

Michigan

21 Banks

20 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	18.39 percent	-25bp	+67bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	16.41 percent	+86bp	-69bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00 percent	0bp	0bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.99 percent	+85bp	-139bp
<b>Earnings</b>			
Return on Average Assets	0.91 percent	+12bp	+10bp
Net Interest Margin	4.09 percent	-9bp	+2bp
Provisions as a Percent of Average Assets	0.22 percent	-5bp	+5bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	20.32 percent	-29bp	-84bp
<b>Net Loan Growth (over last four quarters)</b>	-2.90 percent	-188bp	-170bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.04 percent	+21bp	+72bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.55 percent	-15bp	-372bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.12 percent	0bp	-29bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.37 percent	-5bp	-146bp
<b>Earnings</b>			
Return on Average Assets	0.86 percent	+9bp	+15bp
Net Interest Margin	3.90 percent	-7bp	+1bp
Provisions as a Percent of Average Assets	0.14 percent	-11bp	-5bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	21.34 percent	-67bp	-224bp
<b>Net Loan Growth (over last four quarters)</b>	-0.16 percent	+52bp	+173bp