

Table 1 Small-Business-Friendly Banks in Wyoming, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
EQUALITY ST BK	CHEYENNE	85.0	<\$100M	23,592	334
AMERICAN NB OF CHEYENNE	CHEYENNE	85.0	\$100M-500M	40,606	288
HILLTOP NB	CASPER	82.5	\$100M-500M	36,075	879
WESTERN BK CHEYENNE	CHEYENNE	82.5	<\$100M	13,823	328
FIRST ST BK OF WHEATLAND	WHEATLAND	80.0	<\$100M	15,267	595
FIRST INTRST BK	SHERIDAN	75.0	\$500M-\$1B	190,596	3,004
COMMUNITY FIRST NB	CHEYENNE	60.0	\$1B-\$10B	141,799	2,511

*Figures reflect business loans of less than \$ 1 million

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you, call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research from the call report data collected by the Federal Reserve.

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Wyoming , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
American Nb Of Cheyenne	Cheyenne	85.0	22.5	25.0	22.5	15.0	\$100M-500M	40,606	288	42.5	32.5
Equality St Bk	Cheyenne	85.0	22.5	25.0	20.0	17.5	<\$100M	23,592	334	75.0	72.5
Hilltop Nb	Casper	82.5	12.5	22.5	22.5	25.0	\$100M-500M	36,075	879	82.5	85.0
Western Bk Cheyenne	Cheyenne	82.5	25.0	25.0	15.0	17.5	<\$100M	13,823	328	75.0	72.5
First St Bk Of Wheatland	Wheatland	80.0	22.5	17.5	17.5	22.5	<\$100M	15,267	595	90.0	92.5
First Intrst Bk	Sheridan	75.0	20.0	5.0	25.0	25.0	\$500M-\$1B	190,596	3,004	70.0	70.0
First Nb Of Buffalo	Buffalo	75.0	20.0	17.5	17.5	20.0	<\$100M	19,978	478	87.5	92.5
First Nb Of Wy	Laramie	72.5	25.0	10.0	22.5	15.0	<\$100M	34,967	298	57.5	45.0
First Nb&Tc	Powell	70.0	17.5	7.5	22.5	22.5	\$100M-500M	36,114	742	67.5	67.5
Pinnacle Bk	Cody	70.0	20.0	7.5	20.0	22.5	\$100M-500M	30,912	592	70.0	67.5
Bank Of Jackson Hole	Jackson	70.0	25.0	2.5	22.5	20.0	\$100M-500M	41,321	460	67.5	60.0
First Nb Of Gillette	Gillette	67.5	17.5	10.0	20.0	20.0	\$100M-500M	28,944	519	62.5	60.0
Rawlins Nb	Rawlins	65.0	15.0	10.0	17.5	22.5	<\$100M	16,841	651	52.5	47.5
First Nb In Evanston	Evanston	65.0	15.0	12.5	20.0	17.5	\$100M-500M	21,240	411	60.0	67.5
Security First Bk	Cheyenne	62.5	25.0	7.5	17.5	12.5	<\$100M	20,508	180	42.5	35.0
Shoshone First Bk	Cody	62.5	20.0	2.5	20.0	20.0	\$100M-500M	31,676	416	50.0	42.5
Jackson St Bk	Jackson	60.0	12.5	2.5	25.0	20.0	\$100M-500M	59,887	566	50.0	35.0
Wyoming B&Tc	Cheyenne	60.0	17.5	22.5	10.0	10.0	<\$100M	7,066	148	52.5	40.0
Community First Nb	Cheyenne	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	141,799	2,511	60.0	62.5
Bank Of Laramie Na	Laramie	57.5	22.5	12.5	12.5	10.0	<\$100M	8,709	140	70.0	75.0
Norwest Bk Wy Na	Casper	57.5	2.5	5.0	25.0	25.0	\$1B-\$10B	96,465	1,311	57.5	57.5
First St Bk Of Newcastle	Newcastle	57.5	5.0	22.5	15.0	15.0	<\$100M	8,990	230	52.5	57.5
Bank Of Cmrc	Rawlins	57.5	15.0	12.5	12.5	17.5	<\$100M	8,578	384	75.0	82.5
Wyoming B&Tc Na	Buffalo	57.5	22.5	17.5	10.0	7.5	<\$100M	7,444	127	45.0	37.5
American Nb Of Rock Sprir	Rock Springs	55.0	15.0	20.0	12.5	7.5	<\$100M	8,213	102	30.0	22.5
Converse Cty Bk	Douglas	55.0	5.0	15.0	12.5	22.5	\$100M-500M	8,768	731	65.0	77.5
First St Bk Of Thermopolis	Thermopolis	52.5	17.5	15.0	7.5	12.5	<\$100M	5,889	164	65.0	70.0
Stockgrowers St Bk Na	Worland	52.5	10.0	20.0	10.0	12.5	<\$100M	7,399	156	40.0	40.0
First Nb Of Pinedale	Pinedale	50.0	12.5	20.0	7.5	10.0	<\$100M	5,139	135	62.5	70.0
Sundance St Bk	Sundance	50.0	10.0	10.0	12.5	17.5	<\$100M	8,628	348	62.5	67.5
Pinnacle Bk Torrington	Torrington	50.0	10.0	7.5	17.5	15.0	\$100M-500M	14,664	285	52.5	52.5
Bank Of Star Valley	Afton	50.0	17.5	17.5	7.5	7.5	<\$100M	6,414	95	65.0	72.5
Union St Bk	Upton	47.5	15.0	22.5	5.0	5.0	<\$100M	3,499	61	60.0	62.5
Sheridan St Bk	Sheridan	47.5	20.0	5.0	15.0	7.5	<\$100M	13,478	120	30.0	22.5
Central B&Tc	Lander	45.0	7.5	15.0	10.0	12.5	<\$100M	6,658	159	60.0	70.0
Security St Bk	Basin	42.5	7.5	12.5	10.0	12.5	<\$100M	6,828	151	57.5	65.0
Ranchester St Bk	Ranchester	40.0	12.5	17.5	5.0	5.0	<\$100M	2,800	66	52.5	57.5
Rock Springs Nb	Rock Springs	40.0	5.0	5.0	15.0	15.0	\$100M-500M	12,233	306	42.5	47.5
First Nb Torrington	Torrington	40.0	7.5	7.5	15.0	10.0	<\$100M	9,257	129	30.0	27.5
Farmers St Bk	Pine Bluffs	37.5	5.0	25.0	2.5	5.0	<\$100M	1,037	69	40.0	55.0
State Bk Green River	Green River	37.5	10.0	20.0	5.0	2.5	<\$100M	1,134	22	47.5	25.0
Bank Of Lovell Na	Lovell	35.0	7.5	12.5	7.5	7.5	<\$100M	4,833	103	50.0	60.0

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Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Pinnacle Bk	Newcastle	35.0	2.5	22.5	5.0	5.0	<\$100M	1,805	53	40.0	47.5
Hulett Nb	Hulett	32.5	10.0	15.0	2.5	5.0	<\$100M	1,117	64	47.5	50.0
Wyoming Nb	Riverton	32.5	12.5	15.0	2.5	2.5	<\$100M	671	18	45.0	37.5
Uinta Cty St Bk	Mountain View	27.5	2.5	20.0	2.5	2.5	<\$100M	18	1	32.5	32.5
North Side St Bk	Rock Springs	25.0	2.5	5.0	7.5	10.0	\$100M-500M	5,015	137	25.0	25.0
Oregon Trail Bk	Guernsey	22.5	5.0	10.0	5.0	2.5	<\$100M	1,800	27	22.5	25.0
Lusk St Bk	Lusk	10.0	2.5	2.5	2.5	2.5	<\$100M	568	10	10.0	10.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov.

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A.2 Top Small Business Lenders in Wyoming under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
COMMUNITY FIRST BANKSHARES	ND	78,658	1,008	\$1B-\$10B	44,234	940	27,838	840	
FIRST INTERSTATE BANCSYSTEM	MT	70,517	1,325	\$1B-\$10B	53,796	1,279	31,390	1,141	
UNITED BANCORPORATION OF WYO	WY	40,850	386	<\$1B	19,408	347	9,310	289	
WELLS FARGO & COMPANY	CA	34,842	478	>\$50B	19,951	448	12,311	404	
PINNACLE BANCORP INC.	NE	21,416	529	\$1B-\$10B	16,898	518	11,708	486	
U.S. BANCORP	MN	18,946	288	>\$50B	9,761	268	7,054	251	
FIRST SECURITY CORPORATION	UT	12,145	104	\$10B-\$50B	6,377	92	2,592	72	
MERRILL LYNCH BK USA	UT	3,500	4	\$1B-\$10B	0	0	0	0	
ADVANTA BK CORP	UT	3,019	309	<\$1B	3,019	309	3,019	309	
ZIONS BANCORPORATION	UT	3,005	18	\$10B-\$50B	651	12	317	10	
1ST SOURCE CORPORATION	IN	2,599	18	\$1B-\$10B	894	15	484	12	
KEYCORP	OH	1,863	12	>\$50B	363	10	150	9	
MORGAN STANLEY DEAN WITTER B	UT	1,165	296	<\$1B	1,165	296	1,165	296	
FIRST FIDELITY BANCORP INC.	OK	1,125	2	<\$1B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	4,095	634	\$10B-\$50B	4,095	634	4,095	634	0.81
FIRST NATIONAL OF NEBRASKA	NE	1,180	17	\$1B-\$10B	376	16	376	16	0.35

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