

Table 3A. Banks' Small Business Lending in New Mexico Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
American Heritage Bk	Clovis	82.5	0.332	1	24,997	451	<\$100M	80.0	10,359	385	0.012
Bank 1st	Albuquerque	80.0	0.485	1	32,236	231	<\$100M	40.0	3,660	137	0
Bank Of The Rio Grande Na	Las Cruces	77.5	0.313	1	22,598	385	<\$100M	72.5	6,251	276	0
First Nb	Artesia	77.5	0.285	0.764	83,078	1,081	\$100M-500M	80.0	19,704	803	0
International Bk	Raton	75.0	0.319	0.693	49,160	427	\$100M-500M	55.0	6,979	297	0
New Mexico B&Tc	Albuquerque	75.0	0.269	0.65	95,286	1,053	\$100M-500M	62.5	15,727	682	0.004
First St Bk Nm	Taos	72.5	0.219	0.593	319,597	3,095	\$1B-\$10B	60.0	38,096	1,976	0.002
Citizens Bk	Clovis	72.5	0.172	1	31,104	583	\$100M-500M	92.5	31,104	583	0
First Nb	Alamogordo	72.5	0.212	0.993	40,636	402	\$100M-500M	52.5	5,977	272	0.004
Community Bk	Espanola	70.0	0.3	0.78	39,761	346	\$100M-500M	45.0	5,801	206	0
Bank Of Belen	Belen	67.5	0.322	0.833	31,615	327	<\$100M	55.0	5,561	213	0
Valley Bk Of Cmrc	Roswell	65.0	0.269	1	20,504	301	<\$100M	90.0	20,504	301	0
Centinel Bk Of Taos	Taos	65.0	0.272	0.696	31,956	351	\$100M-500M	42.5	4,922	225	0.006
Citizens Bk	Farmington	65.0	0.172	0.735	64,236	910	\$100M-500M	70.0	16,912	649	0.005
Sunrise Bk Albuquerque	Albuquerque	65.0	0.455	0.941	27,148	187	<\$100M	27.5	2,958	76	0
Vectra Bk Colorado Na	Farmington	62.5	0.155	0.564	426,654	4,335	\$1B-\$10B	57.5	66,719	2,765	0
Los Alamos Nb	Los Alamos	60.0	0.157	0.483	152,844	1,333	\$500M-\$1B	52.5	19,130	825	0.007
First Nb In Las Vegas	Las Vegas	60.0	0.189	1	18,386	238	<\$100M	87.5	18,386	238	0.002
Portales Nb	Portales	60.0	0.159	1	14,264	351	<\$100M	87.5	14,264	351	0
Four Corners Cmnty Bk	Farmington	60.0	0.303	0.941	19,713	198	<\$100M	42.5	3,133	122	0
Western Bk	Alamogordo	57.5	0.209	1	14,660	235	<\$100M	82.5	14,660	235	0
Interamerica Bk	Albuquerque	57.5	0.498	1	13,382	172	<\$100M	47.5	2,427	96	0
Wells Fargo Bk Nm Na	Albuquerque	57.5	0.067	0.543	319,486	2,617	\$1B-\$10B	55.0	40,707	1,322	0
First Nb Of Santa Fe	Santa Fe	57.5	0.168	0.574	71,196	473	\$100M-500M	37.5	6,310	258	0
Ambank	Silver City	57.5	0.206	1	14,269	222	<\$100M	82.5	14,269	222	0
City Bk Nm	Ruidoso	57.5	0.403	0.956	14,631	157	<\$100M	47.5	2,750	111	0
Western Cmrc Bk	Carlsbad	55.0	0.157	0.505	40,180	2,566	\$100M-500M	87.5	21,479	2,468	0
Bank Of Las Vegas	Las Vegas	55.0	0.233	0.662	31,102	294	\$100M-500M	37.5	4,878	202	0
Western Bk Artesia Nm	Artesia	55.0	0.227	0.667	21,129	326	<\$100M	55.0	5,044	248	0
Western Bk	Lordsburg	55.0	0.219	1	12,514	237	<\$100M	82.5	12,514	237	0.003
Bank Of The Southwest	Roswell	52.5	0.23	0.545	23,248	343	\$100M-500M	55.0	5,684	257	0
First Nb Of New Mexico	Clayton	52.5	0.175	0.863	15,945	334	<\$100M	70.0	5,866	275	0
Valley Nb	Espanola	50.0	0.143	0.512	32,697	397	\$100M-500M	50.0	6,789	296	0
Bank Of Albuquerque Na	Albuquerque	50.0	0.071	0.537	92,109	896	\$1B-\$10B	55.0	19,273	671	0

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First Nb	Ruidoso	47.5	0.283	0.906	14,502	143	<\$100M	30.0	2,306	87	0
First Nm Bk	Deming	47.5	0.139	0.687	25,551	394	\$100M-500M	62.5	6,930	309	0
Grants St Bk	Grants	47.5	0.172	1	12,477	210	<\$100M	55.0	3,710	159	0
Mesilla Valley Bk	Las Cruces	47.5	0.392	0.963	9,126	94	<\$100M	37.5	1,568	57	0
First Nm Bk	Silver City	45.0	0.256	0.924	12,865	172	<\$100M	50.0	3,298	128	0
Ranchers Bks	Belen	40.0	0.186	0.616	21,764	184	\$100M-500M	37.5	4,063	126	0
Western Bk	Clovis	37.5	0.201	0.797	9,283	198	<\$100M	57.5	3,422	165	0
Western Bk Gallup	Gallup	35.0	0.174	0.656	16,611	170	<\$100M	20.0	2,484	97	0
Lea Cty St Bk	Hobbs	35.0	0.094	0.829	16,480	198	\$100M-500M	42.5	4,203	148	0.002
Citizens Bk	Las Cruces	35.0	0.103	0.388	24,349	265	\$100M-500M	37.5	6,173	179	0.002
Bank Of Clovis	Clovis	35.0	0.158	0.997	9,990	142	<\$100M	42.5	2,794	104	0
First St Bk	Socorro	27.5	0.052	1	3,919	83	<\$100M	52.5	3,919	83	0.015
Citizens Bk	Tucumcari	27.5	0.022	1	1,135	36	<\$100M	32.5	1,135	36	0.002
Farmers & Stockmens Of Clayt	Clayton	27.5	0.114	0.945	5,533	73	<\$100M	30.0	1,432	55	0
Carlsbad Nb	Carlsbad	22.5	0.079	0.502	13,851	234	\$100M-500M	32.5	3,577	168	0
High Desert St Bk	Albuquerque	15.0	0.11	0.555	3,793	36	<\$100M	10.0	535	13	0
Dsrn Nb	Albuquerque	0.0	0	.	-	-	<\$100M	0.0	-	-	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.