

Table A.2 Small Business Lending in Montana Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|-------------------------------|------------------|---------------------------------------|--------|---------|---------|--------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| First Citizens Bk Of Billings | Billings | 92.5 | 10.0 | 8.0 | 10.0 | 9.0 | \$100M-500M | 65,948 | 910 | 80.0 | 85.0 |
| First Citizens Bk Of Butte | Butte | 87.5 | 10.0 | 9.0 | 8.0 | 8.0 | <\$100M | 24,503 | 388 | 90.0 | 92.5 |
| Ronan St Bk | Ronan | 85.0 | 8.0 | 10.0 | 8.0 | 8.0 | <\$100M | 26,278 | 533 | 70.0 | 70.0 |
| Bitterroot Valley Bk | Lolo | 80.0 | 10.0 | 4.0 | 9.0 | 9.0 | <\$100M | 42,777 | 590 | 75.0 | 65.0 |
| Mountain West Bk Na | Helena | 77.5 | 10.0 | 1.0 | 10.0 | 10.0 | \$100M-500M | 102,148 | 1,120 | 70.0 | 55.0 |
| First Security Bk Missoula | Missoula | 77.5 | 9.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 73,435 | 1,371 | 72.5 | 70.0 |
| Community Bk Missoula | Missoula | 77.5 | 9.0 | 10.0 | 6.0 | 6.0 | <\$100M | 12,489 | 255 | 60.0 | 50.0 |
| First St Bk | Thompson Falls | 75.0 | 9.0 | 5.0 | 8.0 | 8.0 | <\$100M | 24,822 | 538 | 87.5 | 90.0 |
| Rocky Mountain Bk | Billings | 72.5 | 7.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 67,316 | 1,232 | 65.0 | 60.0 |
| Citizens St Bk | Hamilton | 72.5 | 8.0 | 6.0 | 8.0 | 7.0 | <\$100M | 18,064 | 286 | 80.0 | 85.0 |
| Flathead Bk Of Bigfork | Bigfork | 72.5 | 6.0 | 10.0 | 7.0 | 6.0 | <\$100M | 17,677 | 247 | 50.0 | 32.5 |
| United States Nb Of Red Lodge | Red Lodge | 72.5 | 8.0 | 8.0 | 6.0 | 7.0 | <\$100M | 11,292 | 298 | 82.5 | 85.0 |
| First Security Bk | Bozeman | 70.0 | 7.0 | 2.0 | 9.0 | 10.0 | \$100M-500M | 55,618 | 1,032 | 57.5 | 52.5 |
| First Nb Of Mt | Libby | 70.0 | 7.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 32,520 | 757 | 65.0 | 65.0 |
| Big Sky Western Bk | Big Sky | 70.0 | 9.0 | 2.0 | 9.0 | 8.0 | <\$100M | 28,788 | 448 | 65.0 | 57.5 |
| First Madison Valley Bk | Ennis | 70.0 | 8.0 | 6.0 | 7.0 | 7.0 | <\$100M | 13,572 | 378 | 80.0 | 85.0 |
| Heritage St Bk | Fort Benton | 70.0 | 10.0 | 10.0 | 6.0 | 2.0 | <\$100M | 10,959 | 90 | 45.0 | 12.5 |
| American Bk Of Mt | Bozeman | 67.5 | 8.0 | 1.0 | 9.0 | 9.0 | \$100M-500M | 63,838 | 561 | 52.5 | 40.0 |
| First Intrst Bk | Billings | 67.5 | 6.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 408,861 | 5,811 | 60.0 | 55.0 |
| Valley Bk Of Kalispell | Kalispell | 67.5 | 6.0 | 5.0 | 8.0 | 8.0 | <\$100M | 19,990 | 494 | 75.0 | 82.5 |
| First Security Bk | West Yellowstone | 67.5 | 10.0 | 4.0 | 7.0 | 6.0 | <\$100M | 15,076 | 241 | 67.5 | 50.0 |
| First Valley Bk | Seeley Lake | 67.5 | 10.0 | 8.0 | 5.0 | 4.0 | <\$100M | 9,573 | 163 | 42.5 | 45.0 |
| First Security Bk Of Havre | Havre | 65.0 | 3.0 | 7.0 | 8.0 | 8.0 | \$100M-500M | 24,925 | 490 | 72.5 | 85.0 |
| Valley Bk Of Helena | Helena | 65.0 | 9.0 | 1.0 | 8.0 | 8.0 | <\$100M | 28,174 | 463 | 62.5 | 60.0 |
| Ruby Valley Nb | Twin Bridges | 65.0 | 7.0 | 6.0 | 6.0 | 7.0 | <\$100M | 10,445 | 364 | 75.0 | 80.0 |
| First Boulder Valley Bk | Boulder | 65.0 | 9.0 | 9.0 | 5.0 | 3.0 | <\$100M | 8,302 | 152 | 72.5 | 75.0 |
| Yellowstone Bk | Laurel | 62.5 | 6.0 | 1.0 | 9.0 | 9.0 | \$100M-500M | 51,687 | 755 | 55.0 | 55.0 |
| Ravalli County Bk | Hamilton | 62.5 | 6.0 | 2.0 | 8.0 | 9.0 | \$100M-500M | 24,728 | 571 | 67.5 | 57.5 |
| State B&Tc | Dillon | 62.5 | 7.0 | 4.0 | 7.0 | 7.0 | <\$100M | 17,180 | 369 | 67.5 | 72.5 |
| First Nb Of Lewistown | Lewistown | 62.5 | 8.0 | 3.0 | 7.0 | 7.0 | <\$100M | 16,973 | 345 | 47.5 | 40.0 |
| Bankwest Na | Kalispell | 62.5 | 8.0 | 3.0 | 7.0 | 7.0 | <\$100M | 13,395 | 357 | 67.5 | 57.5 |
| Valley Bk Of Ronan | Ronan | 62.5 | 8.0 | 7.0 | 5.0 | 5.0 | <\$100M | 8,621 | 199 | 72.5 | 77.5 |
| Farmers St Bk | Victor | 60.0 | 4.0 | 2.0 | 9.0 | 9.0 | \$100M-500M | 28,892 | 786 | 57.5 | 60.0 |
| First Citizens Bk Na | Columbia Falls | 60.0 | 10.0 | 2.0 | 7.0 | 5.0 | <\$100M | 15,140 | 214 | 57.5 | 47.5 |
| Glacier Bk | Kalispell | 57.5 | 3.0 | 1.0 | 10.0 | 9.0 | \$100M-500M | 72,408 | 819 | 52.5 | 50.0 |
| First Cmnty Bk | Glasgow | 57.5 | 1.0 | 8.0 | 6.0 | 8.0 | \$100M-500M | 10,860 | 386 | 65.0 | 72.5 |
| U S Bk Mt Na | Billings | 57.5 | 2.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 104,647 | 2,968 | 55.0 | 55.0 |
| Valley Bk Of Belgrade | Belgrade | 57.5 | 9.0 | 4.0 | 6.0 | 4.0 | <\$100M | 12,351 | 175 | 42.5 | 27.5 |
| Norwest Bk Mt Na | Billings | 55.0 | 1.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 136,076 | 2,046 | 55.0 | 55.0 |
| Stockman Bk Of Mt | Miles City | 55.0 | 2.0 | 1.0 | 9.0 | 10.0 | \$500M-\$1B | 54,296 | 1,087 | 55.0 | 55.0 |
| Marquette Bk Mt Na | Conrad | 55.0 | 5.0 | 2.0 | 8.0 | 7.0 | <\$100M | 17,949 | 319 | 47.5 | 45.0 |
| Three Rivers Bk Of Mt | Kalispell | 55.0 | 7.0 | 3.0 | 7.0 | 5.0 | <\$100M | 13,846 | 218 | 52.5 | 37.5 |
| First Nb Of Fairfield | Fairfield | 55.0 | 4.0 | 6.0 | 6.0 | 6.0 | <\$100M | 10,130 | 283 | 50.0 | 55.0 |
| United Bk Na | Absarokee | 55.0 | 6.0 | 5.0 | 5.0 | 6.0 | <\$100M | 8,162 | 232 | 65.0 | 70.0 |

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|------------------------------|---------------------|---------------------------------------|------------|-------------|------------|-----------|---------------|--------------------|-------------------|---------------------------|----------------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| Montana First Nb | Kalispell | 55.0 | 9.0 | 4.0 | 4.0 | 5.0 | <\$100M | 6,875 | 190 | 57.5 | 52.5 |
| Manhattan St Bk | Manhattan | 55.0 | 6.0 | 4.0 | 6.0 | 6.0 | <\$100M | 11,263 | 248 | 57.5 | 45.0 |
| First Security Bk Deer Lodge | Deer Lodge | 55.0 | 7.0 | 9.0 | 3.0 | 3.0 | <\$100M | 5,418 | 140 | 65.0 | 70.0 |
| Blackfeet Nb | Browning | 55.0 | 8.0 | 9.0 | 3.0 | 2.0 | <\$100M | 5,037 | 90 | 57.5 | 65.0 |
| Lake County Bk | Saint Ignatius | 55.0 | 5.0 | 10.0 | 3.0 | 4.0 | <\$100M | 4,641 | 165 | 60.0 | 72.5 |
| Glacier Bk Of Eureka | Eureka | 52.5 | 6.0 | 8.0 | 4.0 | 3.0 | <\$100M | 6,654 | 140 | 40.0 | 32.5 |
| First St Bk Of Fort Benton | Fort Benton | 52.5 | 1.0 | 10.0 | 4.0 | 6.0 | <\$100M | 5,862 | 237 | 55.0 | 65.0 |
| Flint Creek Valley Bk | Philipsburg | 50.0 | 7.0 | 3.0 | 5.0 | 5.0 | <\$100M | 9,972 | 188 | 35.0 | 25.0 |
| First St Bk Of Shelby | Shelby | 50.0 | 4.0 | 3.0 | 5.0 | 8.0 | <\$100M | 9,338 | 400 | 60.0 | 62.5 |
| Citizens B&Tc | Big Timber | 50.0 | 4.0 | 8.0 | 4.0 | 4.0 | <\$100M | 6,991 | 166 | 60.0 | 70.0 |
| Citizens St Bk Of Choteau | Choteau | 50.0 | 4.0 | 7.0 | 4.0 | 5.0 | <\$100M | 6,851 | 212 | 52.5 | 50.0 |
| Glacier Bk Of Whitefish | Whitefish | 45.0 | 5.0 | 4.0 | 6.0 | 3.0 | <\$100M | 11,502 | 144 | 27.5 | 17.5 |
| First Nb Of The Rockies | White Sulphur Sprin | 45.0 | 5.0 | 3.0 | 5.0 | 5.0 | <\$100M | 8,909 | 184 | 47.5 | 37.5 |
| First Security Bk Of Helena | Helena | 45.0 | 6.0 | 3.0 | 5.0 | 4.0 | <\$100M | 7,553 | 178 | 60.0 | 30.0 |
| First St Bk Of Malta | Malta | 45.0 | 1.0 | 7.0 | 4.0 | 6.0 | <\$100M | 7,323 | 235 | 52.5 | 62.5 |
| Bank Of Baker | Baker | 45.0 | 4.0 | 4.0 | 4.0 | 6.0 | <\$100M | 5,758 | 223 | 55.0 | 65.0 |
| Valley Bk Glasgow | Glasgow | 45.0 | 4.0 | 10.0 | 2.0 | 2.0 | <\$100M | 3,841 | 96 | 50.0 | 57.5 |
| Little Horn St Bk | Hardin | 42.5 | 3.0 | 5.0 | 4.0 | 5.0 | <\$100M | 6,355 | 179 | 55.0 | 62.5 |
| State Bk Of Townsend | Townsend | 42.5 | 5.0 | 6.0 | 3.0 | 3.0 | <\$100M | 5,727 | 115 | 52.5 | 62.5 |
| Bank Of Bridger | Bridger | 42.5 | 3.0 | 7.0 | 3.0 | 4.0 | <\$100M | 5,352 | 163 | 47.5 | 60.0 |
| Continental Nb Harlowton | Harlowton | 42.5 | 2.0 | 10.0 | 2.0 | 3.0 | <\$100M | 3,795 | 127 | 30.0 | 32.5 |
| 1St Bk | Sidney | 40.0 | 3.0 | 6.0 | 3.0 | 4.0 | <\$100M | 5,524 | 169 | 47.5 | 60.0 |
| First Security Bk Of Malta | Malta | 37.5 | 4.0 | 8.0 | 2.0 | 1.0 | <\$100M | 4,090 | 77 | 47.5 | 55.0 |
| Western Bk Of Chinook Na | Chinook | 37.5 | 2.0 | 9.0 | 2.0 | 2.0 | <\$100M | 2,881 | 86 | 42.5 | 50.0 |
| First Bk Of Lincoln | Lincoln | 37.5 | 5.0 | 8.0 | 1.0 | 1.0 | <\$100M | 2,048 | 69 | 32.5 | 32.5 |
| First St Bk Of Forsyth | Forsyth | 35.0 | 2.0 | 4.0 | 4.0 | 4.0 | <\$100M | 6,859 | 168 | 25.0 | 35.0 |
| First Security Bk Of Roundup | Roundup | 35.0 | 3.0 | 7.0 | 3.0 | 1.0 | <\$100M | 5,506 | 78 | 45.0 | 55.0 |
| Basin St Bk | Stanford | 35.0 | 2.0 | 5.0 | 3.0 | 4.0 | <\$100M | 5,351 | 162 | 37.5 | 50.0 |
| Security Bk Of Three Forks | Three Forks | 35.0 | 5.0 | 5.0 | 2.0 | 2.0 | <\$100M | 2,880 | 84 | 42.5 | 27.5 |
| Stockmens Bk | Cascade | 35.0 | 2.0 | 9.0 | 1.0 | 2.0 | <\$100M | 2,072 | 106 | 40.0 | 47.5 |
| Montana St Bk | Plentywood | 32.5 | 1.0 | 8.0 | 2.0 | 2.0 | <\$100M | 3,670 | 105 | 37.5 | 47.5 |
| Peoples Bk Deer Lodge | Deer Lodge | 32.5 | 3.0 | 7.0 | 1.0 | 2.0 | <\$100M | 2,690 | 88 | 42.5 | 50.0 |
| Fairview Bk | Fairview | 32.5 | 5.0 | 6.0 | 1.0 | 1.0 | <\$100M | 2,397 | 79 | 42.5 | 50.0 |
| First Nb Of Ekalaka | Ekalaka | 32.5 | 2.0 | 9.0 | 1.0 | 1.0 | <\$100M | 2,436 | 74 | 37.5 | 47.5 |
| Dutton St Bk | Dutton | 30.0 | 1.0 | 9.0 | 1.0 | 1.0 | <\$100M | 1,337 | 39 | 35.0 | 40.0 |
| Belt Valley Bk | Belt | 30.0 | 2.0 | 5.0 | 2.0 | 3.0 | <\$100M | 4,629 | 132 | 40.0 | 47.5 |
| Western Bk Of Wolf Point | Wolf Point | 27.5 | 1.0 | 5.0 | 2.0 | 3.0 | <\$100M | 2,749 | 107 | 30.0 | 32.5 |
| Farmers St Bk Of Denton | Denton | 27.5 | 3.0 | 6.0 | 1.0 | 1.0 | <\$100M | 1,782 | 52 | 32.5 | 37.5 |
| Garfield County Bk | Jordan | 27.5 | 1.0 | 7.0 | 1.0 | 2.0 | <\$100M | 1,687 | 92 | 30.0 | 35.0 |
| First Citizens Bk Of Polson | Polson | 22.5 | 4.0 | 2.0 | 2.0 | 1.0 | <\$100M | 4,001 | 59 | 10.0 | 10.0 |
| Community First Bk Of Glendi | Glendive | 22.5 | 1.0 | 6.0 | 1.0 | 1.0 | <\$100M | 1,784 | 78 | 27.5 | 27.5 |

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.

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|-----------|----------|---------------------------------------|--------|---------|---------|--------|---------------|------------|-----------|-------------|-------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | SBL | SBL | (<\$250K) | (<\$100K) |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |