

MINORITY *Entrepreneur* DEVELOPMENT

Northwest First Bank completes record capitol raising

Northwest First Bank, a new commercial bank in organization, completed a record capital raising in excess of \$15 million.

The bank had set an original capital raising target of \$10 million minimum \$15 million maximum.

Investors number over 330, largely from the greater Portland area. The amount of capital raised is the largest by any new northwest bank in organization according to records kept by Pacific Crest securities, placement agent for the offering.

The strong support from Oregon investors serves to solidify North-

west First Bank's efforts to form a bank to serve the financial needs of local businesses, professionals and private banking clients.

"We expected the Bank to reach the \$15 million mark all along and they did it largely with individual investors rather than large institutional investors. This makes for a nice mix of shareholders, potential customers and referral sources for Northwest First Bank", says Pacific Crest Securities analyst Jim Bradshaw.

Pleased and impressed by the broad investor support, Stephen E.

Polzin, CEO of Northwest First Bank states, "While confident of our ability to reach \$10 million, to exceed \$15 million in 60 days is extraordinarily satisfying and is strong testimony to the potential of out business plan.

The only disappointment was not being able to accommodate all of the individuals who wanted to invest in the Bank".

Hitting the top of their financial target allows Northwest First Bank to be able to make much larger loans than usual for a start up bank, up to \$1.5 million.

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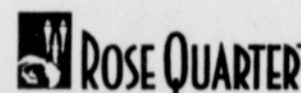
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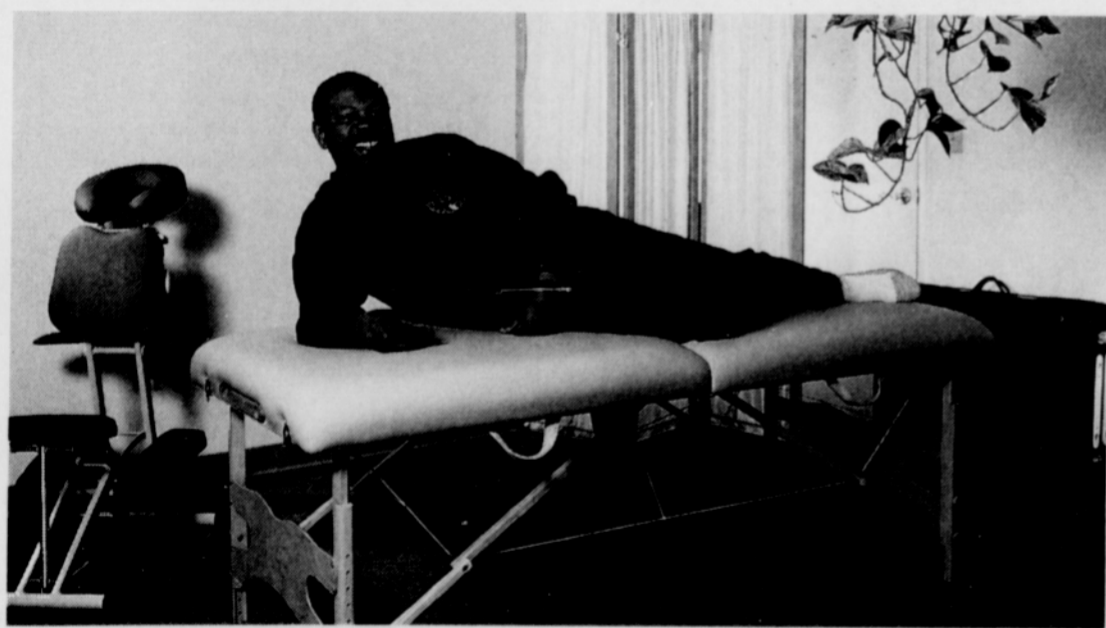
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Supporting Growing Businesses



Ron Tinsley's business, Custom Craftworks, used to be a small massage table manufacturer in Eugene. Today he has national accounts and 32 full-time employees.

Ron made the transition with help from the Small Business Management Program at Lane Community College's Business Development Center, funded with Lottery dollars. There he learned management and budgeting skills.

Ron struggled, but he never lost hope. He said, "These programs help you grow your business in an environment that is safe and provides connections with other like-minded business owners."



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