

Table 3A Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2013

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)
Northern Michigan Bank & Trust	Escanaba	90.0	0.454	1.000	104,755	494	100M-500M	60	7,909	192	0.000
Alden State Bank	Alden	82.5	0.340	0.907	55,580	590	100M-500M	93	11,577	397	0.002
Honor Bank	Honor	82.5	0.356	0.860	66,466	513	100M-500M	78	9,615	268	0.000
First Community Bank	Harbor Spri	82.5	0.385	0.733	91,706	652	100M-500M	70	9,791	351	0.000
Michigan Commerce Bank	Ann Arbor	82.5	0.309	0.597	189,370	1,198	500M-1B	55	9,131	377	0.000
Traverse City State Bank	Traverse Ci	82.5	0.364	0.833	76,706	552	100M-500M	65	7,688	269	0.000
1st State Bank	Saginaw	82.5	0.452	0.747	82,255	645	100M-500M	73	8,238	294	0.000
Main Street Bank	Bingham Far	82.5	0.451	0.956	68,624	445	100M-500M	75	8,375	205	0.000
Central Savings Bank	Sault Saint	80.0	0.335	1.000	79,092	405	100M-500M	55	5,542	212	0.001
Huron Valley State Bank	Milford	80.0	0.613	1.000	51,624	287	<100M	53	3,437	136	0.000
Upper Peninsula State Bank	Escanaba	77.5	0.281	0.856	54,447	520	100M-500M	88	11,701	346	0.001
United Bank of Michigan	Grand Rapid	75.0	0.299	0.521	139,849	735	100M-500M	48	7,466	246	0.000
First Bank, Upper Michigan	Gladstone	75.0	0.272	0.916	45,740	554	100M-500M	93	14,269	398	0.001
ChoiceOne Bank	Sparta	75.0	0.217	0.696	108,541	1,190	100M-500M	78	15,271	723	0.000
Range Bank, National Association	Negaunee	75.0	0.247	0.737	66,117	559	100M-500M	65	7,853	312	0.000
Hillsdale County National Bank	Hillsdale	75.0	0.225	0.652	98,390	919	100M-500M	78	14,915	533	0.000
The Shelby State Bank	Shelby	75.0	0.267	0.943	58,296	438	100M-500M	65	6,595	230	0.000
The Bank of Holland	Holland	75.0	0.279	0.487	188,317	1,467	500M-1B	73	20,301	796	0.000
The Bank of Northern Michigan	Petoskey	75.0	0.311	0.594	109,045	630	100M-500M	58	8,454	253	0.000
Northwestern Bank	Traverse Ci	72.5	0.192	0.566	162,320	1,292	500M-1B	65	15,814	590	0.000
Gogebic Range Bank	Ironwood	72.5	0.498	0.999	31,858	298	<100M	88	12,542	200	0.001
Peoples State Bank of Munising	Munising	70.0	0.332	1.000	38,088	272	100M-500M	65	4,986	136	0.000
West Shore Bank	Ludington	70.0	0.195	0.766	71,053	609	100M-500M	80	11,287	362	0.000
Firstbank	Mt. Pleasan	70.0	0.176	0.575	212,962	2,068	1B-10B	83	37,167	1,261	0.000
Founders Bank & Trust	Grand Rapid	70.0	0.199	0.610	93,223	750	100M-500M	65	11,084	389	0.000
Crestmark Bank	Troy	70.0	0.281	0.332	132,206	1,516	100M-500M	68	12,359	854	0.000
Isabella Bank	Mount Pleas	67.5	0.128	0.643	178,862	1,616	1B-10B	78	29,169	1,014	0.000
Superior National Bank & Trust Company	Hancock	67.5	0.119	0.864	64,805	919	500M-1B	90	18,221	670	0.000
First Independence Bank	Detroit	67.5	0.263	0.640	51,315	563	100M-500M	70	7,733	298	0.000
Monroe Bank & Trust	Monroe	67.5	0.167	0.568	193,633	2,112	1B-10B	68	21,311	1,334	0.000
Southern Michigan Bank & Trust	Coldwater	67.5	0.194	0.586	101,053	883	500M-1B	68	12,376	480	0.000
Macatawa Bank	Holland	67.5	0.178	0.479	261,419	3,918	1B-10B	85	56,714	2,797	0.000
Community Shores Bank	Muskegon	67.5	0.315	0.611	59,691	457	100M-500M	68	7,652	238	0.002
Seaway Community Bank	Saint Clair	67.5	0.311	0.683	59,714	362	100M-500M	43	3,910	136	0.000
Lake-Osceola State Bank	Baldwin	65.0	0.238	0.778	43,804	476	100M-500M	65	5,603	311	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)
OSB Community Bank	Brooklyn	65.0	0.408	0.893	30,279	212	<100M	63	4,035	107	0.001
Huron Community Bank	East Tawas	65.0	0.265	0.703	48,663	438	100M-500M	70	7,542	245	0.002
Independent Bank	Ionia	65.0	0.138	0.572	294,052	2,844	1B-10B	80	54,329	1,676	0.000
Mercantile Bank of Michigan	Grand Rapid	65.0	0.179	0.285	239,961	1,945	1B-10B	60	17,576	672	0.000
Hantz Bank	Southfield	65.0	0.321	0.904	40,004	195	100M-500M	45	3,747	77	0.000
Northstar Bank	Bad Axe	65.0	0.170	0.840	42,731	551	100M-500M	80	8,831	386	0.000
Bank of Michigan	Farmington	65.0	0.496	0.737	48,005	251	<100M	20	1,513	57	0.000
The Dart Bank	Mason	62.5	0.191	0.637	51,536	532	100M-500M	65	6,539	302	0.000
mBank	Manistique	62.5	0.207	0.355	114,566	731	500M-1B	83	28,698	421	0.001
Lapeer County Bank & Trust Co.	Lapeer	62.5	0.199	0.679	61,182	364	100M-500M	45	5,134	163	0.000
The First National Bank & Trust Company o	Iron Mounta	62.5	0.189	0.629	55,710	652	100M-500M	78	10,295	449	0.002
The Peninsula Bank of Ishpeming	Ishpeming	62.5	0.240	0.914	31,586	398	100M-500M	88	9,356	285	0.000
United Bank & Trust	Ann Arbor	62.5	0.161	0.474	146,431	934	500M-1B	63	14,792	475	0.000
Chemical Bank	Midland	62.5	0.151	0.493	877,938	7,144	1B-10B	68	111,867	3,840	0.000
Charlevoix State Bank	Charlevoix	62.5	0.244	0.776	35,261	347	100M-500M	68	5,362	210	0.004
Keystone Community Bank	Kalamazoo	62.5	0.278	0.533	67,460	401	100M-500M	50	5,695	172	0.000
Talmer Bank and Trust	Troy	62.5	0.153	0.425	346,817	2,913	1B-10B	85	91,719	1,317	0.000
First State Bank	Eastpointe	60.0	0.159	0.443	92,461	859	500M-1B	45	5,419	298	0.000
The First National Bank of St. Ignace	St. Ignace	60.0	0.186	0.813	41,967	502	100M-500M	85	11,463	277	0.001
Huron National Bank	Rogers City	60.0	0.221	1.000	12,415	310	<100M	93	12,415	310	0.000
First National Bank in Howell	Howell	60.0	0.227	0.548	68,011	370	100M-500M	30	3,565	122	0.000
Signature Bank	Bad Axe	60.0	0.210	0.699	47,087	480	100M-500M	65	6,826	282	0.000
Old Mission Bank	Sault Saint	60.0	0.254	0.776	26,472	338	100M-500M	68	4,430	198	0.000
Summit Community Bank	East Lansin	60.0	0.250	0.766	40,754	210	100M-500M	30	2,546	83	0.000
The Miners State Bank	Iron River	57.5	0.333	0.634	39,450	322	100M-500M	65	5,825	194	0.000
Capitol National Bank	Lansing	57.5	0.326	0.619	40,126	287	100M-500M	33	2,199	105	0.000
The First National Bank of Norway	Norway	57.5	0.229	0.946	20,962	327	<100M	68	4,123	206	0.000
The State Bank	Fenton	57.5	0.212	0.481	64,671	434	100M-500M	30	3,236	155	0.000
Thumb National Bank and Trust Company	Pigeon	57.5	0.181	0.736	39,126	517	100M-500M	88	10,019	352	0.000
Chelsea State Bank	Chelsea	57.5	0.236	0.536	58,032	337	100M-500M	48	5,228	155	0.000
Bank of Ann Arbor	Ann Arbor	57.5	0.153	0.369	135,045	838	500M-1B	48	8,140	307	0.001
First National Bank of Crystal Falls	Crystal Fal	55.0	0.231	1.000	15,834	139	<100M	50	2,003	92	0.000
Commercial Bank	Alma	55.0	0.152	0.621	56,812	459	100M-500M	50	6,073	230	0.000
Exchange State Bank	Carsonville	55.0	0.181	0.940	26,480	309	100M-500M	70	5,321	206	0.000
Eastern Michigan Bank	Croswell	55.0	0.151	0.838	40,779	386	100M-500M	55	5,192	191	0.000
West Michigan Community Bank	Hudsonville	55.0	0.283	0.499	47,609	264	100M-500M	30	2,822	79	0.000
Citizens National Bank of Cheboygan	Cheboygan	55.0	0.157	0.904	39,470	292	100M-500M	53	4,938	148	0.001

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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 State Savings Bank of Manistique	Manistique	52.5	0.219	0.870	25,227	192	100M-500M	63	4,056	127	0.000
Community State Bank	Saint Charl	52.5	0.149	0.997	28,741	300	100M-500M	68	5,386	178	0.007
SSB Bank	Stockbridge	52.5	0.193	1.000	11,544	156	<100M	70	3,639	109	0.000
Level One Bank	Farmington	52.5	0.155	0.291	87,465	451	500M-1B	20	2,595	70	0.000
State Savings Bank, Frankfort, Mich.	Frankfort	50.0	0.187	1.000	18,257	146	<100M	45	2,123	80	0.000
Baybank	Gladstone	50.0	0.212	0.841	17,597	219	<100M	70	4,183	148	0.001
The Port Austin State Bank	Port Austin	50.0	0.203	1.000	9,044	165	<100M	73	3,475	130	0.000
Bank of Alpena	Alpena	50.0	0.258	0.739	18,772	189	<100M	63	3,307	117	0.000
Bank of Birmingham	Birmingham	50.0	0.273	0.483	44,719	204	100M-500M	18	1,859	50	0.000
Lotus Bank	Novi	50.0	0.381	0.572	31,631	162	<100M	20	1,284	45	0.000
Sturgis Bank & Trust Company	Sturgis	47.5	0.154	0.533	48,509	436	100M-500M	55	6,277	229	0.000
Tri-County Bank	Brown City	47.5	0.163	0.721	38,104	312	100M-500M	48	4,266	163	0.000
Bay Port State Bank	Bay Port	47.5	0.173	0.919	15,264	225	<100M	68	3,755	172	0.000
Clarkston State Bank	Clarkston	47.5	0.288	0.477	36,662	169	100M-500M	28	2,017	67	0.000
First National Bank of Michigan	Kalamazoo	47.5	0.181	0.340	53,100	367	100M-500M	23	2,342	101	0.000
First National Bank of America	East Lansing	45.0	0.068	0.545	40,024	523	500M-1B	75	12,515	349	0.000
CSB Bank	Capac	45.0	0.102	0.996	23,243	217	100M-500M	48	3,271	120	0.000
Edgewater Bank	Saint Joseph	45.0	0.179	0.847	21,763	132	100M-500M	28	1,816	55	0.000
Central State Bank	Beulah	45.0	0.205	0.885	13,743	115	<100M	45	1,854	63	0.000
Flagstar Bank, FSB	Troy	42.5	0.006	0.118	71,305	478	10-50B	25	2,186	164	0.000
Union Bank	Lake Odessa	42.5	0.154	0.660	26,378	214	100M-500M	38	2,997	89	0.000
Oxford Bank	Oxford	42.5	0.178	0.463	46,343	231	100M-500M	25	2,703	83	0.000
Farmers State Bank of Munith	Munith	42.5	0.114	1.000	7,395	77	<100M	33	872	52	0.000
Century Bank and Trust	Coldwater	42.5	0.146	0.511	38,801	496	100M-500M	80	10,474	339	0.000
The Hastings City Bank	Hastings	42.5	0.109	0.807	28,461	274	100M-500M	60	5,131	182	0.000
Ann Arbor State Bank	Ann Arbor	42.5	0.205	0.507	38,734	240	100M-500M	28	2,468	85	0.000
New Buffalo Savings Bank, A FSB	New Buffalo	40.0	0.163	0.879	17,131	85	100M-500M	20	1,109	29	0.000
Sidney State Bank	Sidney	40.0	0.077	1.000	3,868	129	<100M	75	3,868	129	0.000
First State Bank of Decatur	Decatur	40.0	0.094	1.000	5,298	144	<100M	68	3,225	123	0.000
Homestead Savings Bank	Albion	37.5	0.103	1.000	7,453	58	<100M	73	7,453	58	0.000
The State Bank of Ewen	Ewen	37.5	0.093	1.000	4,951	110	<100M	73	4,951	110	0.000
Dearborn Federal Savings Bank	Dearborn	37.5	0.072	0.960	18,879	100	100M-500M	20	1,335	27	0.000
The West Michigan Savings Bank	Bangor	35.0	0.055	1.000	2,105	98	<100M	65	2,105	98	0.000
West Michigan Bank & Trust	Frankfort	35.0	0.110	1.000	4,535	39	<100M	23	433	21	0.000
Mason State Bank	Mason	35.0	0.150	0.740	19,330	115	100M-500M	25	1,632	47	0.000
The Citizens State Bank of Ontonagon	Ontonagon	35.0	0.081	1.000	4,219	72	<100M	70	4,219	72	0.000
First Federal of Northern Michigan	Alpena	35.0	0.140	0.538	30,101	200	100M-500M	65	7,118	111	0.001

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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)
Northpointe Bank	Grand Rapid	35.0	0.047	0.969	14,386	114	100M-500M	30	1,682	38	0.000
Grand River Bank	Grandville	35.0	0.218	0.355	23,589	115	100M-500M	13	927	25	0.000
The First National Bank of Wakefield	Wakefield	32.5	0.112	0.761	5,293	74	<100M	50	1,622	50	0.000
G. W. Jones Exchange Bank	Marcellus	32.5	0.047	1.000	2,897	53	<100M	60	2,897	53	0.000
Kalamazoo County State Bank	Schoolcraft	32.5	0.131	0.724	11,732	122	<100M	38	1,730	79	0.000
Ruth State Bank	Ruth	32.5	0.046	1.000	1,568	41	<100M	43	800	33	0.000
Freeland State Bank	Freeland	32.5	0.032	1.000	1,878	34	<100M	33	553	22	0.000
University Bank	Ann Arbor	30.0	0.129	0.665	15,715	49	100M-500M	10	160	4	0.001
Blissfield State Bank	Blissfield	30.0	0.079	0.837	7,285	73	<100M	25	843	48	0.001
Mayville State Bank	Mayville	25.0	0.045	0.814	4,133	53	<100M	30	756	39	0.000
Monarch Community Bank	Coldwater	22.5	0.090	0.389	16,788	140	100M-500M	25	1,974	59	0.000
Eaton Federal Savings Bank	Charlotte	22.5	0.029	0.632	8,943	84	100M-500M	23	1,166	37	0.000
Wolverine Bank, Federal Savings Bank	Midland	20.0	0.077	0.280	22,023	119	100M-500M	25	3,302	48	0.000
Sterling Bank and Trust, FSB	Southfield	20.0	0.030	0.187	27,612	95	500M-1B	10	738	23	0.000
JPMorgan Chase Bank, Dearborn	Dearborn	10.0	0.000		0	0	<100M	10	0	0	0.000
Comerica Bank & Trust, National Associati	Ann Arbor	10.0	0.000		0	0	<100M	10	0	0	0.000
Auto Club Trust, FSB	Dearborn	10.0	0.000		0	0	<100M	10	0	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.

Table 3B. Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Bank, Upper Michigan	Gladstone	92.5	0.085	0.286	14,269	398	100M-500M	75.0	45,740	554	0.001
Alden State Bank	Alden	92.5	0.071	0.189	11,577	397	100M-500M	83.0	55,580	590	0.002
Huron National Bank	Rogers City	92.5	0.221	1.000	12,415	310	<100M	60.0	12,415	310	-
Superior National Bank & Trust Company	Hancock	90.0	0.034	0.243	18,221	670	500M-1B	68.0	64,805	919	-
Upper Peninsula State Bank	Escanaba	87.5	0.060	0.184	11,701	346	100M-500M	78.0	54,447	520	0.001
The Peninsula Bank of Ishpeming	Ishpeming	87.5	0.071	0.271	9,356	285	100M-500M	63.0	31,586	398	-
Thumb National Bank and Trust Company	Pigeon	87.5	0.046	0.188	10,019	352	100M-500M	58.0	39,126	517	-
Gogebic Range Bank	Ironwood	87.5	0.196	0.393	12,542	200	<100M	73.0	31,858	298	0.001
The First National Bank of St. Ignace	St. Ignace	85.0	0.051	0.222	11,463	277	100M-500M	60.0	41,967	502	0.001
Macatawa Bank	Holland	85.0	0.039	0.104	56,714	2,797	1B-10B	68.0	261,419	3,918	-
Talmer Bank and Trust	Troy	85.0	0.041	0.112	91,719	1,317	1B-10B	63.0	346,817	2,913	-
mBank	Manistique	82.5	0.052	0.089	28,698	421	500M-1B	63.0	114,566	731	0.001
Firstbank	Mt. Pleasant	82.5	0.031	0.100	37,167	1,261	1B-10B	70.0	212,962	2,068	-
Independent Bank	Ionia	80.0	0.026	0.106	54,329	1,676	1B-10B	65.0	294,052	2,844	-
Century Bank and Trust	Coldwater	80.0	0.039	0.138	10,474	339	100M-500M	43.0	38,801	496	-
West Shore Bank	Ludington	80.0	0.031	0.122	11,287	362	100M-500M	70.0	71,053	609	-
Northstar Bank	Bad Axe	80.0	0.035	0.174	8,831	386	100M-500M	65.0	42,731	551	-
Isabella Bank	Mount Pleasant	77.5	0.021	0.105	29,169	1,014	1B-10B	68.0	178,862	1,616	-
The First National Bank & Trust Company	Iron Mountain	77.5	0.035	0.116	10,295	449	100M-500M	63.0	55,710	652	0.002
ChoiceOne Bank	Sparta	77.5	0.031	0.098	15,271	723	100M-500M	75.0	108,541	1,190	-
Hillsdale County National Bank	Hillsdale	77.5	0.034	0.099	14,915	533	100M-500M	75.0	98,390	919	-
Honor Bank	Honor	77.5	0.051	0.124	9,615	268	100M-500M	83.0	66,466	513	-
First National Bank of America	East Lansing	75.0	0.021	0.171	12,515	349	500M-1B	45.0	40,024	523	-
Sidney State Bank	Sidney	75.0	0.077	1.000	3,868	129	<100M	40.0	3,868	129	-
Main Street Bank	Bingham Farms	75.0	0.055	0.117	8,375	205	100M-500M	83.0	68,624	445	-
Homestead Savings Bank	Albion	72.5	0.103	1.000	7,453	58	<100M	38.0	7,453	58	-
The State Bank of Ewen	Ewen	72.5	0.093	1.000	4,951	110	<100M	38.0	4,951	110	-
The Port Austin State Bank	Port Austin	72.5	0.078	0.384	3,475	130	<100M	50.0	9,044	165	-
The Bank of Holland	Holland	72.5	0.030	0.052	20,301	796	500M-1B	75.0	188,317	1,467	-
1st State Bank	Saginaw	72.5	0.045	0.075	8,238	294	100M-500M	83.0	82,255	645	-
Baybank	Gladstone	70.0	0.050	0.200	4,183	148	<100M	50.0	17,597	219	0.001
First Independence Bank	Detroit	70.0	0.040	0.097	7,733	298	100M-500M	68.0	51,315	563	-
The Citizens State Bank of Ontonagon	Ontonagon	70.0	0.081	1.000	4,219	72	<100M	35.0	4,219	72	-
Huron Community Bank	East Tawas	70.0	0.041	0.109	7,542	245	100M-500M	65.0	48,663	438	0.002
Exchange State Bank	Carsonville	70.0	0.036	0.189	5,321	206	100M-500M	55.0	26,480	309	-

Table 3B. Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First Community Bank	Harbor Spri	70.0	0.041	0.078	9,791	351	100M-500M	83.0	91,706	652	-
SSBBank	Stockbridge	70.0	0.061	0.315	3,639	109	<100M	53.0	11,544	156	-
The First National Bank of Norway	Norway	67.5	0.045	0.186	4,123	206	<100M	58.0	20,962	327	-
Monroe Bank & Trust	Monroe	67.5	0.018	0.063	21,311	1,334	1B-10B	68.0	193,633	2,112	-
Chemical Bank	Midland	67.5	0.019	0.063	111,867	3,840	1B-10B	63.0	877,938	7,144	-
Community State Bank	Saint Charl	67.5	0.028	0.187	5,386	178	100M-500M	53.0	28,741	300	0.007
First State Bank of Decatur	Decatur	67.5	0.057	0.609	3,225	123	<100M	40.0	5,298	144	-
Southern Michigan Bank & Trust	Coldwater	67.5	0.024	0.072	12,376	480	500M-1B	68.0	101,053	883	-
Bay Port State Bank	Bay Port	67.5	0.042	0.226	3,755	172	<100M	48.0	15,264	225	-
Charlevoix State Bank	Charlevoix	67.5	0.037	0.118	5,362	210	100M-500M	63.0	35,261	347	0.004
Crestmark Bank	Troy	67.5	0.026	0.031	12,359	854	100M-500M	70.0	132,206	1,516	-
Community Shores Bank	Muskegon	67.5	0.040	0.078	7,652	238	100M-500M	68.0	59,691	457	0.002
Old Mission Bank	Sault Saint	67.5	0.043	0.130	4,430	198	100M-500M	60.0	26,472	338	-
Lake-Osceola State Bank	Baldwin	65.0	0.030	0.100	5,603	311	100M-500M	65.0	43,804	476	-
The West Michigan Savings Bank	Bangor	65.0	0.055	1.000	2,105	98	<100M	35.0	2,105	98	-
The Dart Bank	Mason	65.0	0.024	0.081	6,539	302	100M-500M	63.0	51,536	532	-
The Miners State Bank	Iron River	65.0	0.049	0.094	5,825	194	100M-500M	58.0	39,450	322	-
Peoples State Bank of Munising	Munising	65.0	0.043	0.131	4,986	136	100M-500M	70.0	38,088	272	-
Range Bank, National Association	Negaunee	65.0	0.029	0.088	7,853	312	100M-500M	75.0	66,117	559	-
Northwestern Bank	Traverse Ci	65.0	0.019	0.055	15,814	590	500M-1B	73.0	162,320	1,292	-
First Federal of Northern Michigan	Alpena	65.0	0.033	0.127	7,118	111	100M-500M	35.0	30,101	200	0.001
The Shelby State Bank	Shelby	65.0	0.030	0.107	6,595	230	100M-500M	75.0	58,296	438	-
Signature Bank	Bad Axe	65.0	0.030	0.101	6,826	282	100M-500M	60.0	47,087	480	-
Founders Bank & Trust	Grand Rapid	65.0	0.024	0.073	11,084	389	100M-500M	70.0	93,223	750	-
Traverse City State Bank	Traverse Ci	65.0	0.037	0.084	7,688	269	100M-500M	83.0	76,706	552	-
The State Savings Bank of Manistique	Manistique	62.5	0.035	0.140	4,056	127	100M-500M	53.0	25,227	192	-
OSB Community Bank	Brooklyn	62.5	0.054	0.119	4,035	107	<100M	65.0	30,279	212	0.001
United Bank & Trust	Ann Arbor	62.5	0.016	0.048	14,792	475	500M-1B	63.0	146,431	934	-
Bank of Alpena	Alpena	62.5	0.045	0.130	3,307	117	<100M	50.0	18,772	189	-
Northern Michigan Bank & Trust	Escanaba	60.0	0.034	0.075	7,909	192	100M-500M	90.0	104,755	494	-
G. W. Jones Exchange Bank	Marcellus	60.0	0.047	1.000	2,897	53	<100M	33.0	2,897	53	-
The Hastings City Bank	Hastings	60.0	0.020	0.145	5,131	182	100M-500M	43.0	28,461	274	-
Mercantile Bank of Michigan	Grand Rapid	60.0	0.013	0.021	17,576	672	1B-10B	65.0	239,961	1,945	-
The Bank of Northern Michigan	Petoskey	57.5	0.024	0.046	8,454	253	100M-500M	75.0	109,045	630	-
Sturgis Bank & Trust Company	Sturgis	55.0	0.020	0.069	6,277	229	100M-500M	48.0	48,509	436	-
Central Savings Bank	Sault Saint	55.0	0.023	0.070	5,542	212	100M-500M	80.0	79,092	405	0.001

Table 3B. Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Eastern Michigan Bank	Croswell	55.0	0.019	0.107	5,192	191	100M-500M	55.0	40,779	386	-
Michigan Commerce Bank	Ann Arbor	55.0	0.015	0.029	9,131	377	500M-1B	83.0	189,370	1,198	-
Citizens National Bank of Cheboygan	Cheboygan	52.5	0.020	0.113	4,938	148	100M-500M	55.0	39,470	292	0.001
Huron Valley State Bank	Milford	52.5	0.041	0.067	3,437	136	<100M	80.0	51,624	287	-
First National Bank of Crystal Falls	Crystal Fal	50.0	0.029	0.126	2,003	92	<100M	55.0	15,834	139	-
The First National Bank of Wakefield	Wakefield	50.0	0.034	0.233	1,622	50	<100M	33.0	5,293	74	-
Commercial Bank	Alma	50.0	0.016	0.066	6,073	230	100M-500M	55.0	56,812	459	-
Keystone Community Bank	Kalamazoo	50.0	0.023	0.045	5,695	172	100M-500M	63.0	67,460	401	-
United Bank of Michigan	Grand Rapid	47.5	0.016	0.028	7,466	246	100M-500M	75.0	139,849	735	-
CSB Bank	Capac	47.5	0.014	0.140	3,271	120	100M-500M	45.0	23,243	217	-
Tri-County Bank	Brown City	47.5	0.018	0.081	4,266	163	100M-500M	48.0	38,104	312	-
Chelsea State Bank	Chelsea	47.5	0.021	0.048	5,228	155	100M-500M	58.0	58,032	337	-
Bank of Ann Arbor	Ann Arbor	47.5	0.009	0.022	8,140	307	500M-1B	58.0	135,045	838	0.001
State Savings Bank, Frankfort, Mich.	Frankfort	45.0	0.022	0.116	2,123	80	<100M	50.0	18,257	146	-
First State Bank	Eastpointe	45.0	0.009	0.026	5,419	298	500M-1B	60.0	92,461	859	-
Lapeer County Bank & Trust Co.	Lapeer	45.0	0.017	0.057	5,134	163	100M-500M	63.0	61,182	364	-
Central State Bank	Beulah	45.0	0.028	0.119	1,854	63	<100M	45.0	13,743	115	-
Hantz Bank	Southfield	45.0	0.030	0.085	3,747	77	100M-500M	65.0	40,004	195	-
Ruth State Bank	Ruth	42.5	0.023	0.510	800	33	<100M	33.0	1,568	41	-
Seaway Community Bank	Saint Clair	42.5	0.020	0.045	3,910	136	100M-500M	68.0	59,714	362	-
Union Bank	Lake Odessa	37.5	0.017	0.075	2,997	89	100M-500M	43.0	26,378	214	-
Kalamazoo County State Bank	Schoolcraft	37.5	0.019	0.107	1,730	79	<100M	33.0	11,732	122	-
Capitol National Bank	Lansing	32.5	0.018	0.034	2,199	105	100M-500M	58.0	40,126	287	-
Farmers State Bank of Munith	Munith	32.5	0.013	0.118	872	52	<100M	43.0	7,395	77	-
Freeland State Bank	Freeland	32.5	0.009	0.294	553	22	<100M	33.0	1,878	34	-
Mayville State Bank	Mayville	30.0	0.008	0.149	756	39	<100M	25.0	4,133	53	-
The State Bank	Fenton	30.0	0.011	0.024	3,236	155	100M-500M	58.0	64,671	434	-
West Michigan Community Bank	Hudsonville	30.0	0.017	0.030	2,822	79	100M-500M	55.0	47,609	264	-
First National Bank in Howell	Howell	30.0	0.012	0.029	3,565	122	100M-500M	60.0	68,011	370	-
Northpointe Bank	Grand Rapid	30.0	0.005	0.113	1,682	38	100M-500M	35.0	14,386	114	-
Summit Community Bank	East Lansing	30.0	0.016	0.048	2,546	83	100M-500M	60.0	40,754	210	-
Edgewater Bank	Saint Josep	27.5	0.015	0.071	1,816	55	100M-500M	45.0	21,763	132	-
Clarkston State Bank	Clarkston	27.5	0.016	0.026	2,017	67	100M-500M	48.0	36,662	169	-
Ann Arbor State Bank	Ann Arbor	27.5	0.013	0.032	2,468	85	100M-500M	43.0	38,734	240	-
Mason State Bank	Mason	25.0	0.013	0.062	1,632	47	100M-500M	35.0	19,330	115	-
Flagstar Bank, FSB	Troy	25.0	-	0.004	2,186	164	10-50B	43.0	71,305	478	-

Table 3B. Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2013

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		Total	TA	TBL	Amount	Number		Total	Amount	Number	CC
		Rank	Ratio ¹	Ratio ¹	(1,000)			Rank	(1,000)		Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Oxford Bank	Oxford	25.0	0.010	0.027	2,703	83	100M-500M	43.0	46,343	231	-
Wolverine Bank, Federal Savings Bank	Midland	25.0	0.011	0.042	3,302	48	100M-500M	20.0	22,023	119	-
Monarch Community Bank	Coldwater	25.0	0.011	0.046	1,974	59	100M-500M	23.0	16,788	140	-
Blissfield State Bank	Blissfield	25.0	0.009	0.097	843	48	<100M	30.0	7,285	73	0.001
West Michigan Bank & Trust	Frankfort	22.5	0.011	0.095	433	21	<100M	35.0	4,535	39	-
Eaton Federal Savings Bank	Charlotte	22.5	0.004	0.082	1,166	37	100M-500M	23.0	8,943	84	-
First National Bank of Michigan	Kalamazoo	22.5	0.008	0.015	2,342	101	100M-500M	48.0	53,100	367	-
New Buffalo Savings Bank, A FSB	New Buffalo	20.0	0.011	0.057	1,109	29	100M-500M	40.0	17,131	85	-
Dearborn Federal Savings Bank	Dearborn	20.0	0.005	0.068	1,335	27	100M-500M	38.0	18,879	100	-
Bank of Michigan	Farmington	20.0	0.016	0.023	1,513	57	<100M	65.0	48,005	251	-
Lotus Bank	Novi	20.0	0.015	0.023	1,284	45	<100M	50.0	31,631	162	-
Level One Bank	Farmington	20.0	0.005	0.009	2,595	70	500M-1B	53.0	87,465	451	-
Bank of Birmingham	Birmingham	17.5	0.011	0.020	1,859	50	100M-500M	50.0	44,719	204	-
Grand River Bank	Grandville	12.5	0.009	0.014	927	25	100M-500M	35.0	23,589	115	-
University Bank	Ann Arbor	10.0	0.001	0.007	160	4	100M-500M	30.0	15,715	49	0.001
JPMorgan Chase Bank, Dearborn	Dearborn	10.0	-	.	-	-	<100M	10.0	-	-	-
Comerica Bank & Trust, National Associat	Ann Arbor	10.0	-	.	-	-	<100M	10.0	-	-	-
Sterling Bank and Trust, FSB	Southfield	10.0	0.001	0.005	738	23	500M-1B	20.0	27,612	95	-
Auto Club Trust, FSB	Dearborn	10.0	-	.	-	-	<100M	10.0	-	-	-

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.