

Table 1. Small Business Lending in New Mexico, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)		(7)			(8)	(9)
WESTERN BK	LAS CRUCES	92.5	22.5	25.0	22.5	22.5	\$100M-500M	1	51,704	762	97.5	100.0
CENTINEL BK OF TAOS	TAOS	80.0	25.0	15.0	20.0	20.0	<\$100M	1	36,428	561	75.0	72.5
FIRST ST BK TAOS	TAOS	80.0	22.5	7.5	25.0	25.0	\$100M-500M	2	137,000	1,738	75.0	75.0
BANK OF NM	ALBUQUERQUE	77.5	22.5	7.5	25.0	22.5	\$100M-500M	3	116,753	961	65.0	57.5
VALLEY NB	ESPANOLA	77.5	25.0	10.0	22.5	20.0	\$100M-500M	4	50,204	645	77.5	75.0
SIERRA BK	TRUTH OR CONSEQUE	75.0	20.0	15.0	20.0	20.0	\$100M-500M	5	36,393	596	77.5	75.0
BANK OF SANTA FE	SANTA FE	75.0	25.0	12.5	22.5	15.0	\$100M-500M	6	59,248	404	65.0	30.0
FIRST NB	ALAMOGORDO	75.0	17.5	20.0	20.0	17.5	\$100M-500M	7	32,984	498	65.0	57.5
PEOPLES BK	TAOS	70.0	22.5	22.5	12.5	12.5	<\$100M	2	16,586	323	82.5	85.0
WESTERN BK	ALBUQUERQUE	70.0	20.0	5.0	22.5	22.5	\$100M-500M	8	61,957	830	65.0	65.0
CITIZENS BK	LAS CRUCES	70.0	12.5	25.0	17.5	15.0	\$100M-500M	9	29,773	428	85.0	90.0
VALLEY BK OF CMRC	ROSWELL	67.5	25.0	12.5	15.0	15.0	<\$100M	3	23,184	351	62.5	60.0
LOS ALAMOS NB	LOS ALAMOS	67.5	15.0	5.0	25.0	22.5	\$100M-500M	10	88,759	774	57.5	47.5
BANK OF BELEN	BELEN	65.0	20.0	25.0	10.0	10.0	<\$100M	4	11,190	241	72.5	82.5
NORWEST BK NM NA	ALBUQUERQUE	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	1	354,945	5,728	57.5	60.0
FIRST NB IN LAS VEGAS	LAS VEGAS	62.5	20.0	22.5	12.5	7.5	<\$100M	5	14,141	190	42.5	45.0
BANK OF LAS VEGAS	LAS VEGAS	62.5	20.0	7.5	20.0	15.0	\$100M-500M	11	32,845	349	45.0	40.0
LEA CTY ST BK	HOBBS	62.5	15.0	12.5	17.5	17.5	\$100M-500M	12	27,762	431	52.5	52.5
INTERAMERICA BK	ALBUQUERQUE	60.0	25.0	22.5	7.5	5.0	<\$100M	6	10,085	118	52.5	22.5
GRANTS ST BK	GRANTS	60.0	22.5	17.5	10.0	10.0	<\$100M	7	12,828	270	67.5	67.5
FIRST NB OF FARMINGTON	FARMINGTON	57.5	7.5	2.5	22.5	25.0	\$500M-\$1B	1	83,886	1,026	57.5	60.0
WESTERN BK	ALAMOGORDO	57.5	17.5	12.5	15.0	12.5	<\$100M	8	18,713	301	55.0	52.5
RUIDOSO ST BK	RUIDOSO	57.5	12.5	20.0	12.5	12.5	<\$100M	9	15,453	318	75.0	82.5
BANK OF THE RIO GRANDE NA	LAS CRUCES	57.5	12.5	25.0	7.5	12.5	<\$100M	10	7,387	281	67.5	77.5
PORTALES NB	PORTALES	57.5	5.0	22.5	5.0	25.0	<\$100M	11	6,118	2,324	62.5	77.5
INTERNATIONAL BK	RATON	57.5	17.5	7.5	17.5	15.0	\$100M-500M	13	24,785	334	52.5	45.0
CITIZENS BK	FARMINGTON	57.5	7.5	10.0	20.0	20.0	\$100M-500M	14	34,603	682	62.5	65.0
FIRST SECURITY BK OF NM NA	ALBUQUERQUE	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	2	89,030	985	52.5	50.0
WESTERN BK ARTESIA NM	ARTESIA	55.0	15.0	12.5	15.0	12.5	<\$100M	12	18,412	312	45.0	40.0
BANK OF THE SOUTHWEST	ROSWELL	55.0	17.5	7.5	15.0	15.0	\$100M-500M	15	23,346	356	57.5	55.0
CITIZENS BK	CLOVIS	55.0	7.5	10.0	15.0	22.5	\$100M-500M	16	21,249	703	67.5	72.5
FIRST NB	CLOVIS	55.0	10.0	15.0	12.5	17.5	\$100M-500M	17	15,533	511	65.0	75.0
FIRST NM BK	SILVER CITY	52.5	17.5	17.5	7.5	10.0	<\$100M	13	8,347	223	62.5	70.0
WESTERN BK GALLUP NM	GALLUP	52.5	22.5	10.0	12.5	7.5	<\$100M	14	16,570	184	37.5	22.5
BANK 1ST	ALBUQUERQUE	52.5	20.0	25.0	5.0	2.5	<\$100M	15	3,663	35	45.0	25.0
RANCHERS BKS	BELEN	52.5	12.5	15.0	15.0	10.0	\$100M-500M	18	20,910	214	37.5	37.5
COMMUNITY BK	ESPANOLA	50.0	12.5	20.0	10.0	7.5	<\$100M	16	11,759	178	65.0	75.0
FIRST BK OF GRANTS NA	GRANTS	50.0	15.0	17.5	7.5	10.0	<\$100M	17	8,836	216	65.0	72.5
FIRST NB	ARTESIA	50.0	10.0	5.0	17.5	17.5	\$100M-500M	19	27,487	436	52.5	52.5
FIRST NB OF SANTA FE	SANTA FE	50.0	7.5	2.5	22.5	17.5	\$100M-500M	20	41,655	429	37.5	32.5
WESTERN CMRC BK	CARLSBAD	47.5	5.0	2.5	17.5	22.5	\$100M-500M	21	29,630	723	55.0	57.5
FIRST NB OF DONA ANA CTY	LAS CRUCES	47.5	2.5	5.0	20.0	20.0	\$100M-500M	22	31,383	562	45.0	47.5
FIRST NM BK	DEMING	47.5	7.5	10.0	10.0	20.0	\$100M-500M	23	13,965	524	62.5	70.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
WESTERN BK	CLOVIS	42.5	10.0	17.5	7.5	7.5	<\$100M	18	9,002	178	42.5	45.0
ZIA NM BK	TUCUMCARI	40.0	12.5	20.0	2.5	5.0	<\$100M	19	3,236	106	42.5	47.5
MOUNTAIN CMNTY BK	LOS ALAMOS	37.5	15.0	5.0	12.5	5.0	<\$100M	20	18,105	139	22.5	17.5
FIRST NB	RUIDOSO	35.0	10.0	15.0	7.5	2.5	<\$100M	21	7,064	92	32.5	20.0
FIRST NB OF NEW MEXICO	CLAYTON	35.0	5.0	22.5	2.5	5.0	<\$100M	22	3,297	119	45.0	57.5
AMBANK	SILVER CITY	35.0	7.5	17.5	5.0	5.0	<\$100M	23	4,302	96	47.5	57.5
NEW MEXICO B&TC	ALBUQUERQUE	35.0	15.0	12.5	5.0	2.5	<\$100M	24	4,585	25	15.0	15.0
FIRST ST BK	SOCORRO	32.5	2.5	22.5	2.5	5.0	<\$100M	25	3,661	115	37.5	50.0
WESTERN BK	LORDSBURG	32.5	5.0	17.5	2.5	7.5	<\$100M	26	3,654	166	40.0	52.5
CARLSBAD NB	CARLSBAD	27.5	2.5	2.5	10.0	12.5	\$100M-500M	24	12,567	300	32.5	27.5
CITIZENS BK	TUCUMCARI	27.5	2.5	20.0	2.5	2.5	<\$100M	27	2,078	60	30.0	37.5
FIRST NB OF CHAVES CTY	ROSWELL	27.5	5.0	10.0	5.0	7.5	<\$100M	28	4,480	148	40.0	45.0
FARMERS & STOCKMENS OF CLAYT	CLAYTON	17.5	5.0	5.0	5.0	2.5	<\$100M	29	4,070	88	15.0	20.0
DSRM NB	ALBUQUERQUE	0.0	2.5		2.5	2.5	<\$100M	30	0	0		

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 2. Small-Business-Friendly Banks by Bank Size in New Mexico, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$)(4)	Rank LSBL(#)(5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
WESTERN BK	LAS CRUCES	NM	92.5	22.5	25.0	22.5	22.5	\$100M-500M	1	51,704	762	97.5	100.0
CENTINEL BK OF TAOS	TAOS	NM	80.0	25.0	15.0	20.0	20.0	<\$100M	1	36,428	561	75.0	72.5
FIRST ST BK TAOS	TAOS	NM	80.0	22.5	7.5	25.0	25.0	\$100M-500M	2	137,000	1,738	75.0	75.0
BANK OF NM	ALBUQUERQUE	NM	77.5	22.5	7.5	25.0	22.5	\$100M-500M	3	116,753	961	65.0	57.5
VALLEY NB	ESPANOLA	NM	77.5	25.0	10.0	22.5	20.0	\$100M-500M	4	50,204	645	77.5	75.0
SIERRA BK	TRUTH OR CONSEQUENC	NM	75.0	20.0	15.0	20.0	20.0	\$100M-500M	5	36,393	596	77.5	75.0
BANK OF SANTA FE	SANTA FE	NM	75.0	25.0	12.5	22.5	15.0	\$100M-500M	6	59,248	404	65.0	30.0
FIRST NB	ALAMOGORDO	NM	75.0	17.5	20.0	20.0	17.5	\$100M-500M	7	32,984	498	65.0	57.5
NORWEST BK NM NA	ALBUQUERQUE	NM	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	1	354,945	5,728	57.5	60.0
FIRST NB OF FARMINGTON	FARMINGTON	NM	57.5	7.5	2.5	22.5	25.0	\$500M-\$1B	1	83,886	1,026	57.5	60.0

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 3. Top Lenders in Small Business Loans in New Mexico under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
NORWEST CORPORATION	MN	312,564	3,364	>\$50B	90,819	2,646	163,161	3,073	
NATIONSBANK CORPORATION	NC	142,895	2,461	>\$50B	63,887	2,176	95,828	2,365	
FIRST SECURITY CORPORATION	UT	83,753	822	\$10B-\$50B	21,265	612	42,426	737	
TRINITY CAPITAL CORPORATION	NM	35,620	304	<\$1B	7,970	212	16,399	261	
FIRST PLACE FINANCIAL CORPOR	NM	32,261	569	<\$1B	13,316	493	22,028	545	
BANK OF NEW MEXICO HOLDING C	NM	27,705	254	<\$1B	6,960	187	13,798	228	
BANKAMERICA CORPORATION	CA	24,022	435	>\$50B	9,482	397	12,685	416	
AMERICAN EXPRESS CENTURION B	UT	20,995	1,938	\$10B-\$50B	20,995	1,938	20,995	1,938	**
BOK FINANCIAL CORPORATION	OK	14,529	109	\$1B-\$10B	2,673	40	10,681	102	
WELLS FARGO & COMPANY	CA	14,370	792	>\$50B	12,614	785	13,370	790	
NEW MEXICO BANQUEST INVESTOR	NM	8,002	102	<\$1B	2,469	83	4,036	93	
ADVANTA FNCL CORP	UT	7,000	728	<\$1B	7,000	728	7,000	728	
BANC ONE CORPORATION	OH	5,401	117	>\$50B	1,865	106	2,880	112	
CHASE MANHATTAN CORPORATION	NY	5,254	186	>\$50B	3,129	182	3,129	182	
MOUNTAINWEST FNCL	UT	3,823	1,515	<\$1B	3,823	1,515	3,823	1,515	
MBNA CORPORATION	DE	2,423	219	\$10B-\$50B	2,320	218	2,423	219	**
PLAINS CAPITAL CORPORATION	TX	2,218	10	<\$1B	168	6	318	7	
FIRSTPERRYTON BANCORP INC.	TX	1,925	7	<\$1B	135	4	135	4	
AMARILLO NATIONAL BANCORP I	TX	1,795	12	\$1B-\$10B	172	7	427	9	
SUNFLOWER BANKS INC.	KS	1,392	5	<\$1B	63	2	202	3	

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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