

Table 3A Expanded. Small Business Lending Institutions in Utah Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
American Express Bank FSB	Salt Lake City	100.0	0.441	1	11,030,000	2,578,159	>\$10B	100.0	#####	#####	0.359
Pitney Bowes Bk	Salt Lake City	95.0	0.611	1	427,025	1,194,240	\$500M-\$1B	92.5	402,822	#####	0
GE Cap FNCL	Salt Lake City	95.0	0.298	1	1,571,808	3,487,328	\$1B-\$10B	97.5	1,571,808	#####	0.004
Advanta Bk Corp	Draper	90.0	0.274	1	755,423	178,483	\$1B-\$10B	97.5	755,423	178,483	0
Wright Express FS Corp	Salt Lake City	87.5	0.803	0.84	1,198,980	165,552	\$1B-\$10B	95.0	820,066	161,061	0
Wells Fargo Bk Nw NA	Ogden	82.5	0.172	0.989	2,489,000	98,578	>\$10B	95.0	2,489,000	98,578	0.143
Transportation Alli Bk	Ogden	82.5	0.437	0.74	254,549	14,315	\$500M-\$1B	87.5	101,942	13,369	0.006
allegiance Dir Bk	Cedar City	82.5	0.589	1	31,263	4,577	<\$100M	92.5	31,263	4,577	0
GMAC Bk	Midvale	80.0	0.077	1	2,463,564	44,449	>\$10B	92.5	2,463,564	44,449	0
Frontier Bank FSB	Park City	72.5	0.124	0.69	40,189	202	\$100M-500M	60.0	2,142	62	0
Bank of UT	Ogden	72.5	0.229	0.638	160,901	1,187	\$500M-\$1B	67.5	13,780	519	0
Target Bk	Salt Lake City	70.0	0.245	1	3,723	7,746	<\$100M	82.5	3,723	7,746	0
Lewiston St Bk	Lewiston	70.0	0.27	0.767	61,068	620	\$100M-500M	72.5	11,699	417	0.003
GE Money Bank	Salt Lake City	70.0	0.001	1	14,597	51,821	>\$10B	82.5	14,597	51,821	0.695
Continental Bk	Salt Lake City	70.0	0.47	1	36,112	260	<\$100M	55.0	2,995	81	0
Zions First NB	Salt Lake City	67.5	0.172	0.366	3,468,004	31,902	>\$10B	67.5	335,249	22,319	0.005
Western Cmnty Bk	Orem	67.5	0.276	1	36,294	227	\$100M-500M	60.0	3,812	132	0.003
Brighton Bk	Salt Lake City	67.5	0.299	0.947	43,693	236	\$100M-500M	52.5	3,124	123	0
Village Bk	Saint George	65.0	0.223	0.763	60,590	687	\$100M-500M	70.0	10,161	466	0.003
Utah Indep Bk	Salina	65.0	0.307	1	16,841	235	<\$100M	72.5	4,639	168	0
State Bk of Southern UT	Cedar City	65.0	0.187	0.636	112,987	1,207	\$500M-\$1B	72.5	19,804	758	0.005
World FNCL Cap Bk	Salt Lake City	62.5	0.064	1	11,722	20,609	\$100M-500M	87.5	11,722	20,609	0.811
Cache Valley Bk	Logan	62.5	0.245	0.722	46,916	218	\$100M-500M	30.0	1,228	29	0.002
American Bk of CMRC	Provo	62.5	0.398	0.933	17,748	133	<\$100M	57.5	2,507	59	0.001
Medallion Bk	Salt Lake City	60.0	0.234	0.537	90,689	262	\$100M-500M	40.0	2,778	67	0
Central Bk	Provo	60.0	0.172	0.534	108,282	843	\$500M-\$1B	67.5	17,453	511	0.006
UBS Bk USA	Salt Lake City	57.5	0.049	0.214	1,337,519	4,751	>\$10B	52.5	62,526	1,455	0
Town & Cntry Bk	Saint George	57.5	0.304	1	6,091	31	<\$100M	37.5	476	10	0
First UT Bk	Salt Lake City	57.5	0.146	0.675	52,243	351	\$100M-500M	55.0	4,711	162	0.001
Capital Cmnty Bk	Provo	57.5	0.2	0.886	25,922	230	\$100M-500M	60.0	3,770	128	0
Barnes Bkg Co	Kaysville	57.5	0.111	0.548	95,046	672	\$500M-\$1B	55.0	7,833	319	0.002
Bank of Amer Fork	American Fork	57.5	0.161	0.468	143,851	863	\$500M-\$1B	55.0	9,367	332	0.003
Marlin Bus Bk	Salt Lake City	55.0	0.083	1	4,750	276	<\$100M	80.0	4,750	276	0
First NB	Layton	55.0	0.164	0.636	47,367	264	\$100M-500M	45.0	3,079	122	0.003
Merrill Lynch Bk USA	Salt Lake City	52.5	0.014	0.074	794,644	4,996	>\$10B	52.5	88,722	2,720	0
Home SVG Bk	Salt Lake City	52.5	0.211	0.787	30,234	90	\$100M-500M	10.0	-	-	0
Gunnison Valley Bk	Gunnison	52.5	0.155	1	11,707	117	<\$100M	57.5	2,528	84	0
Grand Valley NB	Heber City	52.5	0.119	0.755	31,142	377	\$100M-500M	65.0	5,249	227	0

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Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Celtic Bk Corp	Salt Lake City	52.5	0.233	0.621	34,926	215	\$100M-500M	37.5	1,352	50	0
Webbank	Salt Lake City	50.0	0.346	0.563	15,113	90	<\$100M	25.0	343	9	0
Sunfirst Bk	Saint George	50.0	0.14	0.43	34,339	292	\$100M-500M	52.5	4,286	154	0
Bonneville Bk	Provo	50.0	0.237	1	8,298	159	<\$100M	77.5	8,298	159	0
Holladay B&TC	Salt Lake City	47.5	0.175	0.766	11,020	67	<\$100M	47.5	1,276	34	0.001
First NB	Morgan	47.5	0.099	1	9,846	154	<\$100M	52.5	1,509	106	0
Utah Cmnty Bk	Sandy	45.0	0.129	1	8,768	65	<\$100M	42.5	1,064	41	0
Washington Mutual Bank FSB	Park City	42.5	0	0.001	7,063	609	>\$10B	57.5	6,397	606	0
CIT Bk	Salt Lake City	40.0	0.005	0.015	14,257	11,060	\$1B-\$10B	55.0	14,189	11,055	0.001
America W Bk LC	Layton	37.5	0.065	0.538	19,188	114	\$100M-500M	37.5	1,720	48	0
Heritage Bank	St. George	35.0	0.003	1	680	1	\$100M-500M	10.0	-	-	0
Morgan Stanley Bk	Salt Lake City	32.5	0.001	0.007	52,000	168	>\$10B	22.5	1,000	44	0
American Express Centurion B	Salt Lake City	32.5	0	1	350	92	>\$10B	42.5	350	92	0.758
Liberty Bk	Salt Lake City	30.0	0.089	0.774	1,763	14	<\$100M	37.5	223	5	0
First Electronic Bk	Sandy	30.0	0	1	7	1	<\$100M	32.5	7	1	0
Republic Bk	Bountiful	22.5	0.02	0.279	10,103	33	\$100M-500M	20.0	126	3	0
Prime alli Bk	Woods Cross	22.5	0.042	0.352	5,576	40	\$100M-500M	25.0	468	24	0
Magnet Bk	Salt Lake City	22.5	0.024	0.184	8,318	39	\$100M-500M	27.5	1,120	20	0
Franklin Templeton Bank & TR	Salt Lake City	20.0	0.002	0.178	570	3	\$100M-500M	20.0	30	1	0.061
Centennial Bk	Ogden	20.0	0.034	0.171	7,156	57	\$100M-500M	25.0	482	26	0
Proficio Bk	Salt Lake City	15.0	0.038	0.073	6,830	10	\$100M-500M	10.0	-	-	0
Capmark Bk	Midvale	15.0	0.001	0.002	8,385	14	\$1B-\$10B	10.0	95	2	0
Lehman Bros CMRL Bk	Salt Lake City	10.0	0	0	69	1	\$1B-\$10B	10.0	69	1	0
Goldman Sachs Bk USA	Salt Lake City	10.0	0	0.003	2,133	3	>\$10B	10.0	-	-	0
Sallie Mae Bk	Murray	NR	.	.	.	.	\$1B-\$10B	-	.	.	0
Optumhealth Bk	West Valley City	NR	.	.	.	.	\$500M-\$1B	-	.	.	0
Merrick Bc	South Jordan	NR	.	.	.	.	\$1B-\$10B	-	.	.	0.888
LCA Bk Corp	Park City	NR	.	.	.	.	<\$100M	-	.	.	0
Escrow Bk USA	Midvale	NR	.	.	.	.	<\$100M	-	.	.	0
Enerbank USA	Salt Lake City	NR	.	.	.	.	\$100M-500M	-	.	.	0
Bmw Bk of N Amer	Salt Lake City	NR	.	.	.	.	\$1B-\$10B	-	.	.	0.109
Blue Healthcare Bank	Sandy	NR	0	.	-	-	<\$100M	-	-	-	0

Note: NR = not ranked

Source: U.S. Small Business Administration, office of Advocacy, from Call Reports collected by the Federal Reserve Board.

Table 3B Expanded. Small Business Lending Institutions in Utah Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
American Express Bank FSB	Salt Lake City	UT	100.0	0.441	1	11,030,000	2,578,159	>\$10B	100.0	11,030,000	2,578,159	0.359
GE Cap FNCL	Salt Lake City	UT	97.5	0.298	1	1,571,808	3,487,328	\$1B-\$10B	95.0	1,571,808	3,487,328	0.004
Advanta Bk Corp	Draper	UT	97.5	0.274	1	755,423	178,483	\$1B-\$10B	90.0	755,423	178,483	0
Wright Express FS Corp	Salt Lake City	UT	95.0	0.549	0.574	820,066	161,061	\$1B-\$10B	87.5	1,198,980	165,552	0
Wells Fargo Bk NW NA	Ogden	UT	95.0	0.172	0.989	2,489,000	98,578	>\$10B	82.5	2,489,000	98,578	0.143
Pitney Bowes Bk	Salt Lake City	UT	92.5	0.577	0.943	402,822	1,194,150	\$500M-\$1B	95.0	427,025	1,194,240	0
GMAC Bk	Midvale	UT	92.5	0.077	1	2,463,564	44,449	>\$10B	80.0	2,463,564	44,449	0
Allegiance Dir Bk	Cedar City	UT	92.5	0.589	1	31,263	4,577	<\$100M	82.5	31,263	4,577	0
World FNCL Cap Bk	Salt Lake City	UT	87.5	0.064	1	11,722	20,609	\$100M-500M	62.5	11,722	20,609	0.811
Transportation Alli Bk	Ogden	UT	87.5	0.175	0.296	101,942	13,369	\$500M-\$1B	82.5	254,549	14,315	0.006
Target Bk	Salt Lake City	UT	82.5	0.245	1	3,723	7,746	<\$100M	70.0	3,723	7,746	0
GE Money Bank	Salt Lake City	UT	82.5	0.001	1	14,597	51,821	>\$10B	70.0	14,597	51,821	0.695
Marlin Bus Bk	Salt Lake City	UT	80.0	0.083	1	4,750	276	<\$100M	55.0	4,750	276	0
Bonneville Bk	Provo	UT	77.5	0.237	1	8,298	159	<\$100M	50.0	8,298	159	0
Utah Indep Bk	Salina	UT	72.5	0.084	0.275	4,639	168	<\$100M	65.0	16,841	235	0
State Bk of Southern UT	Cedar City	UT	72.5	0.033	0.112	19,804	758	\$500M-\$1B	65.0	112,987	1,207	0.005
Lewiston St Bk	Lewiston	UT	72.5	0.052	0.147	11,699	417	\$100M-500M	70.0	61,068	620	0.003
Village Bk	Saint George	UT	70.0	0.037	0.128	10,161	466	\$100M-500M	85.0	111,452	822	0.003
Zions First NB	Salt Lake City	UT	67.5	0.017	0.035	335,249	22,319	>\$10B	67.5	3,468,004	31,902	0.005
Central Bk	Provo	UT	67.5	0.028	0.086	17,453	511	\$500M-\$1B	30.0	6,803	10	0.006
Bank of UT	Ogden	UT	67.5	0.02	0.055	13,780	519	\$500M-\$1B	72.5	160,901	1,187	0
Grand Valley NB	Heber City	UT	65.0	0.02	0.127	5,249	227	\$100M-500M	52.5	31,142	377	0
Western Cmnty Bk	Orem	UT	60.0	0.029	0.105	3,812	132	\$100M-500M	67.5	36,294	227	0.003
Frontier Bank FSB	Park City	UT	60.0	0.007	0.037	2,142	62	\$100M-500M	72.5	40,189	202	0
Capital Cmnty Bk	Provo	UT	60.0	0.029	0.129	3,770	128	\$100M-500M	57.5	25,922	230	0
Washington Mutual Bank FSB	Park City	UT	57.5	0	0.001	6,397	606	>\$10B	42.5	7,063	609	0
Gunnison Valley Bk	Gunnison	UT	57.5	0.033	0.216	2,528	84	<\$100M	52.5	11,707	117	0
American Bk of CMRC	Provo	UT	57.5	0.056	0.132	2,507	59	<\$100M	62.5	17,748	133	0.001
First UT Bk	Salt Lake City	UT	55.0	0.013	0.061	4,711	162	\$100M-500M	57.5	52,243	351	0.001
Continental Bk	Salt Lake City	UT	55.0	0.039	0.083	2,995	81	<\$100M	70.0	36,112	260	0
CIT Bk	Salt Lake City	UT	55.0	0.005	0.015	14,189	11,055	\$1B-\$10B	40.0	14,257	11,060	0.001
Barnes Bkg Co	Kaysville	UT	55.0	0.009	0.045	7,833	319	\$500M-\$1B	57.5	95,046	672	0.002
Bank of Amer Fork	American Fork	UT	55.0	0.01	0.03	9,367	332	\$500M-\$1B	57.5	143,851	863	0.003
Ubs Bk USA	Salt Lake City	UT	52.5	0.002	0.01	62,526	1,455	>\$10B	57.5	1,337,519	4,751	0
Sunfirst Bk	Saint George	UT	52.5	0.018	0.054	4,286	154	\$100M-500M	50.0	34,339	292	0
Merrill Lynch Bk USA	Salt Lake City	UT	52.5	0.002	0.008	88,722	2,720	>\$10B	52.5	794,644	4,996	0
First NB	Morgan	UT	52.5	0.015	0.153	1,509	106	<\$100M	70.0	39,775	590	0
Brighton Bk	Salt Lake City	UT	52.5	0.021	0.068	3,124	123	\$100M-500M	42.5	13,603	96	0
Holladay B&TC	Salt Lake City	UT	47.5	0.02	0.089	1,276	34	<\$100M	47.5	11,020	67	0.001
First NB	Layton	UT	45.0	0.011	0.041	3,079	122	\$100M-500M	32.5	26,359	149	0.003
Utah Cmnty Bk	Sandy	UT	42.5	0.016	0.121	1,064	41	<\$100M	45.0	8,768	65	0
American Express Centurion B	Salt Lake City	UT	42.5	0	1	350	92	>\$10B	32.5	350	92	0.758
Medallion Bk	Salt Lake City	UT	40.0	0.007	0.016	2,778	67	\$100M-500M	60.0	90,689	262	0
Town & Cntry Bk	Saint George	UT	37.5	0.024	0.078	476	10	<\$100M	40.0	7,965	87	0

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Liberty Bk	Salt Lake City	UT	37.5	0.011	0.098	223	5	<\$100M	52.5	104,724	1,054	0
Celtic Bk Corp	Salt Lake City	UT	37.5	0.009	0.024	1,352	50	\$100M-500M	52.5	34,926	215	0
America W Bk Lc	Layton	UT	37.5	0.006	0.048	1,720	48	\$100M-500M	37.5	19,188	114	0
First Electronic Bk	Sandy	UT	32.5	0	1	7	1	<\$100M	30.0	7	1	0
Cache Valley Bk	Logan	UT	30.0	0.006	0.019	1,228	29	\$100M-500M	62.5	46,916	218	0.002
Magnet Bk	Salt Lake City	UT	27.5	0.003	0.025	1,120	20	\$100M-500M	22.5	8,318	39	0
Webbank	Salt Lake City	UT	25.0	0.008	0.013	343	9	<\$100M	50.0	15,113	90	0
Prime Alli Bk	Woods Cross	UT	25.0	0.004	0.03	468	24	\$100M-500M	22.5	5,576	40	0
Centennial Bk	Ogden	UT	25.0	0.002	0.012	482	26	\$100M-500M	82.5	14,383	150	0
Morgan Stanley Bk	Salt Lake City	UT	22.5	0	0	1,000	44	>\$10B	32.5	52,000	168	0
Republic Bk	Bountiful	UT	20.0	0	0.003	126	3	\$100M-500M	95.0	158,995	682	0
Franklin Templeton Bank & Tr	Salt Lake City	UT	20.0	0	0.009	30	1	\$100M-500M	20.0	570	3	0.061
Proficio Bk	Salt Lake City	UT	10.0	0	0	-	-	\$100M-500M	15.0	6,830	10	0
Lehman Bros CMRL Bk	Salt Lake City	UT	10.0	0	0	69	1	\$1B-\$10B	10.0	69	1	0
Home SVG Bk	Salt Lake City	UT	10.0	0	0	-	-	\$100M-500M	20.0	13,367	41	0
Heritage Bank	St. George	UT	10.0	0	0	-	-	\$100M-500M	80.0	106,273	1,026	0
Goldman Sachs Bk USA	Salt Lake City	UT	10.0	0	0	-	-	>\$10B	10.0	2,133	3	0
Capmark Bk	Midvale	UT	10.0	0	0	95	2	\$1B-\$10B	15.0	8,385	14	0
Sallie Mae Bk	Murray	UT	-	.	.	.	.	\$1B-\$10B	.	.	.	0
Optumhealth Bk	West Valley City	UT	-	.	.	.	.	\$500M-\$1B	.	.	.	0
Merrick Bc	South Jordan	UT	-	.	.	.	.	\$1B-\$10B	.	.	.	0.888
LCA Bk Corp	Park City	UT	-	.	.	.	.	<\$100M	.	.	.	0
Escrow Bk USA	Midvale	UT	-	.	.	.	.	<\$100M	.	.	.	0
Enerbank USA	Salt Lake City	UT	-	.	.	.	.	\$100M-500M	.	.	.	0
Bmw Bk of N Amer	Salt Lake City	UT	-	.	.	.	.	\$1B-\$10B	.	.	.	0.109
Blue Healthcare Bank	Sandy	UT	-	0	.	-	-	<\$100M	.	-	-	0

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