

Upper Peninsula of MI

Banks = 20
BHCs = 18

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	19.00%	-6 bps	8 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.30%	-163 bps	-407 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	0 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.59%	-92 bps	-85 bps
Earnings			
Return on Average Assets	0.73%	2 bps	0 bps
Net Interest Margin	4.01%	5 bps	5 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.80%	121 bps	42 bps
Net Loan Growth (over last four quarters)	0.92%	-56 bps	-11 bps

Nation

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.15%	-11 bps	-9 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.83%	-50 bps	-209 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	0 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	1.64%	-22 bps	-88 bps
Earnings			
Return on Average Assets	0.90%	0 bps	5 bps
Net Interest Margin	3.78%	1 bps	3 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.27%	-38 bps	-31 bps
Net Loan Growth (over last four quarters)	6.41%	36 bps	249 bps