	\$1B-\$10B	1,321	110	1,171	109	0.35

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