

Upper Peninsula of MI (12/31/2021)

Banks = 15

	Median	Change from previous quarter	Change from previous year
Capital			
Equity/ Assets	9.25%	-1 bps	-73 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.12%	-109 bps	-124 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	1.30%	-27 bps	-95 bps
Earnings			
Return on Average Assets	0.83%	-9 bps	-20 bps
Net Interest Margin	3.18%	-23 bps	-55 bps
Provisions as a Percent of Average Assets	0.06%	0 bps	-11 bps
Liquidity			
Noncore Funding as a Percent of Liabilities	12.09%	-28 bps	-57 bps
Net Loan Growth (over last four quarters)	-0.60%	350 bps	-234 bps

Nation (12/31/2021)

Banks = 4273

	Median	Change from previous quarter	Change from previous year
Capital			
Equity/ Assets	10.13%	-22 bps	-45 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.41%	-17 bps	-155 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	0.32%	-4 bps	-32 bps
Earnings			
Return on Average Assets	1.12%	-5 bps	10 bps
Net Interest Margin	3.38%	-3 bps	-21 bps
Provisions as a Percent of Average Assets	0.04%	1 bps	-11 bps
Liquidity			
Noncore Funding as a Percent of Liabilities	12.64%	-90 bps	-356 bps
Net Loan Growth (over last four quarters)	2.27%	368 bps	-430 bps