

Michigan

21 Banks

20 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	19.49%	+36bp	+30bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	19.45%	+275bp	-368bp
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	9.00%	+115bp	-355bp
Earnings			
Return on Average Assets	0.69%	+5bp	-17bp
Net Interest Margin	3.91%	+1bp	-6bp
Provisions as a Percent of Average Assets	0.11%	0bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	17.36%	+6bp	-114bp
Net Loan Growth (over last four quarters)	1.01%	+70bp	+230bp

	Median	Change from previous quarter	Change from previous year
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Capital			
Total Risk-Based Capital Ratio	16.32%	-9bp	-3bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.64%	-120bp	-224bp
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	2.06%	-34bp	-95bp
Earnings			
Return on Average Assets	0.88%	+5bp	+3bp
Net Interest Margin	3.74%	+3bp	+2bp
Provisions as a Percent of Average Assets	0.05%	+1bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.57%	+41bp	-26bp
Net Loan Growth (over last four quarters)	5.62%	+42bp	+319bp

