

Table 3A Expanded. Small Business Lending Institutions in Montana Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Community Bk	Ronan	87.5	0.341	1	34,158	524	\$100M-500M	75.0	11,497	410	0
First Citizens Bk of Butte	Butte	85.0	0.606	1	36,317	412	<\$100M	95.0	36,317	412	0.001
First Madison Valley Bk	Ennis	77.5	0.37	1	27,952	558	<\$100M	75.0	8,225	491	0
Mountain West Bk NA	Helena	77.5	0.361	0.668	172,451	1,787	\$100M-500M	62.5	22,772	1,020	0
Bitterroot Valley Bk	Lolo	77.5	0.368	0.841	60,692	607	\$100M-500M	52.5	9,046	389	0
First Citizens Bk of Billings	Billings	75.0	0.323	0.748	55,220	786	\$100M-500M	87.5	26,234	630	0
First St Bk	Thompson Falls	75.0	0.302	0.964	47,357	601	\$100M-500M	67.5	11,022	435	0.003
Yellowstone Bk	Laurel	75.0	0.275	0.782	86,393	1,018	\$100M-500M	60.0	14,721	664	0
Mountain West Bk NA	Kalispell	75.0	0.505	0.964	41,024	342	<\$100M	45.0	5,302	231	0
Ruby Valley NB	Twin Bridges	72.5	0.352	1	20,312	441	<\$100M	72.5	7,601	363	0
First Valley Bk	Seeley Lake	72.5	0.397	1	16,351	243	<\$100M	55.0	4,254	179	0
Flint Creek Valley Bk	Philipsburg	72.5	0.446	1	20,266	201	<\$100M	37.5	3,283	125	0
Valley Bk of Kalispell	Kalispell	70.0	0.248	1	25,790	561	\$100M-500M	82.5	13,330	482	0.012
Little Horn St Bk	Hardin	70.0	0.297	0.999	20,018	804	<\$100M	82.5	9,187	756	0.009
First NB of MT	Libby	70.0	0.256	0.655	66,002	1,047	\$100M-500M	77.5	20,272	826	0
First Intrst Bk	Billings	70.0	0.219	0.674	930,590	14,081	\$1B-\$10B	72.5	249,535	10,926	0.01
Heritage Bk	Great Falls	70.0	0.216	0.739	79,768	1,012	\$100M-500M	62.5	16,982	666	0.001
First Boulder Valley Bk	Boulder	70.0	0.428	1	11,090	249	<\$100M	57.5	3,629	192	0
Lake County Bk	Saint Ignatius	67.5	0.183	1	5,260	1,055	<\$100M	87.5	5,260	1,055	0
First Citizens Bk Na	Columbia Falls	67.5	0.413	1	19,473	247	<\$100M	70.0	8,209	190	0
Bank of Bridger Na	Bridger	67.5	0.237	0.893	37,110	556	\$100M-500M	65.0	9,211	409	0
West One Bk	Kalispell	67.5	0.374	1	12,224	117	<\$100M	30.0	1,922	75	0
First Security Bk	Bozeman	65.0	0.2	0.6	87,937	1,404	\$100M-500M	65.0	20,504	1,019	0
Stockman Bk of MT	Miles City	65.0	0.162	0.632	169,037	2,125	\$1B-\$10B	62.5	33,635	1,449	0
Flathead Bk of Bigfork	Bigfork	65.0	0.223	0.91	45,772	598	\$100M-500M	55.0	9,019	412	0
Ravalli County Bk	Hamilton	65.0	0.26	0.811	38,740	532	\$100M-500M	55.0	7,784	390	0
Citizens St Bk	Hamilton	65.0	0.313	1	22,062	243	<\$100M	45.0	4,023	159	0
Three Rivers Bk of MT	Kalispell	62.5	0.319	0.712	27,104	372	<\$100M	80.0	12,947	296	0.01
Native Amer Bk NA	Browning	62.5	0.403	0.924	23,775	192	<\$100M	77.5	13,564	139	0
Rocky Mountain Bk	Billings	62.5	0.199	0.578	76,864	1,172	\$100M-500M	65.0	18,147	869	0
Independence Bk	Havre	62.5	0.205	0.716	61,123	683	\$100M-500M	60.0	12,491	496	0.002
Community Bk Missoula	Missoula	60.0	0.307	0.887	20,550	299	<\$100M	50.0	4,286	212	0
Big Sky Western Bk	Gallatin Gateway	60.0	0.207	0.58	55,698	447	\$100M-500M	40.0	6,536	251	0
United Bk NA	Absarokee	57.5	0.239	1	12,777	253	<\$100M	87.5	12,777	253	0
Bank of Baker	Baker	57.5	0.222	1	12,418	334	<\$100M	85.0	12,418	334	0
First NB of Lewistown	Lewistown	57.5	0.225	0.959	18,955	256	<\$100M	67.5	8,386	203	0
Farmers St Bk	Victor	57.5	0.179	0.66	43,347	799	\$100M-500M	57.5	10,912	634	0
Manhattan St Bk	Manhattan	57.5	0.233	0.973	19,353	297	<\$100M	57.5	5,592	233	0
First St Bk of Shelby	Shelby	57.5	0.15	1	10,797	277	<\$100M	57.5	4,253	241	0.005
Glacier Bk	Kalispell	57.5	0.127	0.498	86,823	881	\$500M-\$1B	47.5	12,286	510	0
First Security Bk Missoula	Missoula	57.5	0.145	0.463	89,452	835	\$500M-\$1B	47.5	9,505	497	0
First Security Bk of Helena	Helena	57.5	0.272	1	10,804	165	<\$100M	47.5	3,273	116	0
First Citizens Bk of Polson	Polson	57.5	0.314	1	9,027	145	<\$100M	42.5	2,372	117	0.008

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Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
American Federal Savings Ban	Helena	57.5	0.099	1	20,654	195	\$100M-500M	32.5	3,837	136	0.002
Freedom Bk	Columbia Falls	57.5	0.509	1	4,091	32	<\$100M	32.5	794	19	0
Citizens B&TC	Big Timber	55.0	0.204	1	9,310	189	<\$100M	82.5	9,310	189	0
First Security Bk Deer Lodge	Deer Lodge	55.0	0.249	1	6,209	140	<\$100M	75.0	6,209	140	0
Glacier Bk of Whitefish	Whitefish	55.0	0.181	0.87	29,346	289	\$100M-500M	32.5	3,888	175	0
Basin St Bk	Stanford	55.0	0.179	1	16,167	299	<\$100M	32.5	2,372	224	0
Valley Bk Glasgow	Glasgow	52.5	0.206	1	5,737	87	<\$100M	72.5	5,737	87	0
First NB of Fairfield	Fairfield	52.5	0.182	0.987	16,940	291	<\$100M	65.0	6,741	251	0.008
First Cmnty Bk	Glasgow	52.5	0.141	0.832	22,178	371	\$100M-500M	45.0	4,801	293	0.003
Valley Bk of Helena	Helena	52.5	0.166	0.702	41,184	368	\$100M-500M	30.0	4,493	195	0
Valley Bk of Ronan	Ronan	50.0	0.279	0.749	12,771	178	<\$100M	42.5	3,298	139	0
1st Bk	Sidney	47.5	0.169	1	8,637	157	<\$100M	72.5	8,637	157	0
American Bk	Bozeman	47.5	0.123	0.579	46,883	418	\$100M-500M	35.0	5,688	234	0
PMI Bk	Great Falls	45.0	0.313	0.782	12,797	93	<\$100M	22.5	1,812	43	0.001
First St Bk of Malta	Malta	42.5	0.081	1	6,931	223	<\$100M	70.0	6,931	223	0
State Bk of Townsend	Townsend	42.5	0.152	1	5,457	94	<\$100M	65.0	5,457	94	0
Citizens St Bk of Choteau	Choteau	42.5	0.16	0.931	8,783	227	<\$100M	60.0	4,410	190	0
Bank of The Rockies NA	White Sulphur Spri	42.5	0.179	0.799	12,231	192	<\$100M	45.0	3,917	151	0
First Security Bk of Roundup	Roundup	40.0	0.145	1	5,618	57	<\$100M	65.0	5,618	57	0
First St Bk of Forsyth	Forsyth	40.0	0.097	1	6,334	178	<\$100M	50.0	3,405	157	0
Western Scty Bk	Billings	40.0	0.072	0.341	31,946	342	\$100M-500M	35.0	5,949	226	0
First Security Bk of Malta	Malta	37.5	0.15	1	3,726	65	<\$100M	62.5	3,726	65	0.053
Stockmens Bk	Cascade	37.5	0.122	1	2,903	125	<\$100M	62.5	2,903	125	0
Western Bk of Chinook NA	Chinook	37.5	0.108	1	3,323	93	<\$100M	60.0	3,323	93	0
Peoples Bk Deer Lodge	Deer Lodge	37.5	0.159	1	3,425	45	<\$100M	60.0	3,425	45	0
Belt Valley Bk	Belt	37.5	0.129	1	6,378	101	<\$100M	32.5	1,850	74	0
Continental Nb Harlowton	Harlowton	35.0	0.171	0.756	6,812	158	<\$100M	45.0	2,434	135	0
First NB of Ekalaka	Ekalaka	32.5	0.088	1	2,356	52	<\$100M	35.0	1,092	42	0
Western Bk of Wolf Point	Wolf Point	32.5	0.099	1	5,366	105	<\$100M	32.5	1,490	86	0
Montana St Bk	Plentywood	32.5	0.086	1	3,818	87	<\$100M	25.0	905	70	0
Garfield County Bk	Jordan	30.0	0.055	1	1,488	94	<\$100M	37.5	988	89	0.006
Dutton St Bk	Dutton	30.0	0.096	1	2,021	52	<\$100M	22.5	487	41	0
Bank of Bozeman	Bozeman	30.0	0.304	0.627	5,423	22	<\$100M	12.5	514	12	0
Community First Bk of Glendi	Glendive	27.5	0.083	1	3,043	70	<\$100M	52.5	3,043	70	0
Farmers St Bk of Denton	Denton	27.5	0.102	1	1,595	36	<\$100M	47.5	1,595	36	0
First Bk of Lincoln	Lincoln	25.0	0.13	0.999	1,333	43	<\$100M	40.0	758	37	0
State B&TC	Dillon	22.5	0.125	0.301	9,697	56	<\$100M	10.0	375	6	0
Pioneer FS & LA	Deer Lodge	20.0	0.043	1	3,034	20	<\$100M	15.0	491	11	0
Davidson Trust Co.	Great Falls	NR	0		0	0	<\$100M	NR	0	0	0

Note: Small businesses seeking loans 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/gopher/Local-Information/Certified-Preferred-Lenders/](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/).

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Name	City	Small Business Lending (<\$1M)					Institution Asset Size	Micro-Business Lending (<\$100k)			CRD/TA (10)
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)		Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	

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

Table 3B Expanded. Micro Business Lending Institutions in Montana Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First Citizens Bk of Butte	MT	95.0	0.606	1	36,317	412	<\$100M	85.0	36,317	412	0.001
First Citizens Bk of Billing	MT	87.5	0.153	0.355	26,234	630	\$100M-500M	75.0	55,220	786	0
Lake County Bk	MT	87.5	0.183	1	5,260	1,055	<\$100M	67.5	5,260	1,055	0
United Bk NA	MT	87.5	0.239	1	12,777	253	<\$100M	57.5	12,777	253	0
Bank of Baker	MT	85.0	0.222	1	12,418	334	<\$100M	57.5	12,418	334	0
Valley Bk of Kalispell	MT	82.5	0.128	0.517	13,330	482	\$100M-500M	70.0	25,790	561	0.012
Little Horn St Bk	MT	82.5	0.136	0.458	9,187	756	<\$100M	70.0	20,018	804	0.009
Citizens B&TC	MT	82.5	0.204	1	9,310	189	<\$100M	55.0	9,310	189	0
Three Rivers Bk of MT	MT	80.0	0.153	0.34	12,947	296	<\$100M	62.5	27,104	372	0.01
First NB of MT	MT	77.5	0.079	0.201	20,272	826	\$100M-500M	70.0	66,002	1,047	0
Native Amer Bk NA	MT	77.5	0.23	0.527	13,564	139	<\$100M	62.5	23,775	192	0
Community Bk	MT	75.0	0.115	0.337	11,497	410	\$100M-500M	87.5	34,158	524	0
First Madison Valley Bk	MT	75.0	0.109	0.294	8,225	491	<\$100M	77.5	27,952	558	0
First Security Bk Deer Lodge	MT	75.0	0.249	1	6,209	140	<\$100M	55.0	6,209	140	0
Ruby Valley NB	MT	72.5	0.132	0.374	7,601	363	<\$100M	72.5	20,312	441	0
First Intrst Bk	MT	72.5	0.059	0.181	249,535	10,926	\$1B-\$10B	70.0	930,590	14,081	0.01
Valley Bk Glasgow	MT	72.5	0.206	1	5,737	87	<\$100M	52.5	5,737	87	0
1st Bk	MT	72.5	0.169	1	8,637	157	<\$100M	47.5	8,637	157	0
First Citizens Bk NA	MT	70.0	0.174	0.422	8,209	190	<\$100M	67.5	19,473	247	0
First St Bk of Malta	MT	70.0	0.081	1	6,931	223	<\$100M	42.5	6,931	223	0
First St Bk	MT	67.5	0.07	0.224	11,022	435	\$100M-500M	75.0	47,357	601	0.003
First NB of Lewistown	MT	67.5	0.1	0.424	8,386	203	<\$100M	57.5	18,955	256	0
Bank of Bridger NA	MT	65.0	0.059	0.222	9,211	409	\$100M-500M	67.5	37,110	556	0
First Security Bk	MT	65.0	0.047	0.14	20,504	1,019	\$100M-500M	65.0	87,937	1,404	0
Rocky Mountain Bk	MT	65.0	0.047	0.137	18,147	869	\$100M-500M	62.5	76,864	1,172	0
First NB of Fairfield	MT	65.0	0.072	0.393	6,741	251	<\$100M	52.5	16,940	291	0.008
State Bk of Townsend	MT	65.0	0.152	1	5,457	94	<\$100M	42.5	5,457	94	0
First Security Bk of Roundup	MT	65.0	0.145	1	5,618	57	<\$100M	40.0	5,618	57	0
Mountain West Bk NA	MT	62.5	0.048	0.088	22,772	1,020	\$100M-500M	77.5	172,451	1,787	0
Heritage Bk	MT	62.5	0.046	0.157	16,982	666	\$100M-500M	70.0	79,768	1,012	0.001
Stockman Bk of MT	MT	62.5	0.032	0.126	33,635	1,449	\$1B-\$10B	65.0	169,037	2,125	0
First Security Bk of Malta	MT	62.5	0.15	1	3,726	65	<\$100M	37.5	3,726	65	0.053
Stockmens Bk	MT	62.5	0.122	1	2,903	125	<\$100M	37.5	2,903	125	0
Yellowstone Bk	MT	60.0	0.047	0.133	14,721	664	\$100M-500M	75.0	86,393	1,018	0
Independence Bk	MT	60.0	0.042	0.146	12,491	496	\$100M-500M	62.5	61,123	683	0.002
Citizens St Bk of Choteau	MT	60.0	0.08	0.467	4,410	190	<\$100M	42.5	8,783	227	0
Western Bk of Chinook NA	MT	60.0	0.108	1	3,323	93	<\$100M	37.5	3,323	93	0
Peoples Bk Deer Lodge	MT	60.0	0.159	1	3,425	45	<\$100M	37.5	3,425	45	0
First Boulder Valley Bk	MT	57.5	0.14	0.327	3,629	192	<\$100M	70.0	11,090	249	0
Farmers St Bk	MT	57.5	0.045	0.166	10,912	634	\$100M-500M	57.5	43,347	799	0

Table 3B Expanded. Micro Business Lending Institutions in Montana Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Manhattan St Bk	MT	57.5	0.067	0.281	5,592	233	<\$100M	57.5	19,353	297	0
First St Bk of Shelby	MT	57.5	0.059	0.394	4,253	241	<\$100M	57.5	10,797	277	0.005
First Valley Bk	MT	55.0	0.103	0.26	4,254	179	<\$100M	72.5	16,351	243	0
Flathead Bk of Bigfork	MT	55.0	0.044	0.179	9,019	412	\$100M-500M	65.0	45,772	598	0
Ravalli County Bk	MT	55.0	0.052	0.163	7,784	390	\$100M-500M	65.0	38,740	532	0
Bitterroot Valley Bk	MT	52.5	0.055	0.125	9,046	389	\$100M-500M	77.5	60,692	607	0
Community First Bk of Glendi	MT	52.5	0.083	1	3,043	70	<\$100M	27.5	3,043	70	0
Community Bk Missoula	MT	50.0	0.064	0.185	4,286	212	<\$100M	60.0	20,550	299	0
First St Bk of Forsyth	MT	50.0	0.052	0.538	3,405	157	<\$100M	40.0	6,334	178	0
Glacier Bk	MT	47.5	0.018	0.07	12,286	510	\$500M-\$1B	57.5	86,823	881	0
First Security Bk Missoula	MT	47.5	0.015	0.049	9,505	497	\$500M-\$1B	57.5	89,452	835	0
First Security Bk of Helena	MT	47.5	0.082	0.303	3,273	116	<\$100M	57.5	10,804	165	0
Farmers St Bk of Denton	MT	47.5	0.102	1	1,595	36	<\$100M	27.5	1,595	36	0
Mountain West Bk NA	MT	45.0	0.065	0.125	5,302	231	<\$100M	75.0	41,024	342	0
Citizens St Bk	MT	45.0	0.057	0.182	4,023	159	<\$100M	65.0	22,062	243	0
First Cmnty Bk	MT	45.0	0.031	0.18	4,801	293	\$100M-500M	52.5	22,178	371	0.003
Bank of The Rockies NA	MT	45.0	0.057	0.256	3,917	151	<\$100M	42.5	12,231	192	0
Continental NB Harlowton	MT	45.0	0.061	0.27	2,434	135	<\$100M	35.0	6,812	158	0
First Citizens Bk of Polson	MT	42.5	0.082	0.263	2,372	117	<\$100M	57.5	9,027	145	0.008
Valley Bk of Ronan	MT	42.5	0.072	0.193	3,298	139	<\$100M	50.0	12,771	178	0
Big Sky Western Bk	MT	40.0	0.024	0.068	6,536	251	\$100M-500M	60.0	55,698	447	0
First Bk of Lincoln	MT	40.0	0.074	0.568	758	37	<\$100M	25.0	1,333	43	0
Flint Creek Valley Bk	MT	37.5	0.072	0.162	3,283	125	<\$100M	72.5	20,266	201	0
Garfield County Bk	MT	37.5	0.036	0.664	988	89	<\$100M	30.0	1,488	94	0.006
American Bk	MT	35.0	0.015	0.07	5,688	234	\$100M-500M	47.5	46,883	418	0
Western Scty Bk	MT	35.0	0.013	0.064	5,949	226	\$100M-500M	40.0	31,946	342	0
First NB of Ekalaka	MT	35.0	0.041	0.463	1,092	42	<\$100M	32.5	2,356	52	0
American Federal Savings Ban	MT	32.5	0.018	0.186	3,837	136	\$100M-500M	57.5	20,654	195	0.002
Freedom Bk	MT	32.5	0.099	0.194	794	19	<\$100M	57.5	4,091	32	0
Glacier Bk of Whitefish	MT	32.5	0.024	0.115	3,888	175	\$100M-500M	55.0	29,346	289	0
Basin St Bk	MT	32.5	0.026	0.147	2,372	224	<\$100M	55.0	16,167	299	0
Belt Valley Bk	MT	32.5	0.037	0.29	1,850	74	<\$100M	37.5	6,378	101	0
Western Bk of Wolf Point	MT	32.5	0.027	0.278	1,490	86	<\$100M	32.5	5,366	105	0
West One Bk	MT	30.0	0.059	0.157	1,922	75	<\$100M	67.5	12,224	117	0
Valley Bk of Helena	MT	30.0	0.018	0.077	4,493	195	\$100M-500M	52.5	41,184	368	0
Montana St Bk	MT	25.0	0.02	0.237	905	70	<\$100M	32.5	3,818	87	0
PMI Bk	MT	22.5	0.044	0.111	1,812	43	<\$100M	45.0	12,797	93	0.001
Dutton St Bk	MT	22.5	0.023	0.241	487	41	<\$100M	30.0	2,021	52	0
Pioneer FS & LA	MT	15.0	0.007	0.162	491	11	<\$100M	20.0	3,034	20	0
Bank of Bozeman	MT	12.5	0.029	0.059	514	12	<\$100M	30.0	5,423	22	0
State B&TC	MT	10.0	0.005	0.012	375	6	<\$100M	22.5	9,697	56	0

**Table 3B Expanded. Micro Business Lending Institutions in Montana Using Call Report Data, June 2005**

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size (6)	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Davidson Trust Co.	MT	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: Small businesses seeking loans 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/gopher/Local-Information/Certified-Preferred-Lenders/](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/).

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