

Michigan

21 Banks

20 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	18.70%	-49bp	+19bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	19.39%	-374bp	+7bp
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	6.83%	-572bp	+163bp
<b>Earnings</b>			
Return on Average Assets	0.78%	-8bp	-12bp
Net Interest Margin	3.92%	-5bp	-22bp
Provisions as a Percent of Average Assets	0.14%	0bp	-8bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.48%	+99bp	+4bp
<b>Net Loan Growth (over last four quarters)</b>	-0.39%	+90bp	+21bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.33%	-2bp	+9bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.22%	-67bp	-188bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-2bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.77%	-24bp	-94bp
<b>Earnings</b>			
Return on Average Assets	0.86%	+1bp	-3bp
Net Interest Margin	3.74%	+2bp	-15bp
Provisions as a Percent of Average Assets	0.08%	0bp	-7bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.90%	+7bp	-101bp
<b>Net Loan Growth (over last four quarters)</b>	3.28%	+85bp	+239bp