

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

Banks = 40, BHCs = 36 -- Data from quarterly call reports

- Medium decline in bank profits
- Loan growth was flat
- Large decline in problem loans

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	16.17%	43 bps	30 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.61%	-321 bps	-157 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	1.27%	-6 bps	-42 bps
<b>Earnings</b>			
Return on Average Assets	1.21%	-5 bps	-10 bps
Net Interest Margin	4.11%	-19 bps	-40 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	12.17%	-52 bps	-237 bps
<b>Net Loan Growth (over last four quarters)</b>	12.72%	30 bps	685 bps

## Nation

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	15.49%	23 bps	-77 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.08%	-40 bps	-86 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	0.67%	-2 bps	-13 bps
<b>Earnings</b>			
Return on Average Assets	1.03%	0 bps	-13 bps
Net Interest Margin	3.62%	-8 bps	-28 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	17.70%	-81 bps	-267 bps
<b>Net Loan Growth (over last four quarters)</b>	9.67%	-45 bps	508 bps