

UNITED STATES GOVERNMENT

Small Business Administration

2828 North Central Avenue, Suite 800, Phoenix, AZ 85004 Phone: (602) 745-7200 • FAX: (602) 745-7210 • Email: <u>Arizona@sba.gov</u> • Web: <u>www.sba.gov/az</u>

Rank	Arizona Lender	Status	No.	Amount	
1	JP Morgan Chase Bank	SBX	836	\$	54,533.2
2	Wells Fargo Bank	SBX	353	\$	63,829.3
3	Bank of America	SBX	235	\$	6,687.0
4	Southwestern Bus Fin	PCLP	144	\$	237,550.7
5	Business Dev Fin Corp	PCLP	129	\$	299,442.8
6	Compass Bank	SBX	106	\$	13,142.9
7	CDC Small Business Fin	PCLP	92	\$	174,863.4
8	C.I.T. SB Lending	PLP	85	\$	64,167.1
9	US Bank	PLP	82	\$	12,961.0
10	M & I Marshall & Ilsley	PLP	74	\$	9,837.8
11	Project PPEP	Micro	59	\$	324.7
12	National Bank of AZ	PLP	57	\$	18,784.4
13	Comerica Bank	PLP	45	\$	19,136.6
14	1st National Bank of AZ	PLP	44	\$	27,401.7
15	Self Emp Loan Fund	Micro	43	\$	128.5
16	Pacific Capital Bank	PLP	40	\$	24,919.5
17	Washington Mutual Bank	SBX	40	\$	1,344.0
18	Choice Bank (fmrly SilverSB)	SBX	31	\$	10,079.1
19	Wachovia SB Lending	PLP	21	\$	16,612.1
20	Arizona Business Bank	PLP	18	\$	4,668.8
21	Zions SB Finance	PLP	17	\$	5,872.2
22	Sterling Savings Bank	PLP	15	\$	11,840.2
23	Mt. West SB Finance	PCLP	11	\$	10,146.5
24	Small Bus Loan Source	PLP	10	\$	7,353.0
25	Bus Loan Center (BLX)	SBX	10	\$	3,708.0
26	Alliance Bank of AZ	PLP	10	\$	2,250.0
27	Microbusiness Adv Ctr	Micro	9	\$	91.9
28	Pacific Western Bank	PLP	7	\$	4,207.7
29	UPS Capital Corp	PLP	7	\$	4,002.0
30	Copper Star Bank	SBX	6	\$	650.0
31	Vantage West CU	SBX	6	\$	525.0
32	Prestamos CDFI	Micro	6	\$	63.0
33	Mohave State Bank	CLP	5	\$	2,795.0
34	Desert Hills Bank	SBX	5	\$	612.5
35	Community Bank of AZ	SBX	5	\$	275.0
	Other-Local-Lenders		31	\$	14,811.7
	Out-of-State-Lenders		266	\$	67,557.4
	TOTALS		2,960	\$	1,197,175.8

Local lenders with branch or LPO locations in Arizona are reported.

<u>NOTE</u>: 504 loans are reported in Project Totals. PLP = Preferred Lenders Program SBX = SBAExpress Loan Program (Primary Product) ARIZONA LENDER RANKINGS:

Fiscal Year 2007 Ending September 30, 2007

AZ Loan Activity Exceeds \$1 Billion

SBA Arizona continues to set new lending records when our loan programs exceeded \$1 billion in fiscal year ending September 30, 2007.

FY2007 saw a 20% increase in loan activity based on units and a 14% increase based on dollars when compared to 2006. For the same period last year, our loan activity was 2,458 loans for \$1.0 billion. This makes another new record for consecutive-growth quarters at 29 since Fiscal Year 2001.

Increases were seen in all program areas, especially in the 7(a) and 504 Loan Programs. 7(a) increased 20% in activity and 504 loans increased 29% in units and 26% in dollars. We are pleased to note the continued increase in loan activity for start-ups which saw a 69% increase over the same period last year to a new high of \$304 million for the year. Women and Minority programs also reported significant increases in loans to Women entrepreneurs increasing by 25% and Minority lending by a whopping 26% based on units. Rural lending jumped 65% to a record of \$184 million.

7(a) Loan Size at \$191,800

Our top 7(a) lenders for the quarter, based on 7(a) loan activity, were **JPMorgan Chase Bank, Wells Fargo Bank, and Bank of America.** SBAExpress loans continue to set the pace. The average 7(a) loan size was \$191,800. The average loan size for 7(a) loans in the US was \$143,000 and our loan size is 34 percent larger than the national average. With this said, we are pleased to report another increase in those seeking smaller 7a loans under \$50K to 1,411 as compared to 1,063 in 2006. This is a 40% increase and five-fold jump since 2001.

504 Loan Program Continues Strong growth

SBA's 504 lending partners continued strong growth in all program areas with volume at \$724 million. This represents an increase of 26 percent over last year's record. **Southwestern Business Financing** earned the top spot with 144 projects, **Business Development Finance** was second with 129 projects and **CDC Small Business Finance**, reported 92 projects. The average Total Project amount for 504 loans was \$1.9 million with three projects in Arizona at \$13 to \$16 million range and 15 projects worth more than \$5 million each.

Creating Jobs for Arizona's Economy

SBA lending partners created, retained or otherwise saved 59,516 Arizona jobs during FY2007. *Choice Bank* (33 jobs per loan), *CIT Small Business Lending* (31 jobs per loan), and *Comerica Bank* (28 jobs per loan), were our top 7(a) lenders in job performance with 25 loans or more.