

Montana

62 Banks

51 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	17.26%	+74bp	+75bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.41%	-304bp	-388bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.46%	-155bp	-82bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.77%	-80bp	-183bp
<b>Earnings</b>			
Return on Average Assets	0.85%	-4bp	+2bp
Net Interest Margin	4.22%	+6bp	-2bp
Provisions as a Percent of Average Assets	0.18%	+7bp	-8bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	17.97%	-26bp	-293bp
<b>Net Loan Growth (over last four quarters)</b>	-0.77%	+5bp	+298bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.23%	+15bp	+44bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	12.10%	-27bp	-231bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.02%	-2bp	-16bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.71%	-13bp	-111bp
<b>Earnings</b>			
Return on Average Assets	0.89%	+2bp	+11bp
Net Interest Margin	3.89%	0bp	-7bp
Provisions as a Percent of Average Assets	0.15%	0bp	-9bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	20.91%	-25bp	-195bp
<b>Net Loan Growth (over last four quarters)</b>	0.91%	+36bp	+254bp