

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
CENTINEL BK OF TAOS	TAOS	80.0	<\$100M	39,739	598
FIRST ST BK TAOS	TAOS	80.0	\$500M-\$1B	158,644	2,060
VALLEY NB	ESPANOLA	80.0	\$100M-500M	56,521	685
BANK OF SANTA FE	SANTA FE	77.5	\$100M-500M	66,803	463
FIRST NB	ALAMOGORDO	72.5	\$100M-500M	33,345	524
SIERRA BK	LAS CRUCES	72.5	\$100M-500M	39,480	682
VECTRA BK COLORADO NA	FARMINGTON	72.5	\$1B-\$10B	408,107	19,817
PEOPLES BK	TAOS	72.5	<\$100M	20,236	318

*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 New Mexico, 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)
First St Bk Taos	Taos	80.0	22.5	7.5	25.0	25.0	\$500M-\$1B	158,644	2,060	80.0	77.5
Centinel Bk Of Taos	Taos	80.0	25.0	15.0	20.0	20.0	<\$100M	39,739	598	75.0	75.0
Valley Nb	Espanola	80.0	25.0	12.5	22.5	20.0	\$100M-500M	56,521	685	90.0	92.5
Bank Of Santa Fe	Santa Fe	77.5	25.0	12.5	22.5	17.5	\$100M-500M	66,803	463	67.5	30.0
Sierra Bk	Las Cruces	72.5	20.0	12.5	20.0	20.0	\$100M-500M	39,480	682	75.0	75.0
Peoples Bk	Taos	72.5	22.5	22.5	15.0	12.5	<\$100M	20,236	318	57.5	60.0
First Nb	Alamogordo	72.5	17.5	17.5	17.5	20.0	\$100M-500M	33,345	524	67.5	62.5
Vectra Bk Colorado Na	Farmington	72.5	15.0	7.5	25.0	25.0	\$1B-\$10B	408,107	19,817	70.0	67.5
Western Bk	Albuquerque	70.0	17.5	7.5	22.5	22.5	\$100M-500M	61,723	911	67.5	67.5
Bank Of Las Vegas	Las Vegas	67.5	22.5	10.0	20.0	15.0	\$100M-500M	36,050	326	47.5	42.5
International Bk	Raton	67.5	20.0	10.0	20.0	17.5	\$100M-500M	33,473	411	60.0	55.0
Valley Bk Of Cmrc	Roswell	67.5	22.5	15.0	15.0	15.0	<\$100M	24,131	423	75.0	67.5
First Nb	Artesia	67.5	17.5	10.0	20.0	20.0	\$100M-500M	42,444	612	65.0	65.0
Bank Of Belen	Belen	67.5	20.0	25.0	10.0	12.5	<\$100M	16,026	299	82.5	87.5
Los Alamos Nb	Los Alamos	65.0	12.5	5.0	25.0	22.5	\$500M-\$1B	104,487	881	57.5	47.5
Norwest Bk Nm Na	Albuquerque	65.0	7.5	7.5	25.0	25.0	\$1B-\$10B	433,856	5,170	62.5	62.5
Citizens Bk	Clovis	65.0	10.0	17.5	15.0	22.5	\$100M-500M	23,357	720	82.5	90.0
Interamerica Bk	Albuquerque	62.5	25.0	25.0	7.5	5.0	<\$100M	12,879	188	55.0	35.0
Citizens Bk	Farmington	62.5	10.0	10.0	20.0	22.5	\$100M-500M	42,194	806	75.0	70.0
Bank 1St	Albuquerque	62.5	25.0	25.0	7.5	5.0	<\$100M	13,584	146	55.0	37.5
Western Bk	Alamogordo	60.0	17.5	20.0	12.5	10.0	<\$100M	19,140	304	55.0	55.0
Community Fnb	Las Cruces	60.0	5.0	25.0	12.5	17.5	\$100M-500M	17,638	412	77.5	90.0
Ruidoso St Bk	Ruidoso	57.5	12.5	20.0	10.0	15.0	\$100M-500M	16,361	318	75.0	85.0
Bank Of The Rio Grande N	Las Cruces	57.5	15.0	25.0	5.0	12.5	<\$100M	9,332	314	72.5	85.0
Grants St Bk	Grants	57.5	20.0	17.5	7.5	12.5	<\$100M	12,946	304	65.0	67.5
First Nb In Las Vegas	Las Vegas	57.5	17.5	22.5	10.0	7.5	<\$100M	15,210	195	47.5	45.0
First Nb Of Farmington	Farmington	57.5	7.5	2.5	22.5	25.0	\$500M-\$1B	81,295	951	60.0	60.0
First Nm Bk	Silver City	55.0	20.0	17.5	7.5	10.0	<\$100M	10,881	244	67.5	77.5
First Scty Bk Of Nm Na	Albuquerque	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	83,374	1,190	52.5	55.0
First Nb Of Santa Fe	Santa Fe	55.0	10.0	5.0	22.5	17.5	\$100M-500M	44,263	431	42.5	32.5
Carlsbad Nb	Carlsbad	52.5	10.0	15.0	17.5	10.0	\$100M-500M	25,011	276	32.5	30.0
Ranchers Bks	Belen	52.5	15.0	12.5	15.0	10.0	\$100M-500M	23,858	264	45.0	37.5
Western Bk Gallup Nm	Gallup	52.5	20.0	12.5	12.5	7.5	<\$100M	19,456	200	42.5	25.0
Community Bk	Espanola	50.0	15.0	7.5	17.5	10.0	\$100M-500M	29,035	219	42.5	47.5
First Nm Bk	Deming	50.0	10.0	15.0	10.0	15.0	\$100M-500M	16,101	371	65.0	70.0
First Nb	Clovis	50.0	7.5	15.0	10.0	17.5	\$100M-500M	14,137	442	60.0	70.0
Western Cmrc Bk	Carlsbad	47.5	5.0	2.5	17.5	22.5	\$100M-500M	25,053	734	50.0	60.0
Bank Of The Southwest	Roswell	47.5	12.5	7.5	12.5	15.0	\$100M-500M	19,398	350	55.0	57.5
Western Bk Artesia Nm	Artesia	47.5	15.0	10.0	10.0	12.5	<\$100M	17,199	335	47.5	42.5
New Mexico B&Tc	Albuquerque	45.0	22.5	5.0	12.5	5.0	<\$100M	17,744	168	25.0	22.5
Ambank	Silver City	42.5	12.5	20.0	5.0	5.0	<\$100M	7,887	126	55.0	67.5
Western Bk	Clovis	40.0	12.5	17.5	5.0	5.0	<\$100M	8,634	170	37.5	42.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
First Scty Bk S Nm Na	Las Cruces	40.0	2.5	5.0	17.5	15.0	\$100M-500M	25,863	347	35.0	25.0
Western Bk	Lordsburg	40.0	7.5	20.0	5.0	7.5	<\$100M	6,586	179	52.5	65.0
Bank Of Albuquerque Na	Albuquerque	40.0	2.5	2.5	15.0	20.0	\$500M-\$1B	22,258	450	40.0	52.5
First Nb	Ruidoso	37.5	15.0	12.5	5.0	5.0	<\$100M	8,241	130	42.5	30.0
First Nb Of New Mexico	Clayton	37.5	5.0	22.5	2.5	7.5	<\$100M	5,369	168	47.5	62.5
Portales Nb	Portales	37.5	5.0	20.0	5.0	7.5	<\$100M	6,097	192	45.0	65.0
Farmers & Stockmens Of Cl	Clayton	32.5	5.0	22.5	2.5	2.5	<\$100M	4,463	68	15.0	15.0
Citizens Bk	Las Cruces	32.5	10.0	5.0	15.0	2.5	\$100M-500M	23,395	102	12.5	10.0
First St Bk	Socorro	30.0	2.5	22.5	2.5	2.5	<\$100M	3,057	106	35.0	47.5
Citizens Bk	Tucumcari	27.5	2.5	20.0	2.5	2.5	<\$100M	1,375	48	30.0	32.5
Lea Cty St Bk	Hobbs	25.0	5.0	2.5	7.5	10.0	\$100M-500M	13,670	251	35.0	32.5
Capital Bk	Albuquerque	15.0	7.5	2.5	2.5	2.5	<\$100M	2,895	25	12.5	12.5
Dsrn Nb	Albuquerque	0.0	2.5	0.0	2.5	2.5	<\$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 New Mexico 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	301,140	3,350	>\$50B	155,271	3,065	85,747	2,664	
BANK OF AMERICA CORPORATION	NC	140,625	1,952	>\$50B	86,734	1,847	52,115	1,646	
FIRST STATE BANCORPORATION	NM	75,584	940	<\$1B	44,743	874	23,177	752	
TRINITY CAPITAL CORPORATION	NM	64,276	388	<\$1B	23,870	312	9,983	232	
FIRST SECURITY CORPORATION	UT	35,890	462	\$10B-\$50B	22,057	433	10,804	367	
FIRST PLACE FINANCIAL CORPOR	NM	28,200	379	<\$1B	16,142	352	7,652	302	
THE BANK OF NEW MEXICO	NM	18,849	267	N/A	11,027	253	6,710	229	
NEW MEXICO BANQUEST INVESTOR	NM	8,046	93	<\$1B	5,557	87	2,701	72	
ADVANTA BK CORP	UT	7,075	749	<\$1B	7,075	749	7,075	749	
MORGAN STANLEY DEAN WITTER B	UT	6,535	2,018	<\$1B	6,535	2,018	6,535	2,018	
CHASE MANHATTAN CORPORATION	NY	6,281	173	>\$50B	4,121	170	3,841	168	
BANK ONE CORPORATION	IL	5,284	47	>\$50B	1,755	40	841	35	
BOK FINANCIAL CORPORATION	OK	5,167	66	\$1B-\$10B	2,503	62	1,882	59	
AMARILLO NATIONAL BANCORP I	TX	3,672	12	\$1B-\$10B	273	7	101	6	
HSBC BK USA	NY	2,701	15	\$10B-\$50B	1,360	12	197	5	
U.S. BANCORP	MN	2,083	198	>\$50B	1,808	197	1,242	193	
FBOP CORPORATION	IL	1,852	3	\$1B-\$10B	0	0	0	0	
1ST SOURCE CORPORATION	IN	1,606	30	\$1B-\$10B	1,095	28	526	24	
ZIONS BANCORPORATION	UT	1,394	6	\$10B-\$50B	555	4	84	1	
MERRILL LYNCH BK USA	UT	1,284	4	\$1B-\$10B	300	2	100	1	
AMERICAN EXPRESS CENTURION B	UT	15,454	2,278	\$10B-\$50B	15,454	2,278	15,454	2,278	0.81
MBNA CORPORATION	DE	2,492	270	\$10B-\$50B	2,492	270	2,492	270	0.55

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