

Montana

61 Banks

49 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	17.62%	+72bp	+14bp
Problem Loans			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.47%	-24bp	-366bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.06%	-45bp	-97bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.22%	+5bp	-219bp
Earnings			
Return on Average Assets	0.93%	+2bp	+14bp
Net Interest Margin	4.01%	0bp	-17bp
Provisions as a Percent of Average Assets	0.00%	0bp	-17bp
Liquidity			
Noncore Funding as a Percent of Liabilities	16.24%	+39bp	-156bp
Net Loan Growth (over last four quarters)	2.98%	-22bp	+328bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.24%	-9bp	+14bp
Problem Loans			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.92%	-30bp	-198bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	0bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.53%	-23bp	-102bp
Earnings			
Return on Average Assets	0.85%	-1bp	-1bp
Net Interest Margin	3.76%	+2bp	-11bp
Provisions as a Percent of Average Assets	0.09%	+1bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.54%	-36bp	-52bp
Net Loan Growth (over last four quarters)	3.92%	+64bp	+199bp