MONTANA STATE BANKS AND TRUST COMPANIES
(Cities with branches are in italics)

Baker ..... The Bank of Baker
Belt ..... Belt Valley Bank (f)
Bigfork ..... Flathead Bank of Bigfork
Belgrade Cut Bank Ennis Lakeside
Big Timber ..... Citizens Bank & Trust Co. (f)
Billings ..... Beartooth Bank
First Interstate Bank (f)
Montana:
Belgrade Bozeman Colstrip Eureka
Evergreen Gardiner Great Falls Hamilton
Hardin Helena Kalispell Lame Deer
Livingston Miles City Missoula Polson
Red Lodge Whitefish
Wyoming:
Buffalo Casper Cheyenne Gillette
Jackson Jackson Hole Lander
Laramie Mills Riverton Sheridan
Rocky Mountain Bank
Bigfork Bozeman Kalispell Plains
Plentywood Stevensville Whitehall
Western Security Bank (f)
Laurel
Boulder ..... First Boulder Valley Bank
Montana City
Bozeman ..... American Bank (f)
Big Sky Big Timber Livingston Whitefish
Bank of Bozeman
Big Sky Western Bank (f)
Belgrade Big Sky Four Corners
First Security Bank
Belgrade Big Sky Fort Benton
Three Forks West Yellowstone
The TrustPeople, Inc.
Butte ..... First Citizens Bank (f)
Cascade ..... Stockmens Bank (f)
Choteau ..... The Citizens' State Bank of Choteau (f)
Columbia Falls ..... Freedom Bank
Deer Lodge ..... First Security Bank of Deer Lodge
Peoples Bank of Deer Lodge
Denton ..... Farmers State Bank of Denton (f)
Dillon ..... State Bank & Trust Co.
Dutton ..... Dutton State Bank
Ennis ..... First Madison Valley Bank
West Yellowstone
Forsyth ..... First State Bank of Forsyth
Glasgow ..... First Community Bank (f)
Ashland Culbertson Froid Helena
Hinsdale Three Forks Wolf Point
Valley Bank of Glasgow (f)
Glendive ..... Community First Bank
Great Falls ..... Prairie Mountain Bank
Hamilton ..... Ravalli County Bank (f)
Corvallis Stevensville
Hardin ..... Little Horn State Bank
Billings Laurel Lockwood
Havre ..... Independence Bank
Glasgow Malta Poplar Scobey
Helena ..... AnnaCo Trust Company
First Security Bank
Valley Bank of Helena (f)
East Helena
Jordan ..... Garfield County Bank
Kalispell ..... Glacier Bank (f)
Anaconda Bigfork Butte
Columbia Falls Evergreen Libby Polson
Three Rivers Bank of Montana
Valley Bank
West One Bank
Laurel ..... Yellowstone Bank (f)
Absarokee Billings Bozeman Columbus
Lewistown ..... First Bank of Montana (f) *
Chinook
Lincoln ..... First Bank of Lincoln
Lolo ..... Bitterroot Valley Bank
Bonner Frenchtown Missoula St. Regis
Superior
Malta ..... First Security Bank of Malta (f)
First State Bank (f)
Manhattan ..... Manhattan Bank
Amsterdam Three Forks
Miles City ..... Stockman Bank of Montana
Billings Belgrade Bozeman Conrad
Cut Bank Dillon Glendive Great Falls
Havre Hysham Plentywood Richey
Sidney Terry Wibaux Worden
Missoula ..... Community Bank - Missoula (f)
First Security Bank of Missoula (f)
Corvallis Hamilton Plains Thompson Falls
Bank of Montana***
Treasure State Bank**
Philipsburg ..... Flint Creek Valley Bank (f)
Butte Drummond
Plentywood ..... Montana State Bank (f)
Polson ..... Eagle Bank
Ronan ..... Community Bank, Inc. (f)
Pablo Polson
Valley Bank of Ronan (f)
Arlee Hot Springs Pablo Polson
St. Ignatius Thompson Falls
Roundup ..... First Security Bank of Roundup
St. Ignatius ..... Lake County Bank (f)
Seeley Lake ..... First Valley Bank
Shelby ..... The First State Bank of Shelby
Sidney ..... 1st Bank (f)
Broadus
Stanford ..... Basin State Bank
Geraldine Lewistown
Townsend ..... State Bank of Townsend (f)
Victor ..... Farmers State Bank (f)
Darby Florence Hamilton Missoula
Lolo Stevensville
Whitefish ..... Glacier Bank of Whitefish (f)
Eureka
Wolf Point ..... Western Bank of Wolf Point (f)

(f) Member of the Federal Reserve System
*Converted from national to state charter 6-21-07
**Opened 1-3-07
***Opened 11-26-07

STATE BANKING BOARD ACTIONS:
None.

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS ADMINISTRATIVE ACTIONS:
On these dates, approved applications by these banks to open branches in the following locations:

8-7-07 – Dutton State Bank – White Sulfur Springs
9-7-07 – First Community Bank (Glasgow) – Belgrade
9-7-07 – First Interstate Bank – Bigfork
10-11-07 – West One Bank – Kalispell

On these dates, approved the following mergers: None

Branch sales: None

MONTANA NATIONAL BANKS AND TRUST COMPANIES
(Cities with branches are in italics)

Absarokee ..... United Bank of Absarokee, N.A.
Columbus
Bridger ..... Bank of Bridger, N.A.
Montana:
Butte Harlem Joliet Red Lodge
Wyoming:
Greybull Lovell Powell
Ekalaka ..... First National Bank of Ekalaka
Fairfield ..... First National Bank
Vaughn
Harlowton ..... Continental National Bank
Ryegate
Helena ..... Mountain West Bank, N.A.
Bozeman Great Falls Missoula
Kalispell ..... Mountain West Bank of Kalispell, N.A.
Whitefish
Libby ..... First National Bank of Montana, Inc.
Anaconda Bozeman Butte Kalispell
Missoula Troy
Polson ..... First Citizens Bank of Polson, N.A.
East Missoula
Twin Bridges ..... Ruby Valley National Bank
Sheridan
White Sulphur Springs ..... Bank of the Rockies, N.A.
Clyde Park Emigrant Helena Lewistown
Livingston

Cities with branches of out-of-state banks operating in Montana (permitted under law effective October 1, 2001)
Browning – Native American Bank, N.A., Denver, Colorado
Fairview – First Security Bank-West, Beulah, ND

Billings, Bozeman, Butte, Chester, Fort Benton, Glendive, Great Falls, Hamilton, Havre, Helena, Kalispell, Miles City, Missoula, Shelby – U.S. Bank National Association, Cincinnati, OH

Anaconda, Baker, Big Sandy, Billings, Bozeman, Butte, Chester, Chinook, Circle, Conrad, Dillon, Forsyth, Glasgow, Great Falls, Havre, Helena, Kalispell, Lewistown, Livingston, Missoula, Red Lodge, Roundup, Rudyard, Shelby, Sidney, Superior, Valier – Wells Fargo Bank, National Association, Sioux Falls, SD

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ABSTRACT OF REPORTS OF CONDITION OF MONTANA STATE BANKS AND TRUST COMPANIES
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NATIONAL BANKS AND TRUST COMPANIES
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December 31, 2007

Janet Kelly ..... Director, Department of Administration
Annie M. Goodwin ..... Commissioner of Banking & Financial Institutions

OFFICE STAFF
Bob Fitzsimmons ..... Deputy Commissioner
James Darfler ..... Chief Examiner
Kelly O'Sullivan ..... Attorney
Christopher Romano ..... Office Supervisor
Donna Zollinger ..... Administrative Support

HELENA AREA EXAMINERS
David Novotny ..... Bank Examination Manager
Paul Staudohar ..... Senior Bank Examiner
Patricia Doherty ..... Senior Bank Examiner
Shelly Lee ..... Bank Examiner
Michael Duffy ..... Bank Examiner
Tamara Peltomaa ..... Bank Examiner
Eric Hayhurst ..... Bank Examiner

BILLINGS AREA EXAMINERS
Darrin Maas ..... Bank Examination Manager
Victoria Bakken ..... Bank Examiner
Joseph Kuntz ..... Bank Examiner
Richard Christianson ..... Bank Examiner
Kelly Solan ..... Bank Examiner
Carra Greyn ..... Bank Examiner
Broc Criswell ..... Bank Examiner

Aggregate Assets, Liabilities and Capital of 65 state banks and 2 trust companies, December 31, 2007, compared with 65 state banks and 2 trust companies, December 31, 2006.

	(000 omitted)			
	December 31		Increase/Decrease	
	2007	2006	$$	%
ASSETS				
Cash and Balances Due from Banks	$744,530	$660,281	$84,249	12.76
Securities - Held to Maturity	232,196	222,576	9,620	4.32
Securities - Available for Sale	2,455,380	2,596,084	(140,704)	(5.42)
Securities - Held for Trading	0	0	0	0.00
Total Securities	2,687,576	2,818,660	(131,084)	(4.65)
Funds Sold & Repurchase Agreements	296,937	315,560	(18,623)	(5.90)
Loans and Leases	10,990,404	10,402,143	588,261	5.66
Less: Allowance for Loan and Lease Losses	157,015	147,750	9,265	6.27
Net Loans and Leases	10,833,389	10,254,393	578,996	5.65
Fixed Assets	382,684	353,910	28,774	8.13
Other Real Estate Owned	15,360	11,874	3,486	29.36
Other Assets	564,124	542,673	21,451	3.95
TOTAL ASSETS	**$15,524,600**	**$14,957,351**	**$567,249**	**3.79**
LIABILITIES				
Interest-Bearing Deposits	$9,419,627	$8,918,737	$500,890	5.62
Non-Interest-Bearing Deposits	2,459,806	2,536,501	(76,695)	(3.02)
Funds Purchased & Repurchase Agreements	1,115,120	1,231,585	(116,465)	(9.46)
Demand Notes	0	0	0	0.00
Other Borrowed Funds	785,272	638,452	146,820	23.00
Other Liabilities	117,128	108,772	8,356	7.68
TOTAL LIABILITIES	**$13,896,953**	**$13,434,047**	**462,906**	**3.45**
CAPITAL				
Subordinated Notes and Debentures	$15,000	$15,000	0	N/A
Preferred Stock	0	0	0	0.00
Common Stock	124,555	122,812	1,743	1.42
Surplus	940,532	878,335	62,197	7.08
Undivided Profits and Capital Reserves	544,769	517,183	27,586	5.33
Other Equity Capital Components	2,791	(10,026)	12,817	(127.84)
TOTAL CAPITAL	**$1,627,647**	**$1,523,304**	**104,343**	**6.85**
TOTAL LIABILITIES AND CAPITAL	**$15,524,600**	**$14,957,351**	**$567,249**	**3.79**

Aggregate Assets, Liabilities and Capital of 11 national banks, December 31, 2007, compared with 15 national banks, December 31, 2006. Compiled from information provided by Montana national banks.

	(000 omitted)			
	December 31		Increase/Decrease	
	2007	2006	$$	%
ASSETS				
Cash and Balances Due from Banks	$59,161	$79,176	($20,015)	(25.28)
Securities - Held to Maturity	33,951	22,712	11,239	49.48
Securities - Available for Sale	149,758	154,533	(4,775)	(3.09)
Securities - Held for Trading	0	0	0	0.00
Total Securities	183,709	177,245	6,464	3.65
Funds Sold & Repurchase Agreements	48,816	38,927	9,889	25.40
Loans and Leases	1,359,382	1,390,310	(30,928)	(2.22)
Less: Allowance for Loan and Lease Losses	18,306	19,358	(1,052)	(5.43)
Net Loans and Leases	1,341,076	1,370,952	(29,876)	(2.18)
Fixed Assets	62,130	55,502	6,628	11.94
Other Real Estate Owned	4,834	2,594	2,240	86.35
Other Assets	44,954	66,799	(21,845)	(32.70)
TOTAL ASSETS	**$1,744,680**	**$1,791,195**	**($46,515)**	**(2.60)**
LIABILITIES				
Interest-Bearing Deposits	$1,218,442	$1,251,874	($33,432)	(2.67)
Non-Interest-Bearing Deposits	234,194	264,341	(30,147)	(11.40)
Funds Purchased & Repurchase Agreements	21,837	21,817	20	0.09
Demand Notes	0	0	0	N/A
Other Borrowed Funds	91,047	43,165	47,882	110.93
Other Liabilities	18,923	18,500	423	2.29
TOTAL LIABILITIES	**$1,584,443**	**$1,599,697**	**(15,254)**	**(0.95)**
CAPITAL				
Subordinated Notes and Debentures	$0	$0	0	0.00
Preferred Stock	0	0	0	0.00
Common Stock	14,266	22,653	(8,387)	(37.02)
Surplus	40,584	79,465	(38,881)	(48.93)
Undivided Profits and Capital Reserves	105,041	90,000	15,041	16.71
Other Equity Capital Components	346	(620)	966	N/A
TOTAL CAPITAL	**$160,237**	**$191,498**	**(31,261)**	**(16.32)**
TOTAL LIABILITIES AND CAPITAL	**$1,744,680**	**$1,791,195**	**($46,515)**	**(2.60)**
GRAND TOTAL - ALL BANKS IN MONTANA	**$17,269,280**	**$16,748,546**	**$520,734**	**3.11**

	December 31,	
STATE BANKS	2007	2006
Total Loans and Leases to Total Assets	70.08%	68.87%
Total Loans and Leases to Total Deposits	92.52%	90.81%
Total Capital and Reserve Accounts to Total Assets	11.38%	11.06%
Tier 1 Capital to Total Assets	10.39%	10.08%
Allowance for Loan and Lease Losses to Total Loans	1.43%	1.42%

	December 31,	
NATIONAL BANKS	2007	2006
Total Loans and Leases to Total Assets	77.11%	76.79%
Total Loans and Leases to Total Deposits	93.58%	91.70%
Total Capital and Reserve Accounts to Total Assets	10.13%	11.65%
Tier 1 Capital to Total Assets	9.18%	10.69%
Allowance for Loan and Lease Losses to Total Loans	1.35%	1.39%