

Table 3A. Small Business Lending in Montana Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
First Citizens Bank Of Billing	92.5	0.424	1	66,264	799	\$100M-500M	21	10,308	610	0.006
Rocky Mountain Bank	92.5	0.306	1	89,609	1301	\$100M-500M	39	89,609	1,301	0
First Citizens Bank Of Butte	87.5	0.515	1	27,145	0	<\$100M	40	27,145	-	0.001
Bitterroot Valley Bank	85.0	0.473	1	47,852	571	\$100M-500M	23	10,729	445	0
First Citizens Bank Na	80.0	0.488	1	17,281	247	<\$100M	19	4,711	184	0
Bankwest Na	77.5	0.448	1	24,688	349	<\$100M	19	5,409	269	0
State B&Tc	77.5	0.31	1	19,156	346	<\$100M	27	10,339	303	0
Mountain West Bank Na	77.5	0.403	0.686	126,228	1295	\$100M-500M	22	18,854	740	0
First Madison Valley Bank	75.0	0.345	1	17,465	426	<\$100M	22	5,723	387	0
First Security Bank	75.0	0.284	0.811	78,939	1480	\$100M-500M	25	21,319	1,143	0
First St Bank	72.5	0.283	1	25,410	560	<\$100M	35	25,410	560	0.004
First Intrst Bank	72.5	0.253	0.769	470,244	8492	\$1B-\$10B	27	141,446	6,937	0.011
Flathead Bank Of Bigfork	72.5	0.282	1	22,221	238	<\$100M	15	5,798	175	0
Citizens St Bank	70.0	0.317	1	21,434	281	<\$100M	34	21,434	281	0
First Security Bank Missoula	70.0	0.305	0.742	70,112	917	\$100M-500M	20	10,894	630	0
United States Nb Of Red Lodg	70.0	0.286	1	11,379	273	<\$100M	34	11,379	273	0
First Valley Bank	70.0	0.425	1	9,049	172	<\$100M	7	1,223	139	0
First Boulder Valley Bank	70.0	0.378	1	8,315	206	<\$100M	31	8,315	206	0.002
Yellowstone Bank	70.0	0.235	0.839	55,740	735	\$100M-500M	22	12,580	559	0
Ronan St Bank	70.0	0.296	0.962	28,123	579	<\$100M	25	10,550	478	0
Big Sky Western Bank	70.0	0.395	0.813	34,804	315	<\$100M	13	5,340	183	0
Heritage Bank	70.0	0.258	0.917	77,118	888	\$100M-500M	26	26,058	663	0.001
Ruby Valley Nb	67.5	0.314	1	12,432	419	<\$100M	33	12,432	419	0
First Nb Of Lewistown	67.5	0.315	1	21,573	385	<\$100M	23	7,612	318	0
First Nb Of Mt	65.0	0.213	0.925	31,242	857	\$100M-500M	30	14,842	747	0
Manhattan St Bank	65.0	0.221	1	12,738	273	<\$100M	18	4,719	227	0
Ravalli County Bank	62.5	0.236	0.802	26,343	555	\$100M-500M	22	8,550	449	0
Independence Bank	62.5	0.137	1	28,111	517	\$100M-500M	33	28,111	517	0.003
Flint Creek Valley Bank	62.5	0.318	1	12,712	143	<\$100M	30	12,712	143	0
Valley Bank Of Ronan	62.5	0.302	1	10,150	224	<\$100M	15	3,315	180	0
American Bank Of Mt	62.5	0.265	0.544	63,011	546	\$100M-500M	16	8,911	328	0
Montana First Nb	62.5	0.321	0.994	8,516	309	<\$100M	26	5,157	280	0
Valley Bank Of Kalispell	60.0	0.215	0.912	20,987	482	<\$100M	28	11,458	427	0.015
Three Rivers Bank Of Mt	60.0	0.257	0.993	15,467	272	<\$100M	27	10,157	248	0.017
Lake County Bank	60.0	0.158	1	3,879	565	<\$100M	30	3,879	565	0
Community Bank Missoula	60.0	0.283	1	11,828	254	<\$100M	18	3,908	204	0
Farmers St Bank	57.5	0.172	0.776	29,837	821	\$100M-500M	23	12,202	714	0
U S Bank Mt Na	57.5	0.106	0.437	108,672	2917	\$1B-\$10B	22	29,355	2,660	0
Citizens St Bank Of Choteau	57.5	0.19	1	8,259	237	<\$100M	22	4,466	212	0
Stockman Bank Of Mt	57.5	0.126	0.729	93,090	1621	\$500M-\$1B	23	28,566	1,295	0
First Security Bank Deer Lodge	57.5	0.226	1	4,939	145	<\$100M	27	4,939	145	0

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Western Scty Bank	57.5	0.111	0.618	89,933	1003	\$500M-\$1B	20	19,380	706	0
Wells Fargo Bank Mt Na	55.0	0.09	0.554	139,527	1774	\$1B-\$10B	22	30,507	1,263	0
First Cmnty Bank	55.0	0.09	1	11,227	405	\$100M-500M	30	11,227	405	0.004
First Security Bank Of Helena	55.0	0.217	1	7,832	170	<\$100M	13	2,879	132	0
Glacier Bank	55.0	0.134	0.645	65,239	772	\$100M-500M	18	11,184	472	0
Bank Of The Rockies Na	52.5	0.214	1	12,363	202	<\$100M	29	12,363	202	0
First Nb Of Fairfield	52.5	0.177	1	11,157	288	<\$100M	23	6,257	263	0.009
Valley Bank Of Helena	52.5	0.2	0.724	29,175	339	\$100M-500M	15	5,713	214	0
Citizens B&Tc	52.5	0.182	1	7,289	173	<\$100M	28	7,289	173	0
United Bank Na	50.0	0.205	1	8,132	205	<\$100M	27	8,132	205	0
First St Bank Of Shelby	50.0	0.157	0.964	9,097	378	<\$100M	23	5,377	351	0.006
Bank Of Baker	45.0	0.155	1	7,064	263	<\$100M	26	7,064	263	0
Little Horn St Bank	45.0	0.164	1	6,931	209	<\$100M	26	6,931	209	0.015
First Security Bank Of Malta	45.0	0.207	1	4,499	97	<\$100M	24	4,499	97	0.03
Glacier Bank Of Whitefish	42.5	0.195	0.868	12,463	131	<\$100M	6	2,018	77	0
1st Bank	42.5	0.168	1	7,258	176	<\$100M	25	7,258	176	0
First St Bank Of Malta	42.5	0.087	1	7,434	242	<\$100M	24	7,434	242	0
First Citizens Bank Of Polson	42.5	0.185	1	4,700	121	<\$100M	10	1,785	101	0.011
Bank Of Bridger	42.5	0.148	1	5,798	179	<\$100M	25	5,798	179	0
Stockmens Bank	42.5	0.132	1	2,570	112	<\$100M	22	2,570	112	0
Valley Bank Of Belgrade	42.5	0.217	0.782	9,363	176	<\$100M	12	2,909	140	0
Valley Bank Glasgow	42.5	0.139	1	3,538	100	<\$100M	22	3,538	100	0
First St Bank Of Forsyth	40.0	0.122	1	6,880	196	<\$100M	17	4,027	181	0
Peoples Bank Deer Lodge	40.0	0.156	1	2,907	98	<\$100M	21	2,907	98	0
Basin St Bank	37.5	0.128	1	8,201	182	<\$100M	26	8,201	182	0
First Bank Of Lincoln	37.5	0.187	1	1,778	66	<\$100M	20	1,778	66	0
Fairview Bank	35.0	0.211	1	2,414	59	<\$100M	20	2,414	59	0
First Security Bank Of Roundup	35.0	0.135	1	5,192	85	<\$100M	22	5,192	85	0
Glacier Bank Of Eureka	35.0	0.182	0.998	5,808	95	<\$100M	9	1,945	67	0
Montana St Bank	35.0	0.09	1	3,628	103	<\$100M	20	3,628	103	0
Western Bank Of Chinook Na	35.0	0.098	1	2,880	107	<\$100M	21	2,880	107	0
First Nb Of Ekalaka	35.0	0.116	1	2,395	65	<\$100M	19	2,395	65	0
State Bank Of Townsend	32.5	0.194	0.964	5,638	108	<\$100M	11	1,983	80	0
Dutton St Bank	32.5	0.09	1	1,311	24	<\$100M	16	1,311	24	0
First St Bank Of Fort Benton	32.5	0.068	0.817	5,126	257	<\$100M	16	3,170	239	0
Belt Valley Bank	30.0	0.127	1	5,144	146	<\$100M	22	5,144	146	0
Western Bank Of Wolf Point	27.5	0.066	1	3,212	121	<\$100M	10	1,417	108	0
Farmers St Bank Of Denton	27.5	0.137	1	1,970	57	<\$100M	17	1,970	57	0
Continental Nb Harlowton	27.5	0.147	0.809	5,082	156	<\$100M	15	2,844	144	0
Garfield County Bank	25.0	0.068	1	1,725	100	<\$100M	11	1,240	95	0.008
Blackfeet Nb	22.5	0.188	0.7	3,387	90	<\$100M	14	1,924	77	0
Community First Bank Of Glendi	17.5	0.062	0.999	2,117	73	<\$100M	8	860	64	0

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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/gopher/Local-Information/Certified-Preferred-Lenders/](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/).

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