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News Release

FOR IMMEDIATE RELEASE

November 12, 2026

Bank Deposits Rise Modestly Across Cochise County

BENSON — Total bank deposits in Cochise County rose to nearly $1.69 billion in 2026, up 1.0% from a year earlier, according to data from the Federal Deposit Insurance Corporation (FDIC).

The increase amounted to about $17 million from the $1.67 billion reported in 2025. The figures represent deposits as of June 30 each year, providing an annual snapshot rather than a measure of deposits flowing into banks over the course of the year.

The latest increase extended the gradual recovery from a recent low of $1.60 billion in 2023. Deposits rose 2.9% in 2024, followed by increases of 1.3% in 2025 and 1.0% in 2026. Over those three years, the countywide balance increased by nearly $85 million, or 5.3%.

Despite those gains, deposits remain below the unusually high levels reached during the pandemic period. Cochise County deposits surged from $1.33 billion in 2019 to $1.48 billion in 2020 and peaked at $1.75 billion in 2021. The 2026 balance was about 3.9% below that peak.

That comparison helps put the recent trend in perspective. Rather than continuing the rapid increases of 2020 and 2021, countywide deposits declined for two years and have since moved gradually higher. By 2026, they were about $80 million above the 2019 pre-pandemic level, an increase of roughly 6.0%.

Within Cochise County, however, the latest trends varied considerably. Douglas recorded the strongest percentage increase in 2026, with deposits rising 11.9% from $132.6 million to $148.4 million. That was a gain of nearly $15.8 million in a single year.

Fort Huachuca also posted double-digit growth. Deposits increased 11.4%, from $68.9 million in 2025 to $76.7 million in 2026. Willcox followed with an 8.7% increase, as deposits rose from $98.2 million to $106.8 million.

Bisbee was essentially unchanged, with deposits edging up 0.2% to $110.8 million. Benson moved in the other direction, falling 1.3% to $164.9 million.

Sierra Vista also experienced a decline, and because of its size, that movement had a significant effect on the countywide picture. Deposits there fell 1.2%, from $1.09 billion in 2025 to $1.08 billion in 2026, a decrease of about $13.3 million.

Even after the decline, Sierra Vista continued to account for approximately 64% of all bank deposits in Cochise County. Its large share means changes in Sierra Vista can substantially influence the countywide total even when several smaller communities are moving in the opposite direction.

A useful longer-term benchmark is 2019, the final full year before the pandemic-era surge. Compared with that year, deposits in 2026 were higher in Benson, Bisbee, Douglas, Fort Huachuca, Sierra Vista and Willcox. The size of those increases varied widely, underscoring how differently local deposit markets have evolved over the past seven years.

Overall, the 2026 figures point to continued stability rather than rapid growth. Cochise County deposits reached their highest level since 2021, but the modest countywide increase masked sharply different local trends. Strong gains in Douglas, Fort Huachuca and Willcox were partly offset by declines in Sierra Vista and Benson, leaving the county as a whole on a slow upward path.

For more information on the Cochise County economy, including current and historical data, visit CochiseEconomy.com, a partnership project of Southeast Arizona Economic Development Group, Arizona G&T Cooperatives, and community sponsors.

Bank Deposits by Community, June 30, 2026

Community	2026 Deposits	Change from 2025
Douglas	$148.4 million	+11.9%
Fort Huachuca	$76.7 million	+11.4%
Willcox	$106.8 million	+8.7%
Bisbee	$110.8 million	+0.2%
Benson	$164.9 million	-1.3%
Sierra Vista	$1.08 billion	-1.2%
Cochise County	**$1.69 billion**	**+1.0%**

Source: Federal Deposit Insurance Corporation (FDIC) and US Economic Research.

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