

**Table 3A. Banks' Small Business Lending in Michigan Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First Nb&Tc Iron Mountain	Iron Mountain	85.0	0.347	1	69,389	778	\$100M-500M	97.5	69,389	778	0.002
Firstbank-West Branch	West Branch	85.0	0.368	1	70,475	933	\$100M-500M	92.5	29,323	742	0
Hillsdale Cty Nb	Hillsdale	80.0	0.253	1	64,480	769	\$100M-500M	97.5	64,480	769	0
Firstbank	Mount Pleasant	80.0	0.386	1	62,736	610	\$100M-500M	90.0	22,296	453	0.001
Metrobank	Farmington Hills	77.5	0.48	0.99	76,257	432	\$100M-500M	47.5	7,671	252	0
State Bk Of Caledonia	Caledonia	77.5	0.406	0.78	84,993	812	\$100M-500M	77.5	18,554	567	0.002
First Nb In Howell	Howell	77.5	0.346	0.744	147,541	1,340	\$100M-500M	70.0	21,820	887	0
Portage Cmrc Bk	Portage	77.5	0.475	0.866	70,254	748	\$100M-500M	75.0	13,126	445	0
Midwest Guaranty Bk	Troy	77.5	0.461	0.769	107,098	775	\$100M-500M	60.0	12,073	411	0.003
Macatawa Bk	Holland	77.5	0.313	0.691	393,277	3,573	\$1B-\$10B	70.0	56,650	2,133	0
United Bk Mi	Grand Rapids	75.0	0.353	0.753	118,357	745	\$100M-500M	47.5	10,760	348	0
Capital Nb	Lansing	75.0	0.4	0.753	82,270	915	\$100M-500M	75.0	16,428	576	0
Northern Michigan B&T	Escanaba	75.0	0.375	0.918	61,191	626	\$100M-500M	67.5	10,727	394	0.001
Michigan Heritage Bk	Farmington Hills	75.0	0.414	0.759	60,637	977	\$100M-500M	90.0	18,712	836	0
Mercantile Bk West Mi	Grand Rapids	75.0	0.357	0.572	369,013	2,501	\$1B-\$10B	60.0	35,846	1,280	0
Isabella B&T	Mount Pleasant	72.5	0.185	0.919	97,771	1,397	\$500M-\$1B	87.5	32,430	1,073	0.003
First Nb Amer	East Lansing	72.5	0.166	0.979	77,853	1,774	\$100M-500M	87.5	28,491	1,464	0
Southern Mi B&Tc	Coldwater	72.5	0.282	0.804	88,419	1,053	\$100M-500M	75.0	18,693	777	0
Select Bk	Grand Rapids	72.5	0.479	0.984	42,166	412	<\$100M	75.0	9,781	272	0
North Country B&Tc	Traverse City	70.0	0.285	0.638	135,178	1,190	\$100M-500M	60.0	20,291	701	0.001
Miners St Bk	Iron River	70.0	0.496	0.993	34,236	309	<\$100M	57.5	5,562	186	0
Independent Bk	Bay City	70.0	0.16	0.812	180,601	9,185	\$1B-\$10B	95.0	90,499	8,457	0
Grand Haven Bk	Grand Haven	70.0	0.419	0.804	55,116	595	\$100M-500M	62.5	9,127	335	0
Community Shores Bk	Muskegon	70.0	0.371	0.772	68,889	575	\$100M-500M	62.5	11,110	338	0.002
Greenville Cmnty Bk	Greenville	70.0	0.356	1	31,654	339	<\$100M	75.0	11,031	250	0.003
Dart Bk	Mason	67.5	0.208	0.997	46,115	627	\$100M-500M	67.5	10,902	469	0.005
Peninsula Bk Of Ishpeming	Ishpeming	67.5	0.265	1	30,225	626	\$100M-500M	95.0	30,225	626	0.003
Franklin Bk Na	Southfield	67.5	0.25	0.671	134,126	1,074	\$500M-\$1B	65.0	24,201	770	0
Century B&Tc	Coldwater	67.5	0.3	0.778	68,133	699	\$100M-500M	77.5	15,885	490	0.004
Citizens Nb Cheboygan	Cheboygan	67.5	0.17	1	43,646	537	\$100M-500M	65.0	9,998	398	0.001
Chemical Bk West	Cadillac	67.5	0.184	0.731	135,620	1,814	\$500M-\$1B	80.0	37,657	1,361	0
Ann Arbor Commerce Bk	Ann Arbor	67.5	0.292	0.619	96,118	862	\$100M-500M	62.5	16,443	443	0
Kent Cmrc Bk	Kentwood	67.5	0.557	0.908	45,338	351	<\$100M	47.5	5,400	167	0
Ionia Cty Nb Of Ionia	Ionia	65.0	0.225	0.841	50,749	787	\$100M-500M	77.5	13,013	608	0.003

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Choiceone Bk	Sparta	65.0	0.253	0.839	52,497	672	\$100M-500M	67.5	11,110	482	0
Firstbank-Alma	Alma	65.0	0.306	0.877	73,396	449	\$100M-500M	87.5	29,581	344	0.002
Peoples St Bk	Hamtramck	65.0	0.25	0.678	104,342	771	\$100M-500M	52.5	13,921	394	0.001
Honor St Bk	Honor	65.0	0.226	0.908	42,131	838	\$100M-500M	67.5	9,288	627	0.002
Signature Bk	Bad Axe	65.0	0.212	0.88	50,877	891	\$100M-500M	82.5	16,308	730	0
Paragon B&Tc	Holland	65.0	0.407	0.874	43,695	353	\$100M-500M	52.5	6,163	193	0
Community Central Bk	Mount Clemens	65.0	0.277	0.64	89,501	774	\$100M-500M	60.0	16,097	342	0.002
Bank Holland	Holland	65.0	0.347	0.666	90,728	518	\$100M-500M	37.5	7,975	212	0
Bank Of Northern Mi	Petoskey	65.0	0.387	0.853	50,189	380	\$100M-500M	45.0	6,269	206	0
Firstbank-Lakeview	Lakeview	62.5	0.347	0.978	42,353	252	\$100M-500M	70.0	10,902	170	0
Citizens Bk	Flint	62.5	0.18	0.532	985,880	11,045	\$1B-\$10B	67.5	205,206	7,945	0
State Bk Of Escanaba	Escanaba	62.5	0.298	0.97	32,441	433	\$100M-500M	75.0	9,101	335	0.001
Bank Of Lenawee	Adrian	62.5	0.279	0.653	69,609	689	\$100M-500M	62.5	13,063	432	0.004
Thumb Nb&Tc	Pigeon	62.5	0.272	0.969	41,380	439	\$100M-500M	62.5	8,889	317	0
Huron Nb	Rogers City	62.5	0.28	1	12,508	391	<\$100M	87.5	12,508	391	0
First Cmnty Bk	Harbor Springs	62.5	0.288	0.779	48,655	566	\$100M-500M	62.5	9,608	373	0
Founders Tr Personal Bk	Grand Rapids	62.5	0.261	0.849	57,088	585	\$100M-500M	52.5	8,995	365	0
Community Bk Dearborn	Dearborn	62.5	0.332	0.599	127,481	567	\$100M-500M	27.5	6,490	183	0
Charlevoix St Bk	Charlevoix	62.5	0.327	0.905	37,041	473	\$100M-500M	62.5	7,134	338	0.003
Traverse City St Bk	Traverse City	62.5	0.357	0.922	34,882	364	<\$100M	57.5	6,230	243	0
First Bk Upper Michigan	Gladstone	60.0	0.271	0.932	36,970	434	\$100M-500M	75.0	11,276	308	0.001
First Nb Of Negaunee	Negaunee	60.0	0.313	0.836	38,013	448	\$100M-500M	57.5	7,426	272	0.001
Monroe Bk & Tr	Monroe	60.0	0.162	0.575	232,184	2,578	\$1B-\$10B	65.0	44,493	1,824	0
Central Svg Bk	Sault Sainte Marie	60.0	0.208	1	39,101	371	\$100M-500M	45.0	6,561	242	0.001
Chemical B&Tc	Midland	60.0	0.112	0.654	179,248	2,455	\$1B-\$10B	70.0	47,389	1,836	0
West Shore Bk	Ludington	60.0	0.187	0.918	50,492	596	\$100M-500M	72.5	13,467	444	0.001
Byron Ctr St Bk	Byron Center	60.0	0.221	0.58	114,882	962	\$500M-\$1B	47.5	12,466	543	0
Muskegon Cmrc Bk	Muskegon	60.0	0.391	0.831	33,184	308	<\$100M	50.0	5,538	185	0
Paramount Bk	Farmington Hills	60.0	0.316	0.842	55,170	273	\$100M-500M	17.5	3,718	93	0
Firstbank St Johns	St. Johns	60.0	0.478	0.975	20,265	268	<\$100M	77.5	10,475	219	0
Bank Of Alpena	Alpena	60.0	0.319	1	17,410	239	<\$100M	60.0	4,144	185	0
First St Bk East Detroit	Eastpointe	57.5	0.12	0.794	84,915	703	\$500M-\$1B	50.0	11,325	416	0
Independent Bk East Mi	Caro	57.5	0.14	0.865	50,083	718	\$100M-500M	85.0	23,199	572	0
First Nb Of Crystal Falls	Crystal Falls	57.5	0.32	1	20,165	248	<\$100M	50.0	3,939	165	0.001

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Peoples St Bk Of Munising	Munising	57.5	0.272	1	25,612	298	<\$100M	87.5	25,612	298	0.002
Union Bk	Lake Odessa	57.5	0.247	0.925	38,112	417	\$100M-500M	65.0	9,098	297	0
United B&T	Tecumseh	57.5	0.172	0.596	81,437	871	\$100M-500M	57.5	15,077	575	0.003
Fifth Third Bk	Grand Rapids	57.5	0.115	0.406	2,957,432	20,325	>\$10B	55.0	343,291	10,728	0.002
Independent Bk West Mi	Rockford	57.5	0.15	0.747	73,882	964	\$100M-500M	87.5	31,411	772	0
Chemical Bk Shoreline	Benton Harbor	57.5	0.103	0.478	127,788	2,104	\$1B-\$10B	75.0	48,618	1,459	0
Republic Bk	Lansing	57.5	0.078	0.364	391,886	2,177	\$1B-\$10B	50.0	24,510	787	0
Gogebic Range Bk	Bessemer	57.5	0.386	1	9,013	123	<\$100M	50.0	2,502	86	0
Comerica Bk	Detroit	55.0	0.076	0.143	4,294,706	23,768	>\$10B	55.0	272,585	8,208	0
Valley Ridge Bk	Kent City	55.0	0.248	0.757	48,048	446	\$100M-500M	52.5	8,827	283	0
First Nb Of Norway	Norway	55.0	0.293	0.959	20,167	312	<\$100M	65.0	5,554	236	0.001
Wells Fargo Bk Mi Na	Marquette	55.0	0.117	0.608	88,094	1,060	\$500M-\$1B	60.0	19,860	740	0
First Nb Of St Ignace	Saint Ignace	55.0	0.224	0.743	43,528	653	\$100M-500M	52.5	7,302	484	0.001
Standard Fed Bk Na	Troy	55.0	0.031	0.216	1,482,328	8,884	>\$10B	55.0	119,937	4,110	0
Commercial Bk	Alma	55.0	0.246	0.744	57,367	561	\$100M-500M	57.5	11,092	367	0
Fidelity Bk	Birmingham	55.0	0.3	0.59	80,787	416	\$100M-500M	30.0	6,242	177	0
First Nb Of Gaylord	Gaylord	55.0	0.19	0.928	40,125	472	\$100M-500M	60.0	9,297	326	0
Private Bk	Bloomfield Hills	55.0	0.275	0.738	66,907	286	\$100M-500M	17.5	4,083	84	0
Alliance Bkg Co	New Buffalo	55.0	0.258	0.96	34,936	284	\$100M-500M	40.0	5,345	156	0
Bank Ann Arbor	Ann Arbor	55.0	0.212	0.63	77,432	579	\$100M-500M	40.0	8,297	282	0
Detroit Cmrc Bk	Detroit	55.0	0.528	0.969	22,047	113	<\$100M	20.0	1,746	37	0
Northpointe Bk	Grand Rapids	55.0	0.192	1	31,733	200	\$100M-500M	35.0	5,105	91	0
Davison St Bk	Davison	55.0	0.349	0.998	15,708	134	<\$100M	35.0	2,560	71	0
Seaway Cmnty Bk	Saint Clair	55.0	0.336	0.968	23,817	184	<\$100M	47.5	4,460	103	0
Lapeer Cty B&Tc	Lapeer	52.5	0.204	0.714	50,061	503	\$100M-500M	45.0	8,502	333	0
Superior Nb&Tc	Hancock	52.5	0.134	0.9	37,821	716	\$100M-500M	67.5	10,200	588	0
Oakland Cmrc Bk	Farmington Hills	52.5	0.336	0.675	43,663	315	\$100M-500M	40.0	5,758	160	0
Huron Cmnty Bk	East Tawas	52.5	0.27	0.707	44,641	472	\$100M-500M	55.0	9,004	287	0.003
State Bk	Fenton	52.5	0.193	0.648	67,685	608	\$100M-500M	65.0	16,973	372	0.004
Hastings City Bk	Hastings	52.5	0.105	1	24,684	371	\$100M-500M	57.5	7,881	302	0
Crestmark Bk	Troy	52.5	0.505	0.628	42,405	216	<\$100M	10.0	1,707	67	0
Warren Bk	Warren	52.5	0.223	0.571	96,429	459	\$100M-500M	22.5	5,323	151	0
Lakeside Cmnty Bk	Sterling Heights	52.5	0.459	0.891	20,538	139	<\$100M	35.0	2,753	78	0
North Oakland Cmnty Bk	Rochester Hills	52.5	0.566	0.937	18,150	96	<\$100M	22.5	1,456	35	0

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Old Mission Bk	Sault Ste Marie	52.5	0.363	0.803	22,616	256	<\$100M	55.0	4,626	168	0
Lake-Osceola St Bk	Baldwin	50.0	0.195	1	26,202	279	\$100M-500M	45.0	5,418	172	0
State Svg Bk Frankfort Mi	Frankfort	50.0	0.256	1	16,790	213	<\$100M	42.5	3,447	156	0
Onsted St Bk	Onsted	50.0	0.262	1	16,594	140	<\$100M	27.5	2,366	82	0.012
Alden St Bk	Alden	50.0	0.218	0.713	40,172	420	\$100M-500M	35.0	5,180	281	0.002
Oxford Bk	Oxford	50.0	0.135	0.728	62,477	570	\$100M-500M	40.0	8,188	353	0.002
West Mi Cmnty Bk	Hudsonville	50.0	0.252	0.839	31,662	258	\$100M-500M	42.5	5,537	156	0
Macomb Cmnty Bk	Clinton Township	50.0	0.33	0.874	31,436	190	<\$100M	22.5	2,959	93	0
Clarkston St Bk	Clarkston	50.0	0.282	0.828	36,792	245	\$100M-500M	22.5	3,355	123	0
Bank Of Washtenaw	Saline	50.0	0.426	0.733	28,660	223	<\$100M	42.5	4,269	132	0
University Bk	Ann Arbor	47.5	0.339	1	14,569	91	<\$100M	15.0	1,146	38	0.002
Baybank	Gladstone	47.5	0.239	1	14,943	210	<\$100M	50.0	3,750	155	0.002
First Nb Calumet-Lake Linden	Calumet	47.5	0.28	0.998	13,278	138	<\$100M	42.5	2,734	90	0
Independent Bk South Mi	Leslie	47.5	0.157	0.669	51,762	551	\$100M-500M	60.0	12,381	373	0
Csb Bk	Capac	47.5	0.142	0.973	28,825	310	\$100M-500M	45.0	5,651	219	0
Community St Bk St Charles	Saint Charles	47.5	0.127	1	16,112	329	\$100M-500M	62.5	5,813	271	0.011
Brighton Cmrc Bk	Brighton	47.5	0.392	0.657	33,698	224	<\$100M	17.5	2,523	103	0
Citizens St Bk	New Baltimore	45.0	0.23	0.762	39,013	308	\$100M-500M	30.0	4,375	201	0.002
State Svg Bk Of Manistique	Manistique	45.0	0.202	0.883	19,261	370	<\$100M	67.5	6,241	293	0.001
Kalamazoo Cty St Bk	Schoolcraft	45.0	0.154	1	11,451	270	<\$100M	62.5	4,529	231	0
Tri-Cty Bk	Brown City	45.0	0.161	0.922	28,177	310	\$100M-500M	50.0	6,440	219	0
Port Austin St Bk	Port Austin	45.0	0.178	1	5,543	118	<\$100M	47.5	1,953	80	0
Shelby St Bk	Shelby	45.0	0.173	0.914	26,354	296	\$100M-500M	75.0	10,947	224	0.001
Bay Port St Bk	Bay Port	45.0	0.22	0.999	11,948	186	<\$100M	45.0	2,843	140	0
Ssbbank	Stockbridge	45.0	0.157	1	12,140	161	<\$100M	40.0	2,980	114	0
United Bk & Tr Washtenaw	Ann Arbor	45.0	0.274	0.642	38,436	269	\$100M-500M	22.5	4,040	136	0
State Bk Of Ewen	Ewen	40.0	0.143	1	5,771	117	<\$100M	70.0	5,771	117	0
First Nb Of Wakefield	Wakefield	40.0	0.163	1	7,557	157	<\$100M	75.0	7,557	157	0
Exchange St Bk	Carsonville	40.0	0.117	1	11,016	195	<\$100M	47.5	3,848	164	0
First St Bk Decatur	Decatur	40.0	0.099	1	4,963	135	<\$100M	55.0	3,194	124	0
Central St Bk	Beulah	40.0	0.209	0.981	12,615	156	<\$100M	40.0	2,712	107	0
Farmers St Bk Breckenridge	Breckenridge	40.0	0.128	0.889	16,022	314	\$100M-500M	62.5	6,240	253	0
New Liberty Bk	Plymouth	40.0	0.318	0.752	16,847	121	<\$100M	20.0	2,074	66	0
Commercial Nb Of L'anse	L'anse	37.5	0.124	1	7,901	142	<\$100M	47.5	2,904	115	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Eastern Mi Bk	Croswell	37.5	0.134	0.597	30,287	547	\$100M-500M	62.5	10,169	387	0
Mason St Bk	Mason	35.0	0.101	1	12,487	121	\$100M-500M	32.5	2,718	74	0
Citizens St Bk Of Ontonagon	Ontonagon	35.0	0.093	1	4,650	146	<\$100M	65.0	4,650	146	0
G W Jones Exchange Bk	Marcellus	35.0	0.066	1	3,517	175	<\$100M	62.5	3,517	175	0
Blissfield St Bk	Blissfield	35.0	0.032	1	2,538	133	<\$100M	45.0	2,538	133	0.005
Keystone Cmnty Bk	Kalamazoo	35.0	0.246	0.337	28,689	256	\$100M-500M	27.5	4,193	180	0
West Mi Nb&Tc	Frankfort	32.5	0.158	1	4,586	71	<\$100M	62.5	4,586	71	0
First Nb Of Three Rivers	Three Rivers	32.5	0.144	0.792	20,171	214	\$100M-500M	40.0	4,588	152	0
Ruth St Bk	Ruth	32.5	0.039	1	1,149	44	<\$100M	32.5	672	37	0
Chelsea St Bk	Chelsea	32.5	0.162	0.658	29,302	266	\$100M-500M	27.5	4,028	159	0
Freeland St Bk	Freeland	32.5	0.06	1	3,525	74	<\$100M	27.5	1,150	57	0
Northstar Bk	Bad Axe	32.5	0.195	0.729	15,369	205	<\$100M	52.5	4,884	149	0
Summit Cmnty Bk	East Lansing	32.5	0.004	1	102	24	<\$100M	32.5	102	24	0
Farmers St Bk Munith	Munith	30.0	0.051	1	3,063	74	<\$100M	50.0	3,063	74	0
Montrose St Bk	Montrose	30.0	0.064	1	3,822	70	<\$100M	55.0	3,822	70	0.003
Sidney St Bk	Sidney	30.0	0.071	1	3,748	94	<\$100M	60.0	3,748	94	0
West Mi Svg Bk	Bangor	27.5	0.06	1	1,823	56	<\$100M	45.0	1,823	56	0
Farwell St Svg Bk	Farwell	27.5	0.045	1	4,229	109	<\$100M	35.0	2,048	99	0
Community Bk	Caro	25.0	0.049	0.923	4,770	120	<\$100M	40.0	3,051	107	0
First Independence Nb Detroi	Detroit	17.5	0.094	0.531	15,758	92	\$100M-500M	25.0	4,242	48	0.001
Mayville St Bk	Mayville	17.5	0.053	0.764	4,551	79	<\$100M	27.5	1,555	66	0
Bank One Dearborn Na	Dearborn	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Comerica B&T Na	Ann Arbor	0.0	0	.	-	-	<\$100M	0.0	-	-	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.