

Montana

62 Banks

51 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	17.43%	+17bp	+84bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	14.13%	+73bp	-251bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	1.03%	+57bp	-49bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.41%	-36bp	-352bp
Earnings			
Return on Average Assets	0.80%	-5bp	+3bp
Net Interest Margin	4.16%	-6bp	-4bp
Provisions as a Percent of Average Assets	0.17%	-1bp	-15bp
Liquidity			
Noncore Funding as a Percent of Liabilities	17.80%	-17bp	-160bp
Net Loan Growth (over last four quarters)	-0.30%	+47bp	+270bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.12%	-11bp	+29bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.90%	-20bp	-180bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	-2bp	-12bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.54%	-17bp	-89bp
Earnings			
Return on Average Assets	0.86%	-3bp	+9bp
Net Interest Margin	3.88%	-1bp	-9bp
Provisions as a Percent of Average Assets	0.16%	+1bp	-9bp
Liquidity			
Noncore Funding as a Percent of Liabilities	20.04%	-87bp	-197bp
Net Loan Growth (over last four quarters)	1.93%	+102bp	+261bp