

## Montana and US Banking Conditions -- First Quarter 2020

Banks = 40, BHCs = 37 -- Data from quarterly call reports

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

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	16.16%	-8 bps	-116 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	12.19%	132 bps	146 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	1.51%	17 bps	-35 bps
<b>Earnings</b>			
Return on Average Assets	1.14%	-10 bps	-6 bps
Net Interest Margin	4.28%	-23 bps	-10 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	13.82%	33 bps	-167 bps
<b>Net Loan Growth (over last four quarters)</b>	4.88%	-213 bps	-187 bps

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## Nation

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	15.30%	-90 bps	-89 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.21%	104 bps	52 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	1.12%	32 bps	20 bps
<b>Earnings</b>			
Return on Average Assets	1.00%	-15 bps	-11 bps
Net Interest Margin	3.74%	-14 bps	-11 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.58%	-29 bps	-16 bps
<b>Net Loan Growth (over last four quarters)</b>	4.37%	10 bps	-108 bps