

Table 3A Expanded. Small Business Lending Institutions in Utah Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
American Express Bank FSB	Salt Lake City	100.0	0.487	1	10,960,000	2,087,219	>\$10B	100.0	10,960,000	2,087,219	0.43
Advanta Bk Corp	Draper	97.5	0.536	1	1,078,115	234,755	\$1B-\$10B	97.5	1,078,115	234,755	0
GE Money Bank	Salt Lake City	95.0	0.117	1	1,502,311	38,553	>\$10B	100.0	1,502,311	38,553	0.311
Pitney Bowes Bk	Salt Lake City	92.5	0.662	0.999	439,782	1,259,769	\$500M-\$1B	97.5	420,374	1,259,692	0
Wright Express FS Corp	Salt Lake City	92.5	0.845	0.882	936,400	160,541	\$1B-\$10B	95.0	733,330	158,053	0
Allegiance Dir Bk	Cedar City	87.5	0.707	1	32,004	3,993	<\$100M	95.0	32,004	3,993	0
GE Cap FNCL	Salt Lake City	85.0	0.617	0.653	1,369,164	2,929,869	\$1B-\$10B	95.0	1,325,315	2,929,109	0.015
Wells Fargo Bk NW NA	Ogden	82.5	0.161	0.986	2,598,000	106,557	>\$10B	95.0	2,598,000	106,557	0.112
Transportation Alli Bk	Ogden	80.0	0.356	0.671	180,682	17,496	\$500M-\$1B	87.5	63,504	15,513	0.009
Cache Valley Bk	Logan	77.5	0.304	0.808	55,240	668	\$100M-500M	80.0	11,118	479	0.003
Frontier Bank FSB	Park City	77.5	0.145	0.795	41,491	208	\$100M-500M	62.5	2,918	83	0
Target Bk	Salt Lake City	75.0	0.25	1	3,826	7,139	<\$100M	87.5	3,826	7,139	0
Lewiston St Bk	Lewiston	75.0	0.284	0.84	56,493	550	\$100M-500M	77.5	9,517	341	0.003
Continental Bk	Salt Lake City	72.5	0.376	0.966	30,996	226	<\$100M	60.0	2,884	70	0
Bank of UT	Ogden	70.0	0.208	0.643	151,306	1,132	\$500M-\$1B	67.5	13,384	511	0
Zions First NB	Salt Lake City	70.0	0.156	0.368	2,505,156	28,265	>\$10B	75.0	278,330	20,755	0.006
Bonneville Bk	Provo	67.5	0.247	1	8,339	227	<\$100M	80.0	5,844	217	0
Utah Indep Bk	Salina	67.5	0.291	1	15,408	196	<\$100M	40.0	2,108	76	0
Western Cmnty Bk	Orem	67.5	0.251	0.939	32,348	232	\$100M-500M	65.0	4,180	142	0.003
World FNCL Cap Bk	Salt Lake City	67.5	0.039	1	6,842	4,485	\$100M-500M	85.0	6,842	4,485	0.808
Village Bk	Saint George	67.5	0.231	0.774	52,248	612	\$100M-500M	77.5	8,573	408	0.003
Medallion Bk	Salt Lake City	67.5	0.304	0.661	98,188	277	\$100M-500M	42.5	2,708	61	0
State Bk of Southern UT	Cedar City	67.5	0.172	0.662	96,789	1,142	\$500M-\$1B	77.5	18,310	753	0.006
Central Bk	Provo	67.5	0.184	0.523	103,722	908	\$500M-\$1B	72.5	14,403	554	0.005
American Bk of CMRC	Provo	65.0	0.295	0.916	12,221	106	<\$100M	60.0	1,640	51	0.001
Capital Cmnty Bk	Provo	65.0	0.23	1	24,885	224	\$100M-500M	65.0	3,498	120	0
Brighton Bk	Salt Lake City	65.0	0.251	0.72	40,780	270	\$100M-500M	60.0	3,223	135	0
CIT Bk	Salt Lake City	65.0	0.001	1	4,156	5,544	\$1B-\$10B	70.0	4,156	5,544	0
First UT Bk	Salt Lake City	62.5	0.146	0.775	47,908	356	\$100M-500M	65.0	5,397	181	0.001
Bank of Amer Fork	American Fork	62.5	0.153	0.415	132,394	826	\$500M-\$1B	57.5	8,535	331	0.003
First NB	Morgan	60.0	0.121	1	11,030	159	<\$100M	60.0	1,803	112	0
Celtic Bk Corp	Salt Lake City	60.0	0.256	0.721	30,621	170	\$100M-500M	42.5	959	34	0
Sunfirst Bk	Saint George	60.0	0.239	0.522	49,305	381	\$100M-500M	65.0	5,096	188	0
UBS Bk USA	Salt Lake City	60.0	0.045	0.232	1,049,785	3,595	>\$10B	57.5	42,675	1,026	0
Home Savings Bk	Salt Lake City	57.5	0.229	0.78	27,563	101	\$100M-500M	37.5	553	13	0
America West Bk LC	Layton	57.5	0.162	0.551	35,266	237	\$100M-500M	52.5	3,061	84	0.001
First NB	Layton	57.5	0.147	0.589	46,138	305	\$100M-500M	55.0	3,609	128	0.003
Barnes Bkg Co	Kaysville	57.5	0.108	0.501	89,321	628	\$500M-\$1B	60.0	7,504	265	0.002
Gunnison Valley Bk	Gunnison	55.0	0.158	0.824	10,930	119	<\$100M	65.0	2,603	82	0
Merrill Lynch Bk USA	Salt Lake City	55.0	0.013	0.037	769,675	5,701	>\$10B	55.0	29,700	1,468	0
Utah Cmnty Bk	Sandy	52.5	0.088	1	6,613	35	<\$100M	55.0	1,110	18	0
Holladay B&TC	Salt Lake City	50.0	0.148	0.864	7,469	42	<\$100M	45.0	543	18	0.002

Table 3A Expanded. Small Business Lending Institutions in Utah Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (.6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Liberty Bk	Salt Lake City	47.5	0.147	1	2,443	12	<\$100M	30.0	63	1	0
Webbank	Salt Lake City	47.5	0.245	0.45	5,507	37	<\$100M	32.5	49	15	0
First Electronic Bk	Draper	45.0	0.001	1	8	8	<\$100M	45.0	8	8	0
Proficio Bank	Salt Lake City	45.0	0.046	1	1,899	4	<\$100M	35.0	100	1	0
American Express Centurion B	Salt Lake City	45.0	0	1	881	142	>\$10B	55.0	881	142	0.905
Centennial Bk	Ogden	42.5	0.061	0.56	13,684	94	\$100M-500M	45.0	844	41	0
Republic Bk	Bountiful	40.0	0.026	0.46	12,556	49	\$100M-500M	37.5	804	18	0
Washington Mutual Bank FSB	Park City	40.0	0	0	4,514	492	>\$10B	55.0	4,035	491	0.046
GMAC Bk	Midvale	37.5	0.001	0.051	34,991	65	>\$10B	27.5	334	5	0
Heritage Bank	St. George	35.0	0.003	1	733	1	\$100M-500M	10.0	-	-	0
Prime Alli Bk	Woods Cross	30.0	0.036	0.399	3,469	22	<\$100M	32.5	263	12	0
Magnet Bk	Salt Lake City	30.0	0.014	0.12	6,811	17	\$500M-\$1B	27.5	111	2	0
Capmark Bk	Midvale	25.0	0	0	1,551	5	\$1B-\$10B	20.0	11	1	0
Goldman Sachs Bk USA	Salt Lake City	20.0	0	0.031	1,783	3	>\$10B	17.5	-	-	0
Lehman Bros CMRL Bk	Salt Lake City	17.5	0	0	-	-	\$1B-\$10B	17.5	-	-	0
Morgan Stanley Bk	West Valley City	17.5	0	0	380	3	>\$10B	20.0	14	1	0
Franklin Templeton Bank & TR	Salt Lake City	10.0	0	0	-	-	\$100M-500M	17.5	-	-	0.183
LCA Bk Corp	Park City	NR	0	-	-	-	<\$100M	NR	-	-	0
Escrow Bk USA	Midvale	NR	0	-	-	-	<\$100M	NR	-	-	0
Blue Healthcare Bank	Sandy	NR	0	-	-	-	<\$100M	NR	-	-	0
Enerbank USA	Salt Lake City	NR	0	-	-	-	\$100M-500M	NR	-	-	0
Chevron Cr Bk NA	Murray	NR	0	-	-	-	\$100M-500M	NR	-	-	0
Volkswagen Bk USA	Salt Lake City	NR	0	-	-	-	\$100M-500M	NR	-	-	0
Exante Bk	West Valley City	NR	0	-	-	-	\$500M-\$1B	NR	-	-	0
Sallie Mae Bk	Murray	NR	0	-	-	-	\$500M-\$1B	NR	-	-	0
Merrick BC	South Jordan	NR	0	-	-	-	\$1B-\$10B	NR	-	-	0.855
Bmw Bk of North America	Salt Lake City	NR	0	-	-	-	\$1B-\$10B	NR	-	-	0.104

Note: NR = not ranked

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

Table 3B Expanded. Small Business Lending Institutions in Utah Using Call Report Data, June 2007

Name of Lending Institution	City	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)
GE Money Bank	Salt Lake City	100.0	0.117	1	1,502,311	38,553	>\$10B	95.0	1,502,311	38,553	0.311
American Express Bank FSB	Salt Lake City	100.0	0.487	1	10,960,000	2,087,219	>\$10B	100.0	10,960,000	2,087,219	0.43
Pitney Bowes Bk	Salt Lake City	97.5	0.633	0.955	420,374	1,259,692	\$500M-\$1B	92.5	439,782	1,259,769	0
Advanta Bk Corp	Draper	97.5	0.536	1	1,078,115	234,755	\$1B-\$10B	97.5	1,078,115	234,755	0
Allegiance Dir Bk	Cedar City	95.0	0.707	1	32,004	3,993	<\$100M	87.5	32,004	3,993	0
Wright Express FS Corp	Salt Lake City	95.0	0.662	0.691	733,330	158,053	\$1B-\$10B	92.5	936,400	160,541	0
GE Cap FNCL	Salt Lake City	95.0	0.598	0.633	1,325,315	2,929,109	\$1B-\$10B	85.0	1,369,164	2,929,869	0.015
Wells Fargo Bk NW NA	Ogden	95.0	0.161	0.986	2,598,000	106,557	>\$10B	82.5	2,598,000	106,557	0.112
Target Bk	Salt Lake City	87.5	0.25	1	3,826	7,139	<\$100M	75.0	3,826	7,139	0
Transportation Alli Bk	Ogden	87.5	0.125	0.236	63,504	15,513	\$500M-\$1B	80.0	180,682	17,496	0.009
World FNCL Cap Bk	Salt Lake City	85.0	0.039	1	6,842	4,485	\$100M-500M	67.5	6,842	4,485	0.808
Bonneville Bk	Provo	80.0	0.173	0.701	5,844	217	<\$100M	67.5	8,339	227	0
Cache Valley Bk	Logan	80.0	0.061	0.163	11,118	479	\$100M-500M	77.5	55,240	668	0.003
Lewiston St Bk	Lewiston	77.5	0.048	0.141	9,517	341	\$100M-500M	75.0	56,493	550	0.003
Village Bk	Saint George	77.5	0.038	0.127	8,573	408	\$100M-500M	67.5	52,248	612	0.003
State Bk of Southern UT	Cedar City	77.5	0.033	0.125	18,310	753	\$500M-\$1B	67.5	96,789	1,142	0.006
Zions First NB	Salt Lake City	75.0	0.017	0.041	278,330	20,755	>\$10B	70.0	2,505,156	28,265	0.006
Central Bk	Provo	72.5	0.026	0.073	14,403	554	\$500M-\$1B	67.5	103,722	908	0.005
CIT Bk	Salt Lake City	70.0	0.001	1	4,156	5,544	\$1B-\$10B	65.0	4,156	5,544	0
Bank of UT	Ogden	67.5	0.018	0.057	13,384	511	\$500M-\$1B	70.0	151,306	1,132	0
Gunnison Valley Bk	Gunnison	65.0	0.038	0.196	2,603	82	<\$100M	55.0	10,930	119	0
Capital Cmnty Bk	Provo	65.0	0.032	0.141	3,498	120	\$100M-500M	65.0	24,885	224	0
Western Cmnty Bk	Orem	65.0	0.032	0.121	4,180	142	\$100M-500M	67.5	32,348	232	0.003
Sunfirst Bk	Saint George	65.0	0.025	0.054	5,096	188	\$100M-500M	60.0	49,305	381	0
First UT Bk	Salt Lake City	65.0	0.016	0.087	5,397	181	\$100M-500M	62.5	47,908	356	0.001
Frontier Bank FSB	Park City	62.5	0.01	0.056	2,918	83	\$100M-500M	77.5	41,491	208	0
American Bk of CMRC	Provo	60.0	0.04	0.123	1,640	51	<\$100M	65.0	12,221	106	0.001
Continental Bk	Salt Lake City	60.0	0.035	0.09	2,884	70	<\$100M	72.5	30,996	226	0
First NB	Morgan	60.0	0.02	0.163	1,803	112	<\$100M	60.0	11,030	159	0
Brighton Bk	Salt Lake City	60.0	0.02	0.057	3,223	135	\$100M-500M	65.0	40,780	270	0
Barnes Bkg Co	Kaysville	60.0	0.009	0.042	7,504	265	\$500M-\$1B	57.5	89,321	628	0.002
Bank of Amer Fork	American Fork	57.5	0.01	0.027	8,535	331	\$500M-\$1B	62.5	132,394	826	0.003
UBS Bk USA	Salt Lake City	57.5	0.002	0.009	42,675	1,026	>\$10B	60.0	1,049,785	3,595	0
Utah Cmnty Bk	Sandy	55.0	0.015	0.168	1,110	18	<\$100M	52.5	6,613	35	0
First NB	Layton	55.0	0.011	0.046	3,609	128	\$100M-500M	57.5	46,138	305	0.003
American Express Centurion B	Salt Lake City	55.0	0	1	881	142	>\$10B	45.0	881	142	0.905
Washington Mutual Bank FSB	Park City	55.0	0	0	4,035	491	>\$10B	40.0	4,514	492	0.046
Merrill Lynch Bk USA	Salt Lake City	55.0	0	0.001	29,700	1,468	>\$10B	55.0	769,675	5,701	0
America West Bk LC	Layton	52.5	0.014	0.048	3,061	84	\$100M-500M	57.5	35,266	237	0.001
First Electronic Bk	Draper	45.0	0.001	1	8	8	<\$100M	45.0	8	8	0

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Holladay B&TC	Salt Lake City	45.0	0.011	0.063	543	18	<\$100M	50.0	7,469	42	0.002
Centennial Bk	Ogden	45.0	0.004	0.035	844	41	\$100M-500M	42.5	13,684	94	0
Celtic Bk Corp	Salt Lake City	42.5	0.008	0.023	959	34	\$100M-500M	60.0	30,621	170	0
Medallion Bk	Salt Lake City	42.5	0.008	0.018	2,708	61	\$100M-500M	67.5	98,188	277	0
Utah Indep Bk	Salina	40.0	0.04	0.199	2,108	76	<\$100M	67.5	15,408	196	0
Home SVG Bk	Salt Lake City	37.5	0.005	0.016	553	13	\$100M-500M	57.5	27,563	101	0
Republic Bk	Bountiful	37.5	0.002	0.029	804	18	\$100M-500M	40.0	12,556	49	0
Proficio Bank	Salt Lake City	35.0	0.002	0.053	100	1	<\$100M	45.0	1,899	4	0
Webbank	Salt Lake City	32.5	0.002	0.004	49	15	<\$100M	47.5	5,507	37	0
Prime Allii Bk	Woods Cross	32.5	0.003	0.03	263	12	<\$100M	30.0	3,469	22	0
Liberty Bk	Salt Lake City	30.0	0.004	0.026	63	1	<\$100M	47.5	2,443	12	0
Magnet Bk	Salt Lake City	27.5	0	0.002	111	2	\$500M-\$1B	30.0	6,811	17	0
GMAC Bk	Midvale	27.5	0	0	334	5	>\$10B	37.5	34,991	65	0
Capmark Bk	Midvale	20.0	0	0	11	1	\$1B-\$10B	25.0	1,551	5	0
Morgan Stanley Bk	West Valley City	20.0	0	0	14	1	>\$10B	17.5	380	3	0
Franklin Templeton Bank & TR	Salt Lake City	17.5	0	0	-	-	\$100M-500M	10.0	-	-	0.183
Lehman Bros CMRL Bk	Salt Lake City	17.5	0	0	-	-	\$1B-\$10B	17.5	-	-	0
Goldman Sachs Bk USA	Salt Lake City	17.5	0	0	-	-	>\$10B	20.0	1,783	3	0
Heritage Bank	St. George	10.0	0	0	-	-	\$100M-500M	35.0	733	1	0
LCA Bk Corp	Park City	NR	0	.	-	-	<\$100M	NR	-	-	0
Escrow Bk USA	Midvale	NR	0	.	-	-	<\$100M	NR	-	-	0
Blue Healthcare Bank	Sandy	NR	0	.	-	-	<\$100M	NR	-	-	0
Enerbank USA	Salt Lake City	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Chevron Cr Bk NA	Murray	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Volkswagen Bk USA	Salt Lake City	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Exante Bk	West Valley City	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0
Sallie Mae Bk	Murray	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0
Merrick BC	South Jordan	NR	0	.	-	-	\$1B-\$10B	NR	-	-	0.855
Bmw Bk of North America	Salt Lake City	NR	0	.	-	-	\$1B-\$10B	NR	-	-	0.104

Note: NR = not ranked

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