

Montana and US Banking Conditions -- Fourth Quarter 2019

Banks = 42, BHCs = 39 -- Data from quarterly call reports

- Medium decline in bank profits
- Medium increase in loan growth
- Large increase in problem loans

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.24%	37 bps	-48 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.86%	367 bps	256 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	0 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	1.34%	-34 bps	-32 bps
Earnings			
Return on Average Assets	1.24%	-7 bps	7 bps
Net Interest Margin	4.51%	-1 bps	13 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	13.49%	-105 bps	-146 bps
Net Loan Growth (over last four quarters)	7.01%	114 bps	107 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.21%	-5 bps	14 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.16%	21 bps	-10 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	0 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.79%	-1 bps	0 bps
Earnings			
Return on Average Assets	1.15%	0 bps	2 bps
Net Interest Margin	3.88%	-1 bps	-1 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.87%	-50 bps	34 bps
Net Loan Growth (over last four quarters)	4.27%	-32 bps	-117 bps