

Table 3A Expanded. Small Business Lending Institutions in Arizona Using Call Report Data, June 2012

| Name of Lending Institution | City | Small Business Lending (less than \$ million) | | | | | Micro Business Lending (less than \$ 100k) | | | CC Amount/TA ¹ (10) | |
|---|------------------|--|-----------------------|------------------------|-------------------|--------|---|------------|-------------------|--------------------------------------|--------|
| | | Total Rank | TA Ratio ¹ | TBL Ratio ¹ | Amount (1,000) | Number | Institution Asset Size | Total Rank | Amount (1,000) | | Number |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | | (9) |
| The Foothills Bank | Yuma | 90.0 | 0.342 | 0.678 | 94,307 | 482 | 100M-500M | 87.5 | 5,063 | 173 | 0.000 |
| Bank of Tucson | Tucson | 87.5 | 0.283 | 0.714 | 85,649 | 559 | 100M-500M | 95.0 | 5,666 | 210 | 0.000 |
| Commerce Bank of Arizona | Tucson | 85.0 | 0.308 | 0.628 | 73,807 | 498 | 100M-500M | 95.0 | 4,671 | 228 | 0.000 |
| SUNRISE BANK OF ARIZONA | Phoenix | 82.5 | 0.360 | 0.554 | 92,980 | 438 | 100M-500M | 55.0 | 1,911 | 84 | 0.000 |
| Mission Bank | Kingman | 80.0 | 0.395 | 0.813 | 35,280 | 197 | <100M | 65.0 | 1,400 | 62 | 0.000 |
| Country Bank | Prescott | 80.0 | 0.293 | 0.926 | 46,762 | 260 | 100M-500M | 87.5 | 3,219 | 89 | 0.000 |
| RepublicBankAz, N.A. | Phoenix | 77.5 | 0.501 | 0.729 | 38,680 | 174 | <100M | 52.5 | 1,028 | 32 | 0.000 |
| Horizon Community Bank | Lake Havasu City | 75.0 | 0.268 | 0.706 | 44,766 | 270 | 100M-500M | 80.0 | 2,971 | 96 | 0.001 |
| Central Arizona Bank | Scottsdale | 67.5 | 0.487 | 0.871 | 19,120 | 74 | <100M | 35.0 | 436 | 11 | 0.000 |
| Mohave State Bank | Lake Havasu City | 67.5 | 0.219 | 0.507 | 64,935 | 368 | 100M-500M | 75.0 | 4,494 | 150 | 0.000 |
| National Bank of Arizona | Tucson | 65.0 | 0.144 | 0.316 | 637,841 | 2,901 | 1B-10B | 70.0 | 28,485 | 916 | 0.000 |
| 1st Bank Yuma | Yuma | 62.5 | 0.205 | 0.539 | 40,889 | 253 | 100M-500M | 87.5 | 3,776 | 114 | 0.000 |
| Western Alliance Bank | Phoenix | 62.5 | 0.123 | 0.227 | 288,521 | 1,381 | 1B-10B | 65.0 | 11,189 | 395 | 0.000 |
| Gateway Commercial Bank | Mesa | 57.5 | 0.259 | 0.606 | 21,657 | 104 | <100M | 62.5 | 1,287 | 38 | 0.000 |
| Goldwater Bank, N.A. | Scottsdale | 57.5 | 0.169 | 0.803 | 22,735 | 57 | 100M-500M | 22.5 | 198 | 7 | 0.000 |
| Sonoran Bank, N.A. | Phoenix | 55.0 | 0.379 | 0.796 | 10,805 | 56 | <100M | 42.5 | 348 | 19 | 0.000 |
| BNC National Bank | Glendale | 55.0 | 0.073 | 0.253 | 50,498 | 464 | 500M-1B | 72.5 | 5,339 | 223 | 0.000 |
| Heritage Bank, National Association | Phoenix | 52.5 | 0.211 | 0.507 | 22,586 | 148 | 100M-500M | 67.5 | 1,612 | 50 | 0.000 |
| West Valley National Bank | Avondale | 52.5 | 0.312 | 0.562 | 12,845 | 85 | <100M | 60.0 | 754 | 32 | 0.000 |
| Metro Phoenix Bank | Phoenix | 50.0 | 0.234 | 0.509 | 16,143 | 82 | <100M | 65.0 | 1,252 | 30 | 0.000 |
| Arizona Bank & Trust | Phoenix | 50.0 | 0.144 | 0.369 | 38,621 | 237 | 100M-500M | 47.5 | 1,301 | 68 | 0.000 |
| Canyon Community Bank, National Association | Tucson | 45.0 | 0.190 | 0.521 | 16,112 | 89 | <100M | 47.5 | 710 | 29 | 0.000 |
| Meridian Bank, National Association | Wickenburg | 42.5 | 0.052 | 0.144 | 47,636 | 246 | 500M-1B | 32.5 | 997 | 72 | 0.000 |
| UMB Bank Arizona, National Association | Phoenix | 35.0 | 0.122 | 0.180 | 22,141 | 92 | 100M-500M | 30.0 | 687 | 22 | 0.000 |
| Pinnacle Bank | Scottsdale | 32.5 | 0.158 | 0.499 | 13,879 | 37 | <100M | 12.5 | 88 | 4 | 0.000 |
| FIRST SCOTTSDALE BANK, NATIONAL ASSOCIATION | Scottsdale | 30.0 | 0.157 | 0.446 | 11,175 | 48 | <100M | 35.0 | 460 | 9 | 0.000 |
| Gold Canyon Bank | Gold Canyon | 22.5 | 0.115 | 0.471 | 6,291 | 39 | <100M | 72.5 | 1,417 | 18 | 0.000 |
| The Biltmore Bank of Arizona | Phoenix | 22.5 | 0.054 | 0.148 | 15,489 | 73 | 100M-500M | 27.5 | 624 | 15 | 0.000 |
| Bank 1440 | Phoenix | 20.0 | 0.137 | 0.349 | 10,781 | 38 | <100M | 15.0 | 103 | 5 | 0.000 |
| SunBank, National Association | Phoenix | 10.0 | - | - | - | - | <100M | 10.0 | - | - | 0.009 |
| Nordstrom fsb | Scottsdale | 10.0 | - | - | - | - | 100M-500M | 10.0 | - | - | 0.503 |

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 3B. Expanded. Micro Business Lending Institutions in Arizona Using Call Report Data, June 2012

| Name of Lending Institution | City | Micro Business Lending (less than \$100,000) | | | | | All Small Business Lending (less than \$1 million) | | | | |
|---|------------------|---|-----------------------|------------------------|----------------|--------|---|------------|---------|--------|-------|
| | | Total | TA Ratio ¹ | TBL Ratio ¹ | Amount (1,000) | Number | Institution | Total Rank | Amount | Number | CC |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Commerce Bank of Arizona | Tucson | 95.0 | 0.019 | 0.040 | 4,671 | 228 | 100M-500M | 85.0 | 73,807 | 498 | 0.000 |
| Bank of Tucson | Tucson | 95.0 | 0.019 | 0.047 | 5,666 | 210 | 100M-500M | 87.5 | 85,649 | 559 | 0.000 |
| Country Bank | Prescott | 87.5 | 0.020 | 0.064 | 3,219 | 89 | 100M-500M | 80.0 | 46,762 | 260 | 0.000 |
| 1st Bank Yuma | Yuma | 87.5 | 0.019 | 0.050 | 3,776 | 114 | 100M-500M | 62.5 | 40,889 | 253 | 0.000 |
| The Foothills Bank | Yuma | 87.5 | 0.018 | 0.036 | 5,063 | 173 | 100M-500M | 90.0 | 94,307 | 482 | 0.000 |
| Horizon Community Bank | Lake Havasu City | 80.0 | 0.018 | 0.047 | 2,971 | 96 | 100M-500M | 75.0 | 44,766 | 270 | 0.001 |
| Mohave State Bank | Lake Havasu City | 75.0 | 0.015 | 0.035 | 4,494 | 150 | 100M-500M | 67.5 | 64,935 | 368 | 0.000 |
| Gold Canyon Bank | Gold Canyon | 72.5 | 0.026 | 0.106 | 1,417 | 18 | <100M | 22.5 | 6,291 | 39 | 0.000 |
| BNC National Bank | Glendale | 72.5 | 0.008 | 0.027 | 5,339 | 223 | 500M-1B | 55.0 | 50,498 | 464 | 0.000 |
| National Bank of Arizona | Tucson | 70.0 | 0.006 | 0.014 | 28,485 | 916 | 1B-10B | 65.0 | 637,841 | 2,901 | 0.000 |
| Heritage Bank, National Association | Phoenix | 67.5 | 0.015 | 0.036 | 1,612 | 50 | 100M-500M | 52.5 | 22,586 | 148 | 0.000 |
| Metro Phoenix Bank | Phoenix | 65.0 | 0.018 | 0.039 | 1,252 | 30 | <100M | 50.0 | 16,143 | 82 | 0.000 |
| Western Alliance Bank | Phoenix | 65.0 | 0.005 | 0.009 | 11,189 | 395 | 1B-10B | 62.5 | 288,521 | 1,381 | 0.000 |
| Mission Bank | Kingman | 65.0 | 0.016 | 0.032 | 1,400 | 62 | <100M | 80.0 | 35,280 | 197 | 0.000 |
| Mission Bank | Kingman | 65.0 | 0.016 | 0.032 | 1,400 | 62 | <100M | 80.0 | 35,280 | 197 | 0.000 |
| Gateway Commercial Bank | Mesa | 62.5 | 0.015 | 0.036 | 1,287 | 38 | <100M | 57.5 | 21,657 | 104 | 0.000 |
| West Valley National Bank | Avondale | 60.0 | 0.018 | 0.033 | 754 | 32 | <100M | 52.5 | 12,845 | 85 | 0.000 |
| SUNRISE BANK OF ARIZONA | Phoenix | 55.0 | 0.007 | 0.011 | 1,911 | 84 | 100M-500M | 82.5 | 92,980 | 438 | 0.000 |
| RepublicBankAz, N.A. | Phoenix | 52.5 | 0.013 | 0.019 | 1,028 | 32 | <100M | 77.5 | 38,680 | 174 | 0.000 |
| Canyon Community Bank, National Association | Tucson | 47.5 | 0.008 | 0.023 | 710 | 29 | <100M | 45.0 | 16,112 | 89 | 0.000 |
| Arizona Bank & Trust | Phoenix | 47.5 | 0.005 | 0.012 | 1,301 | 68 | 100M-500M | 50.0 | 38,621 | 237 | 0.000 |
| Sonoran Bank, N.A. | Phoenix | 42.5 | 0.012 | 0.026 | 348 | 19 | <100M | 55.0 | 10,805 | 56 | 0.000 |
| FIRST SCOTTSDALE BANK, NATIONAL ASSOCIATION | Scottsdale | 35.0 | 0.006 | 0.018 | 460 | 9 | <100M | 30.0 | 11,175 | 48 | 0.000 |
| Central Arizona Bank | Scottsdale | 35.0 | 0.011 | 0.020 | 436 | 11 | <100M | 67.5 | 19,120 | 74 | 0.000 |
| Meridian Bank, National Association | Wickenburg | 32.5 | 0.001 | 0.003 | 997 | 72 | 500M-1B | 42.5 | 47,636 | 246 | 0.000 |
| UMB Bank Arizona, National Association | Phoenix | 30.0 | 0.004 | 0.006 | 687 | 22 | 100M-500M | 35.0 | 22,141 | 92 | 0.000 |
| The Biltmore Bank of Arizona | Phoenix | 27.5 | 0.002 | 0.006 | 624 | 15 | 100M-500M | 22.5 | 15,489 | 73 | 0.000 |
| Goldwater Bank, N.A. | Scottsdale | 22.5 | 0.001 | 0.007 | 198 | 7 | 100M-500M | 57.5 | 22,735 | 57 | 0.000 |
| Bank 1440 | Phoenix | 15.0 | 0.001 | 0.003 | 103 | 5 | <100M | 20.0 | 10,781 | 38 | 0.000 |
| Pinnacle Bank | Scottsdale | 12.5 | 0.001 | 0.003 | 88 | 4 | <100M | 32.5 | 13,879 | 37 | 0.000 |
| SunBank, National Association | Phoenix | 10.0 | 0.000 | 0.000 | - | - | <100M | 10.0 | - | - | 0.009 |
| Nordstrom fsb | Scottsdale | 10.0 | 0.000 | 0.000 | - | - | 100M-500M | 10.0 | - | - | 0.503 |

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.