

Montana

70 Banks

54 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.59%	+9bp	+96bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	16.64%	-64bp	-694bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	1.52%	+24bp	-227bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.94%	+134bp	-212bp
Earnings			
Return on Average Assets	0.77%	-6bp	+14bp
Net Interest Margin	4.20%	-4bp	-15bp
Provisions as a Percent of Average Assets	0.32%	+7bp	-21bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.40%	-150bp	-236bp
Net Loan Growth (over last four quarters)	-2.99%	+76bp	+99bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.83%	+4bp	+90bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.70%	-72bp	-328bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.12%	-6bp	-24bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.43%	-39bp	-120bp
Earnings			
Return on Average Assets	0.77%	-1bp	+12bp
Net Interest Margin	3.97%	+1bp	+1bp
Provisions as a Percent of Average Assets	0.25%	+1bp	-15bp
Liquidity			
Noncore Funding as a Percent of Liabilities	22.00%	-86bp	-239bp
Net Loan Growth (over last four quarters)	-0.74%	+96bp	+21bp