

Table 3A Expanded. Small Business Lending Institutions in Washington Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)				CC Amount/TA ¹
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Heritage Bank	Olympia	82.5	0.234	0.445	332,813	1,948	1B-10B	83	26,775	888	0.000
Bank of the Pacific	Aberdeen	80.0	0.205	0.488	140,451	984	500M-1B	83	11,920	464	0.003
Plaza Bank	Seattle	77.5	0.696	1.000	59,180	156	<100M	10	0	0	0.000
AmericanWest Bank	Spokane	75.0	0.168	0.399	626,082	3,906	1B-10B	75	36,840	1,563	0.000
Kitsap Bank	Port Orchar	75.0	0.167	0.480	152,679	866	500M-1B	75	11,298	348	0.001
South Sound Bank	Olympia	75.0	0.239	0.670	40,597	466	100M-500M	80	4,062	211	0.000
Banner Bank	Walla Walla	72.5	0.141	0.356	567,310	3,846	1B-10B	80	48,487	1,844	0.003
Yakima National Bank	Yakima	72.5	0.339	0.800	42,432	254	100M-500M	73	3,266	108	0.000
Community First Bank	Kennewick	72.5	0.234	0.613	53,419	342	100M-500M	70	3,782	150	0.000
Whidbey Island Bank	Coupeville	70.0	0.165	0.397	266,668	1,589	1B-10B	70	15,847	664	0.002
Security State Bank	Centralia	70.0	0.169	0.554	60,455	526	100M-500M	85	7,763	288	0.007
Peoples Bank	Bellingham	70.0	0.155	0.411	193,562	1,354	1B-10B	73	13,984	599	0.000
State Bank Northwest	Spokane Val	70.0	0.367	0.715	33,150	221	<100M	80	4,006	121	0.000
Inland Northwest Bank	Spokane	70.0	0.208	0.416	81,128	524	100M-500M	63	4,222	191	0.003
Columbia State Bank	Tacoma	70.0	0.143	0.347	1,014,559	6,745	1B-10B	75	71,153	3,104	0.000
Washington Trust Bank	Spokane	67.5	0.130	0.343	552,111	16,333	1B-10B	80	52,892	14,574	0.004
Cashmere Valley Bank	Cashmere	67.5	0.100	0.472	123,639	1,297	1B-10B	90	22,131	892	0.005
Fife Commercial Bank	Fife	67.5	0.316	0.838	27,085	172	<100M	55	1,447	66	0.000
Skagit State Bank	Burlington	65.0	0.113	0.442	85,707	460	500M-1B	63	5,766	176	0.006
Valley Bank	Puyallup	65.0	0.204	0.454	47,603	342	100M-500M	75	4,178	167	0.000
Sterling Savings Bank	Spokane	65.0	0.091	0.307	901,845	4,687	1B-10B	63	43,334	1,427	0.000
Coastal Community Bank	Everett	65.0	0.204	0.398	81,215	434	100M-500M	60	4,448	153	0.000
Twin City Bank	Longview	65.0	0.546	0.900	22,153	160	<100M	75	2,230	69	0.000
Washington Business Bank	Olympia	65.0	0.354	0.519	22,135	341	<100M	90	5,301	216	0.000
Business Bank	Burlington	65.0	0.272	0.738	29,293	170	100M-500M	65	2,027	73	0.000
RiverBank	Spokane	65.0	0.274	0.642	31,629	154	100M-500M	55	1,771	54	0.000
Bank Reale	Pasco	65.0	0.442	0.990	19,030	128	<100M	60	1,266	52	0.000
Fortune Bank	Seattle	65.0	0.271	0.465	38,361	258	100M-500M	45	1,805	61	0.001
Baker-Boyer National Bank	Walla Walla	62.5	0.116	0.415	62,222	522	500M-1B	58	3,757	279	0.006
Sound Community Bank	Seattle	62.5	0.148	0.585	60,568	300	100M-500M	75	6,344	133	0.000
Sound Banking Company	Tacoma	62.5	0.403	1.000	18,811	98	<100M	63	1,791	39	0.000
Eastside Commercial Bank, National Asso	Bellevue	62.5	0.490	0.897	21,640	108	<100M	58	1,268	34	0.001
Commencement Bank	Tacoma	62.5	0.290	0.436	40,666	207	100M-500M	50	2,106	63	0.000
Timberland Bank	Hoquiam	60.0	0.146	0.347	107,279	425	500M-1B	48	3,960	104	0.000
Washington Federal	Seattle	60.0	0.028	0.365	359,109	1,929	10-50B	60	22,090	711	0.000

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Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Twin River National Bank	Clarkston	57.5	0.227	0.999	16,985	178	<100M	83	3,870	100	0.000
Foundation Bank	Bellevue	57.5	0.177	0.288	61,521	317	100M-500M	38	2,213	75	0.000
Mountain Pacific Bank	Everett	57.5	0.235	0.534	31,361	117	100M-500M	33	1,193	35	0.000
Riverview Community Bank	Vancouver	55.0	0.118	0.268	91,147	437	500M-1B	43	3,275	139	0.000
Pacific Crest Savings Bank	Lynnwood	55.0	0.172	1.000	27,971	53	100M-500M	10	191	2	0.000
Liberty Bay Bank	Poulsbo	55.0	0.321	0.634	20,865	82	<100M	38	766	24	0.000
Farmers State Bank, Winthrop, Wash.	Winthrop	52.5	0.123	1.000	3,085	257	<100M	85	3,085	257	0.000
UniBank	Lynnwood	52.5	0.210	0.273	44,919	268	100M-500M	35	1,821	57	0.000
North Cascades National Bank	Chelan	50.0	0.096	0.292	31,654	719	100M-500M	55	2,250	597	0.000
Islanders Bank	Friday Harb	50.0	0.155	0.372	35,746	293	100M-500M	80	4,605	207	0.001
The Commerce Bank of Washington, National	Seattle	50.0	0.103	0.184	87,520	493	500M-1B	38	2,740	124	0.001
Regal Financial Bank	Seattle	50.0	0.258	0.435	26,212	122	100M-500M	28	738	35	0.000
Wheatland Bank	Spokane	47.5	0.099	0.442	31,442	190	100M-500M	48	2,103	73	0.004
Hometown National Bank	Longview	47.5	0.256	0.998	5,468	40	<100M	55	565	19	0.000
Puget Sound Bank	Bellevue	47.5	0.160	0.276	50,982	222	100M-500M	25	1,322	41	0.000
Prime Pacific Bank, National Association	Lynnwood	45.0	0.213	0.409	26,390	106	100M-500M	30	1,118	30	0.000
Anchor Bank	Aberdeen	42.5	0.090	0.328	40,957	261	100M-500M	53	3,339	120	0.010
Bank of Fairfield	Fairfield	40.0	0.105	0.693	14,635	125	100M-500M	60	1,829	67	0.011
Lamont Bank of St. John	Saint John	35.0	0.043	1.000	2,120	52	<100M	73	2,120	52	0.000
Farmington State Bank	Farmington	32.5	0.045	0.931	514	13	<100M	55	352	12	0.000
Raymond Federal Bank	Raymond	32.5	0.007	1.000	384	5	<100M	40	384	5	0.000
First Savings Bank Northwest	Renton	30.0	0.052	0.213	46,794	118	500M-1B	10	119	2	0.000
First Federal Savings and Loan Associatio	Port Angele	27.5	0.036	0.265	28,443	165	500M-1B	38	1,947	66	0.000
HomeStreet Bank	Seattle	25.0	0.012	0.072	31,724	114	1B-10B	15	375	13	0.000
First Sound Bank	Seattle	25.0	0.109	0.312	11,503	70	100M-500M	23	468	19	0.000
Thurston First Bank	Olympia	25.0	0.135	0.284	15,725	91	100M-500M	43	1,337	39	0.000
1st Security Bank of Washington	Mountlake T	22.5	0.050	0.232	18,834	95	100M-500M	20	697	24	0.000
The Bank of Washington	Lynnwood	22.5	0.063	0.195	7,472	128	100M-500M	55	1,659	52	0.002
Seattle Bank	Seattle	22.5	0.056	0.119	12,463	134	100M-500M	48	2,158	108	0.000
Yakima Federal Savings and Loan Associati	Yakima	20.0	0.002	0.412	3,285	20	1B-10B	15	133	4	0.000
Olympia Federal Savings and Loan Associat	Olympia	12.5	0.014	0.228	7,872	23	500M-1B	10	75	2	0.000

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 3B. Expanded. Micro Business Lending Institutions in Washington Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Cashmere Valley Bank	Cashmere	90.0	0.018	0.084	22,131	892	1B-10B	68.0	123,639	1,297	0.005
Washington Business Bank	Olympia	90.0	0.085	0.124	5,301	216	<100M	65.0	22,135	341	-
Security State Bank	Centralia	85.0	0.022	0.071	7,763	288	100M-500M	70.0	60,455	526	0.007
Farmers State Bank, Winthrop, Wash.	Winthrop	85.0	0.123	1.000	3,085	257	<100M	53.0	3,085	257	-
Bank of the Pacific	Aberdeen	82.5	0.017	0.041	11,920	464	500M-1B	80.0	140,451	984	0.003
Twin River National Bank	Clarkston	82.5	0.052	0.228	3,870	100	<100M	58.0	16,985	178	-
Heritage Bank	Olympia	82.5	0.019	0.036	26,775	888	1B-10B	83.0	332,813	1,948	-
Washington Trust Bank	Spokane	80.0	0.012	0.033	52,892	14,574	1B-10B	68.0	552,111	16,333	0.004
Banner Bank	Walla Walla	80.0	0.012	0.030	48,487	1,844	1B-10B	73.0	567,310	3,846	0.003
Islanders Bank	Friday Harb	80.0	0.020	0.048	4,605	207	100M-500M	50.0	35,746	293	0.001
State Bank Northwest	Spokane Val	80.0	0.044	0.086	4,006	121	<100M	70.0	33,150	221	-
South Sound Bank	Olympia	80.0	0.024	0.067	4,062	211	100M-500M	75.0	40,597	466	-
AmericanWest Bank	Spokane	75.0	0.010	0.023	36,840	1,563	1B-10B	75.0	626,082	3,906	-
Sound Community Bank	Seattle	75.0	0.015	0.061	6,344	133	100M-500M	63.0	60,568	300	-
Valley Bank	Puyallup	75.0	0.018	0.040	4,178	167	100M-500M	65.0	47,603	342	-
Kitsap Bank	Port Orchar	75.0	0.012	0.036	11,298	348	500M-1B	75.0	152,679	866	0.001
Columbia State Bank	Tacoma	75.0	0.010	0.024	71,153	3,104	1B-10B	70.0	1,014,559	6,745	-
Twin City Bank	Longview	75.0	0.055	0.091	2,230	69	<100M	65.0	22,153	160	-
Peoples Bank	Bellingham	72.5	0.011	0.030	13,984	599	1B-10B	70.0	193,562	1,354	-
Lamont Bank of St. John	Saint John	72.5	0.043	1.000	2,120	52	<100M	35.0	2,120	52	-
Yakima National Bank	Yakima	72.5	0.026	0.062	3,266	108	100M-500M	73.0	42,432	254	-
Whidbey Island Bank	Coupeville	70.0	0.010	0.024	15,847	664	1B-10B	70.0	266,668	1,589	0.002
Community First Bank	Kennewick	70.0	0.017	0.043	3,782	150	100M-500M	73.0	53,419	342	-
Business Bank	Burlington	65.0	0.019	0.051	2,027	73	100M-500M	65.0	29,293	170	-
Skagit State Bank	Burlington	62.5	0.008	0.030	5,766	176	500M-1B	65.0	85,707	460	0.006
Sterling Savings Bank	Spokane	62.5	0.004	0.015	43,334	1,427	1B-10B	65.0	901,845	4,687	-
Inland Northwest Bank	Spokane	62.5	0.011	0.022	4,222	191	100M-500M	70.0	81,128	524	0.003
Sound Banking Company	Tacoma	62.5	0.038	0.095	1,791	39	<100M	63.0	18,811	98	-
Bank of Fairfield	Fairfield	60.0	0.013	0.087	1,829	67	100M-500M	40.0	14,635	125	0.011
Washington Federal	Seattle	60.0	0.002	0.022	22,090	711	10-50B	60.0	359,109	1,929	-
Coastal Community Bank	Everett	60.0	0.011	0.022	4,448	153	100M-500M	65.0	81,215	434	-
Bank Reale	Pasco	60.0	0.029	0.066	1,266	52	<100M	65.0	19,030	128	-
Baker-Boyer National Bank	Walla Walla	57.5	0.007	0.025	3,757	279	500M-1B	63.0	62,222	522	0.006
Eastside Commercial Bank, National Ass	Bellevue	57.5	0.029	0.053	1,268	34	<100M	63.0	21,640	108	0.001
North Cascades National Bank	Chelan	55.0	0.007	0.021	2,250	597	100M-500M	50.0	31,654	719	-

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Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Number		Total	Amount	Number	CC
		Rank	Ratio ¹	Ratio ¹	(1,000)			Rank	(1,000)		Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Farmington State Bank	Farmington	55.0	0.031	0.638	352	12	<100M	33.0	514	13	-
The Bank of Washington	Lynnwood	55.0	0.014	0.043	1,659	52	100M-500M	23.0	7,472	128	0.002
Fife Commercial Bank	Fife	55.0	0.017	0.045	1,447	66	<100M	68.0	27,085	172	-
Hometown National Bank	Longview	55.0	0.026	0.103	565	19	<100M	48.0	5,468	40	-
RiverBank	Spokane	55.0	0.015	0.036	1,771	54	100M-500M	65.0	31,629	154	-
Anchor Bank	Aberdeen	52.5	0.007	0.027	3,339	120	100M-500M	43.0	40,957	261	0.010
Commencement Bank	Tacoma	50.0	0.015	0.023	2,106	63	100M-500M	63.0	40,666	207	-
Wheatland Bank	Spokane	47.5	0.007	0.030	2,103	73	100M-500M	48.0	31,442	190	0.004
Timberland Bank	Hoquiam	47.5	0.005	0.013	3,960	104	500M-1B	60.0	107,279	425	-
Seattle Bank	Seattle	47.5	0.010	0.021	2,158	108	100M-500M	23.0	12,463	134	-
Fortune Bank	Seattle	45.0	0.013	0.022	1,805	61	100M-500M	65.0	38,361	258	0.001
Riverview Community Bank	Vancouver	42.5	0.004	0.010	3,275	139	500M-1B	55.0	91,147	437	-
Thurston First Bank	Olympia	42.5	0.011	0.024	1,337	39	100M-500M	25.0	15,725	91	-
Raymond Federal Bank	Raymond	40.0	0.007	1.000	384	5	<100M	33.0	384	5	-
First Federal Savings and Loan Associatio	Port Angele	37.5	0.002	0.018	1,947	66	500M-1B	28.0	28,443	165	-
The Commerce Bank of Washington, Nati	Seattle	37.5	0.003	0.006	2,740	124	500M-1B	50.0	87,520	493	0.001
Foundation Bank	Bellevue	37.5	0.006	0.010	2,213	75	100M-500M	58.0	61,521	317	-
Liberty Bay Bank	Poulsbo	37.5	0.012	0.023	766	24	<100M	55.0	20,865	82	-
UniBank	Lynnwood	35.0	0.009	0.011	1,821	57	100M-500M	53.0	44,919	268	-
Mountain Pacific Bank	Everett	32.5	0.009	0.020	1,193	35	100M-500M	58.0	31,361	117	-
Prime Pacific Bank, National Association	Lynnwood	30.0	0.009	0.017	1,118	30	100M-500M	45.0	26,390	106	-
Regal Financial Bank	Seattle	27.5	0.007	0.012	738	35	100M-500M	50.0	26,212	122	-
Puget Sound Bank	Bellevue	25.0	0.004	0.007	1,322	41	100M-500M	48.0	50,982	222	-
First Sound Bank	Seattle	22.5	0.004	0.013	468	19	100M-500M	25.0	11,503	70	-
1st Security Bank of Washington	Mountlake T	20.0	0.002	0.009	697	24	100M-500M	23.0	18,834	95	-
HomeStreet Bank	Seattle	15.0	-	0.001	375	13	1B-10B	25.0	31,724	114	-
Yakima Federal Savings and Loan Associa	Yakima	15.0	-	0.017	133	4	1B-10B	20.0	3,285	20	-
Olympia Federal Savings and Loan Associ	Olympia	10.0	-	0.002	75	2	500M-1B	13.0	7,872	23	-
First Savings Bank Northwest	Renton	10.0	-	0.001	119	2	500M-1B	30.0	46,794	118	-
Pacific Crest Savings Bank	Lynnwood	10.0	0.001	0.007	191	2	100M-500M	55.0	27,971	53	-
Plaza Bank	Seattle	10.0	-	-	-	-	<100M	78.0	59,180	156	-

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Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.