

Montana

62 Banks

51 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.91%	-38bp	-35bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.71%	-90bp	-270bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.51%	-8bp	+5bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.17%	-19bp	-259bp
Earnings			
Return on Average Assets	0.91%	+3bp	+7bp
Net Interest Margin	4.02%	+5bp	-21bp
Provisions as a Percent of Average Assets	0.00%	0bp	-18bp
Liquidity			
Noncore Funding as a Percent of Liabilities	15.85%	-43bp	-212bp
Net Loan Growth (over last four quarters)	3.20%	+338bp	+396bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.33%	-2bp	+9bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.22%	-67bp	-188bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-2bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.77%	-24bp	-94bp
Earnings			
Return on Average Assets	0.86%	+1bp	-3bp
Net Interest Margin	3.74%	+2bp	-15bp
Provisions as a Percent of Average Assets	0.08%	0bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.90%	+7bp	-101bp
Net Loan Growth (over last four quarters)	3.28%	+85bp	+239bp