

Table 3A. Small Business Lending in Michigan Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Michigan Heritage Bank	97.5	0.644	1	81,618	1562	\$100M-500M	40	81,618	1,562	0
Capital Nb	85.0	0.484	0.957	76,806	963	\$100M-500M	29	15,189	672	0
Warren Bank	85.0	0.378	1	101,880	467	\$100M-500M	9	4,633	168	0
Firstbank-West Branch	82.5	0.402	0.999	73,923	1144	\$100M-500M	37	41,347	1,029	0
Metrobank	82.5	0.494	1	65,327	491	\$100M-500M	22	9,083	302	0
Firstbank	82.5	0.361	1	50,667	657	\$100M-500M	35	28,439	581	0.002
Macatawa Bank	82.5	0.393	0.847	230,196	2514	\$500M-\$1B	35	67,049	1,755	0
First Nb In Howell	80.0	0.391	0.873	139,476	1508	\$100M-500M	29	27,121	1,048	0
Isabella B&T	77.5	0.213	1	97,087	1758	\$100M-500M	33	32,128	1,403	0.004
Huron Cmnty Bank	77.5	0.376	1	57,138	457	\$100M-500M	25	13,055	278	0.003
Northern Michigan Bank	77.5	0.388	1	52,713	736	\$100M-500M	29	13,079	527	0.001
Midwest Guaranty Bank	77.5	0.532	0.862	81,679	643	\$100M-500M	25	12,195	355	0.004
Founders Tr Personal Bank	77.5	0.358	1	49,075	452	\$100M-500M	24	9,644	307	0.002
United Bank Mi	75.0	0.411	0.804	100,428	846	\$100M-500M	21	12,538	440	0
Bank Of Lenawee	75.0	0.311	0.916	75,673	813	\$100M-500M	28	18,694	601	0.005
Grand Bank	75.0	0.466	0.752	106,075	749	\$100M-500M	18	10,496	370	0
Chemical Bank West	75.0	0.136	1	58,925	2498	\$100M-500M	39	58,925	2,498	0
Portage Cmrc Bank	75.0	0.422	0.865	55,312	786	\$100M-500M	31	17,066	562	0
Alden St Bank	72.5	0.307	1	37,524	616	\$100M-500M	37	37,524	616	0.004
First Nb Amer	72.5	0.188	0.913	124,339	2164	\$500M-\$1B	32	41,066	1,686	0
Oxford Bank	72.5	0.184	1	68,021	902	\$100M-500M	37	41,232	759	0.003
State Bank Of Caledonia	72.5	0.374	0.751	66,105	1025	\$100M-500M	33	22,419	743	0.001
Byron Ctr St Bank	72.5	0.31	0.667	147,018	1350	\$100M-500M	22	19,853	824	0
Charlevoix St Bank	72.5	0.306	1	23,757	410	<\$100M	27	8,137	326	0.004
Grand Haven Bank	72.5	0.419	0.944	35,705	502	<\$100M	26	9,001	314	0
Mercantile Bank West Mi	72.5	0.389	0.569	239,284	1098	\$500M-\$1B	12	6,292	221	0.002
North Country B&Tc	70.0	0.271	0.599	180,017	1719	\$500M-\$1B	26	34,786	1,137	0.001
Franklin Bank Na	70.0	0.237	0.667	124,226	1528	\$500M-\$1B	27	30,227	1,217	0
Hillsdale Cty Nb	70.0	0.196	1	45,751	601	\$100M-500M	38	45,751	601	0
First Cmnty Bank	70.0	0.311	0.961	46,878	588	\$100M-500M	28	12,479	436	0
Private Bank	70.0	0.369	0.985	66,767	324	\$100M-500M	12	6,101	114	0
Alliance Bankg Co	70.0	0.297	1	31,434	331	\$100M-500M	18	5,511	233	0
Community Bank Dearborn	70.0	0.377	0.903	70,799	366	\$100M-500M	10	4,443	165	0
State Bank Of Escanaba	67.5	0.299	1	28,412	569	<\$100M	36	28,412	569	0.001
Charter Bank	67.5	0.282	0.743	74,839	906	\$100M-500M	25	15,532	617	0
Southern Mi B&Tc	67.5	0.227	0.824	66,774	1010	\$100M-500M	28	19,134	801	0
West Shore Bank	67.5	0.196	1	42,702	619	\$100M-500M	39	42,702	619	0
First Nb Of Gaylord	67.5	0.198	1	31,264	415	\$100M-500M	24	8,854	315	0
Paragon B&Tc	67.5	0.522	0.912	46,689	335	<\$100M	14	4,619	163	0
Ann Arbor Commerce Bank	67.5	0.274	0.68	69,114	842	\$100M-500M	25	16,224	517	0
Keystone Cmnty Bank	67.5	0.529	0.833	45,092	397	<\$100M	33	25,021	315	0

Table 3A. Small Business Lending in Michigan Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Bnk asset Sz.	Small Business Lending (<\$100k) Scores			
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)		Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
New Century Bank	67.5	0.379	1	11,193	352	<\$100M	33	11,193	352	0
Community Shores Bank	67.5	0.407	0.756	56,417	610	\$100M-500M	25	11,288	415	0.002
Dart Bank	65.0	0.219	0.994	42,135	672	\$100M-500M	28	12,149	515	0.006
Ionia Cty Nb Of Ionia	65.0	0.229	0.881	50,384	858	\$100M-500M	29	14,329	668	0.004
Wells Fargo Bank Mi Na	65.0	0.191	0.722	180,336	2197	\$500M-\$1B	28	45,203	1,653	0
Monroe Bank & Tr	65.0	0.167	0.621	240,477	4729	\$1B-\$10B	28	70,103	4,046	0.001
Central Svg Bank	65.0	0.22	1	33,321	369	\$100M-500M	15	5,612	233	0.001
Crestmark Bank	65.0	0.664	0.967	47,765	199	<\$100M	8	2,870	90	0
Kent Cmrc Bank	65.0	0.605	0.968	33,356	267	<\$100M	16	4,229	142	0
Greenville Cmnty Bank	65.0	0.329	1	22,571	256	<\$100M	20	5,131	179	0.002
Citizens Bank	62.5	0.194	0.55	1,018,639	12397	\$1B-\$10B	27	251,779	9,245	0
Choiceone Bank	62.5	0.219	0.91	44,062	629	\$100M-500M	20	9,469	448	0.003
Firstbank-Alma	62.5	0.275	0.783	65,832	559	\$100M-500M	33	33,719	474	0.008
Chemical B&Tc	62.5	0.096	0.75	143,194	2740	\$1B-\$10B	28	46,177	2,254	0
Century B&Tc	62.5	0.278	0.747	62,700	761	\$100M-500M	29	18,955	581	0.003
Huron Nb	62.5	0.264	1	11,211	378	<\$100M	33	11,211	378	0
Independent Bank West Mi	62.5	0.151	0.96	54,386	859	\$100M-500M	33	24,510	710	0
First Bank Upper Michigan	60.0	0.294	0.933	33,299	449	\$100M-500M	27	10,483	335	0.001
Superior Nb&Tc	60.0	0.182	0.946	31,892	624	\$100M-500M	32	14,186	524	0
Peoples St Bank Of Munising	60.0	0.282	1	22,445	325	<\$100M	34	22,445	325	0.002
First Nb Of St Ignace	60.0	0.26	0.768	41,502	655	\$100M-500M	19	6,592	483	0.001
United B&T	60.0	0.172	0.742	82,597	1043	\$100M-500M	24	18,840	720	0
Commercial Bank	60.0	0.261	0.758	54,249	592	\$100M-500M	21	10,568	416	0
State Bank	60.0	0.204	0.837	56,168	533	\$100M-500M	24	14,033	337	0.005
Eastern Mi Bank	60.0	0.17	1	30,220	414	\$100M-500M	26	11,931	339	0
Peoples St Bank	60.0	0.202	0.695	81,581	785	\$100M-500M	19	13,502	486	0
Citizens Nb Cheboygan	60.0	0.172	0.999	38,194	573	\$100M-500M	23	10,749	440	0.001
National Bank Of Hastings	60.0	0.262	1	16,105	169	<\$100M	12	2,817	110	0
Bank Ann Arbor	60.0	0.298	0.757	61,483	466	\$100M-500M	14	6,705	230	0
Independent Bank	57.5	0.141	0.758	66,583	909	\$100M-500M	30	26,350	690	0
First Nb Iron Mountain	57.5	0.233	0.704	44,197	686	\$100M-500M	25	11,334	562	0.002
Miners St Bank Of Iron River	57.5	0.416	0.939	21,827	209	<\$100M	15	3,212	127	0.001
Bank One Mi	57.5	0.099	0.213	2,169,162	13366	>\$10B	22	154,678	5,666	0
Community St Bank St Charles	57.5	0.132	1	14,988	540	\$100M-500M	35	14,988	540	0.013
Fifth Third Bank	57.5	0.101	0.4	2,505,795	23983	>\$10B	22	317,284	12,717	0
Republic Bank	57.5	0.104	0.557	461,778	2633	\$1B-\$10B	22	51,996	1,210	0.003
Select Bank	57.5	0.37	0.82	24,703	318	<\$100M	25	7,370	227	0
Brighton Cmrc Bank	57.5	0.463	0.806	31,876	237	<\$100M	12	3,458	124	0
Bank Of Northern Mi	57.5	0.393	0.935	26,957	223	<\$100M	15	4,248	131	0
Comerica Bank	55.0	0.072	0.123	2,523,732	14230	>\$10B	22	200,263	5,693	0
Citizens St Bank	55.0	0.243	1	28,625	271	\$100M-500M	15	5,096	189	0
First St Bank East Detroit	55.0	0.119	0.766	76,686	707	\$500M-\$1B	18	13,375	457	0
Firstbank-Lakeview	55.0	0.229	0.997	29,019	317	\$100M-500M	29	13,452	262	0

Table 3A. Small Business Lending in Michigan Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Lapeer Cty B&Tc	55.0	0.197	0.805	44,051	609	\$100M-500M	22	10,936	449	0
State Svg Bank Of Manistique	55.0	0.234	1	13,785	303	<\$100M	33	13,785	303	0.002
First Nb Of Norway	55.0	0.273	1	15,663	285	<\$100M	24	5,042	232	0.001
Michigan Nb	55.0	0.063	0.135	873,469	8173	>\$10B	22	101,532	5,017	0
Signature Bank	55.0	0.168	0.891	36,398	799	\$100M-500M	31	14,916	670	0.001
Community Central Bank	55.0	0.248	0.528	54,529	485	\$100M-500M	18	10,824	308	0.002
Muskegon Cmrc Bank	55.0	0.343	0.929	23,528	274	<\$100M	20	5,080	175	0
Bank Holland	55.0	0.303	0.679	49,597	329	\$100M-500M	11	5,400	152	0
Independent Bank E Mi	52.5	0.133	0.755	43,164	672	\$100M-500M	32	24,925	565	0
Independent Bank South Mi	52.5	0.187	0.759	42,739	614	\$100M-500M	24	13,358	474	0
Hastings City Bank	52.5	0.102	1	21,086	407	\$100M-500M	25	9,752	353	0
Bay Port St Bank	52.5	0.218	1	11,983	202	<\$100M	31	11,983	202	0
Chemical Bank Shoreline	52.5	0.109	0.518	118,125	934	\$1B-\$10B	22	23,844	666	0
Detroit Cmrc Bank	52.5	0.493	0.925	16,699	95	<\$100M	5	1,047	24	0
Lakeside Cmnty Bank	52.5	0.431	0.9	18,382	161	<\$100M	10	2,154	88	0
First Nb Of Crystal Falls	50.0	0.236	1	13,655	241	<\$100M	21	3,998	178	0.001
Peninsula Bank Of Ishpeming	50.0	0.156	1	12,602	397	<\$100M	32	12,602	397	0.004
Onsted St Bank	50.0	0.206	1	12,400	279	<\$100M	32	12,400	279	0.016
Fidelity Bank	50.0	0.252	0.522	57,864	331	\$100M-500M	12	5,797	168	0
Macomb Cmnty Bank	50.0	0.311	0.685	33,845	294	\$100M-500M	15	5,624	162	0
North Oakland Cmnty Bank	50.0	0.567	0.883	20,947	126	<\$100M	5	1,083	48	0
Northstar Bank	50.0	0.285	1	9,228	76	<\$100M	10	1,628	54	0
United Bank & Tr Washtenaw	50.0	0.341	1	4,706	15	<\$100M	4	100	1	0
Lake-Osceola St Bank	47.5	0.181	1	19,633	265	\$100M-500M	31	19,633	265	0
University Bank	47.5	0.286	1	13,499	110	<\$100M	9	2,102	57	0.002
Baybank	47.5	0.226	1	12,382	170	<\$100M	15	2,877	128	0.002
Valley Ridge Bank	47.5	0.196	0.704	33,167	422	\$100M-500M	19	8,368	314	0
Csb Bank	47.5	0.135	0.944	23,023	345	\$100M-500M	18	6,062	266	0
Thumb Nb&Tc	47.5	0.208	0.787	30,402	442	\$100M-500M	24	9,778	343	0
Shelby St Bank	47.5	0.171	0.937	24,037	329	\$100M-500M	28	13,527	272	0
Old Mission Bank	47.5	0.332	0.933	13,399	141	<\$100M	16	2,987	98	0
Traverse City St Bank	47.5	0.375	0.912	12,373	123	<\$100M	15	2,308	88	0
Firstbank St Johns	47.5	0.299	0.999	9,171	121	<\$100M	18	2,408	102	0
State Svg Bank Frankfort Mi	45.0	0.2	1	9,544	178	<\$100M	18	3,153	147	0
First Nb Of Negaunee	45.0	0.233	0.895	21,874	301	<\$100M	21	5,804	210	0.001
Union Bank	45.0	0.192	0.914	22,418	301	\$100M-500M	18	5,576	228	0
G W Jones Exchange Bank	45.0	0.086	1	4,438	597	<\$100M	28	4,438	597	0
Kalamazoo Cty St Bank	45.0	0.155	1	10,194	198	<\$100M	23	4,916	173	0
Tri-Cty Bank	45.0	0.146	0.939	22,756	349	\$100M-500M	21	6,971	289	0
Stockbridge St Bank	45.0	0.123	1	8,487	172	<\$100M	18	3,403	142	0
Northpointe Bank	45.0	0.234	0.87	22,868	161	<\$100M	14	4,793	81	0
New Liberty Bank	45.0	0.3	0.971	9,477	93	<\$100M	12	1,858	65	0
Central St Bank	42.5	0.196	0.979	9,856	179	<\$100M	19	3,286	145	0

**Table 3A. Small Business Lending in Michigan Using Call Report Data, June 2001**

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
State Bank Of Ewen	40.0	0.199	1	6,977	127	<\$100M	27	6,977	127	0
First Nb Calumet-Lake Linden	40.0	0.182	1	6,723	117	<\$100M	27	6,723	117	0
Citizens St Bank Of Ontonagon	40.0	0.156	1	6,998	163	<\$100M	27	6,998	163	0
First St Bank Decatur	40.0	0.115	1	5,627	169	<\$100M	27	5,627	169	0
Farmers St Bank Breckenridge	40.0	0.077	1	8,460	259	\$100M-500M	28	8,460	259	0
Honor St Bank	40.0	0.162	0.669	24,991	444	\$100M-500M	25	9,568	344	0.003
Exchange St Bank	37.5	0.065	1	5,443	205	<\$100M	25	5,443	205	0
Independent Bank Msb	37.5	0.053	0.806	24,677	328	\$100M-500M	17	8,402	233	0
Chelsea St Bank	37.5	0.168	0.736	26,780	282	\$100M-500M	12	4,510	184	0
Port Austin St Bank	37.5	0.164	1	4,830	118	<\$100M	26	4,830	118	0
Davison St Bank	37.5	0.239	0.939	6,797	99	<\$100M	19	2,879	74	0
West Mi Nb&Tc	35.0	0.186	1	5,090	72	<\$100M	12	1,349	56	0
First Nb Of Three Rivers	35.0	0.116	0.869	17,159	271	\$100M-500M	16	5,422	205	0
Commercial Nb Of L'anse	35.0	0.166	0.964	9,346	178	<\$100M	22	4,314	150	0
Oakland Cmrc Bank	35.0	0.214	0.411	22,451	264	\$100M-500M	13	5,068	148	0
Freeland St Bank	35.0	0.083	1	4,144	102	<\$100M	15	1,830	87	0
Blissfield St Bank	35.0	0.033	1	2,526	94	<\$100M	12	1,378	83	0.005
Mason St Bank	32.5	0.112	0.994	12,399	138	\$100M-500M	11	2,594	92	0
Montrose St Bank	32.5	0.076	1	4,201	93	<\$100M	22	4,201	93	0.004
Bank Of Alpena	32.5	0.06	1	1,297	25	<\$100M	17	1,297	25	0
Chemical Bank S	30.0	0.074	1	5,182	89	<\$100M	11	1,771	73	0
Community Bank	30.0	0.067	1	4,673	115	<\$100M	22	4,673	115	0
Sidney St Bank	30.0	0.058	1	2,836	87	<\$100M	19	2,836	87	0
Ruth St Bank	30.0	0.04	1	1,164	46	<\$100M	15	1,164	46	0
West Mi Svg Bank	27.5	0.103	1	3,082	77	<\$100M	21	3,082	77	0
Farwell St Svg Bank	27.5	0.044	1	3,631	102	<\$100M	12	1,688	91	0
Mayville St Bank	27.5	0.049	1	3,879	91	<\$100M	18	3,879	91	0
Farmers St Bank Munnith	27.5	0.046	1	2,415	75	<\$100M	16	2,415	75	0
West Mi Cmnty Bank	27.5	0.145	0.5	16,456	173	\$100M-500M	10	3,166	128	0
Bank Of Washtenaw	27.5	0.283	0.603	9,255	81	<\$100M	7	1,495	49	0.003
First Independence Nb Detroi	22.5	0.084	0.706	14,285	75	\$100M-500M	4	1,460	37	0.001
Paramount Bank	20.0	0.137	0.492	14,020	50	\$100M-500M	4	359	5	0
Clarkston St Bank	15.0	0.121	0.523	8,231	41	<\$100M	4	661	11	0
First Nb Of Wakefield	12.5	0.079	0.374	2,843	77	<\$100M	9	1,471	68	0
Bank One Dearborn Na	0.0	0	.	-	0	<\$100M	.	-	-	0
Comerica B&T Na	0.0	0	.	-	0	<\$100M	.	-	-	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/).

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.