

Table 1. Small Business Lending in Washington, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST HERITAGE BK	SNOHOMISH	85.0	25.0	22.5	17.5	20.0	<\$100M	1	32,584	599	92.5	95.0
TOWNE BK	WOODINVILLE	80.0	25.0	7.5	22.5	25.0	\$100M-500M	1	78,440	1,691	82.5	82.5
NATIONAL BK	TUKWILA	77.5	25.0	22.5	15.0	15.0	<\$100M	2	27,519	363	72.5	72.5
CENTENNIAL BK	OLYMPIA	77.5	17.5	10.0	25.0	25.0	\$100M-500M	2	89,919	1,432	82.5	75.0
WHATCOM ST BK	FERNDALE	75.0	22.5	20.0	17.5	15.0	<\$100M	3	36,216	366	67.5	70.0
PACIFIC NORTHWEST BK	SEATTLE	75.0	22.5	5.0	22.5	25.0	\$100M-500M	3	84,355	1,720	60.0	57.5
WHIDBEY ISLAND BK	OAK HARBOR	72.5	15.0	15.0	20.0	22.5	\$100M-500M	4	57,168	1,067	80.0	80.0
FARMERS & MRCH BK OF ROCKFOR	SPOKANE	72.5	20.0	7.5	22.5	22.5	\$100M-500M	5	65,393	1,001	60.0	57.5
COWLITZ BK	LONGVIEW	72.5	20.0	12.5	20.0	20.0	\$100M-500M	6	64,413	680	62.5	60.0
NORTH SOUND BK	POULSBO	72.5	17.5	12.5	20.0	22.5	\$100M-500M	7	63,542	964	75.0	77.5
INTER BK	DUVALL	70.0	17.5	22.5	12.5	17.5	<\$100M	4	20,774	433	80.0	85.0
VIKING CMNTY BK	SEATTLE	70.0	17.5	25.0	15.0	12.5	<\$100M	5	27,278	265	42.5	35.0
BANK OF BELLINGHAM	BELLINGHAM	70.0	25.0	17.5	15.0	12.5	<\$100M	6	27,992	267	55.0	45.0
SECURITY ST BK	CENTRALIA	70.0	17.5	10.0	22.5	20.0	\$100M-500M	8	66,969	739	85.0	87.5
BANK OF GRAYS HARBOR	ABERDEEN	70.0	22.5	7.5	20.0	20.0	\$100M-500M	9	53,925	566	65.0	60.0
WASHINGTON TR BK	SPOKANE	67.5	12.5	5.0	25.0	25.0	\$1B-\$10B	1	379,343	7,709	67.5	67.5
ISLANDERS BK	FRIDAY HARBOR	67.5	15.0	20.0	15.0	17.5	<\$100M	7	26,212	547	67.5	77.5
BANK OF SUMNER	SUMNER	67.5	22.5	10.0	17.5	17.5	<\$100M	8	42,253	424	65.0	62.5
REDMOND NB	REDMOND	67.5	20.0	22.5	12.5	12.5	<\$100M	9	19,385	282	70.0	67.5
BANK OF THE WEST	WALLA WALLA	65.0	12.5	20.0	15.0	17.5	\$100M-500M	10	28,273	547	87.5	95.0
FIRST CMNTY BK OF WA	LACEY	65.0	15.0	5.0	25.0	20.0	\$100M-500M	11	94,823	934	62.5	52.5
CASHMERE VALLEY BK	CASHMERE	65.0	10.0	10.0	22.5	22.5	\$100M-500M	12	81,046	1,042	67.5	62.5
KITSAP BK	PORT ORCHARD	65.0	7.5	10.0	25.0	22.5	\$100M-500M	13	90,045	1,220	65.0	70.0
PIONEER NB	YAKIMA	65.0	20.0	10.0	17.5	17.5	\$100M-500M	14	37,656	527	62.5	55.0
FRONTIER BK	EVERETT	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	1	247,075	2,341	60.0	57.5
WESTSIDE CMNTY BK	UNIVERSITY PLACE	62.5	22.5	25.0	7.5	7.5	<\$100M	10	9,436	135	60.0	40.0
COLUMBIA TR BK	PASCO	62.5	22.5	22.5	10.0	7.5	<\$100M	11	18,664	129	17.5	12.5
PEOPLES BK	LYNDEN	62.5	12.5	7.5	22.5	20.0	\$100M-500M	15	72,871	835	70.0	80.0
BANK OF VANCOUVER	VANCOUVER	62.5	20.0	7.5	20.0	15.0	\$100M-500M	16	52,005	404	52.5	32.5
COLUMBIA ST BK	TACOMA	60.0	7.5	2.5	25.0	25.0	\$500M-\$1B	2	215,424	3,176	67.5	67.5
CITY BK	LYNNWOOD	60.0	7.5	2.5	25.0	25.0	\$100M-500M	17	109,294	1,342	52.5	52.5
MT RAINIER NB	ENUMCLAW	57.5	10.0	22.5	12.5	12.5	<\$100M	12	19,387	278	70.0	67.5
ASIA-EUROPE-AMERICAS BK	SEATTLE	57.5	25.0	15.0	12.5	5.0	<\$100M	13	20,162	114	27.5	25.0
COMMERCIAL BK	EVERETT	57.5	22.5	25.0	5.0	5.0	<\$100M	14	4,704	58	35.0	42.5
COASTAL CMNTY BK	EVERETT	57.5	20.0	25.0	7.5	5.0	<\$100M	15	8,744	94	52.5	47.5
COMMUNITY FIRST BK	KENNEWICK	57.5	25.0	22.5	5.0	5.0	<\$100M	16	7,319	70	55.0	37.5
BANK OF THE PACIFIC	LONG BEACH	55.0	12.5	12.5	15.0	15.0	<\$100M	17	27,837	394	52.5	60.0
UNITED SCTY BK	SPOKANE	55.0	12.5	2.5	20.0	20.0	\$100M-500M	18	49,712	827	62.5	67.5
WASHINGTON ST BK	FEDERAL WAY	55.0	22.5	15.0	10.0	7.5	<\$100M	18	14,649	185	37.5	45.0
SKAGIT ST BK	BURLINGTON	55.0	7.5	2.5	22.5	22.5	\$100M-500M	19	64,426	976	52.5	62.5
KITTITAS VALLEY BK NA	ELLENSBURG	55.0	17.5	17.5	10.0	10.0	<\$100M	19	15,085	206	52.5	47.5
PUYALLUP VALLEY BK	PUYALLUP	55.0	15.0	7.5	17.5	15.0	\$100M-500M	20	36,161	371	47.5	40.0
ISSAQUAH BK	ISSAQUAH	55.0	15.0	15.0	12.5	12.5	<\$100M	20	21,312	348	70.0	70.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
NORTHWEST NB	VANCOUVER	55.0	7.5	5.0	22.5	20.0	\$100M-500M	21	75,420	797	52.5	47.5
EVERGREEN BK	SEATTLE	55.0	7.5	12.5	17.5	17.5	\$100M-500M	22	32,380	528	52.5	55.0
NORTH CASCADES NB	CHELAN	52.5	10.0	12.5	12.5	17.5	<\$100M	21	24,612	521	47.5	52.5
FIRST NB	PORT ORCHARD	52.5	17.5	12.5	10.0	12.5	<\$100M	22	18,725	339	47.5	52.5
BAKER BOYER NB	WALLA WALLA	52.5	5.0	7.5	17.5	22.5	\$100M-500M	23	45,780	953	62.5	70.0
FREMONT FIRST NB	SEATTLE	52.5	20.0	15.0	10.0	7.5	<\$100M	23	14,440	134	52.5	25.0
PRIME PACIFIC BK NA	LYNNWOOD	52.5	25.0	12.5	7.5	7.5	<\$100M	24	8,568	116	55.0	47.5
NORTH PACIFIC BK	TACOMA	50.0	12.5	10.0	15.0	12.5	\$100M-500M	24	29,897	284	37.5	30.0
TWIN RIVER NB	CLARKSTON	50.0	15.0	17.5	7.5	10.0	<\$100M	25	11,336	206	65.0	62.5
AMERICAN MARINE BK	BAINBRIDGE ISLAND	47.5	5.0	20.0	12.5	10.0	\$100M-500M	25	23,727	215	27.5	30.0
FARMERS ST BK	WINTHROP	47.5	15.0	17.5	5.0	10.0	<\$100M	26	3,281	203	65.0	70.0
WASHINGTON FIRST INTL BK	SEATTLE	47.5	10.0	5.0	20.0	12.5	\$100M-500M	26	53,775	351	37.5	30.0
GRANT NB	EPHRATA	47.5	12.5	17.5	7.5	10.0	<\$100M	27	8,182	215	65.0	77.5
SOUND BKG CO	TACOMA	47.5	7.5	25.0	10.0	5.0	<\$100M	28	12,374	107	40.0	25.0
BANK OF EDMONDS	EDMONDS	47.5	12.5	25.0	5.0	5.0	<\$100M	29	6,786	83	35.0	30.0
HARBOR BK NA	GIG HARBOR	47.5	17.5	12.5	7.5	10.0	<\$100M	30	8,438	215	60.0	72.5
YAKIMA NB NA	YAKIMA	47.5	20.0	17.5	5.0	5.0	<\$100M	31	5,949	93	52.5	52.5
MID ST BK	WATERVILLE	45.0	2.5	17.5	2.5	22.5	<\$100M	32	2,568	1,267	57.5	70.0
HOME SCTY BK	SUNNYSIDE	45.0	10.0	7.5	12.5	15.0	<\$100M	33	25,024	396	52.5	62.5
COMMERCE BK OF WA NA	SEATTLE	42.5	5.0	2.5	20.0	15.0	\$100M-500M	27	54,741	405	35.0	27.5
CENTRAL VALLEY BK NA	TOPPENISH	42.5	10.0	15.0	10.0	7.5	<\$100M	34	13,932	199	57.5	47.5
FIRST INDEPENDENT BK	VANCOUVER	40.0	2.5	2.5	17.5	17.5	\$500M-\$1B	3	42,084	561	40.0	40.0
WHEATLAND BK	DAVENPORT	40.0	5.0	17.5	10.0	7.5	<\$100M	35	11,517	182	57.5	72.5
HARBOR CMNTY BK	RAYMOND	37.5	5.0	20.0	5.0	7.5	<\$100M	36	5,506	119	42.5	47.5
PIERCE CMRL BK	TACOMA	35.0	5.0	25.0	2.5	2.5	<\$100M	37	1,011	12	27.5	37.5
STATE BK	CONCRETE	32.5	5.0	20.0	2.5	5.0	<\$100M	38	2,271	58	45.0	60.0
CHARTER BK	BELLEVUE	32.5	10.0	15.0	5.0	2.5	<\$100M	39	4,402	50	32.5	37.5
SILVERDALE ST BK	SILVERDALE	30.0	2.5	22.5	2.5	2.5	<\$100M	40	720	24	32.5	32.5
FARMINGTON ST BK	FARMINGTON	27.5	2.5	20.0	2.5	2.5	<\$100M	41	298	15	32.5	42.5
LAMONT BK	SAINT JOHN	27.5	2.5	20.0	2.5	2.5	<\$100M	42	560	17	32.5	35.0
BANK OF WHITMAN	COLFAX	25.0	2.5	5.0	7.5	10.0	\$100M-500M	28	9,553	255	45.0	47.5
BANK OF FAIRFIELD	FAIRFIELD	25.0	2.5	5.0	7.5	10.0	<\$100M	43	8,978	234	50.0	57.5
STATE NB	GARFIELD	25.0	7.5	10.0	5.0	2.5	<\$100M	44	2,733	51	47.5	52.5
BANK NORTHWEST	BELLINGHAM	15.0	5.0	5.0	2.5	2.5	<\$100M	45	2,237	35	15.0	25.0
SHOREBANK PACIFIC	ILWACO	10.0	2.5	2.5	2.5	2.5	<\$100M	46	1,008	8	10.0	10.0

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 2. Small-Business-Friendly Banks by Bank Size in Washington, 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)
FIRST HERITAGE BK	SNOHOMISH	WA	85.0	25.0	22.5	17.5	20.0	<\$100M	1	32,584	599	92.5	95.0
TOWNE BK	WOODINVILLE	WA	80.0	25.0	7.5	22.5	25.0	\$100M-500M	1	78,440	1,691	82.5	82.5
NATIONAL BK	TUKWILA	WA	77.5	25.0	22.5	15.0	15.0	<\$100M	2	27,519	363	72.5	72.5
CENTENNIAL BK	OLYMPIA	WA	77.5	17.5	10.0	25.0	25.0	\$100M-500M	2	89,919	1,432	82.5	75.0
WHATCOM ST BK	FERNDALE	WA	75.0	22.5	20.0	17.5	15.0	<\$100M	3	36,216	366	67.5	70.0
PACIFIC NORTHWEST BK	SEATTLE	WA	75.0	22.5	5.0	22.5	25.0	\$100M-500M	3	84,355	1,720	60.0	57.5
WHIDBEY ISLAND BK	OAK HARBOR	WA	72.5	15.0	15.0	20.0	22.5	\$100M-500M	4	57,168	1,067	80.0	80.0
FARMERS & MRCH BK OF ROCKFOR	SPOKANE	WA	72.5	20.0	7.5	22.5	22.5	\$100M-500M	5	65,393	1,001	60.0	57.5
COWLITZ BK	LONGVIEW	WA	72.5	20.0	12.5	20.0	20.0	\$100M-500M	6	64,413	680	62.5	60.0
NORTH SOUND BK	POULSBO	WA	72.5	17.5	12.5	20.0	22.5	\$100M-500M	7	63,542	964	75.0	77.5
WASHINGTON TR BK	SPOKANE	WA	67.5	12.5	5.0	25.0	25.0	\$1B-\$10B	1	379,343	7,709	67.5	67.5
FRONTIER BK	EVERETT	WA	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	1	247,075	2,341	60.0	57.5

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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 Washington 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	818,049	7,672	>\$50B	210,738	5,864	388,739	6,874	
BANKAMERICA CORPORATION	CA	605,102	8,245	>\$50B	160,716	6,944	277,424	7,591	
COLUMBIA BANKING SYSTEM INC	WA	229,105	2,013	<\$1B	49,917	1,465	100,441	1,764	
WELLS FARGO & COMPANY	CA	188,293	4,899	>\$50B	79,399	4,542	117,526	4,753	
W.T.B. FINANCIAL CORPORATION	WA	135,138	2,023	\$1B-\$10B	48,044	1,715	79,983	1,901	
FRONTIER FINANCIAL CORPORATI	WA	92,374	896	<\$1B	22,003	663	44,672	798	
UNION BK OF CA NA	CA	67,933	213	\$10B-\$50B	4,080	76	11,410	115	
AMERICAN EXPRESS CENTURION B	UT	56,185	5,066	\$10B-\$50B	56,185	5,066	56,185	5,066	**
CITY BK	WA	50,773	436	<\$1B	9,723	314	20,455	380	
CASHMERE VALLEY BK	WA	34,925	540	<\$1B	11,806	459	20,901	512	
OLYMPIC BANCORP INC.	WA	32,550	532	<\$1B	14,448	464	22,161	509	
SKAGIT ST BK	WA	28,933	462	<\$1B	8,772	394	14,630	429	
NORTHWEST BANCSHARES INC.	WA	26,554	263	<\$1B	6,800	199	14,179	240	
ADVANTA FNCL CORP	UT	21,605	2,208	<\$1B	21,605	2,208	21,605	2,208	
MOUNTAINWEST FNCL	UT	18,186	5,709	<\$1B	18,186	5,709	18,186	5,709	
FIRST INDEPENDENT INVESTMENT	WA	17,440	296	<\$1B	5,726	258	10,171	282	
SILICON VALLEY BANCSHARES	CA	14,035	34	\$1B-\$10B	459	5	2,528	16	
MBNA CORPORATION	DE	7,500	689	\$10B-\$50B	7,500	689	7,500	689	**
IMPERIAL BANCORP	CA	7,452	14	\$1B-\$10B	2	1	702	4	
NORTH FORK BANCORPORATION I	NY	5,290	21	\$1B-\$10B	450	5	2,065	13	
BANC ONE CORPORATION	OH	5,125	210	>\$50B	3,895	206	4,375	209	
CHASE MANHATTAN CORPORATION	NY	3,728	235	>\$50B	3,170	233	3,420	234	
MARINE MIDLAND BK	NY	3,645	16	\$10B-\$50B	179	6	852	10	
1ST SOURCE CORPORATION	IN	3,202	13	\$1B-\$10B	98	3	937	9	
FIRST SECURITY CORPORATION	UT	2,592	22	\$10B-\$50B	718	16	1,278	19	
BANK OF THE WEST	CA	2,451	38	\$1B-\$10B	1,482	32	2,451	38	
ZIONS BANCORPORATION	UT	2,402	7	\$10B-\$50B	90	1	635	4	
BANK OF CMRC	CA	2,207	4	<\$1B	0	0	0	0	
NATIONSBANK CORPORATION	NC	1,745	11	>\$50B	335	7	760	9	
PACIFIC CENTURY FINANCIAL CO	HI	1,652	4	\$10B-\$50B	0	0	392	2	
NATIONAL BANCORP OF ALASKA	AK	1,601	10	\$1B-\$10B	365	7	843	9	
CITY NATIONAL CORPORATION	CA	1,500	2	\$1B-\$10B	0	0	0	0	
CENTENNIAL BANCORP	OR	1,468	7	<\$1B	314	4	540	5	
SUNTRUST BANKS INC.	GA	1,314	7	>\$50B	58	2	208	3	
PROFESSIONAL BANCORP INC.	CA	1,000	1	<\$1B	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.