

Michigan

21 Banks

20 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	18.51%	+23bp	+30bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	19.32%	-65bp	+197bp
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	5.20%	-118bp	-167bp
<b>Earnings</b>			
Return on Average Assets	0.90%	-3bp	+10bp
Net Interest Margin	4.14%	-2bp	+1bp
Provisions as a Percent of Average Assets	0.22%	0bp	0bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.44%	-78bp	-107bp
<b>Net Loan Growth (over last four quarters)</b>	-0.60%	-47bp	+13bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.23%	+15bp	+44bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	12.10%	-27bp	-231bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.02%	-2bp	-16bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.71%	-13bp	-111bp
<b>Earnings</b>			
Return on Average Assets	0.89%	+2bp	+11bp
Net Interest Margin	3.89%	0bp	-7bp
Provisions as a Percent of Average Assets	0.15%	0bp	-9bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	20.91%	-25bp	-195bp
<b>Net Loan Growth (over last four quarters)</b>	0.91%	+36bp	+254bp