

Montana

61 Banks

49 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	17.91%	+29bp	+11bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.79%	+132bp	-372bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.38%	+32bp	-6bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.99%	+77bp	-123bp
<b>Earnings</b>			
Return on Average Assets	0.81%	-12bp	+3bp
Net Interest Margin	3.93%	-8bp	+5bp
Provisions as a Percent of Average Assets	0.00%	0bp	0bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	16.03%	-22bp	+6bp
<b>Net Loan Growth (over last four quarters)</b>	4.02%	+104bp	+578bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.42%	+18bp	+6bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.85%	-8bp	-148bp
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	2.40%	-12bp	-92bp
<b>Earnings</b>			
Return on Average Assets	0.83%	-2bp	+2bp
Net Interest Margin	3.71%	-4bp	+2bp
Provisions as a Percent of Average Assets	0.04%	-5bp	-3bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.16%	-43bp	-42bp
<b>Net Loan Growth (over last four quarters)</b>	5.20%	+128bp	+328bp