

Table 1 Small-Business-Friendly Banks in Utah, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
WRIGHT EXPRESS FNCL SVCS COR	SALT LAKE CITY	95.0	\$100M-500M	116,554	48,413
UNIVERSAL FNCL CORP	SALT LAKE CITY	92.5	\$100M-500M	340,211	306,785
ADVANTA BK CORP	DRAPER	92.5	\$100M-500M	174,735	280,565
PITNEY BOWES BK	SALT LAKE CITY	85.0	<\$100M	18,822	46,892
GE CAP FNCL	SALT LAKE CITY	82.5	\$1B-\$10B	584,617	652,349
AMERICAN EXPRESS CENTURION B	MIDVALE	0.0	>\$10B	1,623,934	917,695
CONSECO BK	SALT LAKE CITY	0.0	\$500M-\$1B	20,647	22,094

*Figures reflect business loans of less than \$ 1 million

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.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Utah, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Wright Express Fncl Svcs C	Salt Lake City	95.0	25.0	25.0	22.5	22.5	\$100M-500M	116,554	48,413	95.0	95.0
Universal Fncl Corp	Salt Lake City	92.5	25.0	20.0	22.5	25.0	\$100M-500M	340,211	306,785	97.5	97.5
Advanta Bk Corp	Draper	92.5	22.5	22.5	22.5	25.0	\$100M-500M	174,735	280,565	92.5	92.5
Pitney Bowes Bk	Salt Lake City	85.0	25.0	25.0	12.5	22.5	<\$100M	18,822	46,892	87.5	92.5
Ge Cap Fncl	Salt Lake City	82.5	22.5	10.0	25.0	25.0	\$1B-\$10B	584,617	652,349	95.0	95.0
Associates Cap Bk	Salt Lake City	72.5	15.0	22.5	15.0	20.0	<\$100M	21,045	1,649	80.0	85.0
Cache Valley Bk	Logan	70.0	20.0	15.0	17.5	17.5	<\$100M	35,755	750	70.0	70.0
First Ut Bk	Salt Lake City	65.0	17.5	20.0	12.5	15.0	<\$100M	18,101	384	62.5	60.0
State Bk Of Southern Ut	Cedar City	65.0	17.5	10.0	20.0	17.5	\$100M-500M	58,320	896	67.5	60.0
Orem Cmty Bk	Orem	65.0	22.5	17.5	12.5	12.5	<\$100M	18,586	365	55.0	55.0
First Usa Fncl Svc	Salt Lake City	65.0	22.5	5.0	17.5	20.0	\$100M-500M	46,386	12,443	67.5	77.5
Community First Nb	Salt Lake City	62.5	20.0	12.5	15.0	15.0	\$100M-500M	33,971	420	42.5	35.0
Nubanc Corp DbA First Cmr	Logan	62.5	22.5	15.0	12.5	12.5	<\$100M	17,637	285	57.5	50.0
Village Bk	Saint George	62.5	25.0	12.5	12.5	12.5	<\$100M	15,624	367	62.5	65.0
Brighton Bk	Salt Lake City	60.0	15.0	12.5	17.5	15.0	\$100M-500M	36,269	420	52.5	52.5
Bank Of Ut	Ogden	60.0	15.0	5.0	20.0	20.0	\$100M-500M	82,789	918	55.0	52.5
Western Cmnty Bk	Orem	60.0	20.0	17.5	10.0	12.5	<\$100M	14,239	366	67.5	65.0
Zions First Nb	Salt Lake City	57.5	7.5	2.5	25.0	22.5	\$1B-\$10B	744,175	17,693	55.0	57.5
Central Bk	Provo	57.5	15.0	5.0	20.0	17.5	\$100M-500M	69,651	889	57.5	62.5
First Scty Bk Na	Ogden	57.5	7.5	2.5	25.0	22.5	>\$10B	985,990	14,386	60.0	57.5
Bank Of Amer Fork	American Fork	57.5	12.5	10.0	20.0	15.0	\$100M-500M	58,821	645	52.5	47.5
Bonneville Bk	Provo	55.0	20.0	17.5	7.5	10.0	<\$100M	7,263	214	62.5	70.0
Bank One Ut Na	Salt Lake City	55.0	10.0	2.5	22.5	20.0	\$1B-\$10B	136,700	1,621	52.5	52.5
Home Cr Bk	Salt Lake City	55.0	17.5	20.0	10.0	7.5	<\$100M	12,004	70	40.0	25.0
Far West Bk	Provo	55.0	12.5	7.5	17.5	17.5	\$100M-500M	36,964	886	67.5	65.0
Draper B&Tc	Draper	55.0	12.5	7.5	17.5	17.5	\$100M-500M	54,740	660	52.5	50.0
Bank Of Ephraim	Ephraim	52.5	20.0	12.5	10.0	10.0	<\$100M	11,347	203	60.0	50.0
Barnes Bkg Co	Kaysville	52.5	12.5	5.0	20.0	15.0	\$100M-500M	58,038	599	47.5	50.0
Lewiston St Bk	Lewiston	52.5	17.5	7.5	15.0	12.5	<\$100M	24,462	331	50.0	50.0
Merrill Lynch Bk Usa	Salt Lake City	52.5	7.5	2.5	22.5	20.0	\$1B-\$10B	235,972	979	50.0	47.5
Utah Independent Bk	Salina	50.0	17.5	12.5	10.0	10.0	<\$100M	8,317	215	55.0	55.0
First Nb	Layton	47.5	15.0	7.5	15.0	10.0	\$100M-500M	27,554	262	52.5	57.5
American Inv Fncl	Midvale	45.0	7.5	20.0	10.0	7.5	<\$100M	7,961	33	22.5	20.0
American Bk Of Cmrc	Provo	45.0	12.5	17.5	7.5	7.5	<\$100M	2,785	61	45.0	47.5
First Nb	Morgan	42.5	10.0	15.0	7.5	10.0	<\$100M	5,324	172	55.0	60.0
Gunnison Valley Bk	Gunnison	40.0	10.0	15.0	7.5	7.5	<\$100M	4,966	143	52.5	60.0
Liberty Bk	Salt Lake City	37.5	5.0	22.5	5.0	5.0	<\$100M	253	8	42.5	45.0
Centennial Bk	Ogden	37.5	5.0	22.5	5.0	5.0	<\$100M	2,145	22	25.0	25.0
Holladay B&Tc	Salt Lake City	35.0	10.0	10.0	7.5	7.5	<\$100M	5,161	64	42.5	37.5
Webbank Corp	Park City	20.0	7.5	2.5	5.0	5.0	<\$100M	500	0	10.0	10.0
American Inv Bk Na	Salt Lake City	10.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	10.0
Morgan Stanley Dean Witte	Sandy	10.0	2.5	0.0	2.5	2.5	\$500M-\$1B	0	0	0.0	10.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Providian Bk	Salt Lake City	10.0	2.5	0.0	2.5	2.5	\$500M-\$1B	0	0	0.0	10.0
Transportation Alliance Bk	Ogden	10.0	5.0	0.0	5.0	5.0	<\$100M	0	0	0.0	10.0
Fidelity Tc	Salt Lake City	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
American Express Centurion	Midvale	0.0	10.0	25.0	25.0	25.0	>\$10B	#####	917,695	0.0	0.0
Chevron Cr Bk Na	Murray	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Merrick Bc	Murray	0.0	5.0	0.0	5.0	5.0	\$100M-500M	0	0	0.0	0.0
Conseco Bk	Salt Lake City	0.0	5.0	25.0	15.0	22.5	\$500M-\$1B	20,647	22,094	0.0	0.0

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

A.2 Top Small Business Lenders in Utah under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
ZIONS BANCORPORATION	UT	355,798	3,099	\$10B-\$50B	136,164	2,674	70,311	2,300	
FIRST SECURITY CORPORATION	UT	161,031	1,546	\$10B-\$50B	80,980	1,380	39,495	1,143	
U.S. BANCORP	MN	125,843	1,483	>\$50B	66,779	1,370	45,885	1,248	
KEYCORP	OH	104,508	891	>\$50B	40,859	771	17,903	639	
BANK ONE CORPORATION	IL	84,319	683	>\$50B	32,262	576	16,709	490	
WELLS FARGO & COMPANY	CA	64,454	942	>\$50B	32,262	870	20,854	806	
BANK OF UT	UT	48,798	377	<\$1B	15,587	311	8,427	269	
WASHINGTON MUTUAL BANK	WA	23,636	104	N/A	7,230	68	2,383	40	
MORGAN STANLEY DEAN WITTER B	UT	8,981	2,915	<\$1B	8,981	2,915	8,981	2,915	
ADVANTA BK CORP	UT	7,091	702	<\$1B	7,091	702	7,091	702	
BANK OF AMERICA CORPORATION	NC	4,967	16	>\$50B	1,096	10	192	5	
COMMUNITY FIRST BANKSHARES	ND	4,893	51	\$1B-\$10B	2,079	44	1,041	38	
MERRILL LYNCH BK USA	UT	2,915	13	\$1B-\$10B	725	7	210	4	
SUNTRUST BANKS INC.	GA	2,583	5	>\$50B	583	3	0	0	
WACHOVIA CORPORATION	NC	1,715	4	>\$50B	59	2	59	2	
CHASE MANHATTAN CORPORATION	NY	1,684	19	>\$50B	684	18	534	17	
COMERICA INCORPORATED	MI	1,271	3	\$10B-\$50B	171	1	0	0	
HSBC BK USA	NY	1,189	3	\$10B-\$50B	24	1	24	1	
IMPERIAL T&LA	CA	1,160	2	\$1B-\$10B	0	0	0	0	
1ST SOURCE CORPORATION	IN	1,109	3	\$1B-\$10B	184	1	0	0	
BANK OF CMRC	ID	1,107	14	<\$1B	607	13	357	12	
SILICON VALLEY BANCSHARES	CA	1,000	2	\$1B-\$10B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	19,425	2,845	\$10B-\$50B	19,425	2,845	19,425	2,845	0.81
MBNA CORPORATION	DE	1,374	159	\$10B-\$50B	1,374	159	1,374	159	0.55

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