

Lender: Bank of Utah
Market: Ogden-Clearfield
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores
30.77 Aggregate 10.77 Action 20.00 Fair Lending	<ul style="list-style-type: none"> Bank of Utah is the top-ranked 2014 LenderScores.com lender among the 51 ranked lenders in this analytical group. This analytical group is comprised of 190 lenders reporting 8,234 applications in 2014. Bank of Utah received 191 (2.30%) of these applications ranking 12th based on volume. 	11.17 Aggregate 9.39 Action 1.78 Fair Lending
LenderScores.com Market Segment Recognition(s)		
Top Lender Overall [All Income Categories] Top Lender 100+ Applications [All Income Categories]		

Score	Score Commentary
D	<ul style="list-style-type: none"> Bank of Utah's 2014 D Score is 0.77 compared to an average D Score of 4.73. Bank of Utah's Incomplete Rate and Withdrawn Rate, 2.04% and 13.06%, respectively, are below and above, respectively, the comparable averages for Ranked Lenders (2.95% and 10.80%, respectively) and all lenders (3.51% and 12.99%, respectively). The average D Score reflects that 98 of the 190 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. Bank of Utah is one of 30 Ranked Lenders that earned a 2014 Silver D Score ranking.
A	<ul style="list-style-type: none"> Bank of Utah is the only lender among the 190 lenders that earned a top A Score of 10.00 indicating that they were the most affirmative lender in the market in 2014. Bank of Utah is one of 31 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> Bank of Utah is one of only 2 lenders earning a top E Score of 10.00 indicating strong engagement with 25+ minority applicants. Bank of Utah is one of 40 Ranked Lenders that earned a Gold E Score ranking.
C	<ul style="list-style-type: none"> Bank of Utah is one of only 2 lenders earning a top C Score of 10.00 indicating that their denial rate for 25+ minority applicants is lower than their denial rate for non-minority applicants. Bank of Utah is one of 23 Ranked Lenders that earned a Gold C Score ranking.
B 51.6	<ul style="list-style-type: none"> Bank of Utah's 2014 B Score for approved loans is higher than the comparable average results for Ranked Lenders (46.5) and all lenders (47.6). This variance, while not significant, is likely attributable to the fact that Bank of Utah, like other banks, is subject to scrutiny by multiple regulators.