

Table 3A Expanded. Banks' Small Business Lending in Montana Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First Citizens Bank of Butte	Butte	85.0	0.54	1	32,833	410	<\$100M	95.0	32,833	410	0.001
Flathead Bank of Bigfork	Bigfork	82.5	0.262	1	41,780	446	\$100M-500M	50.0	7,993	304	0
First Madison Valley Bank	Ennis	77.5	0.359	1	25,193	535	<\$100M	87.5	16,775	495	0
First Citizens Bank NA	Columbia Falls	77.5	0.446	1	22,124	273	<\$100M	75.0	10,281	216	0
Yellowstone Bank	Laurel	77.5	0.285	0.765	83,966	1,031	\$100M-500M	60.0	16,493	697	0
Bitterroot Valley Bank	Lolo	77.5	0.412	0.895	63,510	592	\$100M-500M	57.5	10,780	423	0
First St Bank	Thompson Falls	75.0	0.248	1	35,079	542	\$100M-500M	60.0	9,100	409	0.003
Citizens St Bank	Hamilton	72.5	0.355	1	24,412	263	<\$100M	87.5	24,412	263	0
First Citizens Bank of Billings	Billings	72.5	0.284	0.761	49,685	981	\$100M-500M	85.0	27,560	824	0.005
Little Horn St Bank	Hardin	72.5	0.251	1	16,182	862	<\$100M	82.5	8,641	825	0.009
Heritage Bank	Great Falls	72.5	0.241	0.795	79,620	1,011	\$100M-500M	62.5	18,253	669	0.001
Mountain West Bank NA	Helena	72.5	0.295	0.525	125,035	1,602	\$100M-500M	62.5	23,731	1,024	0
Mountain West Bank NA	Kalispell	72.5	0.537	0.96	39,577	303	<\$100M	37.5	4,178	200	0
First Boulder Valley Bank	Boulder	70.0	0.397	1	9,428	242	<\$100M	85.0	9,428	242	0
First Intrst Bank	Billings	70.0	0.225	0.7	896,235	13,757	\$1B-\$10B	70.0	246,155	10,699	0.009
Ruby Valley NB	Twin Bridges	70.0	0.308	1	16,001	393	<\$100M	70.0	6,896	329	0
First Security Bank	Bozeman	70.0	0.217	0.636	91,225	1,448	\$100M-500M	62.5	19,570	1,066	0
Flint Creek Valley Bank	Philipsburg	70.0	0.456	1	19,711	213	<\$100M	37.5	3,323	137	0
Three Rivers Bank of MT	Kalispell	67.5	0.382	0.889	32,102	426	<\$100M	80.0	16,673	352	0.01
Community Bank	Ronan	67.5	0.3	0.946	29,357	510	<\$100M	72.5	9,902	406	0
First NB of MT	Libby	67.5	0.248	0.676	56,787	991	\$100M-500M	70.0	18,481	758	0
Rocky Mountain Bank	Billings	67.5	0.218	0.604	83,586	1,191	\$100M-500M	60.0	19,569	884	0
Ravalli County Bank	Hamilton	67.5	0.266	0.819	38,123	547	\$100M-500M	55.0	8,274	411	0
Community Bank Missoula	Missoula	67.5	0.355	1	21,729	306	<\$100M	47.5	4,490	225	0
Lake County Bank	Saint Ignatius	65.0	0.181	1	4,911	928	<\$100M	85.0	4,911	928	0
Stockman Bank of MT	Miles City	65.0	0.173	0.671	161,415	1,961	\$500M-\$1B	60.0	33,284	1,356	0
Valley Bank of Kalispell	Kalispell	62.5	0.231	0.89	23,493	575	\$100M-500M	80.0	12,113	507	0.013
First Security Bank of Helena	Helena	62.5	0.278	1	10,537	182	<\$100M	47.5	3,506	134	0
Big Sky Western Bank	Gallatin Gateway	62.5	0.248	0.626	55,450	474	\$100M-500M	40.0	7,390	264	0
Native Amer Bank NA	Browning	62.5	0.494	1	22,664	111	<\$100M	15.0	1,482	54	0
Valley Bank of Ronan	Ronan	60.0	0.339	0.999	15,119	238	<\$100M	52.5	4,071	187	0
Bank of Bridger NA	Bridger	60.0	0.216	0.852	30,900	480	\$100M-500M	47.5	6,787	349	0
Farmers St Bank	Victor	57.5	0.156	0.727	35,500	762	\$100M-500M	60.0	10,760	626	0
First Valley Bank	Seeley Lake	57.5	0.329	1	11,374	231	<\$100M	55.0	4,204	186	0
First Security Bank Missoula	Missoula	57.5	0.142	0.47	85,891	842	\$500M-\$1B	47.5	11,171	520	0
First Citizens Bank of Polson	Polson	57.5	0.282	1	8,356	150	<\$100M	40.0	2,396	118	0.007
United Bank NA	Absarokee	55.0	0.253	1	13,053	236	<\$100M	82.5	13,053	236	0
First NB of Lewistown	Lewistown	55.0	0.223	0.962	18,036	280	<\$100M	65.0	8,592	233	0
First Security Bank Deer Lodge	Deer Lodge	52.5	0.216	1	5,524	142	<\$100M	70.0	5,524	142	0
First NB of Fairfield	Fairfield	52.5	0.184	0.973	15,119	297	<\$100M	65.0	7,236	256	0.008
Dutton St Bank	Dutton	52.5	0.102	1	2,143	552	<\$100M	45.0	791	543	0
Glacier Bank	Kalispell	52.5	0.126	0.507	80,486	821	\$500M-\$1B	45.0	12,235	475	0

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Citizens B&TC	Big Timber	52.5	0.207	1	9,160	176	<\$100M	42.5	3,174	142	0
American Bank of MT	Bozeman	52.5	0.152	0.502	48,849	413	\$100M-500M	35.0	5,827	240	0
Valley Bank of Helena	Helena	52.5	0.161	0.739	37,052	310	\$100M-500M	25.0	3,881	168	0
Bank of Baker	Baker	50.0	0.172	1	9,041	295	<\$100M	77.5	9,041	295	0
Valley Bank Glasgow	Glasgow	50.0	0.201	1	5,574	84	<\$100M	65.0	5,574	84	0
Independence Bank	Havre	50.0	0.13	0.518	35,104	630	\$100M-500M	57.5	12,640	505	0.002
Manhattan St Bank	Manhattan	50.0	0.209	0.966	15,804	264	<\$100M	50.0	4,963	210	0
West One Bank	Kalispell	50.0	0.394	1	7,406	85	<\$100M	42.5	2,101	65	0
Basin St Bank	Stanford	50.0	0.161	1	13,489	285	<\$100M	30.0	2,334	220	0
First St Bank of Shelby	Shelby	45.0	0.147	0.986	10,407	307	<\$100M	55.0	4,517	276	0.005
Glacier Bank of Whitefish	Whitefish	45.0	0.159	0.723	25,763	277	\$100M-500M	27.5	4,075	169	0
State B&TC	Dillon	42.5	0.173	0.504	13,065	324	<\$100M	62.5	6,854	280	0
Stockmens Bank	Cascade	42.5	0.137	1	3,325	130	<\$100M	60.0	3,325	130	0
Citizens St Bank of Choteau	Choteau	42.5	0.187	0.952	9,727	218	<\$100M	55.0	4,566	184	0
Western Scty Bank	Billings	42.5	0.073	0.344	33,109	361	\$100M-500M	35.0	6,592	239	0
1st Bank	Sidney	40.0	0.152	1	6,810	162	<\$100M	67.5	6,810	162	0
First St Bank of Malta	Malta	40.0	0.08	1	6,831	220	<\$100M	65.0	6,831	220	0
First Cmnty Bank	Glasgow	40.0	0.118	0.701	18,066	332	\$100M-500M	42.5	5,467	262	0.003
Continental NB Harlowton	Harlowton	40.0	0.215	0.858	8,343	171	<\$100M	42.5	3,061	149	0
Bank of The Rockies NA	White Sulphur Sprin	40.0	0.201	0.835	11,670	180	<\$100M	40.0	3,869	147	0
First Security Bank of Roundup	Roundup	37.5	0.145	1	5,690	58	<\$100M	60.0	5,690	58	0
First Security Bank of Malta	Malta	37.5	0.151	1	3,435	63	<\$100M	57.5	3,435	63	0.045
Western Bank of Chinook NA	Chinook	37.5	0.111	1	3,347	86	<\$100M	55.0	3,347	86	0
Pmi Bank	Great Falls	37.5	0.311	0.831	5,207	41	<\$100M	17.5	680	17	0.001
State Bank of Townsend	Townsend	35.0	0.14	1	4,841	83	<\$100M	57.5	4,841	83	0
Montana St Bank	Plentywood	35.0	0.097	1	4,159	97	<\$100M	20.0	967	79	0
Peoples Bank Deer Lodge	Deer Lodge	32.5	0.136	1	2,862	41	<\$100M	50.0	2,862	41	0
First St Bank of Forsyth	Forsyth	32.5	0.103	0.954	6,852	193	<\$100M	45.0	3,372	171	0
Belt Valley Bank	Belt	32.5	0.119	1	6,055	85	<\$100M	22.5	1,440	59	0
First NB of Ekalaka	Ekalaka	32.5	0.1	1	2,502	51	<\$100M	22.5	678	37	0
Garfield County Bank	Jordan	30.0	0.056	1	1,418	90	<\$100M	42.5	1,418	90	0.007
Community First Bank of Glendi	Glendive	27.5	0.057	1	2,057	59	<\$100M	42.5	2,057	59	0
Farmers St Bank of Denton	Denton	25.0	0.076	1	1,226	44	<\$100M	42.5	1,226	44	0
Western Bank of Wolf Point	Wolf Point	25.0	0.057	1	3,013	80	<\$100M	25.0	1,104	67	0
First Bank of Lincoln	Lincoln	22.5	0.133	0.986	1,382	45	<\$100M	37.5	720	39	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/.

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