

Table 1. Small Business Lending in Montana, June 1998

Bank Name	Location	Total	Rank	Rank	Rank	Rank	Bnk Asset Sz.	Rank by	LSBL\$	LSBL#	Total Rank	Total Rank
		Rank	LSBL/TA	LSBL/TBL	LSBL (\$)	LSBL(#)		Bnk Sz.			MSBL	SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST CITIZENS BK OF BILLING	BILLINGS	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	65,332	827	85.0	87.5
ROCKY MOUNTAIN BK	BILLINGS	95.0	20.0	25.0	25.0	25.0	\$100M-500M	2	66,460	1,450	97.5	100.0
BITTERROOT VALLEY BK	LOLO	92.5	25.0	25.0	22.5	20.0	<\$100M	1	32,227	509	75.0	62.5
YELLOWSTONE BK	LAUREL	87.5	17.5	25.0	22.5	22.5	\$100M-500M	3	43,082	677	60.0	57.5
FIRST ST BK OF MONTANA	THOMPSON FALLS	82.5	22.5	20.0	20.0	20.0	<\$100M	2	17,780	448	90.0	95.0
VALLEY BK OF HELENA	HELENA	82.5	25.0	15.0	22.5	20.0	<\$100M	3	23,184	401	75.0	72.5
FIRST SECURITY BK MISSOULA	MISSOULA	80.0	25.0	5.0	25.0	25.0	\$100M-500M	4	59,487	1,406	77.5	77.5
COMMUNITY BK MISSOULA	MISSOULA	80.0	25.0	25.0	15.0	15.0	<\$100M	4	8,617	206	55.0	45.0
BANKWEST NA	KALISPELL	77.5	22.5	12.5	20.0	22.5	<\$100M	5	14,016	540	77.5	75.0
AMERICAN BK OF MT	BOZEMAN	72.5	22.5	2.5	25.0	22.5	\$100M-500M	5	52,658	517	52.5	45.0
CITIZENS ST BK	HAMILTON	72.5	15.0	20.0	17.5	20.0	<\$100M	6	12,577	316	82.5	87.5
FIRST SECURITY BK OF BOZEMAN	BOZEMAN	72.5	20.0	5.0	22.5	25.0	\$100M-500M	6	52,165	1,029	65.0	57.5
FIRST CITIZENS BK OF BUTTE	BUTTE	72.5	25.0	7.5	20.0	20.0	<\$100M	7	16,781	336	60.0	40.0
FIRST CITIZENS BK NA	COLUMBIA FALLS	72.5	25.0	12.5	20.0	15.0	<\$100M	8	15,318	233	80.0	82.5
FIRST INTRST BK	BILLINGS	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	1	357,926	6,706	62.5	57.5
FIRST NB OF MT	LIBBY	70.0	17.5	7.5	22.5	22.5	\$100M-500M	7	23,946	581	62.5	60.0
MOUNTAIN WEST BK NA	HELENA	70.0	25.0	2.5	25.0	17.5	\$100M-500M	8	67,387	309	55.0	10.0
RONAN ST BK	RONAN	70.0	22.5	2.5	22.5	22.5	<\$100M	9	19,541	512	70.0	65.0
FLATHEAD BK OF BIGFORK	BIGFORK	70.0	20.0	12.5	20.0	17.5	<\$100M	10	15,133	259	57.5	47.5
FARMERS ST BK	VICTOR	67.5	15.0	5.0	22.5	25.0	\$100M-500M	9	24,676	732	65.0	60.0
VALLEY BK OF KALISPELL	KALISPELL	67.5	12.5	12.5	20.0	22.5	<\$100M	11	18,063	535	80.0	85.0
FIRST SECURITY BK	WEST YELLOWSTONE	67.5	25.0	10.0	17.5	15.0	<\$100M	12	10,410	211	62.5	42.5
FIRST NB OF FAIRFIELD	FAIRFIELD	67.5	12.5	22.5	15.0	17.5	<\$100M	13	8,900	306	77.5	82.5
RAVALLI COUNTY BK	HAMILTON	67.5	17.5	5.0	22.5	22.5	<\$100M	14	21,714	593	62.5	60.0
STATE B&TC	DILLON	67.5	17.5	10.0	20.0	20.0	<\$100M	15	14,096	371	72.5	77.5
UNITED STATES NB OF RED LODG	RED LODGE	67.5	22.5	10.0	17.5	17.5	<\$100M	16	10,613	251	75.0	77.5
FIRST SECURITY BK OF HAVRE	HAVRE	65.0	7.5	15.0	20.0	22.5	\$100M-500M	10	18,060	533	70.0	77.5
RUBY VALLEY NB	TWIN BRIDGES	65.0	12.5	17.5	15.0	20.0	<\$100M	17	6,883	323	72.5	80.0
MANHATTAN ST BK	MANHATTAN	65.0	17.5	12.5	17.5	17.5	<\$100M	18	9,413	236	67.5	50.0
FARMERS ST BK OF MT	CONRAD	65.0	7.5	17.5	20.0	20.0	<\$100M	19	14,006	352	72.5	80.0
FIRST CMNTY BK	GLASGOW	62.5	5.0	22.5	17.5	17.5	\$100M-500M	11	11,329	311	70.0	72.5
GLACIER BK	KALISPELL	62.5	10.0	5.0	25.0	22.5	\$100M-500M	12	58,204	600	55.0	47.5
VALLEY BK OF RONAN	RONAN	62.5	22.5	15.0	12.5	12.5	<\$100M	20	6,773	194	70.0	75.0
FIRST VALLEY BK	SEELEY LAKE	62.5	22.5	25.0	7.5	7.5	<\$100M	21	4,232	120	50.0	50.0
CITIZENS B&TC	BIG TIMBER	62.5	10.0	22.5	15.0	15.0	<\$100M	22	6,935	194	67.5	75.0
FIRST ST BK OF SHELBY	SHELBY	62.5	17.5	7.5	17.5	20.0	<\$100M	23	11,051	461	65.0	65.0
FIRST NB OF THE ROCKIES	WHITE SULPHUR SPRII	60.0	15.0	17.5	12.5	15.0	<\$100M	24	6,627	230	70.0	77.5
FIRST MADISON VALLEY BK	ENNIS	60.0	12.5	17.5	15.0	15.0	<\$100M	25	7,561	225	70.0	75.0
VALLEY BK OF BELGRADE	BELGRADE	60.0	22.5	7.5	17.5	12.5	<\$100M	26	9,523	181	45.0	37.5
VALLEY BK GLASGOW	GLASGOW	60.0	20.0	22.5	10.0	7.5	<\$100M	27	4,988	112	67.5	72.5
NORWEST BK MT NA	BILLINGS	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	2	142,882	3,673	55.0	55.0
FIRST BK MONTANA NA	BILLINGS	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	3	123,653	3,625	55.0	55.0
FIRST SECURITY BK OF HELENA	HELENA	57.5	15.0	15.0	15.0	12.5	<\$100M	28	7,039	163	55.0	57.5

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		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
FIRST SECURITY BK OF LAUREL	LAUREL	57.5	15.0	25.0	10.0	7.5	<\$100M	29	4,905	123	47.5	30.0
1ST BK	SIDNEY	55.0	10.0	20.0	12.5	12.5	<\$100M	30	6,017	166	60.0	67.5
FIRST ST BK OF MALTA	MALTA	55.0	5.0	17.5	15.0	17.5	<\$100M	31	7,187	313	60.0	67.5
CITIZENS ST BK OF CHOTEAU	CHOTEAU	55.0	10.0	22.5	10.0	12.5	<\$100M	32	4,968	165	62.5	70.0
SECURITY ST B&TC	POLSON	55.0	7.5	15.0	15.0	17.5	<\$100M	33	7,767	252	62.5	67.5
STOCKMAN BK OF MT	MILES CITY	52.5	2.5	2.5	22.5	25.0	\$100M-500M	13	30,758	791	55.0	55.0
STATE BK OF TOWNSEND	TOWNSEND	52.5	20.0	10.0	12.5	10.0	<\$100M	34	6,139	149	62.5	67.5
FIRST SECURITY BK KALISPELL	KALISPELL	52.5	15.0	7.5	17.5	12.5	<\$100M	35	9,512	168	42.5	27.5
FIRST NB OF LEWISTOWN	LEWISTOWN	52.5	15.0	2.5	17.5	17.5	<\$100M	36	11,574	270	57.5	50.0
FIRST BOULDER VALLEY BK	BOULDER	52.5	20.0	15.0	7.5	10.0	<\$100M	37	4,324	137	60.0	65.0
FIRST SECURITY BK DEER LODGE	DEER LODGE	52.5	15.0	20.0	7.5	10.0	<\$100M	38	4,348	141	60.0	65.0
BELT VALLEY BK	BELT	50.0	5.0	25.0	5.0	15.0	<\$100M	39	3,366	204	52.5	60.0
FLINT CREEK VALLEY BK	PHILIPSBURG	50.0	20.0	7.5	12.5	10.0	<\$100M	40	6,327	129	42.5	35.0
LAKE COUNTY BK	SAINT IGNATIUS	50.0	12.5	15.0	10.0	12.5	<\$100M	41	4,412	194	60.0	67.5
FIRST ST BK OF FORSYTH	FORSYTH	47.5	5.0	20.0	12.5	10.0	<\$100M	42	5,578	146	25.0	22.5
FIRST SECURITY BK OF ROUNDUP	ROUNDUP	47.5	10.0	17.5	10.0	10.0	<\$100M	43	5,549	151	55.0	65.0
GLACIER BK OF EUREKA	EUREKA	47.5	17.5	7.5	12.5	10.0	<\$100M	44	5,593	137	45.0	37.5
FIRST BK OF LINCOLN	LINCOLN	47.5	22.5	17.5	5.0	2.5	<\$100M	45	2,386	64	42.5	35.0
MONTANA ST BK	PLENTYWOOD	47.5	7.5	22.5	10.0	7.5	<\$100M	46	4,778	118	52.5	57.5
CONTINENTAL NB HARLOWTON	HARLOWTON	47.5	7.5	22.5	7.5	10.0	<\$100M	47	3,805	141	50.0	62.5
BANK OF BAKER	BAKER	45.0	7.5	12.5	10.0	15.0	<\$100M	48	4,590	215	50.0	57.5
FIRST CITIZENS BK OF POLSON	POLSON	45.0	15.0	7.5	10.0	12.5	<\$100M	49	4,667	160	27.5	20.0
MONTANA FIRST NB	KALISPELL	45.0	20.0	5.0	7.5	12.5	<\$100M	50	4,161	157	52.5	57.5
UNITED BK NA	ABSAROKEE	42.5	10.0	22.5	7.5	2.5	<\$100M	51	4,411	66	47.5	55.0
FIRST SECURITY BK OF MALTA	MALTA	42.5	12.5	17.5	7.5	5.0	<\$100M	52	3,860	94	50.0	57.5
FIRST ST BK OF FORT BENTON	FORT BENTON	42.5	5.0	10.0	12.5	15.0	<\$100M	53	5,911	231	40.0	42.5
PEOPLES BK DEER LODGE	DEER LODGE	40.0	10.0	17.5	5.0	7.5	<\$100M	54	3,298	110	50.0	57.5
BANK OF BRIDGER	BRIDGER	37.5	12.5	10.0	7.5	7.5	<\$100M	55	3,730	124	47.5	55.0
STOCKMENS BK	CASCADE	37.5	5.0	25.0	2.5	5.0	<\$100M	56	1,771	103	37.5	47.5
GLACIER BK OF WHITEFISH	WHITEFISH	35.0	10.0	5.0	15.0	5.0	<\$100M	57	7,178	99	20.0	20.0
LITTLE HORN ST BK	HARDIN	35.0	7.5	10.0	10.0	7.5	<\$100M	58	5,299	128	47.5	55.0
BLACKFEET NB	BROWNING	35.0	12.5	5.0	7.5	10.0	<\$100M	59	3,592	128	45.0	45.0
BIG SKY WESTERN BK	BIG SKY	35.0	12.5	2.5	12.5	7.5	<\$100M	60	6,445	126	32.5	25.0
WESTERN BK OF WOLF POINT	WOLF POINT	32.5	2.5	20.0	5.0	5.0	<\$100M	61	2,248	109	25.0	27.5
SECURITY BK OF THREE FORKS	THREE FORKS	32.5	10.0	12.5	5.0	5.0	<\$100M	62	2,517	87	37.5	35.0
FAIRVIEW BK	FAIRVIEW	32.5	17.5	5.0	5.0	5.0	<\$100M	63	2,691	79	45.0	27.5
FIRST SECURITY BK OF BELGRAD	BELGRADE	32.5	20.0	7.5	2.5	2.5	<\$100M	64	1,993	20	15.0	10.0
BASIN ST BK	STANFORD	30.0	2.5	15.0	5.0	7.5	<\$100M	65	3,326	119	35.0	45.0
DUTTON ST BK	DUTTON	30.0	2.5	22.5	2.5	2.5	<\$100M	66	1,030	24	35.0	37.5
CHEYENNE WESTERN BK	ASHLAND	27.5	2.5	20.0	2.5	2.5	<\$100M	67	486	74	30.0	35.0
STATE BK OF TERRY	TERRY	27.5	2.5	20.0	2.5	2.5	<\$100M	68	1,543	58	30.0	32.5
FIRST ST BK OF FROID	FROID	27.5	2.5	20.0	2.5	2.5	<\$100M	69	515	27	30.0	30.0
GARFIELD COUNTY BK	JORDAN	27.5	2.5	15.0	5.0	5.0	<\$100M	70	2,078	104	32.5	37.5

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		(1)	(2)	(3)	(4)	(5)		(7)			(8)	(9)
WESTERN BK OF CHINOOK NA	CHINOOK	27.5	7.5	10.0	5.0	5.0	<\$100M	71	3,149	109	32.5	45.0
FARMERS ST BK OF DENTON	DENTON	22.5	5.0	12.5	2.5	2.5	<\$100M	72	1,417	51	27.5	32.5
COMMUNITY FIRST BK OF GLENDI	GLENDIVE	20.0	2.5	12.5	2.5	2.5	<\$100M	73	1,387	71	22.5	25.0
FIRST NB OF EKALAKA	EKALAKA	17.5	2.5	10.0	2.5	2.5	<\$100M	74	1,229	50	22.5	25.0
Q BK	FORT BENTON	17.5	7.5	2.5	2.5	5.0	<\$100M	75	1,755	78	25.0	32.5

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 2. Small-Business-Friendly Banks by Bank Size in Montana, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$) (4)	Rank LSBL(#) (5)	Bank Asset Sz. (6)	Rank by Bnk Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
FIRST CITIZENS BK OF BILLING	BILLINGS	MT	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	65,332	827	85.0	87.5
ROCKY MOUNTAIN BK	BILLINGS	MT	95.0	20.0	25.0	25.0	25.0	\$100M-500M	2	66,460	1,450	97.5	100.0
BITTERROOT VALLEY BK	LOLO	MT	92.5	25.0	25.0	22.5	20.0	<\$100M	1	32,227	509	75.0	62.5
YELLOWSTONE BK	LAUREL	MT	87.5	17.5	25.0	22.5	22.5	\$100M-500M	3	43,082	677	60.0	57.5
FIRST ST BK OF MONTANA	THOMPSON FALLS	MT	82.5	22.5	20.0	20.0	20.0	<\$100M	2	17,780	448	90.0	95.0
VALLEY BK OF HELENA	HELENA	MT	82.5	25.0	15.0	22.5	20.0	<\$100M	3	23,184	401	75.0	72.5
FIRST SECURITY BK MISSOULA	MISSOULA	MT	80.0	25.0	5.0	25.0	25.0	\$100M-500M	4	59,487	1,406	77.5	77.5
COMMUNITY BK MISSOULA	MISSOULA	MT	80.0	25.0	25.0	15.0	15.0	<\$100M	4	8,617	206	55.0	45.0
BANKWEST NA	KALISPELL	MT	77.5	22.5	12.5	20.0	22.5	<\$100M	5	14,016	540	77.5	75.0
AMERICAN BK OF MT	BOZEMAN	MT	72.5	22.5	2.5	25.0	22.5	\$100M-500M	5	52,658	517	52.5	45.0
FIRST SECURITY BK OF BOZEMAN	BOZEMAN	MT	72.5	20.0	5.0	22.5	25.0	\$100M-500M	6	52,165	1,029	65.0	57.5
CITIZENS ST BK	HAMILTON	MT	72.5	15.0	20.0	17.5	20.0	<\$100M	6	12,577	316	82.5	87.5
FIRST CITIZENS BK OF BUTTE	BUTTE	MT	72.5	25.0	7.5	20.0	20.0	<\$100M	7	16,781	336	60.0	40.0
FIRST CITIZENS BK NA	COLUMBIA FALLS	MT	72.5	25.0	12.5	20.0	15.0	<\$100M	8	15,318	233	80.0	82.5
FIRST INTRST BK	BILLINGS	MT	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	1	357,926	6,706	62.5	57.5

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 3. Top Lenders in Small Business Loans in Montana under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
FIRST INTERSTATE BANCSYSTEM	MT	150,529	2,765	\$1B-\$10B	60,160	2,442	94,842	2,653	
NORWEST CORPORATION	MN	113,270	1,432	>\$50B	35,029	1,175	63,316	1,339	
U.S. BANCORP	MN	76,200	735	>\$50B	16,821	564	32,396	657	
AMERICAN EXPRESS CENTURION B	UT	11,707	1,079	\$10B-\$50B	11,707	1,079	11,707	1,079	**
WELLS FARGO & COMPANY	CA	7,361	420	>\$50B	6,961	419	6,961	419	
ADVANTA FNCL CORP	UT	5,105	538	<\$1B	5,105	538	5,105	538	
BANKAMERICA CORPORATION	CA	3,946	12	>\$50B	128	6	245	7	
1ST SOURCE CORPORATION	IN	3,849	43	\$1B-\$10B	1,123	27	3,487	42	
FIRST SECURITY CORPORATION	UT	3,782	12	\$10B-\$50B	172	3	632	6	
MOUNTAINWEST FNCL	UT	2,636	771	<\$1B	2,636	771	2,636	771	
FIRSTAR CORPORATION	WI	2,575	29	\$10B-\$50B	425	24	625	25	
KEYCORP	OH	2,541	12	>\$50B	166	8	541	10	
BANC ONE CORPORATION	OH	1,883	48	>\$50B	883	47	883	47	
ZIONS BANCORPORATION	UT	1,433	3	\$10B-\$50B	0	0	215	1	
HARRIS T&SB	IL	1,099	35	\$10B-\$50B	99	34	99	34	
FIFTH THIRD BANCORP	OH	1,000	1	\$10B-\$50B	0	0	0	0	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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