

Table 3A Expanded. Small Business Lending Institutions in Utah Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (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	0.451	1	7,323,472	1,450,742	>\$10B	100.0	7,323,472	1,450,742	0.395
Advanta Bk Corp	Draper	95.0	0.628	1	1,056,499	237,600	\$1B-\$10B	97.5	1,056,499	237,600	0
PiTNey Bowes Bk	Salt Lake City	95.0	0.69	1	396,340	1,337,183	\$500M-\$1B	95.0	381,612	1,337,123	0
Universal FC	Salt Lake City	90.0	0.966	1	511,262	271,197	\$500M-\$1B	97.5	510,824	271,195	0
Wright Express FS Corp	Salt Lake City	90.0	0.859	0.887	731,487	126,516	\$500M-\$1B	95.0	591,821	125,903	0
GE Cap Fncl	Salt Lake City	87.5	0.758	0.803	1,473,927	1,288,296	\$1B-\$10B	95.0	1,428,538	1,285,354	0.029
Allegiance Dir Bk	Cedar City	87.5	0.817	1	27,068	3,421	<\$100M	95.0	27,068	3,421	0
GE Money Bank	Salt Lake City	85.0	0.022	1	329,153	329,153	>\$10B	95.0	329,153	329,153	0.613
Wells Fargo Bk Northwest NA	Ogden	77.5	0.147	0.986	2,756,899	119,340	>\$10B	95.0	2,756,899	119,340	0.09
Transportation Alli Bk	Ogden	77.5	0.34	0.664	146,544	11,452	\$100M-500M	85.0	49,048	9,524	0.006
Frontier Bank FSB	Park City	77.5	0.147	0.817	38,181	207	\$100M-500M	60.0	2,003	69	0
Western Cmnty Bk	Orem	75.0	0.342	1	31,691	247	<\$100M	65.0	4,688	164	0.004
Village Bk	Saint George	75.0	0.373	0.848	71,346	760	\$100M-500M	72.5	12,745	473	0.003
Lewiston St Bk	Lewiston	72.5	0.34	0.872	50,223	506	\$100M-500M	70.0	8,059	317	0.003
Continental Bk	Salt Lake City	72.5	0.376	1	25,669	150	<\$100M	45.0	1,540	33	0
Cache Valley Bk	Logan	70.0	0.323	0.826	53,214	690	\$100M-500M	80.0	12,571	503	0.003
Target Bk	Salt Lake City	70.0	0.229	1	2,934	5,030	<\$100M	82.5	2,934	5,030	0
World Fncl Cap Bk	Salt Lake City	67.5	0.045	1	8,547	5,569	\$100M-500M	85.0	8,547	5,569	0.829
Bank of UT	Ogden	67.5	0.257	0.647	158,005	1,165	\$500M-\$1B	62.5	13,744	534	0
Zions First NB	Salt Lake City	65.0	0.149	0.371	2,035,894	26,536	>\$10B	67.5	263,920	20,172	0.007
Far West Bk	Provo	65.0	0.214	0.782	86,843	1,181	\$100M-500M	80.0	19,489	830	0.006
Central Bk	Provo	62.5	0.202	0.645	101,900	977	\$500M-\$1B	70.0	18,300	644	0.006
State Bk of Southern UT	Cedar City	62.5	0.171	0.677	91,227	966	\$500M-\$1B	72.5	18,479	718	0.005
Bonneville Bk	Provo	62.5	0.285	1	9,204	260	<\$100M	82.5	9,204	260	0
Utah Indep Bk	Salina	62.5	0.272	1	13,030	187	<\$100M	72.5	4,307	133	0
Home SVG Bk	Salt Lake City	62.5	0.29	1	28,124	99	<\$100M	40.0	1,178	21	0
First NB	Morgan	62.5	0.181	1	13,625	250	<\$100M	75.0	5,337	202	0
Webbank	Salt Lake City	62.5	0.565	1	3,569	33	<\$100M	32.5	49	15	0
Bank of Amer Fork	American Fork	60.0	0.167	0.458	122,635	811	\$500M-\$1B	52.5	8,957	355	0.003
CIT Bk	Salt Lake City	60.0	0.002	1	3,024	3,622	\$1B-\$10B	70.0	3,024	3,622	0
Celtic Bk Corp	Salt Lake City	60.0	0.294	0.81	24,301	158	<\$100M	37.5	839	34	0
Sunfirst Bk	Saint George	60.0	0.294	0.574	48,039	390	\$100M-500M	60.0	5,619	201	0
Medallion Bk	Salt Lake City	60.0	0.287	0.582	79,163	252	\$100M-500M	35.0	1,014	32	0
Holladay B&TC	Salt Lake City	57.5	0.266	1	11,208	56	<\$100M	47.5	1,023	25	0.002
American Bk of CMRC	Provo	57.5	0.25	0.949	12,429	136	<\$100M	60.0	2,123	68	0.002
First UT Bk	Salt Lake City	57.5	0.167	0.801	40,923	321	\$100M-500M	52.5	4,018	159	0
Brighton Bk	Salt Lake City	57.5	0.244	0.652	41,758	304	\$100M-500M	62.5	5,081	157	0
Capital Cmnty Bk	Provo	57.5	0.232	0.829	21,309	223	<\$100M	60.0	3,845	126	0
Utah Cmnty Bk	Sandy	57.5	0.158	1	9,931	66	<\$100M	57.5	1,569	43	0

Table 3A Expanded. Small Business Lending Institutions in Utah Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
UBS Bk UsSA	Salt Lake City	57.5	0.052	0.259	977,662	3,377	>\$10B	57.5	38,536	943	0
First NB	Layton	55.0	0.177	0.585	52,885	319	\$100M-500M	47.5	3,687	127	0.004
Barnes Bkg Co	Kaysville	55.0	0.166	0.582	114,534	723	\$500M-\$1B	62.5	14,814	407	0.002
Merrill Lynch Bk USA	Salt Lake City	52.5	0.009	0.021	528,872	2,637	>\$10B	52.5	22,553	629	0.003
Liberty Bk	Salt Lake City	52.5	0.259	0.999	3,962	18	<\$100M	37.5	233	3	0
Prime Alliance Bk	Woods Cross	52.5	0.051	1	9,391	31	\$100M-500M	37.5	620	14	0
Gunnison Valley Bk	Gunnison	50.0	0.198	0.834	10,887	132	<\$100M	65.0	3,427	98	0
American Express Centurion B	Salt Lake City	47.5	0	1	1,554	159	>\$10B	57.5	1,554	159	0.85
America West Bk	Layton	47.5	0.137	0.723	21,519	150	\$100M-500M	50.0	2,679	66	0.001
Goldman Sachs Bk USA	Salt Lake City	47.5	0	1	155	1	\$1B-\$10B	17.5	-	-	0
Centennial Bk	Ogden	42.5	0.089	0.758	14,814	99	\$100M-500M	47.5	1,561	49	0
First Electronic Bk	Draper	40.0	0.001	1	9	1	<\$100M	47.5	9	1	0
Washington Mutual Bank FSB	Salt Lake City	35.0	0	0	1,558	262	>\$10B	42.5	1,066	261	0.058
Heritage Bank	St. George	35.0	0.002	1	803	2	\$100M-500M	10.0	-	-	0
Republic Bk	West Bountiful	30.0	0.009	0.586	3,273	18	\$100M-500M	30.0	309	6	0
Magnet Bk	Salt Lake City	30.0	0.026	0.273	7,100	23	\$100M-500M	25.0	140	2	0
Capmark Bk	Midvale	25.0	0	0.001	1,241	6	\$1B-\$10B	17.5	-	-	0
Morgan Stanley Bk	West Valley City	22.5	0	0	746	5	>\$10B	25.0	91	2	0
Lehman Bros CMRL Bk	Salt Lake City	17.5	0	0	-	-	\$1B-\$10B	17.5	-	-	0
Franklin Templeton Bank & TR	Salt Lake City	10.0	0	0	-	-	\$100M-500M	17.5	-	-	0.152
Merrick BC	South Jordan	NR	0	-	-	-	\$500M-\$1B	NR	-	-	0.933
Bmw Bk of North Amer	Salt Lake City	NR	0	-	-	-	\$1B-\$10B	NR	-	-	0.097
Chevron CR Bk NA	Murray	NR	0	-	-	-	\$100M-500M	NR	-	-	0
Escrow Bk USA	Midvale	NR	0	-	-	-	<\$100M	NR	-	-	0
Volvo CMRL Cr Corp UT	Salt Lake City	NR	0	-	-	-	<\$100M	NR	-	-	0
Volkswagen Bk USA	Salt Lake City	NR	0	-	-	-	\$500M-\$1B	NR	-	-	0
Enerbank USA	Salt Lake City	NR	0	-	-	-	\$100M-500M	NR	-	-	0
Exante Bk	West Valley City	NR	0	-	-	-	\$100M-500M	NR	-	-	0
GMAC Automotive Bk	Midvale	NR	0	-	-	-	\$1B-\$10B	NR	-	-	0
Sallie Mae Bk	Murray	NR	0	-	-	-	\$100M-500M	NR	-	-	0
LCA Bk Corp	Park City	NR	0	-	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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

Table 3B Expanded. Micro Business Lending Institutions in Utah Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	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	0.451	1	7,323,472	1,450,742	>\$10B	100.0	7,323,472	1,450,742	0.395
Universal FC	Salt Lake City	UT	97.5	0.965	0.999	510,824	271,195	\$500M-\$1B	90.0	511,262	271,197	0
Advanta Bk Corp	Draper	UT	97.5	0.628	1	1,056,499	237,600	\$1B-\$10B	95.0	1,056,499	237,600	0
Allegiance Dir Bk	Cedar City	UT	95.0	0.817	1	27,068	3,421	<\$100M	87.5	27,068	3,421	0
GE Money Bank	Salt Lake City	UT	95.0	0.022	1	329,153	329,153	>\$10B	85.0	329,153	329,153	0.613
Pitney Bowes Bk	Salt Lake City	UT	95.0	0.664	0.963	381,612	1,337,123	\$500M-\$1B	95.0	396,340	1,337,183	0
Wright Express Fs Corp	Salt Lake City	UT	95.0	0.695	0.718	591,821	125,903	\$500M-\$1B	90.0	731,487	126,516	0
GE Cap FNCL	Salt Lake City	UT	95.0	0.734	0.778	1,428,538	1,285,354	\$1B-\$10B	87.5	1,473,927	1,288,296	0.029
Wells Fargo Bk Northwest Na	Ogden	UT	95.0	0.147	0.986	2,756,899	119,340	>\$10B	77.5	2,756,899	119,340	0.09
World FNCL Cap Bk	Salt Lake City	UT	85.0	0.045	1	8,547	5,569	\$100M-500M	67.5	8,547	5,569	0.829
Transportation Alli Bk	Ogden	UT	85.0	0.114	0.222	49,048	9,524	\$100M-500M	77.5	146,544	11,452	0.006
Target Bk	Salt Lake City	UT	82.5	0.229	1	2,934	5,030	<\$100M	70.0	2,934	5,030	0
Bonneville Bk	Provo	UT	82.5	0.285	1	9,204	260	<\$100M	62.5	9,204	260	0
Cache Valley Bk	Logan	UT	80.0	0.076	0.195	12,571	503	\$100M-500M	70.0	53,214	690	0.003
Far West Bk	Provo	UT	80.0	0.048	0.175	19,489	830	\$100M-500M	65.0	86,843	1,181	0.006
First NB	Morgan	UT	75.0	0.071	0.392	5,337	202	<\$100M	62.5	13,625	250	0
Utah Indep Bk	Salina	UT	72.5	0.09	0.331	4,307	133	<\$100M	62.5	13,030	187	0
Village Bk	Saint George	UT	72.5	0.067	0.152	12,745	473	\$100M-500M	75.0	71,346	760	0.003
State Bk of Southern UT	Cedar City	UT	72.5	0.035	0.137	18,479	718	\$500M-\$1B	62.5	91,227	966	0.005
Cit Bk	Salt Lake City	UT	70.0	0.002	1	3,024	3,622	\$1B-\$10B	60.0	3,024	3,622	0
Lewiston St Bk	Lewiston	UT	70.0	0.055	0.14	8,059	317	\$100M-500M	72.5	50,223	506	0.003
Central Bk	Provo	UT	70.0	0.036	0.116	18,300	644	\$500M-\$1B	62.5	101,900	977	0.006
Zions First NB	Salt Lake City	UT	67.5	0.019	0.048	263,920	20,172	>\$10B	65.0	2,035,894	26,536	0.007
Gunnison Valley Bk	Gunnison	UT	65.0	0.062	0.262	3,427	98	<\$100M	50.0	10,887	132	0
Western Cmnty Bk	Orem	UT	65.0	0.051	0.148	4,688	164	<\$100M	75.0	31,691	247	0.004
Brighton Bk	Salt Lake City	UT	62.5	0.03	0.079	5,081	157	\$100M-500M	57.5	41,758	304	0
Bank of UT	Ogden	UT	62.5	0.022	0.056	13,744	534	\$500M-\$1B	67.5	158,005	1,165	0
Barnes Bkg Co	Kaysville	UT	62.5	0.021	0.075	14,814	407	\$500M-\$1B	55.0	114,534	723	0.002
Frontier Bank FSB	Park City	UT	60.0	0.008	0.043	2,003	69	\$100M-500M	77.5	38,181	207	0
American Bk of CMRC	Provo	UT	60.0	0.043	0.162	2,123	68	<\$100M	57.5	12,429	136	0.002
Capital Cmnty Bk	Provo	UT	60.0	0.042	0.15	3,845	126	<\$100M	57.5	21,309	223	0
Sunfirst Bk	Saint George	UT	60.0	0.034	0.067	5,619	201	\$100M-500M	60.0	48,039	390	0
American Express Centurion B	Salt Lake City	UT	57.5	0	1	1,554	159	>\$10B	47.5	1,554	159	0.85
Utah Cmnty Bk	Sandy	UT	57.5	0.025	0.158	1,569	43	<\$100M	57.5	9,931	66	0
UBS Bk USA	Salt Lake City	UT	57.5	0.002	0.01	38,536	943	>\$10B	57.5	977,662	3,377	0
First UT Bk	Salt Lake City	UT	52.5	0.016	0.079	4,018	159	\$100M-500M	57.5	40,923	321	0
Bank of Amer Fork	American Fork	UT	52.5	0.012	0.033	8,957	355	\$500M-\$1B	60.0	122,635	811	0.003

Table 3B Expanded. Micro Business Lending Institutions in Utah Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	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)
Merrill Lynch Bk USA	Salt Lake City	UT	52.5	0	0.001	22,553	629	>\$10B	52.5	528,872	2,637	0.003
America West Bk	Layton	UT	50.0	0.017	0.09	2,679	66	\$100M-500M	47.5	21,519	150	0.001
First Electronic Bk	Draper	UT	47.5	0.001	1	9	1	<\$100M	40.0	9	1	0
Holladay B&TC	Salt Lake City	UT	47.5	0.024	0.091	1,023	25	<\$100M	57.5	11,208	56	0.002
Centennial Bk	Ogden	UT	47.5	0.009	0.08	1,561	49	\$100M-500M	42.5	14,814	99	0
First NB	Layton	UT	47.5	0.012	0.041	3,687	127	\$100M-500M	55.0	52,885	319	0.004
Continental Bk	Salt Lake City	UT	45.0	0.023	0.06	1,540	33	<\$100M	72.5	25,669	150	0
Washington Mutual Bank FSB	Salt Lake City	UT	42.5	0	0	1,066	261	>\$10B	35.0	1,558	262	0.058
Home Svg Bk	Salt Lake City	UT	40.0	0.012	0.042	1,178	21	<\$100M	62.5	28,124	99	0
Liberty Bk	Salt Lake City	UT	37.5	0.015	0.059	233	3	<\$100M	52.5	3,962	18	0
Prime Alliance Bk	Woods Cross	UT	37.5	0.003	0.066	620	14	\$100M-500M	52.5	9,391	31	0
Celtic Bk Corp	Salt Lake City	UT	37.5	0.01	0.028	839	34	<\$100M	60.0	24,301	158	0
Medallion Bk	Salt Lake City	UT	35.0	0.004	0.007	1,014	32	\$100M-500M	60.0	79,163	252	0
Webbank	Salt Lake City	UT	32.5	0.008	0.014	49	15	<\$100M	62.5	3,569	33	0
Republic Bk	West Bountiful	UT	30.0	0.001	0.055	309	6	\$100M-500M	30.0	3,273	18	0
Morgan Stanley Bk	West Valley City	UT	25.0	0	0	91	2	>\$10B	22.5	746	5	0
Magnet Bk	Salt Lake City	UT	25.0	0.001	0.005	140	2	\$100M-500M	30.0	7,100	23	0
Franklin Templeton Bank & TR	Salt Lake City	UT	17.5	0	0	-	-	\$100M-500M	10.0	-	-	0.152
Capmark Bk	Midvale	UT	17.5	0	0	-	-	\$1B-\$10B	25.0	1,241	6	0
Goldman Sachs Bk USA	Salt Lake City	UT	17.5	0	0	-	-	\$1B-\$10B	47.5	155	1	0
Lehman Bros CMRL Bk	Salt Lake City	UT	17.5	0	0	-	-	\$1B-\$10B	17.5	-	-	0
Heritage Bank	St. George	UT	10.0	0	0	-	-	\$100M-500M	35.0	803	2	0
Merrick Bc	South Jordan	UT	NR	0	-	-	-	\$500M-\$1B	NR	-	-	0.933
Bmw Bk of North Amer	Salt Lake City	UT	NR	0	-	-	-	\$1B-\$10B	NR	-	-	0.097
Chevron Cr Bk NAa	Murray	UT	NR	0	-	-	-	\$100M-500M	NR	-	-	0
Escrow Bk USA	Midvale	UT	NR	0	-	-	-	<\$100M	NR	-	-	0
Volvo CMRL Cr Corp UT	Salt Lake City	UT	NR	0	-	-	-	<\$100M	NR	-	-	0
Volkswagen Bk USA	Salt Lake City	UT	NR	0	-	-	-	\$500M-\$1B	NR	-	-	0
Enerbank USA	Salt Lake City	UT	NR	0	-	-	-	\$100M-500M	NR	-	-	0
Exante Bk	West Valley City	UT	NR	0	-	-	-	\$100M-500M	NR	-	-	0
GMAC Automotive Bk	Midvale	UT	NR	0	-	-	-	\$1B-\$10B	NR	-	-	0
Sallie Mae Bk	Murray	UT	NR	0	-	-	-	\$100M-500M	NR	-	-	0
Lca Bk Corp	Park City	UT	NR	0	-	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

**Table 3B Expanded. Micro Business Lending Institutions in Utah Using Call Report Data, June 2006**

Name of Lending Institution	City of Industry	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)

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