

Michigan

21 Banks

20 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	19.19%	+35bp	+91bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	23.13%	+396bp	+316bp
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	12.55%	+624bp	+617bp
Earnings			
Return on Average Assets	0.86%	+11bp	-7bp
Net Interest Margin	3.97%	+17bp	-19bp
Provisions as a Percent of Average Assets	0.14%	0bp	-8bp
Liquidity			
Noncore Funding as a Percent of Liabilities	18.50%	-153bp	-173bp
Net Loan Growth (over last four quarters)	-1.29%	-73bp	-116bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.35%	0bp	+27bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.88%	-45bp	-146bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-5bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.01%	-31bp	-81bp
Earnings			
Return on Average Assets	0.85%	+4bp	-2bp
Net Interest Margin	3.72%	+3bp	-17bp
Provisions as a Percent of Average Assets	0.08%	+1bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.82%	+24bp	-132bp
Net Loan Growth (over last four quarters)	2.43%	+51bp	+190bp

