

## Montana

Banks = 59

BHCs = 48

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	17.63%	35 bps	0 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.44%	-99 bps	-202 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	-36 bps	-6 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.27%	-61 bps	-95 bps
<b>Earnings</b>			
Return on Average Assets	1.06%	5 bps	13 bps
Net Interest Margin	4.01%	-3 bps	0 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	14.79%	-88 bps	-145 bps
<b>Net Loan Growth (over last four quarters)</b>	7.36%	18 bps	438 bps

## Nation

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	16.15%	-11 bps	-9 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.83%	-50 bps	-209 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	1.64%	-22 bps	-88 bps
<b>Earnings</b>			
Return on Average Assets	0.90%	0 bps	5 bps
Net Interest Margin	3.78%	1 bps	3 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.27%	-38 bps	-31 bps
<b>Net Loan Growth (over last four quarters)</b>	6.41%	36 bps	249 bps