

Table 3A Expanded. Small Business Lending Institutions in Utah 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)
American Express Bank, FSB.	Salt Lake City	100.0	0.472	1.000	16,300,000	3,603,077	10B-50B	100.0	16,300,000	3,603,077	0.408
The Pitney Bowes Bank, Inc.	Salt Lake City	95.0	0.459	0.980	351,893	1,080,993	500M-1B	95.0	333,996	1,080,915	0.000
Wright Express Financial Services Corp	Midvale	92.5	0.653	0.803	1,011,185	175,009	1B-10B	97.5	700,317	170,913	0.000
Transportation Alliance Bank, Inc.	Ogden	92.5	0.595	0.993	521,563	9,995	500M-1B	95.0	521,563	9,995	0.000
Wells Fargo Bank Northwest, National	Ogden	85.0	0.103	0.998	1,645,000	53,868	10B-50B	95.0	1,317,000	50,020	0.103
GE Capital Retail Bank	Draper	85.0	0.042	1.000	1,133,624	716,231	10B-50B	97.5	1,133,624	716,231	0.857
Continental Bank	Salt Lake City	75.0	0.335	0.698	37,122	540	100M-500M	75.0	5,745	331	0.000
World Financial Capital Bank	Salt Lake City	72.5	0.036	1.000	28,842	11,456	500M-1B	90.0	28,842	11,456	0.795
Zions First National Bank	Salt Lake City	72.5	0.168	0.347	2,990,459	29,906	10B-50B	72.5	228,670	20,931	0.007
Lewiston State Bank	Lewiston	72.5	0.239	0.730	58,463	590	100M-500M	80.0	10,172	344	0.004
Medallion Bank	Salt Lake City	70.0	0.284	0.500	189,787	536	500M-1B	50.0	4,530	75	0.000
State Bank of Southern Utah	Cedar City	67.5	0.149	0.510	105,823	1,063	500M-1B	75.0	15,431	653	0.005
Capital Community Bank	Provo	67.5	0.293	0.640	36,375	320	100M-500M	70.0	3,970	174	0.000
The Village Bank	Saint George	65.0	0.210	0.740	24,282	290	100M-500M	67.5	3,100	171	0.006
Rock Canyon Bank	Orem	65.0	0.264	0.574	39,739	208	100M-500M	52.5	2,457	87	0.000
Bank of Utah	Ogden	65.0	0.175	0.433	130,228	662	500M-1B	57.5	7,920	229	0.000
Cache Valley Bank	Logan	62.5	0.166	0.478	89,355	707	500M-1B	70.0	9,422	389	0.002
The First National Bank of Layton	Layton	62.5	0.187	0.659	46,758	240	100M-500M	55.0	2,689	72	0.004
Bank of American Fork	American Fork	62.5	0.163	0.400	148,303	797	500M-1B	55.0	6,082	238	0.003
Utah Independent Bank	Salina	62.5	0.251	0.842	14,664	199	<100M	72.5	2,943	137	0.000
Target Bank	Salt Lake City	62.5	0.079	1.000	5,043	3,558	<100M	87.5	5,043	3,558	0.000
Ally Bank	Midvale	62.5	0.022	0.066	1,964,564	68,244	>50B	82.5	1,741,122	67,679	0.000
Central Bank	Springville	62.5	0.116	0.511	80,048	589	500M-1B	70.0	11,177	383	0.005
GE Capital Bank	Salt Lake City	60.0	0.054	0.069	735,067	17,830	10B-50B	75.0	293,449	15,274	0.000
First Utah Bank	Salt Lake City	60.0	0.188	0.492	47,698	264	100M-500M	52.5	2,586	93	0.001
American Bank of Commerce	Provo	60.0	0.281	0.692	13,908	102	<100M	55.0	1,215	35	0.001
Town & Country Bank	Saint George	60.0	0.301	0.592	21,907	131	<100M	55.0	1,777	64	0.000
Holladay Bank & Trust	Salt Lake City	60.0	0.296	0.859	13,285	62	<100M	50.0	957	26	0.002
Utah Community Bank	Sandy	57.5	0.200	0.999	5,603	50	<100M	60.0	968	34	0.000
Celtic Bank	Salt Lake City	57.5	0.193	0.330	44,232	530	100M-500M	35.0	760	60	0.000
Grand Valley Bank	Heber City	57.5	0.101	0.669	28,087	252	100M-500M	60.0	2,872	128	0.000
Gunnison Valley Bank	Gunnison	57.5	0.167	0.810	12,068	120	<100M	72.5	2,849	87	0.000
UBS Bank USA	Salt Lake City	57.5	0.014	0.137	588,440	1,765	10B-50B	57.5	19,037	417	0.003
Home Savings Bank	Salt Lake City	57.5	0.199	0.739	21,192	73	100M-500M	30.0	305	5	0.000
Green Dot Bank DBA Bonneville Bank	Provo	55.0	0.086	1.000	5,479	95	<100M	60.0	1,355	66	0.000
Merrick Bank	South Jordan	55.0	0.002	1.000	2,141	1,092	1B-10B	65.0	2,141	1,092	0.785
Brighton Bank	Salt Lake City	52.5	0.162	0.503	26,331	175	100M-500M	45.0	1,378	74	0.000
Morgan Stanley Bank, National Association	Salt Lake City	52.5	0.004	0.031	257,000	826	>50B	47.5	10,000	203	0.000

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

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)	
American Express Centurion Bank	Salt Lake City	50.0	0.001	0.813	32,430	149	10B-50B	27.5	481	11	0.561
Frontier Bank, FSB	Park City	47.5	0.099	0.582	25,298	128	100M-500M	40.0	993	32	0.000
WebBank	Salt Lake City	47.5	0.055	0.481	7,529	2,256	100M-500M	67.5	2,371	2,224	0.138
OptumHealth Bank, Inc.	Salt Lake City	42.5	0.013	0.274	29,256	202	1B-10B	45.0	2,628	84	0.000
LCA Bank Corporation	Park City	40.0	0.012	0.999	827	10	<100M	37.5	155	3	0.000
Prime Alliance Bank	Woods Cross	40.0	0.087	0.428	8,785	46	100M-500M	35.0	298	15	0.000
Liberty Bank, Inc.	Salt Lake City	37.5	0.085	0.672	956	18	<100M	32.5	62	5	0.000
Heritage Bank	Saint George	35.0	0.002	0.995	206	1	<100M	12.5	-	-	0.000
Republic Bank	Bountiful	27.5	0.012	0.071	8,749	41	500M-1B	20.0	42	1	0.000
Proficio Bank	Cottonwood Heigh	27.5	0.030	0.085	5,934	26	100M-500M	27.5	294	7	0.000
First Electronic Bank	Sandy	25.0	0.000	0.800	4	1	<100M	37.5	4	1	0.055
CIT Bank	Salt Lake City	25.0	0.001	0.002	9,773	17	1B-10B	20.0	38	1	0.000
Franklin Templeton Bank and Trust, F.	Salt Lake City	20.0	0.002	0.237	453	1	100M-500M	12.5	-	-	0.000
BMW Bank of North America	Salt Lake City	10.0	-	-	-	-	1B-10B	12.5	-	-	0.034
Marlin Business Bank	Salt Lake City	10.0	-	-	-	-	100M-500M	12.5	-	-	0.000
Sallie Mae Bank	Murray	10.0	-	-	-	-	1B-10B	12.5	-	-	0.003
Capmark Bank	Midvale	10.0	-	-	-	-	1B-10B	12.5	-	-	0.000
EnerBank USA	Salt Lake City	10.0	-	-	-	-	500M-1B	12.5	-	-	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 Utah 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 Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
American Express Bank, FSB.	Salt Lake City	100.0	0.472	1.000	16,300,000	3,603,077	10B-50B	100.0	16,300,000	3,603,077	0.408
GE Capital Retail Bank	Draper	97.5	0.042	1.000	1,133,624	716,231	10B-50B	85.0	1,133,624	716,231	0.857
Wright Express Financial Services Corporatio	Midvale	97.5	0.452	0.556	700,317	170,913	1B-10B	92.5	1,011,185	175,009	0.000
Transportation Alliance Bank, Inc.	Ogden	95.0	0.595	0.993	521,563	9,995	500M-1B	92.5	521,563	9,995	0.000
The Pitney Bowes Bank, Inc.	Salt Lake City	95.0	0.436	0.930	333,996	1,080,915	500M-1B	95.0	351,893	1,080,993	0.000
Wells Fargo Bank Northwest, National Associ	Ogden	95.0	0.082	0.799	1,317,000	50,020	10B-50B	85.0	1,645,000	53,868	0.103
World Financial Capital Bank	Salt Lake City	90.0	0.036	1.000	28,842	11,456	500M-1B	72.5	28,842	11,456	0.795
Target Bank	Salt Lake City	87.5	0.079	1.000	5,043	3,558	<100M	62.5	5,043	3,558	0.000
Ally Bank	Midvale	82.5	0.020	0.058	1,741,122	67,679	>50B	62.5	1,964,564	68,244	0.000
Lewiston State Bank	Lewiston	80.0	0.042	0.127	10,172	344	100M-500M	72.5	58,463	590	0.004
State Bank of Southern Utah	Cedar City	75.0	0.022	0.074	15,431	653	500M-1B	67.5	105,823	1,063	0.005
Continental Bank	Salt Lake City	75.0	0.052	0.108	5,745	331	100M-500M	75.0	37,122	540	0.000
GE Capital Bank	Salt Lake City	75.0	0.022	0.028	293,449	15,274	10B-50B	60.0	735,067	17,830	0.000
Utah Independent Bank	Salina	72.5	0.050	0.169	2,943	137	<100M	62.5	14,664	199	0.000
Gunnison Valley Bank	Gunnison	72.5	0.039	0.191	2,849	87	<100M	57.5	12,068	120	0.000
Zions First National Bank	Salt Lake City	72.5	0.013	0.027	228,670	20,931	10B-50B	72.5	2,990,459	29,906	0.007
Capital Community Bank	Provo	70.0	0.032	0.070	3,970	174	100M-500M	67.5	36,375	320	0.000
Cache Valley Bank	Logan	70.0	0.017	0.050	9,422	389	500M-1B	62.5	89,355	707	0.002
Central Bank	Springville	70.0	0.016	0.071	11,177	383	500M-1B	62.5	80,048	589	0.005
The Village Bank	Saint George	67.5	0.027	0.094	3,100	171	100M-500M	65.0	24,282	290	0.006
WebBank	Salt Lake City	67.5	0.017	0.152	2,371	2,224	100M-500M	47.5	7,529	2,256	0.138
Merrick Bank	South Jordan	65.0	0.002	1.000	2,141	1,092	1B-10B	55.0	2,141	1,092	0.785
Grand Valley Bank	Heber City	60.0	0.010	0.068	2,872	128	100M-500M	57.5	28,087	252	0.000
Green Dot Bank DBA Bonneville Bank	Provo	60.0	0.021	0.247	1,355	66	<100M	55.0	5,479	95	0.000
Utah Community Bank	Sandy	60.0	0.035	0.173	968	34	<100M	57.5	5,603	50	0.000
UBS Bank USA	Salt Lake City	57.5	0.000	0.004	19,037	417	10B-50B	57.5	588,440	1,765	0.003
Bank of Utah	Ogden	57.5	0.011	0.026	7,920	229	500M-1B	65.0	130,228	662	0.000
Town & Country Bank	Saint George	55.0	0.024	0.048	1,777	64	<100M	60.0	21,907	131	0.000
American Bank of Commerce	Provo	55.0	0.025	0.060	1,215	35	<100M	60.0	13,908	102	0.001
The First National Bank of Layton	Layton	55.0	0.011	0.038	2,689	72	100M-500M	62.5	46,758	240	0.004
Bank of American Fork	American Fork	55.0	0.007	0.016	6,082	238	500M-1B	62.5	148,303	797	0.003
Rock Canyon Bank	Orem	52.5	0.016	0.035	2,457	87	100M-500M	65.0	39,739	208	0.000
First Utah Bank	Salt Lake City	52.5	0.010	0.027	2,586	93	100M-500M	60.0	47,698	264	0.001
Holladay Bank & Trust	Salt Lake City	50.0	0.021	0.062	957	26	<100M	60.0	13,285	62	0.002
Medallion Bank	Salt Lake City	50.0	0.007	0.012	4,530	75	500M-1B	70.0	189,787	536	0.000
Morgan Stanley Bank, National Association	Salt Lake City	47.5	0.000	0.001	10,000	203	>50B	52.5	257,000	826	0.000
OptumHealth Bank, Inc.	Salt Lake City	45.0	0.001	0.025	2,628	84	1B-10B	42.5	29,256	202	0.000
Brighton Bank	Salt Lake City	45.0	0.008	0.026	1,378	74	100M-500M	52.5	26,331	175	0.000

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		Rank	TA Ratio ¹						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Frontier Bank, FSB	Park City	40.0	0.004	0.023	993	32	100M-500M	47.5	25,298	128	0.000
First Electronic Bank	Sandy	37.5	0.000	0.800	4	1	<100M	25.0	4	1	0.055
LCA Bank Corporation	Park City	37.5	0.002	0.187	155	3	<100M	40.0	827	10	0.000
Celtic Bank	Salt Lake City	35.0	0.003	0.006	760	60	100M-500M	57.5	44,232	530	0.000
Prime Alliance Bank	Woods Cross	35.0	0.003	0.015	298	15	100M-500M	40.0	8,785	46	0.000
Liberty Bank, Inc.	Salt Lake City	32.5	0.005	0.044	62	5	<100M	37.5	956	18	0.000
Home Savings Bank	Salt Lake City	30.0	0.003	0.011	305	5	100M-500M	57.5	21,192	73	0.000
Proficio Bank	Cottonwood Heights	27.5	0.001	0.004	294	7	100M-500M	27.5	5,934	26	0.000
American Express Centurion Bank	Salt Lake City	27.5	0.000	0.012	481	11	10B-50B	50.0	32,430	149	0.561
CIT Bank	Salt Lake City	20.0	0.000	0.000	38	1	1B-10B	25.0	9,773	17	0.000
Republic Bank	Bountiful	20.0	0.000	0.000	42	1	500M-1B	27.5	8,749	41	0.000
Marlin Business Bank	Salt Lake City	12.5	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
Franklin Templeton Bank and Trust, F.S.B.	Salt Lake City	12.5	0.000	0.000	-	-	100M-500M	20.0	453	1	0.000
Capmark Bank	Midvale	12.5	0.000	0.000	-	-	1B-10B	10.0	-	-	0.000
Heritage Bank	Saint George	12.5	0.000	0.000	-	-	<100M	35.0	206	1	0.000
BMW Bank of North America	Salt Lake City	12.5	0.000	0.000	-	-	1B-10B	10.0	-	-	0.034
EnerBank USA	Salt Lake City	12.5	0.000	0.000	-	-	500M-1B	10.0	-	-	0.000
Sallie Mae Bank	Murray	12.5	0.000	0.000	-	-	1B-10B	10.0	-	-	0.003

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