

Report 3A: State-Reported CRA Lending by Lender Market Rank
 Based on 2020 CRA data released by the FFIEC December 2021

Small Business Originations			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses <= \$1Million Sales	Dollars (000's) to Businesses <= \$1 Million Sales
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
1	27.25	ZIONS BANCORPORATION, N.A.	11,599	1,020,040	9,082	262,688	7,189	223,052
2	10.53	WELLS FARGO BANK, N.A.	7,692	394,214	7,142	239,227	5,261	181,368
3	9.86	JPMORGAN CHASE BANK, NA	8,813	369,165	8,108	149,725	4,564	82,603
4	7.07	AMERICAN EXPRESS NATIONAL BANK	14,058	264,850	13,607	171,309	3,382	55,984
5	6.30	KEYBANK NATIONAL ASSOCIATION	1,573	235,983	1,045	35,950	472	28,014
6	5.44	ALTABANK	1,005	203,569	545	24,134	106	27,155
7	4.10	BANK OF UTAH	1,352	153,629	957	32,872	380	26,343
8	3.94	US BANK NA	2,931	147,496	2,619	55,593	2,156	48,830
9	3.01	CROSS RIVER	2,389	112,712	2,117	48,792	1	186
10	2.19	GLACIER BANK	702	82,071	480	15,581	417	24,200
11	1.65	CUSTOMERS BANK	927	61,955	765	20,783	0	0
12	1.29	BMO HARRIS BANK N.A.	498	48,375	321	15,098	205	14,384
13	1.27	D. L. EVANS BANK	350	47,558	242	8,184	35	7,349
14	1.23	CAPITAL ONE BANK (USA), N.A.	3,364	45,878	3,327	36,245	1,904	15,990
15	1.21	BANK OF THE WEST	253	45,257	150	4,677	111	15,395
16	1.18	BANK OF AMERICA, N.A.	762	44,328	692	12,316	400	10,306
17	1.12	LAKE FOREST BANK & TRUST, NA	977	41,759	888	15,072	2	660
18	0.92	SILICON VALLEY BANK	155	34,424	74	3,579	35	2,906
19	0.87	WEX BANK	932	32,733	865	13,369	0	0
20	0.77	AMERIS BANK	1,982	28,977	1,929	17,324	0	0
21	0.68	NBH BANK	85	25,345	37	1,982	23	7,398
22	0.42	CITIBANK, N.A.	2,104	15,808	2,101	14,710	1,743	11,580
23	0.39	LIVE OAK BANKING COMPANY	111	14,461	69	3,229	2	1,025
24	0.38	SIGNATURE BANK	61	14,288	6	382	1	298
25	0.38	WASHINGTON FEDERAL	240	14,274	202	4,968	160	3,908
26	0.35	TCF NATIONAL BANK	78	13,206	28	1,334	7	985

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27	0.33	GRAND VALLEY BANK	121	12,182	81	2,750	66	4,091
28	0.30	UMB BANK NA	59	11,353	36	1,358	18	4,886
29	0.22	TEXAS CAPITAL BANK	195	8,326	181	2,221	0	0
30	0.21	SYNCHRONY BANK	1,441	7,928	1,441	7,928	0	0
31	0.18	SUNWEST BANK	55	6,848	35	1,532	11	1,128
32	0.18	BYLINE BANK	17	6,819	3	204	6	2,801
33	0.18	CIT BANK N.A.	137	6,731	117	3,389	50	1,382
34	0.17	CITIZENS BANK, NA	105	6,395	102	5,135	100	5,187
35	0.17	TRUIST FINANCIAL	314	6,333	306	4,084	294	4,321
36	0.15	VALLEY NATIONAL BANK	32	5,485	15	936	0	0
37	0.14	BOKF NA	15	5,349	2	37	1	140
38	0.14	COMERICA BANK	15	5,302	4	234	4	234
39	0.13	STEARNS BANK N A	51	4,742	38	1,825	6	453
40	0.13	THE BANK OF COMMERCE	37	4,734	24	881	29	3,585
41	0.10	CITY NATIONAL BANK	12	3,881	3	202	2	263
42	0.10	CHARLES SCHWAB BANK, SSB	6	3,792	0	0	0	0
43	0.10	CIBC BANK USA	11	3,656	2	105	0	0
44	0.10	WESTERN ALLIANCE BANK	12	3,588	5	211	0	0
45	0.09	BANK FIVE NINE	8	3,496	2	60	7	3,464
46	0.08	MIDFIRST BANK	18	3,113	11	392	1	500
47	0.08	TBK BANK, SSB	10	3,061	4	40	0	0
48	0.08	SANTANDER BANK N.A.	21	2,985	8	639	1	106
49	0.08	TRISTATE CAPITAL BANK	7	2,978	1	100	0	0
50	0.07	CITY NATIONAL BANK OF FLORIDA	15	2,712	6	273	0	0
51	0.07	PNC BANK N.A.	13	2,659	7	517	5	425
52	0.07	BEVERLY BANK & TRUST, NA	4	2,607	0	0	0	0
53	0.07	EAST WEST BANK	10	2,580	5	278	0	0
54	0.07	BANK OF COLORADO	5	2,450	1	86	0	0
55	0.06	HOMETRUST BANK	15	2,417	5	280	5	556
56	0.06	PACIFIC WESTERN BANK	10	2,273	3	148	1	40
57	0.06	METABANK N.A.	41	2,195	37	384	0	0

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58	0.06	BANNER BANK	7	2,170	2	100	1	470
59	0.06	PINNACLE BANK	122	2,159	120	1,720	116	1,644
60	0.06	INCREDIBLEBANK	6	2,111	3	125	1	77
61	0.06	CADENCE BANK, N.A.	8	2,094	2	149	1	150
62	0.06	GREEN DOT BANK	29	2,065	25	750	3	114
63	0.05	FIRST FINANCIAL BANK	5	2,035	2	53	2	1,232
64	0.05	ARVEST BANK	13	2,021	8	508	4	177
65	0.05	HSBC BANK USA, NA	55	1,954	53	727	4	35
66	0.05	COLUMBIA STATE BANK	6	1,918	2	78	5	1,064
67	0.05	FIRST REPUBLIC BANK	17	1,888	11	241	7	158
68	0.05	ATLANTIC CAPITAL BANK, NA	4	1,869	1	75	1	565
69	0.05	STOCK YARDS BANK & TRUST COMPA	3	1,812	0	0	0	0
70	0.05	ALERUS FINANCIAL NA	4	1,750	2	114	0	0
71	0.04	NBT BANK NA	2	1,529	0	0	2	1,529
72	0.04	RAYMOND JAMES BANK NA	2	1,515	0	0	2	1,515
73	0.04	MORGAN STANLEY BANK, N.A.	2	1,425	0	0	0	0
74	0.04	BANKPLUS	7	1,414	3	119	1	6
75	0.04	1ST SOURCE BANK	4	1,413	1	59	0	0
76	0.03	CAPITAL ONE, N.A.	37	1,302	36	451	15	226
77	0.03	SPIRIT OF TEXAS BANK	6	1,277	4	121	5	332
78	0.03	GULF COAST BANK AND TRUST	4	1,176	1	13	1	629
79	0.03	THE HUNTINGTON NATIONAL BANK	4	1,152	2	43	0	0
80	0.03	CENTRAL PACIFIC BANK	9	1,124	8	337	5	957
81	0.03	INTRUST BANK, NA	7	1,102	2	79	1	135
82	0.03	QUAD CITY BANK AND TRUST COMPA	2	1,100	0	0	0	0
83	0.03	BANCORP BK	13	1,093	12	778	0	0
84	0.03	BANK OF HAWAII	7	1,034	5	253	3	92
85	0.03	UNITED BANK VA	2	1,019	1	19	0	0
86	0.03	DISCOVER BANK	168	983	168	983	144	842
87	0.03	INDEPENDENT BANK	5	952	2	124	1	200
88	0.03	FIRST FIDELITY BANK	8	951	6	181	1	640

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89	0.02	NORTHEAST BANK	21	918	19	548	0	0
90	0.02	OLD SECOND NATIONAL BANK	2	901	0	0	0	0
91	0.02	CAPSTAR BANK	1	889	0	0	0	0
91	0.02	MORGAN STANLEY PRIV BK NA	1	889	0	0	0	0
93	0.02	UMPQUA BANK	5	885	3	63	0	0
94	0.02	MIDLAND STATES BANK	2	861	1	53	0	0
95	0.02	PACIFIC MERCANTILE BANK	3	806	1	91	1	91
96	0.02	QNB BANK	1	760	0	0	0	0
97	0.02	FIRST HORIZON BANK	2	757	0	0	0	0
98	0.02	CATHAY BANK	1	743	0	0	0	0
99	0.02	CHOICE FINANCIAL	1	740	0	0	0	0
100	0.02	BANTERRA BANK	8	738	6	427	6	503
101	0.02	FIRST INTERNET BANK	6	732	3	80	1	350
102	0.02	CROSSFIRST BANK	2	723	0	0	1	600
103	0.02	BARCLAYS BANK DELAWARE	99	702	99	702	99	702
104	0.02	M&T BANK	2	701	0	0	0	0
105	0.02	PLAINSCAPITAL BANK	1	675	0	0	0	0
106	0.02	STATE FARM BANK	10	669	8	235	8	629
107	0.02	HANMI BANK	2	664	1	64	0	0
108	0.02	SALEM FIVE CENTS SAVINGS BANK	1	640	0	0	0	0
109	0.02	FIFTH THIRD BK NA	12	634	11	150	1	48
110	0.02	OPTUM BANK (BANK COMPLIANCE)	1	584	0	0	0	0
111	0.02	ENTERPRISE BANK & TRUST	2	579	0	0	0	0
112	0.01	HILLTOP NATIONAL BANK	2	546	1	18	1	18
113	0.01	CASHMERE VALLEY BANK	6	514	5	281	1	67
114	0.01	MONTECITO BANK AND TRUST	2	504	0	0	0	0
115	0.01	PACIFIC PREMIER BANK	3	486	1	83	0	0
116	0.01	FIDELITY BANK	2	454	0	0	2	454
117	0.01	LAKESIDE BANK	2	446	0	0	1	200
118	0.01	UNITED COMMUNITY BANK	3	442	1	26	1	136
119	0.01	HAPPY STATE BANK	1	440	0	0	0	0

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120	0.01	JOHN DEERE FINANCIAL, F.S.B.	29	435	29	435	0	0
121	0.01	REPUBLIC BANK OF CHICAGO	2	434	1	14	1	420
122	0.01	UNITED BUSINESS BANK	1	425	0	0	0	0
123	0.01	BANKUNITED, N.A.	3	415	2	167	0	0
124	0.01	FARMER & MERCHANTS BANK OF LON	1	408	0	0	0	0
125	0.01	BMW BANK OF NORTH AMERICA	1	401	0	0	0	0
126	0.01	EAGLEBANK	1	391	0	0	0	0
126	0.01	FIRST STATE COMMUNITY BANK	1	391	0	0	0	0
128	0.01	COMMERCE BANK	6	380	5	50	2	10
129	0.01	BOSTON PRIVATE BANK & TRUST	1	370	0	0	1	370
130	0.01	DOLLAR BANK, FSB	1	364	0	0	1	364
131	0.01	NICOLET NATIONAL BANK	3	359	2	80	3	359
132	0.01	AMERICAN NATIONAL BANK	2	357	1	79	1	79
133	0.01	FIRST NATIONAL BANK OF OMAHA	11	351	11	351	5	45
134	0.01	MECHANICS BANK	2	347	1	68	0	0
135	0.01	MAHOPAC BANK	1	320	0	0	0	0
136	0.01	BERKSHIRE BANK	9	317	9	317	8	298
137	0.01	FIRST BUSINESS BANK	1	299	0	0	0	0
138	0.01	REGIONS BANK	2	296	1	5	0	0
138	0.01	BANCFIRST	1	296	0	0	1	296
140	0.01	FIRSTRUST BANK	1	293	0	0	0	0
141	0.01	WASHINGTON TRUST BANK	4	259	3	34	1	8
142	0.01	BBVA USA	3	243	2	89	0	0
143	0.01	FIRST CITIZENS BANK AND TRUST	2	242	1	42	1	200
144	0.01	BANK OF HOPE	3	238	3	238	0	0
145	0.01	SMARTBANK	2	233	1	35	2	233
146	0.01	HORIZON BANK	1	229	0	0	0	0
147	0.01	GOLDMAN SACHS BANK USA	5	221	5	221	1	28
148	0.01	EQUITY BANK	2	209	1	39	0	0
149	0.01	FLAGSTAR BANK	2	202	1	36	2	202
150	0.01	FCB BANKS	1	200	0	0	1	200

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151	0.01	CENTRAL BANK OF ST. LOUIS	1	199	0	0	0	0
152	0.01	NORTHWEST BANK	1	189	0	0	0	0
153	0.00	CITIZENS BUSINESS BANK	2	177	1	74	0	0
153	0.00	UNION BANK AND TRUST COMPANY	2	177	1	63	0	0
155	0.00	POPPY BANK	2	167	1	32	0	0
156	0.00	FIRSTBANK	7	163	7	163	1	20
157	0.00	SERVISFIRST BANK	1	160	0	0	1	160
157	0.00	MERCHANTS BANK, N.A.	1	160	0	0	0	0
159	0.00	FIRST FEDERAL BANK OF FLORIDA	4	138	3	15	3	15
160	0.00	FIRST NATIONAL BANK OF PA	1	135	0	0	0	0
160	0.00	DACOTAH BANK	2	135	2	135	0	0
162	0.00	HERITAGE BANK	1	129	0	0	0	0
163	0.00	SIMMONS BANK	3	117	3	117	1	25
164	0.00	GREAT SOUTHERN BANK	1	116	0	0	0	0
165	0.00	WESTSTAR BANK	1	114	0	0	0	0
166	0.00	AMERICAN BANK CENTER	4	94	4	94	0	0
167	0.00	LEADER BANK NA	1	91	1	91	1	91
168	0.00	ORIGIN BANK	2	90	2	90	0	0
169	0.00	STOCKMAN BANK	1	89	1	89	1	89
170	0.00	FIRST INTERNATIONAL BANK & TRU	4	86	4	86	3	33
171	0.00	FIRST AMERICAN BANK	1	85	1	85	1	85
172	0.00	CARROLLTON BANK	1	80	1	80	1	80
173	0.00	COMENITY CAPITAL BANK	5	77	5	77	0	0
174	0.00	INTERBANK	1	73	1	73	0	0
175	0.00	RENASANT BANK	2	72	2	72	1	6
176	0.00	SYNOVUS BANK	1	70	1	70	1	70
176	0.00	AXOS BANK	1	70	1	70	1	70
178	0.00	CENTRAL BANK OF THE MIDWEST	3	66	3	66	0	0
179	0.00	FIRST INTERSTATE BANK	1	59	1	59	0	0
180	0.00	FROST BANK	2	56	2	56	0	0
181	0.00	COMMUNITY TRUST BANK, INC.	1	49	1	49	0	0

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182	0.00	ANB BANK	2	47	2	47	1	46
183	0.00	HAWTHORN BANK	1	45	1	45	0	0
183	0.00	CONNECTICUT COMMUNITY BANK, NA	3	45	3	45	1	13
185	0.00	FIRST MERCHANTS BANK	1	40	1	40	0	0
185	0.00	LIBERTY BANK	2	40	2	40	0	0
185	0.00	FIRST NATIONAL BANK ALASKA	1	40	1	40	1	40
188	0.00	HOMESTREET BANK	1	39	1	39	0	0
189	0.00	BROADWAY NATIONAL BANK	1	38	1	38	0	0
190	0.00	COMMUNITY BANK OF MISSISSIPPI	1	30	1	30	0	0
191	0.00	SANDY SPRING BANK	1	26	1	26	1	26
192	0.00	CITYWIDE BANKS	1	22	1	22	1	22
192	0.00	BANK OF ANN ARBOR	1	22	1	22	0	0
192	0.00	AMERICAN SAVINGS BANK	1	22	1	22	0	0
195	0.00	MUFG UNION BANK, NA	1	21	1	21	1	21
195	0.00	CALVIN B TAYLOR BANKING CO OF	1	21	1	21	0	0
195	0.00	WINTRUST BANK	1	21	1	21	0	0
198	0.00	TRUSTMARK NATIONAL BANK	1	20	1	20	0	0
199	0.00	FIRST MID BANK AND TRUST, NA	1	19	1	19	1	19
200	0.00	RCB BANK	1	17	1	17	1	17
200	0.00	REPUBLIC BANK & TRUST	1	17	1	17	0	0
202	0.00	IBERIABANK	1	14	1	14	0	0
203	0.00	AVIDIA BANK	6	11	6	11	0	0
203	0.00	TRADITIONAL BANK	1	11	1	11	0	0
203	0.00	HEARTLAND BANK & TRUST CO	1	11	1	11	0	0
203	0.00	SOUTHERN BANCORP BANK	1	11	1	11	0	0
207	0.00	TD BANK N.A.	1	10	1	10	1	10
207	0.00	ALLEGIANCE BANK	1	10	1	10	0	0
209	0.00	TOWNEBANK	1	9	1	9	0	0
210	0.00	JEFFERSON BANK	1	8	1	8	0	0
210	0.00	FULTON BANK, N.A.	1	8	1	8	0	0
212	0.00	GATE CITY BANK	1	7	1	7	0	0

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213	0.00	TIAA, FSB	3	5	3	5	3	5
213	0.00	ATLANTIC UNION BANK	1	5	1	5	1	5
213	0.00	PRIMIS	2	5	2	5	0	0
216	0.00	BCB COMMUNITY BANK	1	1	1	1	1	1
216	0.00	THE PARK NATIONAL BANK	1	1	1	1	0	0
Grand Total	UTAH		68,794	3,743,881	60,701	1,261,198	29,673	844,149