

Upper Peninsula of MI (9/30/2021)

Banks = 16
BHCs = 16

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.29%	25 bps	89 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.22%	43 bps	-138 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	1.58%	-56 bps	-30 bps
Earnings			
Return on Average Assets	0.92%	-11 bps	-9 bps
Net Interest Margin	3.42%	-5 bps	-47 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	12.38%	68 bps	-41 bps
Net Loan Growth (over last four quarters)	-4.11%	102 bps	-998 bps

Nation (9/30/2021)

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.89%	-6 bps	39 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.58%	-20 bps	-149 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	0.36%	-6 bps	-30 bps
Earnings			
Return on Average Assets	1.18%	0 bps	15 bps
Net Interest Margin	3.41%	0 bps	-21 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	13.55%	-46 bps	-415 bps
Net Loan Growth (over last four quarters)	-1.42%	-92 bps	-1109 bps