



PORTLAND DISTRICT
OFFICE

ANNUAL REPORT
&
NEWSLETTER

FY 2001

A Word from our District Director

The tragic events of the recent months and the uncertainties that lie ahead as our nation responds to acts of terrorism have had an adverse economic impact on small businesses around the country. The challenges ahead for small businesses in this environment are formidable, and SBA stands ready to assist these firms in their continued growth and development.

We were fortunate that our SBA employees and employees of our many resource partners in New York City were safe, and our New York City office continues to assist in the recovery efforts. SBA's Office of Disaster Assistance was mobilized immediately after the attack to assist homeowners and businesses that suffered physical and economic damages. SBA staff have gone door to door to provide information about our disaster loan programs, and within one week after the attack handed out more than 5000 applications to homeowners and business owners who suffered losses. The SBA is also ready to assist any business anywhere in the country, directly impacted by the September 11 tragedy with a special disaster loan program. For more information, call 1-800-488-5323.

It is heartening to be a part of an agency that has responded so quickly to assist those who were victimized by such a horrendous act.

In addition to assisting small businesses affected by the recent events, the SBA's new Administrator, Hector Barreto has pledged that SBA will:



- Listen to small businesses and work to reduce the burdens of outdated and overly cumbersome regulations;
- Work with our financial partners to improve small business access to capital;
 - Provide technical assistance and guidance through our entrepreneurial development partners; and
 - Establish and strengthen our public and private partnerships to encourage greater contracting and business opportunities for small businesses.

Mr. Barreto also has indicated that the new SBA may be faced with more staffing reductions forcing us to streamline our operations and get back to focusing in on our basic programs of providing

financial assistance, counseling, training, and access to government contracts for our nation's small businesses.

In this report, the Portland District Office is pleased to present this Fiscal Year 2001 Annual Report of our accomplishments. As the report shows, we continue to reach new highs in virtually every program area. In spite of the challenging and uncertain times ahead in this new fiscal year, we are confident that we can attain even higher levels of assistance to those small businesses that we serve. Thanks to the lenders, SBDC's, SCORE chapters, agencies, and our other resource partners for their contributions to a successful year. We know that we can count on their continued support of small businesses.

A handwritten signature in black ink, appearing to read "Hector Barreto". The signature is stylized and fluid, written over a white background.

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**BUSINESS DEVELOPMENT
 REPORT:**

DREAM BUILDERS TV



**CELEBRATED 3RD YEAR WITH
 SPECIAL TAPING**

The Dream Builders TV team celebrated its 3rd year by inviting all the entrepreneurs who've appeared on the show to a special taping of the "Making It Big" episode which aired Sunday, October 7 on Fox 49. "Making It Big" guests included:

- Barbara Todd, former CEO of The Good Catalog Company
- Tim Berry, CEO, Palo Alto Software
- Rich Bader, CEO, EasyStreet Internet Service
- Bill Bradbury, Oregon Secretary of State
- Phil Gentry, U.S. Small Business Administration

Guests at the taping included experts and entrepreneurs featured on previous shows as well as business leaders and local association members. All were joined in the studio for the celebration by Fox 49 executives.

The DBTV team also introduced a new show format, offering even more practical information and concise ideas for entrepreneurs, shared in a lively and informative case-study style. The format changes came from suggestions contributed by entrepreneurs in Oregon, Washington and California. Dream Builders TV, a half-hour show for entrepreneurs, airs Sundays at 7:30 a.m. on Fox 49 channel 13. It repeats at 7:30 p.m. on channel 15 in the Portland metro area and Southwest Washington.

For more information, please visit the program Web site at www.dreambuilderstv.com.



OREGON SBDC ACHIEVEMENTS

This was a productive year for the Oregon SBDCs. The center members launched new services in partnership with the SBA and local organizations. Centers are participating in or initiating projects serving microenterprise clients, Hispanic clients, clients seeking loans, inventors, and e-commerce clients. Additionally, the business nominated by the Oregon Coast SBDC was the national runner-up for SBA's Small Business Owner of the Year.

Four centers host Business Capital Resource Centers (BCRCs) organized by SBA. The intent of the centers is to provide a coordinated process for assisting clients with loan needs. Partners include chambers of commerce, banks, and other loan organizations.

The Lane Community College SBDC in cooperation with the Oregon Microenterprise Network developed a service for microenterprise clients. Two other SBDCs will participate along with the Lane SBDC in the Oregon Microenterprise Training and Technical Assistance Project under a PRIME grant from SBA.



Through a project headed up by the Oregon Coast SBDC, the network offered E-commerce training. SBDC personnel completed a train-the-

BUSINESS DEVELOPMENT REPORT (continued)

trainers workshop and offered the course throughout the state. To date over 122 business owners have completed the workshops; of those, 99 plan to own websites.

A grassroots request for services for small business inventors precipitated the development of a service format to be used by interested centers. Jon Richards, Director at Southwestern Oregon SBDC, is coordinating this effort for five centers. The centers facilitate monthly roundtables, secure speakers, and provide counseling and resource services to the inventors.

The Blue Mountain SBDC held a NxLevel™ startup course for Hispanic entrepreneurs and received the Governor's Award for that effort. The course's materials are in Spanish, and the instructor was Spanish-speaking. Fifteen Hispanic entrepreneurs enrolled in the course. Funding for the course came from a NxLevel grant to the SBDC Network Office. The center is in the process of translating its business start up materials into Spanish.

***SBDCs BICs & BRC
COUNSELING AND TRAINING
FISCAL YEAR 2001***

The twenty Oregon Small Business Development Centers (SBDCs), 17 at community colleges and 3 at state universities, conducted 885 training events with 7,333 attendees and counseled 4,989 clients with total counseling hours of 28,482.

In Southwest Washington the Washington State University SBDC counseled 100 clients with 762 counseling hours during the first nine months of FY 2001. Clark community college in Vancouver and Lower Columbia College in Longview held 34 small business classes with 426 attendees.

The Business Resource Center (BRC) in Portland and the Business Information Centers (BICs) in Grand Ronde, Warm Springs and Chiloquin collectively assisted 8,537 clients.

FY 2001 REPORT FROM SCORE

During the FY 2001, the six SCORE chapters counseled 9,945 clients and held 35 training classes with a total of 224 training hours and 694 attendees. Throughout the year they participated in several events related to publicity, marketing and community outreach.

The SCORE chapters completed several speaking engagements at service organizations, such as Rotary, Kiwanis, Lions, Chambers of Commerce, and with local banks and women organizations. Various high schools, colleges and universities requested that they share their business expertise with students and faculty. Counselors were interviewed on several cable TV programs, local stations and radio stations. Articles on SCORE were featured in Lifestyles Northwest. Increased media coverage was promoted through use of workshop flyers at local stores, libraries and the Bureau of License locations. SCORE continued to participate in trade shows at the Oregon Convention Center and EXPO and at the Oregon Small Business Fair held at Portland Community College. Participation in these events has provided an excellent marketing tool for SCORE workshops, counseling services and recruitment of members. SCORE introduced two new workshops this year: Restaurants/Food Products and Services, and OHSU Department of Periodontology Business Practices. Leonard Van Regenmorter, a SCORE counselor, developed a new business financial planning software program, which is being used extensively in the Business Resource Center.

Several activities were initiated and accomplished during the past year to assist women entrepreneurs. Sue Richardson, the Women's Business Ownership Representative, worked closely with the Portland Metro Chapter of the Women Entrepreneurs of Oregon (WEO) organization, planning three Women's Network for Entrepreneurial Training (WNET) roundtable meetings. Four additional WNET events are scheduled for fiscal year 2002. Sue Richardson and three other WEO members staffed a booth at the Oregon Small Business Fair in Portland on

(Continued on page 6)



BUSINESS DEVELOPMENT REPORT (continued)

SBA RURAL OUTREACH

During the past fiscal year, the Portland District Office established four information kiosks located in the Oregon cities of Brookings, Grants Pass (mobile between Jackson and Jefferson counties), Lakeview and Prineville. The kiosks consist of a continuously revolving Microsoft® PowerPoint presentation, which reviews SBA’s financial, government contracting, and technical assistance programs. Each kiosk is localized to the surrounding community and information is provided on how to contact the SBA and its local resource partners, i.e., the Service Corps of Retired Executives (SCORE) and Small Business Development Centers (SBDC).

De Anna Johnston, Executive Director of the Lakeview Chamber of Commerce, remarked that the kiosk system is working fine with no problems. Catie Thomas, Library Assistant at Crook County library, noted that since their kiosk was installed, more books related to business topics are being checked out of the library. Les Cowan, Executive Director of the Brookings Chamber of Commerce, also had positive reports.

The goal for the Portland District Office this fiscal year is to extend its outreach by setting up an additional 10 information kiosks. For more information on our kiosk project, call Toni McKissen at (503) 326-5122.



WEBSITE IMPROVED



Fiscal year 2001 was a success for the Portland District Office home page (<http://www.sba.gov/or>). Average monthly visits were 1,547 for a total of 18,559 visits for the year, an increase of 40%.

Nationally, SBA receives approximately 50 million hits each month.

This past year saw some new additions to the Oregon home page, including a more easily accessible Calendar of Events page. This web-based application can be viewed as a monthly or daily calendar and includes more specific details of events. It can be accessed by clicking “Calendars” on our home page. Also new this year, a Business Resource Center web page, serves as an introduction to the many business resources available in the center.

The various aspects of business startup and operation are explained on the Startup Kit page. The equivalent of our Portland District Office Business Resource Guide, this page can be viewed by clicking on “Startup Kit” on our home page. From this site entrepreneurs can link to state and local licensing, registration, and regulations information, as well as where to go for technical assistance, e.g., writing business plans, locating sources of funding, and finding minority, women and veterans business assistance.

Plans for this fiscal year include: expansion of the Calendar of Events section, which will include several state agencies’ events; expansion of the district office program areas, particularly our Finance and Minority Enterprise Development programs; and expansion of the “Your State” page with more outside hotlinks to small business resources in Oregon and SW Washington. Come visit us at www.sba.gov/or.



SBA’s SPEAKERS BUREAU

The Portland District Office staff spoke to over 3,878 attendees at 79 functions during fiscal year 2001.

The district office’s territory includes 30 counties in Oregon and 4 in Southwest Washington. Our staff is willing and eager to inform the small business community about our loan programs, services, and available resources. To arrange for a speaker for your group or association contact Moe Mowery 503-326-5209.

BUSINESS DEVELOPMENT REPORT (continued)

"TAKING OUR SHOW ON THE ROAD"



Going back to basics and enjoying what we do each and every day is the theme that the Business Development Division followed during the past fiscal year. We have had some great successes, and we wanted to share them with our friends. Thus, the "Beacon for Small Business" event went on the road. We held four events in Portland, Eugene, Medford, and Vancouver, Washington, and we averaged 40 friends in attendance, including lenders and other SBA resource partners. We did a little bit of training, a little bit of role-playing, and a lot of sharing stories from some of our customers, and we received a lot of good feedback. This year we plan "Beacon" events in Lincoln City and Pendleton. We're getting our acts polished up and our costumes ready for another great time! You'll be hearing more on these events later.

You may ask yourself, why take field trips to visit small business friends and owners? Well, for the educational value, networking, and plain fun. The management and staff of Portland SBA had fun this year visiting small business friends and owners to see what actually happens behind-the-scenes. In this way, our office captured the essence of what actually takes place at such work sites as a day spa, a stained glass shop, a web design business, an oak trolley manufacturing plant, and a doggie day care, to name a few. All of the small business owners who were visited by our office were enthusiastic about their work. Not only did they take pleasure in sharing their jobs with us, they were flattered that we noticed them. Our office felt great shaking hands and sharing jokes with small business owners out in the field. What's more, our visits turned out to be sources of great stories for our newsletters. After all, how can we learn about all the wonderful things that business owners do unless we spend time with them? We look forward to more field trips and more great stories from other interesting business owners in the field.

CAPTURING AND TAMING ORGANIZATIONAL KNOWLEDGE

Donna Cohen, an information services specialist and a consulting librarian, loves capturing and taming organizational knowledge. "I'll never forget the first time I saw online information being accessed. An acquaintance connected a computer to CompuServe. This was 1987 and, although librarians had been accessing electronic data since the '70s, to a layperson, it was a revelation. At that point I knew that being involved with electronic data delivery and organization was for me," says Cohen.

Fourteen years later, with an additional Master's Degree under her belt in Library and Information Studies,



Donna L. Cohen runs a successful small business – d. l. cohen information services [<http://www.dcoheninfo.com/>] - focusing on helping businesses, non-profits, and government agencies access, organize, manage and distribute information.

In 1996, during the early stages of developing her business, Cohen contacted the Portland U. S. Small Business Administration (SBA) Service Corps of Retired Executives (SCORE) to secure advice on business start-up issues such as what to consider when negotiating contracts with clients. With the guidance and support of Joe Mascari, retired attorney and a SCORE volunteer counselor, Cohen was off and running assisting companies with Internet and other electronic information retrieval, management and distribution. Mascari continues to give guidance and support to Cohen periodically. In turn, several Portland SBA employees have attended Cohen's workshops on accessing quality business resources on the Web.

BUSINESS DEVELOPMENT REPORT (continued)***Knowledge Management***

According to Cohen, "The amazing thing about new information technologies – the Web, the growth in online databases as well as database products for aggregating and organizing information – is the capability to bring together internal company data with external information. In doing this, a point of entry is created for employees to access all relevant organizational knowledge. Some call this knowledge management or KM."

KM is the process of generating value from intellectual or knowledge-based assets. Intellectual assets include business plans, marketing research and the knowledge or know-how contained in people's heads. "KM prevents the 're-inventing the wheel syndrome,' reducing redundant efforts when a person or team in an organization needs data that has already been collected." says Cohen.

Cohen states that, strategically, the first step is to do a needs assessment to find out what information and knowledge already resides in the organization, what information is needed for the success of the business, and to identify the gaps. The National Indian Child Welfare Association (NICWA), based in Portland, benefited from Cohen's information needs assessment, which recommended ways to integrate content of various types into a database as well as online to the public. Cohen's company provided the Oregon Health Licensing Office with the technology, organizing schemes and staff training to develop a database which combines records of an internal library, Web sites, and legislative and attorney generals opinions. Her company also provided staff training for Hewlett Packard in Corvallis on effectively using the Web.

Another aspect of her business is to design websites. "Internet and Intranet [an internal Internet] Web sites are first and foremost communication projects, not technical projects. Good, well-organized content, within an intuitive and usable interface, is the key to a Web site

with impact," says Cohen. [See the LCDC Coastal Management Program's Web site for her work <http://www.lcd.state.or.us/coast/index.htm>].

Tools that support a KM system include searchable knowledge repositories and expertise access. KM is first and foremost a strategy, created from answering many questions, such as: Will an "experts" database – one that identifies the skills and areas of knowledge of employees – be helpful? Does the culture of your business encourage the sharing and collaboration of knowledge? Are there spaces, physical and/or virtual, for employees to connect and share? Are you making the best use of the Web for information access? Are you aware of fee-based online services that make up in time what you will spend in dollars for their use?

The best advice Cohen can give is to develop a well thought-out human information strategy before embarking on change. An effective KM program adds to a company's bottom line because:

- * Timely, actionable information is easily available
- * Innovation is encouraged through the free flow of ideas
- * Employee retention is improved because employee knowledge is valued and rewarded
- * Repetitious and unnecessary practices are eliminated thereby reducing costs

Cohen states that all these strategies represent the holistic approach to information that is a hallmark of her business. "Technology is the tool, not the driver. A well thought-out communication/information strategy must be developed before deploying technology. This is a very exciting area to be in right now. On the other hand, the pace of development is so fast that keeping up with changes is a job in itself."



BUSINESS DEVELOPMENT REPORT (continued)

(Continued from page 2)

September 15, 2001, providing information about the SBA and WEO to the fair attendees.

An SBA Women’s Business Center (WBC) resides with Southern Oregon Women’s Access to Credit (SOWAC) in Medford, Oregon, which is also an SBA certified microlender. Three MicroLoans have been approved since SOWAC started the program. In addition, SOWAC hired a bilingual Hispanic Program Coordinator in May of this year. Jose Ibarra provides technical assistance and community outreach to the growing Hispanic community in Southern Oregon.

Oregon Native American Business Network (ONABEN) hosts another SBA Women’s Business Center in Portland and continues to market distance learning through video conferencing classes at various locations in Oregon. The ONABEN WBC hired a special project manager in July to assist in marketing, public relations, and support to the urban market.



MINORITY ENTERPRISE DEVELOPMENT:

CONTRACTING ACTIVITY

Fiscal Year 2001 was a great year for the Minority Enterprise Development Program (8(a)) in contract activity. While most of the country saw fewer contracts and helped a smaller number of businesses, the Portland District was setting records. Not only did we see our largest contract activity ever, but we helped 45 businesses in the federal procurement process. The 8(a) contractors benefited with 223 contract awards for \$41 million and 256 contract modifications totaling \$10.7 million for a total contract activity of \$51.7 million.

USDA’s Agriculture Marketing Service (AMS) in Washington, DC led the way with 45 contract awards totaling \$6.8 million. The leading agencies in the Pacific Northwest were the

Portland District Corps of Engineers awarding 27 contracts for \$7.1 million; and the US Forest Service Northern Oregon Contracting Area (NOCA) and Willamette National Forest tying with 17 awards each with Willamette NF at \$2.3 million and NOCA at \$2.2 million. A combined effort by all participating US Forest Service Offices resulted in 85 new awards for \$14.7 million.

8(a) Firms Honored

SBA is pleased to congratulate the following businesses honored this year with special recognition for successful business development and for giving back to their communities:

MG Construction, Inc., Mr. Miguel Garcia, President, was presented the Small Business Administration’s Minority Small Business Firm of the Year for the Portland District Office. MG Construction, Inc. was also honored as the Region X Minority Small Business Firm of the Year for Oregon, Washington, Idaho and Alaska (see related article on page 7.)



The Minority Business Opportunity Committee (MBOC) honored Mr. Margarito Hernandez, President of Oaxaca Reforestation, Inc. as the Minority Contractor of the Year. The U.S. Department of Interior’s

Bureau of Land Management (BLM) nominated Oaxaca Reforestation. BLM characterized the business as excellent, providing timely services, meeting or exceeding contractual requirements, and giving back to their community.

Mr. Binh Quach, Owner of Q-B Fabrication & Welding was also honored by the MBOC as the Minority Vendor of the Year. Mr. Quach was nominated by the Department of Energy, Bonneville



Power Administration noting that the owner is representative of an elite group of Minority Entrepreneurs who have met the challenge of competing in a fast changing economy. Q-B customers state the Vendor of the Year gives superior customer service and quality projects.

MINORITY ENTERPRISE DEVELOPMENT (continued)

**Minority Small Business Firm of the Year -
MG Construction, Inc.**

Each year the SBA recognizes the important role that minority businesses play in economic development and job creation. This year the Portland District Office honors Miguel Garcia, President of MG Construction, Inc. of Salem, Oregon as the Minority Small Business Firm of the Year for Region X (Oregon, Washington, Idaho and Alaska) and for the Portland District Office.



Twenty-eight years after leaving his tiny Mexican village, Miguel Garcia was honored for his business savvy. Mr. Garcia says "dream big and never give up on them. Never, ever give up." The business was established in 1986 as a small general construction business specializing in the installation and servicing of overhead doors before branching out into roofing, remodeling, new construction and design/build projects. Through his dream, hard work, and dedication, sales have increased from \$1.1 million in 1992 to \$4 million in 2000 while retaining profitability with a business work force of 40.

Mr. Garcia credits SBA for providing him a vehicle to help grow his business. He has been an active participant in the 8(a) program for the past 9 years. Through SBA's program, he has received contract and loan support plus business management training. MG Construction recently won a national 8(a) competitive three-year \$3 million plus roofing contract with the F.E. Warren Air Force Base in Wyoming.

MG Construction firmly believes in giving back to the community and assisting those not as fortunate. Education is particularly important to Miguel. He participates in the cooperative work experience program through Chemeketa Community College, training students in the field of construction supervision and estimating. The business also goes the extra mile to help subcontractors by assisting and training them in

completing required forms.

MG Construction is highly regarded in the contracting arena, where the firm's hard work and customer satisfaction focus has paid off.



◆ VETERANS ◆	C O R N E R

Amid all the flag waving and war efforts, we must not forget those Veterans who served our country in the past. Only 394 firms in Oregon are listed as having Veteran ownership in the PRO-Net® database, and 44 are listed in SW Washington. We know there are many more that we need to reach, and we need everyone's help. Please contact Dennis Lloyd or Jim Steiner, our Veterans Business Development Officers to let us know who needs assistance. Just call 503-326-2682 or email us at por-needhelp@sba.gov, and we will assist those who have served.



FINANCE DIVISION



With the continued support of our lending and resource partners, the Finance Division is pleased to report that 648 loans for \$189,508.615 were approved during fiscal year 2001. This represents an increase of 7% in the number of loans from the previous year, and is the best year on record.

Of the 648 approvals, 565 were 7(a) loans, 68 were 504 loans and 15 were microloans. 418 or 66% of the 7(a) loans were approved through SBA's centralized PLP, Express and LowDoc processing centers.

Providing capital to the "underserved markets" was a major component of SBA's marketing plan for fiscal year 2001. Underserved is defined as small businesses owned by ethnic minorities, women, Veterans and businesses in rural counties. Our year-end accomplishments in achieving our loan goals follow:

African-American	133%
Hispanic-American	135%
Asian/Pacific Islanders	107%
Native American	43%
Woman owned	68%
Veteran owned	71%

Fiscal year 2001 also saw significant 7(a) and 504 loan program changes and changes in loan amounts. 7(a) exposure increased to \$1,000,000 and the loan size was capped at \$2.0 mil. The standard 504 also increased to \$1.0 mil and those debentures meeting public policy increased to \$1.3 million.

Year 2002 brings new challenges and goals and we pledge a continuing effort toward accomplishing the same and supporting our lending and resource partners.



PORTLAND'S U.S. EXPORT ASSISTANCE CENTER

Since 1997, the U.S. Export Assistance Center, Portland, has had SBA staff on-site to help exporters with finance questions and to provide direct export finance assistance through SBA export loan programs to small export companies in Oregon, Idaho, Montana and SW Washington.

Working as part of a team that includes trade specialists from the US Department of Commerce, SBA staff bring to the table their expertise in deal structuring, advising on

methods of payment, evaluating risk and how to mitigate it, plus loan packaging for SBA's Export Working Capital Program (EWCP).

Aside from financing export transactions with EWCP loans, SBA can also assist with fixed asset financing for equipment, construction, or building expansion with the International Trade Loan (ITL). When combined with an EWCP, the total SBA guarantee can increase to \$1.25 million.

New as a financing tool, EXPORT EXPRESS loans are aimed at helping small exporters with a variety of financing needs up to \$150,000. EXPRESS lenders can use their own forms, credit approval and closing documents for these loans, which carry a 85% SBA guarantee.

A copy of the annual edition of the Trade Finance Guide for Oregon lists local, state and federal export resources and banks; it is available to lenders on request from International Trade Specialist, Inge McNeese at 503-326-5498.



PORTFOLIO MANAGEMENT DIVISION

During Fiscal 2001, the SBA continued the Congressionally mandated Asset Sale Program. Asset Sale # 3 included 18,756 loans with unpaid principal balances of \$1,118 million, which sold in seven pools to several bidders for \$674 million. Sale # 4 in August offered for sale 25,100 loans with unpaid principal balances of \$805 million. Final sale results are not currently available.

There were 2,486 loans in the Portland District Office portfolio at the end of FY2001, an increase of six percent from the prior year. The currency rate as measured in "numbers of loans current" slipped slightly from 91.3% to 91.0%, which can be attributed to a slowdown in the Oregon/Southwest Washington economy. The economic slowdown also effected the number of liquidation cases, which increased by 6% to 129 cases.

FY 2001 LOAN PRODUCTION

LENDER NAME	# OF LOANS	APPROVAL AMOUNTS \$'s
ALBINA COMMUNITY BANK	22	2,635,900
AMERICAN PACIFIC BANK	3	443,000
AMRESKO INDEP. FUNDING INC.	1	315,900
CitiCapital SMALL BUS. FIN. (fka Assoc. Comm. Corp. - Delaw)	1	57,000
BANK OF AMERICA	65	4,360,300
BANK OF ASTORIA	5	1,655,400
BANK OF CLARK COUNTY	8	1,569,300
BANK OF EASTERN OREGON	1	87,500
BANK OF THE CASCADES	11	2,378,700
BANK OF THE NORTHWEST	1	250,000
BANK OF THE WEST	8	3,324,800
BANNER BANK	1	833,000
BORREGO SPRINGS BANK	6	4,030,300
BUSINESS LOAN CENTER, INC.	1	532,000
CALIFORNIA BANK & TRUST	1	60,000
CASCADES WEST FINANCIAL SRVCS, INC.	19	9,002,000
CWFSI - MICROLOANS	13	215,528
C.C.D. BUSINESS DEVELOPMENT CORP.	4	2,075,000
CENTENNIAL BANK	17	3,446,000
CIT SMALL BUS. LENDING CORP.	30	17,246,600
COLUMBIA COMMUNITY BANK	8	1,945,800
COLUMBIA RIVER BANKING COMPANY	4	289,800
COLUMBIA STATE BANK	1	100,000
COWLITZ BANK	1	289,000
EVERGREEN COMMUNITY DEV. ASSN.	31	15,745,000
FIRST INDEPENDENT BANK	1	100,000
FIRST UNION SMALL BUS. CAPITAL	9	5,929,300
GE CAPITAL SMALL BUSINESS	5	3,345,800
GOLETA NATIONAL BANK	10	2,157,000
GREATER EASTERN OREGON DEV. CORP.	3	1,941,000
HELLER FIRST CAPITAL CORP.	1	1,000,000
IMPERIAL BANK	11	8,970,600
KEY BANK	35	9,075,100

FY 2001 LOAN PRODUCTION (Continued)

LENDER NAME	#OF LOANS	APPROVAL AMOUNT \$'s
KLAMATH FIRST FEDERAL S & L ASSN.	3	560,000
LIBERTYBANK	11	1,679,800
McKENZIE STATE BANK	2	306,000
MERCHANTS BANK	8	892,500
MID-VALLEY BANK	1	97,300
NORTHWEST SMALL BUS. FINANCE CORP.	9	8,409,000
OREGON CERTIFIED BUS. DEV. CORP.	2	1,207,000
OREGON PACIFIC BANKING CO.	1	100,000
OREGON STATE BANK	2	1,122,088
PACIFIC CONTINENTAL BANK	32	6,837,400
PEOPLE'S BANK OF COMMERCE	33	7,949,100
RIVERVIEW COMMUNITY BANK	2	210,000
SECURITY BANK	1	50,000
SHOREBANK PACIFIC	1	600,000
SILVER STATE BANK	21	4,299,645
SIUSLAW VALLEY BANK	4	368,200
SOWAC (Microloans)	2	42,050
STEARNS BANK NATIONAL ASSOC.	1	93,000
TEXTRON BUSINESS CREDIT, INC.	1	105,000
TODAY'S BANK	6	937,304
TWIN CITY BANK	13	2,950,400
UMPQUA BANK	7	1,633,000
US BANK, NATIONAL ASSOCIATION	65	17,666,300
VALLEY BANK	2	1,213,000
WASHINGTON MUTUAL BANK dba WESTERN BANK	17	4,299,200
WELLS FARGO BANK	42	12,825,200
WEST COAST BANK	20	7,174,500
WILSHIRE STATE BANK	1	475,000
TOTAL	648	189,508,615



