

Michigan

21 Banks

20 BHCs

|   | Median | Change from previous quarter | Change from previous year |
|---|--------|------------------------------|---------------------------|
| <b>Capital</b>  |        |                              |                           |
| Total Risk-Based Capital Ratio  | 19.06% | -43bp                        | +36bp                     |
| <b>Problem Assets</b>   |        |                              |                           |
| Noncurrent and Delinquent Loans as a Percent of Capital and Allowance                                   | 14.94% | -451bp                       | -445bp                    |
| 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            | 7.52%  | -148bp                       | +68bp                     |
| <b>Earnings</b>   |        |                              |                           |
| Return on Average Assets  | 0.70%  | +1bp                         | -8bp                      |
| Net Interest Margin   | 3.96%  | +5bp                         | +4bp                      |
| Provisions as a Percent of Average Assets   | 0.10%  | -1bp                         | -4bp                      |
| <b>Liquidity</b>  |        |                              |                           |
| Noncore Funding as a Percent of Liabilities   | 18.58% | +122bp                       | -90bp                     |
| <b>Net Loan Growth (over last four quarters)</b>  | 1.48%  | +47bp                        | +187bp                    |

| Nation  | Median | Change from previous quarter | Change from previous year |
|---|--------|------------------------------|---------------------------|
| <b>Capital</b>  |        |                              |                           |
| Total Risk-Based Capital Ratio  | 16.27% | -5bp                         | -6bp                      |
| <b>Problem Assets</b>   |        |                              |                           |
| Noncurrent and Delinquent Loans as a Percent of Capital and Allowance                                   | 8.33%  | -31bp                        | -188bp                    |
| 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            | 1.86%  | -20bp                        | -91bp                     |
| <b>Earnings</b>   |        |                              |                           |
| Return on Average Assets  | 0.91%  | +3bp                         | +5bp                      |
| Net Interest Margin   | 3.77%  | +3bp                         | +3bp                      |
| Provisions as a Percent of Average Assets   | 0.06%  | +1bp                         | -2bp                      |
| <b>Liquidity</b>  |        |                              |                           |
| Noncore Funding as a Percent of Liabilities   | 19.66% | +9bp                         | -24bp                     |
| <b>Net Loan Growth (over last four quarters)</b>  | 6.05%  | +44bp                        | +277bp                    |