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)
Harlowton Ryegate
Billings.....Beartooth Bank
First Interstate Bank (f)
Montana:
Belgrade Bigfork 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.....The 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.....First Security Bank
Valley Bank of Helena (f)
East Helena
Jordan.....Garfield County Bank
Kalispell.....Glacier Bank (f)
Anaconda Bigfork Butte
Columbia Falls Eureka Evergreen Libby
Polson Whitefish
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, Inc. (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
Wolf Point.....Western Bank of Wolf Point (f)

(f) Member of the Federal Reserve System
*Converted from national to state charter
**Opened

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:
3/20/09 – Prairie Mountain Bank, Great Falls – Great Falls
5/20/09 – Stockman Bank of Montana, Miles City – Bozeman
6/15/09 – First Interstate Bank, Billings – Great Falls

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, N.A.
Columbus
Bridger.....Bank of Bridger, N.A.
Montana:
Butte Harlem Joliet Red Lodge
Wyoming:
Greybull Lovell Powell
Ekalaka.....The First National Bank of Ekalaka
Fairfield.....First National Bank
Vaughn
Helena.....Mountain West Bank, N.A.
Bozeman Great Falls Kalispell Missoula
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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June 30, 2009

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

OFFICE STAFF
David Novotny.....Deputy Commissioner
James Darfler.....Chief Examiner
Kelly O'Sullivan.....Attorney
Lorraine Schneider.....Attorney
Christopher Romano.....Office Supervisor
Donna Zollinger.....Administrative Support

HELENA AREA EXAMINERS
Patricia Doherty.....Bank Examination Manager
Paul Staudohar.....Senior Bank Examiner
Michael Duffy.....Bank Examiner
Tamara Peltomaa.....Bank Examiner
Eric Hayhurst.....Bank Examiner
Sean Hay.....Bank Examiner

BILLINGS AREA EXAMINERS
Victoria Bakken.....Bank Examiner
Joseph Kuntz.....Bank Examiner
Richard Christianson.....Bank Examiner
Cara Greyn.....Bank Examiner
Chad Dockter.....Bank Examiner

Aggregate Assets, Liabilities and Capital of 64 state banks and 1 trust company, June 30, 2009, compared with 65 state banks and 2 trust companies, June 30, 2008.

	(000 omitted)			
	June 30		Increase/Decrease	
	2009	2008	$$	%
ASSETS				
Cash and Balances Due from Banks	$959,280	$608,773	$350,507	57.58
Securities - Held to Maturity	239,341	228,677	10,664	4.66
Securities - Available for Sale	2,614,439	2,393,869	220,570	9.21
Securities - Held for Trading	0	0	0	0.00
Total Securities	2,853,780	2,622,546	231,234	8.82
Funds Sold & Repurchase Agreements	183,734	264,689	(80,955)	(30.58)
Loans and Leases	12,134,632	11,778,485	356,147	3.02
Less: Allowance for Loan and Lease Losses	235,868	168,448	67,420	40.02
Net Loans and Leases	11,898,764	11,610,037	288,727	2.49
Fixed Assets	414,977	391,529	23,448	5.99
Other Real Estate Owned	102,386	19,766	82,620	417.99
Other Assets	580,411	578,340	2,071	0.36
TOTAL ASSETS	**$16,993,332**	**$16,095,680**	**$897,652**	**5.58**
LIABILITIES				
Interest-Bearing Deposits	$10,747,614	$9,580,247	$1,167,367	12.19
Non-Interest-Bearing Deposits	2,370,977	2,397,680	(26,703)	(1.11)
Funds Purchased & Repurchase Agreements	862,595	1,125,273	(262,678)	(23.34)
Demand Notes	0	0	0	0.00
Other Borrowed Funds	1,103,521	1,223,856	(120,335)	(9.83)
Other Liabilities	115,829	108,461	7,368	6.79
TOTAL LIABILITIES	**$15,200,536**	**$14,435,517**	**765,019**	**5.30**
CAPITAL				
Subordinated Notes and Debentures	$30,000	$30,000	0	N/A
Preferred Stock	0	0	0	0.00
Common Stock	124,615	124,616	(1)	(0.00)
Surplus	988,435	953,577	34,858	3.66
Undivided Profits and Capital Reserves	628,771	556,434	72,337	13.00
Other Equity Capital Components	20,975	(4,464)	25,439	(569.87)
TOTAL CAPITAL	**$1,792,796**	**$1,660,163**	**132,633**	**7.99**
TOTAL LIABILITIES AND CAPITAL	**$16,993,332**	**$16,095,680**	**$897,652**	**5.58**

Aggregate Assets, Liabilities and Capital of 9 national banks, June 30, 2009, compared with 11 national banks, June 30, 2008. Compiled from information provided by Montana national banks.

	(000 omitted)			
	June 30		Increase/Decrease	
	2009	2008	$$	%
ASSETS				
Cash and Balances Due from Banks	$106,955	$57,892	$49,063	84.75
Securities - Held to Maturity	40,575	33,287	7,288	21.89
Securities - Available for Sale	186,544	160,191	26,353	16.45
Securities - Held for Trading	0	0	0	0.00
Total Securities	227,119	193,478	33,641	17.39
Funds Sold & Repurchase Agreements	20,075	40,515	(20,440)	(50.45)
Loans and Leases	1,334,641	1,388,090	(53,449)	(3.85)
Less: Allowance for Loan and Lease Losses	20,463	20,552	(89)	(0.43)
Net Loans and Leases	1,314,178	1,367,538	(53,360)	(3.90)
Fixed Assets	61,906	62,475	(569)	(0.91)
Other Real Estate Owned	10,106	5,925	4,181	70.57
Other Assets	47,270	46,688	582	1.25
TOTAL ASSETS	**$1,787,609**	**$1,774,511**	**$13,098**	**0.74**
LIABILITIES				
Interest-Bearing Deposits	$1,270,759	$1,237,601	$33,158	2.68
Non-Interest-Bearing Deposits	205,965	215,844	(9,879)	(4.58)
Funds Purchased & Repurchase Agreements	21,302	27,741	(6,439)	(23.21)
Demand Notes	0	0	0	N/A
Other Borrowed Funds	106,536	109,519	(2,983)	(2.72)
Other Liabilities	17,484	17,942	(458)	(2.55)
TOTAL LIABILITIES	**$1,622,046**	**$1,608,647**	**13,399**	**0.83**
CAPITAL				
Subordinated Notes and Debentures	$0	$0	0	0.00
Preferred Stock	0	0	0	0.00
Common Stock	14,566	14,666	(100)	(0.68)
Surplus	40,484	40,584	(100)	(0.25)
Undivided Profits and Capital Reserves	109,164	111,170	(2,006)	(1.80)
Other Equity Capital Components	1,349	(556)	1,905	N/A
TOTAL CAPITAL	**$165,563**	**$165,864**	**(301)**	**(0.18)**
TOTAL LIABILITIES AND CAPITAL	**$1,787,609**	**$1,774,511**	**$13,098**	**0.74**
GRAND TOTAL - ALL BANKS IN MONTANA	**$18,780,941**	**$17,870,191**	**$910,750**	**5.10**

	June 30	
STATE BANKS	2009	2008
Total Loans and Leases to Total Assets	70.43%	72.42%
Total Loans and Leases to Total Deposits	92.50%	98.33%
Total Capital and Reserve Accounts to Total Assets	11.77%	11.24%
Tier 1 Capital to Total Assets	10.37%	10.13%
Allowance for Loan and Lease Losses to Total Loans	1.94%	1.43%

	June 30	
NATIONAL BANKS	2009	2008
Total Loans and Leases to Total Assets	73.82%	77.33%
Total Loans and Leases to Total Deposits	90.38%	95.50%
Total Capital and Reserve Accounts to Total Assets	10.29%	10.38%
Tier 1 Capital to Total Assets	9.26%	9.35%
Allowance for Loan and Lease Losses to Total Loans	1.53%	1.48%