

Upper Peninsula of MI and US Banking Conditions -- Third Quarter 2020

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

- Small decline in bank profits
- Large decline in loan growth
- Problem loans were flat

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	14.39%	-45 bps	-313 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.60%	33 bps	-189 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	-23 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	1.88%	-2 bps	-124 bps
Earnings			
Return on Average Assets	1.01%	-3 bps	-6 bps
Net Interest Margin	3.89%	-11 bps	-12 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	12.80%	-92 bps	-298 bps
Net Loan Growth (over last four quarters)	5.88%	-294 bps	383 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.49%	23 bps	-77 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.08%	-40 bps	-86 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	0.67%	-2 bps	-13 bps
Earnings			
Return on Average Assets	1.03%	0 bps	-13 bps
Net Interest Margin	3.62%	-8 bps	-28 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	17.70%	-81 bps	-267 bps
Net Loan Growth (over last four quarters)	9.67%	-45 bps	508 bps