

Michigan

21 Banks

20 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	18.84%	+5bp	+45bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	19.17%	-131bp	+276bp
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	6.31%	-34bp	+32bp
Earnings			
Return on Average Assets	0.75%	-16bp	-16bp
Net Interest Margin	3.80%	-31bp	-32bp
Provisions as a Percent of Average Assets	0.14%	-8bp	-8bp
Liquidity			
Noncore Funding as a Percent of Liabilities	20.02%	-50bp	-30bp
Net Loan Growth (over last four quarters)	-0.56%	+72bp	+234bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.35%	+25bp	+31bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.33%	-57bp	-218bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-12bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.32%	-23bp	-101bp
Earnings			
Return on Average Assets	0.81%	-5bp	-5bp
Net Interest Margin	3.70%	-18bp	-20bp
Provisions as a Percent of Average Assets	0.07%	-9bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.58%	-48bp	-173bp
Net Loan Growth (over last four quarters)	1.92%	-2bp	+209bp