

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
NATIONAL BK OF TUKWILA	TUKWILA	82.5	<\$100M	29,679	401
TOWNE BK	WOODINVILLE	80.0	\$100M-500M	104,127	2,061
WHIDBEY ISLAND BK	OAK HARBOR	77.5	\$100M-500M	82,485	1,418
COWLITZ BK	LONGVIEW	77.5	\$100M-500M	69,922	654
BANK OF THE WEST	WALLA WALLA	75.0	\$100M-500M	38,269	515
FARMERS & MRCH BK OF ROCKFOR	SPOKANE	72.5	\$100M-500M	75,077	1,333
COMMUNITY FIRST BK	KENNEWICK	72.5	<\$100M	18,154	291
FIRST CMNTY BK OF WA	LACEY	72.5	\$100M-500M	107,754	953
FIRST HERITAGE BK	SNOHOMISH	72.5	<\$100M	25,175	541
WASHINGTON TR BK	SPOKANE	67.5	\$1B-\$10B	418,808	11,615
FIRST INDEPENDENT BK	VANCOUVER	45.0	\$500M-\$1B	53,428	593

*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 Washington, 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)
National Bk Of Tukwila	Tukwila	82.5	25.0	22.5	17.5	17.5	<\$100M	29,679	401	75.0	77.5
Towne Bk	Woodinville	80.0	22.5	7.5	25.0	25.0	\$100M-500M	104,127	2,061	80.0	77.5
Whidbey Island Bk	Oak Harbor	77.5	17.5	12.5	22.5	25.0	\$100M-500M	82,485	1,418	85.0	85.0
Cowlitz Bk	Longview	77.5	22.5	12.5	22.5	20.0	\$100M-500M	69,922	654	67.5	65.0
Bank Of The West	Walla Walla	75.0	17.5	20.0	17.5	20.0	\$100M-500M	38,269	515	70.0	82.5
First Heritage Bk	Snohomish	72.5	17.5	22.5	15.0	17.5	<\$100M	25,175	541	80.0	77.5
First Cmnty Bk Of Wa	Lacey	72.5	20.0	5.0	25.0	22.5	\$100M-500M	107,754	953	62.5	60.0
Farmers & Mrch Bk Of Roc	Spokane	72.5	20.0	5.0	22.5	25.0	\$100M-500M	75,077	1,333	72.5	65.0
Community First Bk	Kennewick	72.5	25.0	22.5	12.5	12.5	<\$100M	18,154	291	70.0	47.5
Islanders Bk	Friday Harbor	70.0	15.0	17.5	17.5	20.0	\$100M-500M	29,750	600	80.0	77.5
Yakima Nb Na	Yakima	70.0	25.0	25.0	7.5	12.5	<\$100M	12,461	255	75.0	85.0
Washington Tr Bk	Spokane	67.5	12.5	5.0	25.0	25.0	\$1B-\$10B	418,808	11,615	70.0	67.5
Security St Bk	Centralia	67.5	15.0	10.0	22.5	20.0	\$100M-500M	62,576	774	87.5	92.5
North Sound Bk	Poulsbo	67.5	17.5	7.5	20.0	22.5	\$100M-500M	61,247	845	75.0	70.0
Pacific Northwest Bk	Seattle	67.5	15.0	2.5	25.0	25.0	\$100M-500M	139,153	1,924	62.5	60.0
Inter Bk	Duvall	67.5	20.0	15.0	15.0	17.5	<\$100M	24,145	392	72.5	75.0
Columbia St Bk	Tacoma	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	354,439	3,465	65.0	65.0
Bank Of Grays Harbor	Aberdeen	65.0	20.0	5.0	20.0	20.0	\$100M-500M	53,409	614	70.0	72.5
Inland Northwest Bk	Spokane	65.0	17.5	10.0	20.0	17.5	\$100M-500M	50,902	437	55.0	42.5
Westside Cmnty Bk	University Plac	65.0	22.5	25.0	7.5	10.0	<\$100M	13,267	183	62.5	60.0
Fife Cmrl Bk	Fife	65.0	22.5	25.0	7.5	10.0	<\$100M	10,705	202	67.5	70.0
Frontier Bk	Everett	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	295,186	2,703	60.0	57.5
Peoples Bk	Lynden	62.5	10.0	7.5	22.5	22.5	\$100M-500M	78,698	1,060	55.0	67.5
Mt Rainier Nb	Enumclaw	62.5	7.5	22.5	15.0	17.5	<\$100M	21,614	409	72.5	70.0
Viking Cmnty Bk	Seattle	62.5	17.5	12.5	17.5	15.0	\$100M-500M	34,213	353	60.0	55.0
Fremont First Nb	Seattle	62.5	20.0	22.5	12.5	7.5	<\$100M	18,633	153	47.5	22.5
Harbor Bk Na	Gig Harbor	62.5	25.0	12.5	12.5	12.5	<\$100M	18,578	245	75.0	77.5
Cashmere Valley Bk	Cashmere	60.0	7.5	7.5	22.5	22.5	\$100M-500M	74,752	1,042	67.5	62.5
Kitsap Bk	Port Orchard	60.0	7.5	7.5	22.5	22.5	\$100M-500M	94,536	1,276	62.5	70.0
American Marine Bk	Bainbridge Isla	60.0	10.0	20.0	17.5	12.5	\$100M-500M	42,485	230	30.0	37.5
Redmond Nb	Redmond	60.0	22.5	10.0	12.5	15.0	<\$100M	21,414	325	70.0	70.0
Home Scty Bk	Sunnyside	60.0	15.0	10.0	17.5	17.5	\$100M-500M	32,551	475	67.5	70.0
Washington St Bk Na	Federal Way	60.0	25.0	10.0	12.5	12.5	<\$100M	19,774	234	40.0	47.5
United Scty Bk	Spokane	57.5	12.5	2.5	20.0	22.5	\$100M-500M	53,155	875	67.5	72.5
City Bk	Lynnwood	57.5	7.5	2.5	25.0	22.5	\$100M-500M	109,711	1,279	52.5	52.5
Evergreen Bk	Seattle	57.5	7.5	12.5	17.5	20.0	\$100M-500M	36,675	528	57.5	67.5
Kittitas Valley Bk Na	Ellensburg	57.5	20.0	17.5	10.0	10.0	<\$100M	16,378	216	60.0	50.0
Commercial Bk	Everett	57.5	22.5	22.5	7.5	5.0	<\$100M	9,542	100	35.0	40.0
Coastal Cmnty Bk	Everett	57.5	25.0	12.5	10.0	10.0	<\$100M	16,140	177	57.5	55.0
Central Valley Bk Na	Toppenish	55.0	10.0	25.0	10.0	10.0	<\$100M	15,176	211	50.0	47.5
North Cascades Nb	Chelan	55.0	7.5	15.0	15.0	17.5	\$100M-500M	27,503	469	50.0	55.0
Skagit St Bk	Burlington	55.0	5.0	5.0	22.5	22.5	\$100M-500M	68,715	1,040	57.5	67.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Sound Bkg Co	Tacoma	55.0	12.5	25.0	10.0	7.5	<\$100M	14,333	155	57.5	32.5
Issaquah Bk	Issaquah	55.0	15.0	10.0	15.0	15.0	<\$100M	25,243	341	60.0	67.5
Bank Northwest	Bellingham	55.0	22.5	15.0	10.0	7.5	<\$100M	14,167	148	57.5	52.5
Puyallup Valley Bk	Puyallup	52.5	12.5	7.5	17.5	15.0	\$100M-500M	35,994	368	47.5	42.5
Bank Of The Pacific	Long Beach	52.5	10.0	10.0	15.0	17.5	\$100M-500M	27,124	384	50.0	60.0
Charter Bk	Bellevue	52.5	20.0	15.0	10.0	7.5	<\$100M	16,211	130	42.5	37.5
Baker Boyer Nb	Walla Walla	50.0	5.0	5.0	20.0	20.0	\$100M-500M	42,955	687	52.5	52.5
Bank Of Fairfield	Fairfield	50.0	5.0	25.0	7.5	12.5	<\$100M	12,655	279	62.5	75.0
Prime Pacific Bk Na	Lynnwood	50.0	25.0	10.0	7.5	7.5	<\$100M	11,216	158	57.5	57.5
Bank Of Edmonds	Edmonds	50.0	20.0	12.5	10.0	7.5	<\$100M	13,425	141	50.0	42.5
Bank Of Whitman	Colfax	47.5	2.5	20.0	10.0	15.0	\$100M-500M	17,010	346	72.5	87.5
Wheatland Bk	Davenport	47.5	5.0	17.5	12.5	12.5	<\$100M	17,544	219	62.5	77.5
Twin River Nb	Clarkston	47.5	12.5	15.0	7.5	12.5	<\$100M	11,945	250	67.5	67.5
Washington First Intl Bk	Seattle	47.5	7.5	5.0	20.0	15.0	\$100M-500M	55,308	337	35.0	30.0
Pierce Cmrl Bk	Tacoma	47.5	22.5	15.0	5.0	5.0	<\$100M	4,704	44	45.0	42.5
First Independent Bk	Vancouver	45.0	2.5	2.5	20.0	20.0	\$500M-\$1B	53,428	593	47.5	47.5
Farmers St Bk	Winthrop	45.0	12.5	17.5	5.0	10.0	<\$100M	3,225	194	62.5	75.0
Grant Nb	Ephrata	45.0	10.0	17.5	7.5	10.0	<\$100M	10,326	221	52.5	57.5
Asia-Europe-Americas Bk	Seattle	45.0	17.5	2.5	15.0	10.0	<\$100M	27,029	186	30.0	30.0
Valley Bk	Auburn	45.0	17.5	22.5	2.5	2.5	<\$100M	2,014	27	27.5	15.0
Commerce Bk Of Wa Na	Seattle	42.5	5.0	2.5	20.0	15.0	\$100M-500M	50,616	359	35.0	27.5
Pacifica Bk	Bellevue	42.5	15.0	7.5	12.5	7.5	<\$100M	21,228	126	22.5	12.5
Today'S Bk	Vancouver	40.0	7.5	22.5	5.0	5.0	<\$100M	2,625	37	37.5	27.5
State Nb	Garfield	37.5	12.5	15.0	5.0	5.0	<\$100M	5,367	77	50.0	50.0
Harbor Cmnty Bk	Raymond	35.0	5.0	17.5	5.0	7.5	<\$100M	6,378	145	47.5	52.5
Columbia Tr Bk	Pasco	32.5	10.0	5.0	12.5	5.0	<\$100M	17,330	98	20.0	17.5
Bank Of Clark Cty	Vancouver	32.5	12.5	12.5	5.0	2.5	<\$100M	6,425	28	15.0	12.5
North Cty Bk	Arlington	32.5	2.5	25.0	2.5	2.5	<\$100M	293	5	32.5	10.0
State Bk	Concrete	30.0	2.5	20.0	2.5	5.0	<\$100M	2,019	50	45.0	60.0
Mid St Bk	Waterville	30.0	2.5	17.5	5.0	5.0	<\$100M	2,512	59	37.5	47.5
Westsound Bk	Bremerton	30.0	5.0	20.0	2.5	2.5	<\$100M	1,666	12	20.0	15.0
Farmington St Bk	Farmington	27.5	2.5	20.0	2.5	2.5	<\$100M	465	12	37.5	47.5
Lamont Bk	Saint John	27.5	2.5	20.0	2.5	2.5	<\$100M	712	21	32.5	42.5
Silverdale St Bk	Silverdale	27.5	2.5	20.0	2.5	2.5	<\$100M	784	22	32.5	40.0
Shorebank Pacific	Ilwaco	27.5	5.0	17.5	2.5	2.5	<\$100M	2,288	8	10.0	12.5
Northwest Intl Bk	Seattle	27.5	10.0	7.5	5.0	5.0	<\$100M	4,884	37	25.0	25.0

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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 Washington 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	837,659	9,085	>\$50B	392,638	8,275	248,745	7,479	
KEYCORP	OH	585,421	5,205	>\$50B	251,464	4,587	130,914	3,909	
BANK OF AMERICA CORPORATION	NC	544,516	7,885	>\$50B	245,390	7,290	141,611	6,706	
COLUMBIA BANKING SYSTEM INC	WA	293,637	2,213	\$1B-\$10B	114,557	1,850	51,811	1,485	
W.T.B. FINANCIAL CORPORATION	WA	204,295	2,761	\$1B-\$10B	107,537	2,563	66,597	2,314	
FRONTIER FINANCIAL CORPORATI	WA	161,148	1,198	\$1B-\$10B	65,228	1,006	28,969	803	
WELLS FARGO & COMPANY	CA	135,378	3,440	>\$50B	82,304	3,342	62,548	3,234	
STERLING SAVINGS BANK	WA	122,085	838	N/A	57,447	708	24,993	526	
WASHINGTON MUTUAL BANK	WA	105,703	548	N/A	43,294	431	14,949	281	
INTERWEST BANCORP INC.	WA	77,164	682	<\$1B	37,340	599	17,344	481	
UNION BK OF CA NA	CA	72,344	253	\$10B-\$50B	14,582	145	4,621	95	
CITY BK	WA	61,087	413	<\$1B	21,983	338	9,987	264	
CASHMERE VALLEY BK	WA	42,963	476	<\$1B	20,527	427	9,942	364	
CASCADE BANK	WA	41,533	333	N/A	22,817	294	9,504	216	
OLYMPIC BANCORP INC.	WA	41,129	516	<\$1B	22,779	474	12,642	410	
BAKER BOYER BANCORP	WA	35,250	416	<\$1B	20,182	382	8,897	313	
SKAGIT ST BK	WA	29,561	444	<\$1B	16,760	415	8,478	363	
IMPERIAL BANCORP	CA	27,355	55	\$1B-\$10B	2,326	18	342	8	
FIRST INDEPENDENT INVESTMENT	WA	23,352	373	<\$1B	13,589	356	7,109	320	
ADVANTA BK CORP	UT	22,243	2,243	<\$1B	22,243	2,243	22,243	2,243	
FIRST MUTUAL SAVINGS BANK	WA	20,411	51	N/A	2,440	18	218	5	
FIRST WASHINGTON BANCORP IN	WA	19,383	153	<\$1B	8,997	131	4,194	104	
MORGAN STANLEY DEAN WITTER B	UT	15,258	4,411	<\$1B	15,258	4,411	15,258	4,411	
SILICON VALLEY BANCSHARES	CA	14,415	32	\$1B-\$10B	2,190	13	290	4	
PACIFIC ONE BANK	CA	14,401	131	N/A	6,895	114	3,458	93	
ANCHOR SAVINGS BANK	WA	8,970	59	N/A	3,286	49	1,723	39	
YAKIMA FEDERAL SAVINGS & LOA	WA	8,669	101	N/A	8,669	101	4,394	70	
FIRST SAVINGS BANK OF RENTON	WA	8,659	28	N/A	2,469	15	151	3	
BANK OF CMRC	CA	8,390	13	<\$1B	314	2	92	1	
BANK ONE CORPORATION	IL	7,712	93	>\$50B	1,698	86	1,205	83	
1ST SOURCE CORPORATION	IN	7,247	74	\$1B-\$10B	4,778	67	2,225	49	
HSBC BK USA	NY	5,471	22	\$10B-\$50B	877	12	114	8	
CENTENNIAL BANCORP	OR	5,250	11	<\$1B	200	2	12	1	
MERRILL LYNCH BK USA	UT	4,645	16	\$1B-\$10B	867	9	355	6	
EVERTRUST FINANCIAL GROUP I	WA	4,286	14	<\$1B	976	8	75	2	
PACIFIC CREST BK	CA	3,542	7	<\$1B	244	1	0	0	
NATIONAL BANCORP OF ALASKA	AK	3,514	13	\$1B-\$10B	914	9	334	6	
ZIONS BANCORPORATION	UT	2,857	15	\$10B-\$50B	1,097	11	431	8	
HORIZON FINANCIAL CORP.	WA	2,840	12	N/A	962	8	90	2	
FIRST FEDERAL S&L OF PORT AN	WA	2,773	13	N/A	1,297	9	264	3	
CONTINENTAL SAVINGS BANK	WA	2,675	3	N/A	0	0	0	0	
FIRST BANK OF BEVERLY HILLS.	OR	2,641	8	N/A	307	4	307	4	
INTRUST FINANCIAL CORPORATIO	KS	2,230	7	\$1B-\$10B	280	2	30	1	
PACIFIC CENTURY FINANCIAL CO	HI	1,978	5	\$10B-\$50B	55	2	55	2	
FIRST UNION CORPORATION	NC	1,896	80	>\$50B	1,396	79	855	75	
NORTH COUNTY BANCORP	CA	1,860	11	<\$1B	850	9	305	6	

A.2 Top Small Business Lenders in Washington 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)
FIRSTAR CORPORATION	WI	1,764	8	\$10B-\$50B	371	6	269	5	
FIRST SECURITY CORPORATION	UT	1,746	21	\$10B-\$50B	1,446	20	748	15	
STERLING BANK & TRUST	MI	1,732	3	N/A	0	0	0	0	
PNC BANK CORP.	PA	1,641	3	>\$50B	20	1	20	1	
GREATER BAY BANCORP	CA	1,592	3	\$1B-\$10B	0	0	0	0	
WACHOVIA CORPORATION	NC	1,545	3	>\$50B	45	1	45	1	
CHASE MANHATTAN CORPORATION	NY	1,515	58	>\$50B	1,515	58	1,515	58	
COMERICA INCORPORATED	MI	1,085	3	\$10B-\$50B	85	1	85	1	
AMERICAN EXPRESS CENTURION B	UT	45,918	6,332	\$10B-\$50B	45,918	6,332	45,918	6,332	0.81
MBNA CORPORATION	DE	5,405	582	\$10B-\$50B	5,405	582	5,405	582	0.55

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate the SBA preferred cert lender nearest to you, call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

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