

Table 1. Small Business Lending in Utah, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank by Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
MOUNTAINWEST FNCL	SANDY	97.5	25.0	22.5	25.0	25.0	\$500M-\$1B	1	381,853	#####	97.5	97.5
ADVANTA FNCL CORP	MURRAY	95.0	25.0	22.5	22.5	25.0	\$100M-500M	1	111,454	218,808	95.0	97.5
WRIGHT EXPRESS FNCL SVCS COR	SALT LAKE CITY	92.5	25.0	25.0	20.0	22.5	<\$100M	1	87,481	40,427	95.0	95.0
FIRST USA FNCL SVC	SALT LAKE CITY	90.0	25.0	25.0	17.5	22.5	<\$100M	2	42,805	8,000	92.5	95.0
FAR WEST BK	PROVO	72.5	17.5	17.5	17.5	20.0	\$100M-500M	2	40,248	832	80.0	85.0
GE CAP FNCL	SALT LAKE CITY	72.5	22.5	2.5	22.5	25.0	\$100M-500M	3	98,866	602,287	82.5	85.0
CACHE VALLEY BK	LOGAN	70.0	22.5	12.5	17.5	17.5	<\$100M	3	32,695	618	67.5	70.0
DRAPER B&TC	DRAPER	70.0	12.5	22.5	17.5	17.5	\$100M-500M	4	44,022	706	57.5	57.5
GREEN TREE CAP BK	SALT LAKE CITY	70.0	15.0	25.0	10.0	20.0	<\$100M	4	6,051	6,323	75.0	77.5
BANK OF UT	OGDEN	70.0	20.0	7.5	22.5	20.0	\$100M-500M	5	101,045	1,068	57.5	55.0
WESTERN CMNTY BK	OREM	67.5	22.5	17.5	15.0	12.5	<\$100M	5	14,502	368	72.5	77.5
STATE BK OF SOUTHERN UT	CEDAR CITY	67.5	20.0	10.0	20.0	17.5	\$100M-500M	6	53,885	809	62.5	60.0
UNIVERSAL FNCL CORP	SALT LAKE CITY	65.0	10.0	20.0	12.5	22.5	<\$100M	6	11,955	203,581	72.5	77.5
CENTRAL BK	PROVO	65.0	17.5	7.5	20.0	20.0	\$100M-500M	7	65,029	874	62.5	57.5
OREM CMTY BK	OREM	65.0	20.0	20.0	12.5	12.5	<\$100M	7	12,827	268	55.0	55.0
VILLAGE BK	SAINT GEORGE	65.0	22.5	17.5	12.5	12.5	<\$100M	8	10,885	240	60.0	55.0
ZIONS FIRST NB	SALT LAKE CITY	60.0	10.0	2.5	25.0	22.5	\$1B-\$10B	1	712,011	17,596	57.5	55.0
FIRST UT BK	SALT LAKE CITY	60.0	17.5	12.5	15.0	15.0	<\$100M	9	15,712	426	62.5	62.5
BANK OF EPHRAIM	EPHRAIM	60.0	22.5	15.0	12.5	10.0	<\$100M	10	10,776	179	62.5	65.0
MERRILL LYNCH NAT FNCL	SALT LAKE CITY	57.5	15.0	2.5	22.5	17.5	\$500M-\$1B	2	151,545	651	50.0	42.5
GUARDIAN ST BK	SALT LAKE CITY	57.5	20.0	7.5	15.0	15.0	\$100M-500M	8	28,406	495	40.0	40.0
FIRST SCTY BK NA	OGDEN	55.0	5.0	2.5	25.0	22.5	>\$10B	2	922,593	15,690	55.0	60.0
BRIGHTON BK	SALT LAKE CITY	55.0	15.0	7.5	17.5	15.0	\$100M-500M	9	31,140	498	52.5	47.5
BANK OF AMER FORK	AMERICAN FORK	55.0	12.5	5.0	20.0	17.5	\$100M-500M	10	51,025	610	50.0	50.0
BONNEVILLE BK	PROVO	55.0	17.5	17.5	10.0	10.0	<\$100M	11	6,300	198	60.0	55.0
NUBANC CORP DBA FIRST CMRC B	LOGAN	55.0	20.0	12.5	12.5	10.0	<\$100M	12	12,192	207	62.5	70.0
BANK ONE UT NA	SALT LAKE CITY	52.5	7.5	2.5	22.5	20.0	\$1B-\$10B	2	116,899	1,592	52.5	50.0
BARNES BKG CO	KAYSVILLE	52.5	12.5	5.0	20.0	15.0	\$100M-500M	11	49,630	562	50.0	45.0
UTAH INDEPENDENT BK	SALINA	52.5	17.5	15.0	10.0	10.0	<\$100M	13	7,657	230	57.5	50.0
HOME CR BK	SALT LAKE CITY	52.5	15.0	20.0	10.0	7.5	<\$100M	14	7,502	46	40.0	25.0
LEWISTON ST BK	LEWISTON	52.5	15.0	10.0	15.0	12.5	<\$100M	15	19,281	278	50.0	50.0
FIRST NB	LAYTON	50.0	12.5	10.0	15.0	12.5	\$100M-500M	12	20,767	237	47.5	50.0
LIBERTY BK	SALT LAKE CITY	40.0	7.5	22.5	5.0	5.0	<\$100M	17	276	9	40.0	47.5
HOLLADAY B&TC	SALT LAKE CITY	40.0	12.5	10.0	10.0	7.5	<\$100M	18	5,956	88	35.0	32.5
FIRST NB	MORGAN	40.0	10.0	12.5	7.5	10.0	<\$100M	19	4,799	174	55.0	55.0
GUNNISON VALLEY BK	GUNNISON	40.0	10.0	15.0	7.5	7.5	<\$100M	20	4,958	116	52.5	57.5
AMERICAN INV BK NA	SALT LAKE CITY	35.0	5.0	20.0	5.0	5.0	\$100M-500M	13	21	2	37.5	37.5
CENTENNIAL BK	OGDEN	35.0	7.5	12.5	7.5	7.5	<\$100M	21	2,379	21	35.0	30.0
AMERICAN BK OF CMRC	PROVO	27.5	10.0	5.0	5.0	7.5	<\$100M	22	1,591	37	45.0	40.0
AMERICAN INV FNCL	SANDY	22.5	5.0	5.0	7.5	5.0	<\$100M	23	2,447	19	17.5	17.5
AMERICAN EXPRESS CENTURION B	MIDVALE	0.0	7.5	25.0	25.0	25.0	>\$10B	1	1,055,273	752,494		90.0
FIDELITY TC	SALT LAKE CITY		2.5		2.5	2.5	\$100M-500M	14	0	0		
PROVIDIAN BK	SALT LAKE CITY		2.5		2.5	2.5	\$100M-500M	15	0	0		

Table 1. Small Business Lending in Utah, June 1998

Bank Name	Location	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL (\$) (4)	Rank LSBL(#) (5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
ASSOCIATES CAP BK	SAINT GEORGE	0.0	7.5	15.0	7.5	15.0	<\$100M	16	4,758	449		62.5
AMERICAN GEN FNCL CTR	MIDVALE	0.0	2.5		2.5	2.5	<\$100M	24	0	0		
DIRECT MRCH CR CARD BK NA	SALT LAKE CITY	0.0	2.5		2.5	2.5	<\$100M	25	0	0		
CHEVRON CR BK NA	MURRAY	0.0	2.5		2.5	2.5	<\$100M	26	0	0		
WEBBANK CORP	PARK CITY	0.0	2.5		2.5	2.5	<\$100M	27	0	0		
MERRICK BC	MURRAY	0.0	5.0		5.0	5.0	<\$100M	28	0	0		
PITNEY BOWES BK	SALT LAKE CITY	0.0	5.0		5.0	5.0	<\$100M	29	0	0		

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 2. Small-Business-Friendly Banks by Bank Size in Utah, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$) (4)	Rank LSBL(#) (5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
MOUNTAINWEST FNCL	SANDY	UT	97.5	25.0	22.5	25.0	25.0	\$500M-\$1B	1	381,853	1,003,775	97.5	97.5
ADVANTA FNCL CORP	MURRAY	UT	95.0	25.0	22.5	22.5	25.0	\$100M-500M	1	111,454	218,808	95.0	97.5
WRIGHT EXPRESS FNCL SVCS COR	SALT LAKE CITY	UT	92.5	25.0	25.0	20.0	22.5	<\$100M	1	87,481	40,427	95.0	95.0
FIRST USA FNCL SVC	SALT LAKE CITY	UT	90.0	25.0	25.0	17.5	22.5	<\$100M	2	42,805	8,000	92.5	95.0
FAR WEST BK	PROVO	UT	72.5	17.5	17.5	17.5	20.0	\$100M-500M	2	40,248	832	80.0	85.0
GE CAP FNCL	SALT LAKE CITY	UT	72.5	22.5	2.5	22.5	25.0	\$100M-500M	3	98,866	602,287	82.5	85.0
ZIONS FIRST NB	SALT LAKE CITY	UT	60.0	10.0	2.5	25.0	22.5	\$1B-\$10B	1	712,011	17,596	57.5	55.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 3. Top Lenders in Small Business Loans in Utah under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
FIRST SECURITY CORPORATION	UT	334,999	3,068	\$10B-\$50B	85,281	2,206	172,694	2,719	
ZIONS BANCORPORATION	UT	272,729	3,172	\$10B-\$50B	64,967	2,504	131,874	2,887	
KEYCORP	OH	144,484	974	>\$50B	21,604	639	50,808	806	
BANC ONE CORPORATION	OH	76,101	637	>\$50B	16,882	470	31,439	552	
WELLS FARGO & COMPANY	CA	67,777	1,251	>\$50B	22,989	1,119	36,495	1,189	
AMERICAN EXPRESS CENTURION B	UT	25,293	2,236	\$10B-\$50B	25,293	2,236	25,293	2,236	**
MOUNTAINWEST FNCL	UT	10,227	3,603	<\$1B	10,227	3,603	10,227	3,603	
ADVANTA FNCL CORP	UT	6,991	706	<\$1B	6,991	706	6,991	706	
WACHOVIA CORPORATION	NC	3220	7	>\$50B	46	2	46	2	
1ST SOURCE CORPORATION	IN	2,197	13	\$1B-\$10B	405	6	968	10	
COMERICA INCORPORATED	MI	1,950	3	\$10B-\$50B	0	0	0	0	
FIFTH THIRD BANCORP	OH	1,866	2	\$10B-\$50B	0	0	0	0	
CHASE MANHATTAN CORPORATION	NY	1,590	84	>\$50B	1,090	83	1,090	83	
BANK LEUMI USA	NY	1,500	3	\$1B-\$10B	0	0	0	0	
FIRST CHICAGO NBD CORPORATIO	IL	1,161	5	>\$50B	91	2	291	3	
SUNTRUST BANKS INC.	GA	1,060	6	>\$50B	310	4	560	5	

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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