

Michigan

21 Banks

20 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	18.91%	+21bp	+12bp
Problem Loans			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	17.38%	-201bp	-310bp
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	7.45%	+61bp	+79bp
Earnings			
Return on Average Assets	0.72%	-6bp	-19bp
Net Interest Margin	3.95%	+3bp	-16bp
Provisions as a Percent of Average Assets	0.23%	+9bp	+1bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.37%	-11bp	-116bp
Net Loan Growth (over last four quarters)	1.03%	+142bp	+231bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.24%	-9bp	+14bp
Problem Loans			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.92%	-30bp	-198bp
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	2.53%	-23bp	-102bp
Earnings			
Return on Average Assets	0.85%	-1bp	-1bp
Net Interest Margin	3.76%	+2bp	-11bp
Provisions as a Percent of Average Assets	0.09%	+1bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.54%	-36bp	-52bp
Net Loan Growth (over last four quarters)	3.92%	+64bp	+199bp