

Michigan

21 Banks

20 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	19.13%	+22bp	+29bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	16.70%	-68bp	-247bp
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	7.85%	+41bp	+154bp
Earnings			
Return on Average Assets	0.64%	-8bp	-11bp
Net Interest Margin	3.90%	-5bp	+10bp
Provisions as a Percent of Average Assets	0.11%	-12bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	17.30%	-207bp	-272bp
Net Loan Growth (over last four quarters)	0.31%	-72bp	+87bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.42%	+18bp	+6bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.85%	-8bp	-148bp
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	2.40%	-12bp	-92bp
Earnings			
Return on Average Assets	0.83%	-2bp	+2bp
Net Interest Margin	3.71%	-4bp	+2bp
Provisions as a Percent of Average Assets	0.04%	-5bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.16%	-43bp	-42bp
Net Loan Growth (over last four quarters)	5.20%	+128bp	+328bp