

Table 3A Expanded. Banks' Small Business Lending in Utah Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Pitney Bowes Bank	Salt Lake City	92.5	0.611	1	331,205	626,056	\$500M-\$1B	97.5	329,273	626,046	0
Associates Cap Bank	Salt Lake City	92.5	0.84	1	302,335	336,934	\$100M-500M	95.0	302,335	336,934	0
Universal FC	Salt Lake City	90.0	0.978	1	508,064	340,466	\$500M-\$1B	97.5	507,523	340,462	0
Advanta Bank Corp	Draper	90.0	0.555	1	574,000	149,892	\$1B-\$10B	97.5	574,000	149,892	0
Volvo Cmrl Cr Corp UT	Salt Lake City	82.5	0.847	1	20,876	5,986	<\$100M	92.5	20,876	5,986	0
GE Cap Fncl	Salt Lake City	80.0	0.55	0.746	891,072	1,191,966	\$1B-\$10B	92.5	871,256	1,191,149	0.136
Transportation Alli Bank	Ogden	80.0	0.784	0.952	125,638	31,829	\$100M-500M	87.5	69,787	31,569	0.014
Wright Express FS Corp	Salt Lake City	77.5	0.686	0.746	300,278	88,601	\$100M-500M	87.5	228,871	87,693	0
Wells Fargo Bank Northwest NA	Ogden	70.0	0.056	0.982	2,261,000	116,826	>\$10B	85.0	2,261,000	116,826	0.038
Cache Valley Bank	Logan	70.0	0.379	0.946	59,121	1,263	\$100M-500M	80.0	14,666	1,112	0.005
Village Bank	Saint George	70.0	0.432	0.954	46,945	614	\$100M-500M	70.0	9,727	396	0.005
American Bank of Cmrc	Provo	70.0	0.441	1	13,215	146	<\$100M	60.0	2,506	87	0.003
Western Cmnty Bank	Orem	67.5	0.359	1	27,278	284	<\$100M	55.0	3,756	178	0.006
CIT Bank	Salt Lake City	65.0	0.06	1	13,872	4,898	\$100M-500M	82.5	13,872	4,898	0
Lewiston St Bank	Lewiston	65.0	0.359	0.872	48,639	543	\$100M-500M	70.0	10,043	385	0.003
UBS Bank USA	Salt Lake City	62.5	0.129	0.726	2,017,088	6,596	>\$10B	52.5	70,978	1,812	0
Far West Bank	Provo	60.0	0.204	0.797	73,603	1,132	\$100M-500M	75.0	18,920	828	0.006
Bank of UT	Ogden	60.0	0.233	0.617	126,683	1,143	\$500M-\$1B	60.0	13,988	588	0
First UT Bank	Salt Lake City	60.0	0.279	0.891	38,866	397	\$100M-500M	57.5	5,128	237	0.006
Sunfirst Bank	Saint George	60.0	0.417	0.834	34,901	310	<\$100M	55.0	4,985	177	0
Home Svg Bank	Salt Lake City	60.0	0.31	1	24,813	97	<\$100M	32.5	1,125	20	0
Continental Bank	Salt Lake City	60.0	0.36	1	4,749	19	<\$100M	27.5	180	2	0
Central Bank	Provo	57.5	0.254	0.68	100,108	1,070	\$100M-500M	72.5	25,851	763	0.007
State Bank of Southern UT	Cedar City	57.5	0.219	0.708	82,265	1,193	\$100M-500M	70.0	19,075	848	0.007
Zions First NB	Salt Lake City	57.5	0.128	0.387	1,510,579	23,051	>\$10B	65.0	207,587	18,298	0.008
Utah Indep Bank	Salina	57.5	0.344	0.994	12,097	206	<\$100M	65.0	4,488	157	0
Merrill Lynch Bank USA	Salt Lake City	57.5	0.024	0.112	1,603,264	7,251	>\$10B	52.5	68,181	1,059	0
Utah Cmnty Bank	Sandy	57.5	0.276	1	10,418	69	<\$100M	47.5	1,851	42	0
Celtic Bank Corp	Salt Lake City	57.5	0.335	1	24,060	126	<\$100M	30.0	830	26	0
Medallion Bank	Salt Lake City	57.5	0.337	0.728	65,223	297	\$100M-500M	30.0	1,798	52	0
Capital Cmnty Bank	Provo	55.0	0.31	0.892	23,307	290	<\$100M	65.0	5,246	179	0
Brighton Bank	Salt Lake City	55.0	0.275	0.791	41,105	361	\$100M-500M	55.0	5,376	220	0
Centennial Bank	Ogden	55.0	0.169	1	18,359	107	\$100M-500M	47.5	2,375	52	0
Bonneville Bank	Provo	52.5	0.273	1	7,822	198	<\$100M	77.5	7,822	198	0
First NB	Morgan	52.5	0.168	1	10,512	236	<\$100M	70.0	5,374	198	0
Gunnison Valley Bank	Gunnison	52.5	0.255	1	12,506	123	<\$100M	57.5	2,720	83	0
Holladay B&TC	Salt Lake City	52.5	0.3	1	11,996	56	<\$100M	40.0	907	28	0.002
Barnes Bankg Co	Kaysville	50.0	0.195	0.529	108,350	695	\$500M-\$1B	55.0	12,519	400	0.002
Bank of Amer Fork	American Fork	50.0	0.174	0.517	90,652	721	\$500M-\$1B	50.0	9,067	382	0.004
First NB	Layton	50.0	0.225	0.624	54,825	334	\$100M-500M	42.5	4,516	158	0.004
Webbank	Salt Lake City	50.0	0.672	0.893	12,282	62	<\$100M	25.0	154	27	0.003
American Express Centurion B	Salt Lake City	45.0	0	1	5,752	183	>\$10B	45.0	1,787	160	0.709

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America West Bank	Layton	42.5	0.172	0.948	10,882	133	<\$100M	52.5	2,151	87	0.003
First Electronic Bank	Draper	42.5	0.003	1	20	1	<\$100M	42.5	20	1	0
Liberty Bank	Salt Lake City	40.0	0.227	1	2,202	15	<\$100M	32.5	133	7	0
Heber Valley NB	Heber City	40.0	0.236	0.913	5,909	47	<\$100M	32.5	436	17	0
Republic Bank	West Bountiful	37.5	0	1	50	1	\$100M-500M	40.0	50	1	0
American Inv Bank NA	Salt Lake City	37.5	0.013	0.984	2,232	39	\$100M-500M	27.5	132	8	0
Morgan Stanley Bank	West Valley City	22.5	0.001	0.011	2,651	39	\$1B-\$10B	27.5	1,264	30	0
Gmac Cmrl Mtg Bank	Midvale	17.5	0	0	-	-	\$1B-\$10B	17.5	-	-	0
Merrick BC	South Jordan	0.0	0	.	-	-	\$100M-500M	0.0	-	-	1.101
BMW Bank of North Amer	Salt Lake City	0.0	0	.	-	-	\$1B-\$10B	0.0	-	-	0.103
Chevron Cr Bank NA	Murray	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
Escrow Bank USA	Midvale	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Volkswagen Bank USA	Salt Lake City	0.0	0	.	-	-	\$500M-\$1B	0.0	-	-	0
Enerbank USA	Salt Lake City	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Exante Bank	Salt Lake City	0.0	0	.	-	-	<\$100M	0.0	-	-	0
World FNCL Cap Bank	Salt Lake City	0.0	0	.	-	-	<\$100M	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.