

Table 3A Expanded. Small Business Lending Institutions in Utah Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)						Micro Business Lending (less than \$1 million)			CC Amount/TA ¹
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
American Express Bank, FSB.	Salt Lake City	100.0	0.373	1.000	14,500,000	2,059,075	10B-50B	100.0	14,500,000	2,059,075	0.316
The Pitney Bowes Bank, Inc.	Salt Lake City	95.0	0.485	0.985	363,615	1,170,295	500M-1B	95.0	348,361	1,170,230	-
Wright Express Financial Services Corporation	Midvale	92.5	0.780	0.822	1,065,004	170,434	1B-10B	97.5	743,164	166,482	-
Transportation Alliance Bank, Inc.	Ogden	90.0	0.723	0.946	388,816	8,101	500M-1B	92.5	388,816	8,101	-
Wells Fargo Bank Northwest, National Association	Ogden	87.5	0.101	1.000	1,823,000	58,269	10B-50B	97.5	1,823,000	58,269	0.096
GE Money Bank	Draper	85.0	0.052	1.000	1,134,660	723,318	10B-50B	97.5	1,134,660	723,318	0.805
Medallion Bank	Salt Lake City	75.0	0.294	0.517	177,005	553	500M-1B	55.0	5,686	103	-
Continental Bank	Salt Lake City	75.0	0.481	0.797	52,108	502	100M-500M	77.5	6,203	251	-
Zions First National Bank	Salt Lake City	72.5	0.190	0.353	3,105,986	29,705	10B-50B	72.5	252,853	20,609	0.007
Lewiston State Bank	Lewiston	72.5	0.227	0.728	54,027	557	100M-500M	77.5	9,599	339	0.004
Bank of Utah	Ogden	70.0	0.190	0.528	136,394	800	500M-1B	67.5	9,275	322	-
Bonneville Bank	Provo	70.0	0.258	1.000	9,207	122	<100M	85.0	9,207	122	-
Cache Valley Bank	Logan	70.0	0.196	0.526	58,008	538	100M-500M	77.5	8,107	342	0.004
State Bank of Southern Utah	Cedar City	70.0	0.167	0.546	109,926	1,098	500M-1B	77.5	16,223	686	0.006
Rock Canyon Bank	Orem	67.5	0.276	0.725	31,644	172	100M-500M	55.0	1,957	74	-
Utah Independent Bank	Salina	67.5	0.259	0.891	14,915	214	<100M	72.5	3,356	151	-
Capital Community Bank	Provo	67.5	0.271	0.617	29,359	307	100M-500M	65.0	2,991	174	-
Central Bank	Springville	65.0	0.163	0.541	104,967	708	500M-1B	75.0	13,028	434	0.006
World Financial Capital Bank	Salt Lake City	65.0	0.012	1.000	6,917	11,407	500M-1B	82.5	6,917	11,407	0.826
GE Capital Financial Inc.	Salt Lake City	65.0	0.082	0.103	693,636	21,364	1B-10B	80.0	275,280	18,501	-
Bank of American Fork	American Fork	65.0	0.168	0.398	140,902	751	500M-1B	55.0	6,013	239	0.003
Target Bank	Salt Lake City	62.5	0.058	1.000	2,494	3,835	<100M	80.0	2,494	3,835	-
Celtic Bank	Salt Lake City	62.5	0.222	0.377	48,800	632	100M-500M	40.0	1,074	89	-
American Bank of Commerce	Provo	62.5	0.251	0.802	12,966	66	<100M	35.0	349	7	0.001
Ally Bank	Midvale	62.5	0.020	0.068	1,577,806	48,171	>50B	77.5	1,380,183	47,688	-
The Village Bank	Saint George	62.5	0.184	0.643	36,196	381	100M-500M	72.5	4,597	247	0.004
Town & Country Bank	Saint George	60.0	0.267	0.669	18,941	110	<100M	52.5	1,640	49	-
First Utah Bank	Salt Lake City	60.0	0.174	0.522	47,540	263	100M-500M	52.5	2,917	101	0.001
The First National Bank of Layton	Layton	60.0	0.174	0.613	43,883	234	100M-500M	50.0	2,236	77	0.004
UBS Bank USA	Salt Lake City	57.5	0.017	0.137	540,590	1,680	10B-50B	57.5	18,005	421	0.003
Utah Community Bank	Sandy	57.5	0.208	0.999	6,254	47	<100M	60.0	1,120	28	-
Home Savings Bank	Salt Lake City	57.5	0.181	0.717	21,363	77	100M-500M	42.5	876	14	-
Grand Valley Bank	Heber City	57.5	0.102	0.588	26,540	257	100M-500M	60.0	2,969	139	-
Merrick Bank	South Jordan	57.5	0.004	1.000	4,358	2,115	1B-10B	70.0	4,358	2,115	0.784
Holladay Bank & Trust	Salt Lake City	55.0	0.217	0.754	11,102	56	<100M	55.0	1,099	24	0.002
Gunnison Valley Bank	Gunnison	55.0	0.157	0.838	10,927	119	<100M	72.5	3,329	93	-

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WebBank	Salt Lake City	55.0	0.111	0.529	8,613	1,966	<100M	72.5	2,249	1,925	0.241
Brighton Bank	Salt Lake City	55.0	0.183	0.473	26,553	187	100M-500M	52.5	1,959	87	-
American Express Centurion Bank	Salt Lake City	52.5	0.001	1.000	19,794	68	10B-50B	25.0	57	2	0.635
SunFirst Bank	Saint George	50.0	0.144	0.491	30,705	185	100M-500M	47.5	2,006	71	-
Morgan Stanley Bank, National Association	Salt Lake City	45.0	0.002	0.028	165,254	515	>50B	42.5	5,116	107	-
LCA Bank Corporation	Park City	40.0	0.003	0.996	223	3	<100M	12.5	-	-	-
Heritage Bank	Saint George	40.0	0.003	0.996	249	1	<100M	12.5	-	-	-
Proficio Bank	Salt Lake City	40.0	0.077	0.141	11,168	42	100M-500M	30.0	482	13	-
First Electronic Bank	Sandy	35.0	0.001	0.833	5	1	<100M	40.0	5	1	-
Prime Alliance Bank	Woods Cross	35.0	0.063	0.447	6,429	33	100M-500M	32.5	158	13	-
Liberty Bank, Inc.	Salt Lake City	30.0	0.067	0.467	826	10	<100M	32.5	47	4	-
Republic Bank	Bountiful	27.5	0.009	0.091	6,569	34	500M-1B	30.0	149	3	-
OptumHealth Bank, Inc.	Salt Lake City	27.5	0.002	0.098	3,378	38	1B-10B	32.5	292	29	-
Franklin Templeton Bank and Trust, F.S.B.	Salt Lake City	20.0	0.002	0.062	730	2	100M-500M	12.5	-	-	0.043
CIT Bank	Salt Lake City	20.0	0.000	0.001	2,183	5	1B-10B	12.5	-	-	-
Capmark Bank	Midvale	12.5	0.000	0.000	-	-	1B-10B	12.5	-	-	-
Sallie Mae Bank	Murray	12.5	0.000	0.000	-	-	1B-10B	12.5	-	-	0.000
Marlin Business Bank	Salt Lake City	12.5	0.000	0.000	-	-	100M-500M	12.5	-	-	-
EnerBank USA	Salt Lake City	12.5	0.000	0.000	-	-	100M-500M	12.5	-	-	-
BMW Bank of North America	Salt Lake City	12.5	0.000	0.000	-	-	1B-10B	12.5	-	-	0.037
Woodlands Commercial Bank	Salt Lake City	12.5	0.000	0.000	-	-	1B-10B	12.5	-	-	-

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data