

Montana

63 Banks

52 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.51%	-21bp	+31bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	16.44%	-126bp	-157bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.00%	+125bp	+34bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.57%	-96bp	-117bp
Earnings			
Return on Average Assets	0.88%	+1bp	+15bp
Net Interest Margin	4.16%	+14bp	-4bp
Provisions as a Percent of Average Assets	0.11%	-5bp	-12bp
Liquidity			
Noncore Funding as a Percent of Liabilities	18.23%	-84bp	-325bp
Net Loan Growth (over last four quarters)	-0.82%	+134bp	+437bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.08%	+5bp	+61bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	12.37%	-118bp	-306bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.05%	-7bp	-17bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.84%	-54bp	-142bp
Earnings			
Return on Average Assets	0.87%	+1bp	+13bp
Net Interest Margin	3.89%	-1bp	-4bp
Provisions as a Percent of Average Assets	0.15%	+1bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	21.16%	-18bp	-207bp
Net Loan Growth (over last four quarters)	0.55%	+71bp	+240bp