

Montana

59 Banks

47 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	17.32%	+14bp	+41bp
Problem Assets			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.44%	+44bp	-127bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.37%	+37bp	-14bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.88%	+20bp	-29bp
Earnings			
Return on Average Assets	1.01%	+15bp	+10bp
Net Interest Margin	4.09%	+9bp	+8bp
Provisions as a Percent of Average Assets	0.00%	0bp	0bp
Liquidity			
Noncore Funding as a Percent of Liabilities	15.67%	-56bp	-18bp
Net Loan Growth (over last four quarters)	7.18%	+47bp	+399bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.27%	-5bp	-6bp
Problem Assets			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.33%	-31bp	-188bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	0bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	1.86%	-20bp	-91bp
Earnings			
Return on Average Assets	0.91%	+3bp	+5bp
Net Interest Margin	3.77%	+3bp	+3bp
Provisions as a Percent of Average Assets	0.06%	+1bp	-2bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.66%	+9bp	-24bp
Net Loan Growth (over last four quarters)	6.05%	+44bp	+277bp