

Table 3A Expanded. Small Business Lending Institutions in Montana Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹ (10)	
		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	0.277	0.783	79,116	741	100M-500M	70.0	11,034	441	0.000
West One Bank	Kalispell	77.5	0.361	1.000	14,955	216	<100M	75.0	3,851	165	0.000
Freedom Bank	Columbia Falls	77.5	0.442	1.000	20,389	158	<100M	57.5	3,493	98	0.000
Mountain West Bank, National Associ	Helena	75.0	0.230	0.529	146,041	1,237	500M-1B	52.5	12,692	605	0.000
First Valley Bank	Seeley Lake	75.0	0.302	1.000	15,732	238	<100M	70.0	3,941	149	0.000
Prairie Mountain Bank	Great Falls	72.5	0.411	0.826	28,124	212	<100M	45.0	2,981	113	0.004
Flathead Bank of Bigfork, Montana	Bigfork	72.5	0.195	0.829	40,334	520	100M-500M	67.5	7,526	358	0.000
The Yellowstone Bank	Laurel	72.5	0.244	0.627	108,577	1,091	100M-500M	67.5	15,498	655	0.000
Bitterroot Valley Bank	Lolo	72.5	0.222	0.741	82,352	862	100M-500M	65.0	11,993	552	0.000
The Bank of Baker	Baker	70.0	0.202	0.893	25,232	411	100M-500M	77.5	6,904	311	0.000
Bank of Bridger, National Association	Bridger	70.0	0.149	0.905	47,006	539	100M-500M	67.5	9,408	349	0.000
Farmers State Bank	Victor	70.0	0.185	0.736	57,303	577	100M-500M	65.0	8,383	366	0.000
Independence Bank	Havre	70.0	0.199	0.628	91,062	889	100M-500M	70.0	15,343	586	0.001
Basin State Bank	Stanford	70.0	0.147	1.000	20,641	302	100M-500M	67.5	5,267	212	0.000
Ruby Valley National Bank	Twin Bridges	67.5	0.247	0.885	19,226	291	<100M	75.0	5,354	219	0.000
First Security Bank of Helena	Helena	67.5	0.260	1.000	10,772	123	<100M	50.0	2,316	80	0.000
First Security Bank	Bozeman	65.0	0.164	0.599	93,743	1,140	500M-1B	62.5	13,413	737	0.000
First Interstate Bank	Billings	65.0	0.132	0.496	961,568	16,517	1B-10B	65.0	195,074	13,036	0.008
First Citizens Bank of Butte	Butte	65.0	0.313	0.860	21,380	193	<100M	42.5	2,344	112	0.001
Lake County Bank	Saint Ignatius	65.0	0.161	1.000	4,708	1,323	<100M	92.5	4,708	1,323	0.000
First Security Bank of Deer Lodge	Deer Lodge	65.0	0.335	0.929	9,278	170	<100M	75.0	3,422	130	0.000
Community Bank, Inc.	Ronan	65.0	0.175	0.589	31,391	2,508	100M-500M	70.0	6,244	2,369	0.000
Stockman Bank of Montana	Miles City	65.0	0.130	0.532	279,183	2,526	1B-10B	60.0	43,442	1,536	0.000
Citizens Bank & Trust Company	Big Timber	65.0	0.181	0.941	17,605	314	<100M	77.5	5,398	232	0.000
First Madison Valley Bank	Ennis	62.5	0.227	0.740	28,007	170	100M-500M	25.0	2,490	54	0.000
Three Rivers Bank of Montana	Kalispell	62.5	0.204	0.728	22,695	339	100M-500M	52.5	3,499	201	0.008
Dutton State Bank	Dutton	62.5	0.248	1.000	7,115	100	<100M	62.5	2,417	73	0.000
Flint Creek Valley Bank	Philipsburg	62.5	0.327	0.738	19,360	174	<100M	45.0	2,431	99	0.000
1st Bank	Sidney	60.0	0.146	0.994	19,905	277	100M-500M	67.5	4,801	181	0.000
Rocky Mountain Bank	Billings	60.0	0.151	0.441	66,914	725	100M-500M	57.5	9,204	470	0.000
Valley Bank of Kalispell	Kalispell	60.0	0.188	0.742	19,979	253	100M-500M	55.0	3,691	162	0.014
Glacier Bank	Kalispell	57.5	0.099	0.472	736,062	6,762	1B-10B	55.0	78,469	3,749	0.000
First Community Bank	Glasgow	57.5	0.141	0.730	31,434	373	100M-500M	55.0	5,003	270	0.000
Teton Banks	Fairfield	57.5	0.106	0.851	20,259	424	100M-500M	80.0	7,745	348	0.005
First Citizens Bank of Polson, National	Polson	57.5	0.378	1.000	9,039	96	<100M	42.5	1,399	63	0.010
Little Horn State Bank	Hardin	57.5	0.191	0.930	12,031	143	<100M	45.0	2,229	89	0.000
Beartooth Bank	Billings	55.0	0.313	0.748	11,989	151	<100M	45.0	1,642	113	0.000
State Bank & Trust Co.	Dillon	55.0	0.177	0.731	17,143	252	<100M	65.0	4,222	195	0.000

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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)
The First State Bank of Malta	Malta	55.0	0.088	1.000	10,757	233	100M-500M	90.0	10,757	233	0.000
Manhattan Bank	Manhattan	55.0	0.136	0.872	16,888	224	100M-500M	52.5	3,461	164	0.000
Treasure State Bank	Missoula	50.0	0.234	0.538	17,449	145	<100M	30.0	2,226	73	0.000
The First State Bank of Shelby	Shelby	50.0	0.076	0.995	10,031	216	100M-500M	55.0	3,141	165	0.002
Bank of Bozeman	Bozeman	50.0	0.202	0.799	13,160	108	<100M	12.5	850	58	0.000
United Bank	Absarokee	50.0	0.164	0.906	11,033	187	<100M	62.5	3,122	127	0.000
American Federal Savings Bank	Helena	47.5	0.105	0.461	33,057	322	100M-500M	45.0	4,770	184	0.000
Valley Bank of Ronan	Ronan	47.5	0.182	0.761	11,937	154	<100M	42.5	2,299	97	0.000
American Bank	Bozeman	45.0	0.104	0.466	32,387	243	100M-500M	27.5	2,977	110	0.000
First State Bank of Forsyth	Forsyth	45.0	0.096	0.985	10,450	185	100M-500M	67.5	3,833	153	0.000
First Bank of Lincoln	Lincoln	45.0	0.231	0.953	3,655	50	<100M	45.0	999	38	0.000
Bank of Montana	Missoula	45.0	0.312	0.708	12,235	46	<100M	10.0	481	10	0.000
Eagle Bank	Polson	45.0	0.155	1.000	4,734	56	<100M	40.0	1,127	37	0.000
Peoples Bank of Deer Lodge	Deer Lodge	42.5	0.139	1.000	3,610	52	<100M	70.0	3,610	52	0.000
First Security Bank of Roundup	Roundup	42.5	0.121	1.000	5,817	73	<100M	77.5	5,817	73	0.000
Stockmens Bank	Cascade	42.5	0.112	1.000	3,455	99	<100M	72.5	3,455	99	0.000
Valley Bank	Glasgow	42.5	0.171	0.865	5,736	80	<100M	42.5	1,513	53	0.000
The State Bank of Townsend	Townsend	40.0	0.091	1.000	4,417	101	<100M	75.0	4,417	101	0.000
Belt Valley Bank	Belt	37.5	0.105	0.908	6,700	71	<100M	25.0	956	42	0.000
Montana State Bank	Plentywood	32.5	0.044	1.000	3,260	81	<100M	40.0	1,426	69	0.000
Garfield County Bank	Jordan	32.5	0.056	1.000	2,882	113	<100M	67.5	2,882	113	0.004
Farmers State Bank of Denton, Mont	Denton	30.0	0.085	0.999	1,735	36	<100M	52.5	1,735	36	0.000
First Security Bank of Malta	Malta	30.0	0.081	1.000	2,674	51	<100M	42.5	1,024	41	0.017
Community First Bank of Glendive	Glendive	27.5	0.059	1.000	2,888	50	<100M	25.0	662	33	0.000
Western Bank of Wolf Point	Wolf Point	22.5	0.061	0.658	4,551	121	<100M	45.0	1,902	95	0.000
Bank of The Rockies, National Associa	White Sulphur Sp	22.5	0.074	0.444	9,122	130	100M-500M	30.0	1,844	92	0.000
Pioneer Federal Savings and Loan Ass	Deer Lodge	17.5	0.020	0.744	1,812	17	<100M	15.0	223	9	0.000
Davidson Trust Co.	Great Falls	10.0	-	-	-	-	<100M	10.0	-	-	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 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Lake County Bank	Saint Ignatius	92.5	0.161	1.000	4,708	1,323	<100M	65.0	4,708	1,323	0.000
The First State Bank of Malta	Malta	90.0	0.088	1.000	10,757	233	100M-500M	55.0	10,757	233	0.000
Teton Banks	Fairfield	80.0	0.040	0.325	7,745	348	100M-500M	57.5	20,259	424	0.005
The Bank of Baker	Baker	77.5	0.055	0.244	6,904	311	100M-500M	70.0	25,232	411	0.000
Citizens Bank & Trust Company	Big Timber	77.5	0.056	0.288	5,398	232	<100M	65.0	17,605	314	0.000
First Security Bank of Roundup	Roundup	77.5	0.121	1.000	5,817	73	<100M	42.5	5,817	73	0.000
West One Bank	Kalispell	75.0	0.093	0.257	3,851	165	<100M	77.5	14,955	216	0.000
First Security Bank of Deer Lodge	Deer Lodge	75.0	0.124	0.343	3,422	130	<100M	65.0	9,278	170	0.000
Ruby Valley National Bank	Twin Bridges	75.0	0.069	0.246	5,354	219	<100M	67.5	19,226	291	0.000
The State Bank of Townsend	Townsend	75.0	0.091	1.000	4,417	101	<100M	40.0	4,417	101	0.000
Stockmens Bank	Cascade	72.5	0.112	1.000	3,455	99	<100M	42.5	3,455	99	0.000
Independence Bank	Havre	70.0	0.034	0.106	15,343	586	100M-500M	70.0	91,062	889	0.001
First Valley Bank	Seeley Lake	70.0	0.076	0.250	3,941	149	<100M	75.0	15,732	238	0.000
Peoples Bank of Deer Lodge	Deer Lodge	70.0	0.139	1.000	3,610	52	<100M	42.5	3,610	52	0.000
Community Bank, Inc.	Ronan	70.0	0.035	0.117	6,244	2,369	100M-500M	65.0	31,391	2,508	0.000
First Montana Bank, Inc.	Libby	70.0	0.039	0.109	11,034	441	100M-500M	80.0	79,116	741	0.000
The Yellowstone Bank	Laurel	67.5	0.035	0.090	15,498	655	100M-500M	72.5	108,577	1,091	0.000
Basin State Bank	Stanford	67.5	0.038	0.255	5,267	212	100M-500M	70.0	20,641	302	0.000
Flathead Bank of Bigfork, Montana	Bigfork	67.5	0.036	0.155	7,526	358	100M-500M	72.5	40,334	520	0.000
First State Bank of Forsyth	Forsyth	67.5	0.035	0.361	3,833	153	100M-500M	45.0	10,450	185	0.000
Garfield County Bank	Jordan	67.5	0.056	1.000	2,882	113	<100M	32.5	2,882	113	0.004
1st Bank	Sidney	67.5	0.035	0.240	4,801	181	100M-500M	60.0	19,905	277	0.000
Bank of Bridger, National Association	Bridger	67.5	0.030	0.181	9,408	349	100M-500M	70.0	47,006	539	0.000
Bitterroot Valley Bank	Lolo	65.0	0.032	0.108	11,993	552	100M-500M	72.5	82,352	862	0.000
State Bank & Trust Co.	Dillon	65.0	0.043	0.180	4,222	195	<100M	55.0	17,143	252	0.000
Farmers State Bank	Victor	65.0	0.027	0.108	8,383	366	100M-500M	70.0	57,303	577	0.000
First Interstate Bank	Billings	65.0	0.027	0.101	195,074	13,036	1B-10B	65.0	961,568	16,517	0.008
Dutton State Bank	Dutton	62.5	0.084	0.340	2,417	73	<100M	62.5	7,115	100	0.000
United Bank	Absarokee	62.5	0.046	0.256	3,122	127	<100M	50.0	11,033	187	0.000
First Security Bank	Bozeman	62.5	0.024	0.086	13,413	737	500M-1B	65.0	93,743	1,140	0.000
Stockman Bank of Montana	Miles City	60.0	0.020	0.083	43,442	1,536	1B-10B	65.0	279,183	2,526	0.000
Rocky Mountain Bank	Billings	57.5	0.021	0.061	9,204	470	100M-500M	60.0	66,914	725	0.000
Freedom Bank	Columbia Falls	57.5	0.076	0.171	3,493	98	<100M	77.5	20,389	158	0.000
The First State Bank of Shelby	Shelby	55.0	0.024	0.311	3,141	165	100M-500M	50.0	10,031	216	0.002
Valley Bank of Kalispell	Kalispell	55.0	0.035	0.137	3,691	162	100M-500M	60.0	19,979	253	0.014
First Community Bank	Glasgow	55.0	0.022	0.116	5,003	270	100M-500M	57.5	31,434	373	0.000
Glacier Bank	Kalispell	55.0	0.011	0.050	78,469	3,749	1B-10B	57.5	736,062	6,762	0.000
Mountain West Bank, National Association	Helena	52.5	0.020	0.046	12,692	605	500M-1B	75.0	146,041	1,237	0.000

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Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total		TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount		CC Amount/TA ¹
		Rank	TA Ratio ¹						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Manhattan Bank	Manhattan	52.5	0.028	0.179	3,461	164	100M-500M	55.0	16,888	224	0.000
Three Rivers Bank of Montana	Kalispell	52.5	0.031	0.112	3,499	201	100M-500M	62.5	22,695	339	0.008
Farmers State Bank of Denton, Montana	Denton	52.5	0.085	0.999	1,735	36	<100M	30.0	1,735	36	0.000
First Security Bank of Helena	Helena	50.0	0.056	0.215	2,316	80	<100M	67.5	10,772	123	0.000
Western Bank of Wolf Point	Wolf Point	45.0	0.026	0.275	1,902	95	<100M	22.5	4,551	121	0.000
Little Horn State Bank	Hardin	45.0	0.035	0.172	2,229	89	<100M	57.5	12,031	143	0.000
Prairie Mountain Bank	Great Falls	45.0	0.044	0.088	2,981	113	<100M	72.5	28,124	212	0.004
American Federal Savings Bank	Helena	45.0	0.015	0.067	4,770	184	100M-500M	47.5	33,057	322	0.000
Flint Creek Valley Bank	Philipsburg	45.0	0.041	0.093	2,431	99	<100M	62.5	19,360	174	0.000
First Bank of Lincoln	Lincoln	45.0	0.063	0.260	999	38	<100M	45.0	3,655	50	0.000
Beartooth Bank	Billings	45.0	0.043	0.102	1,642	113	<100M	55.0	11,989	151	0.000
First Citizens Bank of Butte	Butte	42.5	0.034	0.094	2,344	112	<100M	65.0	21,380	193	0.001
Valley Bank	Glasgow	42.5	0.045	0.228	1,513	53	<100M	42.5	5,736	80	0.000
First Citizens Bank of Polson, National Associ	Polson	42.5	0.058	0.155	1,399	63	<100M	57.5	9,039	96	0.010
Valley Bank of Ronan	Ronan	42.5	0.035	0.147	2,299	97	<100M	47.5	11,937	154	0.000
First Security Bank of Malta	Malta	42.5	0.031	0.383	1,024	41	<100M	30.0	2,674	51	0.017
Montana State Bank	Plentywood	40.0	0.019	0.437	1,426	69	<100M	32.5	3,260	81	0.000
Eagle Bank	Polson	40.0	0.037	0.238	1,127	37	<100M	45.0	4,734	56	0.000
Bank of The Rockies, National Association	White Sulphur Sp	30.0	0.015	0.090	1,844	92	100M-500M	22.5	9,122	130	0.000
Treasure State Bank	Missoula	30.0	0.030	0.069	2,226	73	<100M	50.0	17,449	145	0.000
American Bank	Bozeman	27.5	0.010	0.043	2,977	110	100M-500M	45.0	32,387	243	0.000
Community First Bank of Glendive	Glendive	25.0	0.014	0.229	662	33	<100M	27.5	2,888	50	0.000
First Madison Valley Bank	Ennis	25.0	0.020	0.066	2,490	54	100M-500M	62.5	28,007	170	0.000
Belt Valley Bank	Belt	25.0	0.015	0.130	956	42	<100M	37.5	6,700	71	0.000
Pioneer Federal Savings and Loan Associatio	Deer Lodge	15.0	0.002	0.092	223	9	<100M	17.5	1,812	17	0.000
Bank of Bozeman	Bozeman	12.5	0.013	0.052	850	58	<100M	50.0	13,160	108	0.000
Davidson Trust Co.	Great Falls	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000
Bank of Montana	Missoula	10.0	0.012	0.028	481	10	<100M	45.0	12,235	46	0.000

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