

Montana

69 Banks

53 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.72 percent	+13bp	+98bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	17.71 percent	+107bp	-396bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.75 percent	-77bp	-252bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.53 percent	-140bp	-77bp
Earnings			
Return on Average Assets	0.87 percent	+11bp	+10bp
Net Interest Margin	4.02 percent	-18bp	-7bp
Provisions as a Percent of Average Assets	0.16 percent	-16bp	-1bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.07 percent	-32bp	-215bp
Net Loan Growth (over last four quarters)	-2.16 percent	+83bp	+313bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.04 percent	+21bp	+72bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.55 percent	-15bp	-372bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.12 percent	0bp	-29bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.37 percent	-5bp	-146bp
Earnings			
Return on Average Assets	0.86 percent	+9bp	+15bp
Net Interest Margin	3.90 percent	-7bp	+1bp
Provisions as a Percent of Average Assets	0.14 percent	-11bp	-5bp
Liquidity			
Noncore Funding as a Percent of Liabilities	21.34 percent	-67bp	-224bp
Net Loan Growth (over last four quarters)	-0.16 percent	+52bp	+173bp