

Table 3A. Banks' Small Business Lending in Utah Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Associates Cap Bk	Salt Lake City	95.0	0.669	1	199,956	491,447	\$100M-500M	97.5	199,956	491,447	0.071
Universal Fc	Salt Lake City	90.0	0.92	1	790,063	716,726	\$500M-\$1B	97.5	789,537	716,722	0.004
American Express Centurion B	Salt Lake City	87.5	0.288	1	5,038,097	1,183,511	>\$10B	95.0	5,038,097	1,183,511	0.593
Advanta Bk Corp	Draper	85.0	0.292	1	471,364	139,893	\$1B-\$10B	95.0	471,364	139,893	0
Volvo Cmrl Cr Corp Utah	Salt Lake City	85.0	0.746	1	23,042	18,952	<\$100M	92.5	23,042	18,952	0
Ge Cap Fncl	Salt Lake City	82.5	0.547	0.888	1,491,506	1,795,908	\$1B-\$10B	92.5	1,483,676	1,795,585	0.192
Village Bk	Saint George	82.5	0.474	1	38,138	1,044	<\$100M	90.0	38,138	1,044	0.005
Pitney Bowes Bk	Salt Lake City	82.5	0.644	0.929	324,768	598,268	\$500M-\$1B	97.5	323,128	598,259	0
Wright Express Fs Corp	Salt Lake City	80.0	0.717	0.765	228,072	83,415	\$100M-500M	90.0	173,355	82,502	0
Cache Valley Bk	Logan	72.5	0.388	0.946	60,129	769	\$100M-500M	67.5	13,063	584	0.005
Bank Of Ephraim	Ephraim	70.0	0.401	1	23,621	237	<\$100M	65.0	5,513	161	0
First Ut Bk	Salt Lake City	67.5	0.285	0.935	38,351	432	\$100M-500M	57.5	6,406	276	0.007
Western Cmnty Bk	Orem	67.5	0.312	1	23,609	280	<\$100M	65.0	6,287	216	0.005
Celtic Bk Corp	Salt Lake City	67.5	0.365	1	16,215	105	<\$100M	37.5	840	27	0
Lewiston St Bk	Lewiston	65.0	0.338	0.883	41,609	492	\$100M-500M	67.5	9,186	359	0.003
Capital Cmnty Bk	Orem	65.0	0.33	0.93	29,386	362	<\$100M	65.0	7,039	235	0
Sun First Bk	Saint George	65.0	0.51	0.911	29,852	254	<\$100M	55.0	5,061	152	0
Home Svg Bk	Salt Lake City	62.5	0.373	1	29,659	105	<\$100M	32.5	1,381	23	0
Far West Bk	Provo	62.5	0.225	0.797	69,089	1,100	\$100M-500M	70.0	18,318	824	0.006
Central Bk	Provo	62.5	0.267	0.687	104,217	1,056	\$100M-500M	70.0	28,505	758	0.007
State Bk Of Southern Utah	Cedar City	62.5	0.232	0.734	77,361	1,113	\$100M-500M	67.5	18,307	817	0.008
Wells Fargo Bk Northwest Na	Ogden	62.5	0.045	0.706	825,508	5,611	>\$10B	60.0	70,429	2,391	0
American Bk Of Cmrc	Provo	62.5	0.302	1	9,057	104	<\$100M	52.5	1,798	62	0.002
Transportation Alliance Bk	Ogden	62.5	0.377	0.503	45,182	3,645	\$100M-500M	85.0	24,489	3,529	0.021
Zions First Nb	Salt Lake City	60.0	0.126	0.409	1,363,136	20,869	>\$10B	60.0	185,105	16,594	0.009
Centennial Bk	Ogden	60.0	0.193	1	20,363	105	\$100M-500M	42.5	2,381	50	0.003
Webbank	Salt Lake City	60.0	0.679	0.92	13,226	70	<\$100M	55.0	2,525	40	0.006
Bonneville Bk	Provo	57.5	0.323	1	8,122	207	<\$100M	77.5	8,122	207	0
Merrill Lynch Bk Usa	Salt Lake City	57.5	0.027	0.161	1,742,841	7,862	>\$10B	52.5	106,136	1,508	0
Holladay B&Tc	Salt Lake City	55.0	0.234	1	12,739	57	<\$100M	30.0	696	24	0.002
Gunnison Valley Bk	Gunnison	55.0	0.273	1	12,597	195	<\$100M	52.5	2,393	106	0
Bank Of Amer Fork	American Fork	55.0	0.177	0.571	92,716	665	\$500M-\$1B	50.0	9,220	337	0.003
First Nb	Morgan	52.5	0.171	1	9,618	215	<\$100M	67.5	5,018	184	0
Barnes Bkg Co	Kaysville	52.5	0.157	0.46	84,892	764	\$500M-\$1B	55.0	11,453	447	0.002

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Brighton Bk	Salt Lake City	50.0	0.183	0.748	36,850	363	\$100M-500M	52.5	5,101	227	0
First Nb	Layton	50.0	0.229	0.59	52,094	302	\$100M-500M	37.5	4,037	136	0.005
Bank Of Utah	Ogden	50.0	0.159	0.394	85,402	1,018	\$500M-\$1B	55.0	13,220	628	0
Liberty Bk	Salt Lake City	45.0	0.151	1	1,189	9	<\$100M	35.0	117	4	0
Utah Independent Bk	Salina	42.5	0.222	0.718	8,856	191	<\$100M	65.0	3,998	150	0
American Inv Fncl	Midvale	42.5	0.118	0.914	11,557	123	<\$100M	25.0	383	20	0
Heber Valley Nb	Heber City	40.0	0.257	0.91	5,687	42	<\$100M	32.5	408	15	0
Utah Cmnty Bk	Sandy	40.0	0.14	0.998	6,534	46	<\$100M	52.5	1,474	32	0
America West Bk	Layton	40.0	0.101	1	5,315	102	<\$100M	50.0	1,175	76	0.003
Morgan Stanley Bk	West Valley City	25.0	0.001	0.009	2,976	25	\$1B-\$10B	25.0	835	19	0
Gmac Cmrl Mtg Bk	Midvale	17.5	0	0	-	-	\$500M-\$1B	17.5	-	-	0
American Inv Bk Na	Salt Lake City	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
Providian Bk	Salt Lake City	0.0	0	.	-	-	\$1B-\$10B	0.0	-	-	0.437
Chevron Cr Bk Na	Murray	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
Merrick Bc	South Jordan	0.0	0	.	-	-	\$100M-500M	0.0	-	-	1.13
Bmw Bk Of North Amer	Salt Lake City	0.0	0	.	-	-	\$1B-\$10B	0.0	-	-	0.094
Republic Bk	West Bountiful	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
Escrow Bk Usa	Midvale	0.0	0	.	-	-	<\$100M	0.0	-	-	0
First Electronic Bk	Draper	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Cit Online Bk Cn	Salt Lake City	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Volkswagen Bk Usa	Salt Lake City	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
Enerbank Usa	Salt Lake City	0.0	0	.	-	-	<\$100M	0.0	-	-	0

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/.

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