

Table 3A Expanded. Small Business Lending Institutions in Utah Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
American Express Bank FSB	Salt Lake City	97.5	0.485	1	6,630,445	1,627,649	>\$10B	97.5	6,630,445	1,627,649	0.302
Pitney Bowes Bk	Salt Lake City	95.0	0.606	1	352,285	1,239,012	\$500M-\$1B	92.5	344,901	1,238,976	0
Associates Cap Bk	Salt Lake City	92.5	0.763	1	295,911	329,858	\$100M-500M	95.0	295,911	329,858	0
Advanta Bk Corp	Draper	90.0	0.58	1	865,051	204,738	\$1B-\$10B	95.0	865,051	204,738	0
Universal FC	Salt Lake City	90.0	0.971	1	596,533	366,391	\$500M-\$1B	95.0	595,980	366,386	0
Wright Express FS Corp	Salt Lake City	85.0	0.932	0.995	550,600	114,596	\$500M-\$1B	92.5	421,446	114,151	0
Volvo CMRL Cr Corp UT	Salt Lake City	85.0	0.819	1	18,015	5,399	<\$100M	90.0	18,015	5,399	0
GE Cap FNCL	Salt Lake City	82.5	0.562	0.745	1,039,559	1,436,998	\$1B-\$10B	92.5	1,003,769	1,434,736	0.057
Transportation Alli Bk	Ogden	82.5	0.565	0.934	143,508	11,370	\$100M-500M	85.0	57,722	10,454	0.009
GE Money Bank	Salt Lake City	80.0	0.03	1	275,484	223,348	\$1B-\$10B	87.5	275,484	223,348	0.609
Wells Fargo Bk Northwest Na	Ogden	75.0	0.152	0.986	2,969,000	152,852	>\$10B	90.0	2,969,000	152,852	0.084
CIT Bk	Salt Lake City	70.0	0.056	1	18,798	8,612	\$100M-500M	85.0	18,798	8,612	0
Far West Bk	Provo	70.0	0.235	0.82	89,054	1,293	\$100M-500M	75.0	20,907	919	0.006
Village Bk	Saint George	70.0	0.466	0.908	64,706	768	\$100M-500M	72.5	13,235	471	0.004
Western Cmnty Bk	Orem	70.0	0.319	1	26,742	251	<\$100M	67.5	5,291	183	0.005
Cache Valley Bk	Logan	67.5	0.327	0.85	54,263	756	\$100M-500M	72.5	12,285	555	0.003
Central Bk	Provo	67.5	0.237	0.709	103,202	1,044	\$100M-500M	70.0	20,703	711	0.007
Capital Cmnty Bk	Provo	67.5	0.299	1	23,390	254	<\$100M	60.0	3,449	148	0
Sunfirst Bk	Saint George	67.5	0.37	0.708	42,911	366	\$100M-500M	57.5	5,257	194	0
Lewiston St Bk	Lewiston	65.0	0.347	0.771	48,222	534	\$100M-500M	67.5	9,153	363	0.003
Zions First NB	Salt Lake City	65.0	0.144	0.377	1,765,078	25,198	>\$10B	65.0	237,471	19,650	0.008
American Bk of CMRC	Provo	65.0	0.309	1	11,552	143	<\$100M	62.5	2,648	86	0.002
Bank of UT	Ogden	65.0	0.227	0.63	133,163	1,066	\$500M-\$1B	57.5	12,568	519	0
Target Bk	Salt Lake City	62.5	0.142	1	2,360	4,223	<\$100M	80.0	2,360	4,223	0
State Bk of Southern UT	Cedar City	62.5	0.193	0.668	85,184	1,152	\$100M-500M	72.5	18,941	779	0.006
Continental Bk	Salt Lake City	62.5	0.373	1	16,007	86	<\$100M	42.5	937	16	0
Medallion Bk	Salt Lake City	62.5	0.33	0.633	78,640	280	\$100M-500M	35.0	1,578	41	0
Webbank	Salt Lake City	62.5	0.511	1	4,080	33	<\$100M	30.0	60	21	0
First NB	Morgan	60.0	0.202	1	13,263	240	<\$100M	75.0	5,463	196	0
Gunnison Valley Bk	Gunnison	60.0	0.247	1	13,169	138	<\$100M	62.5	3,334	95	0
UBS Bk USA	Salt Lake City	60.0	0.054	0.288	961,400	3,199	>\$10B	55.0	36,451	869	0
Liberty Bk	Salt Lake City	60.0	0.281	1.001	3,565	18	<\$100M	32.5	136	3	0
Bonneville Bk	Provo	57.5	0.28	1	8,151	196	<\$100M	80.0	8,151	196	0
Utah Indep Bk	Salina	57.5	0.287	0.972	11,532	193	<\$100M	67.5	4,069	145	0
First UT Bk	Salt Lake City	57.5	0.186	0.855	38,533	344	\$100M-500M	57.5	4,611	189	0
Celtic Bk Corp	Salt Lake City	57.5	0.312	0.79	21,436	150	<\$100M	35.0	963	40	0
Barnes Bkg Co	Kaysville	55.0	0.18	0.587	111,469	709	\$500M-\$1B	62.5	13,862	403	0.002
Brighton Bk	Salt Lake City	55.0	0.207	0.697	37,433	319	\$100M-500M	60.0	5,450	192	0
Merrill Lynch Bk USA	Salt Lake City	55.0	0.021	0.071	1,323,836	4,669	>\$10B	55.0	29,694	620	0.003
Bank Of Amer Fork	American Fork	55.0	0.18	0.559	105,993	791	\$500M-\$1B	55.0	9,534	385	0.004
First NB	Layton	55.0	0.21	0.569	54,688	344	\$100M-500M	47.5	4,035	148	0.004
Frontier Bank FSB	Park City	52.5	0.174	0.87	35,421	206	\$100M-500M	42.5	2,365	76	0
Utah Cmnty Bk	Sandy	50.0	0.213	0.917	9,780	73	<\$100M	55.0	1,853	49	0

Table 3A Expanded. Small Business Lending Institutions in Utah Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Holladay B&TC	Salt Lake City	50.0	0.222	0.996	9,319	52	<\$100M	42.5	789	28	0.002
World FNCL Cap Bk	Salt Lake City	45.0	0.029	1	281	108	<\$100M	60.0	281	108	0
American Express Centurion B	Salt Lake City	45.0	0	1	2,046	181	>\$10B	57.5	2,046	181	0.819
America West Bk	Layton	45.0	0.125	0.996	9,603	121	<\$100M	47.5	1,559	66	0.003
Centennial Bk	Ogden	42.5	0.112	0.778	16,457	112	\$100M-500M	47.5	2,324	57	0
Heritage Bank	St. George	42.5	0.002	1	880	2	\$500M-\$1B	17.5	0	0	0
First Electronic Bk	Draper	40.0	0.002	1	18	1	<\$100M	40.0	18	1	0
Heber Valley NB	Heber City	40.0	0.191	0.682	5,711	55	<\$100M	35.0	439	21	0
American Inv Bk NA	Salt Lake City	37.5	0.013	0.962	2,101	32	\$100M-500M	32.5	134	5	0
Prime Alliance Bk	Woods Cross	32.5	0.052	0.708	3,324	17	<\$100M	40.0	452	10	0
Home Svg Bk	Salt Lake City	32.5	0.053	0.149	4,105	11	<\$100M	27.5	89	2	0
Washington Mutual Bank FSB	Salt Lake City	27.5	0	0	1,256	165	>\$10B	35.0	743	162	0
Gmac Cmrl Mtg Bk	Midvale	22.5	0.001	0.001	2,349	5	\$1B-\$10B	17.5	0	0	0
Republic Bk	West Bountiful	22.5	0.003	0.145	1,012	2	\$100M-500M	10.0	0	0	0
Morgan Stanley Bk	West Valley City	17.5	0	0	450	4	\$1B-\$10B	22.5	91	2	0
Franklin Templeton Bank & TR	Salt Lake City	17.5	0	0	0	0	\$100M-500M	17.5	0	0	0.166
GMAC Automotive Bk	Midvale	NR	0	.	0	0	\$1B-\$10B	NR	0	0	0
Bmw Bk of North Amer	Salt Lake City	NR	0	.	0	0	\$1B-\$10B	NR	0	0	0.111
Volkswagen Bk USA	Salt Lake City	NR	0	.	0	0	\$500M-\$1B	NR	0	0	0
Merrick BC	South Jordan	NR	0	.	0	0	\$500M-\$1B	NR	0	0	0.953
Chevron Cr Bk NA	Murray	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Enerbank USA	Salt Lake City	NR	0	.	0	0	<\$100M	NR	0	0	0
Exante Bk	Salt Lake City	NR	0	.	0	0	<\$100M	NR	0	0	0
Escrow Bk USA	Midvale	NR	0	.	0	0	<\$100M	NR	0	0	0
Goldman Sachs Bk USA	Salt Lake City	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 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.

Table 3B Expanded. Micro Business Lending Institutions in Utah Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
American Express Bank FSB	UT	97.5	0.485	1	6,630,445	1,627,649	\$50B-\$10B	97.5	6,630,445	1,627,649	0.302
Associates Cap Bk	UT	95.0	0.763	1	295,911	329,858	\$100M-500M	92.5	295,911	329,858	0
Advanta Bk Corp	UT	95.0	0.58	1	865,051	204,738	\$1B-\$10B	90.0	865,051	204,738	0
Universal FC	UT	95.0	0.971	0.999	595,980	366,386	\$500M-\$1B	90.0	596,533	366,391	0
Pitney Bowes Bk	UT	92.5	0.594	0.979	344,901	1,238,976	\$500M-\$1B	95.0	352,285	1,239,012	0
Wright Express FS Corp	UT	92.5	0.714	0.761	421,446	114,151	\$500M-\$1B	85.0	550,600	114,596	0
GE Cap FNCL	UT	92.5	0.543	0.72	1,003,769	1,434,736	\$1B-\$10B	82.5	1,039,559	1,436,998	0.057
Volvo Cmri Cr Corp UT	UT	90.0	0.819	1	18,015	5,399	<\$100M	85.0	18,015	5,399	0
Wells Fargo Bk Northwest NA	UT	90.0	0.152	0.986	2,969,000	152,852	\$50B-\$10B	75.0	2,969,000	152,852	0.084
GE Money Bank	UT	87.5	0.03	1	275,484	223,348	\$1B-\$10B	80.0	275,484	223,348	0.609
Transportation Alli Bk	UT	85.0	0.227	0.376	57,722	10,454	\$100M-500M	82.5	143,508	11,370	0.009
CIT Bk	UT	85.0	0.056	1	18,798	8,612	\$100M-500M	70.0	18,798	8,612	0
Target Bk	UT	80.0	0.142	1	2,360	4,223	<\$100M	62.5	2,360	4,223	0
Bonneville Bk	UT	80.0	0.28	1	8,151	196	<\$100M	57.5	8,151	196	0
Far West Bk	UT	75.0	0.055	0.192	20,907	919	\$100M-500M	70.0	89,054	1,293	0.006
First NB	UT	75.0	0.083	0.412	5,463	196	<\$100M	60.0	13,263	240	0
Village Bk	UT	72.5	0.095	0.186	13,235	471	\$100M-500M	70.0	64,706	768	0.004
Cache Valley Bk	UT	72.5	0.074	0.192	12,285	555	\$100M-500M	67.5	54,263	756	0.003
State Bk of Southern UT	UT	72.5	0.043	0.148	18,941	779	\$100M-500M	62.5	85,184	1,152	0.006
Central Bk	UT	70.0	0.048	0.142	20,703	711	\$100M-500M	67.5	103,202	1,044	0.007
Western Cmnty Bk	UT	67.5	0.063	0.198	5,291	183	<\$100M	70.0	26,742	251	0.005
Lewiston St Bk	UT	67.5	0.066	0.146	9,153	363	\$100M-500M	65.0	48,222	534	0.003
Utah Indep Bk	UT	67.5	0.101	0.343	4,069	145	<\$100M	57.5	11,532	193	0
Zions First NB	UT	65.0	0.019	0.051	237,471	19,650	\$50B-\$10B	65.0	1,765,078	25,198	0.008
American Bk of Cmrc	UT	62.5	0.071	0.229	2,648	86	<\$100M	65.0	11,552	143	0.002
Gunnison Valley Bk	UT	62.5	0.063	0.253	3,334	95	<\$100M	60.0	13,169	138	0
Barnes Bkg Co	UT	62.5	0.022	0.073	13,862	403	\$500M-\$1B	55.0	111,469	709	0.002
Capital Cmnty Bk	UT	60.0	0.044	0.147	3,449	148	<\$100M	67.5	23,390	254	0
Brighton Bk	UT	60.0	0.03	0.101	5,450	192	\$100M-500M	55.0	37,433	319	0
World FNCL Cap Bk	UT	60.0	0.029	1	281	108	<\$100M	45.0	281	108	0
Sunfirst Bk	UT	57.5	0.045	0.087	5,257	194	\$100M-500M	67.5	42,911	366	0
Bank of Ut	UT	57.5	0.021	0.059	12,568	519	\$500M-\$1B	65.0	133,163	1,066	0
First UT Bk	UT	57.5	0.022	0.102	4,611	189	\$100M-500M	57.5	38,533	344	0
American Express Centurion B	UT	57.5	0	1	2,046	181	\$50B-\$10B	45.0	2,046	181	0.819
UBS Bk USA	UT	55.0	0.002	0.011	36,451	869	\$50B-\$10B	60.0	961,400	3,199	0
Merrill Lynch Bk USA	UT	55.0	0	0.002	29,694	620	>\$50B	55.0	1,323,836	4,669	0.003
Bank of Amer Fork	UT	55.0	0.016	0.05	9,534	385	\$500M-\$1B	55.0	105,993	791	0.004
Utah Cmnty Bk	UT	55.0	0.04	0.174	1,853	49	<\$100M	50.0	9,780	73	0
First NB	UT	47.5	0.015	0.042	4,035	148	\$100M-500M	55.0	54,688	344	0.004
America West Bk	UT	47.5	0.02	0.162	1,559	66	<\$100M	45.0	9,603	121	0.003

Table 3B Expanded. Micro Business Lending Institutions in Utah Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Centennial Bk	UT	47.5	0.016	0.11	2,324	57	\$100M-500M	42.5	16,457	112	0
Continental Bk	UT	42.5	0.022	0.059	937	16	<\$100M	62.5	16,007	86	0
Frontier Bank FSB	UT	42.5	0.012	0.058	2,365	76	\$100M-500M	52.5	35,421	206	0
Holladay B&TC	UT	42.5	0.019	0.084	789	28	<\$100M	50.0	9,319	52	0.002
First Electronic Bk	UT	40.0	0.002	1	18	1	<\$100M	40.0	18	1	0
Prime Alliance Bk	UT	40.0	0.007	0.096	452	10	<\$100M	32.5	3,324	17	0
Medallion Bk	UT	35.0	0.007	0.013	1,578	41	\$100M-500M	62.5	78,640	280	0
Celtic Bk Corp	UT	35.0	0.014	0.035	963	40	<\$100M	57.5	21,436	150	0
Heber Valley NB	UT	35.0	0.015	0.052	439	21	<\$100M	40.0	5,711	55	0
Washington Mutual Bank FSB	UT	35.0	0	0	743	162	\$50B-\$10B	27.5	1,256	165	0
Liberty Bk	UT	32.5	0.011	0.038	136	3	<\$100M	60.0	3,565	18	0
American Inv Bk NA	UT	32.5	0.001	0.061	134	5	\$100M-500M	37.5	2,101	32	0
Webbank	UT	30.0	0.008	0.015	60	21	<\$100M	62.5	4,080	33	0
Home Svg Bk	UT	27.5	0.001	0.003	89	2	<\$100M	32.5	4,105	11	0
Morgan Stanley Bk	UT	22.5	0	0	91	2	\$1B-\$10B	17.5	450	4	0
Heritage Bank	UT	17.5	0	0	0	0	\$500M-\$1B	42.5	880	2	0
GMAC Cmrl Mtg Bk	UT	17.5	0	0	0	0	\$1B-\$10B	22.5	2,349	5	0
Franklin Templeton Bank & TR	UT	17.5	0	0	0	0	\$100M-500M	17.5	0	0	0.166
Republic Bk	UT	10.0	0	0	0	0	\$100M-500M	22.5	1,012	2	0
GMAC Automotive Bk	UT	NR	0	.	0	0	\$1B-\$10B	NR	0	0	0
Bmw Bk of North America	UT	NR	0	.	0	0	\$1B-\$10B	NR	0	0	0.111
Volkswagen Bk USA	UT	NR	0	.	0	0	\$500M-\$1B	NR	0	0	0
Merrick BC	UT	NR	0	.	0	0	\$500M-\$1B	NR	0	0	0.953
Chevron Cr Bk NA	UT	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Enerbank USA	UT	NR	0	.	0	0	<\$100M	NR	0	0	0
Exante Bk	UT	NR	0	.	0	0	<\$100M	NR	0	0	0
Escrow Bk USA	UT	NR	0	.	0	0	<\$100M	NR	0	0	0
Goldman Sachs Bk USA	UT	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 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.