

Upper Peninsula of MI and US Banking Conditions -- Third Quarter 2019

Banks = 17, BHCs = 17 -- Data from quarterly call reports

- Small increase in bank profits
- Loan growth was flat
- Small increase in problem loans

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	17.53%	-1 bps	-35 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.50%	102 bps	-270 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.23%	23 bps	23 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.13%	66 bps	-120 bps
Earnings			
Return on Average Assets	1.07%	3 bps	17 bps
Net Interest Margin	4.02%	0 bps	2 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	15.79%	49 bps	21 bps
Net Loan Growth (over last four quarters)	2.05%	11 bps	29 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.26%	8 bps	18 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.94%	-10 bps	-45 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	0.81%	2 bps	-9 bps
Earnings			
Return on Average Assets	1.16%	2 bps	2 bps
Net Interest Margin	3.90%	0 bps	1 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	20.38%	20 bps	67 bps
Net Loan Growth (over last four quarters)	4.59%	-49 bps	-105 bps