

Table 3A Expanded. Banks' Small Business Lending in Washington Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Bank of The Pacific	Aberdeen	80.0	0.364	0.773	154,053	1,331	\$100M-500M	85.0	20,388	798	0.003
Coastal Cmnty Bank	Everett	77.5	0.504	0.877	56,626	444	\$100M-500M	75.0	6,248	242	0.004
Kitsap Bank	Port Orchard	77.5	0.338	0.638	181,469	3,441	\$500M-\$1B	72.5	20,139	1,863	0.002
Whidbey Island Bank	Oak Harbor	72.5	0.243	0.749	153,749	1,756	\$500M-\$1B	87.5	26,454	1,148	0.003
Charter Bank	Bellevue	72.5	0.347	0.767	71,345	484	\$100M-500M	72.5	8,334	311	0.004
First Heritage Bank	Snohomish	72.5	0.354	1	39,068	436	\$100M-500M	72.5	4,947	257	0.001
Viking Cmnty Bank	Seattle	70.0	0.291	0.736	81,469	808	\$100M-500M	72.5	10,522	548	0.001
Cowlitz Bank	Longview	70.0	0.334	0.755	86,781	595	\$100M-500M	62.5	8,704	305	0.004
Washington St Bank NA	Federal Way	70.0	0.574	1	32,298	210	<\$100M	55.0	3,102	105	0
Americanwest Bank	Spokane	67.5	0.224	0.551	243,602	2,760	\$1B-\$10B	87.5	49,372	1,863	0.004
State NB	Garfield	67.5	0.465	0.891	26,523	324	<\$100M	77.5	4,930	185	0.007
Columbia Tr Bank	Pasco	67.5	0.345	0.797	60,325	430	\$100M-500M	52.5	5,718	209	0
Westside Cmnty Bank	University Place	67.5	0.47	1	30,094	183	<\$100M	50.0	2,741	94	0.004
Farmers & Mrch Bank of Rockfor	Spokane	65.0	0.303	0.525	96,550	1,025	\$100M-500M	67.5	11,241	644	0.007
Washington Tr Bank	Spokane	65.0	0.216	0.493	504,719	12,858	\$1B-\$10B	67.5	66,926	10,757	0.004
Fife Cmrl Bank	Fife	65.0	0.356	1	22,845	260	<\$100M	67.5	3,630	169	0
South Sound Bank	Olympia	65.0	0.387	0.9	28,355	292	<\$100M	67.5	4,339	169	0
Pacific Intl Bank	Seattle	65.0	0.555	0.759	43,499	218	<\$100M	52.5	4,185	97	0
Valley Bank	Puyallup	65.0	0.346	0.665	62,243	457	\$100M-500M	50.0	5,325	232	0
Bank of Clark Cty	Vancouver	65.0	0.374	0.6	73,263	377	\$100M-500M	42.5	5,158	146	0.002
Community First Bank	Kennewick	62.5	0.373	1	23,933	246	<\$100M	70.0	4,122	142	0
Pierce Cmrl Bank	Tacoma	62.5	0.354	0.819	49,676	408	\$100M-500M	62.5	5,531	185	0
Skagit St Bank	Burlington	60.0	0.227	0.511	108,028	1,086	\$100M-500M	72.5	16,338	760	0.011
Hometown NB	Longview	60.0	0.471	1	16,107	117	<\$100M	67.5	3,837	63	0
Columbia St Bank	Tacoma	60.0	0.192	0.428	357,054	3,036	\$1B-\$10B	62.5	38,577	1,631	0
Frontier Bank	Everett	60.0	0.203	0.423	441,839	3,010	\$1B-\$10B	60.0	44,904	1,661	0.003
Northstar Bank	Seattle	60.0	0.357	0.729	53,386	283	\$100M-500M	52.5	5,657	130	0.002
Ncw Cmnty Bank	Wenatchee	60.0	0.479	0.887	26,487	182	<\$100M	52.5	2,967	96	0
City Bank	Lynnwood	60.0	0.209	0.471	132,197	961	\$500M-\$1B	47.5	10,242	434	0
Baker Boyer NB	Walla Walla	57.5	0.178	0.652	67,815	764	\$100M-500M	75.0	11,660	506	0.006
Prime Pacific Bank NA	Lynnwood	57.5	0.417	0.745	25,031	249	<\$100M	62.5	3,708	174	0
EvergreenNBank	Seattle	57.5	0.275	0.623	53,608	460	\$100M-500M	57.5	6,292	288	0.007
Banner Bank	Walla Walla	57.5	0.128	0.417	353,760	2,433	\$1B-\$10B	57.5	33,298	1,120	0
Cascade Bank	Everett	57.5	0.168	0.474	176,512	1,086	\$1B-\$10B	52.5	14,105	521	0.003
Yakima NB NA	Yakima	57.5	0.467	0.861	20,748	259	<\$100M	27.5	945	161	0
Twin River NB	Clarkston	55.0	0.332	1	17,165	254	<\$100M	80.0	4,690	177	0
Mt Rainier NB	Enumclaw	55.0	0.279	0.599	46,803	427	\$100M-500M	70.0	6,846	301	0.003
Peoples Bank	Lynden	55.0	0.176	0.514	99,394	1,010	\$500M-\$1B	70.0	16,748	605	0.001
Inland Northwest Bank	Spokane	55.0	0.284	0.563	63,566	449	\$100M-500M	50.0	6,159	197	0.005
Bank of Washington	Edmonds	55.0	0.348	0.863	38,647	199	\$100M-500M	42.5	3,545	90	0.003
Eastside Cmrl Bank NA	Bellevue	55.0	0.491	0.914	17,344	108	<\$100M	42.5	1,535	46	0.002
Bank of Whitman	Colfax	52.5	0.177	0.535	55,225	531	\$100M-500M	72.5	10,557	388	0.005

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Twin City Bank	Longview	52.5	0.629	0.88	19,015	157	<\$100M	60.0	3,015	83	0
Venture Bank	Lacey	52.5	0.195	0.401	102,770	790	\$500M-\$1B	55.0	11,526	437	0.002
Westsound Bank	Bremerton	50.0	0.296	0.815	26,549	219	<\$100M	60.0	3,843	119	0.007
Cashmere Valley Bank	Cashmere	50.0	0.122	0.581	77,703	684	\$500M-\$1B	55.0	9,938	406	0.007
North Cty Bank	Arlington	50.0	0.288	0.911	24,236	172	<\$100M	50.0	3,041	88	0.001
Washington Bus Bank	Olympia	50.0	0.417	0.966	14,101	90	<\$100M	27.5	1,044	27	0
Farmers St Bank	Winthrop	47.5	0.232	1	3,446	204	<\$100M	72.5	3,446	204	0
Central Valley Bank NA	Toppenish	47.5	0.233	0.924	24,609	240	\$100M-500M	62.5	4,039	138	0.003
Redmond NB	Redmond	47.5	0.25	0.846	24,917	196	<\$100M	57.5	3,775	131	0
Northwest Cmrl Bank	Lakewood	47.5	0.372	0.998	7,042	61	<\$100M	52.5	1,154	36	0
Marinerbank	Port Townsend	47.5	0.378	0.902	11,943	85	<\$100M	32.5	1,064	41	0
Foundation Bank	Bellevue	47.5	0.308	0.655	51,382	176	\$100M-500M	22.5	2,910	60	0.001
Shoreline Bank	Shoreline	47.5	0.373	0.76	21,323	117	<\$100M	20.0	1,214	50	0.003
American Marine Bank	BainBridge Island	45.0	0.144	0.437	46,037	532	\$100M-500M	60.0	8,269	410	0.009
Northwest Bus Bank	Seattle	45.0	0.3	0.543	43,204	195	\$100M-500M	32.5	3,791	83	0
First Independent Bank	Vancouver	42.5	0.099	0.3	66,831	471	\$500M-\$1B	40.0	6,608	255	0
Washington First Intl Bank	Seattle	42.5	0.156	0.324	69,827	383	\$100M-500M	30.0	4,211	153	0.001
Shorebank Pacific	Ilwaco	42.5	0.264	0.883	24,131	124	<\$100M	30.0	2,268	51	0
Pacifica Bank	Bellevue	42.5	0.242	0.554	43,140	200	\$100M-500M	15.0	2,149	62	0
Bank of Fairfield	Fairfield	40.0	0.184	0.828	19,005	267	\$100M-500M	85.0	9,553	207	0.015
Islanders Bank	Friday Harbor	40.0	0.141	0.717	22,704	353	\$100M-500M	75.0	6,749	278	0.001
Sound Bankg Co	Tacoma	40.0	0.213	0.953	12,777	110	<\$100M	42.5	1,880	51	0
Commerce Bank of WA NA	Seattle	40.0	0.108	0.313	76,249	391	\$500M-\$1B	27.5	4,485	119	0.001
Asia-Europe-Americas Bank	Seattle	40.0	0.304	0.536	40,826	150	\$100M-500M	15.0	1,922	37	0.006
Wheatland Bank	Davenport	37.5	0.188	0.637	27,369	240	\$100M-500M	45.0	4,008	136	0.009
North Cascades NB	Chelan	37.5	0.157	0.527	31,487	297	\$100M-500M	40.0	4,147	179	0.003
Regal Fncl Bank	Seattle	37.5	0.271	0.619	25,648	93	<\$100M	10.0	769	23	0
Security St Bank	Centralia	35.0	0.145	0.371	38,297	367	\$100M-500M	55.0	7,492	227	0.009
Mid St Bank	Waterville	32.5	0.077	1	3,407	55	<\$100M	37.5	1,024	41	0.006
State Bank	Concrete	32.5	0.083	1.005	1,838	26	<\$100M	10.0	-	-	0.004
Farmington St Bank	Farmington	30.0	0.115	1	807	15	<\$100M	55.0	807	15	0
Harbor Cmnty Bank	Raymond	30.0	0.126	0.994	6,260	81	<\$100M	42.5	1,445	52	0
Lamont Bank	Saint John	30.0	0.024	1	545	55	<\$100M	40.0	545	55	0

Note: Small businesses seeking loans 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.