

**Table 3A Expanded. Small Business Lending Institutions in New Mexico Using Call Report Data, June 2013**

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Bank of the Rio Grande, National Associat	Las Cruces	87.5	0.419	1.000	53,920	233	100M-500M	60	3,394	136	0.000
Bank of the Southwest	Roswell	85.0	0.315	0.625	47,961	475	100M-500M	88	7,474	300	0.000
Community 1st Bank Las Vegas	Las Vegas	85.0	0.320	1.000	50,617	217	100M-500M	50	2,805	101	0.000
The James Polk Stone Community Bank	Portales	80.0	0.166	0.881	31,718	571	100M-500M	95	11,633	446	0.000
Western Bank	Lordsburg	77.5	0.170	0.918	25,432	310	100M-500M	83	4,469	203	0.000
The Bank of Clovis	Clovis	72.5	0.188	0.589	31,842	317	100M-500M	68	4,194	194	0.000
Los Alamos National Bank	Los Alamos	70.0	0.139	0.387	214,005	1,698	1B-10B	65	20,974	919	0.007
The Citizens Bank	Farmington	70.0	0.095	0.674	66,223	588	500M-1B	70	8,900	296	0.002
New Mexico Bank & Trust	Albuquerque	70.0	0.129	0.412	132,737	1,164	1B-10B	68	12,735	608	0.000
Four Corners Community Bank	Farmington	70.0	0.216	0.563	47,952	294	100M-500M	53	3,533	132	0.000
Main Bank	Albuquerque	67.5	0.308	0.718	34,229	164	100M-500M	28	1,524	43	0.000
American Heritage Bank	Clovis	67.5	0.187	0.848	13,214	318	<100M	93	4,703	258	0.000
International Bank	Raton	65.0	0.155	0.528	45,750	310	100M-500M	68	5,373	152	0.000
Vectra Bank Colorado, National Associatio	Farmington	65.0	0.121	0.271	314,992	2,695	1B-10B	75	48,989	1,566	0.000
Union Savings Bank	Albuquerque	62.5	0.312	1.000	18,688	67	<100M	10	337	13	0.000
Western Bank, Artesia, New Mexico	Artesia	62.5	0.175	0.524	29,900	339	100M-500M	83	5,787	223	0.000
SUNRISE BANK OF ALBUQUERQUE	Albuquerque	62.5	0.400	0.783	18,643	111	<100M	28	739	29	0.000
Western Commerce Bank	Carlsbad	60.0	0.110	0.381	42,853	1,788	100M-500M	90	12,436	1,613	0.000
First New Mexico Bank of Silver City	Silver City	60.0	0.138	0.926	13,361	249	<100M	88	4,536	196	0.000
First American Bank	Artesia	60.0	0.111	0.325	92,896	928	500M-1B	73	14,608	544	0.000
First National Bank	Alamogordo	60.0	0.124	0.559	40,222	277	100M-500M	48	3,691	140	0.001
Century Bank	Santa Fe	57.5	0.112	0.293	67,459	449	500M-1B	43	4,332	188	0.000
Pioneer Bank	Roswell	57.5	0.051	0.700	33,199	275	500M-1B	58	4,417	147	0.000
My Bank	Belen	57.5	0.144	0.726	23,158	195	100M-500M	55	2,754	105	0.000
Southwest Capital Bank	Las Vegas	55.0	0.164	0.384	35,753	234	100M-500M	45	3,425	119	0.000
The Carlsbad National Bank	Carlsbad	55.0	0.111	0.604	28,199	308	100M-500M	78	5,416	193	0.000
Centinel Bank of Taos	Taos	55.0	0.114	0.743	20,605	206	100M-500M	60	3,023	136	0.004
City Bank New Mexico	Ruidoso	52.5	0.189	0.566	22,116	161	100M-500M	48	2,177	78	0.000
Valley Bank of Commerce	Roswell	50.0	0.127	0.628	16,909	209	100M-500M	73	3,767	127	0.000
The First National Bank of New Mexico	Clayton	50.0	0.102	0.636	18,899	292	100M-500M	85	5,468	227	0.000
Farmers & Stockmens Bank	Clayton	50.0	0.158	0.562	21,880	181	100M-500M	43	2,042	89	0.000
The Citizens Bank of Clovis	Clovis	50.0	0.048	0.769	16,293	275	100M-500M	75	4,988	223	0.000
Citizens Bank of Las Cruces	Las Cruces	50.0	0.098	0.470	39,485	266	100M-500M	43	3,427	109	0.002
Western Heritage Bank	Las Cruces	50.0	0.166	0.754	11,730	101	<100M	55	1,975	65	0.000
Community Bank	Santa Fe	45.0	0.156	0.422	26,381	145	100M-500M	25	1,437	54	0.000

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Grants State Bank	Grants	42.5	0.098	0.986	12,509	73	100M-500M	28	884	35	0.000
Western Bank	Alamogordo	40.0	0.116	0.803	7,932	64	<100M	45	1,182	32	0.000
First New Mexico Bank	Deming	40.0	0.087	0.652	18,099	180	100M-500M	58	3,063	110	0.000
Valley National Bank	Espanola	40.0	0.114	0.468	22,869	162	100M-500M	25	1,460	65	0.000
AmBank	Silver City	40.0	0.126	0.609	15,627	135	100M-500M	55	2,517	77	0.000
BANK'34	Alamogordo	37.5	0.099	0.610	17,371	102	100M-500M	23	1,221	36	0.000
The First National Bank of Santa Fe	Santa Fe	35.0	0.041	0.192	34,677	221	500M-1B	25	2,508	97	0.000
Western Bank of Clovis	Clovis	32.5	0.146	0.458	7,539	79	<100M	50	1,387	49	0.000
Tucumcari Federal Savings and Loan Associ	Tucumcari	32.5	0.055	0.860	2,133	29	<100M	38	500	21	0.000
First State Bank	Socorro	30.0	0.011	0.964	1,319	26	100M-500M	33	406	19	0.005
First New Mexico Bank, Las Cruces	Las Cruces	30.0	0.085	0.622	9,282	82	100M-500M	35	1,341	53	0.000
Lea County State Bank	Hobbs	27.5	0.046	0.532	12,399	187	100M-500M	48	2,060	143	0.001
DSRM National Bank	Albuquerque	10.0	0.000		0	0	<100M	10	0	0	0.000

<sup>1</sup>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 2013**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
The James Polk Stone Community Bank	Portales	95.0	0.061	0.323	11,633	446	100M-500M	80.0	31,718	571	-
American Heritage Bank	Clovis	92.5	0.067	0.302	4,703	258	<100M	68.0	13,214	318	-
Western Commerce Bank	Carlsbad	90.0	0.032	0.110	12,436	1,613	100M-500M	60.0	42,853	1,788	-
First New Mexico Bank of Silver City	Silver City	87.5	0.047	0.314	4,536	196	<100M	60.0	13,361	249	-
Bank of the Southwest	Roswell	87.5	0.049	0.097	7,474	300	100M-500M	85.0	47,961	475	-
The First National Bank of New Mexico	Clayton	85.0	0.030	0.184	5,468	227	100M-500M	50.0	18,899	292	-
Western Bank, Artesia, New Mexico	Artesia	82.5	0.034	0.101	5,787	223	100M-500M	63.0	29,900	339	-
Western Bank	Lordsburg	82.5	0.030	0.161	4,469	203	100M-500M	78.0	25,432	310	-
The Carlsbad National Bank	Carlsbad	77.5	0.021	0.116	5,416	193	100M-500M	55.0	28,199	308	-
The Citizens Bank of Clovis	Clovis	75.0	0.015	0.235	4,988	223	100M-500M	50.0	16,293	275	-
Vectra Bank Colorado, National Association	Farmington	75.0	0.019	0.042	48,989	1,566	1B-10B	65.0	314,992	2,695	-
Valley Bank of Commerce	Roswell	72.5	0.028	0.140	3,767	127	100M-500M	50.0	16,909	209	-
First American Bank	Artesia	72.5	0.018	0.051	14,608	544	500M-1B	60.0	92,896	928	-
The Citizens Bank	Farmington	70.0	0.013	0.091	8,900	296	500M-1B	70.0	66,223	588	0.002
International Bank	Raton	67.5	0.018	0.062	5,373	152	100M-500M	65.0	45,750	310	-
New Mexico Bank & Trust	Albuquerque	67.5	0.012	0.040	12,735	608	1B-10B	70.0	132,737	1,164	-
The Bank of Clovis	Clovis	67.5	0.025	0.078	4,194	194	100M-500M	73.0	31,842	317	-
Los Alamos National Bank	Los Alamos	65.0	0.014	0.038	20,974	919	1B-10B	70.0	214,005	1,698	0.007
Bank of the Rio Grande, National Association	Las Cruces	60.0	0.026	0.063	3,394	136	100M-500M	88.0	53,920	233	-
Centinel Bank of Taos	Taos	60.0	0.017	0.109	3,023	136	100M-500M	55.0	20,605	206	0.004
Pioneer Bank	Roswell	57.5	0.007	0.093	4,417	147	500M-1B	58.0	33,199	275	-
First New Mexico Bank	Deming	57.5	0.015	0.110	3,063	110	100M-500M	40.0	18,099	180	-
My Bank	Belen	55.0	0.017	0.086	2,754	105	100M-500M	58.0	23,158	195	-
AmBank	Silver City	55.0	0.020	0.098	2,517	77	100M-500M	40.0	15,627	135	-
Western Heritage Bank	Las Cruces	55.0	0.028	0.127	1,975	65	<100M	50.0	11,730	101	-
Four Corners Community Bank	Farmington	52.5	0.016	0.041	3,533	132	100M-500M	70.0	47,952	294	-
Western Bank of Clovis	Clovis	50.0	0.027	0.084	1,387	49	<100M	33.0	7,539	79	-
Community 1st Bank Las Vegas	Las Vegas	50.0	0.018	0.055	2,805	101	100M-500M	85.0	50,617	217	-
First National Bank	Alamogordo	47.5	0.011	0.051	3,691	140	100M-500M	60.0	40,222	277	0.001
Lea County State Bank	Hobbs	47.5	0.008	0.088	2,060	143	100M-500M	28.0	12,399	187	0.001
City Bank New Mexico	Ruidoso	47.5	0.019	0.056	2,177	78	100M-500M	53.0	22,116	161	-
Western Bank	Alamogordo	45.0	0.017	0.120	1,182	32	<100M	40.0	7,932	64	-
Southwest Capital Bank	Las Vegas	45.0	0.016	0.037	3,425	119	100M-500M	55.0	35,753	234	-
Century Bank	Santa Fe	42.5	0.007	0.019	4,332	188	500M-1B	58.0	67,459	449	-
Farmers & Stockmens Bank	Clayton	42.5	0.015	0.052	2,042	89	100M-500M	50.0	21,880	181	-

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		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Number	Asset Size		Rank	(1,000)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Citizens Bank of Las Cruces	Las Cruces	42.5	0.009	0.041	3,427	109	100M-500M	50.0	39,485	266	0.002
Tucumcari Federal Savings and Loan Assc	Tucumcari	37.5	0.013	0.202	500	21	<100M	33.0	2,133	29	-
First New Mexico Bank, Las Cruces	Las Cruces	35.0	0.012	0.090	1,341	53	100M-500M	30.0	9,282	82	-
First State Bank	Socorro	32.5	0.003	0.297	406	19	100M-500M	30.0	1,319	26	0.005
Main Bank	Albuquerque	27.5	0.014	0.032	1,524	43	100M-500M	68.0	34,229	164	-
Grants State Bank	Grants	27.5	0.007	0.070	884	35	100M-500M	43.0	12,509	73	-
SUNRISE BANK OF ALBUQUERQUE	Albuquerque	27.5	0.016	0.031	739	29	<100M	63.0	18,643	111	-
Community Bank	Santa Fe	25.0	0.008	0.023	1,437	54	100M-500M	45.0	26,381	145	-
The First National Bank of Santa Fe	Santa Fe	25.0	0.003	0.014	2,508	97	500M-1B	35.0	34,677	221	-
Valley National Bank	Espanola	25.0	0.007	0.030	1,460	65	100M-500M	40.0	22,869	162	-
BANK'34	Alamogordo	22.5	0.007	0.043	1,221	36	100M-500M	38.0	17,371	102	-
Union Savings Bank	Albuquerque	10.0	0.006	0.018	337	13	<100M	63.0	18,688	67	-
DSRM National Bank	Albuquerque	10.0	-	.	-	-	<100M	10.0	-	-	-

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