

Table 3A Expanded. Small Business Lending Institutions in Montana Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				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)	
The Bank of Baker	Baker	80.0	0.221	1.000	25,661	404	100M-500M	77.5	6,237	311	-
First Montana Bank, Inc.	Libby	77.5	0.282	0.757	83,122	799	100M-500M	70.0	11,512	483	-
Mountain West Bank, National Association	Helena	77.5	0.261	0.559	174,455	1,408	500M-1B	60.0	14,703	697	-
Bitterroot Valley Bank	Lolo	75.0	0.275	0.683	54,422	567	100M-500M	65.0	8,052	355	-
Flathead Bank of Bigfork, Montana	Kalispell	75.0	0.254	0.800	51,923	626	100M-500M	75.0	10,279	431	-
First Madison Valley Bank	Ennis	75.0	0.274	0.784	33,856	491	100M-500M	75.0	8,047	359	-
The Yellowstone Bank	Laurel	75.0	0.234	0.645	100,162	1,094	100M-500M	70.0	15,222	679	-
West One Bank	Kalispell	75.0	0.399	1.000	17,818	227	<100M	70.0	4,105	166	-
Community Bank, Inc.	Ronan	72.5	0.267	0.921	24,869	291	<100M	67.5	4,878	201	-
Lake County Bank	Saint Ignatius	72.5	0.222	1.000	6,057	1,196	<100M	95.0	6,057	1,196	-
First Citizens Bank of Butte	Butte	72.5	0.382	0.937	24,951	218	<100M	50.0	2,846	132	0.001
Independence Bank	Havre	72.5	0.222	0.632	96,010	924	100M-500M	70.0	15,922	601	0.002
Freedom Bank	Columbia Falls	70.0	0.466	0.994	22,188	172	<100M	62.5	3,971	108	-
Basin State Bank	Stanford	70.0	0.153	1.000	20,818	314	100M-500M	70.0	5,544	226	-
First Valley Bank	Seeley Lake	70.0	0.315	0.965	16,616	242	<100M	67.5	4,165	148	-
Farmers State Bank	Victor	70.0	0.204	0.756	62,061	669	100M-500M	65.0	9,090	444	-
First Security Bank	Bozeman	70.0	0.173	0.594	94,106	1,206	500M-1B	67.5	14,491	807	-
Ruby Valley National Bank	Twin Bridges	70.0	0.246	0.951	18,910	288	<100M	77.5	5,559	220	-
First Interstate Bank	Billings	67.5	0.146	0.530	1,049,519	17,616	1B-10B	70.0	210,509	13,812	0.008
Three Rivers Bank of Montana	Kalispell	67.5	0.227	0.793	24,625	382	100M-500M	52.5	3,663	226	0.010
Valley Bank of Kalispell	Kalispell	67.5	0.245	0.900	24,371	273	<100M	62.5	4,481	176	0.015
Bank of Bridger, National Association	Bridger	67.5	0.161	0.879	45,816	560	100M-500M	72.5	8,848	368	-
1st Bank	Sidney	65.0	0.145	1.000	16,683	247	100M-500M	92.5	16,683	247	-
First Security Bank of Helena	Helena	65.0	0.261	1.000	11,273	149	<100M	57.5	2,675	105	-
Ravalli County Bank	Hamilton	65.0	0.178	0.811	31,811	334	100M-500M	57.5	4,848	229	-
Citizens Bank & Trust Company	Big Timber	65.0	0.204	0.945	20,093	325	<100M	75.0	5,639	247	-
Prairie Mountain Bank	Great Falls	65.0	0.377	0.755	26,493	209	<100M	45.0	2,864	112	0.003
Valley Bank of Helena	Helena	62.5	0.133	0.743	54,487	397	100M-500M	40.0	4,277	198	-
Glacier Bank	Kalispell	62.5	0.097	0.476	134,140	1,219	1B-10B	55.0	14,470	720	-
First Citizens Bank of Polson, National Associat	Polson	62.5	0.308	1.000	7,761	107	<100M	55.0	1,890	78	0.009
Stockman Bank of Montana	Miles City	62.5	0.122	0.539	242,378	2,366	1B-10B	65.0	39,466	1,468	-
Teton Banks	Fairfield	60.0	0.123	0.912	23,155	436	100M-500M	77.5	7,660	347	0.005
First Community Bank	Glasgow	60.0	0.154	0.742	32,474	371	100M-500M	60.0	5,323	267	-
Flint Creek Valley Bank	Philipsburg	60.0	0.340	0.727	19,067	170	<100M	40.0	2,401	97	-
Rocky Mountain Bank	Billings	57.5	0.132	0.459	55,339	690	100M-500M	55.0	8,658	463	-
First Security Bank of Missoula	Missoula	57.5	0.115	0.369	124,231	1,010	1B-10B	50.0	14,227	556	-

Table 3A Expanded. Small Business Lending Institutions in Montana Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			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)
Little Horn State Bank	Hardin	55.0	0.221	0.935	13,840	168	<100M	42.5	2,393	108	-
The First State Bank of Malta	Malta	55.0	0.087	1.000	10,466	236	100M-500M	87.5	10,466	236	-
State Bank & Trust Co.	Dillon	55.0	0.219	0.758	20,371	241	<100M	57.5	3,841	173	-
Community Bank - Missoula	Missoula	55.0	0.253	0.728	20,370	170	<100M	30.0	1,937	104	-
First Security Bank of Deer Lodge	Deer Lodge	55.0	0.260	0.961	7,660	156	<100M	70.0	3,151	122	-
The First State Bank of Shelby	Shelby	52.5	0.083	1.000	9,961	214	100M-500M	52.5	2,763	162	0.002
Valley Bank of Ronan	Ronan	52.5	0.240	0.822	15,266	169	<100M	52.5	3,030	109	-
Bank of Montana	Missoula	50.0	0.298	0.936	7,545	40	<100M	15.0	457	11	-
Big Sky Western Bank	Bozeman	50.0	0.126	0.457	47,018	338	100M-500M	32.5	3,822	164	-
Beartooth Bank	Billings	50.0	0.320	0.655	12,276	128	<100M	35.0	1,532	88	-
Manhattan Bank	Manhattan	50.0	0.150	0.836	17,272	229	100M-500M	55.0	3,705	163	-
First State Bank of Forsyth	Forsyth	47.5	0.092	0.967	10,134	174	100M-500M	57.5	3,190	138	-
United Bank, National Association	Absarokee	47.5	0.143	0.847	9,869	178	<100M	55.0	2,842	124	-
Western Security Bank	Billings	47.5	0.072	0.361	56,132	507	500M-1B	45.0	6,380	284	-
First Bank of Lincoln	Lincoln	45.0	0.251	0.946	3,791	50	<100M	42.5	831	36	-
First Security Bank of Roundup	Roundup	45.0	0.129	1.000	5,987	95	<100M	75.0	5,987	95	-
Bank of Bozeman	Bozeman	45.0	0.218	0.775	14,740	113	<100M	20.0	1,184	58	-
American Bank	Bozeman	45.0	0.094	0.420	32,237	247	100M-500M	25.0	2,889	110	-
American Federal Savings Bank	Helena	42.5	0.088	0.425	27,882	279	100M-500M	40.0	4,185	155	-
The State Bank of Townsend	Townsend	42.5	0.104	1.000	5,034	96	<100M	75.0	5,034	96	-
Dutton State Bank	Dutton	42.5	0.138	1.000	3,996	78	<100M	52.5	1,770	60	-
Treasure State Bank	Missoula	42.5	0.242	0.548	18,856	134	<100M	20.0	1,725	63	-
Stockmens Bank	Cascade	42.5	0.135	1.000	3,874	95	<100M	70.0	3,874	95	-
Valley Bank	Glasgow	40.0	0.171	0.841	5,361	81	<100M	45.0	1,573	59	-
Belt Valley Bank	Belt	37.5	0.137	0.923	8,789	76	<100M	22.5	1,169	41	-
First Bank of Montana	Lewistown	37.5	0.076	0.478	18,511	238	100M-500M	42.5	3,885	150	-
Eagle Bank	Polson	37.5	0.127	1.000	3,390	50	<100M	37.5	974	37	-
Peoples Bank of Deer Lodge	Deer Lodge	37.5	0.124	1.000	3,786	41	<100M	65.0	3,786	41	-
Garfield County Bank	Jordan	32.5	0.058	1.000	2,573	107	<100M	62.5	2,573	107	0.005
Bank of The Rockies, National Association	White Sulphur Sp	32.5	0.083	0.630	10,708	150	100M-500M	35.0	2,227	111	-
First Security Bank of Malta	Malta	32.5	0.085	0.979	2,965	58	<100M	40.0	1,059	45	0.106
Montana State Bank	Plentywood	30.0	0.044	1.000	2,937	83	<100M	40.0	1,522	69	-
Farmers State Bank of Denton, Montana	Denton	27.5	0.074	0.999	1,410	42	<100M	55.0	1,410	42	-
Community First Bank of Glendive	Glendive	27.5	0.061	1.000	2,672	51	<100M	30.0	718	38	-
Western Bank of Wolf Point	Wolf Point	22.5	0.075	0.717	5,129	108	<100M	45.0	1,950	83	-
Pioneer Federal Savings and Loan Association	Deer Lodge	12.5	0.017	0.537	1,515	15	<100M	15.0	203	7	-
Davidson Trust Co.	Great Falls	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-

Table 3A Expanded. Small Business Lending Institutions in Montana Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$1 million)			CC Amount/TA ¹
		Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (1,000) (4)	Number (5)		Total Rank (7)	Amount (1,000) (8)	Number (9)	

¹TA = 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