

Table 3A Expanded. Small Business Lending Institutions in Utah Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	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 C	100.0	0.458	1.000	17,602,102	3,686,483	10-50B	100	#####	#####	0.404
The Pitney Bowes Bank, Inc.	Salt Lake C	92.5	0.437	0.983	341,065	1,034,147	500M-1B	95	321,548	#####	0.000
WEX Bank	Midvale	90.0	0.659	0.790	1,057,319	190,040	1B-10B	98	729,907	185,730	0.000
Transportation Alliance Bank, Inc.	Ogden	90.0	0.593	0.997	410,488	7,549	500M-1B	93	410,488	7,549	0.000
Wells Fargo Bank Northwest, National Asso	Ogden	82.5	0.101	0.999	1,488,000	39,558	10-50B	95	1,197,000	36,076	0.107
GE Capital Retail Bank	Draper	82.5	0.034	1.000	1,148,800	714,099	10-50B	95	1,148,800	714,099	0.825
Zions First National Bank	Salt Lake C	70.0	0.159	0.336	2,893,552	30,818	10-50B	65	232,150	21,826	0.007
Continental Bank	Salt Lake C	70.0	0.343	0.679	44,359	563	100M-500M	73	5,087	324	0.000
Comenity Capital Bank	Salt Lake C	70.0	0.027	0.998	33,034	10,720	1B-10B	88	33,034	10,720	0.727
Medallion Bank	Salt Lake C	70.0	0.266	0.510	204,942	581	500M-1B	45	5,082	90	0.000
Lewiston State Bank	Lewiston	67.5	0.227	0.704	57,544	565	100M-500M	78	9,486	328	0.004
State Bank of Southern Utah	Cedar City	65.0	0.150	0.489	110,358	1,036	500M-1B	70	14,427	614	0.005
Utah Independent Bank	Salina	62.5	0.221	0.810	13,450	193	<100M	70	3,098	128	0.000
Bank of Utah	Ogden	62.5	0.169	0.364	130,524	633	500M-1B	55	6,827	201	0.000
Bank of American Fork	American Fo	62.5	0.150	0.395	147,487	791	500M-1B	53	5,911	226	0.003
Cache Valley Bank	Logan	62.5	0.180	0.469	94,829	737	500M-1B	70	11,037	423	0.002
Rock Canyon Bank	Provo	62.5	0.234	0.572	38,478	240	100M-500M	58	3,438	98	0.000
Capital Community Bank	Provo	62.5	0.292	0.564	40,125	311	100M-500M	55	2,923	153	0.000
Ally Bank	Midvale	62.5	0.031	0.090	2,837,707	104,499	>50B	88	2,579,479	103,850	0.000
Target Bank	Salt Lake C	62.5	0.040	1.000	2,443	3,624	<100M	83	2,443	3,624	0.000
Town & Country Bank	Saint Georg	62.5	0.258	0.730	20,611	132	<100M	50	1,787	67	0.000
First Utah Bank	Salt Lake C	60.0	0.192	0.509	53,298	297	100M-500M	53	3,598	100	0.001
Holladay Bank & Trust	Salt Lake C	60.0	0.257	0.855	12,276	56	<100M	43	842	20	0.001
Central Bank	Springville	60.0	0.115	0.523	81,814	597	500M-1B	68	11,548	381	0.005
The First National Bank of Layton	Layton	60.0	0.189	0.661	50,917	240	100M-500M	40	2,004	67	0.004
GE Capital Bank	Salt Lake C	60.0	0.054	0.071	829,756	16,952	10-50B	73	352,430	14,302	0.000
The Village Bank	Saint Georg	60.0	0.211	0.643	24,819	292	100M-500M	68	3,270	177	0.005
Celtic Bank	Salt Lake C	60.0	0.221	0.314	58,977	675	100M-500M	45	2,023	104	0.000
Grand Valley Bank	Heber City	57.5	0.114	0.731	34,694	281	100M-500M	58	3,388	137	0.000
Utah Community Bank	Sandy	57.5	0.220	0.999	6,195	59	<100M	58	993	39	0.000
Home Savings Bank	Salt Lake C	55.0	0.171	0.774	19,957	70	100M-500M	30	329	5	0.000
American Express Centurion Bank	Salt Lake C	55.0	0.002	0.989	58,654	227	10-50B	25	440	11	0.605
American Bank of Commerce	Provo	55.0	0.256	0.637	14,846	116	<100M	48	1,191	41	0.001
UBS Bank USA	Salt Lake C	55.0	0.013	0.120	612,092	2,092	10-50B	55	20,553	430	0.003
Prime Alliance Bank	Woods Cross	55.0	0.209	0.678	28,912	175	100M-500M	60	3,268	85	0.000

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Morgan Stanley Bank, National Association	Salt Lake C	52.5	0.004	0.044	376,000	1,206	>50B	45	11,000	283	0.000
Merrick Bank	South Jorda	52.5	0.001	1.000	1,178	677	1B-10B	63	1,178	677	0.769
Brighton Bank	Salt Lake C	50.0	0.162	0.577	28,965	164	100M-500M	43	1,419	62	0.000
Gunnison Valley Bank	Gunnison	50.0	0.163	0.709	12,091	137	<100M	73	3,420	104	0.000
WebBank	Salt Lake C	50.0	0.098	0.360	13,515	2,629	100M-500M	80	8,870	2,595	0.205
LCA Bank Corporation	Park City	50.0	0.038	1.000	3,082	32	<100M	45	503	12	0.000
OptumHealth Bank, Inc.	Salt Lake C	45.0	0.021	0.260	56,151	415	1B-10B	50	6,288	191	0.000
Green Dot Bank DBA Bonneville Bank	Provo	42.5	0.011	0.775	4,224	75	100M-500M	50	954	49	0.000
Heritage Bank	Saint Georg	40.0	0.002	1.000	159	1	<100M	18	0	0	0.000
First Electronic Bank	Sandy	40.0	0.000	1.000	4	1	<100M	43	4	1	0.073
Liberty Bank, Inc.	Salt Lake C	35.0	0.067	0.602	680	13	<100M	45	152	6	0.000
Proficio Bank	Cottonwood	30.0	0.038	0.114	8,401	34	100M-500M	28	159	6	0.000
Republic Bank	Bountiful	22.5	0.009	0.052	4,765	28	500M-1B	18	9	1	0.000
CIT Bank	Salt Lake C	22.5	0.001	0.002	13,600	26	10-50B	18	32	1	0.000
Franklin Templeton Bank and Trust, F.S.B.	Salt Lake C	20.0	0.004	0.301	599	2	100M-500M	18	0	0	0.000
BMW Bank of North America	Salt Lake C	10.0	0.000	.	0	0	1B-10B	18	0	0	0.032
EnerBank USA	Salt Lake C	10.0	0.000	.	0	0	500M-1B	18	0	0	0.000
Capmark Bank	Midvale	10.0	0.000	.	0	0	500M-1B	18	0	0	0.000
Sallie Mae Bank	Salt Lake C	10.0	0.000	.	0	0	1B-10B	18	0	0	0.000
Marlin Business Bank	Salt Lake C	10.0	0.000	.	0	0	500M-1B	18	0	0	0.000

<sup>1</sup> 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.

Table 3B. Expanded. Micro Business Lending Institutions in Utah Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Number		Total	Amount	Number	CC
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)			Rank	(1,000)		Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
American Express Bank, FSB.	Salt Lake C	100.0	0.458	1.000	17,602,102	#####	10-50B	100.0	17,602,102	3,686,483	0.404
WEX Bank	Midvale	97.5	0.455	0.545	729,907	185,730	1B-10B	90.0	1,057,319	190,040	-
Wells Fargo Bank Northwest, National As	Ogden	95.0	0.081	0.803	1,197,000	36,076	10-50B	83.0	1,488,000	39,558	0.107
GE Capital Retail Bank	Draper	95.0	0.034	1.000	1,148,800	714,099	10-50B	83.0	1,148,800	714,099	0.825
The Pitney Bowes Bank, Inc.	Salt Lake C	95.0	0.412	0.927	321,548	#####	500M-1B	93.0	341,065	1,034,147	-
Transportation Alliance Bank, Inc.	Ogden	92.5	0.593	0.997	410,488	7,549	500M-1B	90.0	410,488	7,549	-
Comenity Capital Bank	Salt Lake C	87.5	0.027	0.998	33,034	10,720	1B-10B	70.0	33,034	10,720	0.727
Ally Bank	Midvale	87.5	0.028	0.082	2,579,479	103,850	>50B	63.0	2,837,707	104,499	-
Target Bank	Salt Lake C	82.5	0.040	1.000	2,443	3,624	<100M	63.0	2,443	3,624	-
WebBank	Salt Lake C	80.0	0.064	0.236	8,870	2,595	100M-500M	50.0	13,515	2,629	0.205
Lewiston State Bank	Lewiston	77.5	0.037	0.116	9,486	328	100M-500M	68.0	57,544	565	0.004
Gunnison Valley Bank	Gunnison	72.5	0.046	0.201	3,420	104	<100M	50.0	12,091	137	-
GE Capital Bank	Salt Lake C	72.5	0.023	0.030	352,430	14,302	10-50B	60.0	829,756	16,952	-
Continental Bank	Salt Lake C	72.5	0.039	0.078	5,087	324	100M-500M	70.0	44,359	563	-
Utah Independent Bank	Salina	70.0	0.051	0.187	3,098	128	<100M	63.0	13,450	193	-
State Bank of Southern Utah	Cedar City	70.0	0.020	0.064	14,427	614	500M-1B	65.0	110,358	1,036	0.005
Cache Valley Bank	Logan	70.0	0.021	0.055	11,037	423	500M-1B	63.0	94,829	737	0.002
Central Bank	Springville	67.5	0.016	0.074	11,548	381	500M-1B	60.0	81,814	597	0.005
The Village Bank	Saint Georg	67.5	0.028	0.085	3,270	177	100M-500M	60.0	24,819	292	0.005
Zions First National Bank	Salt Lake C	65.0	0.013	0.027	232,150	21,826	10-50B	70.0	2,893,552	30,818	0.007
Merrick Bank	South Jorda	62.5	0.001	1.000	1,178	677	1B-10B	53.0	1,178	677	0.769
Prime Alliance Bank	Woods Cross	60.0	0.024	0.077	3,268	85	100M-500M	55.0	28,912	175	-
Grand Valley Bank	Heber City	57.5	0.011	0.071	3,388	137	100M-500M	58.0	34,694	281	-
Rock Canyon Bank	Provo	57.5	0.021	0.051	3,438	98	100M-500M	63.0	38,478	240	-
Utah Community Bank	Sandy	57.5	0.035	0.160	993	39	<100M	58.0	6,195	59	-
Bank of Utah	Ogden	55.0	0.009	0.019	6,827	201	500M-1B	63.0	130,524	633	-
Capital Community Bank	Provo	55.0	0.021	0.041	2,923	153	100M-500M	63.0	40,125	311	-
UBS Bank USA	Salt Lake C	55.0	-	0.004	20,553	430	10-50B	55.0	612,092	2,092	0.003
First Utah Bank	Salt Lake C	52.5	0.013	0.034	3,598	100	100M-500M	60.0	53,298	297	0.001
Bank of American Fork	American Fo	52.5	0.006	0.016	5,911	226	500M-1B	63.0	147,487	791	0.003
Green Dot Bank DBA Bonneville Bank	Provo	50.0	0.002	0.175	954	49	100M-500M	43.0	4,224	75	-
OptumHealth Bank, Inc.	Salt Lake C	50.0	0.002	0.029	6,288	191	1B-10B	45.0	56,151	415	-
Town & Country Bank	Saint Georg	50.0	0.022	0.063	1,787	67	<100M	63.0	20,611	132	-
American Bank of Commerce	Provo	47.5	0.021	0.051	1,191	41	<100M	55.0	14,846	116	0.001
Liberty Bank, Inc.	Salt Lake C	45.0	0.015	0.135	152	6	<100M	35.0	680	13	-

**Table 3B. Expanded. Micro Business Lending Institutions in Utah Using Call Report Data, June 2013**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Number		Total	Amount	Number	CC
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)			Rank	(1,000)		Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Morgan Stanley Bank, National Associatic	Salt Lake C	45.0	-	0.001	11,000	283	>50B	53.0	376,000	1,206	-
Celtic Bank	Salt Lake C	45.0	0.008	0.011	2,023	104	100M-500M	60.0	58,977	675	-
Medallion Bank	Salt Lake C	45.0	0.007	0.013	5,082	90	500M-1B	70.0	204,942	581	-
LCA Bank Corporation	Park City	45.0	0.006	0.163	503	12	<100M	50.0	3,082	32	-
Brighton Bank	Salt Lake C	42.5	0.008	0.028	1,419	62	100M-500M	50.0	28,965	164	-
Holladay Bank & Trust	Salt Lake C	42.5	0.018	0.059	842	20	<100M	60.0	12,276	56	0.001
First Electronic Bank	Sandy	42.5	-	1.000	4	1	<100M	40.0	4	1	0.073
The First National Bank of Layton	Layton	40.0	0.007	0.026	2,004	67	100M-500M	60.0	50,917	240	0.004
Home Savings Bank	Salt Lake C	30.0	0.003	0.013	329	5	100M-500M	55.0	19,957	70	-
Proficio Bank	Cottonwood	27.5	0.001	0.002	159	6	100M-500M	30.0	8,401	34	-
American Express Centurion Bank	Salt Lake C	25.0	-	0.007	440	11	10-50B	55.0	58,654	227	0.605
Heritage Bank	Saint Georg	17.5	-	-	-	-	<100M	40.0	159	1	-
Franklin Templeton Bank and Trust, F.S.B	Salt Lake C	17.5	-	-	-	-	100M-500M	20.0	599	2	-
BMW Bank of North America	Salt Lake C	17.5	-	.	-	-	1B-10B	10.0	-	-	0.032
Republic Bank	Bountiful	17.5	-	-	9	1	500M-1B	23.0	4,765	28	-
CIT Bank	Salt Lake C	17.5	-	-	32	1	10-50B	23.0	13,600	26	-
EnerBank USA	Salt Lake C	17.5	-	.	-	-	500M-1B	10.0	-	-	-
Capmark Bank	Midvale	17.5	-	.	-	-	500M-1B	10.0	-	-	-
Sallie Mae Bank	Salt Lake C	17.5	-	.	-	-	1B-10B	10.0	-	-	-
Marlin Business Bank	Salt Lake C	17.5	-	.	-	-	500M-1B	10.0	-	-	-

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