### Montana (12/31/2021)

<table>
<thead>
<tr>
<th>Capital</th>
<th>Median</th>
<th>Change from previous quarter</th>
<th>Change from previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity/ Assets</td>
<td>9.24%</td>
<td>-34 bps</td>
<td>-36 bps</td>
</tr>
</tbody>
</table>

#### Asset Quality

- **Noncurrent and Delinquent Loans as a Percent of Capital and Allowance**: 5.06%, 17 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**: 0.85%, -25 bps, 4 bps

#### Earnings

- **Return on Average Assets**: 1.21%, -15 bps, -2 bps
- **Net Interest Margin**: 3.62%, -8 bps, -44 bps
- **Provisions as a Percent of Average Assets**: 0.01%, 0 bps, -15 bps

#### Liquidity

- **Noncore Funding as a Percent of Liabilities**: 7.80%, -83 bps, -183 bps

#### Net Loan Growth (over last four quarters)

- 2.14%, 384 bps, -319 bps

### Nation (12/31/2021)

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<tr>
<td>Equity/ Assets</td>
<td>10.13%</td>
<td>-22 bps</td>
<td>-45 bps</td>
</tr>
</tbody>
</table>

#### Asset Quality

- **Noncurrent and Delinquent Loans as a Percent of Capital and Allowance**: 3.41%, -17 bps, -155 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**: 0.32%, -4 bps, -32 bps

#### Earnings

- **Return on Average Assets**: 1.12%, -5 bps, 10 bps
- **Net Interest Margin**: 3.38%, -3 bps, -21 bps
- **Provisions as a Percent of Average Assets**: 0.04%, 1 bps, -11 bps

#### Liquidity

- **Noncore Funding as a Percent of Liabilities**: 12.64%, -90 bps, -356 bps

#### Net Loan Growth (over last four quarters)

- 2.27%, 368 bps, -430 bps