

Montana

60 Banks

48 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	17.18%	-73bp	-10bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.99%	-279bp	-261bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	-38bp	-60bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.68%	-131bp	-68bp
Earnings			
Return on Average Assets	0.87%	+5bp	-2bp
Net Interest Margin	4.00%	+7bp	+4bp
Provisions as a Percent of Average Assets	0.00%	0bp	0bp
Liquidity			
Noncore Funding as a Percent of Liabilities	16.23%	+20bp	-5bp
Net Loan Growth (over last four quarters)	6.71%	+269bp	+689bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.32%	-9bp	-3bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.64%	-120bp	-224bp
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	2.06%	-34bp	-95bp
Earnings			
Return on Average Assets	0.88%	+5bp	+3bp
Net Interest Margin	3.74%	+3bp	+2bp
Provisions as a Percent of Average Assets	0.05%	+1bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.57%	+41bp	-26bp
Net Loan Growth (over last four quarters)	5.62%	+42bp	+319bp