

Table 3A. Small Business Lending in Utah Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Pitney Bowes Bank	95.0	0.864	1	267,410	162484	\$100M-500M	40	267,410	162,484	0
Advanta Bank Corp	90.0	0.381	1	377,544	377544	\$500M-\$1B	38	377,544	377,544	***
Ge Cap Fncl	87.5	0.599	0.945	1,195,370	1374985	\$1B-\$10B	37	1,189,602	1,374,768	0.07
Universal Fncl Corp	85.0	0.828	1	501,024	468711	\$500M-\$1B	38	500,634	468,702	0
American Express Centurion B	82.5	0.257	1	4,450,620	1939001	>\$10B	38	4,450,620	1,939,001	0.654
Wright Express Fncl Svc Corp	82.5	0.868	0.92	237,879	66742	\$100M-500M	35	192,228	66,152	0
Village Bank	75.0	0.416	1	20,180	378	<\$100M	33	20,180	378	0.006
Volvo Cmrl Cr Corp Utah	75.0	0.463	1	5,814	869	<\$100M	33	5,814	869	0
Western Cmnty Bank	72.5	0.38	1	21,344	375	<\$100M	27	9,039	321	0.007
Associates Cap Bank	72.5	0.2	1	34,089	52135	\$100M-500M	35	34,089	52,135	0.017
Capital Cmnty Bank	72.5	0.368	1	20,562	346	<\$100M	23	4,778	253	0
Transportation Alliance Bank	72.5	0.608	0.842	34,793	2302	<\$100M	33	25,287	2,215	0.048
First Ut Bank	67.5	0.395	1	31,143	407	<\$100M	24	7,047	284	0.014
State Bank Of Southern Utah	67.5	0.284	0.848	75,929	1092	\$100M-500M	27	19,050	800	0.009
Central Bank	65.0	0.305	0.68	96,779	1017	\$100M-500M	26	24,926	723	0.009
Lewiston St Bank	65.0	0.322	0.903	38,226	433	\$100M-500M	22	7,819	304	0.002
Bonneville Bank	62.5	0.372	1	8,903	103	<\$100M	27	6,081	84	0
Far West Bank	62.5	0.241	0.829	57,403	971	\$100M-500M	26	16,684	742	0.006
Bank Of Ephraim	62.5	0.361	1	16,364	213	<\$100M	22	4,109	148	0
American Bank Of Cmrc	62.5	0.346	1	5,375	76	<\$100M	21	1,871	51	0.004
Conseco Bank	62.5	0.017	0.995	48,192	41987	\$1B-\$10B	30	48,165	41,986	0.779
Zions First Nb	60.0	0.138	0.434	1,213,783	18009	\$1B-\$10B	24	144,036	14,203	0.001
Brighton Bank	60.0	0.277	0.789	38,787	666	\$100M-500M	22	6,370	506	0
Home Svg Bank	60.0	0.369	1	23,596	88	<\$100M	11	940	14	0
Wells Fargo Bank Northwest Na	60.0	0.044	0.66	934,452	8808	>\$10B	24	140,952	5,286	0
Cache Valley Bank	60.0	0.333	0.781	37,153	414	\$100M-500M	23	7,993	278	0.008
Bank Of Utah	57.5	0.193	0.459	80,848	1235	\$100M-500M	24	18,440	860	0
Merrill Lynch Bank Usa	57.5	0.018	0.233	1,070,573	5100	>\$10B	20	29,018	875	0
Sun First Bank	57.5	0.292	1	3,878	40	<\$100M	28	3,878	40	0
Utah Independent Bank	55.0	0.293	0.999	10,164	199	<\$100M	25	4,428	159	0
Holladay B&Tc	55.0	0.224	1	10,446	78	<\$100M	15	1,147	42	0.002
First Nb	55.0	0.272	0.685	42,835	295	\$100M-500M	17	3,957	154	0.007
Barnes Bankg Co	55.0	0.162	0.541	71,678	768	\$100M-500M	21	10,973	511	0.002
Bank Of Amer Fork	55.0	0.175	0.682	64,812	576	\$100M-500M	19	7,891	336	0.004
America West Bank	55.0	0.157	1	4,845	72	<\$100M	20	1,665	54	0.002
Bank One Ut Na	52.5	0.115	0.362	131,641	1206	\$1B-\$10B	21	16,854	784	0
Gunnison Valley Bank	52.5	0.192	1	8,007	162	<\$100M	28	8,007	162	0
Utah Cmnty Bank	52.5	0.177	1	3,227	39	<\$100M	26	3,227	39	0
First Nb	50.0	0.148	1	7,491	186	<\$100M	28	7,491	186	0
Heber Valley Nb	47.5	0.156	1	1,757	13	<\$100M	10	80	4	0
American Inv Fncl	45.0	0.13	0.845	16,905	123	\$100M-500M	10	315	19	0

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Centennial Bank	45.0	0.169	0.916	11,080	93	<\$100M	18	2,221	59	0.004
Morgan Stanley Dean Witter B	40.0	0.001	1	689	9	\$500M-\$1B	18	689	9	0
Liberty Bank	35.0	0.061	1	333	7	<\$100M	17	140	5	0
Webbank Corp	30.0	0.18	0.221	2,156	7	<\$100M	8	40	1	0.032
Celtic Bank Corp	25.0	0.07	0.518	495	6	<\$100M	15	188	4	0
American Inv Bank Na	0.0	0	.	-	0	\$500M-\$1B	.	-	-	0
First Usa Fncl Svc	0.0	0	.	-	0	<\$100M	.	-	-	0
Providian Bank	0.0	0	.	-	0	\$1B-\$10B	.	-	-	0.453
Chevron Cr Bank Na	0.0	0	.	-	0	\$100M-500M	.	-	-	0
Merrick Bc	0.0	0	.	-	0	\$100M-500M	.	-	-	0.907
Bmw Bank Of North Amer	0.0	0	.	-	0	\$500M-\$1B	.	-	-	0.035
Republic Bank	0.0	0	.	-	0	\$100M-500M	.	-	-	0
Escrow Bank Usa	0.0	0	.	-	0	<\$100M	.	-	-	0
First Electronic Bank	0.0	0	.	-	0	<\$100M	.	-	-	0
Cit Online Bank	0.0	0	.	-	0	<\$100M	.	-	-	0
Yourbank.Com	0.0	0	.	-	0	<\$100M	.	-	-	0.465

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/).

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.