

Table 1 Small-Business-Friendly Banks in Montana, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
FIRST CITIZENS BK OF BILLING	BILLINGS	97.5	\$100M-500M	64,972	819
BITTERROOT VALLEY BK	LOLO	95.0	<\$100M	38,187	532
FIRST CITIZENS BK OF BUTTE	BUTTE	87.5	<\$100M	20,152	357
FIRST ST BK OF MONTANA	THOMPSON FALLS	85.0	<\$100M	21,157	494
VALLEY BK OF HELENA	HELENA	82.5	<\$100M	29,035	471
MOUNTAIN WEST BK NA	HELENA	77.5	\$100M-500M	86,511	1,093
FIRST SECURITY BK MISSOULA	MISSOULA	77.5	\$100M-500M	71,431	1,608
CITIZENS ST BK	HAMILTON	75.0	<\$100M	15,152	250
BANKWEST NA	KALISPELL	72.5	<\$100M	13,071	390
FIRST INTRST BK	BILLINGS	70.0	\$1B-\$10B	395,942	5,717

\*Figures reflect business loans of less than \$ 1 million

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](http://www.sba.gov).

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
<b>National</b>	<b>8,966</b>	<b>8659</b>	<b>5302</b>	<b>2683</b>	<b>290</b>	<b>309</b>	<b>75</b>

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Montana , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of 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	97.5	25.0	25.0	25.0	22.5	\$100M-500M	64,972	819	82.5	87.5
Bitterroot Valley Bk	Lolo	95.0	25.0	25.0	22.5	22.5	<\$100M	38,187	532	72.5	62.5
First Citizens Bk Of Butte	Butte	87.5	25.0	22.5	20.0	20.0	<\$100M	20,152	357	90.0	92.5
First St Bk Of Montana	Thompson Falls	85.0	22.5	22.5	20.0	20.0	<\$100M	21,157	494	92.5	95.0
Valley Bk Of Helena	Helena	82.5	22.5	17.5	22.5	20.0	<\$100M	29,035	471	52.5	40.0
First Security Bk Missoula	Missoula	77.5	22.5	5.0	25.0	25.0	\$100M-500M	71,431	1,608	77.5	75.0
Mountain West Bk Na	Helena	77.5	25.0	2.5	25.0	25.0	\$100M-500M	86,511	1,093	72.5	57.5
Citizens St Bk	Hamilton	75.0	20.0	20.0	17.5	17.5	<\$100M	15,152	250	82.5	87.5
Bankwest Na	Kalispell	72.5	22.5	12.5	17.5	20.0	<\$100M	13,071	390	72.5	60.0
American Bk Of Mt	Bozeman	70.0	22.5	2.5	22.5	22.5	\$100M-500M	55,889	558	52.5	42.5
First Nb Of Lewistown	Lewistown	70.0	20.0	12.5	20.0	17.5	<\$100M	15,699	288	57.5	50.0
First Intrst Bk	Billings	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	395,942	5,717	60.0	57.5
Rocky Mountain Bk	Billings	70.0	17.5	2.5	25.0	25.0	\$100M-500M	60,921	1,471	65.0	62.5
Ruby Valley Nb	Twin Bridges	67.5	17.5	17.5	15.0	17.5	<\$100M	8,629	341	77.5	82.5
Ravalli County Bk	Hamilton	67.5	17.5	5.0	22.5	22.5	\$100M-500M	24,003	613	65.0	60.0
First Nb Of Mt	Libby	67.5	17.5	5.0	22.5	22.5	\$100M-500M	28,773	784	67.5	67.5
First Security Bk	Bozeman	67.5	17.5	2.5	22.5	25.0	\$100M-500M	53,407	1,071	62.5	57.5
Yellowstone Bk	Laurel	67.5	17.5	5.0	22.5	22.5	\$100M-500M	48,623	680	55.0	52.5
Ronan St Bk	Ronan	67.5	20.0	5.0	20.0	22.5	<\$100M	20,583	515	62.5	65.0
Valley Bk Of Kalispell	Kalispell	65.0	12.5	12.5	20.0	20.0	<\$100M	19,266	483	77.5	82.5
First Nb Of Fairfield	Fairfield	65.0	10.0	22.5	15.0	17.5	<\$100M	10,033	312	52.5	57.5
State B&Tc	Dillon	65.0	17.5	10.0	17.5	20.0	<\$100M	13,313	380	62.5	55.0
First Cmnty Bk	Glasgow	65.0	2.5	25.0	17.5	20.0	\$100M-500M	10,072	412	65.0	72.5
Glacier Bk	Kalispell	65.0	10.0	7.5	25.0	22.5	\$100M-500M	68,829	914	57.5	50.0
United Bk Na	Absarokee	62.5	12.5	22.5	12.5	15.0	<\$100M	6,892	223	67.5	75.0
First Nb Of The Rockies	White Sulphur	62.5	17.5	17.5	15.0	12.5	<\$100M	9,114	201	72.5	80.0
First Security Bk	West Yellowstone	62.5	25.0	7.5	17.5	12.5	<\$100M	11,217	235	65.0	50.0
First Security Bk Of Havre	Havre	62.5	7.5	15.0	20.0	20.0	\$100M-500M	19,429	472	67.5	77.5
United States Nb Of Red Lo	Red Lodge	62.5	20.0	10.0	15.0	17.5	<\$100M	9,578	264	72.5	77.5
Marquette Bk Mt Na	Conrad	62.5	7.5	20.0	17.5	17.5	<\$100M	14,671	347	70.0	80.0
First Citizens Bk Na	Columbia Falls	62.5	25.0	5.0	20.0	12.5	<\$100M	15,939	208	57.5	50.0
Flathead Bk Of Bigfork	Bigfork	62.5	20.0	7.5	20.0	15.0	<\$100M	15,840	280	62.5	37.5
Big Sky Western Bk	Big Sky	62.5	22.5	5.0	20.0	15.0	<\$100M	17,156	239	47.5	32.5
Community Bk Missoula	Missoula	62.5	22.5	7.5	17.5	15.0	<\$100M	10,306	244	55.0	45.0
Montana First Nb	Kalispell	62.5	22.5	12.5	10.0	17.5	<\$100M	5,800	365	67.5	62.5
Farmers St Bk	Victor	60.0	10.0	5.0	22.5	22.5	\$100M-500M	24,889	745	57.5	60.0
First Madison Valley Bk	Ennis	60.0	15.0	17.5	12.5	15.0	<\$100M	8,204	231	70.0	75.0
Valley Bk Of Ronan	Ronan	60.0	20.0	15.0	12.5	12.5	<\$100M	7,181	202	65.0	75.0
U S Bk Mt Na	Billings	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	142,110	4,298	57.5	55.0
Valley Bk Of Belgrade	Belgrade	60.0	20.0	12.5	15.0	12.5	<\$100M	9,363	194	45.0	27.5
Flint Creek Valley Bk	Philipsburg	57.5	20.0	15.0	12.5	10.0	<\$100M	7,952	166	47.5	35.0
Norwest Bk Mt Na	Billings	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	149,111	2,483	55.0	57.5

Table A.1 Small Business Lending in Montana , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
1St Bk	Sidney	55.0	10.0	20.0	12.5	12.5	<\$100M	7,327	187	62.5	72.5
Manhattan St Bk	Manhattan	55.0	12.5	12.5	15.0	15.0	<\$100M	9,197	254	57.5	45.0
First Security Bk Of Helena	Helena	55.0	15.0	17.5	12.5	10.0	<\$100M	7,744	171	65.0	70.0
Stockman Bk Of Mt	Miles City	55.0	5.0	2.5	22.5	25.0	\$100M-500M	42,200	955	55.0	55.0
First Valley Bk	Seeley Lake	55.0	25.0	7.5	12.5	10.0	<\$100M	6,914	156	52.5	52.5
First St Bk Of Shelby	Shelby	55.0	12.5	7.5	15.0	20.0	<\$100M	9,875	424	62.5	60.0
Valley Bk Glasgow	Glasgow	55.0	15.0	25.0	7.5	7.5	<\$100M	4,695	121	60.0	67.5
Three Rivers Bk Of Mt	Kalispell	52.5	15.0	7.5	17.5	12.5	<\$100M	10,580	212	47.5	30.0
First St Bk Of Malta	Malta	52.5	5.0	20.0	12.5	15.0	<\$100M	7,321	240	52.5	65.0
Citizens St Bk Of Choteau	Choteau	52.5	7.5	22.5	10.0	12.5	<\$100M	5,360	177	60.0	67.5
Glacier Bk Of Eureka	Eureka	52.5	15.0	17.5	10.0	10.0	<\$100M	5,527	155	40.0	37.5
Security St B&Tc	Polson	52.5	7.5	15.0	12.5	17.5	<\$100M	7,988	258	60.0	67.5
First Boulder Valley Bk	Boulder	52.5	22.5	15.0	7.5	7.5	<\$100M	5,162	132	60.0	65.0
Heritage St Bk	Fort Benton	52.5	25.0	7.5	17.5	2.5	<\$100M	12,084	102	50.0	12.5
First Security Bk Of Malta	Malta	50.0	15.0	20.0	7.5	7.5	<\$100M	4,167	128	30.0	20.0
Citizens B&Tc	Big Timber	50.0	7.5	22.5	10.0	10.0	<\$100M	5,566	164	57.5	70.0
Bank Of Baker	Baker	47.5	10.0	12.5	10.0	15.0	<\$100M	5,459	221	52.5	62.5
First St Bk Of Forsyth	Forsyth	47.5	5.0	22.5	10.0	10.0	<\$100M	5,899	156	52.5	65.0
First Security Bk Deer Lodg	Deer Lodge	47.5	12.5	20.0	7.5	7.5	<\$100M	4,471	132	52.5	62.5
Continental Nb Harlowton	Harlowton	47.5	7.5	25.0	7.5	7.5	<\$100M	4,239	123	50.0	60.0
Glacier Bk Of Whitefish	Whitefish	45.0	15.0	5.0	15.0	10.0	<\$100M	9,935	150	22.5	15.0
Belt Valley Bk	Belt	42.5	5.0	25.0	5.0	7.5	<\$100M	3,561	133	45.0	52.5
Fairview Bk	Fairview	42.5	12.5	20.0	5.0	5.0	<\$100M	2,497	108	50.0	55.0
First Bk Of Lincoln	Lincoln	42.5	20.0	17.5	2.5	2.5	<\$100M	2,447	77	40.0	30.0
First St Bk Of Fort Benton	Fort Benton	42.5	5.0	10.0	10.0	17.5	<\$100M	6,460	272	45.0	42.5
Lake County Bk	Saint Ignatius	42.5	10.0	17.5	5.0	10.0	<\$100M	3,792	140	50.0	57.5
First Security Bk Of Round	Roundup	40.0	7.5	17.5	7.5	7.5	<\$100M	5,058	120	47.5	55.0
Blackfeet Nb	Browning	40.0	15.0	15.0	5.0	5.0	<\$100M	3,982	113	50.0	57.5
Little Horn St Bk	Hardin	37.5	10.0	10.0	10.0	7.5	<\$100M	6,500	121	50.0	57.5
State Bk Of Townsend	Townsend	37.5	12.5	10.0	10.0	5.0	<\$100M	5,411	118	47.5	55.0
Montana St Bk	Plentywood	37.5	5.0	22.5	5.0	5.0	<\$100M	3,907	109	42.5	50.0
Stockmens Bk	Cascade	37.5	5.0	25.0	2.5	5.0	<\$100M	1,994	109	40.0	47.5
Basin St Bk	Stanford	35.0	2.5	15.0	7.5	10.0	<\$100M	4,263	135	40.0	47.5
Peoples Bk Deer Lodge	Deer Lodge	35.0	7.5	20.0	5.0	2.5	<\$100M	3,443	98	40.0	50.0
Western Bk Of Wolf Point	Wolf Point	32.5	2.5	22.5	2.5	5.0	<\$100M	2,344	112	35.0	37.5
Security Bk Of Three Forks	Three Forks	32.5	12.5	12.5	5.0	2.5	<\$100M	2,925	101	42.5	25.0
Bank Of Bridger	Bridger	32.5	10.0	10.0	5.0	7.5	<\$100M	3,376	123	42.5	50.0
Dutton St Bk	Dutton	32.5	2.5	25.0	2.5	2.5	<\$100M	1,077	33	32.5	35.0
First Security Bk Of Laurel	Laurel	32.5	12.5	7.5	7.5	5.0	<\$100M	4,417	120	32.5	27.5
State Bk Of Terry	Terry	27.5	2.5	20.0	2.5	2.5	<\$100M	1,704	61	27.5	30.0
Community First Bk Of Gle	Glendive	27.5	2.5	10.0	2.5	12.5	<\$100M	1,343	181	32.5	32.5
First Citizens Bk Of Polson	Polson	25.0	10.0	2.5	7.5	5.0	<\$100M	4,044	121	15.0	15.0
Western Bk Of Chinook Na	Chinook	25.0	5.0	10.0	5.0	5.0	<\$100M	3,083	104	30.0	40.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Garfield County Bk	Jordan	22.5	2.5	15.0	2.5	2.5	<\$100M	1,944	99	27.5	37.5
Farmers St Bk Of Denton	Denton	20.0	2.5	12.5	2.5	2.5	<\$100M	1,091	45	22.5	27.5
First Nb Of Ekalaka	Ekalaka	17.5	2.5	10.0	2.5	2.5	<\$100M	1,477	53	22.5	27.5

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

A.2 Top Small Business Lenders in Montana under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
FIRST INTERSTATE BANCSYSTEM	MT	198,887	4,650	\$1B-\$10B	126,520	4,494	90,756	4,274	
WELLS FARGO & COMPANY	CA	113,630	1,290	>\$50B	56,771	1,181	31,694	1,034	
U.S. BANCORP	MN	60,803	1,031	>\$50B	38,448	987	28,388	930	
WESTERN SECURITY BANK	MT	45,951	563	N/A	22,138	514	11,732	454	
GLACIER BANCORP INC.	MT	42,183	425	<\$1B	21,272	380	12,159	325	
1ST SOURCE CORPORATION	IN	7,832	65	\$1B-\$10B	3,125	58	1,228	47	
MORGAN STANLEY DEAN WITTER B	UT	5,493	1,903	<\$1B	5,493	1,903	5,493	1,903	
ADVANTA BK CORP	UT	5,143	539	<\$1B	5,143	539	5,143	539	
BANK OF AMERICA CORPORATION	NC	3,901	12	>\$50B	196	6	196	6	
FIRSTAR CORPORATION	WI	2,739	9	\$10B-\$50B	739	6	239	4	
FIRST SECURITY CORPORATION	UT	1,691	10	\$10B-\$50B	416	8	266	7	
BANK ONE CORPORATION	IL	1,677	10	>\$50B	177	8	177	8	
ZIONS BANCORPORATION	UT	1,335	5	\$10B-\$50B	514	3	0	0	
NATIONAL CITY CORPORATION	OH	1,314	2	>\$50B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	7,514	1,274	\$10B-\$50B	7,514	1,274	7,514	1,274	0.81
MBNA CORPORATION	DE	1,474	171	\$10B-\$50B	1,474	171	1,474	171	0.55

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