

Table A.2 Small Business Lending in Oregon Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------|---------------|---------------------------------------|--------|---------|---------|--------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Merchants Bk | Gresham | 85.0 | 10.0 | 10.0 | 8.0 | 6.0 | \$100M-500M | 51,321 | 393 | 75.0 | 47.5 |
| Community Bk | Joseph | 82.5 | 8.0 | 9.0 | 8.0 | 8.0 | \$100M-500M | 52,835 | 590 | 70.0 | 77.5 |
| Linn Benton Bk | Albany | 82.5 | 9.0 | 9.0 | 7.0 | 8.0 | \$100M-500M | 43,380 | 470 | 82.5 | 77.5 |
| Valley Of The Rogue Bk | Rogue River | 80.0 | 8.0 | 5.0 | 10.0 | 9.0 | \$100M-500M | 114,603 | 1,002 | 65.0 | 67.5 |
| Bank Of The Cascades | Bend | 75.0 | 7.0 | 4.0 | 10.0 | 9.0 | \$100M-500M | 123,817 | 1,407 | 67.5 | 67.5 |
| Columbia River Bk | The Dalles | 75.0 | 5.0 | 6.0 | 9.0 | 10.0 | \$100M-500M | 104,509 | 1,578 | 82.5 | 87.5 |
| Pacific Continental Bk | Eugene | 72.5 | 8.0 | 2.0 | 9.0 | 10.0 | \$100M-500M | 112,914 | 1,447 | 77.5 | 80.0 |
| Premierwest Bk | Medford | 70.0 | 6.0 | 5.0 | 9.0 | 8.0 | \$100M-500M | 93,705 | 996 | 62.5 | 67.5 |
| Albina Cmnty Bk | Portland | 70.0 | 9.0 | 10.0 | 5.0 | 4.0 | <\$100M | 16,742 | 134 | 60.0 | 45.0 |
| American Pacific Bk | Portland | 70.0 | 10.0 | 9.0 | 6.0 | 3.0 | <\$100M | 30,817 | 87 | 17.5 | 17.5 |
| Bank Of Astoria | Astoria | 67.5 | 8.0 | 4.0 | 8.0 | 7.0 | \$100M-500M | 47,427 | 405 | 52.5 | 52.5 |
| West Coast Bk | Lake Oswego | 67.5 | 5.0 | 2.0 | 10.0 | 10.0 | \$1B-\$10B | 369,018 | 3,509 | 65.0 | 65.0 |
| Northern Bk Of Cmrc | Portland | 67.5 | 10.0 | 6.0 | 5.0 | 6.0 | <\$100M | 21,388 | 326 | 62.5 | 60.0 |
| Citizens Bk | Corvallis | 65.0 | 6.0 | 3.0 | 9.0 | 8.0 | \$100M-500M | 66,726 | 817 | 70.0 | 70.0 |
| Inland Empire Bk | Hermiston | 65.0 | 5.0 | 4.0 | 8.0 | 9.0 | \$100M-500M | 59,968 | 1,025 | 67.5 | 72.5 |
| Centennial Bk | Eugene | 65.0 | 5.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 202,598 | 1,812 | 60.0 | 60.0 |
| Mckenzie St Bk | Springfield | 62.5 | 9.0 | 10.0 | 3.0 | 3.0 | <\$100M | 8,688 | 111 | 65.0 | 75.0 |
| Siuslaw Valley Bk | Florence | 60.0 | 5.0 | 5.0 | 7.0 | 7.0 | \$100M-500M | 45,906 | 412 | 50.0 | 50.0 |
| Community Bk | Grants Pass | 60.0 | 7.0 | 8.0 | 4.0 | 5.0 | <\$100M | 15,408 | 214 | 75.0 | 70.0 |
| Pacific St Bk | Reedsport | 57.5 | 6.0 | 8.0 | 5.0 | 4.0 | <\$100M | 16,120 | 179 | 55.0 | 57.5 |
| Home Valley Bk | Cave Junction | 57.5 | 4.0 | 9.0 | 4.0 | 6.0 | <\$100M | 13,993 | 260 | 75.0 | 72.5 |
| Oregon St Bk | Corvallis | 55.0 | 10.0 | 6.0 | 3.0 | 3.0 | <\$100M | 8,286 | 122 | 65.0 | 72.5 |
| Bank Of Salem | Salem | 55.0 | 7.0 | 5.0 | 5.0 | 5.0 | <\$100M | 26,230 | 214 | 60.0 | 42.5 |
| Town Ctr Bk | Portland | 55.0 | 8.0 | 8.0 | 3.0 | 3.0 | <\$100M | 9,135 | 101 | 57.5 | 60.0 |
| Security Bk | Coos Bay | 52.5 | 3.0 | 2.0 | 7.0 | 9.0 | \$100M-500M | 36,548 | 1,275 | 80.0 | 97.5 |
| Oregon Pacific Bkg Co | Florence | 52.5 | 4.0 | 7.0 | 5.0 | 5.0 | <\$100M | 17,639 | 233 | 62.5 | 50.0 |
| Clackamas Cty Bk | Sandy | 50.0 | 3.0 | 4.0 | 6.0 | 7.0 | \$100M-500M | 30,958 | 425 | 50.0 | 57.5 |
| Community First Bk | Prineville | 50.0 | 4.0 | 7.0 | 4.0 | 5.0 | <\$100M | 12,849 | 258 | 67.5 | 67.5 |
| South Umpqua Bk | Roseburg | 47.5 | 2.0 | 1.0 | 8.0 | 8.0 | \$100M-500M | 56,675 | 622 | 47.5 | 50.0 |
| Lincoln Scy Bk | Newport | 45.0 | 3.0 | 6.0 | 4.0 | 5.0 | <\$100M | 11,065 | 250 | 55.0 | 70.0 |
| American St Bk | Portland | 45.0 | 7.0 | 8.0 | 1.0 | 2.0 | <\$100M | 4,598 | 52 | 60.0 | 40.0 |
| Pioneer Tr Bk Na | Salem | 42.5 | 2.0 | 3.0 | 6.0 | 6.0 | \$100M-500M | 34,344 | 402 | 47.5 | 42.5 |
| Mid-Valley Bk | Woodburn | 42.5 | 3.0 | 10.0 | 2.0 | 2.0 | <\$100M | 7,431 | 56 | 35.0 | 37.5 |
| Columbia Cmnty Bk | Hillsboro | 42.5 | 6.0 | 7.0 | 2.0 | 2.0 | <\$100M | 6,797 | 69 | 32.5 | 42.5 |
| South Valley B&Tc | Klamath Falls | 37.5 | 1.0 | 1.0 | 6.0 | 7.0 | \$100M-500M | 29,164 | 444 | 47.5 | 52.5 |
| Oregon Bus Bk | Lake Oswego | 37.5 | 9.0 | 3.0 | 2.0 | 1.0 | <\$100M | 7,855 | 47 | 15.0 | 15.0 |
| Bank Of Northwest | Portland | 35.0 | 2.0 | 1.0 | 7.0 | 4.0 | \$100M-500M | 40,937 | 164 | 22.5 | 22.5 |
| Bank Of Eastern Oregon | Arlington | 27.5 | 2.0 | 3.0 | 3.0 | 3.0 | <\$100M | 8,423 | 95 | 27.5 | 35.0 |
| Family Scy Bk | Brookings | 27.5 | 3.0 | 2.0 | 2.0 | 4.0 | <\$100M | 6,100 | 186 | 52.5 | 60.0 |
| Peoples Bk Of Cmrc | Medford | 25.0 | 4.0 | 1.0 | 3.0 | 2.0 | <\$100M | 8,022 | 74 | 32.5 | 20.0 |
| Silver Falls Bk | Silverton | 25.0 | 1.0 | 7.0 | 1.0 | 1.0 | <\$100M | 25 | 1 | 32.5 | 32.5 |
| Bank Of Amer Or Na | Portland | 7.5 | 1.0 | . | 1.0 | 1.0 | \$1B-\$10B | - | - | . | . |
| Us Bk Na Or | Canby | 7.5 | 1.0 | . | 1.0 | 1.0 | <\$100M | - | - | . | . |
| First Consumers Nb | Beaverton | - | - | - | - | - | \$100M-500M | - | - | . | . |

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|-----------|----------|---------------------------------------|--------|---------|---------|--------|---------------|------------|-----------|-------------|-------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | SBL | SBL | (<\$250K) | (<\$100K) |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |

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/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.