

Table 3A Expanded. Small Business Lending Institutions in New Mexico 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) |
| Western Bank, Artesia, New Mexico | Artesia | 90.0 | 0.313 | 0.876 | 49,222 | 319 | 100M-500M | 77.5 | 4,602 | 196 | 0.000 |
| Community 1st Bank Las Vegas | Las Vegas | 85.0 | 0.306 | 1.000 | 53,192 | 228 | 100M-500M | 45.0 | 2,826 | 115 | 0.000 |
| The James Polk Stone Community Bar | Portales | 77.5 | 0.176 | 0.860 | 32,211 | 561 | 100M-500M | 95.0 | 12,131 | 444 | 0.000 |
| Bank of the Rio Grande, National Assc | Las Cruces | 77.5 | 0.198 | 1.000 | 26,728 | 281 | 100M-500M | 62.5 | 2,616 | 168 | 0.000 |
| Bank of the Southwest | Roswell | 77.5 | 0.279 | 0.628 | 43,605 | 434 | 100M-500M | 87.5 | 6,433 | 272 | 0.000 |
| Western Bank | Lordsburg | 77.5 | 0.183 | 0.862 | 28,133 | 306 | 100M-500M | 80.0 | 4,420 | 193 | 0.000 |
| International Bank | Raton | 75.0 | 0.185 | 0.507 | 55,966 | 444 | 100M-500M | 77.5 | 7,107 | 248 | 0.000 |
| American Heritage Bank | Clovis | 72.5 | 0.219 | 0.984 | 14,855 | 309 | <100M | 90.0 | 4,885 | 247 | 0.000 |
| Four Corners Community Bank | Farmington | 72.5 | 0.223 | 0.566 | 47,843 | 291 | 100M-500M | 47.5 | 3,433 | 124 | 0.000 |
| New Mexico Bank & Trust | Albuquerque | 70.0 | 0.131 | 0.397 | 130,750 | 1,117 | 500M-1B | 67.5 | 13,648 | 593 | 0.000 |
| The Citizens Bank | Farmington | 70.0 | 0.103 | 0.693 | 70,887 | 590 | 500M-1B | 65.0 | 7,920 | 287 | 0.002 |
| Los Alamos National Bank | Los Alamos | 70.0 | 0.138 | 0.375 | 212,698 | 1,713 | 1B-10B | 65.0 | 21,348 | 944 | 0.007 |
| First American Bank | Artesia | 65.0 | 0.123 | 0.348 | 96,775 | 946 | 500M-1B | 75.0 | 15,194 | 574 | 0.000 |
| Vectra Bank Colorado, National Assoc | Farmington | 65.0 | 0.138 | 0.299 | 327,175 | 2,801 | 1B-10B | 77.5 | 50,678 | 1,628 | 0.000 |
| SUNRISE BANK OF ALBUQUERQUE | Albuquerque | 65.0 | 0.393 | 0.775 | 22,052 | 120 | <100M | 32.5 | 1,077 | 35 | 0.000 |
| The Bank of Clovis | Clovis | 65.0 | 0.162 | 0.642 | 27,830 | 289 | 100M-500M | 72.5 | 4,210 | 190 | 0.000 |
| Main Bank | Albuquerque | 62.5 | 0.315 | 0.742 | 23,934 | 123 | <100M | 35.0 | 1,376 | 43 | 0.000 |
| Western Heritage Bank | Las Cruces | 62.5 | 0.269 | 0.811 | 20,786 | 169 | <100M | 65.0 | 3,004 | 103 | 0.000 |
| Union Savings Bank | Albuquerque | 62.5 | 0.310 | 1.000 | 19,155 | 69 | <100M | 12.5 | 456 | 14 | 0.000 |
| My Bank | Belen | 60.0 | 0.161 | 0.741 | 26,481 | 215 | 100M-500M | 55.0 | 3,170 | 113 | 0.000 |
| Western Commerce Bank | Carlsbad | 60.0 | 0.113 | 0.387 | 41,278 | 1,826 | 100M-500M | 90.0 | 12,086 | 1,658 | 0.000 |
| Century Bank | Santa Fe | 60.0 | 0.124 | 0.338 | 68,974 | 461 | 500M-1B | 52.5 | 4,900 | 205 | 0.000 |
| The Carlsbad National Bank | Carlsbad | 57.5 | 0.118 | 0.651 | 27,595 | 284 | 100M-500M | 75.0 | 4,936 | 173 | 0.000 |
| First National Bank | Alamogordo | 55.0 | 0.109 | 0.516 | 33,561 | 306 | 100M-500M | 57.5 | 4,558 | 173 | 0.001 |
| Southwest Capital Bank | Las Vegas | 52.5 | 0.158 | 0.341 | 31,904 | 227 | 100M-500M | 55.0 | 3,910 | 121 | 0.000 |
| First New Mexico Bank of Silver City | Silver City | 52.5 | 0.143 | 0.922 | 13,014 | 179 | <100M | 80.0 | 3,625 | 128 | 0.000 |
| Centinel Bank of Taos | Taos | 52.5 | 0.118 | 0.771 | 21,788 | 205 | 100M-500M | 57.5 | 2,971 | 134 | 0.004 |
| Community Bank | Santa Fe | 52.5 | 0.166 | 0.444 | 29,311 | 164 | 100M-500M | 27.5 | 1,608 | 64 | 0.000 |
| City Bank New Mexico | Ruidoso | 52.5 | 0.205 | 0.615 | 22,270 | 161 | 100M-500M | 37.5 | 1,771 | 74 | 0.000 |
| Pioneer Bank | Roswell | 50.0 | 0.044 | 0.714 | 27,360 | 232 | 500M-1B | 47.5 | 3,397 | 126 | 0.000 |
| Valley National Bank | Espanola | 50.0 | 0.113 | 0.512 | 30,322 | 215 | 100M-500M | 40.0 | 2,857 | 99 | 0.000 |
| Valley Bank of Commerce | Roswell | 50.0 | 0.146 | 0.580 | 18,360 | 208 | 100M-500M | 67.5 | 3,463 | 125 | 0.000 |
| Citizens Bank of Las Cruces | Las Cruces | 50.0 | 0.099 | 0.499 | 40,339 | 263 | 100M-500M | 32.5 | 2,923 | 106 | 0.002 |
| The Citizens Bank of Clovis | Clovis | 45.0 | 0.052 | 0.648 | 16,132 | 274 | 100M-500M | 77.5 | 4,900 | 221 | 0.000 |
| Bank 1st | Albuquerque | 45.0 | 0.227 | 0.549 | 14,819 | 59 | <100M | 10.0 | 375 | 12 | 0.000 |
| Grants State Bank | Grants | 42.5 | 0.092 | 1.000 | 11,658 | 74 | 100M-500M | 30.0 | 954 | 38 | 0.000 |
| Western Bank | Alamogordo | 42.5 | 0.123 | 0.810 | 8,379 | 70 | <100M | 45.0 | 1,294 | 37 | 0.000 |
| Farmers & Stockmens Bank | Clayton | 40.0 | 0.139 | 0.514 | 16,443 | 162 | 100M-500M | 45.0 | 2,207 | 92 | 0.000 |

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| Name of Lending Institution | City | Small Business Lending (less than \$ million) | | | | | Institution Asset Size | Micro Business Lending (less than \$ 100k) | | | CC Amount/TA ¹ |
|--|-------------|--|-----------------------|------------------------|-------------------|--------|---------------------------|---|-------------------|--------|------------------------------|
| | | Total Rank | TA Ratio ¹ | TBL Ratio ¹ | Amount (1,000) | Number | | Total Rank | Amount (1,000) | Number | |
| | | (1) | (2) | (3) | (4) | (5) | | (6) | (7) | (8) | |
| First New Mexico Bank | Deming | 40.0 | 0.092 | 0.641 | 17,904 | 174 | 100M-500M | 45.0 | 2,670 | 110 | 0.000 |
| The First National Bank of Santa Fe | Santa Fe | 40.0 | 0.045 | 0.152 | 34,359 | 263 | 500M-1B | 30.0 | 2,852 | 127 | 0.000 |
| The First National Bank of New Mexico | Clayton | 35.0 | 0.090 | 0.493 | 16,292 | 257 | 100M-500M | 80.0 | 4,308 | 198 | 0.000 |
| AmBank | Silver City | 32.5 | 0.112 | 0.539 | 13,665 | 141 | 100M-500M | 70.0 | 3,620 | 97 | 0.000 |
| Tucumcari Federal Savings and Loan Association | Tucumcari | 32.5 | 0.073 | 0.890 | 2,931 | 37 | <100M | 37.5 | 605 | 24 | 0.000 |
| First New Mexico Bank, Las Cruces | Las Cruces | 32.5 | 0.073 | 0.847 | 7,574 | 94 | 100M-500M | 47.5 | 1,618 | 67 | 0.000 |
| BANK'34 | Alamogordo | 30.0 | 0.092 | 0.456 | 17,127 | 99 | 100M-500M | 20.0 | 1,245 | 37 | 0.000 |
| First State Bank | Socorro | 30.0 | 0.016 | 0.977 | 1,876 | 31 | 100M-500M | 32.5 | 484 | 23 | 0.006 |
| Lea County State Bank | Hobbs | 30.0 | 0.049 | 0.551 | 12,825 | 177 | 100M-500M | 42.5 | 1,850 | 131 | 0.001 |
| Western Bank of Clovis | Clovis | 27.5 | 0.150 | 0.389 | 7,217 | 71 | <100M | 45.0 | 1,136 | 46 | 0.000 |
| DSRM National Bank | Albuquerque | 10.0 | - | - | - | - | <100M | 10.0 | - | - | 0.000 |

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 New Mexico 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) | Asset Size (6) | (7) | (1,000) (8) | (9) | Amount/TA ¹ (10) |
| The James Polk Stone Community Bank | Portales | 95.0 | 0.066 | 0.324 | 12,131 | 444 | 100M-500M | 77.5 | 32,211 | 561 | 0.000 |
| American Heritage Bank | Clovis | 90.0 | 0.072 | 0.323 | 4,885 | 247 | <100M | 72.5 | 14,855 | 309 | 0.000 |
| Western Commerce Bank | Carlsbad | 90.0 | 0.033 | 0.113 | 12,086 | 1,658 | 100M-500M | 60.0 | 41,278 | 1,826 | 0.000 |
| Bank of the Southwest | Roswell | 87.5 | 0.041 | 0.093 | 6,433 | 272 | 100M-500M | 77.5 | 43,605 | 434 | 0.000 |
| First New Mexico Bank of Silver City | Silver City | 80.0 | 0.040 | 0.257 | 3,625 | 128 | <100M | 52.5 | 13,014 | 179 | 0.000 |
| Western Bank | Lordsburg | 80.0 | 0.029 | 0.135 | 4,420 | 193 | 100M-500M | 77.5 | 28,133 | 306 | 0.000 |
| The First National Bank of New Mexico | Clayton | 80.0 | 0.024 | 0.130 | 4,308 | 198 | 100M-500M | 35.0 | 16,292 | 257 | 0.000 |
| International Bank | Raton | 77.5 | 0.023 | 0.064 | 7,107 | 248 | 100M-500M | 75.0 | 55,966 | 444 | 0.000 |
| The Citizens Bank of Clovis | Clovis | 77.5 | 0.016 | 0.197 | 4,900 | 221 | 100M-500M | 45.0 | 16,132 | 274 | 0.000 |
| Western Bank, Artesia, New Mexico | Artesia | 77.5 | 0.029 | 0.082 | 4,602 | 196 | 100M-500M | 90.0 | 49,222 | 319 | 0.000 |
| Vectra Bank Colorado, National Association | Farmington | 77.5 | 0.021 | 0.046 | 50,678 | 1,628 | 1B-10B | 65.0 | 327,175 | 2,801 | 0.000 |
| The Carlsbad National Bank | Carlsbad | 75.0 | 0.021 | 0.116 | 4,936 | 173 | 100M-500M | 57.5 | 27,595 | 284 | 0.000 |
| First American Bank | Artesia | 75.0 | 0.019 | 0.055 | 15,194 | 574 | 500M-1B | 65.0 | 96,775 | 946 | 0.000 |
| The Bank of Clovis | Clovis | 72.5 | 0.025 | 0.097 | 4,210 | 190 | 100M-500M | 65.0 | 27,830 | 289 | 0.000 |
| AmBank | Silver City | 70.0 | 0.030 | 0.143 | 3,620 | 97 | 100M-500M | 32.5 | 13,665 | 141 | 0.000 |
| New Mexico Bank & Trust | Albuquerque | 67.5 | 0.014 | 0.041 | 13,648 | 593 | 500M-1B | 70.0 | 130,750 | 1,117 | 0.000 |
| Valley Bank of Commerce | Roswell | 67.5 | 0.028 | 0.109 | 3,463 | 125 | 100M-500M | 50.0 | 18,360 | 208 | 0.000 |
| Los Alamos National Bank | Los Alamos | 65.0 | 0.014 | 0.038 | 21,348 | 944 | 1B-10B | 70.0 | 212,698 | 1,713 | 0.007 |
| Western Heritage Bank | Las Cruces | 65.0 | 0.039 | 0.117 | 3,004 | 103 | <100M | 62.5 | 20,786 | 169 | 0.000 |
| The Citizens Bank | Farmington | 65.0 | 0.012 | 0.077 | 7,920 | 287 | 500M-1B | 70.0 | 70,887 | 590 | 0.002 |
| Bank of the Rio Grande, National Association | Las Cruces | 62.5 | 0.019 | 0.098 | 2,616 | 168 | 100M-500M | 77.5 | 26,728 | 281 | 0.000 |
| First National Bank | Alamogordo | 57.5 | 0.015 | 0.070 | 4,558 | 173 | 100M-500M | 55.0 | 33,561 | 306 | 0.001 |
| Centinel Bank of Taos | Taos | 57.5 | 0.016 | 0.105 | 2,971 | 134 | 100M-500M | 52.5 | 21,788 | 205 | 0.004 |
| Southwest Capital Bank | Las Vegas | 55.0 | 0.019 | 0.042 | 3,910 | 121 | 100M-500M | 52.5 | 31,904 | 227 | 0.000 |
| My Bank | Belen | 55.0 | 0.019 | 0.089 | 3,170 | 113 | 100M-500M | 60.0 | 26,481 | 215 | 0.000 |
| Century Bank | Santa Fe | 52.5 | 0.009 | 0.024 | 4,900 | 205 | 500M-1B | 60.0 | 68,974 | 461 | 0.000 |
| Pioneer Bank | Roswell | 47.5 | 0.006 | 0.089 | 3,397 | 126 | 500M-1B | 50.0 | 27,360 | 232 | 0.000 |
| Four Corners Community Bank | Farmington | 47.5 | 0.016 | 0.041 | 3,433 | 124 | 100M-500M | 72.5 | 47,843 | 291 | 0.000 |
| First New Mexico Bank, Las Cruces | Las Cruces | 47.5 | 0.016 | 0.181 | 1,618 | 67 | 100M-500M | 32.5 | 7,574 | 94 | 0.000 |
| Western Bank of Clovis | Clovis | 45.0 | 0.024 | 0.061 | 1,136 | 46 | <100M | 27.5 | 7,217 | 71 | 0.000 |
| Farmers & Stockmens Bank | Clayton | 45.0 | 0.019 | 0.069 | 2,207 | 92 | 100M-500M | 40.0 | 16,443 | 162 | 0.000 |
| First New Mexico Bank | Deming | 45.0 | 0.014 | 0.096 | 2,670 | 110 | 100M-500M | 40.0 | 17,904 | 174 | 0.000 |
| Community 1st Bank Las Vegas | Las Vegas | 45.0 | 0.016 | 0.053 | 2,826 | 115 | 100M-500M | 85.0 | 53,192 | 228 | 0.000 |
| Western Bank | Alamogordo | 45.0 | 0.019 | 0.125 | 1,294 | 37 | <100M | 42.5 | 8,379 | 70 | 0.000 |
| Lea County State Bank | Hobbs | 42.5 | 0.007 | 0.079 | 1,850 | 131 | 100M-500M | 30.0 | 12,825 | 177 | 0.001 |
| Valley National Bank | Espanola | 40.0 | 0.011 | 0.048 | 2,857 | 99 | 100M-500M | 50.0 | 30,322 | 215 | 0.000 |
| Tucumcari Federal Savings and Loan Association | Tucumcari | 37.5 | 0.015 | 0.184 | 605 | 24 | <100M | 32.5 | 2,931 | 37 | 0.000 |
| City Bank New Mexico | Ruidoso | 37.5 | 0.016 | 0.049 | 1,771 | 74 | 100M-500M | 52.5 | 22,270 | 161 | 0.000 |

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| Name of Lending Institution | City | Micro Business Lending (less than \$100,000) | | | | | Institution Asset Size | All Small Business Lending (less than \$1 million) | | | |
|-------------------------------------|-------------|---|-----------------------|------------------------|----------------|--------|---------------------------|---|---------|--------|------------------------------|
| | | Total | | TBL Ratio ¹ | Amount (1,000) | Number | | Total Rank | Amount | | CC Amount/TA ¹ |
| | | Rank | TA Ratio ¹ | | | | | | (1,000) | Number | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | | |
| Main Bank | Albuquerque | 35.0 | 0.018 | 0.043 | 1,376 | 43 | <100M | 62.5 | 23,934 | 123 | 0.000 |
| First State Bank | Socorro | 32.5 | 0.004 | 0.252 | 484 | 23 | 100M-500M | 30.0 | 1,876 | 31 | 0.006 |
| SUNRISE BANK OF ALBUQUERQUE | Albuquerque | 32.5 | 0.019 | 0.038 | 1,077 | 35 | <100M | 65.0 | 22,052 | 120 | 0.000 |
| Citizens Bank of Las Cruces | Las Cruces | 32.5 | 0.007 | 0.036 | 2,923 | 106 | 100M-500M | 50.0 | 40,339 | 263 | 0.002 |
| Grants State Bank | Grants | 30.0 | 0.008 | 0.082 | 954 | 38 | 100M-500M | 42.5 | 11,658 | 74 | 0.000 |
| The First National Bank of Santa Fe | Santa Fe | 30.0 | 0.004 | 0.013 | 2,852 | 127 | 500M-1B | 40.0 | 34,359 | 263 | 0.000 |
| Community Bank | Santa Fe | 27.5 | 0.009 | 0.024 | 1,608 | 64 | 100M-500M | 52.5 | 29,311 | 164 | 0.000 |
| BANK'34 | Alamogordo | 20.0 | 0.007 | 0.033 | 1,245 | 37 | 100M-500M | 30.0 | 17,127 | 99 | 0.000 |
| Union Savings Bank | Albuquerque | 12.5 | 0.007 | 0.024 | 456 | 14 | <100M | 62.5 | 19,155 | 69 | 0.000 |
| Bank 1st | Albuquerque | 10.0 | 0.006 | 0.014 | 375 | 12 | <100M | 45.0 | 14,819 | 59 | 0.000 |
| DSRM National Bank | Albuquerque | 10.0 | 0.000 | 0.000 | - | - | <100M | 10.0 | - | - | 0.000 |

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

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