

Table 3A Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				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	0.462	1.000	100,756	469	100M-500M	57.5	7,025	189	-
1st State Bank	Saginaw	82.5	0.485	0.793	80,858	724	100M-500M	75.0	8,905	369	0.000
Central Savings Bank	Sault Sainte Mar	82.5	0.297	1.000	69,090	386	100M-500M	52.5	5,539	207	0.001
Honor Bank	Honor	82.5	0.382	0.888	72,403	571	100M-500M	85.0	11,264	315	-
Michigan Commerce Bank	Ann Arbor	80.0	0.339	0.610	293,261	1,732	500M-1B	65.0	16,976	587	-
Traverse City State Bank	Traverse City	80.0	0.351	0.835	63,557	512	100M-500M	70.0	7,216	294	-
Baybank	Gladstone	77.5	0.263	1.000	21,481	21,446	<100M	100.0	21,481	21,446	0.001
Alden State Bank	Alden	77.5	0.327	0.884	53,965	621	100M-500M	87.5	10,178	419	0.003
West Shore Bank	Ludington	77.5	0.211	1.000	70,309	487	100M-500M	65.0	8,193	256	-
The Peninsula Bank of Ishpeming	Ishpeming	77.5	0.350	0.943	48,598	602	100M-500M	95.0	15,975	433	0.003
Hillsdale County National Bank	Hillsdale	75.0	0.266	0.669	96,561	897	100M-500M	82.5	16,961	540	-
Firstbank - West Branch	West Branch	75.0	0.248	0.839	60,054	684	100M-500M	90.0	11,997	462	0.000
ChoiceOne Bank	Sparta	75.0	0.216	0.702	103,564	1,190	100M-500M	80.0	16,037	760	-
Huron Valley State Bank	Milford	72.5	0.656	1.000	41,845	210	<100M	55.0	3,367	107	-
Lake-Osceola State Bank	Baldwin	72.5	0.276	0.999	46,013	425	100M-500M	60.0	4,952	264	-
Northwestern Bank	Traverse City	72.5	0.225	0.570	197,084	1,499	500M-1B	70.0	20,154	732	0.000
The Bank of Northern Michigan	Petoskey	72.5	0.292	0.620	106,670	611	100M-500M	47.5	7,147	241	-
Upper Peninsula State Bank	Escanaba	72.5	0.287	0.828	52,774	497	100M-500M	82.5	10,303	328	0.000
First Bank, Upper Michigan	Gladstone	72.5	0.287	0.853	48,263	569	100M-500M	95.0	16,670	416	0.001
Community Shores Bank	Muskegon	72.5	0.325	0.664	72,798	551	100M-500M	72.5	9,586	296	0.002
United Bank of Michigan	Grand Rapids	72.5	0.306	0.528	131,192	698	100M-500M	47.5	8,103	249	-
Main Street Bank	Bingham Farms	72.5	0.574	0.929	49,893	279	<100M	57.5	4,693	119	-
Fidelity Bank	Dearborn	72.5	0.273	0.444	236,925	1,017	500M-1B	40.0	7,336	279	-
The Bank of Holland	Holland	72.5	0.255	0.469	165,910	1,133	500M-1B	65.0	16,136	559	-
Gogebic Range Bank	Ironwood	72.5	0.580	1.000	35,468	312	<100M	87.5	12,159	209	0.000
First Community Bank	Harbor Springs	72.5	0.323	0.711	62,637	451	100M-500M	57.5	5,986	234	-
Founders Bank & Trust	Grand Rapids	70.0	0.222	0.616	93,952	851	100M-500M	70.0	11,654	494	-
Mercantile Bank of Michigan	Grand Rapids	70.0	0.239	0.414	367,298	2,323	1B-10B	57.5	18,825	803	0.000
Charlevoix State Bank	Charlevoix	70.0	0.298	0.839	41,871	382	100M-500M	67.5	5,631	232	0.004
Southern Michigan Bank & Trust	Coldwater	70.0	0.204	0.713	98,178	883	100M-500M	72.5	12,894	484	0.000
The Shelby State Bank	Shelby	70.0	0.243	0.888	49,077	429	100M-500M	65.0	6,360	251	-
Superior National Bank & Trust Company	Hancock	67.5	0.135	0.853	65,638	954	100M-500M	92.5	19,843	708	-
Signature Bank	Bad Axe	67.5	0.253	0.732	60,424	597	100M-500M	72.5	8,854	366	-
Peoples State Bank of Munising	Munising	67.5	0.301	1.000	34,591	277	100M-500M	67.5	5,048	144	0.002
Monroe Bank & Trust	Monroe	67.5	0.177	0.571	218,504	1,796	1B-10B	65.0	23,052	965	-
Isabella Bank	Mount Pleasant	67.5	0.149	0.660	182,433	1,719	1B-10B	77.5	30,054	1,107	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Independent Bank	Ionia	67.5	0.155	0.665	358,296	3,686	1B-10B	85.0	71,261	2,257	-
Capitol National Bank	Lansing	67.5	0.376	0.622	58,667	429	100M-500M	45.0	4,124	169	-
Macatawa Bank	Holland	67.5	0.187	0.471	283,488	4,260	1B-10B	80.0	53,664	3,055	-
Thumb National Bank and Trust Company	Pigeon	67.5	0.234	0.823	48,658	526	100M-500M	87.5	11,556	350	-
Firstbank	Mt. Pleasant	67.5	0.217	0.600	86,763	687	100M-500M	72.5	11,740	376	0.000
Century Bank and Trust	Coldwater	65.0	0.227	0.708	58,954	570	100M-500M	75.0	9,749	360	0.003
Keystone Community Bank	Kalamazoo	65.0	0.294	0.551	77,757	463	100M-500M	50.0	6,289	213	-
Bank of Michigan	Farmington Hills	65.0	0.539	0.791	44,140	232	<100M	25.0	1,724	60	-
Chemical Bank	Midland	65.0	0.161	0.539	837,099	7,098	1B-10B	72.5	113,912	3,918	-
OSB Community Bank	Brooklyn	65.0	0.433	0.935	31,699	215	<100M	55.0	3,626	103	0.001
First National Bank in Howell	Howell	65.0	0.289	0.526	84,828	469	100M-500M	45.0	6,120	194	-
First State Bank of East Detroit	Eastpointe	62.5	0.151	0.622	86,817	762	500M-1B	55.0	8,455	328	-
First Independence Bank	Detroit	62.5	0.256	0.618	45,639	535	100M-500M	80.0	8,933	328	0.001
Clarkston State Bank	Clarkston	62.5	0.388	0.696	43,236	225	100M-500M	30.0	2,282	90	-
Edgewater Bank	Saint Joseph	62.5	0.248	1.000	35,588	160	100M-500M	37.5	2,939	78	-
Talmer Bank and Trust	Troy	62.5	0.130	0.419	290,853	2,536	1B-10B	60.0	29,610	1,068	0.000
Firstbank - St. Johns	Saint Johns	60.0	0.322	0.876	32,352	281	100M-500M	67.5	4,955	171	-
The First National Bank of St. Ignace	St. Ignace	60.0	0.188	0.871	40,314	517	100M-500M	77.5	7,904	306	0.001
Bank of Birmingham	Birmingham	60.0	0.397	0.699	47,141	169	100M-500M	17.5	1,436	45	-
The First National Bank & Trust Company of Iron Mountain	Iron Mountain	60.0	0.205	0.649	57,890	631	100M-500M	75.0	9,725	430	0.002
Bank of Ann Arbor	Ann Arbor	60.0	0.173	0.433	123,022	747	500M-1B	50.0	9,783	308	0.001
MBank	Manistique	60.0	0.207	0.376	101,742	719	100M-500M	85.0	26,378	420	0.001
Commercial Bank	Alma	60.0	0.172	0.668	67,221	579	100M-500M	65.0	8,638	312	-
United Bank & Trust	Ann Arbor	60.0	0.159	0.456	136,857	901	500M-1B	60.0	14,978	453	-
Northstar Bank	Bad Axe	60.0	0.163	0.926	37,925	486	100M-500M	77.5	8,293	338	-
Huron Community Bank	East Tawas	60.0	0.260	0.655	47,207	456	100M-500M	75.0	8,698	267	0.003
Seaway Community Bank	Saint Clair	60.0	0.262	0.712	44,765	295	100M-500M	37.5	3,695	125	-
The First National Bank of Norway	Norway	60.0	0.247	0.942	21,824	348	<100M	72.5	4,408	216	-
Summit Community Bank	East Lansing	60.0	0.256	0.905	40,509	223	100M-500M	40.0	3,385	108	-
First National Bank of Crystal Falls	Crystal Falls	57.5	0.273	1.000	18,861	171	<100M	47.5	2,157	107	0.000
The State Savings Bank of Manistique	Manistique	57.5	0.250	0.919	29,477	243	100M-500M	67.5	5,209	168	-
Citizens Bank	Flint	57.5	0.094	0.328	865,843	7,361	1B-10B	60.0	107,365	4,366	0.000
Select Bank	Grand Rapids	57.5	0.407	0.768	33,072	201	<100M	45.0	3,101	83	-
The State Bank	Fenton	57.5	0.228	0.520	67,461	499	100M-500M	35.0	3,672	215	-
Old Mission Bank	Sault Sainte Mar	57.5	0.272	0.784	27,382	349	100M-500M	67.5	4,690	207	-
State Savings Bank, Frankfort, Mich.	Frankfort	57.5	0.284	0.999	22,214	165	<100M	45.0	2,431	84	-
The Miners State Bank	Iron River	57.5	0.312	0.656	40,914	333	100M-500M	60.0	5,402	190	0.000

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Eastern Michigan Bank	Crosswell	57.5	0.178	0.846	44,699	420	100M-500M	60.0	5,967	229	-
Lapeer County Bank & Trust Co.	Lapeer	57.5	0.218	0.604	64,757	402	100M-500M	45.0	6,173	190	-
Huron National Bank	Rogers City	57.5	0.215	1.000	11,455	285	<100M	87.5	11,455	285	-
Bank of Alpena	Alpena	55.0	0.314	0.779	21,914	219	<100M	62.5	3,745	127	-
Hantz Bank	Davison	55.0	0.269	1.000	12,814	86	<100M	25.0	1,027	33	-
Citizens National Bank of Cheboygan	Cheboygan	52.5	0.159	0.824	39,587	318	100M-500M	67.5	7,823	181	0.001
Sturgis Bank & Trust Company	Sturgis	52.5	0.171	0.596	61,750	518	100M-500M	57.5	8,307	286	-
Community State Bank	Saint Charles	52.5	0.159	0.988	31,481	325	100M-500M	67.5	6,162	205	0.007
First National Bank of America	East Lansing	52.5	0.090	0.711	45,187	619	500M-1B	85.0	16,724	432	-
Tri-County Bank	Brown City	52.5	0.194	0.760	39,270	325	100M-500M	50.0	4,697	182	-
Oxford Bank	Oxford	52.5	0.199	0.604	54,653	397	100M-500M	40.0	4,239	193	-
West Michigan Community Bank	Hudsonville	52.5	0.261	0.691	31,813	285	100M-500M	27.5	1,898	116	-
Crestmark Bank	Troy	52.5	0.235	0.272	72,081	381	100M-500M	10.0	758	35	-
Firstbank - West Michigan	Ionia	52.5	0.195	0.720	39,946	412	100M-500M	72.5	7,674	267	-
The Port Austin State Bank	Port Austin	50.0	0.198	1.000	8,552	134	<100M	65.0	3,014	98	-
Range Bank, National Association	Negaunee	50.0	0.197	0.599	51,743	306	100M-500M	37.5	4,447	121	-
Exchange State Bank	Carsonville	50.0	0.196	0.874	24,480	288	100M-500M	70.0	4,930	203	-
Level One Bank	Farmington Hills	47.5	0.161	0.379	74,400	439	100M-500M	30.0	4,723	120	-
SSBBank	Stockbridge	47.5	0.179	1.000	12,932	160	<100M	57.5	3,174	105	-
Central State Bank	Beulah	45.0	0.233	0.945	14,654	115	<100M	35.0	1,439	58	-
Lotus Bank	Novi	45.0	0.339	0.582	25,224	137	<100M	22.5	1,387	51	-
Flagstar Bank, FSB	Troy	45.0	0.010	0.082	120,407	446	10B-50B	25.0	2,728	144	-
Chelsea State Bank	Chelsea	45.0	0.199	0.520	46,217	301	100M-500M	42.5	4,851	144	-
Bay Port State Bank	Bay Port	45.0	0.176	0.908	14,614	215	<100M	65.0	3,828	165	-
First National Bank of Michigan	Kalamazoo	45.0	0.235	0.414	46,800	331	100M-500M	30.0	3,105	116	-
The Dart Bank	Mason	45.0	0.144	0.464	38,825	591	100M-500M	67.5	8,157	352	-
Union Bank	Lake Odessa	45.0	0.183	0.674	31,522	260	100M-500M	52.5	4,396	137	-
Dearborn Federal Savings Bank	Dearborn	42.5	0.090	1.000	23,982	121	100M-500M	27.5	2,371	39	-
The Hastings City Bank	Hastings	42.5	0.119	0.800	28,956	338	100M-500M	60.0	5,333	226	-
New Buffalo Savings Bank, A FSB	New Buffalo	42.5	0.209	0.792	19,084	111	<100M	22.5	1,294	47	-
Ann Arbor State Bank	Ann Arbor	42.5	0.245	0.570	31,917	189	100M-500M	32.5	2,549	71	-
First Federal of Northern Michigan	Alpena	40.0	0.147	0.563	32,178	397	100M-500M	70.0	7,162	294	0.001
CSB Bank	Capac	40.0	0.104	0.954	21,953	183	100M-500M	37.5	2,654	102	-
Mason State Bank	Mason	40.0	0.156	0.916	19,295	108	100M-500M	30.0	1,885	49	-
Northpointe Bank	Grand Rapids	37.5	0.066	0.888	17,494	135	100M-500M	32.5	2,458	52	-
First State Bank of Decatur	Decatur	37.5	0.100	1.000	5,603	151	<100M	72.5	3,288	133	-
Farmers State Bank of Munith	Munith	37.5	0.122	0.994	7,789	72	<100M	27.5	766	44	-

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Firstbank - Alma	Alma	37.5	0.146	0.599	38,951	248	100M-500M	37.5	4,086	114	0.000
Wolverine Bank, Federal Savings Bank	Midland	35.0	0.128	0.599	39,148	188	100M-500M	35.0	4,668	64	-
The State Bank of Ewen	Ewen	35.0	0.110	1.000	5,317	107	<100M	75.0	5,317	107	-
The Citizens State Bank of Ontonagon	Ontonagon	35.0	0.082	1.000	4,379	105	<100M	70.0	4,379	105	-
Sidney State Bank	Sidney	35.0	0.082	1.000	4,267	88	<100M	55.0	1,888	76	-
Blissfield State Bank	Blissfield	32.5	0.076	1.000	6,660	75	<100M	32.5	954	52	0.001
G. W. Jones Exchange Bank	Marcellus	32.5	0.057	1.000	3,428	84	<100M	67.5	3,428	84	-
The West Michigan Savings Bank	Bangor	32.5	0.086	1.000	3,206	51	<100M	65.0	3,206	51	-
The First National Bank of Wakefield	Wakefield	32.5	0.147	0.822	6,937	104	<100M	60.0	2,458	76	-
Kalamazoo County State Bank	Schoolcraft	32.5	0.141	0.744	11,843	125	<100M	42.5	1,986	84	-
Ruth State Bank	Ruth	30.0	0.073	1.000	2,230	48	<100M	45.0	936	39	-
West Michigan Bank & Trust	Frankfort	30.0	0.067	1.000	2,635	35	<100M	35.0	744	24	-
Freeland State Bank	Freeland	30.0	0.050	1.000	2,868	52	<100M	42.5	1,148	39	-
Homestead Savings Bank	Albion	27.5	0.100	0.814	7,618	61	<100M	35.0	1,250	32	-
University Bank	Ann Arbor	27.5	0.119	0.774	11,993	45	100M-500M	10.0	158	5	0.002
Eaton Federal Savings Bank	Charlotte	25.0	0.040	0.681	12,883	93	100M-500M	22.5	1,321	41	-
Monarch Community Bank	Coldwater	25.0	0.109	0.441	26,394	192	100M-500M	27.5	2,684	83	-
Sterling Bank and Trust, FSB	Southfield	22.5	0.050	0.199	36,569	110	500M-1B	10.0	573	14	-
Grand River Bank	Grandville	20.0	0.162	0.333	10,504	45	<100M	10.0	234	7	-
Mayville State Bank	Mayville	20.0	0.051	0.734	4,598	48	<100M	22.5	680	35	-
Northern Trust Bank, Federal Savings Bank	Bloomfield Hills	17.5	0.020	0.137	30,237	77	1B-10B	10.0	462	10	-
JPMorgan Chase Bank, Dearborn	Dearborn	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
Auto Club Trust, FSB	Dearborn	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
Comerica Bank & Trust, National Association	Ann Arbor	10.0	0.000	0.000	-	-	<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