



The relative strengths and weaknesses of Eagle Bancorp Montana Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Eagle Bancorp Montana Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Eagle Bancorp Montana Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.0%, being 1.3% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	173,154
Cash Deposits and Cash Equivalents	69,802
Deposits	1,033,083
Fees	1,335
Goodwill	20,798
IT and Equipment Expense	4,722
Labor Expense	38,836
Liabilities and Borrowings	714,694
Loans and Leases Receivable	829,503
Long-term Debt	29,791
Occupancy	5,019
Other Assets	105,615
Other Compr. Net Income	4,522
Other Expenses	11,426
Other Liabilities	-672,872
Other Net Income	77,168
Other Noninterest Expense	6,563
Other Revenues	3,645
Property, Plant and Equipment	58,762

Output Variable	Value in 1000 USD
Liabilities	1,104,696
Assets	1,257,634
Expenses	67,901
Revenues	3,645
Stockholders Equity	152,938
Net Income	12,912
Comprehensive Net Income	17,434
Economic Capital Ratio	8.0%