

Table 3A Expanded. Small Business Lending Institutions in Washington 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)
UniBank	Lynnwood	87.5	0.742	0.989	135,527	334	100M-500M	42.5	2,007	62	0.000
Plaza Bank	Seattle	82.5	0.681	1.000	70,491	188	100M-500M	10.0	190	4	0.000
Bank of the Pacific	Aberdeen	80.0	0.238	0.550	150,486	1,008	500M-1B	82.5	12,445	486	0.003
AmericanWest Bank	Spokane	80.0	0.185	0.475	408,799	2,634	1B-10B	77.5	25,950	1,063	0.000
Heritage Bank	Olympia	80.0	0.239	0.468	280,154	1,886	1B-10B	87.5	25,485	981	0.000
Westside Community Bank	University Place	77.5	0.562	0.977	58,800	233	100M-500M	52.5	1,828	70	0.003
Banner Bank	Walla Walla	75.0	0.164	0.428	655,527	4,059	1B-10B	90.0	80,095	2,344	0.003
Central Valley Bank	Toppenish	75.0	0.299	0.700	49,104	326	100M-500M	82.5	5,242	152	0.002
Kitsap Bank	Port Orchard	72.5	0.162	0.473	147,354	1,029	500M-1B	77.5	13,159	396	0.001
Yakima National Bank	Yakima	70.0	0.324	0.785	34,929	225	100M-500M	70.0	2,721	94	0.000
Community First Bank	Kennewick	70.0	0.238	0.629	50,898	341	100M-500M	75.0	3,925	155	0.000
Whidbey Island Bank	Coupeville	70.0	0.167	0.421	277,018	1,525	1B-10B	67.5	15,664	588	0.002
State Bank Northwest	Spokane Valley	67.5	0.349	0.780	33,794	213	<100M	77.5	3,354	111	0.000
Pacific International Bank	Seattle	67.5	0.281	0.382	58,610	622	100M-500M	67.5	3,575	197	0.000
Security State Bank	Centralia	67.5	0.178	0.524	60,682	513	100M-500M	87.5	8,780	278	0.008
Olympia Federal Savings and Loan Ass	Olympia	67.5	0.056	1.000	30,972	1,999	500M-1B	10.0	150	3	0.000
Cashmere Valley Bank	Cashmere	67.5	0.095	0.514	113,071	1,251	1B-10B	92.5	21,105	896	0.006
Columbia State Bank	Tacoma	65.0	0.125	0.325	597,338	3,914	1B-10B	67.5	37,313	1,800	0.000
Washington Business Bank	Olympia	65.0	0.382	0.538	24,549	337	<100M	90.0	5,401	197	0.000
Twin City Bank	Longview	65.0	0.569	0.867	23,478	171	<100M	77.5	2,868	79	0.000
Fife Commercial Bank	Fife	65.0	0.322	0.797	26,878	172	<100M	50.0	1,320	71	0.000
Inland Northwest Bank	Spokane	65.0	0.179	0.388	69,521	485	100M-500M	55.0	3,817	168	0.002
Northwest Commercial Bank	Lakewood	65.0	0.394	0.717	28,451	171	<100M	65.0	2,057	70	0.000
Washington Trust Bank	Spokane	65.0	0.119	0.336	495,368	14,715	1B-10B	80.0	51,095	13,074	0.004
Bank Reale	Pasco	65.0	0.502	0.997	22,554	170	<100M	72.5	1,956	78	0.000
Peoples Bank	Lynden	65.0	0.145	0.420	177,454	1,260	1B-10B	72.5	13,411	554	0.000
Valley Bank	Puyallup	62.5	0.206	0.472	49,442	357	100M-500M	70.0	4,229	169	0.000
South Sound Bank	Olympia	62.5	0.193	0.496	32,538	468	100M-500M	85.0	5,028	230	0.000
Sterling Savings Bank	Spokane	60.0	0.091	0.309	875,151	4,444	1B-10B	67.5	59,396	1,569	0.000
Baker-Boyer National Bank	Walla Walla	60.0	0.118	0.435	61,176	517	500M-1B	67.5	4,279	283	0.006
RiverBank	Spokane	60.0	0.257	0.528	33,526	155	100M-500M	42.5	1,561	44	0.000
Twin River National Bank	Clarkston	60.0	0.244	1.000	17,242	184	<100M	90.0	17,242	184	0.000
Coastal Community Bank	Everett	60.0	0.182	0.395	61,875	322	100M-500M	52.5	3,346	112	0.000
Timberland Bank	Hoquiam	60.0	0.149	0.381	107,733	412	500M-1B	45.0	3,913	97	0.000
Fortune Bank	Seattle	57.5	0.253	0.468	33,726	236	100M-500M	50.0	1,994	57	0.002
Sound Community Bank	Seattle	57.5	0.134	0.611	47,695	239	100M-500M	72.5	5,829	111	0.000
Sound Banking Company	Tacoma	57.5	0.344	1.000	17,260	99	<100M	60.0	1,444	36	0.000
Riverview Community Bank	Vancouver	57.5	0.144	0.305	117,314	488	500M-1B	47.5	4,123	144	0.000

Table 3A Expanded. Small Business Lending Institutions in Washington 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	
		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)
Eastside Commercial Bank, National Business Bank	Bellevue	55.0	0.358	0.868	17,209	108	<100M	52.5	1,118	35	0.001
Hometown National bank	Burlington	55.0	0.261	0.698	23,359	133	<100M	55.0	1,597	56	0.000
Skagit State Bank	Longview	55.0	0.399	1.000	6,020	51	<100M	60.0	680	25	0.000
Liberty Bay Bank	Burlington	52.5	0.099	0.377	73,642	449	500M-1B	62.5	5,865	194	0.007
The Bank of Washington	Poulsbo	52.5	0.293	0.686	16,634	109	<100M	60.0	1,496	62	0.000
Farmers State Bank, Winthrop, Wash.	Lynnwood	52.5	0.206	0.729	27,485	154	100M-500M	52.5	1,664	64	0.002
Regal Financial Bank	Winthrop	52.5	0.131	1.000	3,054	247	<100M	85.0	3,054	247	0.000
North Cascades National Bank	Seattle	52.5	0.279	0.522	29,004	112	100M-500M	27.5	841	32	0.000
Washington Federal	Chelan	50.0	0.105	0.307	34,922	692	100M-500M	52.5	2,357	560	0.000
Wheatland Bank	Seattle	50.0	0.013	0.239	174,663	984	10B-50B	55.0	12,258	439	0.000
Pacific Crest Savings Bank	Spokane	47.5	0.116	0.478	33,143	222	100M-500M	60.0	3,039	98	0.004
The Commerce Bank of Washington, Inc.	Lynnwood	47.5	0.163	0.980	24,849	50	100M-500M	12.5	277	3	0.000
Mountain Pacific Bank	Seattle	47.5	0.093	0.183	80,273	474	500M-1B	40.0	2,789	118	0.001
Foundation Bank	Everett	47.5	0.212	0.565	24,618	89	100M-500M	27.5	844	24	0.001
Islanders Bank	Bellevue	45.0	0.143	0.258	50,390	256	100M-500M	32.5	1,791	63	0.000
Puget Sound Bank	Friday Harbor	45.0	0.135	0.312	30,890	293	100M-500M	75.0	4,204	213	0.001
Commencement Bank	Bellevue	45.0	0.169	0.290	42,716	188	100M-500M	17.5	739	31	0.000
Anchor Bank	Tacoma	42.5	0.211	0.379	28,541	151	100M-500M	42.5	1,641	50	0.000
Bank of Fairfield	Aberdeen	42.5	0.077	0.318	36,228	245	100M-500M	52.5	3,181	119	0.011
HomeStreet Bank	Fairfield	40.0	0.129	0.652	16,732	135	100M-500M	65.0	2,116	72	0.012
Core Business Bank	Seattle	37.5	0.023	0.129	54,532	243	1B-10B	17.5	811	39	0.000
Prime Pacific Bank, National Association	Bellevue	37.5	0.233	0.452	14,219	47	<100M	12.5	172	6	0.000
First Savings Bank Northwest	Lynnwood	37.5	0.177	0.416	22,082	105	100M-500M	40.0	1,324	38	0.000
Raymond Federal Bank	Renton	35.0	0.053	0.271	51,992	128	500M-1B	10.0	124	2	0.000
Lamont Bank of St. John	Raymond	32.5	0.007	0.998	403	5	<100M	35.0	206	4	0.000
First Federal Savings and Loan Association	Saint John	32.5	0.037	0.999	1,752	45	<100M	67.5	1,752	45	0.000
Thurston First Bank	Port Angeles	30.0	0.038	0.333	29,318	169	500M-1B	37.5	1,878	70	0.000
Yakima Federal Savings and Loan Association	Olympia	27.5	0.155	0.268	15,650	83	100M-500M	40.0	1,326	36	0.000
1st Security Bank of Washington	Yakima	20.0	0.003	0.422	4,743	22	1B-10B	15.0	165	4	0.000
First Sound Bank	Mountlake Terrac	20.0	0.053	0.219	18,170	89	100M-500M	20.0	707	25	0.000
Seattle Bank	Seattle	15.0	0.092	0.293	12,630	57	100M-500M	20.0	280	15	0.000
Farmington State Bank	Seattle	12.5	0.032	0.096	8,430	104	100M-500M	35.0	1,405	76	0.000
	Farmington	10.0	0.000	0.003	2	1	<100M	10.0	2	1	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 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)		
Cashmere Valley Bank	Cashmere	92.5	0.018	0.096	21,105	896	1B-10B	67.5	113,071	1,251	0.006
Banner Bank	Walla Walla	90.0	0.020	0.052	80,095	2,344	1B-10B	75.0	655,527	4,059	0.003
Washington Business Bank	Olympia	90.0	0.084	0.118	5,401	197	<100M	65.0	24,549	337	0.000
Twin River National Bank	Clarkston	90.0	0.244	1.000	17,242	184	<100M	60.0	17,242	184	0.000
Security State Bank	Centralia	87.5	0.026	0.076	8,780	278	100M-500M	67.5	60,682	513	0.008
Heritage Bank	Olympia	87.5	0.022	0.043	25,485	981	1B-10B	80.0	280,154	1,886	0.000
Farmers State Bank, Winthrop, Wash.	Winthrop	85.0	0.131	1.000	3,054	247	<100M	52.5	3,054	247	0.000
South Sound Bank	Olympia	85.0	0.030	0.077	5,028	230	100M-500M	62.5	32,538	468	0.000
Central Valley Bank	Toppenish	82.5	0.032	0.075	5,242	152	100M-500M	75.0	49,104	326	0.002
Bank of the Pacific	Aberdeen	82.5	0.020	0.046	12,445	486	500M-1B	80.0	150,486	1,008	0.003
Washington Trust Bank	Spokane	80.0	0.012	0.035	51,095	13,074	1B-10B	65.0	495,368	14,715	0.004
Twin City Bank	Longview	77.5	0.069	0.106	2,868	79	<100M	65.0	23,478	171	0.000
Kitsap Bank	Port Orchard	77.5	0.014	0.042	13,159	396	500M-1B	72.5	147,354	1,029	0.001
AmericanWest Bank	Spokane	77.5	0.012	0.030	25,950	1,063	1B-10B	80.0	408,799	2,634	0.000
State Bank Northwest	Spokane Valley	77.5	0.035	0.077	3,354	111	<100M	67.5	33,794	213	0.000
Community First Bank	Kennewick	75.0	0.018	0.049	3,925	155	100M-500M	70.0	50,898	341	0.000
Islanders Bank	Friday Harbor	75.0	0.018	0.043	4,204	213	100M-500M	45.0	30,890	293	0.001
Peoples Bank	Lynden	72.5	0.011	0.032	13,411	554	1B-10B	65.0	177,454	1,260	0.000
Bank Reale	Pasco	72.5	0.044	0.086	1,956	78	<100M	65.0	22,554	170	0.000
Sound Community Bank	Seattle	72.5	0.016	0.075	5,829	111	100M-500M	57.5	47,695	239	0.000
Valley Bank	Puyallup	70.0	0.018	0.040	4,229	169	100M-500M	62.5	49,442	357	0.000
Yakima National Bank	Yakima	70.0	0.025	0.061	2,721	94	100M-500M	70.0	34,929	225	0.000
Whidbey Island Bank	Coupeville	67.5	0.009	0.024	15,664	588	1B-10B	70.0	277,018	1,525	0.002
Sterling Savings Bank	Spokane	67.5	0.006	0.021	59,396	1,569	1B-10B	60.0	875,151	4,444	0.000
Pacific International Bank	Seattle	67.5	0.017	0.023	3,575	197	100M-500M	67.5	58,610	622	0.000
Lamont Bank of St. John	Saint John	67.5	0.037	0.999	1,752	45	<100M	32.5	1,752	45	0.000
Columbia State Bank	Tacoma	67.5	0.008	0.020	37,313	1,800	1B-10B	65.0	597,338	3,914	0.000
Baker-Boyer National Bank	Walla Walla	67.5	0.008	0.030	4,279	283	500M-1B	60.0	61,176	517	0.006
Northwest Commercial Bank	Lakewood	65.0	0.029	0.052	2,057	70	<100M	65.0	28,451	171	0.000
Bank of Fairfield	Fairfield	65.0	0.016	0.082	2,116	72	100M-500M	40.0	16,732	135	0.012
Skagit State Bank	Burlington	62.5	0.008	0.030	5,865	194	500M-1B	52.5	73,642	449	0.007
Liberty Bay Bank	Poulsbo	60.0	0.026	0.062	1,496	62	<100M	52.5	16,634	109	0.000
Sound Banking Company	Tacoma	60.0	0.029	0.084	1,444	36	<100M	57.5	17,260	99	0.000
Wheatland Bank	Spokane	60.0	0.011	0.044	3,039	98	100M-500M	47.5	33,143	222	0.004
Hometown National bank	Longview	60.0	0.045	0.113	680	25	<100M	55.0	6,020	51	0.000
Business Bank	Burlington	55.0	0.018	0.048	1,597	56	<100M	55.0	23,359	133	0.000
Inland Northwest Bank	Spokane	55.0	0.010	0.021	3,817	168	100M-500M	65.0	69,521	485	0.002
Washington Federal	Seattle	55.0	0.001	0.017	12,258	439	10B-50B	50.0	174,663	984	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Washington Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total		TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount		CC Amount/TA ¹
		Rank	TA Ratio ¹						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Westside Community Bank	University Place	52.5	0.017	0.030	1,828	70	100M-500M	77.5	58,800	233	0.003
The Bank of Washington	Lynnwood	52.5	0.012	0.044	1,664	64	100M-500M	52.5	27,485	154	0.002
North Cascades National Bank	Chelan	52.5	0.007	0.021	2,357	560	100M-500M	50.0	34,922	692	0.000
Coastal Community Bank	Everett	52.5	0.010	0.021	3,346	112	100M-500M	60.0	61,875	322	0.000
Eastside Commercial Bank, National Association	Bellevue	52.5	0.023	0.056	1,118	35	<100M	55.0	17,209	108	0.001
Anchor Bank	Aberdeen	52.5	0.007	0.028	3,181	119	100M-500M	42.5	36,228	245	0.011
Fife Commercial Bank	Fife	50.0	0.016	0.039	1,320	71	<100M	65.0	26,878	172	0.000
Fortune Bank	Seattle	50.0	0.015	0.028	1,994	57	100M-500M	57.5	33,726	236	0.002
Riverview Community Bank	Vancouver	47.5	0.005	0.011	4,123	144	500M-1B	57.5	117,314	488	0.000
Timberland Bank	Hoquiam	45.0	0.005	0.014	3,913	97	500M-1B	60.0	107,733	412	0.000
UniBank	Lynnwood	42.5	0.011	0.015	2,007	62	100M-500M	87.5	135,527	334	0.000
RiverBank	Spokane	42.5	0.012	0.025	1,561	44	100M-500M	60.0	33,526	155	0.000
Commencement Bank	Tacoma	42.5	0.012	0.022	1,641	50	100M-500M	42.5	28,541	151	0.000
The Commerce Bank of Washington, National Association	Seattle	40.0	0.003	0.006	2,789	118	500M-1B	47.5	80,273	474	0.001
Thurston First Bank	Olympia	40.0	0.013	0.023	1,326	36	100M-500M	27.5	15,650	83	0.000
Prime Pacific Bank, National Association	Lynnwood	40.0	0.011	0.025	1,324	38	100M-500M	37.5	22,082	105	0.000
First Federal Savings and Loan Association of Port Angeles	Port Angeles	37.5	0.002	0.021	1,878	70	500M-1B	30.0	29,318	169	0.000
Raymond Federal Bank	Raymond	35.0	0.004	0.510	206	4	<100M	32.5	403	5	0.000
Seattle Bank	Seattle	35.0	0.005	0.016	1,405	76	100M-500M	12.5	8,430	104	0.000
Foundation Bank	Bellevue	32.5	0.005	0.009	1,791	63	100M-500M	45.0	50,390	256	0.000
Mountain Pacific Bank	Everett	27.5	0.007	0.019	844	24	100M-500M	47.5	24,618	89	0.001
Regal Financial Bank	Seattle	27.5	0.008	0.015	841	32	100M-500M	52.5	29,004	112	0.000
First Sound Bank	Seattle	20.0	0.002	0.006	280	15	100M-500M	15.0	12,630	57	0.000
1st Security Bank of Washington	Mountlake Terrace	20.0	0.002	0.009	707	25	100M-500M	20.0	18,170	89	0.000
Puget Sound Bank	Bellevue	17.5	0.003	0.005	739	31	100M-500M	45.0	42,716	188	0.000
HomeStreet Bank	Seattle	17.5	0.000	0.002	811	39	1B-10B	37.5	54,532	243	0.000
Yakima Federal Savings and Loan Association	Yakima	15.0	0.000	0.015	165	4	1B-10B	20.0	4,743	22	0.000
Pacific Crest Savings Bank	Lynnwood	12.5	0.002	0.011	277	3	100M-500M	47.5	24,849	50	0.000
Core Business Bank	Bellevue	12.5	0.003	0.005	172	6	<100M	37.5	14,219	47	0.000
Plaza Bank	Seattle	10.0	0.002	0.003	190	4	100M-500M	82.5	70,491	188	0.000
First Savings Bank Northwest	Renton	10.0	0.000	0.001	124	2	500M-1B	35.0	51,992	128	0.000
Farmington State Bank	Farmington	10.0	0.000	0.003	2	1	<100M	10.0	2	1	0.000
Olympia Federal Savings and Loan Association	Olympia	10.0	0.000	0.005	150	3	500M-1B	67.5	30,972	1,999	0.000

¹TA = 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.