

Table 3A Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Wolverine Bank Federal Savings	Midland	87.5	0.233	1	67,489	262	\$100M-500M	65.0	3,594	68	0
Bank of Lenawee	Adrian	85.0	0.341	1	102,838	716	\$100M-500M	67.5	12,362	469	0.003
First Federal of Northern MI	Alpena	85.0	0.211	0.818	60,131	432	\$100M-500M	82.5	7,406	217	0.002
Peninsula Bk of Ishpeming	Ishpeming	82.5	0.408	1	48,361	710	\$100M-500M	100.0	48,361	710	0.003
Edgewater Bank	Buchanan	82.5	0.195	1	36,443	157	\$100M-500M	67.5	3,030	71	0
First NB&TC Iron Mountain	Iron Mountain	80.0	0.344	1	69,088	622	\$100M-500M	67.5	9,039	380	0.002
Independent Bk	Bay City	80.0	0.231	0.926	343,647	14,637	\$1B-\$10B	100.0	120,880	13,477	0
Alden St Bk	Alden	77.5	0.363	0.94	65,582	753	\$100M-500M	85.0	12,913	528	0.003
Community Shores Bk	Muskegon	77.5	0.433	0.716	102,512	762	\$100M-500M	82.5	19,010	482	0.002
Northern Michigan B&T	Escanaba	77.5	0.403	0.905	69,903	550	\$100M-500M	82.5	13,902	296	0
Firstbank-West Branch	West Branch	75.0	0.312	0.873	71,543	931	\$100M-500M	82.5	14,709	642	0
Hillsdale Cty NB	Hillsdale	75.0	0.267	0.917	72,734	826	\$100M-500M	85.0	17,018	551	0
Select Bk	Grand Rapids	75.0	0.466	0.928	58,323	474	\$100M-500M	82.5	12,732	319	0
Traverse City St Bk	Traverse City	75.0	0.359	0.856	67,454	677	\$100M-500M	77.5	12,312	450	0
Peoples St Bk	Hamtramck	72.5	0.313	0.682	156,899	846	\$500M-\$1B	50.0	13,332	362	0.001
Capital NB	Lansing	72.5	0.391	0.658	92,728	741	\$100M-500M	60.0	10,016	380	0
Keystone Cmnty Bk	Kalamazoo	72.5	0.423	0.646	78,689	630	\$100M-500M	47.5	6,774	317	0
Macatawa Bk	Holland	72.5	0.261	0.668	517,460	4,687	\$1B-\$10B	75.0	80,634	2,762	0
Bank of Northern MI	Petoskey	72.5	0.393	0.85	73,745	521	\$100M-500M	60.0	9,627	264	0
Dearborn FSB	Dearborn	72.5	0.108	0.807	27,873	149	\$100M-500M	67.5	3,174	65	0
New Buffalo Savings Bank A	New Buffalo	72.5	0.163	0.837	19,886	136	\$100M-500M	77.5	3,433	84	0
Century B&TC	Coldwater	70.0	0.282	0.851	65,585	739	\$100M-500M	80.0	12,733	499	0.004
Ionia Cty NB of Ionia	Ionia	70.0	0.253	0.854	59,042	797	\$100M-500M	85.0	13,705	596	0.002
Range Bk NA	Negaunee	70.0	0.369	0.942	54,118	491	\$100M-500M	67.5	7,869	307	0.001
Central SVG Bk	Sault Sainte Marie	70.0	0.287	1	52,157	459	\$100M-500M	65.0	8,461	294	0.001
Citizens NB Cheboygan	Cheboygan	70.0	0.269	0.996	67,640	561	\$100M-500M	67.5	10,382	353	0.001
Independent Bk East MI	Troy	70.0	0.25	0.619	181,416	1,479	\$500M-\$1B	80.0	33,808	872	0
United Bk MI	Grand Rapids	70.0	0.315	0.627	134,647	702	\$100M-500M	45.0	10,240	273	0
Miners St Bk	Iron River	70.0	0.483	0.906	39,642	438	<\$100M	62.5	5,838	289	0
Honor St Bk	Honor	70.0	0.293	0.918	57,186	552	\$100M-500M	77.5	11,787	355	0
Southern MI B&TC	Coldwater	70.0	0.263	0.785	84,600	809	\$100M-500M	70.0	13,423	506	0
Portage CMRC Bk	Portage	70.0	0.402	0.713	74,716	579	\$100M-500M	50.0	7,226	257	0
Mercantile Bk MI	Grand Rapids	70.0	0.294	0.481	578,445	4,221	\$1B-\$10B	65.0	61,360	2,305	0
Bank Holland	Holland	70.0	0.325	0.585	136,552	849	\$100M-500M	57.5	13,596	398	0
New Liberty Bk	Plymouth	70.0	0.486	1	39,956	189	<\$100M	32.5	3,004	92	0
Greenville Cmnty Bk	Greenville	67.5	0.379	0.993	40,490	408	\$100M-500M	77.5	9,662	291	0.003
First NB of Norway	Norway	67.5	0.304	0.949	23,953	1,516	<\$100M	75.0	4,831	1,280	0.001
Dart Bk	Mason	67.5	0.252	0.978	55,078	562	\$100M-500M	60.0	8,302	371	0
Northwestern SVG B&TC	Traverse City	67.5	0.228	0.619	155,151	1,191	\$500M-\$1B	60.0	17,124	634	0

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Firstbank	Mount Pleasant	67.5	0.342	0.767	68,684	579	\$100M-500M	55.0	7,568	308	0
Community Bk Dearborn	Dearborn	67.5	0.291	0.519	216,750	951	\$500M-\$1B	40.0	9,746	308	0
Gogebic Range Bk	Bessemer	67.5	0.556	1	20,973	267	<\$100M	70.0	6,676	190	0
1st St Bk	Saginaw	67.5	0.506	1	37,916	221	<\$100M	45.0	4,125	102	0
First Savings Bank A FSB	Three Rivers	67.5	0.112	0.916	12,209	91	\$100M-500M	72.5	2,277	51	0
Charlevoix St Bk	Charlevoix	65.0	0.334	0.925	41,256	479	\$100M-500M	70.0	7,560	328	0.003
Isabella B&T	Mount Pleasant	65.0	0.185	0.821	115,733	1,054	\$500M-\$1B	67.5	18,655	645	0.001
First Bk Upper Michigan	Gladstone	65.0	0.304	0.898	48,680	538	\$100M-500M	90.0	14,283	390	0.001
Citizens St Bk	New Baltimore	65.0	0.368	0.741	76,196	378	\$100M-500M	40.0	6,231	195	0
Superior NB&TC	Hancock	65.0	0.185	0.898	55,534	900	\$100M-500M	97.5	20,888	722	0
State Bk	Fenton	65.0	0.248	0.639	96,970	793	\$100M-500M	75.0	18,105	481	0
TRICty Bk	Brown City	65.0	0.287	1	52,039	409	\$100M-500M	57.5	7,430	254	0
First NB in Howell	Howell	65.0	0.262	0.585	120,861	993	\$100M-500M	65.0	16,532	595	0
Ann Arbor Commerce Bk	Ann Arbor	65.0	0.34	0.595	105,034	618	\$100M-500M	42.5	8,231	268	0
Grand Haven Bk	Grand Haven	65.0	0.4	0.764	50,189	415	\$100M-500M	62.5	8,084	226	0
Paramount Bk	Farmington Hills	65.0	0.347	0.745	88,520	388	\$100M-500M	22.5	3,876	101	0
Bank of Alpena	Alpena	65.0	0.392	0.95	27,936	329	<\$100M	70.0	6,429	225	0
Peoples St Bk of Munising	Munising	62.5	0.319	1	34,459	321	\$100M-500M	62.5	6,554	187	0.002
Monroe Bk & TR	Monroe	62.5	0.168	0.597	268,240	2,317	\$1B-\$10B	70.0	50,008	1,506	0
Chemical Bk	Midland	62.5	0.17	0.6	632,789	6,487	\$1B-\$10B	75.0	121,438	4,379	0
Signature Bk	Bad Axe	62.5	0.249	0.833	65,472	683	\$100M-500M	72.5	11,816	457	0
Sterling Bank And Trust FSB	Southfield	62.5	0.09	0.3	55,285	128	\$500M-\$1B	30.0	388	6	0
United B&T	Tecumseh	60.0	0.215	0.626	104,477	817	\$100M-500M	65.0	14,495	479	0.003
First NB of Crystal Falls	Crystal Falls	60.0	0.375	1	22,801	193	<\$100M	37.5	2,619	112	0.001
Upper Peninsula St Bk	Escanaba	60.0	0.342	0.844	45,788	449	\$100M-500M	72.5	9,042	295	0.001
Citizens Bk	Flint	60.0	0.146	0.437	1,085,122	9,679	\$1B-\$10B	65.0	188,697	4,123	0
First NB America	East Lansing	60.0	0.131	0.998	50,348	669	\$100M-500M	85.0	18,887	459	0
Citizens First SVG Bk	Port Huron	60.0	0.144	0.374	248,972	2,371	\$1B-\$10B	60.0	30,123	1,492	0
West Shore Bk	Ludington	60.0	0.194	0.827	60,288	631	\$100M-500M	75.0	13,622	443	0
Fidelity Bk	Birmingham	60.0	0.323	0.523	80,067	454	\$100M-500M	35.0	5,984	200	0
Independent Bk West MI	Grand Rapids	60.0	0.175	0.575	127,300	1,586	\$500M-\$1B	90.0	43,675	1,200	0
Byron Bk	Byron Center	60.0	0.224	0.505	140,567	1,065	\$500M-\$1B	52.5	12,241	530	0
Founders B&TC	Grand Rapids	60.0	0.216	0.747	72,042	691	\$100M-500M	57.5	10,214	429	0
Michigan Heritage Bk	Farmington Hills	60.0	0.312	0.756	53,449	629	\$100M-500M	72.5	9,995	377	0
Northern Trust Bank FSB	Bloomfield Hills	60.0	0.047	0.439	34,910	260	\$500M-\$1B	87.5	16,659	198	0
OSB Cmnty Bk	Brooklyn	57.5	0.317	1	20,508	158	<\$100M	40.0	2,755	80	0.011
Fifth Third Bk	Grand Rapids	57.5	0.12	0.329	5,791,197	37,027	>\$10B	55.0	625,006	18,685	0.007
Huron Cmnty Bk	East Tawas	57.5	0.282	0.731	51,101	497	\$100M-500M	67.5	9,425	299	0.003
State Svg Bk of Manistique	Manistique	57.5	0.285	0.982	30,304	306	\$100M-500M	72.5	8,261	219	0.001

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Shelby St Bk	Shelby	57.5	0.254	0.949	41,058	334	\$100M-500M	77.5	12,498	217	0.001
Bank Ann Arbor	Ann Arbor	57.5	0.225	0.565	105,277	627	\$100M-500M	35.0	7,174	269	0.001
First St Bk East Detroit	Eastpointe	57.5	0.115	0.751	87,603	1,087	\$500M-\$1B	52.5	9,892	623	0
Choiceone Bk	Sparta	57.5	0.221	0.751	55,173	723	\$100M-500M	70.0	9,983	499	0
Sturgis B&TC	Sturgis	57.5	0.221	0.677	67,468	709	\$100M-500M	77.5	14,635	471	0
Eastern MI Bk	Croswell	57.5	0.218	0.893	50,323	526	\$100M-500M	60.0	8,285	323	0
Huron NB	Rogers City	57.5	0.262	1	12,976	395	<\$100M	90.0	12,976	395	0
Kent CMRC Bk	Kentwood	57.5	0.515	0.824	42,826	261	<\$100M	32.5	3,276	118	0
Old Mission Bk	Sault Sainte Marie	57.5	0.398	0.839	30,984	369	<\$100M	67.5	6,456	245	0
Northstar Bk	Bad Axe	57.5	0.213	1	30,371	370	\$100M-500M	72.5	7,909	262	0
Bank of MI	Farmington Hills	57.5	0.729	0.874	28,500	156	<\$100M	45.0	3,039	67	0
Flagstar Bank FSB	Troy	57.5	0.011	0.177	169,775	518	>\$10B	45.0	3,065	84	0
Oxford Bk	Oxford	55.0	0.163	0.648	84,272	717	\$500M-\$1B	52.5	10,377	427	0.002
Community Central Bk	Mount Clemens	55.0	0.182	0.493	91,789	833	\$500M-\$1B	62.5	20,177	285	0.001
Comerica Bk	Detroit	55.0	0.071	0.116	3,962,823	24,816	>\$10B	55.0	212,194	9,658	0
Firstbank-Lakeview	Lakeview	55.0	0.321	0.73	40,956	322	\$100M-500M	37.5	4,237	167	0
Range Bk Copper Country NA	Calumet	55.0	0.344	0.993	19,369	189	<\$100M	52.5	3,171	108	0
Valley Ridge Bk	Kent City	55.0	0.257	0.722	55,148	451	\$100M-500M	60.0	9,027	268	0
First NB of Three Rivers	Three Rivers	55.0	0.279	0.842	40,172	416	\$100M-500M	75.0	9,964	286	0
Independent Bk South MI	Leslie	55.0	0.165	0.64	81,621	729	\$100M-500M	65.0	15,548	435	0
Lasalle Bk Midwest NA	Troy	55.0	0.034	0.21	1,402,735	9,892	>\$10B	55.0	176,841	5,583	0
Commercial Bk	Alma	55.0	0.215	0.729	58,594	530	\$100M-500M	47.5	7,272	292	0
Thumb NB&TC	Pigeon	55.0	0.235	0.852	44,102	491	\$100M-500M	70.0	8,751	323	0
First Cmnty Bk	Harbor Springs	55.0	0.28	0.681	50,079	416	\$100M-500M	45.0	5,898	223	0
Ssbbank	Stockbridge	55.0	0.232	1	19,995	267	<\$100M	70.0	5,939	198	0
Republic Bk	Lansing	55.0	0.054	0.318	342,555	1,700	\$1B-\$10B	47.5	13,871	422	0
Clarkston St Bk	Clarkston	55.0	0.303	0.726	57,646	300	\$100M-500M	27.5	4,301	126	0
Davison St Bk	Davison	55.0	0.348	0.987	18,922	152	<\$100M	37.5	2,208	78	0
Firstbank St Johns	St. Johns	55.0	0.387	0.867	25,225	319	<\$100M	62.5	4,727	194	0
Eaton Federal Savings Bank	Charlotte	55.0	0.043	0.673	13,565	86	\$100M-500M	55.0	1,462	34	0
MBank	Manistique	52.5	0.223	0.459	78,512	501	\$100M-500M	80.0	23,937	309	0.001
Baybank	Gladstone	52.5	0.265	1	19,082	247	<\$100M	65.0	5,001	179	0.001
Lake-Osceola St Bk	Baldwin	52.5	0.223	1	32,718	320	\$100M-500M	50.0	5,172	191	0
Oakland Cmrc Bk	Farmington Hills	52.5	0.375	0.664	48,210	279	\$100M-500M	42.5	5,568	135	0
Firstbank-Alma	Alma	52.5	0.256	0.593	64,149	439	\$100M-500M	37.5	5,972	224	0
CSB Bk	Capac	52.5	0.19	0.936	39,395	374	\$100M-500M	50.0	6,431	228	0
Kalamazoo Cty St Bk	Schoolcraft	52.5	0.234	1	18,057	275	<\$100M	57.5	3,924	216	0
Muskegon CMRC Bk	Muskegon	52.5	0.386	0.749	37,814	307	<\$100M	25.0	2,167	159	0
Detroit CMRC Bk	Detroit	52.5	0.464	0.661	42,823	216	<\$100M	17.5	1,861	60	0

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First NB of Saint Ignace	Saint Ignace	50.0	0.209	0.739	38,920	555	\$100M-500M	77.5	9,986	404	0.001
State SVG Bk Frankfort Mi	Frankfort	50.0	0.286	0.913	20,585	220	<\$100M	52.5	3,800	155	0
Chelsea St Bk	Chelsea	50.0	0.245	0.731	49,003	328	\$100M-500M	35.0	4,939	170	0
Main St Bk	Northville	50.0	0.199	1	26,620	155	\$100M-500M	17.5	1,922	55	0
Bank of Auburn Hills	Auburn Hills	50.0	0.487	0.913	10,684	37	<\$100M	15.0	490	7	0
Brighton CMRC Bk	Brighton	47.5	0.37	0.6	38,837	180	\$100M-500M	20.0	2,412	65	0
Warren Bk	Warren	47.5	0.15	0.501	92,425	425	\$500M-\$1B	22.5	4,418	119	0
United Bk & TR Washtenaw	Ann Arbor	47.5	0.271	0.491	66,444	392	\$100M-500M	40.0	7,414	178	0
Seaway Cmnty Bk	Saint Clair	47.5	0.239	0.876	35,525	314	\$100M-500M	52.5	5,862	193	0
Lapeer Cty B&TC	Lapeer	45.0	0.194	0.542	52,115	453	\$100M-500M	47.5	7,879	264	0
Port Austin St Bk	Port Austin	45.0	0.197	1	7,350	103	<\$100M	52.5	2,001	73	0
Private Bk	Bloomfield Hills	45.0	0.184	0.466	98,265	389	\$500M-\$1B	22.5	4,751	106	0
Paragon B&TC	Holland	45.0	0.337	0.702	33,352	242	<\$100M	30.0	2,801	125	0
Crestmark Bk	Troy	45.0	0.338	0.448	47,838	290	\$100M-500M	32.5	4,594	81	0
Lakeside Cmnty Bk	Sterling Heights	45.0	0.323	0.836	24,669	135	<\$100M	25.0	2,084	56	0
Union Bk	Lake Odessa	42.5	0.188	0.801	32,263	316	\$100M-500M	45.0	5,394	204	0
Summit Cmnty Bk	East Lansing	42.5	0.211	0.998	24,944	152	\$100M-500M	25.0	2,085	70	0
Mainstreet Savings Bank FSB	Hastings	42.5	0.054	0.495	6,101	42	\$100M-500M	50.0	751	16	0
Community St Bk St Charles	Saint Charles	40.0	0.135	0.981	18,081	316	\$100M-500M	60.0	5,829	248	0.011
University Bk	Ann Arbor	40.0	0.204	1	13,646	60	<\$100M	12.5	810	22	0.005
State Bk of Ewen	Ewen	40.0	0.177	1	7,228	139	<\$100M	65.0	4,228	117	0
Exchange St Bk	Carsonville	40.0	0.174	0.995	17,038	253	<\$100M	60.0	4,549	189	0
Central St Bk	Beulah	40.0	0.24	0.949	14,870	122	<\$100M	30.0	1,766	69	0
Hastings City Bk	Hastings	40.0	0.117	0.828	27,059	420	\$100M-500M	60.0	6,814	314	0
Northpointe Bk	Grand Rapids	40.0	0.12	0.87	38,200	262	\$100M-500M	40.0	6,495	109	0
Home Federal Savings Bank	Detroit	40.0	0.019	1	470	7	<\$100M	45.0	71	3	0
Commercial NB of L Anse	L Anse	37.5	0.132	1	8,188	141	<\$100M	55.0	2,728	110	0
Monarch Cmnty Bk	Coldwater	37.5	0.114	0.789	32,525	265	\$100M-500M	35.0	4,598	135	0
Bay Port St Bk	Bay Port	37.5	0.204	0.859	12,728	213	<\$100M	62.5	4,250	160	0
Huron Valley St Bk	Millford	37.5	0.183	1	3,658	18	<\$100M	17.5	298	6	0
First Independence Bk	Detroit	35.0	0.12	0.885	27,242	107	\$100M-500M	17.5	2,286	45	0.001
Homestead SVG Bk	Albion	35.0	0.081	1	5,935	53	<\$100M	25.0	1,038	30	0
Citizens St Bk of Ontonagon	Ontonagon	35.0	0.115	1	5,477	129	<\$100M	67.5	5,477	129	0
Farmers St Bk Muniith	Muniith	35.0	0.127	1	7,901	82	<\$100M	30.0	1,366	60	0
Sidney St Bk	Sidney	35.0	0.107	1	5,441	88	<\$100M	47.5	1,966	73	0
First St Bk Decatur	Decatur	35.0	0.083	1	4,481	112	<\$100M	55.0	2,621	101	0
West Mi Cmnty Bk	Hudsonville	35.0	0.183	0.532	33,099	377	\$100M-500M	60.0	8,185	266	0
N Star Cmnty Bk	Bingham Farms	35.0	0.108	1	2,427	11	<\$100M	10.0	48	2	0
Blissfield St Bk	Blissfield	32.5	0.065	1	4,956	84	<\$100M	35.0	1,379	65	0.005

**Table 3A Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2006**

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
First NB of Wakefield	Wakefield	32.5	0.174	0.856	7,634	136	<\$100M	62.5	3,098	104	0
G W Jones Exchange Bk	Marcellus	32.5	0.089	1	4,710	135	<\$100M	70.0	4,710	135	0
Community Bk	Caro	32.5	0.104	0.973	8,020	130	<\$100M	45.0	2,449	102	0
Macomb Cmnty Bk	Clinton Township	32.5	0.269	0.52	25,736	113	<\$100M	10.0	1,295	41	0
Montrose St Bk	Montrose	30.0	0.079	1	4,811	60	<\$100M	32.5	1,279	41	0.003
West MI SVG Bk	Bangor	30.0	0.111	1	3,095	64	<\$100M	62.5	3,095	64	0
West MI NB&TC	Frankfort	30.0	0.107	1	3,665	40	<\$100M	35.0	915	28	0
Farwell St SVG Bk	Farwell	30.0	0.055	1	4,870	80	<\$100M	35.0	1,431	64	0
Farmers St Bk Breckenridge	Breckenridge	30.0	0.144	0.727	19,831	213	\$100M-500M	50.0	4,667	147	0
Mason St Bk	Mason	27.5	0.107	0.84	14,013	123	\$100M-500M	30.0	2,576	76	0
Ruth St Bk	Ruth	25.0	0.032	0.916	927	50	<\$100M	37.5	698	47	0
Mayville St Bk	Mayville	15.0	0.057	0.664	4,730	59	<\$100M	30.0	1,419	45	0
Freeland St Bk	Freeland	10.0	0.026	0.352	1,304	68	<\$100M	37.5	1,304	53	0
JPmorgan Chase Bk Dearborn	Dearborn	NR	0	.	-	-	<\$100M	NR	-	-	0
Comerica B&T NA	Ann Arbor	NR	0	.	-	-	<\$100M	NR	-	-	0
First NB MI	Kalamazoo	NR	0	.	-	-	<\$100M	NR	-	-	0
Auto Club Trust FSB	Dearborn	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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

Table 3B Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Peninsula Bk of Ishpeming	Ishpeming	MI	100.0	0.408	1	48,361	710	\$100M-500M	82.5	48,361	710	0.003
Independent Bk	Bay City	MI	100.0	0.081	0.326	120,880	13,477	\$1B-\$10B	80.0	343,647	14,637	0
Superior NB&TC	Hancock	MI	97.5	0.07	0.338	20,888	722	\$100M-500M	65.0	55,534	900	0
Huron NB	Rogers City	MI	90.0	0.262	1	12,976	395	<\$100M	57.5	12,976	395	0
First Bk Upper Michigan	Gladstone	MI	90.0	0.089	0.263	14,283	390	\$100M-500M	65.0	48,680	538	0.001
Independent Bk West MI	Grand Rapids	MI	90.0	0.06	0.197	43,675	1,200	\$500M-\$1B	60.0	127,300	1,586	0
Northern Trust Bank FSB	Bloomfield Hills	MI	87.5	0.022	0.209	16,659	198	\$500M-\$1B	60.0	34,910	260	0
Alden St Bk	Alden	MI	85.0	0.071	0.185	12,913	528	\$100M-500M	77.5	65,582	753	0.003
Ionia Cty NB of Ionia	Ionia	MI	85.0	0.059	0.198	13,705	596	\$100M-500M	70.0	59,042	797	0.002
Hillsdale Cty NB	Hillsdale	MI	85.0	0.062	0.215	17,018	551	\$100M-500M	75.0	72,734	826	0
First NB America	East Lansing	MI	85.0	0.049	0.374	18,887	459	\$100M-500M	60.0	50,348	669	0
First Federal of Northern MI	Alpena	MI	82.5	0.026	0.101	7,406	217	\$100M-500M	85.0	60,131	432	0.002
Select Bk	Grand Rapids	MI	82.5	0.102	0.203	12,732	319	\$100M-500M	75.0	58,323	474	0
Northern Michigan B&T	Escanaba	MI	82.5	0.08	0.18	13,902	296	\$100M-500M	77.5	69,903	550	0
Firstbank-West Branch	West Branch	MI	82.5	0.064	0.179	14,709	642	\$100M-500M	75.0	71,543	931	0
Community Shores Bk	Muskegon	MI	82.5	0.08	0.133	19,010	482	\$100M-500M	77.5	102,512	762	0.002
Century B&TC	Coldwater	MI	80.0	0.055	0.165	12,733	499	\$100M-500M	70.0	65,585	739	0.004
Mbank	Manistique	MI	80.0	0.068	0.14	23,937	309	\$100M-500M	52.5	78,512	501	0.001
Independent Bk East MI	Troy	MI	80.0	0.047	0.115	33,808	872	\$500M-\$1B	70.0	181,416	1,479	0
New Buffalo Savings Bank	New Buffalo	MI	77.5	0.028	0.145	3,433	84	\$100M-500M	72.5	19,886	136	0
Greenville Cmnty Bk	Greenville	MI	77.5	0.09	0.237	9,662	291	\$100M-500M	67.5	40,490	408	0.003
First NB of Saint Ignace	Saint Ignace	MI	77.5	0.054	0.19	9,986	404	\$100M-500M	50.0	38,920	555	0.001
Honor St Bk	Honor	MI	77.5	0.06	0.189	11,787	355	\$100M-500M	70.0	57,186	552	0
Traverse City St Bk	Traverse City	MI	77.5	0.066	0.156	12,312	450	\$100M-500M	75.0	67,454	677	0
Shelby St Bk	Shelby	MI	77.5	0.077	0.289	12,498	217	\$100M-500M	57.5	41,058	334	0.001
Sturgis B&TC	Sturgis	MI	77.5	0.048	0.147	14,635	471	\$100M-500M	57.5	67,468	709	0
First NB of Norway	Norway	MI	75.0	0.061	0.192	4,831	1,280	<\$100M	67.5	23,953	1,516	0.001
First NB of Three Rivers	Three Rivers	MI	75.0	0.069	0.209	9,964	286	\$100M-500M	55.0	40,172	416	0
West Shore Bk	Ludington	MI	75.0	0.044	0.187	13,622	443	\$100M-500M	60.0	60,288	631	0
State Bk	Fenton	MI	75.0	0.046	0.119	18,105	481	\$100M-500M	65.0	96,970	793	0
Macatawa Bk	Holland	MI	75.0	0.041	0.104	80,634	2,762	\$1B-\$10B	72.5	517,460	4,687	0
Chemical Bk	Midland	MI	75.0	0.033	0.115	121,438	4,379	\$1B-\$10B	62.5	632,789	6,487	0
First Savings Bank A FSB	Three Rivers	MI	72.5	0.021	0.171	2,277	51	\$100M-500M	67.5	12,209	91	0
Northstar Bk	Bad Axe	MI	72.5	0.055	0.26	7,909	262	\$100M-500M	57.5	30,371	370	0
State SVG Bk of Manistique	Manistique	MI	72.5	0.078	0.268	8,261	219	\$100M-500M	57.5	30,304	306	0.001
Upper Peninsula St Bk	Escanaba	MI	72.5	0.068	0.167	9,042	295	\$100M-500M	60.0	45,788	449	0.001
Michigan Heritage Bk	Farmington Hills	MI	72.5	0.058	0.141	9,995	377	\$100M-500M	60.0	53,449	629	0

Table 3B Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Signature Bk	Bad Axe	MI	72.5	0.045	0.15	11,816	457	\$100M-500M	62.5	65,472	683	0
G W Jones Exchange Bk	Marcellus	MI	70.0	0.089	1	4,710	135	<\$100M	32.5	4,710	135	0
SSBbank	Stockbridge	MI	70.0	0.069	0.297	5,939	198	<\$100M	55.0	19,995	267	0
Bank of Alpena	Alpena	MI	70.0	0.09	0.219	6,429	225	<\$100M	65.0	27,936	329	0
Gogebic Range Bk	Bessemer	MI	70.0	0.177	0.318	6,676	190	<\$100M	67.5	20,973	267	0
Charlevoix St Bk	Charlevoix	MI	70.0	0.061	0.17	7,560	328	\$100M-500M	65.0	41,256	479	0.003
Thumb NB&TC	Pigeon	MI	70.0	0.047	0.169	8,751	323	\$100M-500M	55.0	44,102	491	0
Choiceone Bk	Sparta	MI	70.0	0.04	0.136	9,983	499	\$100M-500M	57.5	55,173	723	0
Southern MI B&TC	Coldwater	MI	70.0	0.042	0.125	13,423	506	\$100M-500M	70.0	84,600	809	0
Monroe Bk & TR	Monroe	MI	70.0	0.031	0.111	50,008	1,506	\$1B-\$10B	62.5	268,240	2,317	0
Edgewater Bank	Buchanan	MI	67.5	0.016	0.083	3,030	71	\$100M-500M	82.5	36,443	157	0
Dearborn FSB	Dearborn	MI	67.5	0.012	0.092	3,174	65	\$100M-500M	72.5	27,873	149	0
Citizens St Bk of Ontonagon	Ontonagon	MI	67.5	0.115	1	5,477	129	<\$100M	35.0	5,477	129	0
Old Mission Bk	Sault Sainte Marie	MI	67.5	0.083	0.175	6,456	245	<\$100M	57.5	30,984	369	0
Range Bk NA	Negaunee	MI	67.5	0.054	0.137	7,869	307	\$100M-500M	70.0	54,118	491	0.001
First NB&TC Iron Mountain	Iron Mountain	MI	67.5	0.045	0.131	9,039	380	\$100M-500M	80.0	69,088	622	0.002
Huron Cmnty Bk	East Tawas	MI	67.5	0.052	0.135	9,425	299	\$100M-500M	57.5	51,101	497	0.003
Citizens NB Cheboygan	Cheboygan	MI	67.5	0.041	0.153	10,382	353	\$100M-500M	70.0	67,640	561	0.001
Bank of Lenawee	Adrian	MI	67.5	0.041	0.12	12,362	469	\$100M-500M	85.0	102,838	716	0.003
Isabella B&T	Mount Pleasant	MI	67.5	0.03	0.132	18,655	645	\$500M-\$1B	65.0	115,733	1,054	0.001
Wolverine Bank Federal Savings	Midland	MI	65.0	0.012	0.053	3,594	68	\$100M-500M	87.5	67,489	262	0
State Bk of Ewen	Ewen	MI	65.0	0.103	0.585	4,228	117	<\$100M	40.0	7,228	139	0
Baybank	Gladstone	MI	65.0	0.069	0.262	5,001	179	<\$100M	52.5	19,082	247	0.001
Central SVG Bk	Sault Sainte Marie	MI	65.0	0.047	0.162	8,461	294	\$100M-500M	70.0	52,157	459	0.001
United B&T	Tecumseh	MI	65.0	0.03	0.087	14,495	479	\$100M-500M	60.0	104,477	817	0.003
Independent Bk South MI	Leslie	MI	65.0	0.031	0.122	15,548	435	\$100M-500M	55.0	81,621	729	0
First NB In Howell	Howell	MI	65.0	0.036	0.08	16,532	595	\$100M-500M	65.0	120,861	993	0
Mercantile Bk MI	Grand Rapids	MI	65.0	0.031	0.051	61,360	2,305	\$1B-\$10B	70.0	578,445	4,221	0
Citizens Bk	Flint	MI	65.0	0.025	0.076	188,697	4,123	\$1B-\$10B	60.0	1,085,122	9,679	0
West MI SVG Bk	Bangor	MI	62.5	0.111	1	3,095	64	<\$100M	30.0	3,095	64	0
First NB of Wakefield	Wakefield	MI	62.5	0.071	0.348	3,098	104	<\$100M	32.5	7,634	136	0
Bay Port St Bk	Bay Port	MI	62.5	0.068	0.287	4,250	160	<\$100M	37.5	12,728	213	0
Firstbank St Johns	St. Johns	MI	62.5	0.073	0.162	4,727	194	<\$100M	55.0	25,225	319	0
Miners St Bk	Iron River	MI	62.5	0.071	0.133	5,838	289	<\$100M	70.0	39,642	438	0
Peoples St Bk of Munising	Munising	MI	62.5	0.061	0.19	6,554	187	\$100M-500M	62.5	34,459	321	0.002
Grand Haven Bk	Grand Haven	MI	62.5	0.064	0.123	8,084	226	\$100M-500M	65.0	50,189	415	0
Community Central Bk	Mount Clemens	MI	62.5	0.04	0.108	20,177	285	\$500M-\$1B	55.0	91,789	833	0.001

Table 3B Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Exchange St Bk	Carsonville	MI	60.0	0.046	0.266	4,549	189	<\$100M	40.0	17,038	253	0
Community St Bk St Charles	Saint Charles	MI	60.0	0.044	0.316	5,829	248	\$100M-500M	40.0	18,081	316	0.011
Hastings City Bk	Hastings	MI	60.0	0.029	0.208	6,814	314	\$100M-500M	40.0	27,059	420	0
West MI Cmnty Bk	Hudsonville	MI	60.0	0.045	0.132	8,185	266	\$100M-500M	35.0	33,099	377	0
Eastern MI Bk	Croswell	MI	60.0	0.036	0.147	8,285	323	\$100M-500M	57.5	50,323	526	0
Dart Bk	Mason	MI	60.0	0.038	0.147	8,302	371	\$100M-500M	67.5	55,078	562	0
Valley Ridge Bk	Kent City	MI	60.0	0.042	0.118	9,027	268	\$100M-500M	55.0	55,148	451	0
Bank of Northern MI	Petoskey	MI	60.0	0.051	0.111	9,627	264	\$100M-500M	72.5	73,745	521	0
Capital NB	Lansing	MI	60.0	0.042	0.071	10,016	380	\$100M-500M	72.5	92,728	741	0
Northwestern SVG B&TC	Traverse City	MI	60.0	0.025	0.068	17,124	634	\$500M-\$1B	67.5	155,151	1,191	0
Citizens First SVG Bk	Port Huron	MI	60.0	0.017	0.045	30,123	1,492	\$1B-\$10B	60.0	248,972	2,371	0
Kalamazoo Cty St Bk	Schoolcraft	MI	57.5	0.051	0.217	3,924	216	<\$100M	52.5	18,057	275	0
TRI-Cty Bk	Brown City	MI	57.5	0.041	0.143	7,430	254	\$100M-500M	65.0	52,039	409	0
Founders B&TC	Grand Rapids	MI	57.5	0.031	0.106	10,214	429	\$100M-500M	60.0	72,042	691	0
Bank Holland	Holland	MI	57.5	0.032	0.058	13,596	398	\$100M-500M	70.0	136,552	849	0
Eaton Federal Savings Bank	Charlotte	MI	55.0	0.005	0.073	1,462	34	\$100M-500M	55.0	13,565	86	0
First St Bk Decatur	Decatur	MI	55.0	0.049	0.585	2,621	101	<\$100M	35.0	4,481	112	0
Commercial NB of L Anse	L Anse	MI	55.0	0.044	0.333	2,728	110	<\$100M	37.5	8,188	141	0
Firstbank	Mount Pleasant	MI	55.0	0.038	0.084	7,568	308	\$100M-500M	67.5	68,684	579	0
Lasalle Bk Midwest NA	Troy	MI	55.0	0.004	0.026	176,841	5,583	>\$10B	55.0	1,402,735	9,892	0
Comerica Bk	Detroit	MI	55.0	0.004	0.006	212,194	9,658	>\$10B	55.0	3,962,823	24,816	0
Fifth Third Bk	Grand Rapids	MI	55.0	0.013	0.036	625,006	18,685	>\$10B	57.5	5,791,197	37,027	0.007
Port Austin St Bk	Port Austin	MI	52.5	0.054	0.272	2,001	73	<\$100M	45.0	7,350	103	0
Range Bk Copper Country NA	Calumet	MI	52.5	0.056	0.163	3,171	108	<\$100M	55.0	19,369	189	0
State SVG Bk Frankfort MI	Frankfort	MI	52.5	0.053	0.169	3,800	155	<\$100M	50.0	20,585	220	0
Seaway Cmnty Bk	Saint Clair	MI	52.5	0.039	0.145	5,862	193	\$100M-500M	47.5	35,525	314	0
First St Bk East Detroit	Eastpointe	MI	52.5	0.013	0.085	9,892	623	\$500M-\$1B	57.5	87,603	1,087	0
Oxford Bk	Oxford	MI	52.5	0.02	0.08	10,377	427	\$500M-\$1B	55.0	84,272	717	0.002
Byron Bk	Byron Center	MI	52.5	0.02	0.044	12,241	530	\$500M-\$1B	60.0	140,567	1,065	0
Mainstreet Savings Bank FSB	Hastings	MI	50.0	0.007	0.061	751	16	\$100M-500M	42.5	6,101	42	0
Farmers St Bk Breckenridge	Breckenridge	MI	50.0	0.034	0.171	4,667	147	\$100M-500M	30.0	19,831	213	0
Lake-Osceola St Bk	Baldwin	MI	50.0	0.035	0.158	5,172	191	\$100M-500M	52.5	32,718	320	0
CSB Bk	Capac	MI	50.0	0.031	0.153	6,431	228	\$100M-500M	52.5	39,395	374	0
Portage CMRC Bk	Portage	MI	50.0	0.039	0.069	7,226	257	\$100M-500M	70.0	74,716	579	0
Peoples St Bk	Hamtramck	MI	50.0	0.027	0.058	13,332	362	\$500M-\$1B	72.5	156,899	846	0.001
Sidney St Bk	Sidney	MI	47.5	0.039	0.361	1,966	73	<\$100M	35.0	5,441	88	0
Keystone Cmnty Bk	Kalamazoo	MI	47.5	0.036	0.056	6,774	317	\$100M-500M	72.5	78,689	630	0



Table 3B Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank	SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#	Institution Asset Size	Total Rank	LSBL\$ (1,000)	LSBL#	CRD/TA
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Commercial Bk	Alma	MI	47.5	0.027	0.091	7,272	292	\$100M-500M	55.0	58,594	530	0
Lapeer Cty B&TC	Lapeer	MI	47.5	0.029	0.082	7,879	264	\$100M-500M	45.0	52,115	453	0
Republic Bk	Lansing	MI	47.5	0.002	0.013	13,871	422	\$1B-\$10B	55.0	342,555	1,700	0
Home Federal Savings Bank	Detroit	MI	45.0	0.003	0.151	71	3	<\$100M	40.0	470	7	0
Community Bk	Caro	MI	45.0	0.032	0.297	2,449	102	<\$100M	32.5	8,020	130	0
Bank of MI	Farmington Hills	MI	45.0	0.078	0.093	3,039	67	<\$100M	57.5	28,500	156	0
Flagstar Bank FSB	Troy	MI	45.0	0	0.003	3,065	84	>\$10B	57.5	169,775	518	0
1st St Bk	Saginaw	MI	45.0	0.055	0.109	4,125	102	<\$100M	67.5	37,916	221	0
Union Bk	Lake Odessa	MI	45.0	0.031	0.134	5,394	204	\$100M-500M	42.5	32,263	316	0
First Cmnty Bk	Harbor Springs	MI	45.0	0.033	0.08	5,898	223	\$100M-500M	55.0	50,079	416	0
United Bk MI	Grand Rapids	MI	45.0	0.024	0.048	10,240	273	\$100M-500M	70.0	134,647	702	0
Oakland Cmrc Bk	Farmington Hills	MI	42.5	0.043	0.077	5,568	135	\$100M-500M	52.5	48,210	279	0
Ann Arbor Commerce Bk	Ann Arbor	MI	42.5	0.027	0.047	8,231	268	\$100M-500M	65.0	105,034	618	0
OSB Cmnty Bk	Brooklyn	MI	40.0	0.043	0.134	2,755	80	<\$100M	57.5	20,508	158	0.011
Citizens St Bk	New Baltimore	MI	40.0	0.03	0.061	6,231	195	\$100M-500M	65.0	76,196	378	0
Northpointe Bk	Grand Rapids	MI	40.0	0.02	0.148	6,495	109	\$100M-500M	40.0	38,200	262	0
United Bk & TR Washtenaw	Ann Arbor	MI	40.0	0.03	0.055	7,414	178	\$100M-500M	47.5	66,444	392	0
Community Bk Dearborn	Dearborn	MI	40.0	0.013	0.023	9,746	308	\$500M-\$1B	67.5	216,750	951	0
Ruth St Bk	Ruth	MI	37.5	0.024	0.69	698	47	<\$100M	25.0	927	50	0
Freeland St Bk	Freeland	MI	37.5	0.026	0.352	1,304	53	<\$100M	10.0	1,304	68	0
Davison St Bk	Davison	MI	37.5	0.041	0.115	2,208	78	<\$100M	55.0	18,922	152	0
First NB of Crystal Falls	Crystal Falls	MI	37.5	0.043	0.115	2,619	112	<\$100M	60.0	22,801	193	0.001
Firstbank-Lakeview	Lakeview	MI	37.5	0.033	0.076	4,237	167	\$100M-500M	55.0	40,956	322	0
Firstbank-Alma	Alma	MI	37.5	0.024	0.055	5,972	224	\$100M-500M	52.5	64,149	439	0
West MI NB&TC	Frankfort	MI	35.0	0.027	0.25	915	28	<\$100M	30.0	3,665	40	0
Blissfield St Bk	Blissfield	MI	35.0	0.018	0.278	1,379	65	<\$100M	32.5	4,956	84	0.005
Farwell St SVG Bk	Farwell	MI	35.0	0.016	0.294	1,431	64	<\$100M	30.0	4,870	80	0
Monarch Cmnty Bk	Coldwater	MI	35.0	0.016	0.111	4,598	135	\$100M-500M	37.5	32,525	265	0
Chelsea St Bk	Chelsea	MI	35.0	0.025	0.074	4,939	170	\$100M-500M	50.0	49,003	328	0
Fidelity Bk	Birmingham	MI	35.0	0.024	0.039	5,984	200	\$100M-500M	60.0	80,067	454	0
Bank Ann Arbor	Ann Arbor	MI	35.0	0.015	0.039	7,174	269	\$100M-500M	57.5	105,277	627	0.001
Montrose St Bk	Montrose	MI	32.5	0.021	0.266	1,279	41	<\$100M	30.0	4,811	60	0.003
New Liberty Bk	Plymouth	MI	32.5	0.037	0.075	3,004	92	<\$100M	70.0	39,956	189	0
Kent Cmrc Bk	Kentwood	MI	32.5	0.039	0.063	3,276	118	<\$100M	57.5	42,826	261	0
Crestmark Bk	Troy	MI	32.5	0.032	0.043	4,594	81	\$100M-500M	45.0	47,838	290	0
Sterling Bank And Trust FSB	Southfield	MI	30.0	0.001	0.002	388	6	\$500M-\$1B	62.5	55,285	128	0
Farmers St Bk Munith	Munith	MI	30.0	0.022	0.173	1,366	60	<\$100M	35.0	7,901	82	0

Table 3B Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Mayville St Bk	Mayville	MI	30.0	0.017	0.199	1,419	45	<\$100M	15.0	4,730	59	0
Central St Bk	Beulah	MI	30.0	0.028	0.113	1,766	69	<\$100M	40.0	14,870	122	0
Mason St Bk	Mason	MI	30.0	0.02	0.155	2,576	76	\$100M-500M	27.5	14,013	123	0
Paragon B&TC	Holland	MI	30.0	0.028	0.059	2,801	125	<\$100M	45.0	33,352	242	0
Clarkston St Bk	Clarkston	MI	27.5	0.023	0.054	4,301	126	\$100M-500M	55.0	57,646	300	0
Homestead SVG Bk	Albion	MI	25.0	0.014	0.175	1,038	30	<\$100M	35.0	5,935	53	0
Lakeside Cmnty Bk	Sterling Heights	MI	25.0	0.027	0.071	2,084	56	<\$100M	45.0	24,669	135	0
Summit Cmnty Bk	East Lansing	MI	25.0	0.018	0.083	2,085	70	\$100M-500M	42.5	24,944	152	0
Muskegon CMRC Bk	Muskegon	MI	25.0	0.022	0.043	2,167	159	<\$100M	52.5	37,814	307	0
Paramount Bk	Farmington Hills	MI	22.5	0.015	0.033	3,876	101	\$100M-500M	65.0	88,520	388	0
Warren Bk	Warren	MI	22.5	0.007	0.024	4,418	119	\$500M-\$1B	47.5	92,425	425	0
Private Bk	Bloomfield Hills	MI	22.5	0.009	0.023	4,751	106	\$500M-\$1B	45.0	98,265	389	0
Brighton CMRC Bk	Brighton	MI	20.0	0.023	0.037	2,412	65	\$100M-500M	47.5	38,837	180	0
Huron Valley St Bk	Milford	MI	17.5	0.015	0.081	298	6	<\$100M	37.5	3,658	18	0
Detroit CMRC Bk	Detroit	MI	17.5	0.02	0.029	1,861	60	<\$100M	52.5	42,823	216	0
Main St Bk	Northville	MI	17.5	0.014	0.072	1,922	55	\$100M-500M	50.0	26,620	155	0
First Independence Bk	Detroit	MI	17.5	0.01	0.074	2,286	45	\$100M-500M	35.0	27,242	107	0.001
Bank of Auburn Hills	Auburn Hills	MI	15.0	0.022	0.042	490	7	<\$100M	50.0	10,684	37	0
University Bk	Ann Arbor	MI	12.5	0.012	0.059	810	22	<\$100M	40.0	13,646	60	0.005
N Star Cmnty Bk	Bingham Farms	MI	10.0	0.002	0.02	48	2	<\$100M	35.0	2,427	11	0
Macomb Cmnty Bk	Clinton Township	MI	10.0	0.014	0.026	1,295	41	<\$100M	32.5	25,736	113	0
JPMorgan Chase Bk Dearborn	Dearborn	MI	NR	0	.	-	-	<\$100M	NR	-	-	0
Comerica B&T NA	Ann Arbor	MI	NR	0	.	-	-	<\$100M	NR	-	-	0
First NB MI	Kalamazoo	MI	NR	0	.	-	-	<\$100M	NR	-	-	0
Auto Club Trust FSB	Dearborn	MI	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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