

Table 3A Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Bank of Lenawee	Adrian	92.5	0.369	1	107,314	795	\$100M-500M	70.0	11,775	540	0.004
First Federal of Northern MI	Alpena	85.0	0.196	0.785	51,897	564	\$100M-500M	82.5	6,713	379	0.002
Wolverine Bank Federal Savings	Midland	85.0	0.2	0.968	60,713	237	\$100M-500M	72.5	5,550	66	0
Northern Michigan B&T	Escanaba	82.5	0.432	0.988	80,342	526	\$100M-500M	72.5	11,344	238	0
Range Bk NA	Negaunee	82.5	0.349	1	75,171	735	\$100M-500M	77.5	12,233	458	0.001
Isabella B&TC	Mount Pleasant	82.5	0.208	1	187,641	1,776	\$500M-\$1B	85.0	34,080	1,208	0.001
Peninsula Bk of Ishpeming	Ishpeming	80.0	0.418	0.983	52,918	705	\$100M-500M	95.0	18,923	536	0.003
First Bk Upper Michigan	Gladstone	80.0	0.385	1	58,538	571	\$100M-500M	90.0	17,391	406	0.001
Alden St Bk	Alden	80.0	0.357	0.935	61,675	887	\$100M-500M	87.5	13,357	653	0.003
Central Savings Bk	Sault Sainte Marie	80.0	0.365	1	69,649	451	\$100M-500M	60.0	8,130	265	0.002
Traverse City St Bk	Traverse City	80.0	0.379	0.878	72,436	724	\$100M-500M	85.0	14,169	482	0
Capital NB	Lansing	80.0	0.424	0.711	102,664	770	\$100M-500M	60.0	9,969	381	0
Community Shores Bk	Muskegon	80.0	0.433	0.745	113,005	795	\$100M-500M	80.0	18,550	491	0.002
New Buffalo Savings Bank A	New Buffalo	77.5	0.184	0.998	21,420	128	\$100M-500M	80.0	3,359	75	0
Keystone Cmnty Bk	Kalamazoo	75.0	0.439	0.702	87,555	682	\$100M-500M	85.0	18,763	399	0
Century B&TC	Coldwater	75.0	0.286	0.87	68,950	711	\$100M-500M	95.0	22,839	519	0.004
Dearborn FSB	Dearborn	75.0	0.124	0.943	32,825	160	\$100M-500M	72.5	3,585	68	0
Peoples St Bk	Hamtramck	75.0	0.338	0.634	171,604	956	\$500M-\$1B	62.5	15,980	403	0.001
Select Bk	Grand Rapids	72.5	0.45	0.876	55,244	407	\$100M-500M	62.5	7,543	214	0
Portage CMRC Bk	Portage	72.5	0.419	0.665	78,671	548	\$100M-500M	45.0	6,743	233	0
Bank of Northern MI	Petoskey	72.5	0.377	0.785	92,478	576	\$100M-500M	57.5	9,825	268	0
Independent Bk East MI	Troy	72.5	0.254	0.622	176,915	1,442	\$500M-\$1B	82.5	33,270	829	0
Miners St Bk	Iron River	70.0	0.448	0.874	38,000	395	<\$100M	62.5	5,472	259	0
Upper Peninsula St Bk	Escanaba	70.0	0.36	0.883	51,480	506	\$100M-500M	75.0	10,190	333	0.001
Honor St Bk	Honor	70.0	0.3	0.878	62,269	590	\$100M-500M	77.5	12,461	375	0
FirstBank-West Branch	West Branch	70.0	0.275	0.809	65,606	930	\$100M-500M	90.0	18,129	675	0
Choiceone Bk	Sparta	70.0	0.236	0.801	109,619	1,070	\$100M-500M	82.5	20,072	695	0
Fidelity Bk	Dearborn	70.0	0.292	0.487	303,774	1,397	\$1B-\$10B	50.0	13,950	478	0
Mercantile Bk MI	Grand Rapids	70.0	0.3	0.488	630,447	4,109	\$1B-\$10B	67.5	71,739	2,228	0
Gogebic Range Bk	Bessemer	67.5	0.581	1	24,042	282	<\$100M	75.0	7,531	199	0
Greenville Cmnty Bk	Greenville	67.5	0.377	0.981	40,355	386	\$100M-500M	75.0	8,509	273	0
Michigan Heritage Bk	Farmington Hills	67.5	0.319	0.803	57,819	561	\$100M-500M	70.0	10,196	342	0
Paramount Bk	Farmington Hills	67.5	0.328	0.671	95,155	427	\$100M-500M	27.5	5,720	123	0
Southern MI B&TC	Coldwater	67.5	0.261	0.756	86,248	820	\$100M-500M	72.5	13,908	494	0
Ann Arbor Commerce Bk	Ann Arbor	67.5	0.338	0.566	113,597	623	\$100M-500M	37.5	6,985	241	0
Bank Holland	Holland	67.5	0.313	0.604	145,447	931	\$100M-500M	60.0	13,962	431	0
Macatawa Bk	Holland	67.5	0.238	0.594	504,936	4,121	\$1B-\$10B	67.5	56,556	2,119	0
1st St Bk	Saginaw	65.0	0.461	0.801	52,368	374	\$100M-500M	55.0	6,559	205	0
Charlevoix St Bk	Charlevoix	65.0	0.327	0.926	40,664	483	\$100M-500M	70.0	7,210	333	0.004
Ionia Cty NB of Ionia	Ionia	65.0	0.252	0.782	57,768	759	\$100M-500M	82.5	12,932	554	0.003
Dart Bk	Mason	65.0	0.249	0.827	58,500	626	\$100M-500M	70.0	9,799	416	0
Signature Bk	Bad Axe	65.0	0.25	0.807	62,829	631	\$100M-500M	67.5	10,013	404	0

Table 3A Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Superior NB&TC	Hancock	65.0	0.193	0.884	57,410	861	\$100M-500M	90.0	19,797	675	0
State Bk	Fenton	65.0	0.269	0.607	104,270	799	\$100M-500M	72.5	17,554	479	0
United Bk MI	Grand Rapids	65.0	0.311	0.574	131,742	715	\$100M-500M	42.5	8,637	274	0
United B&T	Tecumseh	65.0	0.229	0.645	113,886	807	\$100M-500M	62.5	13,971	455	0.002
Northern Trust Bank FSB	Bloomfield Hills	65.0	0.058	0.396	51,040	359	\$500M-\$1B	92.5	27,874	285	0
Independent Bk	Bay City	65.0	0.106	0.804	136,919	1,458	\$1B-\$10B	80.0	37,055	905	0
Monroe Bk & TR	Monroe	65.0	0.18	0.617	273,207	2,340	\$1B-\$10B	75.0	48,793	1,479	0
Chemical Bk	Midland	65.0	0.169	0.612	639,880	6,529	\$1B-\$10B	72.5	115,285	4,155	0
Huron NB	Rogers City	62.5	0.278	1	13,419	396	<\$100M	90.0	13,419	396	0
FirstBank St Johns	St. Johns	62.5	0.385	0.891	26,523	441	<\$100M	80.0	7,496	316	0
First Savings Bank A FSB	Three Rivers	62.5	0.103	0.875	10,855	100	\$100M-500M	60.0	1,171	31	0
State Savings Bk of Manistique	Manistique	62.5	0.329	1	35,337	311	\$100M-500M	85.0	15,397	236	0.001
Peoples St Bk of Munising	Munising	62.5	0.318	1	34,284	320	\$100M-500M	67.5	6,971	193	0.002
First Cmnty Bk	Harbor Springs	62.5	0.317	0.694	65,661	464	\$100M-500M	55.0	8,488	267	0
Hillsdale Cty NB	Hillsdale	62.5	0.231	0.797	67,923	757	\$100M-500M	72.5	11,476	483	0
Founders B&TC	Grand Rapids	62.5	0.218	0.711	73,092	712	\$100M-500M	57.5	10,153	430	0
First NB in Howell	Howell	62.5	0.254	0.509	114,880	769	\$100M-500M	50.0	10,265	377	0
Independent Bk South MI	East Lansing	62.5	0.183	0.72	98,749	804	\$500M-\$1B	80.0	20,358	469	0
Byron Bk	Byron Center	62.5	0.24	0.506	170,456	1,161	\$500M-\$1B	52.5	13,926	558	0
Northwestern Savings B&TC	Traverse City	62.5	0.205	0.597	156,289	1,244	\$500M-\$1B	60.0	17,756	656	0
Davison St Bk	Davison	60.0	0.439	0.944	21,789	158	<\$100M	40.0	2,077	75	0
First NB of Crystal Falls	Crystal Falls	60.0	0.364	1	22,377	210	<\$100M	50.0	2,860	130	0
OSB Cmnty Bk	Brooklyn	60.0	0.314	1	20,007	141	<\$100M	45.0	2,697	71	0.012
Kent CMRC Bk	Kentwood	60.0	0.536	0.796	43,713	253	<\$100M	35.0	3,001	105	0
Bank of Alpena	Alpena	60.0	0.361	0.869	33,355	366	<\$100M	75.0	7,069	242	0
Grand Haven Bk	Grand Haven	60.0	0.358	0.669	46,636	350	\$100M-500M	42.5	5,000	178	0
ThUmb NB&TC	Pigeon	60.0	0.242	0.811	47,681	511	\$100M-500M	77.5	11,084	340	0
Chelsea St Bk	Chelsea	60.0	0.298	0.826	60,189	315	\$100M-500M	40.0	5,849	149	0
First NB&TC Iron Mountain	Iron Mountain	60.0	0.259	0.764	55,190	558	\$100M-500M	62.5	8,776	356	0.002
Northstar Bk	Bad Axe	60.0	0.188	0.962	42,191	573	\$100M-500M	82.5	11,751	420	0
Bank Ann Arbor	Ann Arbor	60.0	0.235	0.563	107,760	622	\$100M-500M	35.0	6,873	260	0.001
Independent Bk West MI	Grand Rapids	60.0	0.185	0.605	142,265	1,673	\$500M-\$1B	87.5	39,263	1,220	0
Bank of MI	Farmington Hills	57.5	0.638	0.787	40,763	196	<\$100M	25.0	2,063	65	0
Old Mission Bk	Sault Sainte Marie	57.5	0.395	0.791	32,451	368	<\$100M	67.5	6,244	236	0
Summit Cmnty Bk	East Lansing	57.5	0.286	0.997	40,074	217	\$100M-500M	32.5	3,191	94	0
Lake-Osceola St Bk	Baldwin	57.5	0.233	1	35,121	342	\$100M-500M	60.0	6,254	193	0
Huron Cmnty Bk	East Tawas	57.5	0.28	0.705	50,451	489	\$100M-500M	70.0	8,885	294	0.003
Union Bk	Lake Odessa	57.5	0.247	0.88	45,371	389	\$100M-500M	50.0	6,315	233	0
Citizens St Bk	New Baltimore	57.5	0.325	0.661	66,274	334	\$100M-500M	32.5	4,427	149	0
West Shore Bk	Ludington	57.5	0.185	0.857	55,802	549	\$100M-500M	67.5	10,745	351	0
First NB America	East Lansing	57.5	0.111	0.998	43,893	617	\$100M-500M	85.0	17,632	422	0
First St Bk East Detroit	Eastpointe	57.5	0.107	0.658	83,287	1,290	\$500M-\$1B	50.0	8,595	744	0
Citizens First Savings Bk	Port Huron	57.5	0.124	0.366	219,913	1,447	\$1B-\$10B	60.0	26,335	751	0

Table 3A Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Citizens Bk	Flint	57.5	0.128	0.415	1,567,198	10,447	>\$10B	70.0	331,839	4,374	0
Flagstar Bank FSB	Troy	57.5	0.01	0.135	158,061	488	>\$10B	50.0	3,722	124	0
SSBbank	Stockbridge	55.0	0.233	1	20,404	282	<\$100M	70.0	6,370	211	0
Mainstreet Savings Bank FSB	Hastings	55.0	0.068	0.748	7,966	63	\$100M-500M	57.5	1,097	29	0
Oakland CMRC Bk	Farmington Hills	55.0	0.371	0.64	45,870	264	\$100M-500M	45.0	5,592	129	0
Seaway Cmnty Bk	Saint Clair	55.0	0.267	0.837	40,805	350	\$100M-500M	52.5	5,854	211	0
Clarkston St Bk	Clarkston	55.0	0.334	0.656	59,061	305	\$100M-500M	27.5	3,821	122	0
FirstBank	Mount Pleasant	55.0	0.266	0.595	55,995	659	\$100M-500M	70.0	10,312	422	0
Eastern MI Bk	Croswell	55.0	0.211	0.843	47,605	491	\$100M-500M	70.0	9,507	318	0
Commercial Bk	Alma	55.0	0.216	0.712	62,643	564	\$100M-500M	52.5	7,668	292	0
Eaton Federal Savings Bank	Charlotte	55.0	0.043	0.674	13,614	80	\$100M-500M	55.0	1,527	31	0
Oxford Bk	Oxford	55.0	0.169	0.633	82,916	691	\$100M-500M	50.0	9,228	402	0.02
Community Central Bk	Mount Clemens	55.0	0.215	0.536	107,723	517	\$500M-\$1B	35.0	7,132	205	0.001
Sterling Bank And Trust FSB	Southfield	55.0	0.069	0.222	41,974	105	\$500M-\$1B	32.5	285	6	0
LaSalle Bk Midwest NA	Troy	55.0	0.038	0.208	1,441,629	10,577	>\$10B	55.0	216,999	6,272	0
Fifth Third Bk	Grand Rapids	55.0	0.096	0.284	4,766,646	31,759	>\$10B	55.0	495,690	16,087	0.012
Comerica Bk	Detroit	55.0	0.063	0.107	3,610,654	22,172	>\$10B	55.0	225,906	9,233	0
Bank of Auburn Hills	Auburn Hills	52.5	0.428	0.885	19,026	71	<\$100M	17.5	1,063	20	0
Baybank	Gladstone	52.5	0.252	1	19,204	250	<\$100M	65.0	5,434	177	0.001
State Savings Bk Frankfort MI	Frankfort	52.5	0.296	0.981	22,631	210	<\$100M	50.0	3,331	145	0
First NB of Norway	Norway	52.5	0.287	0.89	22,493	268	<\$100M	62.5	5,451	190	0.001
Muskegon CMRC Bk	Muskegon	52.5	0.384	0.727	35,391	300	<\$100M	37.5	3,036	151	0
First NB of Three Rivers	Three Rivers	52.5	0.254	0.842	36,893	372	\$100M-500M	70.0	7,832	251	0
United Bk & TR Washtenaw	Ann Arbor	52.5	0.258	0.477	74,823	423	\$100M-500M	50.0	9,265	193	0
MBANK	Manistique	52.5	0.222	0.404	87,305	579	\$100M-500M	52.5	11,746	334	0.001
Lakeside Cmnty Bk	Sterling Heights	50.0	0.325	0.835	21,679	160	<\$100M	25.0	1,708	70	0
Paragon B&TC	Holland	50.0	0.363	0.695	33,714	195	<\$100M	25.0	2,095	82	0
Brighton CMRC Bk	Brighton	50.0	0.387	0.608	40,844	189	\$100M-500M	20.0	2,195	61	0
Detroit CMRC Bk	Detroit	50.0	0.407	0.571	44,646	191	\$100M-500M	17.5	2,085	49	0
West MI Cmnty Bk	Hudsonville	50.0	0.255	0.624	44,814	358	\$100M-500M	50.0	6,488	194	0
Sturgis B&TC	Sturgis	50.0	0.184	0.646	60,246	549	\$100M-500M	62.5	11,177	327	0
Exchange St Bk	Carsonville	47.5	0.185	0.983	18,265	263	<\$100M	62.5	4,676	194	0
FirstBank-Lakeview	Lakeview	47.5	0.266	0.771	31,949	285	\$100M-500M	67.5	7,510	173	0
Shelby St Bk	Shelby	47.5	0.215	0.841	35,940	361	\$100M-500M	57.5	6,492	226	0.001
First NB of Saint Ignace	Saint Ignace	47.5	0.187	0.676	35,098	532	\$100M-500M	57.5	6,432	355	0.001
Tri-Cty Bk	Brown City	47.5	0.201	0.775	39,078	373	\$100M-500M	55.0	7,118	234	0
CSB Bk	Capac	47.5	0.178	0.934	37,672	380	\$100M-500M	57.5	6,640	237	0
N Star Cmnty Bk	Bingham Farms	45.0	0.301	1	8,781	39	<\$100M	15.0	431	12	0
Port Austin St Bk	Port Austin	45.0	0.19	1	7,429	127	<\$100M	62.5	2,920	100	0
First NB of Wakefield	Wakefield	45.0	0.2	1	8,789	155	<\$100M	65.0	3,959	123	0
Kalamazoo Cty St Bk	Schoolcraft	45.0	0.243	0.997	17,311	229	<\$100M	57.5	3,621	172	0
Community St Bk St Charles	Saint Charles	45.0	0.154	0.998	20,240	292	\$100M-500M	60.0	5,367	213	0.011
Crestmark Bk	Troy	45.0	0.318	0.415	43,468	261	\$100M-500M	12.5	1,133	52	0

Table 3A Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Main St Bk	Northville	45.0	0.229	0.827	36,241	229	\$100M-500M	32.5	4,030	103	0
Hastings City Bk	Hastings	45.0	0.128	0.879	30,370	379	\$100M-500M	50.0	5,513	260	0
Warren Bk	Warren	45.0	0.147	0.523	93,676	431	\$500M-\$1B	22.5	5,272	124	0
Huron Valley St Bk	Milford	42.5	0.263	0.955	7,432	39	<\$100M	15.0	410	8	0
Central St Bk	Beulah	42.5	0.242	0.957	14,452	119	<\$100M	32.5	1,721	68	0
FirstBank-Alma	Alma	42.5	0.175	0.554	45,066	433	\$100M-500M	67.5	11,607	255	0
Citizens NB Cheboygan	Cheboygan	42.5	0.165	0.615	43,012	421	\$100M-500M	50.0	7,481	273	0.001
Private Bk	Bloomfield Hills	42.5	0.146	0.369	93,374	377	\$500M-\$1B	20.0	4,163	88	0
Home Federal Savings Bank	Detroit	40.0	0.011	1	251	5	<\$100M	40.0	32	2	0
State Bk of Ewen	Ewen	40.0	0.167	1	6,744	113	<\$100M	70.0	6,744	113	0
Farmers St Bk Munith	Munith	40.0	0.137	1	8,185	77	<\$100M	30.0	1,238	54	0
Commercial NB of L Anse	L Anse	40.0	0.14	1	8,849	139	<\$100M	60.0	3,191	110	0
Macomb Cmnty Bk	Clinton Township	40.0	0.317	0.545	28,632	133	<\$100M	17.5	1,760	49	0
Northpointe Bk	Grand Rapids	40.0	0.108	0.814	37,924	244	\$100M-500M	40.0	6,061	102	0
G W Jones Exchange Bk	Marcellus	37.5	0.097	1	5,182	134	<\$100M	50.0	1,909	118	0
First NB MI	Kalamazoo	37.5	0.285	0.667	15,941	85	<\$100M	25.0	1,602	43	0
Bay Port St Bk	Bay Port	37.5	0.202	0.868	12,832	213	<\$100M	65.0	4,498	162	0
Homestead Savings Bk	Albion	37.5	0.105	1	7,711	58	<\$100M	27.5	1,295	31	0
Blissfield St Bk	Blissfield	37.5	0.084	1	6,237	91	<\$100M	40.0	1,638	71	0.005
Edgewater Bank	Buchanan	37.5	0.001	0.005	167	35,978	\$100M-500M	45.0	84	3,594	0
Lapeer Cty B&TC	Lapeer	37.5	0.168	0.528	44,629	416	\$100M-500M	50.0	7,075	259	0
Lotus Bk	Novi	35.0	0.098	1	1,555	5	<\$100M	20.0	171	3	0
Citizens St Bk of Ontonagon	Ontonagon	35.0	0.101	1	5,091	132	<\$100M	70.0	5,091	132	0
Freeland St Bk	Freeland	35.0	0.076	1	3,903	74	<\$100M	50.0	2,039	62	0
First St Bk Decatur	Decatur	35.0	0.085	1	4,900	118	<\$100M	60.0	2,866	105	0
New Liberty Bk	Plymouth	35.0	0.278	0.55	25,717	137	<\$100M	22.5	2,100	53	0
First Independence Bk	Detroit	35.0	0.122	0.913	28,020	108	\$100M-500M	15.0	1,545	37	0.001
West Mi Savings Bk	Bangor	32.5	0.115	1	3,386	66	<\$100M	62.5	3,386	66	0
Ruth St Bk	Ruth	32.5	0.044	1	1,320	52	<\$100M	42.5	1,021	48	0
Montrose St Bk	Montrose	32.5	0.072	1	4,412	62	<\$100M	47.5	1,976	52	0.003
West MI NB&TC	Frankfort	30.0	0.096	1	3,396	37	<\$100M	35.0	760	25	0
Mason St Bk	Mason	30.0	0.119	0.811	15,665	132	\$100M-500M	35.0	2,735	75	0
Sidney St Bk	Sidney	27.5	0.093	0.898	4,419	83	<\$100M	42.5	1,493	69	0
University Bk	Ann Arbor	25.0	0.123	0.806	10,722	52	<\$100M	15.0	830	19	0.003
Monarch Cmnty Bk	Coldwater	25.0	0.086	0.539	24,404	250	\$100M-500M	35.0	4,251	137	0
Bank Birmingham	Birmingham	15.0	0.138	0.514	5,956	24	<\$100M	10.0	126	4	0
Mayville St Bk	Mayville	15.0	0.053	0.651	4,360	57	<\$100M	30.0	1,346	44	0
King TC NA	Spring Arbor	NR	0	.	-	-	<\$100M	NR	-	-	0
Auto Club Trust FSB	Dearborn	NR	0	.	-	-	<\$100M	NR	-	-	0
Citizens Bk Wealth Mgmt NA	Flint	NR	0	.	-	-	<\$100M	NR	-	-	0
Comerica B&T NA	Ann Arbor	NR	0	.	-	-	<\$100M	NR	-	-	0
JPMorgan Chase Bk Dearborn	Dearborn	NR	0	.	-	-	<\$100M	NR	-	-	0

**Table 3A Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2007**

Name of Lending Institution	City	Small Business Lending (<\$1M)					Institution Asset Size (.6)	Micro Business Lending (<\$100k)			CRD/TA (10)
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)		Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	

Note: NR = not ranked

Source: U.S. Small Business Administration, Office of Advocacy, from Call Reports collected by the Federal Reserve Board.

Table 3B Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Peninsula Bk of Ishpeming	Ishpeming	95.0	0.149	0.351	18,923	536	\$100M-500M	80.0	52,918	705	0.003
Century B&TC	Coldwater	95.0	0.095	0.288	22,839	519	\$100M-500M	75.0	68,950	711	0.004
Northern Trust Bank FSB	Bloomfield Hills	92.5	0.032	0.216	27,874	285	\$500M-\$1B	65.0	51,040	359	0
Huron NB	Rogers City	90.0	0.278	1	13,419	396	<\$100M	62.5	13,419	396	0
First Bk Upper Michigan	Gladstone	90.0	0.114	0.297	17,391	406	\$100M-500M	80.0	58,538	571	0.001
Firstbank-West Branch	West Branch	90.0	0.076	0.224	18,129	675	\$100M-500M	70.0	65,606	930	0
Superior NB&TC	Hancock	90.0	0.067	0.305	19,797	675	\$100M-500M	65.0	57,410	861	0
Alden St Bk	Alden	87.5	0.077	0.202	13,357	653	\$100M-500M	80.0	61,675	887	0.003
Independent Bk West MI	Grand Rapids	87.5	0.051	0.167	39,263	1,220	\$500M-\$1B	60.0	142,265	1,673	0
State SVG Bk of Manistique	Manistique	85.0	0.143	0.436	15,397	236	\$100M-500M	62.5	35,337	311	0.001
Traverse City St Bk	Traverse City	85.0	0.074	0.172	14,169	482	\$100M-500M	80.0	72,436	724	0
Keystone Cmnty Bk	Kalamazoo	85.0	0.094	0.151	18,763	399	\$100M-500M	75.0	87,555	682	0
First NB America	East Lansing	85.0	0.045	0.401	17,632	422	\$100M-500M	57.5	43,893	617	0
Isabella B&TC	Mount Pleasant	85.0	0.038	0.182	34,080	1,208	\$500M-\$1B	82.5	187,641	1,776	0.001
Northstar Bk	Bad Axe	82.5	0.052	0.268	11,751	420	\$100M-500M	60.0	42,191	573	0
Ionia Cty NB of Ionia	Ionia	82.5	0.056	0.175	12,932	554	\$100M-500M	65.0	57,768	759	0.003
First Federal of Northern MI	Alpena	82.5	0.025	0.102	6,713	379	\$100M-500M	85.0	51,897	564	0.002
Choiceone Bk	Sparta	82.5	0.043	0.147	20,072	695	\$100M-500M	70.0	109,619	1,070	0
Independent Bk East MI	Troy	82.5	0.048	0.117	33,270	829	\$500M-\$1B	72.5	176,915	1,442	0
Firstbank St Johns	St. Johns	80.0	0.109	0.252	7,496	316	<\$100M	62.5	26,523	441	0
New Buffalo Savings Bank A	New Buffalo	80.0	0.029	0.157	3,359	75	\$100M-500M	77.5	21,420	128	0
Community Shores Bk	Muskegon	80.0	0.071	0.122	18,550	491	\$100M-500M	80.0	113,005	795	0.002
Independent Bk South MI	East Lansing	80.0	0.038	0.148	20,358	469	\$500M-\$1B	62.5	98,749	804	0
Independent Bk	Bay City	80.0	0.029	0.218	37,055	905	\$1B-\$10B	65.0	136,919	1,458	0
Thumb NB&TC	Pigeon	77.5	0.056	0.188	11,084	340	\$100M-500M	60.0	47,681	511	0
Honor St Bk	Honor	77.5	0.06	0.176	12,461	375	\$100M-500M	70.0	62,269	590	0
Range Bk NA	Negaunee	77.5	0.057	0.163	12,233	458	\$100M-500M	82.5	75,171	735	0.001
Gogebic Range Bk	Bessemer	75.0	0.182	0.313	7,531	199	<\$100M	67.5	24,042	282	0
Bank of Alpena	Alpena	75.0	0.077	0.184	7,069	242	<\$100M	60.0	33,355	366	0
Greenville Cmnty Bk	Greenville	75.0	0.079	0.207	8,509	273	\$100M-500M	67.5	40,355	386	0
Upper Peninsula St Bk	Escanaba	75.0	0.071	0.175	10,190	333	\$100M-500M	70.0	51,480	506	0.001
Monroe Bk & TR	Monroe	75.0	0.032	0.11	48,793	1,479	\$1B-\$10B	65.0	273,207	2,340	0
Northern Michigan B&T	Escanaba	72.5	0.061	0.139	11,344	238	\$100M-500M	82.5	80,342	526	0
Dearborn FSB	Dearborn	72.5	0.014	0.103	3,585	68	\$100M-500M	75.0	32,825	160	0
Hillsdale Cty NB	Hillsdale	72.5	0.039	0.135	11,476	483	\$100M-500M	62.5	67,923	757	0
Wolverine Bank Federal Savings	Midland	72.5	0.018	0.089	5,550	66	\$100M-500M	85.0	60,713	237	0
Southern MI B&TC	Coldwater	72.5	0.042	0.122	13,908	494	\$100M-500M	67.5	86,248	820	0
State Bk	Fenton	72.5	0.045	0.102	17,554	479	\$100M-500M	65.0	104,270	799	0
Chemical Bk	Midland	72.5	0.031	0.11	115,285	4,155	\$1B-\$10B	65.0	639,880	6,529	0
State Bk of Ewen	Ewen	70.0	0.167	1	6,744	113	<\$100M	40.0	6,744	113	0

Table 3B Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Citizens St Bk of Ontonagon	Ontonagon	70.0	0.101	1	5,091	132	<\$100M	35.0	5,091	132	0
SSBbank	Stockbridge	70.0	0.073	0.312	6,370	211	<\$100M	55.0	20,404	282	0
Charlevoix St Bk	Charlevoix	70.0	0.058	0.164	7,210	333	\$100M-500M	65.0	40,664	483	0.004
First NB of Three Rivers	Three Rivers	70.0	0.054	0.179	7,832	251	\$100M-500M	52.5	36,893	372	0
Huron Cmnty Bk	East Tawas	70.0	0.049	0.124	8,885	294	\$100M-500M	57.5	50,451	489	0.003
Michigan Heritage Bk	Farmington Hills	70.0	0.056	0.142	10,196	342	\$100M-500M	67.5	57,819	561	0
Firstbank	Mount Pleasant	70.0	0.049	0.11	10,312	422	\$100M-500M	55.0	55,995	659	0
Eastern MI Bk	Croswell	70.0	0.042	0.168	9,507	318	\$100M-500M	55.0	47,605	491	0
Dart Bk	Mason	70.0	0.042	0.138	9,799	416	\$100M-500M	65.0	58,500	626	0
Bank of Lenawee	Adrian	70.0	0.041	0.11	11,775	540	\$100M-500M	92.5	107,314	795	0.004
Citizens Bk	Flint	70.0	0.027	0.088	331,839	4,374	>\$10B	57.5	1,567,198	10,447	0
Old Mission Bk	Sault Sainte Marie	67.5	0.076	0.152	6,244	236	<\$100M	57.5	32,451	368	0
Peoples St Bk of Munising	Munising	67.5	0.065	0.203	6,971	193	\$100M-500M	62.5	34,284	320	0.002
Firstbank-Lakeview	Lakeview	67.5	0.062	0.181	7,510	173	\$100M-500M	47.5	31,949	285	0
Signature Bk	Bad Axe	67.5	0.04	0.129	10,013	404	\$100M-500M	65.0	62,829	631	0
Firstbank-Alma	Alma	67.5	0.045	0.143	11,607	255	\$100M-500M	42.5	45,066	433	0
West Shore Bk	Ludington	67.5	0.036	0.165	10,745	351	\$100M-500M	57.5	55,802	549	0
Mercantile Bk MI	Grand Rapids	67.5	0.034	0.056	71,739	2,228	\$1B-\$10B	70.0	630,447	4,109	0
Macatawa Bk	Holland	67.5	0.027	0.067	56,556	2,119	\$1B-\$10B	67.5	504,936	4,121	0
First NB of Wakefield	Wakefield	65.0	0.09	0.45	3,959	123	<\$100M	45.0	8,789	155	0
Bay Port St Bk	Bay Port	65.0	0.071	0.304	4,498	162	<\$100M	37.5	12,832	213	0
Baybank	Gladstone	65.0	0.071	0.283	5,434	177	<\$100M	52.5	19,204	250	0.001
West Mi SVG Bk	Bangor	62.5	0.115	1	3,386	66	<\$100M	32.5	3,386	66	0
Port Austin St Bk	Port Austin	62.5	0.075	0.393	2,920	100	<\$100M	45.0	7,429	127	0
First NB of Norway	Norway	62.5	0.069	0.216	5,451	190	<\$100M	52.5	22,493	268	0.001
Miners St Bk	Iron River	62.5	0.064	0.126	5,472	259	<\$100M	70.0	38,000	395	0
Exchange St Bk	Carsonville	62.5	0.047	0.252	4,676	194	<\$100M	47.5	18,265	263	0
Select Bk	Grand Rapids	62.5	0.061	0.12	7,543	214	\$100M-500M	72.5	55,244	407	0
First NB&TC Iron Mountain	Iron Mountain	62.5	0.041	0.122	8,776	356	\$100M-500M	60.0	55,190	558	0.002
Sturgis B&TC	Sturgis	62.5	0.034	0.12	11,177	327	\$100M-500M	50.0	60,246	549	0
United B&T	Tecumseh	62.5	0.028	0.079	13,971	455	\$100M-500M	65.0	113,886	807	0.002
Peoples St Bk	Hamtramck	62.5	0.031	0.059	15,980	403	\$500M-\$1B	75.0	171,604	956	0.001
First St Bk Decatur	Decatur	60.0	0.05	0.585	2,866	105	<\$100M	35.0	4,900	118	0
Commercial NB of L Anse	L Anse	60.0	0.05	0.361	3,191	110	<\$100M	40.0	8,849	139	0
First Savings Bank A FSB	Three Rivers	60.0	0.011	0.094	1,171	31	\$100M-500M	62.5	10,855	100	0
Community St Bk St Charles	Saint Charles	60.0	0.041	0.265	5,367	213	\$100M-500M	45.0	20,240	292	0.011
Lake-Osceola St Bk	Baldwin	60.0	0.042	0.178	6,254	193	\$100M-500M	57.5	35,121	342	0
Central SVG Bk	Sault Sainte Marie	60.0	0.043	0.117	8,130	265	\$100M-500M	80.0	69,649	451	0.002
Capital NB	Lansing	60.0	0.041	0.069	9,969	381	\$100M-500M	80.0	102,664	770	0
Bank Holland	Holland	60.0	0.03	0.058	13,962	431	\$100M-500M	67.5	145,447	931	0
Northwestern SVG B&TC	Traverse City	60.0	0.023	0.068	17,756	656	\$500M-\$1B	62.5	156,289	1,244	0

Table 3B Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Citizens First SVG Bk	Port Huron	60.0	0.015	0.044	26,335	751	\$1B-\$10B	57.5	219,913	1,447	0
Kalamazoo Cty St Bk	Schoolcraft	57.5	0.051	0.209	3,621	172	<\$100M	45.0	17,311	229	0
Mainstreet Savings Bank FSB	Hastings	57.5	0.009	0.103	1,097	29	\$100M-500M	55.0	7,966	63	0
Shelby St Bk	Shelby	57.5	0.039	0.152	6,492	226	\$100M-500M	47.5	35,940	361	0.001
First NB of Saint Ignace	Saint Ignace	57.5	0.034	0.124	6,432	355	\$100M-500M	47.5	35,098	532	0.001
CSB Bk	Capac	57.5	0.031	0.165	6,640	237	\$100M-500M	47.5	37,672	380	0
Bank of Northern MI	Petoskey	57.5	0.04	0.083	9,825	268	\$100M-500M	72.5	92,478	576	0
Founders B&TC	Grand Rapids	57.5	0.03	0.099	10,153	430	\$100M-500M	62.5	73,092	712	0
1st St Bk	Saginaw	55.0	0.058	0.1	6,559	205	\$100M-500M	65.0	52,368	374	0
Tri-City Bk	Brown City	55.0	0.037	0.141	7,118	234	\$100M-500M	47.5	39,078	373	0
First Cmnty Bk	Harbor Springs	55.0	0.041	0.09	8,488	267	\$100M-500M	62.5	65,661	464	0
Eaton Federal Savings Bank	Charlotte	55.0	0.005	0.076	1,527	31	\$100M-500M	55.0	13,614	80	0
Lasalle Bk Midwest NA	Troy	55.0	0.006	0.031	216,999	6,272	>\$10B	55.0	1,441,629	10,577	0
Fifth Third Bk	Grand Rapids	55.0	0.01	0.03	495,690	16,087	>\$10B	55.0	4,766,646	31,759	0.012
Comerica Bk	Detroit	55.0	0.004	0.007	225,906	9,233	>\$10B	55.0	3,610,654	22,172	0
Seaway Cmnty Bk	Saint Clair	52.5	0.038	0.12	5,854	211	\$100M-500M	55.0	40,805	350	0
Commercial Bk	Alma	52.5	0.026	0.087	7,668	292	\$100M-500M	55.0	62,643	564	0
MBANK	Manistique	52.5	0.03	0.054	11,746	334	\$100M-500M	52.5	87,305	579	0.001
Byron Bk	Byron Center	52.5	0.02	0.041	13,926	558	\$500M-\$1B	62.5	170,456	1,161	0
Freeland St Bk	Freeland	50.0	0.039	0.522	2,039	62	<\$100M	35.0	3,903	74	0
G W Jones Exchange Bk	Marcellus	50.0	0.036	0.368	1,909	118	<\$100M	37.5	5,182	134	0
First NB of Crystal Falls	Crystal Falls	50.0	0.046	0.128	2,860	130	<\$100M	60.0	22,377	210	0
State SVG Bk Frankfort MI	Frankfort	50.0	0.044	0.144	3,331	145	<\$100M	52.5	22,631	210	0
West MI Cmnty Bk	Hudsonville	50.0	0.037	0.09	6,488	194	\$100M-500M	50.0	44,814	358	0
Union Bk	Lake Odessa	50.0	0.034	0.123	6,315	233	\$100M-500M	57.5	45,371	389	0
Hastings City Bk	Hastings	50.0	0.023	0.16	5,513	260	\$100M-500M	45.0	30,370	379	0
Citizens NB Cheboygan	Cheboygan	50.0	0.029	0.107	7,481	273	\$100M-500M	42.5	43,012	421	0.001
Lapeer Cty B&TC	Lapeer	50.0	0.027	0.084	7,075	259	\$100M-500M	37.5	44,629	416	0
United Bk & TR Washtenaw	Ann Arbor	50.0	0.032	0.059	9,265	193	\$100M-500M	52.5	74,823	423	0
First NB in Howell	Howell	50.0	0.023	0.045	10,265	377	\$100M-500M	62.5	114,880	769	0
Oxford Bk	Oxford	50.0	0.019	0.07	9,228	402	\$100M-500M	55.0	82,916	691	0.02
First St Bk East Detroit	Eastpointe	50.0	0.011	0.068	8,595	744	\$500M-\$1B	57.5	83,287	1,290	0
Fidelity Bk	Dearborn	50.0	0.013	0.022	13,950	478	\$1B-\$10B	70.0	303,774	1,397	0
Flagstar Bank FSB	Troy	50.0	0	0.003	3,722	124	>\$10B	57.5	158,061	488	0
Montrose St Bk	Montrose	47.5	0.032	0.448	1,976	52	<\$100M	32.5	4,412	62	0.003
OSB Cmnty Bk	Brooklyn	45.0	0.042	0.135	2,697	71	<\$100M	60.0	20,007	141	0.012
Oakland CMRC Bk	Farmington Hills	45.0	0.045	0.078	5,592	129	\$100M-500M	55.0	45,870	264	0
Edgewater Bank	Buchanan	45.0	0	0.002	84	3,594	\$100M-500M	37.5	167	35,978	0
Portage CMRC Bk	Portage	45.0	0.036	0.057	6,743	233	\$100M-500M	72.5	78,671	548	0
Ruth St Bk	Ruth	42.5	0.034	0.773	1,021	48	<\$100M	32.5	1,320	52	0
Sidney St Bk	Sidney	42.5	0.031	0.304	1,493	69	<\$100M	27.5	4,419	83	0



Table 3B Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Grand Haven Bk	Grand Haven	42.5	0.038	0.072	5,000	178	\$100M-500M	60.0	46,636	350	0
United Bk MI	Grand Rapids	42.5	0.02	0.038	8,637	274	\$100M-500M	65.0	131,742	715	0
Home Federal Savings Bank	Detroit	40.0	0.001	0.127	32	2	<\$100M	40.0	251	5	0
Davison St Bk	Davison	40.0	0.042	0.09	2,077	75	<\$100M	60.0	21,789	158	0
Blissfield St Bk	Blissfield	40.0	0.022	0.263	1,638	71	<\$100M	37.5	6,237	91	0.005
Chelsea St Bk	Chelsea	40.0	0.029	0.08	5,849	149	\$100M-500M	60.0	60,189	315	0
Northpointe Bk	Grand Rapids	40.0	0.017	0.13	6,061	102	\$100M-500M	40.0	37,924	244	0
Muskegon CMRC Bk	Muskegon	37.5	0.033	0.062	3,036	151	<\$100M	52.5	35,391	300	0
Ann Arbor Commerce Bk	Ann Arbor	37.5	0.021	0.035	6,985	241	\$100M-500M	67.5	113,597	623	0
West MI NB&TC	Frankfort	35.0	0.021	0.224	760	25	<\$100M	30.0	3,396	37	0
Kent CMRC Bk	Kentwood	35.0	0.037	0.055	3,001	105	<\$100M	60.0	43,713	253	0
Mason St Bk	Mason	35.0	0.021	0.142	2,735	75	\$100M-500M	30.0	15,665	132	0
Monarch Cmnty Bk	Coldwater	35.0	0.015	0.094	4,251	137	\$100M-500M	25.0	24,404	250	0
Bank Ann Arbor	Ann Arbor	35.0	0.015	0.036	6,873	260	\$100M-500M	60.0	107,760	622	0.001
Community Central Bk	Mount Clemens	35.0	0.014	0.036	7,132	205	\$500M-\$1B	55.0	107,723	517	0.001
Central St Bk	Beulah	32.5	0.029	0.114	1,721	68	<\$100M	42.5	14,452	119	0
Summit Cmnty Bk	East Lansing	32.5	0.023	0.079	3,191	94	\$100M-500M	57.5	40,074	217	0
Main St Bk	Northville	32.5	0.025	0.092	4,030	103	\$100M-500M	45.0	36,241	229	0
Citizens St Bk	New Baltimore	32.5	0.022	0.044	4,427	149	\$100M-500M	57.5	66,274	334	0
Sterling Bank And Trust FSB	Southfield	32.5	0	0.002	285	6	\$500M-\$1B	55.0	41,974	105	0
Farmers St Bk Munith	Munith	30.0	0.021	0.151	1,238	54	<\$100M	40.0	8,185	77	0
Mayville St Bk	Mayville	30.0	0.016	0.201	1,346	44	<\$100M	15.0	4,360	57	0
Homestead SVG Bk	Albion	27.5	0.018	0.168	1,295	31	<\$100M	37.5	7,711	58	0
Clarkston St Bk	Clarkston	27.5	0.022	0.042	3,821	122	\$100M-500M	55.0	59,061	305	0
Paramount Bk	Farmington Hills	27.5	0.02	0.04	5,720	123	\$100M-500M	67.5	95,155	427	0
First NB MI	Kalamazoo	25.0	0.029	0.067	1,602	43	<\$100M	37.5	15,941	85	0
Bank of MI	Farmington Hills	25.0	0.032	0.04	2,063	65	<\$100M	57.5	40,763	196	0
Lakeside Cmnty Bk	Sterling Heights	25.0	0.026	0.066	1,708	70	<\$100M	50.0	21,679	160	0
Paragon B&TC	Holland	25.0	0.023	0.043	2,095	82	<\$100M	50.0	33,714	195	0
New Liberty Bk	Plymouth	22.5	0.023	0.045	2,100	53	<\$100M	35.0	25,717	137	0
Warren Bk	Warren	22.5	0.008	0.029	5,272	124	\$500M-\$1B	45.0	93,676	431	0
Lotus Bk	Novi	20.0	0.011	0.11	171	3	<\$100M	35.0	1,555	5	0
Brighton CMRC Bk	Brighton	20.0	0.021	0.033	2,195	61	\$100M-500M	50.0	40,844	189	0
Private Bk	Bloomfield Hills	20.0	0.007	0.016	4,163	88	\$500M-\$1B	42.5	93,374	377	0
Bank of Auburn Hills	Auburn Hills	17.5	0.024	0.049	1,063	20	<\$100M	52.5	19,026	71	0
Macomb Cmnty Bk	Clinton Township	17.5	0.019	0.033	1,760	49	<\$100M	40.0	28,632	133	0
Detroit CMRC Bk	Detroit	17.5	0.019	0.027	2,085	49	\$100M-500M	50.0	44,646	191	0
Huron Valley St Bk	Milford	15.0	0.015	0.053	410	8	<\$100M	42.5	7,432	39	0
N Star Cmnty Bk	Bingham Farms	15.0	0.015	0.049	431	12	<\$100M	45.0	8,781	39	0
University Bk	Ann Arbor	15.0	0.01	0.062	830	19	<\$100M	25.0	10,722	52	0.003
First Independence Bk	Detroit	15.0	0.007	0.05	1,545	37	\$100M-500M	35.0	28,020	108	0.001

Table 3B Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Crestmark Bk	Troy	12.5	0.008	0.011	1,133	52	\$100M-500M	45.0	43,468	261	0
Bank Birmingham	Birmingham	10.0	0.003	0.011	126	4	<\$100M	15.0	5,956	24	0
King TC NA	Spring Arbor	NR	0	.	-	-	<\$100M	NR	-	-	0
Auto Club Trust FSB	Dearborn	NR	0	.	-	-	<\$100M	NR	-	-	0
Citizens Bk Wealth Mgmt NA	Flint	NR	0	.	-	-	<\$100M	NR	-	-	0
Comerica B&T NA	Ann Arbor	NR	0	.	-	-	<\$100M	NR	-	-	0
Jpmorgan Chase Bk Dearborn	Dearborn	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: NR = not ranked

Source: U.S. Small Business Administration, Office of Advocacy, from Call Reports collected by the Federal Reserve Board.