

Table 1. Small Business Lending in Idaho, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by			Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)		Bnk Sz.	LSBL\$	LSBL#	(10)	(11)
FARMERS & MRCH ST BK	MERIDIAN	80.0	22.5	12.5	25.0	20.0	\$100M-500M	1	57,163	708	75.0	70.0
IDAHO BKG CO	BOISE	67.5	25.0	22.5	10.0	10.0	<\$100M	1	18,775	279	60.0	55.0
FARMERS NB	BUHL	67.5	5.0	22.5	17.5	22.5	\$100M-500M	2	33,223	911	82.5	92.5
PANHANDLE ST BK	SANDPOINT	62.5	10.0	17.5	17.5	17.5	\$100M-500M	3	33,680	707	82.5	87.5
BANK OF EASTERN ID	IDAHO FALLS	60.0	17.5	2.5	20.0	20.0	\$100M-500M	4	38,734	709	55.0	55.0
D L EVANS BK	BURLEY	60.0	2.5	20.0	15.0	22.5	\$100M-500M	5	28,834	768	75.0	85.0
PEND OREILLE BK	PONDERAY	57.5	20.0	20.0	10.0	7.5	<\$100M	2	17,767	249	67.5	77.5
IDAHO INDEPENDENT BK	COEUR D'ALENE	57.5	10.0	10.0	20.0	17.5	\$100M-500M	6	40,125	591	45.0	47.5
BANK OF CMRC	IDAHO FALLS	55.0	2.5	5.0	22.5	25.0	\$100M-500M	7	42,404	1,015	57.5	62.5
INLAND NORTHWEST BK	POST FALLS	52.5	15.0	2.5	22.5	12.5	\$100M-500M	8	48,303	358	32.5	22.5
BANK OF PULLMAN	MOSCOW	47.5	12.5	10.0	12.5	12.5	<\$100M	3	19,165	332	35.0	42.5
IRELAND BK	MALAD CITY	47.5	7.5	12.5	12.5	15.0	<\$100M	4	24,196	490	52.5	55.0
SEAPORT CITIZENS BK	LEWISTON	45.0	20.0	7.5	7.5	10.0	<\$100M	5	16,154	284	50.0	40.0
CITIZENS CMNTY BK	POCATELLO	45.0	12.5	25.0	2.5	5.0	<\$100M	6	5,341	91	47.5	45.0
FIRST BK OF IDAHO	KETCHUM	42.5	17.5	17.5	5.0	2.5	<\$100M	7	10,239	72	15.0	12.5
MAGIC VALLEY BK	TWIN FALLS	40.0	22.5	7.5	5.0	5.0	<\$100M	8	9,050	145	45.0	50.0
BANK OF LATAH	SAINT MARIES	27.5	7.5	5.0	7.5	7.5	<\$100M	9	16,710	236	27.5	27.5
SYRINGA BK	BOISE	25.0	5.0	15.0	2.5	2.5	<\$100M	10	4,115	49	35.0	12.5

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 call report data.

Table 2. Small-Business-Friendly Banks by Bank Size in Idaho, 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)
FARMERS & MRCH ST BK	MERIDIAN	ID	80.0	22.5	12.5	25.0	20.0	\$100M-500M	1	57,163	708	75.0	70.0
IDAHO BKG CO	BOISE	ID	67.5	25.0	22.5	10.0	10.0	<\$100M	1	18,775	279	60.0	55.0
FARMERS NB	BUHL	ID	67.5	5.0	22.5	17.5	22.5	\$100M-500M	2	33,223	911	82.5	92.5

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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 Idaho 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	241,647	2,436	\$10B-\$50B	67,641	1,812	131,196	2,192	
KEYCORP	OH	102,462	1,302	>\$50B	31,281	1,064	54,618	1,204	
BANKAMERICA CORPORATION	CA	41,405	340	>\$50B	5,383	248	12,923	288	
WELLS FARGO & COMPANY	CA	37,203	1,043	>\$50B	18,409	987	23,315	1,014	
W.T.B. FINANCIAL CORPORATION	WA	30,135	336	\$1B-\$10B	8,098	261	15,792	307	
AMERICAN EXPRESS CENTURION B	UT	12,071	1,108	\$10B-\$50B	12,071	1,108	12,071	1,108	**
ZIONS BANCORPORATION	UT	11,117	129	\$10B-\$50B	3,517	104	7,169	123	
MOUNTAINWEST FNCL	UT	9,293	2,550	<\$1B	9,293	2,550	9,293	2,550	
ADVANTA FNCL CORP	UT	4,918	515	<\$1B	4,918	515	4,918	515	
FIRST INTERSTATE BANCSYSTEM	MT	2,518	9	\$1B-\$10B	168	4	568	6	
SILICON VALLEY BANCSHARES	CA	2,150	3	\$1B-\$10B	0	0	0	0	
NATIONSBANK CORPORATION	NC	1,891	5	>\$50B	73	2	73	2	
BANC ONE CORPORATION	OH	1,175	46	>\$50B	818	45	818	45	
WACHOVIA CORPORATION	NC	1000	1	>\$50B	0	0	0	0	

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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.