

Montana and US Banking Conditions -- Fourth Quarter 2018

Banks = 46, BHCs = 41 -- Data from quarterly call reports

- Small increase in bank profits
- Small decline in loan growth
- Problem loans were flat

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.73%	48 bps	-8 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.30%	50 bps	47 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	1.67%	-4 bps	-9 bps
Earnings			
Return on Average Assets	1.17%	3 bps	10 bps
Net Interest Margin	4.37%	1 bps	16 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	14.96%	-42 bps	205 bps
Net Loan Growth (over last four quarters)	5.94%	-75 bps	-76 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.06%	-1 bps	27 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.27%	-12 bps	-12 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	0.80%	-9 bps	-11 bps
Earnings			
Return on Average Assets	1.13%	0 bps	20 bps
Net Interest Margin	3.90%	1 bps	8 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.53%	-17 bps	49 bps
Net Loan Growth (over last four quarters)	5.44%	-19 bps	-46 bps