

**Montana (9/30/2021)**Banks = 38  
BHCs = 35

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	15.71%	-13 bps	-45 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.88%	17 bps	-72 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	1.11%	56 bps	-15 bps
<b>Earnings</b>			
Return on Average Assets	1.36%	0 bps	15 bps
Net Interest Margin	3.71%	-7 bps	-40 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	8.64%	72 bps	-353 bps
<b>Net Loan Growth (over last four quarters)</b>	-1.71%	-23 bps	-1442 bps

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**Nation (9/30/2021)**

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	15.89%	-6 bps	39 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.58%	-20 bps	-149 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	0.36%	-6 bps	-30 bps
<b>Earnings</b>			
Return on Average Assets	1.18%	0 bps	15 bps
Net Interest Margin	3.41%	0 bps	-21 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	13.55%	-46 bps	-415 bps
<b>Net Loan Growth (over last four quarters)</b>	-1.42%	-92 bps	-1109 bps