



# State Profile

Montana

## Third Quarter 2012

### ECONOMIC INDICATORS

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

	Q3-12	Q2-12	Q3-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.3%	0.4%	-0.5%	-0.2%	-0.2%
Manufacturing (4%)	0.2%	0.4%	2.2%	1.9%	-5.2%
Other (non-manufacturing) Goods-Producing (8%)	3.0%	7.9%	6.2%	3.1%	-3.4%
Private Service-Producing (68%)	1.0%	0.5%	0.5%	0.7%	-0.4%
Government (20%)	1.8%	-2.4%	-6.9%	-4.5%	2.6%
Unemployment Rate (% of labor force)	6.3%	6.2%	7.0%	6.9%	6.9%

#### Other Indicators (change from year ago, unless noted)

	Q3-12	Q2-12	Q3-11	2011	2010
Single-Family Home Permits	20.4%	26.6%	4.1%	-4.0%	1.7%
Multifamily Building Permits	302.2%	-10.0%	-43.2%	-0.4%	103.3%
Home Price Index	1.4%	1.2%	-3.3%	-2.5%	-4.0%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.05	2.38	2.46	2.49	2.98

### BANKING TRENDS

#### General Information

	Q3-12	Q2-12	Q3-11	2011	2010
Institutions (#)	65	66	73	73	73
Total Assets (in millions)	25,797	25,296	22,054	22,354	22,083
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	26	27	28	28	28

#### Asset Quality

	Q3-12	Q2-12	Q3-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.83	3.43	3.38	3.34	4.91
Noncurrent Loans / Total Loans (median %)	2.08	2.44	2.50	2.41	2.97
ALLL/Total Loans (median %)	2.02	1.99	1.97	2.09	2.01
ALLL/Noncurrent Loans (median multiple)	1.04	0.90	0.74	0.86	0.63
Net Loan Losses / Total Loans (median %)	0.04	0.09	0.15	0.61	0.51

#### Capital / Earnings

	Q3-12	Q2-12	Q3-11	2011	2010
Tier 1 Leverage (median %)	10.39	10.30	9.99	9.71	9.62
Return on Assets (median %)	0.95	0.88	0.95	0.76	0.62
Pretax Return on Assets (median %)	1.22	1.13	1.21	0.96	0.83
Net Interest Margin (median %)	4.06	4.06	4.18	4.08	4.19
Yield on Earning Assets (median %)	4.65	4.67	5.01	4.96	5.36
Cost of Funding Earning Assets (median %)	0.56	0.58	0.78	0.80	1.13
Provisions to Avg. Assets (median %)	0.07	0.05	0.25	0.32	0.45
Noninterest Income to Avg. Assets (median %)	0.64	0.53	0.54	0.51	0.61
Overhead to Avg. Assets (median %)	3.25	3.17	2.88	3.01	2.94

#### Liquidity/Sensitivity

	Q3-12	Q2-12	Q3-11	2011	2010
Net Loans to Assets (median %)	58.48	59.04	58.34	56.55	59.83
Noncore Funding to Assets (median %)	15.42	16.16	18.57	17.14	18.85
Long-term Assets to Assets (median %, call filers)*	23.57	23.83	22.28	23.57	17.75
Brokered Deposits (number of institutions)	18	19	27	25	31
Brokered Deposits to Assets (median % for those above)	4.09	3.28	3.97	4.06	4.95

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

	Q3-12	Q2-12	Q3-11	2011	2010
Commercial and Industrial	73.15	75.21	71.62	72.28	68.73
Commercial Real Estate	149.62	152.22	169.21	173.17	188.79
Construction & Development	24.13	26.12	34.35	32.08	40.87
Multifamily Residential Real Estate	4.41	4.36	4.96	5.57	4.83
Nonresidential Real Estate	114.46	115.86	123.38	122.41	128.82
Residential Real Estate	94.45	94.97	103.62	101.16	105.33
Consumer	26.40	26.34	27.71	27.25	29.99
Agriculture	70.31	77.34	74.13	70.50	78.28

### BANKING PROFILE

#### Largest Deposit Markets (from 2012 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Billings, MT	13	4,101	< \$100 million	35 (53.8%)
Missoula, MT	14	1,942	\$100 million to \$250 million	16 (24.6%)
Great Falls, MT	10	1,277	\$250 million to \$1 billion	11 (16.9%)
			\$1 billion to \$10 billion	3 (4.6%)
			> \$10 billion	0 (0%)

\* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.