

Table 1. Small Business Lending in Wyoming, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
EQUALITY ST BK	CHEYENNE	87.5	22.5	25.0	20.0	20.0	<\$100M	1	20,696	395	67.5	65.0
HILLTOP NB	CASPER	85.0	15.0	22.5	22.5	25.0	\$100M-500M	1	36,410	894	77.5	80.0
WESTERN BK CHEYENNE	CHEYENNE	85.0	25.0	25.0	17.5	17.5	<\$100M	2	12,274	269	72.5	57.5
FIRST NB OF BUFFALO	BUFFALO	77.5	22.5	15.0	20.0	20.0	<\$100M	3	17,613	452	90.0	92.5
BANK OF JACKSON HOLE	JACKSON	75.0	25.0	2.5	25.0	22.5	\$100M-500M	2	44,166	465	62.5	57.5
PINNACLE BK	CODY	72.5	20.0	7.5	22.5	22.5	\$100M-500M	3	31,114	653	77.5	72.5
FIRST NB OF WY	LARAMIE	72.5	25.0	7.5	22.5	17.5	<\$100M	4	28,862	284	57.5	40.0
FIRST INTRST BK	SHERIDAN	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	1	163,505	3,231	70.0	67.5
RIVERTON ST BK	RIVERTON	70.0	20.0	12.5	17.5	20.0	<\$100M	5	13,603	433	82.5	87.5
FIRST NB OF GILLETTE	GILLETTE	67.5	17.5	7.5	20.0	22.5	\$100M-500M	4	26,659	493	67.5	60.0
WYOMING B&TC	CHEYENNE	67.5	22.5	25.0	12.5	7.5	<\$100M	6	6,728	137	47.5	35.0
JACKSON ST BK	JACKSON	65.0	15.0	2.5	25.0	22.5	\$100M-500M	5	56,343	597	52.5	52.5
FIRST NB&TC	POWELL	65.0	15.0	5.0	22.5	22.5	\$100M-500M	6	29,255	605	65.0	62.5
SECURITY FIRST BK	CHEYENNE	65.0	25.0	7.5	20.0	12.5	<\$100M	7	15,323	173	37.5	25.0
AMERICAN NB OF CHEYENNE	CHEYENNE	65.0	17.5	10.0	22.5	15.0	\$100M-500M	7	28,428	248	42.5	30.0
FIRST ST BK OF WHEATLAND	WHEATLAND	65.0	15.0	17.5	15.0	17.5	<\$100M	8	9,214	302	80.0	85.0
COMMUNITY FIRST NB	CHEYENNE	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	1	131,795	2,312	57.5	60.0
SHOSHONE FIRST BK	CODY	60.0	17.5	2.5	20.0	20.0	\$100M-500M	8	27,589	376	52.5	45.0
FRONTIER BK OF LARAMIE CTY	CHEYENNE	60.0	20.0	25.0	7.5	7.5	<\$100M	9	5,191	142	70.0	75.0
FIRST ST BK OF THERMOPOLIS	THERMOPOLIS	60.0	22.5	15.0	12.5	10.0	<\$100M	10	7,079	162	60.0	50.0
STOCKGROWERS ST BK NA	WORLAND	60.0	12.5	22.5	12.5	12.5	<\$100M	11	7,374	174	70.0	75.0
LUSK ST BK	LUSK	60.0	20.0	17.5	10.0	12.5	<\$100M	12	5,671	198	70.0	75.0
NORWEST BK WY NA	CASPER	57.5	2.5	5.0	25.0	25.0	\$1B-\$10B	2	85,512	1,314	55.0	55.0
CONVERSE CTY BK	DOUGLAS	57.5	5.0	12.5	15.0	25.0	\$100M-500M	9	10,634	1,019	72.5	80.0
FIRST ST BK OF NEWCASTLE	NEWCASTLE	57.5	7.5	22.5	12.5	15.0	<\$100M	13	7,869	198	50.0	45.0
SUNDANCE ST BK	SUNDANCE	55.0	10.0	10.0	15.0	20.0	<\$100M	14	8,183	324	65.0	67.5
RANCHESTER ST BK	RANCHESTER	55.0	15.0	20.0	5.0	15.0	<\$100M	15	2,874	234	62.5	70.0
BANK OF CMRC	RAWLINS	55.0	12.5	12.5	12.5	17.5	<\$100M	16	7,697	279	67.5	72.5
BANK OF STAR VALLEY	AFTON	55.0	17.5	17.5	5.0	15.0	<\$100M	17	4,623	216	65.0	70.0
DUBOIS NB	DUBOIS	52.5	22.5	12.5	7.5	10.0	<\$100M	18	5,615	148	62.5	67.5
SHERIDAN ST BK	SHERIDAN	52.5	25.0	5.0	17.5	5.0	<\$100M	19	13,787	104	22.5	15.0
CITIZENS B&TC	TORRINGTON	50.0	7.5	15.0	15.0	12.5	<\$100M	20	9,891	175	50.0	42.5
FIRST NB IN EVANSTON	EVANSTON	50.0	10.0	10.0	15.0	15.0	<\$100M	21	10,973	219	45.0	47.5
FIRST NB KEMMERER	KEMMERER	47.5	12.5	17.5	7.5	10.0	<\$100M	22	5,087	149	55.0	62.5
BANK OF LARAMIE NA	LARAMIE	47.5	20.0	10.0	10.0	7.5	<\$100M	23	5,816	124	57.5	62.5
FIRST NB OF PINEDALE	PINEDALE	47.5	12.5	20.0	7.5	7.5	<\$100M	24	5,126	135	60.0	67.5
UNION ST BK	UPTON	45.0	12.5	22.5	5.0	5.0	<\$100M	25	2,684	76	52.5	57.5
CENTRAL B&TC	LANDER	45.0	10.0	15.0	10.0	10.0	<\$100M	26	6,625	154	57.5	65.0
ROCK SPRINGS NB	ROCK SPRINGS	42.5	2.5	5.0	17.5	17.5	\$100M-500M	10	12,142	291	42.5	42.5
AMERICAN NB OF ROCK SPRINGS	ROCK SPRINGS	42.5	10.0	20.0	10.0	2.5	<\$100M	27	6,349	71	22.5	17.5
RAWLINS NB	RAWLINS	40.0	7.5	2.5	17.5	12.5	<\$100M	28	12,442	194	35.0	30.0
SECURITY ST BK OF BASIN	BASIN	40.0	7.5	12.5	7.5	12.5	<\$100M	29	5,501	169	50.0	57.5
WYOMING B&TC NA	BUFFALO	37.5	12.5	15.0	5.0	5.0	<\$100M	30	4,349	111	52.5	57.5

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Bank Name	Location	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)
HULETT NB	HULETT	35.0	10.0	12.5	2.5	10.0	<\$100M	31	1,058	150	45.0	50.0
FIRST SECURITY BK	NEWCASTLE	35.0	5.0	22.5	2.5	5.0	<\$100M	32	2,541	89	40.0	47.5
FARMERS ST BK	PINE BLUFFS	32.5	2.5	25.0	2.5	2.5	<\$100M	33	727	70	32.5	40.0
NORTH SIDE ST BK ROCK SPRING	ROCK SPRINGS	27.5	2.5	7.5	10.0	7.5	\$100M-500M	11	5,686	120	27.5	20.0
UINTA CTY ST BK	MOUNTAIN VIEW	27.5	2.5	20.0	2.5	2.5	<\$100M	34	6	3	30.0	30.0
FIRST NB TORRINGTON	TORRINGTON	27.5	5.0	5.0	12.5	5.0	<\$100M	35	6,831	94	17.5	17.5
OREGON TRAIL BK	GUERNSEY	27.5	5.0	17.5	2.5	2.5	<\$100M	36	1,821	28	17.5	22.5
STATE BK GREEN RIVER	GREEN RIVER	27.5	2.5	20.0	2.5	2.5	<\$100M	37	462	9	35.0	40.0
BANK OF LOVELL NA	LOVELL	22.5	5.0	10.0	5.0	2.5	<\$100M	38	3,276	75	32.5	40.0

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 Wyoming, 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)
EQUALITY ST BK	CHEYENNE	WY	87.5	22.5	25.0	20.0	20.0	<\$100M	1	20,696	395	67.5	65.0
HILLTOP NB	CASPER	WY	85.0	15.0	22.5	22.5	25.0	\$100M-500M	1	36,410	894	77.5	80.0
WESTERN BK CHEYENNE	CHEYENNE	WY	85.0	25.0	25.0	17.5	17.5	<\$100M	2	12,274	269	72.5	57.5
FIRST NB OF BUFFALO	BUFFALO	WY	77.5	22.5	15.0	20.0	20.0	<\$100M	3	17,613	452	90.0	92.5
BANK OF JACKSON HOLE	JACKSON	WY	75.0	25.0	2.5	25.0	22.5	\$100M-500M	2	44,166	465	62.5	57.5
PINNACLE BK	CODY	WY	72.5	20.0	7.5	22.5	22.5	\$100M-500M	3	31,114	653	77.5	72.5
FIRST NB OF WY	LARAMIE	WY	72.5	25.0	7.5	22.5	17.5	<\$100M	4	28,862	284	57.5	40.0
FIRST INTRST BK	SHERIDAN	WY	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	1	163,505	3,231	70.0	67.5
COMMUNITY FIRST NB	CHEYENNE	WY	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	1	131,795	2,312	57.5	60.0

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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 Wyoming 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 INTERSTATE BANCSYSTEM	MT	83,020	1,284	\$1B-\$10B	29,917	1,090	51,618	1,219	
COMMUNITY FIRST BANKSHARES	ND	60,028	1,080	\$1B-\$10B	25,765	950	39,980	1,035	
NORWEST CORPORATION	MN	31,037	432	>\$50B	10,619	360	18,243	405	
UNITED BANCORPORATION OF WYO	WY	25,534	262	<\$1B	7,346	206	12,737	238	
PINNACLE BANCORP INC.	NE	23,453	495	\$1B-\$10B	11,630	452	16,964	484	
FIRST SECURITY CORPORATION	UT	13,642	235	\$10B-\$50B	7,776	213	10,602	228	
AMERICAN EXPRESS CENTURION B	UT	6,423	604	\$10B-\$50B	6,423	604	6,423	604	**
ZIONS BANCORPORATION	UT	3,942	19	\$10B-\$50B	78	6	1,514	13	
WELLS FARGO & COMPANY	CA	3,761	205	>\$50B	3,636	204	3,761	205	
ADVANTA FNCL CORP	UT	2,427	249	<\$1B	2,427	249	2,427	249	
MOUNTAINWEST FNCL	UT	2,383	705	<\$1B	2,383	705	2,383	705	
1ST SOURCE CORPORATION	IN	1,784	20	\$1B-\$10B	540	17	700	18	
MARINE MIDLAND BK	NY	1,505	4	\$10B-\$50B	0	0	450	2	

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 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.