

Table 3A. Banks' Small Business Lending in Montana Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Flathead Bk Of Bigfork	Bigfork	90.0	0.31	1	43,453	473	\$100M-500M	47.5	7,778	324	0
First Citizens Bk Of Butte	Butte	87.5	0.526	1	29,700	551	<\$100M	95.0	29,700	551	0
Yellowstone Bk	Laurel	85.0	0.371	0.98	98,445	865	\$100M-500M	65.0	21,327	610	0
Bitterroot Valley Bk	Lolo	77.5	0.436	0.888	58,807	576	\$100M-500M	57.5	10,597	421	0
First Madison Valley Bk	Ennis	75.0	0.313	1	21,907	338	<\$100M	52.5	5,237	277	0
Mountain West Bk Na	Helena	75.0	0.336	0.618	132,488	1,684	\$100M-500M	65.0	26,253	1,107	0
Heritage Bk	Great Falls	75.0	0.263	0.877	81,980	1,095	\$100M-500M	80.0	34,976	805	0.001
First St Bk	Thompson Falls	72.5	0.254	1	31,024	566	\$100M-500M	90.0	31,024	566	0.003
First Nb Of Mt	Libby	70.0	0.253	0.752	45,577	835	\$100M-500M	70.0	15,328	673	0
First Security Bk	Bozeman	70.0	0.226	0.742	83,766	1,464	\$100M-500M	60.0	18,644	1,091	0
First Valley Bk	Seeley Lake	70.0	0.365	1	11,224	223	<\$100M	47.5	3,604	178	0
First Intrst Bk	Billings	70.0	0.234	0.723	869,471	13,675	\$1B-\$10B	67.5	249,997	10,813	0.008
Rocky Mountain Bk	Billings	70.0	0.245	0.67	87,690	1,288	\$100M-500M	62.5	21,014	958	0
First Citizens Bk Na	Columbia Falls	70.0	0.489	0.987	22,305	276	<\$100M	67.5	10,133	216	0
Ruby Valley Nb	Twin Bridges	67.5	0.298	1	15,015	409	<\$100M	70.0	6,941	352	0
Citizens St Bk	Hamilton	67.5	0.308	1	22,063	243	<\$100M	85.0	22,063	243	0
Valley Bk Of Ronan	Ronan	67.5	0.33	1	13,539	212	<\$100M	40.0	3,335	166	0
First Boulder Valley Bk	Boulder	67.5	0.424	1	9,625	152	<\$100M	72.5	9,625	152	0
Ronan St Bk	Ronan	67.5	0.275	0.939	25,428	521	<\$100M	67.5	9,656	430	0
Ravalli County Bk	Hamilton	65.0	0.249	0.813	33,696	520	\$100M-500M	55.0	8,411	393	0
Mountain West Bk Na	Kalispell	65.0	0.432	0.918	26,536	241	<\$100M	25.0	3,277	161	0
Three Rivers Bk Of Mt	Kalispell	65.0	0.341	0.864	25,909	390	<\$100M	77.5	14,750	332	0.012
Stockman Bk Of Mt	Miles City	65.0	0.169	0.698	144,892	1,879	\$500M-\$1B	60.0	32,626	1,348	0
First Citizens Bk Of Billing	Billings	65.0	0.251	0.711	41,382	647	\$100M-500M	57.5	11,162	470	0.005
Lake County Bk	Saint Ignatius	65.0	0.183	1	4,684	814	<\$100M	80.0	4,684	814	0
Community Bk Missoula	Missoula	65.0	0.326	1	18,260	306	<\$100M	50.0	4,814	233	0
Montana First Nb	Kalispell	65.0	0.276	1	8,371	188	<\$100M	77.5	8,371	188	0
Valley Bk Of Kalispell	Kalispell	62.5	0.221	0.9	23,535	548	\$100M-500M	75.0	12,524	482	0.013
Flint Creek Valley Bk	Philipsburg	60.0	0.303	1	11,933	188	<\$100M	77.5	11,933	188	0
First Citizens Bk Of Polson	Polson	60.0	0.311	1	8,649	156	<\$100M	37.5	2,451	127	0.009
State B&Tc	Dillon	60.0	0.267	0.91	18,740	327	<\$100M	70.0	9,834	282	0
First Nb Of Lewistown	Lewistown	60.0	0.234	0.996	18,137	358	<\$100M	57.5	6,377	292	0
United Bk Na	Absarokee	57.5	0.248	1	11,908	236	<\$100M	77.5	11,908	236	0
Bank Of The Rockies Na	White Sulphur Sprin	57.5	0.234	1	13,205	210	<\$100M	75.0	13,205	210	0

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Little Horn St Bk	Hardin	57.5	0.203	0.986	11,077	439	<\$100M	65.0	5,228	408	0.011
Independence Bk	Havre	57.5	0.164	0.736	40,481	594	\$100M-500M	55.0	12,503	467	0.003
First Security Bk Of Helena	Helena	57.5	0.242	1	9,185	185	<\$100M	72.5	9,185	185	0
First Security Bk Missoula	Missoula	57.5	0.161	0.532	86,789	945	\$500M-\$1B	47.5	12,839	598	0
Big Sky Western Bk	Gallatin Gateway	57.5	0.233	0.649	44,842	405	\$100M-500M	37.5	6,726	242	0
West One Bk	Kalispell	57.5	0.422	1	3,978	33	<\$100M	17.5	459	21	0
Farmers St Bk	Victor	55.0	0.157	0.739	33,599	738	\$100M-500M	60.0	10,972	619	0
Wells Fargo Bk Mt Na	Billings	55.0	0.062	0.479	101,849	1,079	\$1B-\$10B	50.0	18,608	682	0
American Bk Of Mt	Bozeman	55.0	0.172	0.552	53,880	550	\$100M-500M	35.0	5,707	336	0
Glacier Bk	Kalispell	55.0	0.157	0.546	86,634	826	\$500M-\$1B	50.0	13,276	462	0
Bank Of Baker	Baker	52.5	0.205	1	8,968	265	<\$100M	72.5	8,968	265	0
Bank Of Bridger	Bridger	52.5	0.198	1	9,267	193	<\$100M	75.0	9,267	193	0
Valley Bk Of Helena	Helena	52.5	0.173	0.732	34,699	311	\$100M-500M	22.5	4,327	175	0
Citizens B&Tc	Big Timber	52.5	0.188	1	7,931	161	<\$100M	70.0	7,931	161	0
First Security Bk Deer Lodge	Deer Lodge	52.5	0.221	1	5,276	135	<\$100M	67.5	5,276	135	0
First Nb Of Fairfield	Fairfield	50.0	0.17	0.998	12,409	277	<\$100M	60.0	6,432	245	0.008
Manhattan St Bk	Manhattan	50.0	0.203	0.957	13,194	241	<\$100M	45.0	4,492	198	0
Glacier Bk Of Whitefish	Whitefish	47.5	0.166	0.738	23,494	263	\$100M-500M	27.5	4,234	170	0
Basin St Bk	Stanford	47.5	0.162	1	12,653	231	<\$100M	47.5	5,141	200	0
Citizens St Bk Of Choteau	Choteau	47.5	0.173	0.994	8,849	220	<\$100M	55.0	4,729	190	0
First Cmnty Bk	Glasgow	45.0	0.114	0.755	16,146	359	\$100M-500M	40.0	4,687	301	0.003
Native Amer Bk Na	Browning	45.0	0.281	0.815	9,381	80	<\$100M	17.5	1,482	48	0
Valley Bk Glasgow	Glasgow	45.0	0.155	1	4,418	106	<\$100M	62.5	4,418	106	0
1st Bk	Sidney	42.5	0.171	1	7,307	178	<\$100M	65.0	7,307	178	0
Stockmens Bk	Cascade	42.5	0.137	1	3,086	120	<\$100M	57.5	3,086	120	0
Western Scty Bk	Billings	42.5	0.067	0.331	29,403	346	\$100M-500M	35.0	6,894	238	0
State Bk Of Townsend	Townsend	40.0	0.163	1	5,485	91	<\$100M	57.5	5,485	91	0
First St Bk Of Malta	Malta	40.0	0.082	1	7,144	224	<\$100M	62.5	7,144	224	0
First Security Bk Of Roundup	Roundup	40.0	0.153	1	5,941	95	<\$100M	62.5	5,941	95	0
First Security Bk Of Malta	Malta	40.0	0.164	1	3,932	86	<\$100M	55.0	3,932	86	0.038
First St Bk Of Shelby	Shelby	40.0	0.129	0.974	8,993	309	<\$100M	55.0	5,142	280	0.005
Peoples Bk Deer Lodge	Deer Lodge	37.5	0.133	1	2,859	88	<\$100M	50.0	2,859	88	0
First Bk Of Lincoln	Lincoln	37.5	0.184	1	1,752	56	<\$100M	40.0	911	50	0
Belt Valley Bk	Belt	35.0	0.103	1	5,264	124	<\$100M	27.5	1,996	83	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Montana St Bk	Plentywood	35.0	0.088	1	3,755	77	<\$100M	17.5	1,000	62	0
Western Bk Of Chinook Na	Chinook	35.0	0.093	1	2,808	92	<\$100M	50.0	2,808	92	0
Dutton St Bk	Dutton	35.0	0.082	1	1,581	37	<\$100M	47.5	1,581	37	0
Continental Nb Harlowton	Harlowton	35.0	0.201	0.863	7,416	171	<\$100M	37.5	2,809	153	0
Pmi Bk Great Falls	Great Falls	35.0	0.129	1	1,283	9	<\$100M	15.0	224	4	0
First St Bk Of Forsyth	Forsyth	32.5	0.091	0.944	6,102	183	<\$100M	40.0	3,319	165	0
Western Bk Of Wolf Point	Wolf Point	27.5	0.061	1	3,038	83	<\$100M	22.5	1,022	69	0
Garfield County Bk	Jordan	27.5	0.055	1	1,415	89	<\$100M	35.0	1,415	89	0.007
Farmers St Bk Of Denton	Denton	25.0	0.074	1	1,247	38	<\$100M	37.5	1,247	38	0
Community First Bk Of Glendi	Glendive	25.0	0.081	1	2,832	74	<\$100M	42.5	2,832	74	0
First Nb Of Ekalaka	Ekalaka	12.5	0.077	0.713	1,795	49	<\$100M	20.0	710	40	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/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.