

Table 1 Small-Business-Friendly Banks in Arizona, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
MOHAVE ST BK	LAKE HAVASU CITY	82.5	\$100M-500M	42,230	683
STOCKMENS BK	KINGMAN	82.5	\$100M-500M	83,783	868
COMMUNITY BK OF AZ	WICKENBURG	82.5	\$100M-500M	36,918	822
COUNTY BK	PRESCOTT	77.5	\$100M-500M	72,155	850
BANK OF TUCSON	TUCSON	72.5	<\$100M	29,634	296
NORWEST BK AZ NA	PHOENIX	67.5	\$1B-\$10B	557,672	2,350
M&I THUNDERBIRD BK	PHOENIX	62.5	\$500M-\$1B	156,063	1,513
BANK ONE AZ NA	PHOENIX	60.0	>\$10B	544,215	10,722

*Figures reflect business loans of less than \$ 1 million

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.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Arizona , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Stockmens Bk	Kingman	82.5	15.0	22.5	22.5	22.5	\$100M-500M	83,783	868	77.5	80.0
Community Bk Of Az	Wickenburg	82.5	17.5	22.5	20.0	22.5	\$100M-500M	36,918	822	87.5	95.0
Mohave St Bk	Lake Havasu Ci	82.5	22.5	20.0	20.0	20.0	\$100M-500M	42,230	683	87.5	85.0
County Bk	Prescott	77.5	17.5	15.0	22.5	22.5	\$100M-500M	72,155	850	85.0	85.0
Bank Of Tucson	Tucson	72.5	22.5	17.5	17.5	15.0	<\$100M	29,634	296	65.0	65.0
Valley Bk Of Az	Phoenix	70.0	25.0	17.5	15.0	12.5	<\$100M	24,547	162	55.0	50.0
Norwest Bk Az Na	Phoenix	67.5	10.0	7.5	25.0	25.0	\$1B-\$10B	557,672	2,350	60.0	57.5
Frontier St Bk	Show Low	67.5	17.5	15.0	17.5	17.5	<\$100M	26,285	392	77.5	77.5
National Bk Of Az	Tucson	67.5	12.5	5.0	25.0	25.0	\$1B-\$10B	362,020	3,549	67.5	67.5
Valley Cmrc Bk	Phoenix	67.5	15.0	20.0	12.5	20.0	<\$100M	20,029	725	72.5	75.0
Bank Of Casa Grande Valle	Casa Grande	65.0	15.0	20.0	12.5	17.5	<\$100M	18,285	405	82.5	82.5
Heritage Bk	Phoenix	65.0	25.0	10.0	15.0	15.0	<\$100M	26,192	229	57.5	50.0
Rocky Mtn Bk	Chandler	65.0	17.5	12.5	17.5	17.5	<\$100M	27,974	334	65.0	72.5
Union Bk Az Na	Gilbert	65.0	25.0	22.5	7.5	10.0	<\$100M	4,489	69	70.0	67.5
Southern Arizona Cmnty Bk	Tucson	65.0	20.0	25.0	10.0	10.0	<\$100M	6,826	43	40.0	45.0
Founders Bk Of Az	Scottsdale	62.5	12.5	7.5	22.5	20.0	\$100M-500M	71,024	705	70.0	67.5
M&I Thunderbird Bk	Phoenix	62.5	12.5	5.0	22.5	22.5	\$500M-\$1B	156,063	1,513	65.0	80.0
First Intl B&Tc	Scottsdale	62.5	22.5	12.5	15.0	12.5	<\$100M	20,966	192	47.5	40.0
Century Bk	Scottsdale	62.5	17.5	22.5	10.0	12.5	<\$100M	10,302	157	77.5	85.0
Valley First Cmnty Bk	Scottsdale	62.5	22.5	15.0	12.5	12.5	<\$100M	14,002	139	65.0	62.5
Sunrise Bk Az	Phoenix	62.5	25.0	20.0	10.0	7.5	<\$100M	6,605	41	40.0	50.0
Bank One Az Na	Phoenix	60.0	7.5	2.5	25.0	25.0	>\$10B	544,215	10,722	60.0	60.0
Western Scty Bk	Scottsdale	60.0	12.5	17.5	12.5	17.5	<\$100M	18,438	557	77.5	80.0
Arizona Bk	Tucson	57.5	7.5	5.0	22.5	22.5	\$1B-\$10B	68,704	847	70.0	70.0
Home Nb	Scottsdale	57.5	22.5	12.5	12.5	10.0	<\$100M	10,906	57	37.5	32.5
Firstar Metro B&Tc	Phoenix	55.0	12.5	10.0	17.5	15.0	\$100M-500M	31,504	331	57.5	52.5
Northern Tr Bk Of Az Na	Phoenix	55.0	10.0	7.5	20.0	17.5	\$500M-\$1B	53,181	462	55.0	47.5
First Cap Bk Of Az	Phoenix	55.0	20.0	5.0	17.5	12.5	<\$100M	28,292	146	45.0	42.5
Community First Nb	Phoenix	50.0	7.5	2.5	20.0	20.0	\$500M-\$1B	42,261	652	52.5	57.5
Harris Tr Bk Of Az	Scottsdale	50.0	10.0	10.0	15.0	15.0	\$100M-500M	23,581	293	52.5	50.0
Stearns Bk Az	Scottsdale	50.0	10.0	25.0	7.5	7.5	<\$100M	3,348	43	57.5	70.0
Foothills Bk	Yuma	50.0	10.0	25.0	7.5	7.5	<\$100M	4,404	41	45.0	40.0
Mesa Bk	Mesa	50.0	20.0	12.5	7.5	10.0	<\$100M	5,831	48	50.0	50.0
Camelback Cmnty Bk	Phoenix	47.5	20.0	7.5	10.0	10.0	<\$100M	8,377	75	57.5	42.5
First St Bk	Flagstaff	42.5	15.0	15.0	5.0	7.5	<\$100M	3,136	38	50.0	37.5
Johnson Bk Az Na	Phoenix	25.0	7.5	2.5	10.0	5.0	\$100M-500M	7,760	16	17.5	17.5
Sears Nb	Tempe	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0
Bank Of Amer Na Usa	Phoenix	0.0	5.0	2.5	25.0	25.0	>\$10B	252,385	168,900	0.0	0.0
May Nb Of Az	Tempe	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Dillard Nb	Gilbert	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Nordstrom Nat Cr Bk	Scottsdale	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Direct Mrch Cr Card Bk Na	Scottsdale	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0

Table A.1 Small Business Lending in Arizona , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Wells Fargo Bk Az Na	Phoenix	0.0	5.0	0.0	5.0	5.0	\$1B-\$10B	0	0	0.0	0.0
Jewelers Nb	Tempe	0.0	5.0	0.0	5.0	5.0	<\$100M	0	0	0.0	0.0
East Valley Cmnty Bk	Chandler	0.0	5.0	0.0	5.0	5.0	<\$100M	0	0	0.0	0.0
Bank Of The Southwest	Tempe	0.0	5.0	0.0	5.0	5.0	<\$100M	0	0	0.0	0.0

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

A.2 Top Small Business Lenders in Arizona under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
WELLS FARGO & COMPANY	CA	381,586	6,042	>\$50B	184,907	5,666	111,854	5,263	
BANK ONE CORPORATION	IL	298,745	4,554	>\$50B	153,469	4,280	95,572	3,949	
ZIONS BANCORPORATION	UT	264,192	1,640	\$10B-\$50B	109,603	1,344	44,880	991	
MARSHALL & ILSLEY CORPORATIO	WI	152,937	887	\$10B-\$50B	56,685	712	23,597	535	
BANK OF AMERICA CORPORATION	NC	138,802	4,263	>\$50B	99,560	4,185	83,793	4,091	
IMPERIAL BANCORP	CA	51,356	125	\$1B-\$10B	7,702	55	1,570	26	
COMPASS BANCSHARES INC.	AL	47,989	411	\$10B-\$50B	25,830	367	14,638	306	
PACIFIC CENTURY FINANCIAL CO	HI	35,062	186	\$10B-\$50B	10,090	142	4,399	111	
NORTHERN TRUST CORPORATION	IL	34,265	192	\$10B-\$50B	13,346	150	5,556	109	
COMMUNITY FIRST BANKSHARES	ND	33,110	250	\$1B-\$10B	13,779	215	7,430	176	
JOHNSON INTERNATIONAL INC.	WI	25,941	127	\$1B-\$10B	9,294	97	3,199	64	
FIRSTAR CORPORATION	WI	21,011	250	\$10B-\$50B	9,665	230	5,257	205	
ADVANTA BK CORP	UT	16,237	1,607	<\$1B	16,237	1,607	16,136	1,606	
HARRIS T&SB	IL	15,317	114	\$10B-\$50B	6,856	94	2,603	69	
BANK OF CMRC	CA	14,563	34	<\$1B	1,879	13	181	4	
MORGAN STANLEY DEAN WITTER B	UT	14,113	4,895	<\$1B	14,113	4,895	14,113	4,895	
CHASE MANHATTAN CORPORATION	NY	12,146	332	>\$50B	8,346	328	8,098	327	
WACHOVIA CORPORATION	NC	11,716	25	>\$50B	976	7	103	2	
U.S. BANCORP	MN	11,242	587	>\$50B	7,040	578	4,773	566	
HSBC BK USA	NY	9,287	31	\$10B-\$50B	1,843	15	264	7	
COMERICA INCORPORATED	MI	6,194	18	\$10B-\$50B	1,269	11	319	6	
1ST SOURCE CORPORATION	IN	5,805	20	\$1B-\$10B	1,094	11	517	7	
FARMERS & MERCHANTS INVESTME	NE	5,005	15	<\$1B	847	4	0	0	
MERRILL LYNCH BK USA	UT	4,142	9	\$1B-\$10B	490	3	100	1	
SILICON VALLEY BANCSHARES	CA	3,525	9	\$1B-\$10B	425	3	100	1	
FIRST UNION CORPORATION	NC	3,522	99	>\$50B	1,767	96	1,212	93	
STEARNS FINANCIAL SERVICES	MN	3,276	17	<\$1B	1,260	13	680	10	
VIB CORP	CA	3,217	19	<\$1B	1,717	17	649	11	
MELLON BANK CORPORATION	PA	3,125	11	\$10B-\$50B	830	6	230	3	
KEYCORP	OH	3,106	14	>\$50B	543	9	193	7	
MERCANTILE BANCORPORATION IN	MO	2,551	13	\$10B-\$50B	380	9	196	8	
FREMONT BANCORPORATION	CA	1,933	82	\$1B-\$10B	458	79	458	79	
SUNTRUST BANKS INC.	GA	1,933	15	>\$50B	793	13	408	11	
FIFTH THIRD BANCORP	OH	1,865	5	\$10B-\$50B	560	3	0	0	
CITIGROUP INC.	NY	1,640	39	>\$50B	1,240	38	440	34	
WATFORD CITY BANCSHARES INC	ND	1,523	6	<\$1B	773	5	88	2	
UMB FINANCIAL CORPORATION	MO	1,393	20	\$1B-\$10B	819	19	619	18	
OCWEN FEDERAL BANK FSB	FL	1,155	5	N/A	344	3	148	2	
FLEET FINANCIAL GROUP INC.	MA	1,124	3	>\$50B	20	1	20	1	
UNION BK OF CA NA	CA	1,044	2	\$10B-\$50B	44	1	44	1	
MICHIGAN NB	MI	1,031	3	\$10B-\$50B	281	2	100	1	
FIRST NATIONAL CORPORATION N	ND	1,030	3	<\$1B	280	2	80	1	
BELMONT BANCORP	OH	1,013	7	<\$1B	660	6	152	2	
M&T BANK CORPORATION	NY	1,000	1	\$10B-\$50B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	43,344	5,822	\$10B-\$50B	43,344	5,822	43,344	5,822	0.81
MBNA CORPORATION	DE	3,438	354	\$10B-\$50B	3,438	354	3,438	354	0.55

A.2 Top Small Business Lenders in Arizona under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
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