

Table 3A Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹ (10)	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Northern Michigan Bank & Trust	Escanaba	90.0	0.450	1.000	100,514	474	100M-500M	52.5	5,501	196	0.000
Central Savings Bank	Sault Sainte Mar	82.5	0.318	1.000	77,916	392	100M-500M	52.5	5,369	208	0.001
1st State Bank	Saginaw	82.5	0.446	0.755	78,807	712	100M-500M	75.0	8,275	326	0.000
Lake-Osceola State Bank	Baldwin	82.5	0.297	1.000	51,684	466	100M-500M	67.5	5,472	298	0.000
Alden State Bank	Alden	80.0	0.324	0.934	53,608	562	100M-500M	92.5	11,437	378	0.003
Michigan Commerce Bank	Ann Arbor	80.0	0.319	0.582	225,572	1,408	500M-1B	57.5	11,523	457	0.000
Traverse City State Bank	Traverse City	80.0	0.352	0.844	68,378	495	100M-500M	70.0	7,680	257	0.000
Honor Bank	Honor	77.5	0.337	0.869	63,455	492	100M-500M	77.5	9,340	259	0.000
First Bank, Upper Michigan	Gladstone	77.5	0.289	0.884	49,673	588	100M-500M	95.0	16,040	425	0.001
The Bank of Holland	Holland	77.5	0.288	0.488	181,386	1,293	500M-1B	72.5	18,234	669	0.000
Main Street Bank	Bingham Farms	77.5	0.500	0.922	58,784	371	100M-500M	72.5	7,450	174	0.000
Hillsdale County National Bank	Hillsdale	75.0	0.243	0.688	97,480	917	100M-500M	85.0	16,299	543	0.000
Upper Peninsula State Bank	Escanaba	75.0	0.278	0.849	52,749	502	100M-500M	90.0	11,373	340	0.000
United Bank of Michigan	Grand Rapids	75.0	0.316	0.529	141,775	693	100M-500M	50.0	8,153	235	0.000
ChoiceOne Bank	Sparta	75.0	0.207	0.707	102,875	1,192	100M-500M	77.5	15,441	749	0.000
Huron Valley State Bank	Milford	75.0	0.556	1.000	43,102	244	<100M	52.5	3,307	125	0.000
First Community Bank	Harbor Springs	75.0	0.345	0.742	64,156	454	100M-500M	60.0	5,999	235	0.000
Mercantile Bank of Michigan	Grand Rapids	72.5	0.247	0.406	340,425	2,068	1B-10B	57.5	16,229	673	0.000
Community Shores Bank	Muskegon	72.5	0.309	0.662	63,064	493	100M-500M	67.5	8,169	262	0.003
The Shelby State Bank	Shelby	72.5	0.278	0.938	59,827	431	100M-500M	70.0	7,742	237	0.000
The Peninsula Bank of Ishpeming	Ishpeming	72.5	0.283	0.932	38,498	497	100M-500M	95.0	12,580	358	0.003
Northwestern Bank	Traverse City	72.5	0.209	0.569	181,837	1,383	500M-1B	67.5	17,633	663	0.000
Founders Bank & Trust	Grand Rapids	70.0	0.211	0.634	92,536	823	100M-500M	72.5	11,050	455	0.000
The Bank of Northern Michigan	Petoskey	70.0	0.285	0.572	105,925	600	100M-500M	50.0	7,574	243	0.000
Firstbank - West Branch	West Branch	70.0	0.231	0.802	57,149	625	100M-500M	82.5	10,403	418	0.000
Independent Bank	Ionia	70.0	0.145	0.654	348,838	3,480	1B-10B	82.5	68,434	2,117	0.000
Peoples State Bank of Munising	Munising	70.0	0.292	1.000	34,780	276	100M-500M	65.0	4,633	141	0.002
Gogebic Range Bank	Ironwood	70.0	0.539	0.998	33,928	294	<100M	87.5	12,994	201	0.000
Crestmark Bank	Troy	67.5	0.268	0.315	112,977	861	100M-500M	22.5	607	230	0.000
Firstbank	Mt. Pleasant	67.5	0.208	0.567	86,161	680	100M-500M	72.5	12,084	372	0.000
OSB Community Bank	Brooklyn	67.5	0.417	0.973	31,344	224	<100M	67.5	4,688	113	0.001
Southern Michigan Bank & Trust	Coldwater	67.5	0.206	0.644	103,362	891	500M-1B	67.5	12,152	482	0.000
Isabella Bank	Mount Pleasant	67.5	0.137	0.638	181,830	1,683	1B-10B	77.5	29,891	1,074	0.000
West Shore Bank	Ludington	67.5	0.179	0.781	61,761	525	100M-500M	72.5	9,587	309	0.000
Monroe Bank & Trust	Monroe	67.5	0.164	0.557	202,993	1,675	1B-10B	65.0	20,430	862	0.000
First Independence Bank	Detroit	65.0	0.273	0.610	50,548	546	100M-500M	75.0	8,305	295	0.000
The First National Bank & Trust Comp	Iron Mountain	65.0	0.197	0.663	56,765	642	100M-500M	77.5	10,013	436	0.002
Keystone Community Bank	Kalamazoo	65.0	0.303	0.553	74,615	409	100M-500M	45.0	5,347	166	0.000

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Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Bank of Michigan	Farmington Hills	65.0	0.535	0.793	48,075	239	<100M	25.0	1,627	50	0.000
Superior National Bank & Trust Comp	Hancock	65.0	0.125	0.862	66,408	960	500M-1B	90.0	19,247	699	0.000
Macatawa Bank	Holland	65.0	0.173	0.467	261,956	4,317	1B-10B	85.0	57,839	3,184	0.000
Capitol National Bank	Lansing	65.0	0.305	0.603	51,481	369	100M-500M	37.5	3,190	142	0.000
Thumb National Bank and Trust Comp	Pigeon	65.0	0.209	0.802	45,895	526	100M-500M	85.0	10,625	351	0.000
Talmer Bank and Trust	Troy	62.5	0.156	0.483	349,732	3,205	1B-10B	72.5	50,743	1,500	0.000
West Michigan Community Bank	Hudsonville	62.5	0.341	0.691	45,222	271	100M-500M	50.0	4,571	109	0.000
Chemical Bank	Midland	62.5	0.155	0.508	826,039	7,018	1B-10B	70.0	110,197	3,858	0.000
Charlevoix State Bank	Charlevoix	62.5	0.277	0.802	38,695	351	100M-500M	67.5	5,880	215	0.004
United Bank & Trust	Ann Arbor	62.5	0.163	0.483	143,994	917	500M-1B	60.0	15,096	457	0.000
Signature Bank	Bad Axe	62.5	0.209	0.701	48,388	519	100M-500M	70.0	7,615	315	0.000
Huron Community Bank	East Tawas	62.5	0.265	0.648	47,298	454	100M-500M	77.5	8,564	259	0.003
Lapeer County Bank & Trust Co.	Lapeer	60.0	0.209	0.617	62,252	393	100M-500M	50.0	6,150	193	0.000
First State Bank	Eastpointe	60.0	0.166	0.527	94,633	789	500M-1B	45.0	6,110	302	0.000
The Dart Bank	Mason	60.0	0.191	0.626	50,935	552	100M-500M	65.0	7,041	320	0.000
mBank	Manistique	60.0	0.185	0.336	96,707	688	500M-1B	85.0	25,532	412	0.001
Commercial Bank	Alma	60.0	0.168	0.687	60,966	507	100M-500M	57.5	7,417	268	0.000
Seaway Community Bank	Saint Clair	60.0	0.285	0.716	50,102	323	100M-500M	42.5	4,264	132	0.000
Bank of Ann Arbor	Ann Arbor	60.0	0.169	0.443	136,709	796	500M-1B	50.0	10,514	321	0.001
The State Bank	Fenton	60.0	0.222	0.497	65,312	467	100M-500M	30.0	3,222	181	0.000
The First National Bank of St. Ignace	St. Ignace	60.0	0.185	0.863	41,561	490	100M-500M	75.0	8,141	288	0.001
Summit Community Bank	East Lansing	60.0	0.247	0.900	39,754	220	100M-500M	35.0	3,009	101	0.000
Clarkston State Bank	Clarkston	60.0	0.381	0.649	45,255	238	100M-500M	30.0	2,371	91	0.000
Mason State Bank	Mason	57.5	0.224	1.000	26,616	116	100M-500M	30.0	2,052	51	0.000
The Miners State Bank	Iron River	57.5	0.320	0.645	39,696	319	100M-500M	65.0	5,538	187	0.000
Select Bank	Grand Rapids	57.5	0.428	0.743	28,273	192	<100M	45.0	2,707	84	0.000
Citizens Bank	Flint	57.5	0.079	0.264	742,478	6,195	1B-10B	60.0	95,487	3,555	0.000
First National Bank of Crystal Falls	Crystal Falls	57.5	0.249	1.000	17,700	159	<100M	47.5	2,149	103	0.000
Northstar Bank	Bad Axe	57.5	0.148	0.907	36,187	496	100M-500M	80.0	8,855	351	0.000
Eastern Michigan Bank	Croswell	57.5	0.163	0.849	42,236	387	100M-500M	57.5	5,500	199	0.000
Firstbank - Alma	Alma	57.5	0.172	0.651	65,181	469	100M-500M	62.5	8,532	257	0.000
Citizens National Bank of Cheboygan	Cheboygan	57.5	0.165	0.906	41,574	295	100M-500M	65.0	6,837	158	0.001
Huron National Bank	Rogers City	57.5	0.215	1.000	11,926	288	<100M	90.0	11,926	288	0.000
Old Mission Bank	Sault Sainte Mar	57.5	0.267	0.807	27,212	343	100M-500M	65.0	4,255	199	0.000
First National Bank in Howell	Howell	57.5	0.253	0.518	73,692	406	100M-500M	37.5	4,961	155	0.000
Exchange State Bank	Carsonville	55.0	0.198	0.876	26,627	300	100M-500M	65.0	4,908	202	0.000
The First National Bank of Norway	Norway	55.0	0.223	0.876	20,399	228	<100M	70.0	4,730	167	0.000
Sturgis Bank & Trust Company	Sturgis	55.0	0.183	0.574	57,010	476	100M-500M	57.5	7,066	255	0.000
Chelsea State Bank	Chelsea	55.0	0.226	0.538	52,292	317	100M-500M	45.0	4,849	145	0.000
Firstbank - West Michigan	Ionia	52.5	0.177	0.681	34,982	374	100M-500M	72.5	6,917	238	0.000

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The West Michigan Savings Bank	Bangor	52.5	0.062	1.000	2,490	1,249	<100M	82.5	2,490	1,249	0.000
Community State Bank	Saint Charles	52.5	0.138	0.972	27,727	298	100M-500M	67.5	5,518	186	0.007
State Savings Bank, Frankfort, Mich.	Frankfort	52.5	0.246	0.953	20,371	153	<100M	25.0	1,123	77	0.000
Hantz Bank	Southfield	52.5	0.277	0.857	20,746	145	<100M	32.5	1,568	46	0.000
Level One Bank	Farmington Hills	50.0	0.175	0.359	81,985	441	100M-500M	22.5	3,278	74	0.000
The State Savings Bank of Manistique	Manistique	50.0	0.216	0.856	26,058	210	100M-500M	60.0	4,184	142	0.000
Bank of Alpena	Alpena	50.0	0.278	0.767	20,097	197	<100M	62.5	3,495	115	0.000
The Port Austin State Bank	Port Austin	50.0	0.210	1.000	8,901	164	<100M	70.0	3,318	128	0.000
Lotus Bank	Novi	50.0	0.378	0.536	28,026	156	<100M	22.5	1,292	50	0.000
Central State Bank	Beulah	47.5	0.248	0.898	16,149	112	<100M	35.0	1,557	56	0.000
Bay Port State Bank	Bay Port	47.5	0.185	0.915	15,316	218	<100M	67.5	3,772	166	0.000
SSBBank	Stockbridge	47.5	0.171	1.000	11,535	155	<100M	67.5	3,378	108	0.000
Tri-County Bank	Brown City	47.5	0.176	0.740	37,724	301	100M-500M	47.5	4,381	160	0.000
First National Bank of Michigan	Kalamazoo	47.5	0.221	0.400	49,499	366	100M-500M	25.0	2,685	126	0.000
The Hastings City Bank	Hastings	45.0	0.117	0.825	28,735	305	100M-500M	60.0	5,008	198	0.000
First National Bank of America	East Lansing	45.0	0.068	0.626	37,850	540	500M-1B	82.5	13,681	373	0.000
Baybank	Gladstone	45.0	0.206	0.867	16,912	210	<100M	67.5	4,102	140	0.001
Bank of Birmingham	Birmingham	45.0	0.261	0.463	36,410	163	100M-500M	15.0	1,361	40	0.000
Oxford Bank	Oxford	45.0	0.198	0.499	53,141	268	100M-500M	25.0	2,884	95	0.000
Ann Arbor State Bank	Ann Arbor	45.0	0.213	0.559	38,690	229	100M-500M	32.5	3,181	87	0.000
Century Bank and Trust	Coldwater	45.0	0.151	0.544	39,435	496	100M-500M	77.5	9,533	335	0.000
New Buffalo Savings Bank, A FSB	New Buffalo	45.0	0.219	0.834	20,179	98	<100M	20.0	1,142	36	0.000
CSB Bank	Capac	42.5	0.100	0.955	22,193	182	100M-500M	37.5	2,853	100	0.000
Flagstar Bank, FSB	Troy	42.5	0.007	0.069	94,100	405	10B-50B	22.5	2,385	123	0.000
Union Bank	Lake Odessa	42.5	0.161	0.690	27,122	255	100M-500M	45.0	3,511	127	0.000
Edgewater Bank	Saint Joseph	40.0	0.197	0.758	25,449	135	100M-500M	25.0	1,794	53	0.000
Homestead Savings Bank	Albion	40.0	0.126	1.000	9,359	60	<100M	75.0	9,359	60	0.000
Dearborn Federal Savings Bank	Dearborn	40.0	0.087	0.998	22,995	111	100M-500M	22.5	1,795	35	0.000
The State Bank of Ewen	Ewen	37.5	0.097	1.000	5,147	112	<100M	75.0	5,147	112	0.000
The Citizens State Bank of Ontonagon	Ontonagon	37.5	0.088	1.000	4,559	103	<100M	70.0	4,559	103	0.000
Sidney State Bank	Sidney	37.5	0.077	1.000	3,944	88	<100M	57.5	1,883	77	0.000
First State Bank of Decatur	Decatur	35.0	0.094	1.000	5,189	135	<100M	65.0	3,166	118	0.000
Farmers State Bank of Munith	Munith	35.0	0.123	1.000	8,194	75	<100M	27.5	882	47	0.000
Wolverine Bank, Federal Savings Bank	Midland	35.0	0.139	0.547	39,992	188	100M-500M	35.0	4,719	64	0.000
First Federal of Northern Michigan	Alpena	32.5	0.132	0.539	28,589	208	100M-500M	35.0	3,541	98	0.001
West Michigan Bank & Trust	Frankfort	32.5	0.078	0.999	3,111	37	<100M	35.0	536	22	0.000
The First National Bank of Wakefield	Wakefield	32.5	0.140	0.827	6,593	95	<100M	57.5	2,269	69	0.000
Kalamazoo County State Bank	Schoolcraft	32.5	0.133	0.776	11,630	119	<100M	42.5	1,938	78	0.000
University Bank	Ann Arbor	32.5	0.131	0.743	17,734	58	100M-500M	10.0	247	6	0.002
Blissfield State Bank	Blissfield	32.5	0.074	0.984	6,656	71	<100M	32.5	877	49	0.001

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
G. W. Jones Exchange Bank	Marcellus	32.5	0.048	1.000	3,024	70	<100M	60.0	3,024	70	0.000
Northpointe Bank	Grand Rapids	30.0	0.048	0.863	14,708	120	100M-500M	27.5	1,819	41	0.000
Ruth State Bank	Ruth	30.0	0.055	0.999	1,710	43	<100M	45.0	804	35	0.000
Freeland State Bank	Freeland	30.0	0.038	1.000	2,199	42	<100M	27.5	338	31	0.000
Grand River Bank	Grandville	30.0	0.240	0.390	21,457	85	<100M	10.0	620	16	0.000
Range Bank, National Association	Negaunee	27.5	0.095	0.299	25,381	305	100M-500M	42.5	4,543	208	0.000
Mayville State Bank	Mayville	22.5	0.050	0.774	4,416	49	<100M	27.5	742	37	0.000
Sterling Bank and Trust, FSB	Southfield	20.0	0.040	0.206	32,379	100	500M-1B	10.0	489	17	0.000
Monarch Community Bank	Coldwater	20.0	0.082	0.332	17,098	160	100M-500M	27.5	2,304	74	0.000
Eaton Federal Savings Bank	Charlotte	20.0	0.031	0.638	9,994	86	100M-500M	22.5	1,250	39	0.000
Auto Club Trust, FSB	Dearborn	10.0	-	-	-	-	<100M	10.0	-	-	0.000
JPMorgan Chase Bank, Dearborn	Dearborn	10.0	-	-	-	-	<100M	10.0	-	-	0.000
Comerica Bank & Trust, National Asso	Ann Arbor	10.0	-	-	-	-	<100M	10.0	-	-	0.000

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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

Table 3B. Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	Asset Size (6)	(7)	(1,000) (8)	(9)	Amount/TA ¹ (10)
First Bank, Upper Michigan	Gladstone	95.0	0.093	0.286	16,040	425	100M-500M	77.5	49,673	588	0.001
The Peninsula Bank of Ishpeming	Ishpeming	95.0	0.092	0.305	12,580	358	100M-500M	72.5	38,498	497	0.003
Alden State Bank	Alden	92.5	0.069	0.199	11,437	378	100M-500M	80.0	53,608	562	0.003
Upper Peninsula State Bank	Escanaba	90.0	0.060	0.183	11,373	340	100M-500M	75.0	52,749	502	0.000
Huron National Bank	Rogers City	90.0	0.215	1.000	11,926	288	<100M	57.5	11,926	288	0.000
Superior National Bank & Trust Company	Hancock	90.0	0.036	0.250	19,247	699	500M-1B	65.0	66,408	960	0.000
Gogebic Range Bank	Ironwood	87.5	0.206	0.382	12,994	201	<100M	70.0	33,928	294	0.000
Hillsdale County National Bank	Hillsdale	85.0	0.041	0.115	16,299	543	100M-500M	75.0	97,480	917	0.000
mBank	Manistique	85.0	0.049	0.089	25,532	412	500M-1B	60.0	96,707	688	0.001
Thumb National Bank and Trust Company	Pigeon	85.0	0.048	0.186	10,625	351	100M-500M	65.0	45,895	526	0.000
Macatawa Bank	Holland	85.0	0.038	0.103	57,839	3,184	1B-10B	65.0	261,956	4,317	0.000
Firstbank - West Branch	West Branch	82.5	0.042	0.146	10,403	418	100M-500M	70.0	57,149	625	0.000
First National Bank of America	East Lansing	82.5	0.025	0.226	13,681	373	500M-1B	45.0	37,850	540	0.000
The West Michigan Savings Bank	Bangor	82.5	0.062	1.000	2,490	1,249	<100M	52.5	2,490	1,249	0.000
Independent Bank	Ionia	82.5	0.028	0.128	68,434	2,117	1B-10B	70.0	348,838	3,480	0.000
Northstar Bank	Bad Axe	80.0	0.036	0.222	8,855	351	100M-500M	57.5	36,187	496	0.000
ChoiceOne Bank	Sparta	77.5	0.031	0.106	15,441	749	100M-500M	75.0	102,875	1,192	0.000
The First National Bank & Trust Company of	Iron Mountain	77.5	0.035	0.117	10,013	436	100M-500M	65.0	56,765	642	0.002
Isabella Bank	Mount Pleasant	77.5	0.023	0.105	29,891	1,074	1B-10B	67.5	181,830	1,683	0.000
Honor Bank	Honor	77.5	0.050	0.128	9,340	259	100M-500M	77.5	63,455	492	0.000
Huron Community Bank	East Tawas	77.5	0.048	0.117	8,564	259	100M-500M	62.5	47,298	454	0.003
Century Bank and Trust	Coldwater	77.5	0.037	0.131	9,533	335	100M-500M	45.0	39,435	496	0.000
The First National Bank of St. Ignace	St. Ignace	75.0	0.036	0.169	8,141	288	100M-500M	60.0	41,561	490	0.001
First Independence Bank	Detroit	75.0	0.045	0.100	8,305	295	100M-500M	65.0	50,548	546	0.000
The State Bank of Ewen	Ewen	75.0	0.097	1.000	5,147	112	<100M	37.5	5,147	112	0.000
1st State Bank	Saginaw	75.0	0.047	0.079	8,275	326	100M-500M	82.5	78,807	712	0.000
Homestead Savings Bank	Albion	75.0	0.126	1.000	9,359	60	<100M	40.0	9,359	60	0.000
Founders Bank & Trust	Grand Rapids	72.5	0.025	0.076	11,050	455	100M-500M	70.0	92,536	823	0.000
Talmer Bank and Trust	Troy	72.5	0.023	0.070	50,743	1,500	1B-10B	62.5	349,732	3,205	0.000
The Bank of Holland	Holland	72.5	0.029	0.049	18,234	669	500M-1B	77.5	181,386	1,293	0.000
West Shore Bank	Ludington	72.5	0.028	0.121	9,587	309	100M-500M	67.5	61,761	525	0.000
Firstbank - West Michigan	Ionia	72.5	0.035	0.135	6,917	238	100M-500M	52.5	34,982	374	0.000
Main Street Bank	Bingham Farms	72.5	0.063	0.117	7,450	174	100M-500M	77.5	58,784	371	0.000
Firstbank	Mt. Pleasant	72.5	0.029	0.080	12,084	372	100M-500M	67.5	86,161	680	0.000
Chemical Bank	Midland	70.0	0.021	0.068	110,197	3,858	1B-10B	62.5	826,039	7,018	0.000
Traverse City State Bank	Traverse City	70.0	0.040	0.095	7,680	257	100M-500M	80.0	68,378	495	0.000
Signature Bank	Bad Axe	70.0	0.033	0.110	7,615	315	100M-500M	62.5	48,388	519	0.000
The Citizens State Bank of Ontonagon	Ontonagon	70.0	0.088	1.000	4,559	103	<100M	37.5	4,559	103	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (1,000) (4)	Number (5)	Institution Asset Size (6)	Total	Amount (1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
		Rank (1)						Rank (7)			
The Port Austin State Bank	Port Austin	70.0	0.078	0.373	3,318	128	<100M	50.0	8,901	164	0.000
The First National Bank of Norway	Norway	70.0	0.052	0.203	4,730	167	<100M	55.0	20,399	228	0.000
The Shelby State Bank	Shelby	70.0	0.036	0.121	7,742	237	100M-500M	72.5	59,827	431	0.000
Bay Port State Bank	Bay Port	67.5	0.046	0.225	3,772	166	<100M	47.5	15,316	218	0.000
OSB Community Bank	Brooklyn	67.5	0.062	0.145	4,688	113	<100M	67.5	31,344	224	0.001
Charlevoix State Bank	Charlevoix	67.5	0.042	0.122	5,880	215	100M-500M	62.5	38,695	351	0.004
Lake-Osceola State Bank	Baldwin	67.5	0.031	0.106	5,472	298	100M-500M	82.5	51,684	466	0.000
Community Shores Bank	Muskegon	67.5	0.040	0.086	8,169	262	100M-500M	72.5	63,064	493	0.003
Community State Bank	Saint Charles	67.5	0.027	0.193	5,518	186	100M-500M	52.5	27,727	298	0.007
Baybank	Gladstone	67.5	0.050	0.210	4,102	140	<100M	45.0	16,912	210	0.001
SSBBank	Stockbridge	67.5	0.050	0.293	3,378	108	<100M	47.5	11,535	155	0.000
Southern Michigan Bank & Trust	Coldwater	67.5	0.024	0.076	12,152	482	500M-1B	67.5	103,362	891	0.000
Northwestern Bank	Traverse City	67.5	0.020	0.055	17,633	663	500M-1B	72.5	181,837	1,383	0.000
Exchange State Bank	Carsonville	65.0	0.037	0.162	4,908	202	100M-500M	55.0	26,627	300	0.000
The Miners State Bank	Iron River	65.0	0.045	0.090	5,538	187	100M-500M	57.5	39,696	319	0.000
First State Bank of Decatur	Decatur	65.0	0.057	0.610	3,166	118	<100M	35.0	5,189	135	0.000
Old Mission Bank	Sault Sainte Mar	65.0	0.042	0.126	4,255	199	100M-500M	57.5	27,212	343	0.000
Peoples State Bank of Munising	Munising	65.0	0.039	0.133	4,633	141	100M-500M	70.0	34,780	276	0.002
Citizens National Bank of Cheboygan	Cheboygan	65.0	0.027	0.149	6,837	158	100M-500M	57.5	41,574	295	0.001
The Dart Bank	Mason	65.0	0.026	0.087	7,041	320	100M-500M	60.0	50,935	552	0.000
Monroe Bank & Trust	Monroe	65.0	0.017	0.056	20,430	862	1B-10B	67.5	202,993	1,675	0.000
Bank of Alpena	Alpena	62.5	0.048	0.133	3,495	115	<100M	50.0	20,097	197	0.000
Firstbank - Alma	Alma	62.5	0.023	0.085	8,532	257	100M-500M	57.5	65,181	469	0.000
United Bank & Trust	Ann Arbor	60.0	0.017	0.051	15,096	457	500M-1B	62.5	143,994	917	0.000
First Community Bank	Harbor Springs	60.0	0.032	0.069	5,999	235	100M-500M	75.0	64,156	454	0.000
The Hastings City Bank	Hastings	60.0	0.020	0.144	5,008	198	100M-500M	45.0	28,735	305	0.000
The State Savings Bank of Manistique	Manistique	60.0	0.035	0.137	4,184	142	100M-500M	50.0	26,058	210	0.000
G. W. Jones Exchange Bank	Marcellus	60.0	0.048	1.000	3,024	70	<100M	32.5	3,024	70	0.000
Citizens Bank	Flint	60.0	0.010	0.034	95,487	3,555	1B-10B	57.5	742,478	6,195	0.000
The First National Bank of Wakefield	Wakefield	57.5	0.048	0.285	2,269	69	<100M	32.5	6,593	95	0.000
Sturgis Bank & Trust Company	Sturgis	57.5	0.023	0.071	7,066	255	100M-500M	55.0	57,010	476	0.000
Commercial Bank	Alma	57.5	0.020	0.084	7,417	268	100M-500M	60.0	60,966	507	0.000
Eastern Michigan Bank	Croswell	57.5	0.021	0.111	5,500	199	100M-500M	57.5	42,236	387	0.000
Mercantile Bank of Michigan	Grand Rapids	57.5	0.012	0.019	16,229	673	1B-10B	72.5	340,425	2,068	0.000
Michigan Commerce Bank	Ann Arbor	57.5	0.016	0.030	11,523	457	500M-1B	80.0	225,572	1,408	0.000
Sidney State Bank	Sidney	57.5	0.037	0.477	1,883	77	<100M	37.5	3,944	88	0.000
Huron Valley State Bank	Milford	52.5	0.043	0.077	3,307	125	<100M	75.0	43,102	244	0.000
Northern Michigan Bank & Trust	Escanaba	52.5	0.025	0.055	5,501	196	100M-500M	90.0	100,514	474	0.000
Central Savings Bank	Sault Sainte Mar	52.5	0.022	0.069	5,369	208	100M-500M	82.5	77,916	392	0.001

Table 3B. Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Bank of Northern Michigan	Petoskey	50.0	0.020	0.041	7,574	243	100M-500M	70.0	105,925	600	0.000
United Bank of Michigan	Grand Rapids	50.0	0.018	0.030	8,153	235	100M-500M	75.0	141,775	693	0.000
Bank of Ann Arbor	Ann Arbor	50.0	0.013	0.034	10,514	321	500M-1B	60.0	136,709	796	0.001
West Michigan Community Bank	Hudsonville	50.0	0.034	0.070	4,571	109	100M-500M	62.5	45,222	271	0.000
Lapeer County Bank & Trust Co.	Lapeer	50.0	0.021	0.061	6,150	193	100M-500M	60.0	62,252	393	0.000
Tri-County Bank	Brown City	47.5	0.020	0.086	4,381	160	100M-500M	47.5	37,724	301	0.000
First National Bank of Crystal Falls	Crystal Falls	47.5	0.030	0.121	2,149	103	<100M	57.5	17,700	159	0.000
Union Bank	Lake Odessa	45.0	0.021	0.089	3,511	127	100M-500M	42.5	27,122	255	0.000
Select Bank	Grand Rapids	45.0	0.041	0.071	2,707	84	<100M	57.5	28,273	192	0.000
Keystone Community Bank	Kalamazoo	45.0	0.022	0.040	5,347	166	100M-500M	65.0	74,615	409	0.000
First State Bank	Eastpointe	45.0	0.011	0.034	6,110	302	500M-1B	60.0	94,633	789	0.000
Ruth State Bank	Ruth	45.0	0.026	0.470	804	35	<100M	30.0	1,710	43	0.000
Chelsea State Bank	Chelsea	45.0	0.021	0.050	4,849	145	100M-500M	55.0	52,292	317	0.000
Kalamazoo County State Bank	Schoolcraft	42.5	0.022	0.129	1,938	78	<100M	32.5	11,630	119	0.000
Range Bank, National Association	Negaunee	42.5	0.017	0.054	4,543	208	100M-500M	27.5	25,381	305	0.000
Seaway Community Bank	Saint Clair	42.5	0.024	0.061	4,264	132	100M-500M	60.0	50,102	323	0.000
Capitol National Bank	Lansing	37.5	0.019	0.037	3,190	142	100M-500M	65.0	51,481	369	0.000
CSB Bank	Capac	37.5	0.013	0.123	2,853	100	100M-500M	42.5	22,193	182	0.000
First National Bank in Howell	Howell	37.5	0.017	0.035	4,961	155	100M-500M	57.5	73,692	406	0.000
Wolverine Bank, Federal Savings Bank	Midland	35.0	0.016	0.065	4,719	64	100M-500M	35.0	39,992	188	0.000
West Michigan Bank & Trust	Frankfort	35.0	0.013	0.172	536	22	<100M	32.5	3,111	37	0.000
First Federal of Northern Michigan	Alpena	35.0	0.016	0.067	3,541	98	100M-500M	32.5	28,589	208	0.001
Summit Community Bank	East Lansing	35.0	0.019	0.068	3,009	101	100M-500M	60.0	39,754	220	0.000
Central State Bank	Beulah	35.0	0.024	0.087	1,557	56	<100M	47.5	16,149	112	0.000
Ann Arbor State Bank	Ann Arbor	32.5	0.017	0.046	3,181	87	100M-500M	45.0	38,690	229	0.000
Blissfield State Bank	Blissfield	32.5	0.010	0.130	877	49	<100M	32.5	6,656	71	0.001
Hantz Bank	Southfield	32.5	0.021	0.065	1,568	46	<100M	52.5	20,746	145	0.000
The State Bank	Fenton	30.0	0.011	0.024	3,222	181	100M-500M	60.0	65,312	467	0.000
Clarkston State Bank	Clarkston	30.0	0.020	0.034	2,371	91	100M-500M	60.0	45,255	238	0.000
Mason State Bank	Mason	30.0	0.017	0.077	2,052	51	100M-500M	57.5	26,616	116	0.000
Mayville State Bank	Mayville	27.5	0.008	0.130	742	37	<100M	22.5	4,416	49	0.000
Monarch Community Bank	Coldwater	27.5	0.011	0.045	2,304	74	100M-500M	20.0	17,098	160	0.000
Northpointe Bank	Grand Rapids	27.5	0.006	0.107	1,819	41	100M-500M	30.0	14,708	120	0.000
Farmers State Bank of Munith	Munith	27.5	0.013	0.108	882	47	<100M	35.0	8,194	75	0.000
Freeland State Bank	Freeland	27.5	0.006	0.154	338	31	<100M	30.0	2,199	42	0.000
Bank of Michigan	Farmington Hills	25.0	0.018	0.027	1,627	50	<100M	65.0	48,075	239	0.000
Oxford Bank	Oxford	25.0	0.011	0.027	2,884	95	100M-500M	45.0	53,141	268	0.000
State Savings Bank, Frankfort, Mich.	Frankfort	25.0	0.014	0.053	1,123	77	<100M	52.5	20,371	153	0.000
Edgewater Bank	Saint Joseph	25.0	0.014	0.053	1,794	53	100M-500M	40.0	25,449	135	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total		TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount		CC Amount/TA ¹
		Rank	TA Ratio ¹						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First National Bank of Michigan	Kalamazoo	25.0	0.012	0.022	2,685	126	100M-500M	47.5	49,499	366	0.000
Level One Bank	Farmington Hills	22.5	0.007	0.014	3,278	74	100M-500M	50.0	81,985	441	0.000
Eaton Federal Savings Bank	Charlotte	22.5	0.004	0.080	1,250	39	100M-500M	20.0	9,994	86	0.000
Dearborn Federal Savings Bank	Dearborn	22.5	0.007	0.078	1,795	35	100M-500M	40.0	22,995	111	0.000
Lotus Bank	Novi	22.5	0.017	0.025	1,292	50	<100M	50.0	28,026	156	0.000
Crestmark Bank	Troy	22.5	0.001	0.002	607	230	100M-500M	67.5	112,977	861	0.000
Flagstar Bank, FSB	Troy	22.5	0.000	0.002	2,385	123	10B-50B	42.5	94,100	405	0.000
New Buffalo Savings Bank, A FSB	New Buffalo	20.0	0.012	0.047	1,142	36	<100M	45.0	20,179	98	0.000
Bank of Birmingham	Birmingham	15.0	0.010	0.017	1,361	40	100M-500M	45.0	36,410	163	0.000
Grand River Bank	Grandville	10.0	0.007	0.011	620	16	<100M	30.0	21,457	85	0.000
Sterling Bank and Trust, FSB	Southfield	10.0	0.001	0.003	489	17	500M-1B	20.0	32,379	100	0.000
JPMorgan Chase Bank, Dearborn	Dearborn	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000
Auto Club Trust, FSB	Dearborn	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000
University Bank	Ann Arbor	10.0	0.002	0.010	247	6	100M-500M	32.5	17,734	58	0.002
Comerica Bank & Trust, National Association	Ann Arbor	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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