

Table 3A Expanded. Banks' Small Business Lending in New Mexico Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
American Heritage Bank	Clovis	80.0	0.359	1	23,715	468	<\$100M	97.5	23,715	468	0.012
Bank of The Rio Grande NA	Las Cruces	77.5	0.323	1	25,629	405	<\$100M	77.5	6,698	291	0
New Mexico B&TC	Albuquerque	75.0	0.26	0.64	102,842	1,140	\$100M-500M	67.5	17,742	720	0.003
Western Cmrc Bank	Carlsbad	72.5	0.227	0.659	57,967	2,903	\$100M-500M	92.5	21,649	2,678	0
First NB	Artesia	72.5	0.244	0.669	84,068	1,133	\$100M-500M	77.5	20,715	845	0
Community Bank	Santa Fe	72.5	0.352	0.824	49,911	345	\$100M-500M	62.5	8,640	209	0
International Bank	Raton	72.5	0.341	0.712	54,046	501	\$100M-500M	60.0	7,945	311	0
Sunrise Bank Albuquerque	Albuquerque	72.5	0.432	0.935	32,829	217	<\$100M	30.0	2,955	84	0
First St Bank NM	Taos	70.0	0.205	0.521	350,827	3,265	\$1B-\$10B	57.5	33,685	2,001	0.002
Four Corners Cmnty Bank	Farmington	70.0	0.335	1	29,646	255	<\$100M	45.0	4,074	151	0
City Bank NM	Ruidoso	67.5	0.452	0.956	26,293	230	<\$100M	60.0	4,575	148	0
Bank of Belen	Belen	67.5	0.305	0.802	32,521	329	\$100M-500M	57.5	5,886	215	0
Vectra Bank Colorado NA	Farmington	65.0	0.162	0.555	396,650	3,793	\$1B-\$10B	60.0	55,690	2,327	0
Los Alamos NB	Los Alamos	65.0	0.171	0.497	173,963	1,467	\$1B-\$10B	55.0	20,980	881	0.008
Portales NB	Portales	62.5	0.166	1	16,970	404	\$100M-500M	90.0	16,970	404	0
Citizens Bank	Farmington	62.5	0.151	0.73	66,360	867	\$100M-500M	72.5	16,984	611	0.004
Bank of Las Vegas	Las Vegas	62.5	0.235	0.677	32,242	390	\$100M-500M	50.0	5,488	258	0
Western Bank	Lordsburg	60.0	0.224	1	16,608	259	<\$100M	87.5	16,608	259	0
Bank 1st	Albuquerque	60.0	0.386	0.913	26,813	164	<\$100M	30.0	2,649	80	0
First NB of Santa Fe	Santa Fe	57.5	0.166	0.495	75,220	516	\$100M-500M	37.5	5,716	277	0
First NB In Las Vegas	Las Vegas	55.0	0.163	1	16,993	274	\$100M-500M	90.0	16,993	274	0.004
First NB of New Mexico	Clayton	55.0	0.194	0.85	18,733	333	<\$100M	77.5	6,016	265	0
First NM Bank	Silver City	55.0	0.278	0.988	14,993	184	<\$100M	60.0	3,517	134	0
Centinel Bank of Taos	Taos	55.0	0.234	0.629	27,388	347	\$100M-500M	52.5	5,282	237	0.006
Interamerica Bank	Albuquerque	55.0	0.469	1	12,534	169	<\$100M	47.5	2,343	99	0
Citizens Bank	Clovis	52.5	0.135	0.778	25,211	487	\$100M-500M	82.5	11,556	434	0
Bank of The Southwest	Roswell	52.5	0.212	0.545	24,568	460	\$100M-500M	70.0	7,312	371	0
Valley Bank of Cmrc	Roswell	52.5	0.246	0.769	18,033	284	<\$100M	62.5	4,630	202	0
First NM Bank	Deming	52.5	0.131	0.76	28,248	382	\$100M-500M	60.0	6,581	291	0
Ambank	Silver City	52.5	0.173	1	13,563	174	<\$100M	42.5	2,862	127	0
Western Bank	Alamogordo	50.0	0.198	1	13,298	208	<\$100M	57.5	3,601	165	0
Bank of Albuquerque NA	Albuquerque	50.0	0.072	0.498	100,694	928	\$1B-\$10B	55.0	19,065	668	0
First NB	Alamogordo	50.0	0.163	0.517	32,435	364	\$100M-500M	45.0	5,700	248	0.004
Valley NB	Espanola	50.0	0.142	0.5	35,625	370	\$100M-500M	42.5	5,860	254	0
Western Bank Artesia NM	Artesia	47.5	0.196	0.6	19,340	331	<\$100M	60.0	5,300	253	0
Grants St Bank	Grants	47.5	0.169	1	13,629	193	<\$100M	45.0	2,985	135	0
Mesilla Valley Bank	Las Cruces	47.5	0.455	0.91	12,031	97	<\$100M	40.0	1,969	52	0
First NB	Ruidoso	42.5	0.24	0.816	12,155	124	<\$100M	32.5	2,100	77	0
Western Bank	Clovis	40.0	0.202	0.925	8,843	161	<\$100M	50.0	2,541	126	0
Western Bank Gallup	Gallup	40.0	0.166	0.651	18,218	230	\$100M-500M	22.5	2,341	110	0
High Desert St Bank	Albuquerque	40.0	0.282	0.822	8,852	45	<\$100M	10.0	547	11	0
Bank of Clovis	Clovis	37.5	0.142	0.944	10,018	173	<\$100M	50.0	3,090	126	0

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Citizens Bank	Las Cruces	37.5	0.133	0.492	32,385	270	\$100M-500M	37.5	5,629	149	0.003
Farmers & Stockmens of Clayt	Clayton	32.5	0.14	1	7,210	91	<\$100M	32.5	1,636	70	0
Citizens Bank	Tucumcari	30.0	0.021	1	1,123	30	<\$100M	32.5	1,123	30	0.003
First St Bank	Socorro	27.5	0.033	1	3,095	65	<\$100M	45.0	3,095	65	0.01
Carlsbad NB	Carlsbad	27.5	0.08	0.517	14,701	261	\$100M-500M	42.5	4,279	186	0
Lea Cty St Bank	Hobbs	27.5	0.071	0.735	12,548	170	\$100M-500M	25.0	2,278	120	0.002
Ranchers Banks	Belen	22.5	0.133	0.489	15,782	129	\$100M-500M	12.5	2,094	84	0
DSRM NB	Albuquerque	0.0	0	.	-	-	<\$100M	0.0	-	-	0

Note: Small businesses seeking loans 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.