

Table 1. Small Business Lending in Oregon, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bank Asset Sz.	Rank by Bank Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
BANK OF NEWPORT	NEWPORT	77.5	20.0	10.0	25.0	22.5	\$100M-500M	1	91,554	1,029	67.5	62.5
COMMUNITY BK	JOSEPH	75.0	25.0	15.0	17.5	17.5	<\$100M	1	35,885	455	72.5	70.0
BANK OF THE CASCADES	BEND	75.0	17.5	12.5	22.5	22.5	\$100M-500M	2	71,984	1,174	80.0	80.0
PACIFIC CONTINENTAL BK	EUGENE	75.0	22.5	5.0	22.5	25.0	\$100M-500M	3	70,091	1,286	82.5	85.0
VALLEY OF THE ROGUE BK	ROGUE RIVER	75.0	20.0	12.5	22.5	20.0	\$100M-500M	4	91,429	933	70.0	72.5
COLUMBIA RIVER BKG CO	THE DALLES	72.5	12.5	15.0	22.5	22.5	\$100M-500M	5	59,297	1,091	77.5	82.5
BANK OF SOUTHERN OR	MEDFORD	72.5	22.5	10.0	20.0	20.0	\$100M-500M	6	47,274	741	70.0	75.0
SECURITY BK	COOS BAY	70.0	10.0	17.5	17.5	25.0	\$100M-500M	7	36,457	1,444	87.5	100.0
CENTENNIAL BK	EUGENE	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	1	125,951	1,375	60.0	55.0
COMMERCIAL BK	SALEM	65.0	12.5	5.0	25.0	22.5	\$100M-500M	8	96,677	1,048	55.0	62.5
PACIFIC ST BK	REEDSPORT	62.5	22.5	17.5	10.0	12.5	<\$100M	2	16,717	270	65.0	70.0
LINN BENTON BK	ALBANY	62.5	25.0	10.0	15.0	12.5	<\$100M	3	24,961	309	60.0	40.0
NORTHERN BK OF CMRC	PORTLAND	62.5	25.0	12.5	15.0	10.0	<\$100M	4	21,057	194	32.5	22.5
CITIZENS BK	CORVALLIS	62.5	15.0	7.5	20.0	20.0	\$100M-500M	9	55,876	758	67.5	65.0
SIUSLAW VALLEY BK	FLORENCE	62.5	17.5	7.5	20.0	17.5	\$100M-500M	10	47,916	459	47.5	45.0
COMMUNITY BK	GRANTS PASS	60.0	22.5	22.5	7.5	7.5	<\$100M	5	11,025	170	65.0	55.0
BANK OF ASTORIA	ASTORIA	57.5	20.0	7.5	15.0	15.0	<\$100M	6	28,440	387	57.5	55.0
BANK OF SALEM	SALEM	57.5	12.5	25.0	10.0	10.0	<\$100M	7	15,856	174	55.0	60.0
PACIFIC ONE BK	PORTLAND	55.0	2.5	2.5	25.0	25.0	\$500M-\$1B	2	110,130	2,214	57.5	60.0
AMERICAN ST BK	PORTLAND	55.0	25.0	22.5	5.0	2.5	<\$100M	8	4,416	55	57.5	57.5
HOME VALLEY BK	CAVE JUNCTION	52.5	12.5	20.0	10.0	10.0	<\$100M	9	11,332	236	77.5	67.5
AMERICAN PACIFIC BK	PORTLAND	52.5	17.5	20.0	10.0	5.0	<\$100M	10	12,323	60	10.0	17.5
OREGON PACIFIC BKG CO	FLORENCE	52.5	15.0	12.5	12.5	12.5	<\$100M	11	17,662	246	60.0	50.0
INLAND EMPIRE BK	HERMISTON	52.5	10.0	5.0	17.5	20.0	\$100M-500M	11	40,824	1,018	70.0	77.5
VALLEY CMNTY BK	MCMINNVILLE	52.5	15.0	25.0	5.0	7.5	<\$100M	12	9,462	143	50.0	55.0
ALBINA CMNTY BK	PORTLAND	52.5	20.0	20.0	7.5	5.0	<\$100M	13	10,560	101	50.0	37.5
MERCHANTS BK	GRESHAM	52.5	17.5	15.0	12.5	7.5	<\$100M	14	16,947	171	50.0	27.5
SOUTH UMPQUA ST BK	ROSEBURG	47.5	7.5	2.5	20.0	17.5	\$100M-500M	12	51,076	560	50.0	50.0
SOUTH VALLEY B&TC	KLAMATH FALLS	47.5	10.0	2.5	17.5	17.5	\$100M-500M	13	39,095	503	52.5	55.0
COMMUNITY FIRST BK	PRINEVILLE	47.5	12.5	17.5	7.5	10.0	<\$100M	15	9,706	236	65.0	70.0
BANK OF CMRC	MILTON-FREEWATER	45.0	7.5	22.5	7.5	7.5	<\$100M	16	9,820	166	30.0	45.0
LINCOLN SCTY BK	NEWPORT	45.0	7.5	17.5	5.0	15.0	<\$100M	17	5,607	367	50.0	75.0
DOUGLAS NB	ROSEBURG	42.5	7.5	7.5	12.5	15.0	\$100M-500M	14	17,812	331	47.5	52.5
PIONEER TR BK NA	SALEM	40.0	2.5	10.0	15.0	12.5	\$100M-500M	15	21,690	321	37.5	40.0
CLACKAMAS CTY BK	SANDY	37.5	5.0	5.0	12.5	15.0	\$100M-500M	16	17,902	412	37.5	25.0
BANK OF EASTERN OR	ARLINGTON	35.0	5.0	20.0	5.0	5.0	<\$100M	18	7,485	141	60.0	77.5
TOWN CTR BK	PORTLAND	35.0	5.0	25.0	2.5	2.5	<\$100M	19	3,214	38	45.0	22.5
FAMILY SCTY BK	BROOKINGS	35.0	5.0	15.0	2.5	12.5	<\$100M	20	3,305	264	47.5	62.5
BANK OF NORTHWEST	PORTLAND	30.0	10.0	2.5	12.5	5.0	<\$100M	21	19,769	83	15.0	10.0
PEOPLES BK OF CMRC	MEDFORD	30.0	2.5	22.5	2.5	2.5	<\$100M	22	1,821	17	15.0	15.0
FIRST CONSUMERS NB	BEAVERTON		2.5		2.5	2.5	\$100M-500M	17	0	0		
FIRST ST BK OF OR	CANBY	0.0	2.5		2.5	2.5	<\$100M	23	0	0		

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified

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lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

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

Table 2. Small-Business-Friendly Banks by Bank Size in Oregon, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$) (4)	Rank LSBL(#) (5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
BANK OF NEWPORT	NEWPORT	OR	77.5	20.0	10.0	25.0	22.5	\$100M-500M	1	91,554	1,029	67.5	62.5
COMMUNITY BK	JOSEPH	OR	75.0	25.0	15.0	17.5	17.5	<\$100M	1	35,885	455	72.5	70.0
BANK OF THE CASCADES	BEND	OR	75.0	17.5	12.5	22.5	22.5	\$100M-500M	2	71,984	1,174	80.0	80.0
PACIFIC CONTINENTAL BK	EUGENE	OR	75.0	22.5	5.0	22.5	25.0	\$100M-500M	3	70,091	1,286	82.5	85.0
VALLEY OF THE ROGUE BK	ROGUE RIVER	OR	75.0	20.0	12.5	22.5	20.0	\$100M-500M	4	91,429	933	70.0	72.5
CENTENNIAL BK	EUGENE	OR	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	1	125,951	1,375	60.0	55.0

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

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

Table 3. Top Lenders in Small Business Loans in Oregon under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
KEYCORP	OH	434,275	3,675	>\$50B	100,199	2,653	209,010	3,239	
WELLS FARGO & COMPANY	CA	216,433	5,831	>\$50B	94,131	5,422	142,528	5,678	
CENTENNIAL BANCORP	OR	147,162	867	<\$1B	22,899	519	56,306	703	
BANKAMERICA CORPORATION	CA	122,796	2,008	>\$50B	42,278	1,791	58,761	1,880	
UNION BK OF CA NA	CA	86,258	249	\$10B-\$50B	3,042	55	17,263	130	
WEST COAST BANCORP	OR	47,373	680	\$1B-\$10B	17,912	565	30,002	641	
AMERICAN EXPRESS CENTURION B	UT	39,710	3,627	\$10B-\$50B	39,710	3,627	39,710	3,627	**
FIRST SECURITY CORPORATION	UT	30,042	245	\$10B-\$50B	6,521	161	16,995	218	
ADVANTA FNCL CORP	UT	15,311	1,592	<\$1B	15,311	1,592	15,311	1,592	
MOUNTAINWEST FNCL	UT	14,006	4,112	<\$1B	14,006	4,112	14,006	4,112	
SILICON VALLEY BANCSHARES	CA	8,868	22	\$1B-\$10B	190	3	1,943	12	
MARINE MIDLAND BK	NY	8,121	27	\$10B-\$50B	194	2	1,724	11	
BANK OF CMRC	CA	5,836	12	<\$1B	149	2	322	3	
BANK OF THE WEST	CA	4,978	49	\$1B-\$10B	1,367	34	3,354	46	
CHASE MANHATTAN CORPORATION	NY	4,698	314	>\$50B	4,698	314	4,698	314	
BANC ONE CORPORATION	OH	4,686	167	>\$50B	3,132	163	3,332	164	
1ST SOURCE CORPORATION	IN	4,380	10	\$1B-\$10B	51	1	409	3	
MBNA CORPORATION	DE	4,315	373	\$10B-\$50B	4,315	373	4,315	373	**
NORTHWEST BANCSHARES INC.	WA	3,434	44	<\$1B	1,017	34	2,484	42	
IMPERIAL BANCORP	CA	2,526	5	\$1B-\$10B	0	0	250	1	
ZIONS BANCORPORATION	UT	2,326	16	\$10B-\$50B	465	10	1,221	14	
WACHOVIA CORPORATION	NC	2,044	6	>\$50B	1	1	411	3	
SIERRAWEST BANCORP	CA	1,694	2	<\$1B	0	0	0	0	
COMERICA INCORPORATED	MI	1,174	4	\$10B-\$50B	70	1	174	2	
FIRST INDEPENDENT INVESTMENT	WA	1,011	18	<\$1B	361	15	731	17	
FIRST HAWAIIAN INC.	HI	1,000	2	\$1B-\$10B	0	0	0	0	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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