

Michigan

21 Banks

20 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	18.79%	+28bp	+15bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	20.48%	+116bp	+493bp
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	6.65%	+145bp	+151bp
Earnings			
Return on Average Assets	0.91%	+1bp	+12bp
Net Interest Margin	4.11%	-3bp	-7bp
Provisions as a Percent of Average Assets	0.22%	0bp	-5bp
Liquidity			
Noncore Funding as a Percent of Liabilities	20.73%	+129bp	+11bp
Net Loan Growth (over last four quarters)	-1.28%	-68bp	-26bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.12%	-11bp	+29bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.90%	-20bp	-180bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	-2bp	-12bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.54%	-17bp	-89bp
Earnings			
Return on Average Assets	0.86%	-3bp	+9bp
Net Interest Margin	3.88%	-1bp	-9bp
Provisions as a Percent of Average Assets	0.16%	+1bp	-9bp
Liquidity			
Noncore Funding as a Percent of Liabilities	20.04%	-87bp	-197bp
Net Loan Growth (over last four quarters)	1.93%	+102bp	+261bp