

Table 3A Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
First Federal of Northern MI	alpena	87.5	0.211	0.866	52,507	508	\$100M-500M	82.5	5,625	299	0.002
Northern Michigan B&T	Escanaba	85.0	0.433	1	86,738	499	\$100M-500M	67.5	10,198	230	0
Wolverine Bank Federal Saving	Midland	82.5	0.169	0.978	53,754	206	\$100M-500M	75.0	5,201	64	0
Range Bk NA	Negaunee	82.5	0.365	0.997	83,059	695	\$100M-500M	80.0	11,804	440	0.001
Isabella Bk	Mount Pleasant	82.5	0.228	0.994	241,261	1,957	\$1B-\$10B	82.5	36,078	1,288	0.001
Central SVG Bk	Sault Sainte Marie	82.5	0.387	1	83,406	461	\$100M-500M	57.5	7,738	267	0.002
Alden St Bk	Alden	82.5	0.368	0.922	62,807	774	\$100M-500M	85.0	12,789	534	0.003
Traverse City St Bk	Traverse City	80.0	0.366	0.876	74,050	714	\$100M-500M	85.0	13,156	455	0
Peninsula Bk of Ishpeming	Ishpeming	80.0	0.413	0.976	54,537	707	\$100M-500M	92.5	18,727	528	0.003
Community Shores Bk	Muskegon	80.0	0.393	0.71	104,248	786	\$100M-500M	82.5	18,390	494	0.002
Peoples St Bk	Hamtramck	77.5	0.357	0.634	171,782	880	\$100M-500M	52.5	12,912	340	0
Honor St Bk	Honor	77.5	0.353	0.86	76,521	646	\$100M-500M	80.0	13,339	384	0
Dearborn FSB	Dearborn	77.5	0.114	1	30,848	165	\$100M-500M	72.5	3,403	68	0
Dart Bk	Mason	77.5	0.318	0.989	80,463	678	\$100M-500M	70.0	10,410	432	0
Capital NB	Lansing	77.5	0.416	0.673	95,847	704	\$100M-500M	57.5	8,681	316	0
1st St Bk	Saginaw	77.5	0.481	0.82	62,741	716	\$100M-500M	75.0	8,347	467	0
Hillsdale Cty NB	Hillsdale	75.0	0.283	0.878	83,422	834	\$100M-500M	87.5	18,426	518	0
Bank of Northern MI	Petoskey	72.5	0.343	0.724	100,996	590	\$100M-500M	55.0	9,864	261	0
Southern MI B&TC	Coldwater	70.0	0.267	0.716	89,460	846	\$100M-500M	77.5	13,823	517	0
Paramount Bk	Farmington Hills	70.0	0.374	0.766	99,238	363	\$100M-500M	40.0	6,680	114	0
New Buffalo Savings Bank A	New Buffalo	70.0	0.185	0.796	20,169	109	\$100M-500M	70.0	2,418	55	0
Michigan Heritage Bk	Farmington Hills	70.0	0.323	0.716	58,827	676	\$100M-500M	82.5	10,906	441	0
Mercantile Bk MI	Grand Rapids	70.0	0.293	0.462	632,415	3,881	\$1B-\$10B	70.0	66,768	1,967	0
First Bk Upper Michigan	Gladstone	70.0	0.329	0.878	51,516	562	\$100M-500M	90.0	16,903	402	0.001
Fidelity Bk	Dearborn	70.0	0.301	0.492	311,504	1,338	\$1B-\$10B	45.0	12,931	425	0
Choiceone Bk	Sparta	70.0	0.228	0.734	105,423	1,243	\$100M-500M	82.5	18,458	831	0
TRI-Cty Bk	Brown City	67.5	0.278	1	52,821	380	\$100M-500M	52.5	6,076	222	0
Select Bk	Grand Rapids	67.5	0.452	0.825	51,587	350	\$100M-500M	55.0	5,835	171	0
Portage CMRC Bk	Portage	67.5	0.356	0.61	75,748	533	\$100M-500M	27.5	3,614	207	0
Northwestern Bk	Traverse City	67.5	0.221	0.635	172,783	1,330	\$500M-\$1B	65.0	19,023	681	0
Independent Bk	Ionia	67.5	0.168	0.662	541,906	5,233	\$1B-\$10B	87.5	124,794	3,325	0
Firstbank W MI	Ionia	67.5	0.267	0.84	60,672	658	\$100M-500M	87.5	13,792	463	0.004
Firstbank W BR	West Branch	67.5	0.259	0.811	63,054	781	\$100M-500M	90.0	15,201	552	0
Firstbank	Mount Pleasant	67.5	0.269	0.647	91,742	741	\$100M-500M	67.5	12,832	412	0
Citizens First SVG Bk	Port Huron	67.5	0.197	0.648	406,748	2,170	\$1B-\$10B	67.5	48,510	1,105	0
Century B&TC	Coldwater	67.5	0.286	0.822	67,993	711	\$100M-500M	82.5	12,446	477	0.004
Bank of Alpena	Alpena	67.5	0.422	0.892	37,954	348	<\$100M	75.0	7,356	232	0
Upper Peninsula St Bk	Escanaba	65.0	0.308	0.866	48,441	458	\$100M-500M	75.0	9,157	302	0.001

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		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1,000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
United Bk MI	Grand Rapids	65.0	0.322	0.587	134,502	691	\$100M-500M	45.0	8,436	249	0
United B&T	Tecumseh	65.0	0.238	0.624	114,931	795	\$100M-500M	60.0	13,436	427	0
Superior NB &TC	Hancock	65.0	0.196	0.874	60,461	861	\$100M-500M	95.0	20,093	664	0
State Bk	Fenton	65.0	0.278	0.576	101,229	730	\$100M-500M	70.0	14,088	413	0
Signature Bk	Bad Axe	65.0	0.265	0.8	66,338	667	\$100M-500M	75.0	10,706	423	0
Northern Trust Bank FSB	Bloomfield Hills	65.0	0.052	0.349	59,380	448	\$1B-\$10B	92.5	34,291	364	0
Monroe Bk & TR	Monroe	65.0	0.183	0.603	281,546	3,784	\$1B-\$10B	75.0	47,031	2,618	0
Macatawa Bk	Holland	65.0	0.221	0.545	467,556	3,587	\$1B-\$10B	65.0	45,491	1,640	0
Firstbank St Johns	St. Johns	65.0	0.385	0.918	29,760	355	<\$100M	77.5	7,147	254	0
Chemical Bk	Midland	65.0	0.172	0.599	641,890	6,284	\$1B-\$10B	75.0	112,830	3,962	0
Byron Bk	Byron Center	65.0	0.241	0.5	188,856	1,224	\$500M-\$1B	55.0	15,275	577	0
Bank Holland	Holland	65.0	0.27	0.525	154,525	949	\$500M-\$1B	55.0	14,138	421	0
Union Bk	Lake Odessa	62.5	0.25	0.794	45,493	1,385	\$100M-500M	70.0	6,984	951	0
Summit Cmnty Bk	East Lansing	62.5	0.326	0.877	54,376	271	\$100M-500M	37.5	4,509	117	0
Peoples St Bk of Munising	Munising	62.5	0.32	1	36,030	317	\$100M-500M	70.0	7,054	182	0.002
Miners St Bk	Iron River	62.5	0.38	0.753	37,536	456	<\$100M	62.5	5,506	326	0
Lake Osceola St Bk	Baldwin	62.5	0.277	1	43,775	365	\$100M-500M	42.5	3,898	201	0
Gogebic Range Bk	Bessemer	62.5	0.549	0.964	26,656	277	<\$100M	80.0	10,989	197	0
Founders B&TC	Grand Rapids	62.5	0.222	0.679	79,064	763	\$100M-500M	62.5	10,650	470	0
First NB in Howell	Howell	62.5	0.269	0.518	114,259	694	\$100M-500M	47.5	9,186	320	0
Charlevoix St Bk	Charlevoix	62.5	0.303	0.821	38,513	522	\$100M-500M	72.5	6,680	366	0.005
Ann Arbor Commerce Bk	Ann Arbor	62.5	0.294	0.584	106,276	592	\$100M-500M	40.0	6,830	226	0
Keystone Cmnty Bk	Kalamazoo	60.0	0.305	0.584	73,150	574	\$100M-500M	60.0	9,223	335	0
Kent CMRC Bk	Kentwood	60.0	0.459	0.779	40,343	239	<\$100M	27.5	2,496	88	0
Davison St Bk	Davison	60.0	0.484	0.97	21,021	155	<\$100M	35.0	1,514	68	0
West Shore Bk	Ludington	57.5	0.18	0.841	57,077	534	\$100M-500M	65.0	10,107	333	0
Thumb NB &TC	Pigeon	57.5	0.247	0.784	51,007	514	\$100M-500M	77.5	11,105	342	0
State SVG Bk of Manistique	Manistique	57.5	0.327	0.885	35,300	294	\$100M-500M	55.0	5,097	180	0
State SVG Bk Frankfort MI	Frankfort	57.5	0.322	1	25,355	212	<\$100M	87.5	25,355	212	0
OSB Cmnty Bk	Brooklyn	57.5	0.352	1	20,285	142	<\$100M	42.5	2,544	72	0.012
Old Mission Bk	Sault Sainte Marie	57.5	0.356	0.798	30,883	355	<\$100M	70.0	5,874	222	0
Northstar Bk	Bad Axe	57.5	0.181	0.97	43,872	563	\$100M-500M	82.5	11,125	407	0
MBank	Manistique	57.5	0.24	0.429	104,981	668	\$100M-500M	65.0	15,885	377	0.001
Huron NB	Rogers City	57.5	0.261	1	13,227	365	<\$100M	87.5	13,227	365	0
Flagstar Bank FSB	Troy	57.5	0.011	0.113	164,745	506	>\$10B	52.5	4,254	135	0
First NB of Crystal Falls	Crystal Falls	57.5	0.349	1	22,335	184	<\$100M	45.0	2,558	112	0
First Cmnty Bk	Harbor Springs	57.5	0.305	0.629	66,352	472	\$100M-500M	50.0	6,943	234	0
Eastern Mi Bk	Croswell	57.5	0.219	0.884	50,501	513	\$100M-500M	72.5	9,097	313	0
Citizens Bk	Flint	57.5	0.139	0.39	1,720,600	10,963	>\$10B	77.5	453,503	4,907	0

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Bank of MI	Farmington Hills	57.5	0.608	0.722	42,539	227	<\$100M	32.5	2,540	79	0
Seaway Cmnty Bk	Saint Clair	55.0	0.281	0.812	45,798	355	\$100M-500M	55.0	6,055	199	0
Oxford Bk	Oxford	55.0	0.193	0.631	79,072	649	\$100M-500M	55.0	9,278	374	0
New Liberty Bk	Plymouth	55.0	0.369	0.692	42,641	257	\$100M-500M	35.0	3,573	120	0
Mainstreet Savings Bank	FSB Hastings	55.0	0.063	0.698	6,783	65	\$100M-500M	65.0	1,297	32	0
Lasalle Bk Midwest Na	Troy	55.0	0.038	0.227	1,417,811	10,176	>\$10B	57.5	208,555	5,864	0
Huron Cmnty Bk	East Tawas	55.0	0.27	0.706	49,509	442	\$100M-500M	62.5	7,528	254	0.002
Grand Haven Bk	Grand Haven	55.0	0.348	0.684	45,166	354	\$100M-500M	45.0	4,794	169	0
Fifth Third Bk	Grand Rapids	55.0	0.083	0.228	4,509,822	29,394	>\$10B	55.0	444,382	14,697	0.016
Eaton Federal Savings Bank	Charlotte	55.0	0.045	0.665	14,366	100	\$100M-500M	57.5	1,820	46	0
Commercial Bk	alma	55.0	0.198	0.742	61,291	548	\$100M-500M	55.0	8,033	288	0
Clarkston St Bk	Clarkston	55.0	0.35	0.687	52,192	304	\$100M-500M	40.0	4,496	169	0
Bank Ann Arbor	Ann Arbor	55.0	0.21	0.504	101,998	565	\$100M-500M	35.0	6,048	230	0.001
West MI Cmnty Bk	Hudsonville	52.5	0.291	0.598	50,649	365	\$100M-500M	55.0	6,906	190	0
Sturgis B&TC	Sturgis	52.5	0.16	0.593	58,033	1,060	\$100M-500M	57.5	9,938	311	0
Sterling Bank And Trust	FSB Southfield	52.5	0.059	0.188	39,739	101	\$500M-\$1B	27.5	189	4	0
Nstar Cmnty Bk	Bingham Farms	52.5	0.476	0.977	17,958	73	<\$100M	10.0	532	14	0
Firstbank Alma	Alma	52.5	0.217	0.66	55,373	374	\$100M-500M	42.5	6,251	197	0
First St Bk East Detroit	Eastpointe	52.5	0.097	0.689	71,171	842	\$500M-\$1B	50.0	7,404	468	0
First NB America	East Lansing	52.5	0.105	0.997	41,768	601	\$100M-500M	85.0	17,373	417	0
First MI Bk	Troy	52.5	0.48	0.994	12,642	24	<\$100M	10.0	241	3	0
Community Central Bk	Mount Clemens	52.5	0.22	0.498	116,764	563	\$500M-\$1B	72.5	21,269	286	0.001
Chelsea St Bk	Chelsea	52.5	0.269	0.657	53,668	318	\$100M-500M	35.0	4,891	156	0
United Bk & TR Washtenaw	Ann Arbor	50.0	0.251	0.479	81,151	463	\$100M-500M	47.5	9,588	209	0
SSB bank	Stockbridge	50.0	0.208	1	18,717	259	<\$100M	70.0	5,705	191	0
Muskegon CMRC Bk	Muskegon	50.0	0.34	0.669	32,457	284	<\$100M	50.0	4,224	135	0
First NB &TC Iron Mountain	Iron Mountain	50.0	0.218	0.638	48,601	555	\$100M-500M	62.5	7,686	374	0.002
Brighton CMRC Bk	Brighton	50.0	0.393	0.601	43,398	206	\$100M-500M	17.5	2,144	66	0
Baybank	Gladstone	50.0	0.239	1	19,060	237	<\$100M	90.0	19,060	237	0.001
Bay Port St Bk	Bay Port	50.0	0.213	1	14,566	294	<\$100M	90.0	14,566	294	0
Bank of Auburn Hills	Auburn Hills	50.0	0.444	0.74	20,908	84	<\$100M	15.0	918	23	0
Shelby St Bk	Shelby	47.5	0.205	0.839	35,267	314	\$100M-500M	55.0	5,737	186	0.001
Main St Bk	Northville	47.5	0.266	0.84	29,911	169	\$100M-500M	32.5	2,984	73	0
Lotus Bk	Novi	47.5	0.433	0.823	9,483	59	<\$100M	27.5	796	30	0
Huron Valley St Bk	Milford	47.5	0.403	0.917	11,946	57	<\$100M	15.0	532	18	0
Exchange St Bk	Carsonville	47.5	0.183	1	18,819	262	\$100M-500M	65.0	4,546	196	0
Detroit CMRC Bk	Detroit	47.5	0.402	0.595	42,279	184	\$100M-500M	17.5	1,997	49	0
Community St Bk	Saint Charles	47.5	0.146	0.998	26,957	335	\$100M-500M	62.5	6,005	229	0.008
Privatebank	Bloomfield Hills	45.0	0.144	0.275	120,809	406	\$500M-\$1B	22.5	5,272	106	0

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Paragon B&TC	Holland	45.0	0.343	0.63	35,888	180	\$100M-500M	17.5	1,667	67	0
Home Federal Savings Bank	Detroit	45.0	0.027	1	444	6	<\$100M	50.0	98	4	0
Hastings City Bk	Hastings	45.0	0.118	0.85	29,126	361	\$100M-500M	50.0	4,854	251	0
First NB MI	Kalamazoo	45.0	0.361	0.63	28,753	176	<\$100M	25.0	2,149	73	0
CSB Bk	Capac	45.0	0.136	0.93	30,458	298	\$100M-500M	47.5	4,668	186	0
Central St Bk	Beulah	45.0	0.266	0.965	16,662	126	<\$100M	32.5	1,699	66	0
Warren Bk	Warren	42.5	0.145	0.493	90,332	412	\$500M-\$1B	25.0	5,488	112	0
Port Austin St Bk	Port Austin	42.5	0.21	1	7,987	133	<\$100M	60.0	2,958	104	0
Oakland CMRC Bk	Farmington Hills	42.5	0.32	0.636	34,742	207	\$100M-500M	35.0	3,391	86	0
Lapeer Cty B&TC	Lapeer	42.5	0.181	0.536	46,997	383	\$100M-500M	40.0	5,580	214	0
Lakeside Cmnty Bk	Sterling Heights	42.5	0.326	0.703	21,015	129	<\$100M	12.5	796	52	0
First NB of Saint Ignace	Saint Ignace	42.5	0.181	0.714	34,273	346	\$100M-500M	50.0	5,526	200	0.001
First NB of Norway	Norway	42.5	0.231	0.834	19,199	225	<\$100M	60.0	4,274	152	0.001
Kalamazoo Cty St Bk	Schoolcraft	40.0	0.209	0.885	15,747	187	<\$100M	52.5	2,851	135	0
FNB FNCL	Three Rivers	40.0	0.198	0.803	29,064	280	\$100M-500M	47.5	4,533	173	0
Citizens St Bk	New Baltimore	40.0	0.262	0.554	50,980	229	\$100M-500M	25.0	2,826	97	0
Northpointe Bk	Grand Rapids	37.5	0.104	0.867	31,152	212	\$100M-500M	45.0	5,804	93	0
Homestead SVG Bk	Albion	37.5	0.114	1	9,257	62	<\$100M	30.0	1,295	32	0
First NB of Wakefield	Wakefield	37.5	0.196	1	8,797	141	<\$100M	65.0	3,850	113	0
Edgewater Bank	Buchanan	37.5	0.001	0.003	142	43,695	\$100M-500M	45.0	56	4,009	0
Crestmark Bk	Troy	37.5	0.245	0.325	38,418	279	\$100M-500M	10.0	270	42	0
University Bk	Ann Arbor	35.0	0.125	1	14,096	60	\$100M-500M	15.0	711	18	0.003
State Bk of Ewen	Ewen	35.0	0.151	1	6,594	128	<\$100M	72.5	6,594	128	0
Sidney St Bk	Sidney	35.0	0.111	1	5,491	86	<\$100M	50.0	1,959	68	0
G W Jones Exchange Bk	Marcellus	35.0	0.08	1	4,418	141	<\$100M	67.5	4,418	141	0
First St Bk Decatur	Decatur	35.0	0.086	1	5,079	134	<\$100M	60.0	3,183	121	0
Farmers St Bk Munith	Munith	35.0	0.148	1	9,201	73	<\$100M	32.5	1,242	45	0
Commercial NB of L Anse	L Anse	35.0	0.138	1	8,998	136	<\$100M	57.5	2,988	102	0
Citizens St Bk of Ontonagon	Ontonagon	35.0	0.124	1	5,966	141	<\$100M	72.5	5,966	141	0
Ruth St Bk	Ruth	32.5	0.043	1	1,266	48	<\$100M	42.5	940	43	0
Macomb Cmnty Bk	Clinton Township	32.5	0.3	0.446	28,263	134	<\$100M	15.0	1,564	44	0
Citizens NB Cheboygan	Cheboygan	32.5	0.132	0.492	34,153	391	\$100M-500M	47.5	5,960	246	0.001
West MI SVG Bk	Bangor	30.0	0.103	1	3,203	57	<\$100M	62.5	3,203	57	0
West MI B&TC	Frankfort	30.0	0.087	1	2,894	39	<\$100M	60.0	2,894	39	0
Freeland St Bk	Freeland	30.0	0.069	1	3,631	68	<\$100M	47.5	1,685	55	0
Mason St Bk	Mason	27.5	0.111	0.778	14,025	124	\$100M-500M	32.5	2,475	73	0
Level One Bk	Farmington Hills	27.5	0.317	0.46	12,527	46	<\$100M	15.0	791	14	0
Blissfield St Bk	Blissfield	27.5	0.077	0.977	5,946	79	<\$100M	35.0	1,265	59	0.001
Bank Birmingham	Birmingham	25.0	0.233	0.592	15,590	75	<\$100M	10.0	491	19	0

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Monarch Cmnty Bk	Coldwater	22.5	0.093	0.372	26,609	265	\$100M-500M	30.0	4,142	141	0
First Independence Bk	Detroit	22.5	0.148	0.5	27,340	90	\$100M-500M	10.0	987	20	0.001
Mayville St Bk	Mayville	15.0	0.045	0.626	3,739	50	<\$100M	27.5	1,110	38	0
King TC NA	Spring Arbor	NR	<\$100M	-	.	.	0
JPMorgan Chase Bk Dearborn	Dearborn	NR	<\$100M	-	.	.	0
Comerica B&T NA	Ann Arbor	NR	<\$100M	-	.	.	0
Citizens Bk Wealth Mgmt NA	Flint	NR	<\$100M	-	.	.	0
Auto Club Trust FSB	Dearborn	NR	0	.	-	-	<\$100M	-	-	-	0

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 2008

Name of Lending Institution	City	HQ State or Territory	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)
Superior NB&TC	Hancock	MI	95.0	0.065	0.29	20,093	664	\$100M-500M	65.0	60,461	861	0
Peninsula Bk of Ishpeming	Ishpeming	MI	92.5	0.142	0.335	18,727	528	\$100M-500M	80.0	54,537	707	0.003
Northern Trust Bank FSB	Bloomfield Hills	MI	92.5	0.03	0.202	34,291	364	\$1B-\$10B	65.0	59,380	448	0
Firstbank W Br	West Branch	MI	90.0	0.062	0.195	15,201	552	\$100M-500M	67.5	63,054	781	0
First Bk Upper Michigan	Gladstone	MI	90.0	0.108	0.288	16,903	402	\$100M-500M	70.0	51,516	562	0.001
Baybank	Gladstone	MI	90.0	0.239	1	19,060	237	<\$100M	50.0	19,060	237	0.001
Bay Port St Bk	Bay Port	MI	90.0	0.213	1	14,566	294	<\$100M	50.0	14,566	294	0
State SVG Bk Frankfort MI	Frankfort	MI	87.5	0.322	1	25,355	212	<\$100M	57.5	25,355	212	0
Independent Bk	Ionia	MI	87.5	0.039	0.152	124,794	3,325	\$1B-\$10B	75.0	50,839	554	0
Huron NB	Rogers City	MI	87.5	0.261	1	13,227	365	<\$100M	57.5	13,227	365	0
Hillsdale Cty NB	Hillsdale	MI	87.5	0.063	0.194	18,426	518	\$100M-500M	75.0	83,422	834	0
Firstbank W MI	Ionia	MI	87.5	0.061	0.191	13,792	463	\$100M-500M	67.5	60,672	658	0.004
Traverse City St Bk	Traverse City	MI	85.0	0.065	0.156	13,156	455	\$100M-500M	80.0	74,050	714	0
First NB Amer	East Lansing	MI	85.0	0.044	0.415	17,373	417	\$100M-500M	52.5	41,768	601	0
Alden St Bk	Alden	MI	85.0	0.075	0.188	12,789	534	\$100M-500M	82.5	62,807	774	0.003
Northstar Bk	Bad Axe	MI	82.5	0.046	0.246	11,125	407	\$100M-500M	42.5	6,973	30	0
Michigan Heritage Bk	Farmington Hills	MI	82.5	0.06	0.133	10,906	441	\$100M-500M	70.0	58,827	676	0
Isabella Bk	Mount Pleasant	MI	82.5	0.034	0.149	36,078	1,288	\$1B-\$10B	82.5	241,261	1,957	0.001
First Federal of Northern MI	Alpena	MI	82.5	0.023	0.093	5,625	299	\$100M-500M	87.5	52,507	508	0.002
Community Shores Bk	Muskegon	MI	82.5	0.069	0.125	18,390	494	\$100M-500M	80.0	104,248	786	0.002
Choiceone Bk	Sparta	MI	82.5	0.04	0.129	18,458	831	\$100M-500M	70.0	105,423	1,243	0
Century B&TC	Coldwater	MI	82.5	0.052	0.15	12,446	477	\$100M-500M	47.5	89,329	386	0.004
Range Bk NA	Negaunee	MI	80.0	0.052	0.142	11,804	440	\$100M-500M	82.5	83,059	695	0.001
Honor St Bk	Honor	MI	80.0	0.062	0.15	13,339	384	\$100M-500M	77.5	76,521	646	0
Gogebic Range Bk	Bessemer	MI	80.0	0.226	0.398	10,989	197	<\$100M	62.5	26,656	277	0
Thumb NB&TC	Pigeon	MI	77.5	0.054	0.171	11,105	342	\$100M-500M	57.5	51,007	514	0
Southern MI B&TC	Coldwater	MI	77.5	0.041	0.111	13,823	517	\$100M-500M	70.0	89,460	846	0
Firstbank St Johns	St. Johns	MI	77.5	0.092	0.22	7,147	254	<\$100M	65.0	29,760	355	0
Citizens Bk	Flint	MI	77.5	0.037	0.103	453,503	4,907	>\$10B	72.5	17,838	252	0
Wolverine Bank Federal Savings	Midland	MI	75.0	0.016	0.095	5,201	64	\$100M-500M	82.5	53,754	206	0
Upper Peninsula St Bk	Escanaba	MI	75.0	0.058	0.164	9,157	302	\$100M-500M	65.0	48,441	458	0.001
Signature Bk	Bad Axe	MI	75.0	0.043	0.129	10,706	423	\$100M-500M	57.5	28,675	143	0
Monroe Bk & TR	Monroe	MI	75.0	0.031	0.101	47,031	2,618	\$1B-\$10B	65.0	281,546	3,784	0
Chemical Bk	Midland	MI	75.0	0.03	0.105	112,830	3,962	\$1B-\$10B	65.0	641,890	6,284	0
Bank of Alpena	Alpena	MI	75.0	0.082	0.173	7,356	232	<\$100M	67.5	37,954	348	0
1st St Bk	Saginaw	MI	75.0	0.064	0.109	8,347	467	\$100M-500M	77.5	62,741	716	0
State Bk of Ewen	Ewen	MI	72.5	0.151	1	6,594	128	<\$100M	35.0	6,594	128	0
Eastern Mi Bk	Croswell	MI	72.5	0.039	0.159	9,097	313	\$100M-500M	57.5	50,501	513	0
Dearborn FSB	Dearborn	MI	72.5	0.013	0.11	3,403	68	\$100M-500M	77.5	30,848	165	0
Community Central Bk	Mount Clemens	MI	72.5	0.04	0.091	21,269	286	\$500M-\$1B	52.5	116,764	563	0.001
Citizens St Bk of Ontonagon	Ontonagon	MI	72.5	0.124	1	5,966	141	<\$100M	35.0	5,966	141	0
Charlevoix St Bk	Charlevoix	MI	72.5	0.053	0.142	6,680	366	\$100M-500M	62.5	38,513	522	0.005
Union Bk	Lake Odessa	MI	70.0	0.038	0.122	6,984	951	\$100M-500M	65.0	116,767	819	0
State Bk	Fenton	MI	70.0	0.039	0.08	14,088	413	\$100M-500M	35.0	2,667	46	0

Table 3B Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	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)
SSBbank	Stockbridge	MI	70.0	0.063	0.305	5,705	191	<\$100M	50.0	18,717	259	0
Peoples St Bk of Munising	Munising	MI	70.0	0.063	0.196	7,054	182	\$100M-500M	62.5	36,030	317	0.002
Old Mission Bk	Sault Sainte Marie	MI	70.0	0.068	0.152	5,874	222	<\$100M	57.5	30,883	355	0
New Buffalo Savings Bank A	New Buffalo	MI	70.0	0.022	0.095	2,418	55	\$100M-500M	70.0	20,169	109	0
Mercantile Bk MI	Grand Rapids	MI	70.0	0.031	0.049	66,768	1,967	\$1B-\$10B	70.0	632,415	3,881	0
Dart Bk	Mason	MI	70.0	0.041	0.128	10,410	432	\$100M-500M	77.5	80,463	678	0
Northern Michigan B&T	Escanaba	MI	67.5	0.051	0.118	10,198	230	\$100M-500M	85.0	86,738	499	0
G W Jones Exchange Bk	Marcellus	MI	67.5	0.08	1	4,418	141	<\$100M	35.0	4,418	141	0
Firstbank	Mount Pleasant	MI	67.5	0.038	0.09	12,832	412	\$100M-500M	67.5	27,418	558	0
Citizens First SVG Bk	Port Huron	MI	67.5	0.023	0.077	48,510	1,105	\$1B-\$10B	67.5	406,748	2,170	0
West Shore Bk	Ludington	MI	65.0	0.032	0.149	10,107	333	\$100M-500M	57.5	57,077	534	0
Northwestern Bk	Traverse City	MI	65.0	0.024	0.07	19,023	681	\$500M-\$1B	72.5	30,263	349	0
Mbank	Manistique	MI	65.0	0.036	0.065	15,885	377	\$100M-500M	55.0	66,263	457	0.001
Mainstreet Savings Bank FSB	Hastings	MI	65.0	0.012	0.134	1,297	32	\$100M-500M	55.0	6,783	65	0
Macatawa Bk	Holland	MI	65.0	0.021	0.053	45,491	1,640	\$1B-\$10B	65.0	467,556	3,587	0
First NB of Wakefield	Wakefield	MI	65.0	0.086	0.438	3,850	113	<\$100M	37.5	8,797	141	0
Exchange St Bk	Carsonville	MI	65.0	0.044	0.242	4,546	196	\$100M-500M	47.5	8,469	151	0
West MI SVG Bk	Bangor	MI	62.5	0.103	1	3,203	57	<\$100M	30.0	3,203	57	0
Miners St Bk	Iron River	MI	62.5	0.056	0.11	5,506	326	<\$100M	62.5	37,536	456	0
Huron Cmnty Bk	East Tawas	MI	62.5	0.041	0.107	7,528	254	\$100M-500M	55.0	49,509	442	0.002
Founders B&TC	Grand Rapids	MI	62.5	0.03	0.091	10,650	470	\$100M-500M	62.5	79,064	763	0
First NB&TC Iron Mountain	Iron Mountain	MI	62.5	0.034	0.101	7,686	374	\$100M-500M	50.0	48,601	555	0.002
Community St Bk	Saint Charles	MI	62.5	0.032	0.222	6,005	229	\$100M-500M	60.0	17,811	311	0.008
West Mi B&TC	Frankfort	MI	60.0	0.087	1	2,894	39	<\$100M	30.0	2,894	39	0
United B&T	Tecumseh	MI	60.0	0.028	0.073	13,436	427	\$100M-500M	65.0	114,931	795	0
Port Austin St Bk	Port Austin	MI	60.0	0.078	0.37	2,958	104	<\$100M	42.5	7,987	133	0
Keystone Cmnty Bk	Kalamazoo	MI	60.0	0.038	0.074	9,223	335	\$100M-500M	60.0	73,150	574	0
First St Bk Decatur	Decatur	MI	60.0	0.054	0.627	3,183	121	<\$100M	35.0	5,079	134	0
First NB of Norway	Norway	MI	60.0	0.052	0.186	4,274	152	<\$100M	42.5	19,199	225	0.001
Sturgis B&TC	Sturgis	MI	57.5	0.027	0.102	9,938	311	\$100M-500M	52.5	58,033	1,060	0
Lasalle Bk Midwest NA	Troy	MI	57.5	0.006	0.033	208,555	5,864	>\$10B	55.0	1,417,811	10,176	0
Eaton Federal Savings Bank	Charlotte	MI	57.5	0.006	0.084	1,820	46	\$100M-500M	55.0	14,366	100	0
Commercial NB of L Anse	L Anse	MI	57.5	0.046	0.332	2,988	102	<\$100M	35.0	8,998	136	0
Central SVG Bk	Sault Sainte Marie	MI	57.5	0.036	0.093	7,738	267	\$100M-500M	82.5	83,406	461	0.002
Capital NB	Lansing	MI	57.5	0.038	0.061	8,681	316	\$100M-500M	77.5	95,847	704	0
West MI Cmnty Bk	Hudsonville	MI	55.0	0.04	0.082	6,906	190	\$100M-500M	52.5	50,649	365	0
State SVG Bk of Manistique	Manistique	MI	55.0	0.047	0.128	5,097	180	\$100M-500M	57.5	35,300	294	0
Shelby St Bk	Shelby	MI	55.0	0.033	0.136	5,737	186	\$100M-500M	47.5	35,267	314	0.001
Select Bk	Grand Rapids	MI	55.0	0.051	0.093	5,835	171	\$100M-500M	67.5	51,587	350	0
Seaway Cmnty Bk	Saint Clair	MI	55.0	0.037	0.107	6,055	199	\$100M-500M	55.0	45,798	355	0
Oxford Bk	Oxford	MI	55.0	0.023	0.074	9,278	374	\$100M-500M	55.0	79,072	649	0
Fifth Third Bk	Grand Rapids	MI	55.0	0.008	0.022	444,382	14,697	>\$10B	55.0	4,509,822	29,394	0.016
Commercial Bk	Alma	MI	55.0	0.026	0.097	8,033	288	\$100M-500M	82.5	64,143	595	0
Byron Bk	Byron Center	MI	55.0	0.019	0.04	15,275	577	\$500M-\$1B	65.0	188,856	1,224	0

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Name of Lending Institution	City	HQ State or Territory	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)
Bank of Northern MI	Petoskey	MI	55.0	0.033	0.071	9,864	261	\$100M-500M	72.5	100,996	590	0
Bank Holland	Holland	MI	55.0	0.025	0.048	14,138	421	\$500M-\$1B	65.0	154,525	949	0
Tri-Cty Bk	Brown City	MI	52.5	0.032	0.115	6,076	222	\$100M-500M	45.0	14,211	93	0
Peoples St Bk	Hamtramck	MI	52.5	0.027	0.048	12,912	340	\$100M-500M	72.5	8,593	143	0
Kalamazoo Cty St Bk	Schoolcraft	MI	52.5	0.038	0.16	2,851	135	<\$100M	40.0	15,747	187	0
Flagstar Bank FSB	Troy	MI	52.5	0	0.003	4,254	135	>\$10B	57.5	164,745	506	0
Sidney St Bk	Sidney	MI	50.0	0.039	0.357	1,959	68	<\$100M	35.0	5,491	86	0
Muskegon CMRC Bk	Muskegon	MI	50.0	0.044	0.087	4,224	135	<\$100M	50.0	32,457	284	0
Home Federal Savings Bank	Detroit	MI	50.0	0.006	0.221	98	4	<\$100M	70.0	120,489	647	0
Hastings City Bk	Hastings	MI	50.0	0.02	0.142	4,854	251	\$100M-500M	45.0	29,126	361	0
First St Bk East Detroit	Eastpointe	MI	50.0	0.01	0.072	7,404	468	\$500M-\$1B	52.5	71,171	842	0
First NB of Saint Ignace	Saint Ignace	MI	50.0	0.029	0.115	5,526	200	\$100M-500M	42.5	34,273	346	0.001
First Cmnty Bk	Harbor Springs	MI	50.0	0.032	0.066	6,943	234	\$100M-500M	55.0	5,941	93	0
United Bk & TR Washtenaw	Ann Arbor	MI	47.5	0.03	0.057	9,588	209	\$100M-500M	50.0	81,151	463	0
Freeland St Bk	Freeland	MI	47.5	0.032	0.464	1,685	55	<\$100M	30.0	3,631	68	0
FNB FNCL	Three Rivers	MI	47.5	0.031	0.125	4,533	173	\$100M-500M	40.0	29,064	280	0
First NB in Howell	Howell	MI	47.5	0.022	0.042	9,186	320	\$100M-500M	62.5	114,259	694	0
CSB Bk	Capac	MI	47.5	0.021	0.142	4,668	186	\$100M-500M	45.0	30,458	298	0
Citizens NB Cheboygan	Cheboygan	MI	47.5	0.023	0.086	5,960	246	\$100M-500M	32.5	34,153	391	0.001
United Bk MI	Grand Rapids	MI	45.0	0.02	0.037	8,436	249	\$100M-500M	65.0	134,502	691	0
Northpointe Bk	Grand Rapids	MI	45.0	0.019	0.162	5,804	93	\$100M-500M	37.5	31,152	212	0
Grand Haven Bk	Grand Haven	MI	45.0	0.037	0.073	4,794	169	\$100M-500M	55.0	45,166	354	0
First NB of Crystal Falls	Crystal Falls	MI	45.0	0.04	0.115	2,558	112	<\$100M	57.5	22,335	184	0
Fidelity Bk	Dearborn	MI	45.0	0.012	0.02	12,931	425	\$1B-\$10B	30.0	7,502	70	0
Edgewater Bank	Buchanan	MI	45.0	0	0.001	56	4,009	\$100M-500M	37.5	142	43,695	0
Ruth St Bk	Ruth	MI	42.5	0.032	0.742	940	43	<\$100M	32.5	1,266	48	0
OSB Cmnty Bk	Brooklyn	MI	42.5	0.044	0.125	2,544	72	<\$100M	57.5	20,285	142	0.012
Lake Osceola St Bk	Baldwin	MI	42.5	0.025	0.089	3,898	201	\$100M-500M	62.5	43,775	365	0
Firstbank Alma	Alma	MI	42.5	0.024	0.075	6,251	197	\$100M-500M	52.5	55,373	374	0
Paramount Bk	Farmington Hills	MI	40.0	0.025	0.052	6,680	114	\$100M-500M	37.5	4,656	11	0
Lapeer Cty B&TC	Lapeer	MI	40.0	0.022	0.064	5,580	214	\$100M-500M	42.5	46,997	383	0
Clarkston St Bk	Clarkston	MI	40.0	0.03	0.059	4,496	169	\$100M-500M	55.0	52,192	304	0
Ann Arbor Commerce Bk	Ann Arbor	MI	40.0	0.019	0.038	6,830	226	\$100M-500M	62.5	106,276	592	0
Summit Cmnty Bk	East Lansing	MI	37.5	0.027	0.073	4,509	117	\$100M-500M	40.0	12,339	63	0
Oakland CMRC Bk	Farmington Hills	MI	35.0	0.031	0.062	3,391	86	\$100M-500M	42.5	34,742	207	0
New Liberty Bk	Plymouth	MI	35.0	0.031	0.058	3,573	120	\$100M-500M	55.0	42,641	257	0
Davison St Bk	Davison	MI	35.0	0.035	0.07	1,514	68	<\$100M	60.0	21,021	155	0
Chelsea St Bk	Chelsea	MI	35.0	0.024	0.06	4,891	156	\$100M-500M	52.5	53,668	318	0
Blissfield St Bk	Blissfield	MI	35.0	0.016	0.208	1,265	59	<\$100M	27.5	5,946	79	0.001
Bank Ann Arbor	Ann Arbor	MI	35.0	0.012	0.03	6,048	230	\$100M-500M	55.0	101,998	565	0.001
Mason St Bk	Mason	MI	32.5	0.02	0.137	2,475	73	\$100M-500M	27.5	14,025	124	0
Main St Bk	Northville	MI	32.5	0.027	0.084	2,984	73	\$100M-500M	80.0	56,750	818	0
Farmers St Bk Munith	Munith	MI	32.5	0.02	0.135	1,242	45	<\$100M	35.0	9,201	73	0
Central St Bk	Beulah	MI	32.5	0.027	0.098	1,699	66	<\$100M	57.5	31,824	297	0

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Bank of MI	Farmington Hills	MI	32.5	0.036	0.043	2,540	79	<\$100M	57.5	42,539	227	0
Monarch Cmnty Bk	Coldwater	MI	30.0	0.014	0.058	4,142	141	\$100M-500M	22.5	26,609	265	0
Homestead SVG Bk	Albion	MI	30.0	0.016	0.14	1,295	32	<\$100M	37.5	9,257	62	0
Sterling Bank And Trust FSB	Southfield	MI	27.5	0	0.001	189	4	\$500M-\$1B	52.5	39,739	101	0
Portage CMRC Bk	Portage	MI	27.5	0.017	0.029	3,614	207	\$100M-500M	67.5	75,748	533	0
Mayville St Bk	Mayville	MI	27.5	0.013	0.186	1,110	38	<\$100M	15.0	3,739	50	0
Lotus Bk	Novi	MI	27.5	0.036	0.069	796	30	<\$100M	47.5	9,483	59	0
Kent CMRC Bk	Kentwood	MI	27.5	0.028	0.048	2,496	88	<\$100M	60.0	40,343	239	0
Warren Bk	Warren	MI	25.0	0.009	0.03	5,488	112	\$500M-\$1B	42.5	90,332	412	0
First NB MI	Kalamazoo	MI	25.0	0.027	0.047	2,149	73	<\$100M	45.0	28,753	176	0
Citizens St Bk	New Baltimore	MI	25.0	0.015	0.031	2,826	97	\$100M-500M	32.5	692	26	0
Privatebank	Bloomfield Hills	MI	22.5	0.006	0.012	5,272	106	\$500M-\$1B	45.0	55,331	185	0
Paragon B&TC	Holland	MI	17.5	0.016	0.029	1,667	67	\$100M-500M	45.0	35,888	180	0
Detroit CMRC Bk	Detroit	MI	17.5	0.019	0.028	1,997	49	\$100M-500M	47.5	42,279	184	0
Brighton CMRC Bk	Brighton	MI	17.5	0.019	0.03	2,144	66	\$100M-500M	50.0	43,398	206	0
University Bk	Ann Arbor	MI	15.0	0.006	0.05	711	18	\$100M-500M	35.0	14,096	60	0.003
Macomb Cmnty Bk	Clinton Township	MI	15.0	0.017	0.025	1,564	44	<\$100M	32.5	28,263	134	0
Level One Bk	Farmington Hills	MI	15.0	0.02	0.029	791	14	<\$100M	27.5	12,527	46	0
Huron Valley St Bk	Milford	MI	15.0	0.018	0.041	532	18	<\$100M	47.5	11,946	57	0
Bank of Auburn Hills	Auburn Hills	MI	15.0	0.019	0.032	918	23	<\$100M	50.0	20,908	84	0
Lakeside Cmnty Bk	Sterling Heights	MI	12.5	0.012	0.027	796	52	<\$100M	42.5	21,015	129	0
Nstar Cmnty Bk	Bingham Farms	MI	10.0	0.014	0.029	532	14	<\$100M	52.5	17,958	73	0
First MI Bk	Troy	MI	10.0	0.009	0.019	241	3	<\$100M	52.5	12,642	24	0
First Independence Bk	Detroit	MI	10.0	0.005	0.018	987	20	\$100M-500M	22.5	27,340	90	0.001
Crestmark Bk	Troy	MI	10.0	0.002	0.002	270	42	\$100M-500M	37.5	38,418	279	0
Bank Birmingham	Birmingham	MI	10.0	0.007	0.019	491	19	<\$100M	25.0	15,590	75	0
King TC NA	Spring Arbor	MI	-	.	.	.	.	<\$100M	.	.	.	0
JPMorgan Chase Bk Dearborn	Dearborn	MI	-	.	.	.	.	<\$100M	.	.	.	0
Comerica B&T NA	Ann Arbor	MI	-	.	.	.	.	<\$100M	.	.	.	0
Citizens Bk Wealth Mgmt NA	Flint	MI	-	.	.	.	.	<\$100M	.	.	.	0
Auto Club Trust FSB	Dearborn	MI	-	0	.	-	-	<\$100M	.	-	-	0

Note: NR = not ranked

Source: U.S. Small Business Administration, office of Advocacy, from Call Report data.