

Table A.2 Small Business Lending in Utah Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Wright Express Fncl Svc Corp	Salt Lake City	92.5	10.0	9.0	9.0	9.0	\$100M-500M	204,394	65,535	95.0	95.0
Advanta Bk Corp	Draper	92.5	10.0	8.0	9.0	10.0	\$1B-\$10B	517,774	516,904	97.5	97.5
Universal Fncl Corp	Salt Lake City	87.5	10.0	6.0	9.0	10.0	\$100M-500M	414,224	364,078	95.0	95.0
Transportation Alliance Bk	Ogden	85.0	10.0	10.0	6.0	8.0	<\$100M	22,836	1,999	80.0	82.5
Ge Cap Fncl	Salt Lake City	82.5	8.0	5.0	10.0	10.0	\$1B-\$10B	899,087	1,154,016	90.0	92.5
Associates Cap Bk	Salt Lake City	75.0	6.0	8.0	6.0	10.0	\$100M-500M	31,523	117,884	87.5	92.5
Capital Cmnty Bk	Orem	72.5	10.0	8.0	5.0	6.0	<\$100M	22,734	379	60.0	57.5
First Usa Fncl Svc	Salt Lake City	70.0	9.0	2.0	8.0	9.0	\$100M-500M	68,035	10,988	70.0	72.5
Conseco Bk	Salt Lake City	70.0	3.0	9.0	7.0	9.0	\$1B-\$10B	34,557	32,354	75.0	80.0
Village Bk	Saint George	70.0	9.0	9.0	5.0	5.0	<\$100M	17,825	362	77.5	85.0
Central Bk	Provo	67.5	8.0	2.0	9.0	8.0	\$100M-500M	86,630	977	67.5	67.5
Cache Valley Bk	Logan	67.5	9.0	4.0	7.0	7.0	<\$100M	36,252	673	72.5	70.0
Western Cmnty Bk	Orem	67.5	9.0	8.0	5.0	5.0	<\$100M	16,652	366	67.5	67.5
State Bk Of Southern Utah	Cedar City	65.0	7.0	3.0	8.0	8.0	\$100M-500M	66,887	950	70.0	62.5
First Ut Bk	Salt Lake City	65.0	8.0	6.0	6.0	6.0	<\$100M	23,339	376	65.0	62.5
Bank Of Ephraim	Ephraim	65.0	9.0	7.0	5.0	5.0	<\$100M	14,182	201	62.5	57.5
Far West Bk	Provo	62.5	7.0	4.0	7.0	7.0	\$100M-500M	52,133	916	67.5	70.0
Community First Nb	Salt Lake City	62.5	7.0	5.0	7.0	6.0	\$100M-500M	31,957	444	42.5	45.0
Lewiston St Bk	Lewiston	62.5	8.0	4.0	7.0	6.0	\$100M-500M	31,596	383	52.5	57.5
Bank Of Amer Fork	American Fork	60.0	5.0	4.0	8.0	7.0	\$100M-500M	66,369	640	57.5	55.0
Draper B&Tc	Draper	60.0	6.0	3.0	8.0	7.0	\$100M-500M	60,787	640	55.0	52.5
Zions First Nb	Salt Lake City	60.0	4.0	1.0	10.0	9.0	\$1B-\$10B	1,023,791	20,244	60.0	60.0
Bank Of Utah	Ogden	57.5	5.0	2.0	8.0	8.0	\$100M-500M	85,604	1,285	62.5	65.0
Home Cr Bk	Salt Lake City	57.5	8.0	6.0	5.0	4.0	<\$100M	15,951	72	50.0	32.5
Utah Independent Bk	Salina	57.5	8.0	6.0	4.0	5.0	<\$100M	8,977	209	62.5	60.0
Merrill Lynch Bk Usa	Salt Lake City	57.5	4.0	1.0	10.0	8.0	>\$10B	1,080,092	4,981	52.5	52.5
First Scty Bk Na	Ogden	57.5	3.0	1.0	10.0	9.0	>\$10B	955,813	12,980	60.0	60.0
Barnes Bkg Co	Kaysville	55.0	5.0	2.0	8.0	7.0	\$100M-500M	80,763	725	52.5	55.0
Brighton Bk	Salt Lake City	55.0	7.0	3.0	6.0	6.0	\$100M-500M	30,984	511	55.0	55.0
Bank One Ut Na	Salt Lake City	55.0	4.0	1.0	9.0	8.0	\$1B-\$10B	141,127	1,484	55.0	55.0
American Bk Of Cmrc	Provo	52.5	6.0	9.0	3.0	3.0	<\$100M	4,019	64	52.5	50.0
Bonneville Bk	Provo	50.0	7.0	4.0	4.0	5.0	<\$100M	6,461	192	62.5	62.5
Gunnison Valley Bk	Gunnison	50.0	5.0	7.0	4.0	4.0	<\$100M	5,409	144	57.5	62.5
First Nb	Morgan	50.0	5.0	7.0	4.0	4.0	<\$100M	6,456	184	57.5	67.5
First Nb	Layton	47.5	6.0	2.0	6.0	5.0	\$100M-500M	31,014	273	45.0	42.5
Heber Valley Nb	Heber City	47.5	4.0	10.0	3.0	2.0	<\$100M	325	1	17.5	17.5
American Inv Fncl	Midvale	45.0	4.0	5.0	5.0	4.0	<\$100M	10,168	84	27.5	25.0
Holladay B&Tc	Salt Lake City	45.0	5.0	5.0	4.0	4.0	<\$100M	7,962	72	42.5	45.0
America West Bk	Layton	45.0	3.0	10.0	2.0	3.0	<\$100M	111	2	47.5	47.5
Volvo Cmrl Cr Utah	Salt Lake City	42.5	2.0	10.0	3.0	2.0	<\$100M	114	1	47.5	25.0
Morgan Stanley Dean Witter B	Sandy	37.5	2.0	8.0	2.0	3.0	\$500M-\$1B	57	2	40.0	45.0
Liberty Bk	Salt Lake City	37.5	3.0	6.0	3.0	3.0	<\$100M	234	5	45.0	50.0
Centennial Bk	Ogden	30.0	3.0	3.0	3.0	3.0	<\$100M	3,688	31	30.0	37.5
Webbank Corp	Park City	25.0	3.0	1.0	3.0	3.0	<\$100M	1,180	5	22.5	10.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(#) (5)					
Bmw Bk Of North Amer	Salt Lake City	15.0	2.0	.	2.0	2.0	\$500M-\$1B	-	-	.	.
Republic Bk	West Bountiful	15.0	2.0	.	2.0	2.0	<\$100M	-	-	.	.
American Inv Bk Na	Salt Lake City	7.5	1.0	.	1.0	1.0	\$100M-500M	-	-	.	.
Pitney Bowes Bk	Salt Lake City	7.5	1.0	.	1.0	1.0	\$100M-500M	-	-	.	.
Providian Bk	Salt Lake City	7.5	1.0	.	1.0	1.0	\$1B-\$10B	-	-	.	.
Chevron Cr Bk Na	Murray	-	-	-	-	-	\$100M-500M	-	-	.	.
Merrick Bc	South Jordan	-	-	-	-	-	\$100M-500M	-	-	.	.
Escrow Bk Usa	Midvale	-	-	-	-	-	<\$100M	-	-	.	.
Fidelity Tc	Salt Lake City	-	-	-	-	-	<\$100M	-	-	.	.
American Express Centurion B	Midvale	-	-	-	-	-	>\$10B	3,350,478	1,702,280	90.0	95.0

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.