

Montana

70 Banks

54 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.50%	+30bp	+118bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	17.28%	-74bp	-557bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	1.27%	-39bp	-216bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.60%	-14bp	-276bp
Earnings			
Return on Average Assets	0.82%	+10bp	+18bp
Net Interest Margin	4.24%	+4bp	-19bp
Provisions as a Percent of Average Assets	0.25%	+2bp	-30bp
Liquidity			
Noncore Funding as a Percent of Liabilities	14.82%	-39bp	-176bp
Net Loan Growth (over last four quarters)	-3.75%	+145bp	-36bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.79%	+32bp	+96bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	14.38%	-105bp	-297bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.18%	-4bp	-29bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.82%	-44bp	-88bp
Earnings			
Return on Average Assets	0.78%	+4bp	+9bp
Net Interest Margin	3.96%	+3bp	-1bp
Provisions as a Percent of Average Assets	0.23%	+1bp	-13bp
Liquidity			
Noncore Funding as a Percent of Liabilities	16.75%	-30bp	-123bp
Net Loan Growth (over last four quarters)	-1.70%	+22bp	-159bp