

FDIC State Profile

Montana

Third Quarter 2011

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)

	Q3-11	Q2-11	Q3-10	2010	2009
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.3%	1.1%	-0.0%	-0.4%	-3.5%
Manufacturing (4%)	-1.8%	-1.4%	-4.8%	-5.6%	-12.8%
Other (non-manufacturing) Goods-Producing (7%)	1.8%	-0.3%	-0.3%	-2.7%	-18.2%
Private Service-Producing (69%)	2.1%	2.4%	0.0%	-0.3%	-2.6%
Government (21%)	-0.9%	-2.1%	0.7%	0.9%	1.7%
Unemployment Rate (% of labor force)	7.7%	7.4%	7.3%	7.2%	6.3%

Other Indicators (change from year ago, unless noted)

	Q3-11	Q2-11	Q3-10	2010	2009
Single-Family Home Permits	4.1%	-6.4%	-11.9%	1.7%	-31.2%
Multifamily Building Permits	-43.2%	9.8%	63.9%	103.3%	-22.0%
Home Price Index	-3.6%	-3.1%	-1.8%	-3.6%	-1.7%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.46	3.01	2.99	2.98	2.66

BANKING TRENDS

General Information

	Q3-11	Q2-11	Q3-10	2010	2009
Institutions (#)	73	73	73	73	74
Total Assets (in millions)	22,054	21,727	21,570	22,083	21,170
New Institutions (# < 3 years)	0	0	1	0	2
Subchapter S Institutions	28	28	28	28	28

Asset Quality

	Q3-11	Q2-11	Q3-10	2010	2009
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.38	3.79	4.25	4.91	4.02
Noncurrent Loans / Total Loans (median %)	2.50	2.75	2.70	2.97	2.16
ALLL/Total Loans (median %)	1.97	1.98	1.89	2.01	1.74
ALLL/Noncurrent Loans (median multiple)	0.74	0.73	0.61	0.63	0.67
Net Loan Losses / Total Loans (median %)	0.15	0.16	0.17	0.51	0.51

Capital / Earnings

	Q3-11	Q2-11	Q3-10	2010	2009
Tier 1 Leverage (median %)	10.00	9.92	9.92	9.62	9.66
Return on Assets (median %)	0.95	0.75	0.81	0.62	0.72
Pretax Return on Assets (median %)	1.21	1.01	0.99	0.83	0.99
Net Interest Margin (median %)	4.18	4.06	4.20	4.19	4.34
Yield on Earning Assets (median %)	5.01	5.03	5.45	5.36	6.01
Cost of Funding Earning Assets (median %)	0.78	0.83	1.10	1.13	1.55
Provisions to Avg. Assets (median %)	0.25	0.20	0.30	0.45	0.51
Noninterest Income to Avg. Assets (median %)	0.54	0.53	0.53	0.61	0.61
Overhead to Avg. Assets (median %)	2.88	2.91	2.93	2.94	3.07

Liquidity/Sensitivity

	Q3-11	Q2-11	Q3-10	2010	2009
Net Loans to Assets (median %)	58.34	59.32	62.97	59.83	65.21
Noncore Funding to Assets (median %)	18.57	18.70	19.28	18.85	20.50
Long-term Assets to Assets (median %, call filers)	22.28	21.34	17.39	17.75	18.79
Brokered Deposits (number of institutions)	27	28	30	31	29
Brokered Deposits to Assets (median % for those above)	3.97	3.92	3.98	4.95	5.35

Loan Concentrations (median % of Total Risk-Based Capital)

	Q3-11	Q2-11	Q3-10	2010	2009
Commercial and Industrial	71.62	74.18	72.51	68.73	73.07
Commercial Real Estate	169.21	183.27	202.40	188.79	198.96
Construction & Development	34.35	34.65	41.76	40.87	53.45
Multifamily Residential Real Estate	4.96	4.98	4.30	4.83	4.59
Nonresidential Real Estate	123.38	126.28	134.53	128.82	135.44
Residential Real Estate	103.62	99.50	111.97	105.33	109.20
Consumer	27.71	28.32	30.42	29.99	32.80
Agriculture	74.13	70.20	83.85	78.28	78.45

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Assets	Institutions
Billings, MT	13	3,786	< \$100 million	38 (52.1%)
Missoula, MT	14	1,913	\$100 million to \$250 million	17 (23.3%)
Great Falls, MT	10	1,227	\$250 million to \$1 billion	14 (19.2%)
			\$1 billion to \$10 billion	4 (5.5%)
			> \$10 billion	0 (0%)