

Table 3A Expanded. Small Business Lending Institutions in Oregon Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹ (10)	
		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)
Peoples Bank of Commerce	Medford	80.0	0.399	0.718	52,492	345	100M-500M	82.5	5,521	173	0.000
Pacific Continental Bank	Eugene	75.0	0.248	0.503	325,367	1,482	1B-10B	55.0	9,277	457	0.000
Community Bank	Joseph	75.0	0.209	0.636	74,613	524	100M-500M	82.5	8,768	255	0.000
Pioneer Trust Bank, National Associati	Salem	72.5	0.244	0.611	76,634	499	100M-500M	57.5	4,960	162	0.003
Albina Community Bank	Portland	70.0	0.297	0.623	39,099	324	100M-500M	90.0	5,693	224	0.006
Summit Bank	Eugene	67.5	0.329	0.575	39,117	258	100M-500M	62.5	2,865	117	0.000
Citizens Bank	Corvallis	67.5	0.195	0.560	91,851	817	100M-500M	92.5	13,087	450	0.000
Columbia Community Bank	Hillsboro	67.5	0.259	0.506	87,741	508	100M-500M	60.0	5,524	183	0.000
West Coast Bank	Lake Oswego	65.0	0.173	0.454	414,629	2,923	1B-10B	80.0	40,123	1,423	0.000
Bank of the Cascades	Bend	62.5	0.181	0.361	230,828	2,188	1B-10B	85.0	27,056	1,252	0.003
Willamette Community Bank	Albany	62.5	0.362	0.695	30,053	159	<100M	42.5	1,535	55	0.000
Centerpointe Community Bank	Hood River	62.5	0.353	0.735	30,209	157	<100M	65.0	2,316	67	0.000
Bank of Eastern Oregon	Heppner	60.0	0.162	0.618	43,668	433	100M-500M	87.5	7,605	263	0.002
Pacific West Bank	West Linn	57.5	0.407	0.997	21,054	123	<100M	45.0	1,091	39	0.000
MBank	Gresham	57.5	0.206	0.578	37,278	257	100M-500M	60.0	3,003	122	0.000
Northwest Bank	Lake Oswego	57.5	0.360	0.563	33,901	157	<100M	55.0	2,306	57	0.000
The Commerce Bank of Oregon	Portland	55.0	0.416	0.549	30,500	156	<100M	45.0	1,766	49	0.000
High Desert Bank	Bend	55.0	0.419	0.798	12,884	46	<100M	32.5	582	15	0.000
Century Bank	Eugene	55.0	0.351	0.531	30,608	196	<100M	70.0	2,760	84	0.000
Umpqua Bank	Roseburg	55.0	0.110	0.255	1,264,035	9,351	10B-50B	62.5	97,474	4,764	0.000
South Valley Bank & Trust	Klamath Falls	55.0	0.137	0.412	116,804	661	500M-1B	57.5	8,954	267	0.000
PremierWest Bank	Medford	52.5	0.157	0.353	187,405	1,024	1B-10B	62.5	14,841	386	0.000
The Bank of Oswego	Lake Oswego	52.5	0.210	0.568	32,198	166	100M-500M	62.5	2,880	77	0.000
Clatsop Community Bank	Seaside	52.5	0.351	0.780	20,868	113	<100M	50.0	1,396	43	0.000
Siuslaw Bank	Florence	50.0	0.185	0.433	60,634	319	100M-500M	42.5	3,901	108	0.004
Capital Pacific Bank	Portland	45.0	0.232	0.381	43,168	185	100M-500M	27.5	1,712	44	0.000
Oregon Coast Bank	Newport	45.0	0.133	0.646	22,564	240	100M-500M	72.5	3,621	138	0.000
Clackamas County Bank	Sandy	45.0	0.182	0.617	29,267	134	100M-500M	22.5	1,083	39	0.000
Evergreen Federal Savings and Loan A Grants Pass		40.0	0.122	0.401	45,151	196	100M-500M	27.5	2,161	57	0.000
Willamette Valley Bank	Salem	37.5	0.200	0.528	24,325	123	100M-500M	30.0	1,340	44	0.000
Oregon Pacific Banking Company dba Florence		35.0	0.162	0.383	27,156	282	100M-500M	52.5	2,387	163	0.000
First Federal Savings and Loan Associa Mcminville		25.0	0.062	0.570	21,062	69	100M-500M	10.0	167	4	0.000
Lewis & Clark Bank	Oregon City	25.0	0.177	0.488	21,267	69	100M-500M	10.0	342	7	0.000
Bank of America Oregon, National Ass Portland		10.0	-	-	-	-	10B-50B	10.0	-	-	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 Oregon Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Citizens Bank	Corvallis	92.5	0.028	0.080	13,087	450	100M-500M	67.5	91,851	817	0.000
Albina Community Bank	Portland	90.0	0.043	0.091	5,693	224	100M-500M	70.0	39,099	324	0.006
Bank of Eastern Oregon	Heppner	87.5	0.028	0.108	7,605	263	100M-500M	60.0	43,668	433	0.002
Bank of the Cascades	Bend	85.0	0.021	0.042	27,056	1,252	1B-10B	62.5	230,828	2,188	0.003
Community Bank	Joseph	82.5	0.025	0.075	8,768	255	100M-500M	75.0	74,613	524	0.000
Peoples Bank of Commerce	Medford	82.5	0.042	0.076	5,521	173	100M-500M	80.0	52,492	345	0.000
West Coast Bank	Lake Oswego	80.0	0.017	0.044	40,123	1,423	1B-10B	65.0	414,629	2,923	0.000
Oregon Coast Bank	Newport	72.5	0.021	0.104	3,621	138	100M-500M	45.0	22,564	240	0.000
Century Bank	Eugene	70.0	0.032	0.048	2,760	84	<100M	55.0	30,608	196	0.000
Centerpointe Community Bank	Hood River	65.0	0.027	0.056	2,316	67	<100M	62.5	30,209	157	0.000
Umpqua Bank	Roseburg	62.5	0.008	0.020	97,474	4,764	10B-50B	55.0	1,264,035	9,351	0.000
Summit Bank	Eugene	62.5	0.024	0.042	2,865	117	100M-500M	67.5	39,117	258	0.000
PremierWest Bank	Medford	62.5	0.012	0.028	14,841	386	1B-10B	52.5	187,405	1,024	0.000
The Bank of Oswego	Lake Oswego	62.5	0.019	0.051	2,880	77	100M-500M	52.5	32,198	166	0.000
MBank	Gresham	60.0	0.017	0.047	3,003	122	100M-500M	57.5	37,278	257	0.000
Columbia Community Bank	Hillsboro	60.0	0.016	0.032	5,524	183	100M-500M	67.5	87,741	508	0.000
South Valley Bank & Trust	Klamath Falls	57.5	0.010	0.032	8,954	267	500M-1B	55.0	116,804	661	0.000
Pioneer Trust Bank, National Association	Salem	57.5	0.016	0.040	4,960	162	100M-500M	72.5	76,634	499	0.003
Northwest Bank	Lake Oswego	55.0	0.025	0.038	2,306	57	<100M	57.5	33,901	157	0.000
Pacific Continental Bank	Eugene	55.0	0.007	0.014	9,277	457	1B-10B	75.0	325,367	1,482	0.000
Oregon Pacific Banking Company dba Oregon	Florence	52.5	0.014	0.034	2,387	163	100M-500M	35.0	27,156	282	0.000
Clatsop Community Bank	Seaside	50.0	0.023	0.052	1,396	43	<100M	52.5	20,868	113	0.000
Pacific West Bank	West Linn	45.0	0.021	0.052	1,091	39	<100M	57.5	21,054	123	0.000
The Commerce Bank of Oregon	Portland	45.0	0.024	0.032	1,766	49	<100M	55.0	30,500	156	0.000
Willamette Community Bank	Albany	42.5	0.018	0.035	1,535	55	<100M	62.5	30,053	159	0.000
Siuslaw Bank	Florence	42.5	0.012	0.028	3,901	108	100M-500M	50.0	60,634	319	0.004
High Desert Bank	Bend	32.5	0.019	0.036	582	15	<100M	55.0	12,884	46	0.000
Willamette Valley Bank	Salem	30.0	0.011	0.029	1,340	44	100M-500M	37.5	24,325	123	0.000
Evergreen Federal Savings and Loan Associat	Grants Pass	27.5	0.006	0.019	2,161	57	100M-500M	40.0	45,151	196	0.000
Capital Pacific Bank	Portland	27.5	0.009	0.015	1,712	44	100M-500M	45.0	43,168	185	0.000
Clackamas County Bank	Sandy	22.5	0.007	0.023	1,083	39	100M-500M	45.0	29,267	134	0.000
Lewis & Clark Bank	Oregon City	10.0	0.003	0.008	342	7	100M-500M	25.0	21,267	69	0.000
First Federal Savings and Loan Association of Mcminville		10.0	0.000	0.005	167	4	100M-500M	25.0	21,062	69	0.000
Bank of America Oregon, National Associatio	Portland	10.0	0.000	0.000	-	-	10B-50B	10.0	-	-	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.