

Table 1. Small Business Lending in Arizona, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bank Asset Sz.	Rank by Bank Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
BANK OF AZ	SCOTTSDALE	87.5	25.0	20.0	22.5	20.0	\$100M-500M	1	94,605	632	60.0	47.5
COMMUNITY BK OF AZ	WICKENBURG	80.0	17.5	20.0	20.0	22.5	\$100M-500M	2	37,197	876	90.0	92.5
MOHAVE ST BK	LAKE HAVASU CITY	77.5	25.0	15.0	20.0	17.5	<\$100M	1	41,649	571	87.5	87.5
COUNTY BK	PRESCOTT	75.0	17.5	15.0	22.5	20.0	\$100M-500M	3	57,708	638	90.0	87.5
NATIONAL BK OF AZ	TUCSON	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	1	323,621	2,928	75.0	75.0
VALLEY CMRC BK	PHOENIX	70.0	15.0	22.5	12.5	20.0	<\$100M	2	15,676	662	67.5	72.5
M&I THUNDERBIRD BK	PHOENIX	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	1	132,407	1,454	67.5	72.5
FRONTIER ST BK	SHOW LOW	67.5	20.0	17.5	15.0	15.0	<\$100M	3	24,185	382	80.0	80.0
BANK OF CASA GRANDE VALLEY	CASA GRANDE	67.5	22.5	20.0	10.0	15.0	<\$100M	4	14,883	333	82.5	90.0
HERITAGE BK	PHOENIX	67.5	25.0	12.5	17.5	12.5	<\$100M	5	27,696	221	55.0	55.0
FIRST INTL B&TC	SCOTTSDALE	67.5	20.0	22.5	12.5	12.5	<\$100M	6	16,155	167	55.0	57.5
FIRST CAP BK OF AZ	PHOENIX	67.5	25.0	17.5	15.0	10.0	<\$100M	7	23,382	110	47.5	40.0
NORWEST BK AZ NA	PHOENIX	65.0	7.5	7.5	25.0	25.0	\$1B-\$10B	2	335,452	3,191	67.5	67.5
FOUNDERS BK OF AZ	SCOTTSDALE	65.0	17.5	10.0	20.0	17.5	\$100M-500M	4	51,249	413	72.5	65.0
STOCKMENS BK	KINGMAN	65.0	12.5	10.0	20.0	22.5	\$100M-500M	5	53,981	739	85.0	82.5
BANK OF TUCSON	TUCSON	65.0	22.5	17.5	12.5	12.5	<\$100M	8	20,128	168	65.0	65.0
ARIZONA BK	TUCSON	62.5	10.0	7.5	22.5	22.5	\$500M-\$1B	2	91,768	891	70.0	70.0
ROCKY MTN BK	CHANDLER	62.5	22.5	10.0	15.0	15.0	<\$100M	9	23,342	293	67.5	67.5
FIRSTAR METRO B&TC	PHOENIX	60.0	10.0	10.0	17.5	22.5	\$100M-500M	6	27,557	936	72.5	72.5
WESTERN SCTY BK	SCOTTSDALE	60.0	15.0	15.0	12.5	17.5	<\$100M	10	17,281	451	80.0	82.5
CENTURY BK	SCOTTSDALE	60.0	20.0	22.5	7.5	10.0	<\$100M	11	5,395	112	52.5	70.0
VALLEY FIRST CMNTY BK	SCOTTSDALE	60.0	17.5	25.0	7.5	10.0	<\$100M	12	6,894	63	60.0	55.0
BANK ONE AZ NA	PHOENIX	57.5	5.0	2.5	25.0	25.0	>\$10B	1	470,139	9,401	60.0	62.5
SUN CITY BK	SUN CITY	57.5	15.0	17.5	12.5	12.5	<\$100M	13	16,737	139	52.5	42.5
PACIFIC CENTURY BK NA	PHOENIX	55.0	12.5	2.5	22.5	17.5	\$500M-\$1B	3	84,958	574	55.0	52.5
VALLEY BK OF AZ	PHOENIX	55.0	22.5	12.5	10.0	10.0	<\$100M	14	15,605	118	55.0	55.0
COMMUNITY FIRST NB	PHOENIX	52.5	7.5	7.5	17.5	20.0	\$500M-\$1B	4	32,176	578	57.5	62.5
HARRIS TR BK OF AZ	SCOTTSDALE	52.5	12.5	12.5	15.0	12.5	\$100M-500M	7	23,085	280	55.0	50.0
HOME NB	SCOTTSDALE	47.5	20.0	12.5	7.5	7.5	<\$100M	15	9,540	55	37.5	35.0
STEARNS BK AZ	SCOTTSDALE	47.5	10.0	22.5	7.5	7.5	<\$100M	16	2,303	23	42.5	45.0
NORTHERN TR BK OF AZ NA	PHOENIX	45.0	7.5	5.0	17.5	15.0	\$500M-\$1B	5	33,725	376	52.5	45.0
UNION BK AZ NA	GILBERT	45.0	10.0	25.0	5.0	5.0	<\$100M	17	608	3	22.5	37.5
FOOTHILLS BK	YUMA	40.0	5.0	25.0	5.0	5.0	<\$100M	18	600	1	17.5	17.5
IMPERIAL BK AZ	PHOENIX	35.0	12.5	5.0	10.0	7.5	<\$100M	19	10,276	57	27.5	25.0
JOHNSON BK AZ NA	PHOENIX	27.5	7.5	2.5	10.0	7.5	\$100M-500M	8	9,703	35	22.5	22.5
BANK OF AMER NA	PHOENIX	0.0	2.5	2.5	2.5	2.5	\$1B-\$10B	3	0	0		10.0
WELLS FARGO BK AZ NA	PHOENIX	0.0	2.5		2.5	2.5	\$1B-\$10B	4	0	0		
DILLARD NB	GILBERT		2.5		2.5	2.5	\$100M-500M	9	0	0		
SEARS NB	TEMPE	0.0	2.5		2.5	2.5	<\$100M	20	0	0		
MAY NB OF AZ	TEMPE	0.0	2.5		2.5	2.5	<\$100M	21	0	0		
JEWELERS NB	TEMPE	0.0	5.0		5.0	5.0	<\$100M	22	0	0		
CAMELBACK CMNTY BK	PHOENIX	0.0	5.0		5.0	5.0	<\$100M	23	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

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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 Arizona, 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)
BANK OF AZ	SCOTTSDALE	AZ	87.5	25.0	20.0	22.5	20.0	\$100M-500M	1	94,605	632	60.0	47.5
COMMUNITY BK OF AZ	WICKENBURG	AZ	80.0	17.5	20.0	20.0	22.5	\$100M-500M	2	37,197	876	90.0	92.5
MOHAVE ST BK	LAKE HAVASU CITY	AZ	77.5	25.0	15.0	20.0	17.5	<\$100M	1	41,649	571	87.5	87.5
COUNTY BK	PRESCOTT	AZ	75.0	17.5	15.0	22.5	20.0	\$100M-500M	3	57,708	638	90.0	87.5
NATIONAL BK OF AZ	TUCSON	AZ	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	1	323,621	2,928	75.0	75.0
VALLEY CMRC BK	PHOENIX	AZ	70.0	15.0	22.5	12.5	20.0	<\$100M	2	15,676	662	67.5	72.5
M&I THUNDERBIRD BK	PHOENIX	AZ	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	1	132,407	1,454	67.5	72.5
BANK ONE AZ NA	PHOENIX	AZ	57.5	5.0	2.5	25.0	25.0	>\$10B	1	470,139	9,401	60.0	62.5

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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 Arizona 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)
BANC ONE CORPORATION	OH	293,424	4,285	>\$50B	90,572	3,669	146,416	3,994	
WELLS FARGO & COMPANY	CA	215,926	6,360	>\$50B	101,264	5,961	148,304	6,211	
ZIONS BANCORPORATION	UT	191,279	1,374	\$10B-\$50B	33,660	921	75,085	1,157	
MARSHALL & ILSLEY CORPORATIO	WI	162,975	949	\$10B-\$50B	25,505	571	56,103	745	
BANKAMERICA CORPORATION	CA	122,534	3,291	>\$50B	73,496	3,149	87,210	3,224	
NORWEST CORPORATION	MN	122,030	1,001	>\$50B	23,406	719	47,888	860	
PACIFIC CENTURY FINANCIAL CO	HI	52,688	307	\$10B-\$50B	9,327	184	19,188	243	
AMERICAN EXPRESS CENTURION B	UT	51,480	4,509	\$10B-\$50B	51,480	4,509	51,480	4,509	**
ARIZONA BK	AZ	42,168	365	<\$1B	12,401	273	21,705	322	
JOHNSON INTERNATIONAL INC.	WI	30,330	165	\$1B-\$10B	4,819	95	11,476	129	
NORTHERN TRUST CORPORATION	IL	27,240	152	\$10B-\$50B	4,087	83	12,036	125	
BANK OF CMRC	CA	23,154	51	<\$1B	153	3	2,366	16	
FIRSTAR CORPORATION	WI	18,615	141	\$10B-\$50B	3,258	89	8,681	120	
ADVANTA FNCL CORP	UT	18,079	1,808	<\$1B	18,079	1,808	18,079	1,808	
MOUNTAINWEST FNCL	UT	17,920	6,658	<\$1B	17,920	6,658	17,920	6,658	
IMPERIAL BANCORP	CA	17,669	31	\$1B-\$10B	190	2	1,155	7	
CHASE MANHATTAN CORPORATION	NY	16,988	792	>\$50B	16,160	788	16,488	791	
HARRIS T&SB	IL	12,062	160	\$10B-\$50B	3,801	129	7,229	148	
MARINE MIDLAND BK	NY	11,012	35	\$10B-\$50B	463	9	1,811	17	
MBNA CORPORATION	DE	5,853	487	\$10B-\$50B	5,853	487	5,853	487	**
NATIONSBANK CORPORATION	NC	5,032	45	>\$50B	1,370	35	2,202	40	
1ST SOURCE CORPORATION	IN	4,892	26	\$1B-\$10B	269	10	1,081	16	
WACHOVIA CORPORATION	NC	4,689	12	>\$50B	17	4	188	5	
IMPERIAL T&LA	CA	4,527	7	<\$1B	0	0	0	0	
BANK OF THE WEST	CA	3,834	36	\$1B-\$10B	1,037	25	1,985	33	
FARMERS & MERCHANTS INVESTME	NE	3,478	9	<\$1B	0	0	356	2	
FIRST SECURITY CORPORATION	UT	3,476	19	\$10B-\$50B	650	11	1,526	16	
COMERICA INCORPORATED	MI	3,183	14	\$10B-\$50B	388	8	588	9	
FLEET FINANCIAL GROUP INC.	MA	2,883	6	>\$50B	0	0	150	1	
CITIZENS INCORPORATED	PA	2,677	5	<\$1B	0	0	0	0	
FIRST CHICAGO NBD CORPORATIO	IL	2,481	11	>\$50B	303	5	458	6	
KEYCORP	OH	2,087	19	>\$50B	538	11	1,684	18	
STATE BANKSHARES INC.	ND	2,005	8	<\$1B	56	2	705	5	
MAGNA GROUP INC.	MO	1,998	7	\$1B-\$10B	186	4	429	5	
WOODFOREST BANCSHARES INC.	TX	1,930	3	<\$1B	0	0	0	0	
NATIONAL CITY CORPORATION	OH	1,904	13	>\$50B	322	8	755	10	
WEST SUBURBAN BANCORP INC.	IL	1,863	3	\$1B-\$10B	0	0	0	0	
BANCFIRST CORPORATION	OK	1,603	8	\$1B-\$10B	80	4	298	5	
MELLON BANK CORPORATION	PA	1,602	9	\$10B-\$50B	172	5	502	7	
BELMONT BANCORP	OH	1,490	6	<\$1B	44	1	627	5	
SILICON VALLEY BANCSHARES	CA	1,483	2	\$1B-\$10B	0	0	0	0	
SAND RIDGE FINANCIAL CORPORA	IN	1,305	95	<\$1B	1,305	95	1,305	95	

Table 3. Top Lenders in Small Business Loans in Arizona 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)
FIRST AMERICAN CORPORATION	TN	1,279	3	\$10B-\$50B	0	0	129	1	
OLD KENT FINANCIAL CORPORATI	MI	1,250	4	\$10B-\$50B	250	3	250	3	
VIB CORP.	CA	1,213	14	<\$1B	417	10	913	13	
BREMER FINANCIAL CORPORATION	MN	1,159	15	\$1B-\$10B	518	12	1,159	15	
MIDAMERICA BANCSHARES INC.	MN	1,135	2	<\$1B	0	0	135	1	
CITICORP	NY	1,015	3	>\$50B	0	0	150	1	

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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.