

Montana

62 Banks

51 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	17.80%	+31bp	+108bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	15.51%	+138bp	-220bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.45%	-58bp	-31bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.21%	-20bp	-232bp
Earnings			
Return on Average Assets	0.79%	-1bp	-9bp
Net Interest Margin	3.89%	-29bp	-12bp
Provisions as a Percent of Average Assets	0.00%	-17bp	-16bp
Liquidity			
Noncore Funding as a Percent of Liabilities	15.96%	-184bp	-311bp
Net Loan Growth (over last four quarters)	-1.76%	-147bp	+40bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.35%	+25bp	+31bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.33%	-57bp	-218bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-12bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.32%	-23bp	-101bp
Earnings			
Return on Average Assets	0.81%	-5bp	-5bp
Net Interest Margin	3.70%	-18bp	-20bp
Provisions as a Percent of Average Assets	0.07%	-9bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.58%	-48bp	-173bp
Net Loan Growth (over last four quarters)	1.92%	-2bp	+209bp