

Table 3A Expanded. Small Business Lending Institutions in Montana Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
First Montana Bank, Inc.	Libby	80.0	0.283	0.792	81,618	631	100M-500M	63	9,446	340	0.000
First Valley Bank	Seeley Lake	80.0	0.312	1.000	16,220	233	<100M	70	3,676	144	0.000
The Yellowstone Bank	Laurel	77.5	0.253	0.641	117,236	1,107	100M-500M	70	16,000	648	0.000
Mountain West Bank, National Association	Helena	75.0	0.228	0.536	143,640	1,206	500M-1B	55	13,299	604	0.000
Bank of Bridger, National Association	Bridger	72.5	0.147	0.925	48,329	563	100M-500M	68	9,297	365	0.000
Basin State Bank	Stanford	72.5	0.137	1.000	20,042	280	100M-500M	73	5,016	206	0.000
Bitterroot Valley Bank	Lolo	72.5	0.233	0.699	80,736	800	100M-500M	68	11,925	506	0.000
Freedom Bank	Columbia Fa	72.5	0.456	1.000	19,188	162	<100M	65	3,779	106	0.000
Farmers State Bank	Victor	70.0	0.178	0.775	56,319	598	100M-500M	65	8,669	387	0.000
Ruby Valley National Bank	Twin Bridge	70.0	0.241	0.931	18,907	269	<100M	75	4,835	198	0.000
First Madison Valley Bank	Ennis	70.0	0.221	0.804	28,124	374	100M-500M	73	5,563	268	0.000
Independence Bank	Havre	70.0	0.199	0.660	95,326	867	100M-500M	68	14,847	568	0.001
First Security Bank	Bozeman	70.0	0.169	0.597	103,346	1,157	500M-1B	63	14,142	725	0.000
United Bank	Absarokee	67.5	0.237	0.944	16,087	192	<100M	60	3,206	118	0.000
First Citizens Bank of Butte	Butte	67.5	0.305	0.860	21,041	177	<100M	45	2,470	100	0.001
Lake County Bank	Saint Ignat	67.5	0.150	1.000	4,322	1,356	<100M	93	4,322	1,356	0.000
Prairie Mountain Bank	Great Falls	67.5	0.362	0.766	25,789	174	<100M	35	2,196	83	0.004
The Bank of Baker	Baker	65.0	0.168	0.801	22,568	388	100M-500M	78	6,387	290	0.000
1st Bank	Sidney	65.0	0.144	0.932	20,468	271	100M-500M	68	4,794	181	0.000
Citizens Bank & Trust Company	Big Timber	65.0	0.150	0.939	16,015	290	100M-500M	78	4,927	219	0.000
First Interstate Bank	Billings	65.0	0.126	0.495	913,482	16,115	1B-10B	68	187,954	12,740	0.008
Flathead Bank of Bigfork, Montana	Bigfork	65.0	0.144	0.852	28,441	415	100M-500M	60	4,655	278	0.000
West One Bank	Kalispell	65.0	0.296	0.974	11,332	178	<100M	65	2,542	134	0.000
Three Rivers Bank of Montana	Kalispell	62.5	0.217	0.700	23,534	487	100M-500M	60	3,612	306	0.009
First Citizens Bank of Polson, National A	Polson	62.5	0.386	1.000	8,110	81	<100M	58	2,057	59	0.012
Teton Banks	Fairfield	62.5	0.116	0.892	21,957	444	100M-500M	83	7,675	360	0.005
Stockman Bank of Montana	Miles City	62.5	0.124	0.481	301,218	2,697	1B-10B	60	46,259	1,671	0.000
Rocky Mountain Bank	Billings	62.5	0.151	0.479	68,456	760	100M-500M	55	9,396	480	0.000
Community Bank, Inc.	Ronan	62.5	0.205	0.674	36,497	346	100M-500M	60	5,857	218	0.000
Valley Bank of Kalispell	Kalispell	60.0	0.197	0.765	20,114	239	100M-500M	55	3,391	136	0.014
Granite Mountain Bank Inc dba Granite Mou	Philipsburg	60.0	0.275	0.727	18,161	171	<100M	50	2,637	103	0.000
First Security Bank of Deer Lodge	Deer Lodge	60.0	0.288	0.915	8,359	151	<100M	73	2,869	112	0.000
Glacier Bank	Kalispell	60.0	0.099	0.461	783,644	7,292	1B-10B	55	87,232	4,027	0.000
Beartooth Bank	Billings	60.0	0.327	0.803	12,605	142	<100M	40	1,399	101	0.000
Manhattan Bank	Manhattan	57.5	0.139	0.886	18,159	212	100M-500M	53	3,395	146	0.000

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
First Community Bank	Glasgow	55.0	0.113	0.706	26,108	319	100M-500M	50	4,397	218	0.000
First Security Bank of Helena	Helena	55.0	0.223	1.000	8,481	101	<100M	53	1,971	69	0.000
First State Bank of Forsyth	Forsyth	52.5	0.092	0.980	10,584	193	100M-500M	73	4,124	156	0.000
Dutton State Bank	Dutton	52.5	0.236	0.914	6,929	125	<100M	70	3,062	95	0.000
American Federal Savings Bank	Helena	52.5	0.096	0.555	48,272	388	500M-1B	48	6,362	194	0.000
Little Horn State Bank	Hardin	50.0	0.153	0.879	9,854	133	<100M	48	2,092	80	0.000
The First State Bank of Malta	Malta	50.0	0.085	0.996	10,463	227	100M-500M	65	3,596	192	0.000
First Security Bank of Roundup	Roundup	50.0	0.123	1.000	5,992	119	<100M	83	5,992	119	0.000
The First State Bank of Shelby	Shelby	50.0	0.078	1.000	10,115	182	100M-500M	55	2,955	142	0.002
Bank of Bozeman	Bozeman	50.0	0.202	0.775	12,429	102	<100M	20	1,156	54	0.000
American Bank	Bozeman	47.5	0.105	0.421	32,386	243	100M-500M	30	2,772	112	0.000
First Bank of Lincoln	Lincoln	47.5	0.275	0.971	4,370	52	<100M	50	1,067	38	0.000
Bank of Montana	Missoula	47.5	0.275	0.651	13,127	60	<100M	10	547	14	0.000
Belt Valley Bank	Belt	45.0	0.112	1.000	6,698	69	<100M	25	940	39	0.000
Garfield County Bank	Jordan	45.0	0.066	1.000	3,702	120	<100M	78	3,702	120	0.004
Stockmens Bank	Cascade	45.0	0.106	1.000	3,449	106	<100M	58	1,420	92	0.000
Treasure State Bank	Missoula	45.0	0.230	0.489	15,197	141	<100M	35	2,147	72	0.000
The State Bank of Townsend	Townsend	40.0	0.076	1.000	3,922	77	<100M	70	3,922	77	0.000
Farmers State Bank of Denton, Montana	Denton	40.0	0.117	1.000	2,437	36	<100M	65	2,437	36	0.000
First Security Bank of Malta	Malta	40.0	0.103	1.000	3,271	70	<100M	48	1,133	54	0.021
Montana State Bank	Plentywood	40.0	0.063	1.000	4,639	91	<100M	45	1,523	73	0.000
Valley Bank of Ronan	Ronan	37.5	0.128	0.634	8,174	129	<100M	30	1,413	79	0.000
Valley Bank	Glasgow	37.5	0.185	0.769	6,497	87	<100M	48	1,547	59	0.000
Eagle Bank	Polson	37.5	0.126	0.956	4,828	55	<100M	30	972	33	0.000
Pioneer Federal Savings and Loan Associat	Deer Lodge	32.5	0.022	1.000	2,120	22	<100M	20	330	12	0.000
Community First Bank of Glendive	Glendive	32.5	0.047	1.000	2,267	47	<100M	28	588	34	0.000
Bank of The Rockies, National Association	White Sulph	30.0	0.074	0.523	8,739	120	100M-500M	28	1,512	78	0.000
Western Bank of Wolf Point	Wolf Point	22.5	0.062	0.608	5,139	108	<100M	38	1,693	83	0.000
Peoples Bank of Deer Lodge	Deer Lodge	10.0	0.041	0.335	1,092	34	<100M	48	1,092	34	0.000
Davidson Trust Co.	Great Falls	10.0	0.000		0	0	<100M	10	0	0	0.000

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 3B. Expanded. Micro Business Lending Institutions in Montana Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Lake County Bank	Saint Ignat	92.5	0.150	1.000	4,322	1,356	<100M	68.0	4,322	1,356	-
First Security Bank of Roundup	Roundup	82.5	0.123	1.000	5,992	119	<100M	50.0	5,992	119	-
Teton Banks	Fairfield	82.5	0.040	0.312	7,675	360	100M-500M	63.0	21,957	444	0.005
The Bank of Baker	Baker	77.5	0.048	0.227	6,387	290	100M-500M	65.0	22,568	388	-
Garfield County Bank	Jordan	77.5	0.066	1.000	3,702	120	<100M	45.0	3,702	120	0.004
Citizens Bank & Trust Company	Big Timber	77.5	0.046	0.289	4,927	219	100M-500M	65.0	16,015	290	-
Ruby Valley National Bank	Twin Bridge	75.0	0.062	0.238	4,835	198	<100M	70.0	18,907	269	-
Basin State Bank	Stanford	72.5	0.034	0.250	5,016	206	100M-500M	73.0	20,042	280	-
First Madison Valley Bank	Ennis	72.5	0.044	0.159	5,563	268	100M-500M	70.0	28,124	374	-
First State Bank of Forsyth	Forsyth	72.5	0.036	0.382	4,124	156	100M-500M	53.0	10,584	193	-
First Security Bank of Deer Lodge	Deer Lodge	72.5	0.099	0.314	2,869	112	<100M	60.0	8,359	151	-
The State Bank of Townsend	Townsend	70.0	0.076	1.000	3,922	77	<100M	40.0	3,922	77	-
First Valley Bank	Seeley Lake	70.0	0.071	0.227	3,676	144	<100M	80.0	16,220	233	-
Dutton State Bank	Dutton	70.0	0.104	0.404	3,062	95	<100M	53.0	6,929	125	-
The Yellowstone Bank	Laurel	70.0	0.035	0.087	16,000	648	100M-500M	78.0	117,236	1,107	-
Bank of Bridger, National Association	Bridger	67.5	0.028	0.178	9,297	365	100M-500M	73.0	48,329	563	-
1st Bank	Sidney	67.5	0.034	0.218	4,794	181	100M-500M	65.0	20,468	271	-
Independence Bank	Havre	67.5	0.031	0.103	14,847	568	100M-500M	70.0	95,326	867	0.001
Bitterroot Valley Bank	Lolo	67.5	0.034	0.103	11,925	506	100M-500M	73.0	80,736	800	-
First Interstate Bank	Billings	67.5	0.026	0.102	187,954	12,740	1B-10B	65.0	913,482	16,115	0.008
Farmers State Bank	Victor	65.0	0.027	0.119	8,669	387	100M-500M	70.0	56,319	598	-
Farmers State Bank of Denton, Montana	Denton	65.0	0.117	1.000	2,437	36	<100M	40.0	2,437	36	-
The First State Bank of Malta	Malta	65.0	0.029	0.342	3,596	192	100M-500M	50.0	10,463	227	-
West One Bank	Kalispell	65.0	0.066	0.219	2,542	134	<100M	65.0	11,332	178	-
Freedom Bank	Columbia Fa	65.0	0.090	0.197	3,779	106	<100M	73.0	19,188	162	-
First Montana Bank, Inc.	Libby	62.5	0.033	0.092	9,446	340	100M-500M	80.0	81,618	631	-
First Security Bank	Bozeman	62.5	0.023	0.082	14,142	725	500M-1B	70.0	103,346	1,157	-
United Bank	Absarokee	60.0	0.047	0.188	3,206	118	<100M	68.0	16,087	192	-
Three Rivers Bank of Montana	Kalispell	60.0	0.033	0.107	3,612	306	100M-500M	63.0	23,534	487	0.009
Stockman Bank of Montana	Miles City	60.0	0.019	0.074	46,259	1,671	1B-10B	63.0	301,218	2,697	-
Community Bank, Inc.	Ronan	60.0	0.033	0.108	5,857	218	100M-500M	63.0	36,497	346	-
Flathead Bank of Bigfork, Montana	Bigfork	60.0	0.024	0.139	4,655	278	100M-500M	65.0	28,441	415	-
First Citizens Bank of Polson, National A	Polson	57.5	0.098	0.254	2,057	59	<100M	63.0	8,110	81	0.012
Stockmens Bank	Cascade	57.5	0.044	0.412	1,420	92	<100M	45.0	3,449	106	-
Valley Bank of Kalispell	Kalispell	55.0	0.033	0.129	3,391	136	100M-500M	60.0	20,114	239	0.014

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		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Rocky Mountain Bank	Billings	55.0	0.021	0.066	9,396	480	100M-500M	63.0	68,456	760	-
The First State Bank of Shelby	Shelby	55.0	0.023	0.292	2,955	142	100M-500M	50.0	10,115	182	0.002
Mountain West Bank, National Associatic	Helena	55.0	0.021	0.050	13,299	604	500M-1B	75.0	143,640	1,206	-
Glacier Bank	Kalispell	55.0	0.011	0.051	87,232	4,027	1B-10B	60.0	783,644	7,292	-
Manhattan Bank	Manhattan	52.5	0.026	0.166	3,395	146	100M-500M	58.0	18,159	212	-
First Security Bank of Helena	Helena	52.5	0.052	0.232	1,971	69	<100M	55.0	8,481	101	-
Granite Mountain Bank Inc dba Granite M	Philipsburg	50.0	0.040	0.106	2,637	103	<100M	60.0	18,161	171	-
First Community Bank	Glasgow	50.0	0.019	0.119	4,397	218	100M-500M	55.0	26,108	319	-
First Bank of Lincoln	Lincoln	50.0	0.067	0.237	1,067	38	<100M	48.0	4,370	52	-
Little Horn State Bank	Hardin	47.5	0.032	0.187	2,092	80	<100M	50.0	9,854	133	-
Peoples Bank of Deer Lodge	Deer Lodge	47.5	0.041	0.335	1,092	34	<100M	10.0	1,092	34	-
First Security Bank of Malta	Malta	47.5	0.036	0.346	1,133	54	<100M	40.0	3,271	70	0.021
American Federal Savings Bank	Helena	47.5	0.013	0.073	6,362	194	500M-1B	53.0	48,272	388	-
Valley Bank	Glasgow	47.5	0.044	0.183	1,547	59	<100M	38.0	6,497	87	-
Montana State Bank	Plentywood	45.0	0.021	0.328	1,523	73	<100M	40.0	4,639	91	-
First Citizens Bank of Butte	Butte	45.0	0.036	0.101	2,470	100	<100M	68.0	21,041	177	0.001
Beartooth Bank	Billings	40.0	0.036	0.089	1,399	101	<100M	60.0	12,605	142	-
Western Bank of Wolf Point	Wolf Point	37.5	0.020	0.200	1,693	83	<100M	23.0	5,139	108	-
Prairie Mountain Bank	Great Falls	35.0	0.031	0.065	2,196	83	<100M	68.0	25,789	174	0.004
Treasure State Bank	Missoula	35.0	0.032	0.069	2,147	72	<100M	45.0	15,197	141	-
Valley Bank of Ronan	Ronan	30.0	0.022	0.110	1,413	79	<100M	38.0	8,174	129	-
American Bank	Bozeman	30.0	0.009	0.036	2,772	112	100M-500M	48.0	32,386	243	-
Eagle Bank	Polson	30.0	0.025	0.192	972	33	<100M	38.0	4,828	55	-
Bank of The Rockies, National Associator	White Sulph	27.5	0.013	0.090	1,512	78	100M-500M	30.0	8,739	120	-
Community First Bank of Glendive	Glendive	27.5	0.012	0.259	588	34	<100M	33.0	2,267	47	-
Belt Valley Bank	Belt	25.0	0.016	0.140	940	39	<100M	45.0	6,698	69	-
Pioneer Federal Savings and Loan Associat	Deer Lodge	20.0	0.003	0.156	330	12	<100M	33.0	2,120	22	-
Bank of Bozeman	Bozeman	20.0	0.019	0.072	1,156	54	<100M	50.0	12,429	102	-
Davidson Trust Co.	Great Falls	10.0	-	-	-	-	<100M	10.0	-	-	-
Bank of Montana	Missoula	10.0	0.011	0.027	547	14	<100M	48.0	13,127	60	-

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