

Table 3A Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First NB&TC Iron Mountain	Iron Mountain	90.0	0.335	1	68,265	2,026	\$100M-500M	100.0	68,265	2,026	0.002
Community Shores Bk	Muskegon	87.5	0.614	0.999	136,620	771	\$100M-500M	77.5	17,629	478	0.002
Portage CMRC Bk	Portage	82.5	0.467	0.797	89,582	776	\$100M-500M	72.5	12,746	419	0
Keystone Cmnty Bk	Kalamazoo	80.0	0.598	0.847	94,184	662	\$100M-500M	97.5	49,323	535	0
Alden St Bk	Alden	80.0	0.363	0.888	69,193	795	\$100M-500M	85.0	14,674	558	0.002
Peninsula Bk of Ishpeming	Ishpeming	77.5	0.363	1	43,166	706	\$100M-500M	100.0	43,166	706	0.003
Hillsdale Cty NB	Hillsdale	77.5	0.262	0.909	70,746	805	\$100M-500M	85.0	17,663	546	0
Firstbank-West Branch	West Branch	77.5	0.325	0.878	71,738	946	\$100M-500M	85.0	15,847	657	0
Select Bk	Grand Rapids	77.5	0.465	0.962	54,441	495	\$100M-500M	82.5	13,834	345	0
Independent Bk East MI	Troy	77.5	0.257	0.736	177,451	1,491	\$500M-\$1B	80.0	33,505	916	0
Michigan Heritage Bk	Farmington Hills	77.5	0.388	0.98	63,693	560	\$100M-500M	70.0	8,746	417	0
United Bk MI	Grand Rapids	77.5	0.341	0.644	141,370	779	\$100M-500M	52.5	11,184	337	0
Independent Bk	Bay City	75.0	0.199	0.905	275,540	12,473	\$1B-\$10B	95.0	101,223	11,507	0
First NB Amer	East Lansing	75.0	0.174	1	53,969	815	\$100M-500M	87.5	20,163	490	0
Century B&TC	Coldwater	75.0	0.308	0.876	71,210	743	\$100M-500M	87.5	18,983	531	0.004
Ann Arbor Commerce Bk	Ann Arbor	75.0	0.335	0.651	112,290	826	\$100M-500M	60.0	13,140	407	0
Signature Bk	Bad Axe	72.5	0.243	0.866	64,798	1,023	\$100M-500M	90.0	19,271	826	0
Southern MI B&TC	Coldwater	72.5	0.263	0.788	83,328	870	\$100M-500M	75.0	14,918	571	0
Northern Michigan B&T	Escanaba	72.5	0.376	0.876	63,902	562	\$100M-500M	75.0	12,087	320	0
Bank of Alpena	Alpena	72.5	0.43	1	28,321	331	<\$100M	70.0	5,698	237	0
Mercantile Bk W MI	Grand Rapids	72.5	0.297	0.494	507,703	3,560	\$1B-\$10B	65.0	50,959	1,952	0
First NB In Howell	Howell	72.5	0.271	0.642	128,304	1,093	\$100M-500M	65.0	17,391	667	0
Macatawa Bk	Holland	72.5	0.245	0.619	435,502	3,548	\$1B-\$10B	62.5	46,256	1,885	0
Citizens NB Cheboygan	Cheboygan	72.5	0.229	1	59,138	545	\$100M-500M	62.5	9,864	357	0.001
Capital NB	Lansing	72.5	0.359	0.662	90,148	743	\$100M-500M	60.0	11,024	392	0
Peoples St Bk	Hamtramck	72.5	0.279	0.714	135,484	757	\$100M-500M	52.5	12,852	324	0.001
Community Bk Dearborn	Dearborn	72.5	0.301	0.566	206,056	974	\$500M-\$1B	42.5	10,576	343	0
First NB of Crystal Falls	Crystal Falls	70.0	0.361	1	23,627	430	<\$100M	95.0	23,627	430	0.001
Chemical Bk W	Walker	70.0	0.207	0.736	183,652	2,154	\$500M-\$1B	80.0	37,501	1,492	0
First NB of Norway	Norway	70.0	0.299	0.929	22,497	1,344	<\$100M	77.5	5,084	1,142	0.001
Isabella B&T	Mount Pleasant	70.0	0.187	0.855	103,679	1,011	\$500M-\$1B	67.5	17,477	632	0.003
First Bk Upper Michigan	Gladstone	67.5	0.292	0.932	45,516	477	\$100M-500M	85.0	13,199	330	0.001
Ionia Cty NB of Ionia	Ionia	67.5	0.243	0.852	54,763	773	\$100M-500M	80.0	12,885	584	0.003
State Bk	Fenton	67.5	0.247	0.653	94,916	786	\$100M-500M	72.5	19,680	482	0
Upper Peninsula St Bk	Escanaba	67.5	0.32	0.998	40,086	414	\$100M-500M	72.5	8,385	276	0.001
Charlevoix St Bk	Charlevoix	67.5	0.309	0.916	40,213	493	\$100M-500M	70.0	7,713	350	0.003
Miners St Bk	Iron River	67.5	0.519	0.929	39,125	386	<\$100M	67.5	6,542	238	0
Bank of Northern MI	Petoskey	67.5	0.369	0.852	63,771	475	\$100M-500M	60.0	8,441	239	0
Central Svg Bk	Sault Sainte Marie	67.5	0.245	1	45,149	414	\$100M-500M	57.5	7,127	265	0.001
Kent CMRC Bk	Kentwood	67.5	0.558	0.905	47,620	367	<\$100M	57.5	6,357	198	0
Bank Holland	Holland	67.5	0.31	0.599	112,926	731	\$100M-500M	50.0	11,100	331	0
Independent Bk West MI	Grand Rapids	65.0	0.176	0.651	124,538	1,642	\$500M-\$1B	92.5	47,022	1,280	0
Superior NB&TC	Hancock	65.0	0.171	0.911	51,693	821	\$100M-500M	87.5	18,960	652	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Honor St Bk	Honor	65.0	0.278	0.844	53,622	526	\$100M-500M	75.0	11,191	344	0
Monroe Bk & TR	Monroe	65.0	0.164	0.618	259,084	2,448	\$1B-\$10B	70.0	43,498	1,562	0
Chemical Bk Shoreline	Benton Harbor	65.0	0.198	0.572	242,794	2,004	\$1B-\$10B	70.0	39,237	1,122	0
Traverse City St Bk	Traverse City	65.0	0.315	0.823	49,379	549	\$100M-500M	70.0	9,908	375	0
Gogebic Range Bk	Bessemer	65.0	0.499	1	16,899	221	<\$100M	70.0	6,176	167	0
Greenville Cmnty Bk	Greenville	65.0	0.359	0.984	37,099	338	\$100M-500M	67.5	7,133	224	0.003
United B&T	Tecumseh	65.0	0.214	0.638	102,440	868	\$100M-500M	65.0	15,366	514	0.003
Peoples St Bk of Munising	Munising	65.0	0.296	1	31,766	300	\$100M-500M	65.0	6,846	183	0.002
Dart Bk	Mason	65.0	0.231	0.953	50,450	563	\$100M-500M	62.5	8,390	392	0.004
Northwestern Svg B&TC	Traverse City	65.0	0.22	0.613	139,627	1,059	\$500M-\$1B	57.5	15,919	563	0
Citizens St Bk	New Baltimore	65.0	0.331	0.758	66,445	373	\$100M-500M	45.0	6,825	188	0.002
Paramount Bk	Farmington Hills	65.0	0.34	0.761	81,058	373	\$100M-500M	22.5	4,176	109	0
Huron NB	Rogers City	62.5	0.261	1	12,921	400	<\$100M	90.0	12,921	400	0
Union Bk	Lake Odessa	62.5	0.268	0.86	44,651	405	\$100M-500M	77.5	12,046	268	0
Chemical B&TC	Midland	62.5	0.133	0.593	218,518	2,587	\$1B-\$10B	72.5	45,963	1,819	0
West Shore Bk	Ludington	62.5	0.19	0.872	57,154	627	\$100M-500M	72.5	13,060	436	0
Old Mission Bk	Sault Sainte Marie	62.5	0.429	0.858	30,907	330	<\$100M	67.5	6,213	211	0
Bank Of Lenawee	Adrian	62.5	0.247	0.725	66,683	594	\$100M-500M	65.0	12,132	346	0.004
Muskegon CMRC Bk	Muskegon	62.5	0.394	0.8	37,584	377	<\$100M	65.0	7,210	222	0
First NB of Negaunee	Negaunee	62.5	0.31	0.779	43,595	484	\$100M-500M	62.5	7,932	294	0.001
Founders Tr Personal Bk	Grand Rapids	62.5	0.224	0.771	67,594	643	\$100M-500M	57.5	9,574	396	0
Grand Haven Bk	Grand Haven	62.5	0.379	0.711	46,304	412	\$100M-500M	55.0	6,773	221	0
Commercial Bk	Alma	62.5	0.234	0.789	61,495	526	\$100M-500M	52.5	8,130	301	0
Paragon B&TC	Holland	62.5	0.388	0.786	44,028	355	\$100M-500M	50.0	5,545	209	0
Fidelity Bk	Birmingham	62.5	0.333	0.55	86,871	451	\$100M-500M	35.0	6,870	186	0
Sturgis B&TC	Sturgis	60.0	0.209	0.686	65,109	689	\$100M-500M	70.0	14,137	464	0
Choiceone Bk	Sparta	60.0	0.226	0.774	53,617	689	\$100M-500M	67.5	9,578	484	0
Citizens Bk	Flint	60.0	0.147	0.466	1,096,552	9,953	\$1B-\$10B	65.0	186,856	4,730	0
Eastern Mi Bk	Crowell	60.0	0.222	0.898	50,047	521	\$100M-500M	65.0	9,465	339	0
Tri-Cty Bk	Brown City	60.0	0.252	1	43,800	391	\$100M-500M	65.0	8,291	250	0
Byron Bk	Byron Center	60.0	0.225	0.501	126,928	957	\$500M-\$1B	55.0	12,613	488	0
New Liberty Bk	Plymouth	60.0	0.422	0.956	29,705	194	<\$100M	42.5	3,691	104	0
1st St Bk	Saginaw	60.0	0.436	1	17,136	120	<\$100M	35.0	1,739	68	0
Independent Bk South Mli	Leslie	57.5	0.163	0.724	76,450	677	\$100M-500M	70.0	15,298	413	0
Firstbank St Johns	St. Johns	57.5	0.396	0.884	22,357	288	<\$100M	65.0	4,896	186	0
Huron Cmnty Bk	East Tawas	57.5	0.276	0.715	48,792	477	\$100M-500M	60.0	8,431	275	0.003
Fifth Third Bk	Grand Rapids	57.5	0.123	0.367	5,767,327	38,482	>\$10B	57.5	631,617	19,319	0.005
First St Bk East Detroit	Eastpointe	57.5	0.122	0.767	89,953	676	\$500M-\$1B	52.5	11,306	380	0
First NB Calumet-Lake Linden	Calumet	57.5	0.341	0.994	18,240	189	<\$100M	52.5	3,473	115	0
Firstbank	Mount Pleasant	57.5	0.264	0.626	49,198	556	\$100M-500M	50.0	6,895	313	0
Bank Ann Arbor	Ann Arbor	57.5	0.21	0.52	86,967	601	\$100M-500M	37.5	7,206	267	0.001
Onsted St Bk	Onsted	57.5	0.291	1	19,290	139	<\$100M	35.0	2,554	71	0.012
First NB of Saint Ignace	Saint Ignace	55.0	0.23	0.775	44,720	600	\$100M-500M	72.5	10,286	442	0.001

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Thumb NB&TC	Pigeon	55.0	0.231	0.842	41,701	461	\$100M-500M	72.5	9,627	308	0
State Svg Bk of Manistique	Manistique	55.0	0.249	0.994	25,941	259	\$100M-500M	60.0	5,676	169	0.001
Comerica Bk	Detroit	55.0	0.075	0.127	3,940,935	21,590	>\$10B	55.0	220,550	6,657	0
Standard Fed Bk NA	Troy	55.0	0.039	0.218	1,454,522	9,573	>\$10B	55.0	153,734	5,099	0
Valley Ridge Bk	Kent City	55.0	0.255	0.694	51,066	412	\$100M-500M	55.0	8,331	238	0
Republic Bk	Lansing	55.0	0.059	0.329	359,628	1,841	\$1B-\$10B	50.0	16,438	517	0
Citizens First Svg Bk	Port Huron	55.0	0.128	0.372	175,291	1,067	\$1B-\$10B	50.0	16,645	542	0
Oxford Bk	Oxford	55.0	0.143	0.685	73,925	636	\$500M-\$1B	50.0	9,777	385	0.002
Lake-Osceola St Bk	Baldwin	55.0	0.214	1	30,522	272	\$100M-500M	50.0	5,482	160	0
First Cmnty Bk	Harbor Springs	55.0	0.278	0.674	49,842	439	\$100M-500M	47.5	6,094	242	0
Community Central Bk	Mount Clemens	55.0	0.189	0.53	81,263	601	\$100M-500M	45.0	9,768	288	0.002
First Federal of Northern MI	Alpena	55.0	0.192	0.814	53,354	404	\$100M-500M	45.0	7,269	217	0.001
Firstbank-Alma	Alma	55.0	0.254	0.599	60,984	435	\$100M-500M	42.5	6,552	226	0
Chelsea St Bk	Chelsea	55.0	0.252	0.811	49,144	299	\$100M-500M	42.5	6,035	152	0
Crestmark Bk	Troy	55.0	0.391	0.483	56,352	262	\$100M-500M	12.5	1,698	50	0
Mbank	Manistique	52.5	0.225	0.507	62,021	603	\$100M-500M	65.0	12,180	390	0.002
Northstar Bk	Bad Axe	52.5	0.21	1	22,856	279	\$100M-500M	62.5	5,751	192	0
Ssbbank	Stockbridge	52.5	0.207	1	17,174	228	<\$100M	62.5	4,788	164	0
Seaway Cmnty Bk	Saint Clair	52.5	0.225	0.985	28,303	274	\$100M-500M	57.5	5,714	179	0
CSB Bk	Capac	52.5	0.184	0.929	36,743	363	\$100M-500M	55.0	6,811	232	0
Oakland CMRC Bk	Farmington Hills	52.5	0.34	0.647	42,951	286	\$100M-500M	47.5	5,914	146	0
Davison St Bk	Davison	52.5	0.318	0.977	17,889	169	<\$100M	47.5	2,901	96	0
United Bk & TR Washtenaw	Ann Arbor	52.5	0.264	0.492	54,473	408	\$100M-500M	37.5	5,489	193	0
New Buffalo Savings Bank A	New Buffalo	52.5	0.235	0.997	29,044	166	\$100M-500M	37.5	3,604	90	0
Metrobank	Farmington Hills	52.5	0.294	0.598	51,663	327	\$100M-500M	35.0	5,364	162	0
Warren Bk	Warren	52.5	0.172	0.475	93,891	539	\$500M-\$1B	22.5	4,079	165	0
Detroit CMRC Bk	Detroit	52.5	0.423	0.689	33,029	167	<\$100M	12.5	1,454	48	0
Baybank	Gladstone	50.0	0.23	1	16,481	204	<\$100M	55.0	3,737	141	0.001
State Svg Bk Frankfort MI	Frankfort	50.0	0.276	0.946	18,827	222	<\$100M	55.0	3,680	160	0
Lakeside Cmnty Bk	Sterling Heights	50.0	0.357	0.888	20,266	127	<\$100M	35.0	2,653	64	0
Clarkston St Bk	Clarkston	50.0	0.274	0.573	50,845	300	\$100M-500M	32.5	4,625	145	0
Shelby St Bk	Shelby	47.5	0.199	0.938	29,480	298	\$100M-500M	72.5	9,687	210	0.002
Community St Bk St Charles	Saint Charles	47.5	0.139	1	18,497	308	\$100M-500M	62.5	5,543	240	0.011
Bay Port St Bk	Bay Port	47.5	0.232	0.994	13,997	218	<\$100M	62.5	4,211	164	0
First NB of Three Rivers	Three Rivers	47.5	0.23	0.771	32,451	292	\$100M-500M	60.0	7,006	190	0
Kalamazoo Cty St Bk	Schoolcraft	47.5	0.209	1	15,095	248	<\$100M	57.5	3,607	194	0
Dearborn FSB	Dearborn	47.5	0.138	0.999	35,708	188	\$100M-500M	35.0	5,174	90	0
Central St Bk	Beulah	47.5	0.263	0.938	16,572	139	<\$100M	35.0	2,192	83	0
Lasalle Federal Savings Bank	Buchanan	47.5	0.165	1	30,952	136	\$100M-500M	25.0	2,974	63	0
Private Bk	Bloomfield Hills	47.5	0.189	0.604	79,390	358	\$100M-500M	22.5	4,533	100	0
University Bk	Ann Arbor	47.5	0.257	1	13,672	70	<\$100M	17.5	1,091	29	0.005
Exchange St Bk	Carsonville	45.0	0.171	1	16,492	246	<\$100M	62.5	4,871	192	0
Lapeer Cty B&TC	Lapeer	45.0	0.191	0.568	48,795	461	\$100M-500M	47.5	7,744	285	0

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Northpointe Bk	Grand Rapids	45.0	0.145	0.893	40,619	265	\$100M-500M	45.0	7,154	115	0
Brighton Cmrc Bk	Brighton	45.0	0.279	0.527	32,338	229	\$100M-500M	27.5	2,732	99	0
Flagstar Bank FSB	Troy	45.0	0.007	0.112	102,913	529	>\$10B	20.0	3,192	100	0
Hastings City Bk	Hastings	42.5	0.122	0.879	28,922	380	\$100M-500M	72.5	10,719	299	0
First NB of Wakefield	Wakefield	42.5	0.177	1	8,207	162	<\$100M	65.0	4,169	130	0
Port Austin St Bk	Port Austin	42.5	0.208	1	7,446	127	<\$100M	57.5	2,462	96	0
Citizens St Bk of Ontonagon	Ontonagon	40.0	0.12	1	6,158	147	<\$100M	72.5	6,158	147	0
State Bk of Ewen	Ewen	40.0	0.171	1	6,918	132	<\$100M	72.5	6,918	132	0
G W Jones Exchange Bk	Marcellus	40.0	0.087	1	4,547	141	<\$100M	70.0	4,547	141	0
Firstbank-Lakeview	Lakeview	40.0	0.251	0.579	29,791	284	\$100M-500M	45.0	5,186	156	0
Community Bk	Caro	40.0	0.078	1	6,453	123	<\$100M	45.0	2,560	103	0
Farmers St Bk Munith	Munith	40.0	0.128	1	7,835	89	<\$100M	35.0	1,618	70	0
Wolverine Bank Federal Savings	Midland	40.0	0.172	0.696	43,284	228	\$100M-500M	15.0	2,388	63	0
Bank of MI	Farmington Hills	40.0	0.172	1	2,726	11	<\$100M	12.5	156	3	0
First St Bk Decatur	Decatur	37.5	0.104	1	5,734	126	<\$100M	55.0	2,646	110	0
Commercial NB of L Anse	L Anse	37.5	0.123	1	7,708	137	<\$100M	50.0	2,588	110	0
Sidney St Bk	Sidney	37.5	0.094	1	4,494	91	<\$100M	50.0	2,118	80	0
Mason St Bk	Mason	37.5	0.101	1	12,957	126	\$100M-500M	40.0	2,868	83	0
Macomb Cmnty Bk	Clinton Township	37.5	0.251	0.546	23,718	141	<\$100M	22.5	2,135	58	0
Farmers St Bk Breckenridge	Breckenridge	35.0	0.145	0.802	18,447	204	\$100M-500M	50.0	4,478	143	0
Summit Cmnty Bk	East Lansing	35.0	0.171	0.921	14,451	108	<\$100M	27.5	1,767	57	0
Main St Bk	Northville	35.0	0.212	0.842	13,820	97	<\$100M	20.0	1,529	44	0
West MI Svg Bk	Bangor	32.5	0.092	1	2,697	55	<\$100M	62.5	2,697	55	0
Ruth St Bk	Ruth	32.5	0.044	1	1,231	43	<\$100M	40.0	779	39	0
Farwell St Svg Bk	Farwell	32.5	0.044	1	4,033	98	<\$100M	37.5	1,600	85	0
West MI NB&TC	Frankfort	32.5	0.083	1	3,160	55	<\$100M	35.0	872	44	0
Monarch Community Bank	Coldwater	32.5	0.091	0.717	25,091	224	\$100M-500M	32.5	4,245	129	0
Home Federal Savings Bank	Detroit	32.5	0.046	1	1,169	8	<\$100M	12.5	82	3	0
Montrose St Bk	Montrose	30.0	0.085	1	5,379	70	<\$100M	35.0	1,539	51	0.002
West MI Cmnty Bk	Hudsonville	27.5	0.145	0.479	22,854	241	\$100M-500M	47.5	6,065	168	0
Freeland St Bk	Freeland	27.5	0.06	0.998	3,316	84	<\$100M	47.5	1,823	73	0
Blissfield St Bk	Blissfield	27.5	0.038	1	2,944	75	<\$100M	37.5	1,169	61	0.005
First Savings Bank A FSB	Three Rivers	25.0	0.102	0.815	11,569	90	\$100M-500M	27.5	2,345	54	0
Northern Trust Bank FSB	Bloomfield Hills	22.5	0.039	0.356	24,518	173	\$500M-\$1B	42.5	9,219	126	0
Eaton Federal Savings Bank	Charlotte	22.5	0.043	0.718	13,482	90	\$100M-500M	17.5	1,723	36	0
Sterling Bank And Trust FSB	Southfield	22.5	0.066	0.207	42,359	92	\$500M-\$1B	10.0	113	3	0
Mayville St Bk	Mayville	20.0	0.057	0.805	4,846	68	<\$100M	35.0	1,609	55	0
First Independence NB Detroit	Detroit	20.0	0.105	0.664	16,460	74	\$100M-500M	15.0	1,645	30	0.001
Homestead Svg Bk	Albion	12.5	0.04	0.531	2,574	35	<\$100M	30.0	986	26	0
Mainstreet Savings Bank FSB	Hastings	10.0	0.048	0.393	4,625	30	<\$100M	10.0	271	7	0
Community Plus Savings Bank	Rochester Hills	NR	0		0	0	<\$100M	NR	0	0	0.015
JPMorgan Chase Bk Dearborn	Dearborn	NR					<\$100M	NR			0
Comerica B&T NA	Ann Arbor	NR	0		0	0	<\$100M	NR	0	0	0

Table 3A Expanded. Small Business Lending Institutions in Michigan Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Auto Club Trust FSB	Dearborn	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 check SBA's home page at 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.

Table 3B Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First NB&TC Iron Mountain	MI	100.0	0.335	1	68,265	2,026	\$100M-500M	90.0	68,265	2,026	0.002
Peninsula Bk of Ishpeming	MI	100.0	0.363	1	43,166	706	\$100M-500M	77.5	43,166	706	0.003
Keystone Cmnty Bk	MI	97.5	0.313	0.443	49,323	535	\$100M-500M	80.0	94,184	662	0
Independent Bk	MI	95.0	0.073	0.333	101,223	11,507	\$1B-\$10B	75.0	275,540	12,473	0
First NB of Crystal Falls	MI	95.0	0.361	1	23,627	430	<\$100M	70.0	23,627	430	0.001
Independent Bk West MI	MI	92.5	0.067	0.246	47,022	1,280	\$500M-\$1B	65.0	124,538	1,642	0
Signature Bk	MI	90.0	0.072	0.257	19,271	826	\$100M-500M	72.5	64,798	1,023	0
Huron NB	MI	90.0	0.261	1	12,921	400	<\$100M	62.5	12,921	400	0
First NB Amer	MI	87.5	0.065	0.374	20,163	490	\$100M-500M	75.0	53,969	815	0
Century B&TC	MI	87.5	0.082	0.234	18,983	531	\$100M-500M	75.0	71,210	743	0.004
Superior NB&TC	MI	87.5	0.063	0.334	18,960	652	\$100M-500M	65.0	51,693	821	0
Alden St Bk	MI	85.0	0.077	0.188	14,674	558	\$100M-500M	80.0	69,193	795	0.002
Hillsdale Cty NB	MI	85.0	0.065	0.227	17,663	546	\$100M-500M	77.5	70,746	805	0
Firstbank-West Branch	MI	85.0	0.072	0.194	15,847	657	\$100M-500M	77.5	71,738	946	0
First Bk Upper Michigan	MI	85.0	0.085	0.27	13,199	330	\$100M-500M	67.5	45,516	477	0.001
Select Bk	MI	82.5	0.118	0.244	13,834	345	\$100M-500M	77.5	54,441	495	0
Independent Bk East MI	MI	80.0	0.049	0.139	33,505	916	\$500M-\$1B	77.5	177,451	1,491	0
Chemical Bk W	MI	80.0	0.042	0.15	37,501	1,492	\$500M-\$1B	70.0	183,652	2,154	0
Ionia Cty NB of Ionia	MI	80.0	0.057	0.201	12,885	584	\$100M-500M	67.5	54,763	773	0.003
Community Shores Bk	MI	77.5	0.079	0.129	17,629	478	\$100M-500M	87.5	136,620	771	0.002
First NB of Norway	MI	77.5	0.068	0.21	5,084	1,142	<\$100M	70.0	22,497	1,344	0.001
Union Bk	MI	77.5	0.072	0.232	12,046	268	\$100M-500M	62.5	44,651	405	0
Southern MI B&TC	MI	75.0	0.047	0.141	14,918	571	\$100M-500M	72.5	83,328	870	0
Northern Michigan B&T	MI	75.0	0.071	0.166	12,087	320	\$100M-500M	72.5	63,902	562	0
Honor St Bk	MI	75.0	0.058	0.176	11,191	344	\$100M-500M	65.0	53,622	526	0
Portage Cmrc Bk	MI	72.5	0.066	0.113	12,746	419	\$100M-500M	82.5	89,582	776	0
State Bk	MI	72.5	0.051	0.135	19,680	482	\$100M-500M	67.5	94,916	786	0
Upper Peninsula St Bk	MI	72.5	0.067	0.209	8,385	276	\$100M-500M	67.5	40,086	414	0.001
Chemical B&TC	MI	72.5	0.028	0.125	45,963	1,819	\$1B-\$10B	62.5	218,518	2,587	0
West Shore Bk	MI	72.5	0.043	0.199	13,060	436	\$100M-500M	62.5	57,154	627	0
First NB of Saint Ignace	MI	72.5	0.053	0.178	10,286	442	\$100M-500M	55.0	44,720	600	0.001
Thumb NB&TC	MI	72.5	0.053	0.194	9,627	308	\$100M-500M	55.0	41,701	461	0
Shelby St Bk	MI	72.5	0.065	0.308	9,687	210	\$100M-500M	47.5	29,480	298	0.002
Hastings City Bk	MI	72.5	0.045	0.326	10,719	299	\$100M-500M	42.5	28,922	380	0
Citizens St Bk of Ontonagon	MI	72.5	0.12	1	6,158	147	<\$100M	40.0	6,158	147	0
State Bk of Ewen	MI	72.5	0.171	1	6,918	132	<\$100M	40.0	6,918	132	0
Michigan Heritage Bk	MI	70.0	0.053	0.135	8,746	417	\$100M-500M	77.5	63,693	560	0
Bank of Alpena	MI	70.0	0.087	0.201	5,698	237	<\$100M	72.5	28,321	331	0
Charlevoix St Bk	MI	70.0	0.059	0.176	7,713	350	\$100M-500M	67.5	40,213	493	0.003
Monroe Bk & TR	MI	70.0	0.027	0.104	43,498	1,562	\$1B-\$10B	65.0	259,084	2,448	0

Table 3B Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Chemical Bk Shoreline	MI	70.0	0.032	0.092	39,237	1,122	\$1B-\$10B	65.0	242,794	2,004	0
Traverse City St Bk	MI	70.0	0.063	0.165	9,908	375	\$100M-500M	65.0	49,379	549	0
Gogebic Range Bk	MI	70.0	0.182	0.365	6,176	167	<\$100M	65.0	16,899	221	0
Sturgis B&TC	MI	70.0	0.045	0.149	14,137	464	\$100M-500M	60.0	65,109	689	0
Independent Bk South MI	MI	70.0	0.033	0.145	15,298	413	\$100M-500M	57.5	76,450	677	0
G W Jones Exchange Bk	MI	70.0	0.087	1	4,547	141	<\$100M	40.0	4,547	141	0
Isabella B&T	MI	67.5	0.031	0.144	17,477	632	\$500M-\$1B	70.0	103,679	1,011	0.003
Miners St Bk	MI	67.5	0.087	0.155	6,542	238	<\$100M	67.5	39,125	386	0
Greenville Cmnty Bk	MI	67.5	0.069	0.189	7,133	224	\$100M-500M	65.0	37,099	338	0.003
Old Mission Bk	MI	67.5	0.086	0.172	6,213	211	<\$100M	62.5	30,907	330	0
Choiccone Bk	MI	67.5	0.04	0.138	9,578	484	\$100M-500M	60.0	53,617	689	0
Mercantile Bk W MI	MI	65.0	0.03	0.05	50,959	1,952	\$1B-\$10B	72.5	507,703	3,560	0
First NB In Howell	MI	65.0	0.037	0.087	17,391	667	\$100M-500M	72.5	128,304	1,093	0
United B&T	MI	65.0	0.032	0.096	15,366	514	\$100M-500M	65.0	102,440	868	0.003
Peoples St Bk of Munising	MI	65.0	0.064	0.216	6,846	183	\$100M-500M	65.0	31,766	300	0.002
Bank of Lenawee	MI	65.0	0.045	0.132	12,132	346	\$100M-500M	62.5	66,683	594	0.004
Muskegon Cmrc Bk	MI	65.0	0.076	0.154	7,210	222	<\$100M	62.5	37,584	377	0
Citizens Bk	MI	65.0	0.025	0.079	186,856	4,730	\$1B-\$10B	60.0	1,096,552	9,953	0
Eastern MI Bk	MI	65.0	0.042	0.17	9,465	339	\$100M-500M	60.0	50,047	521	0
TRI-Cty Bk	MI	65.0	0.048	0.189	8,291	250	\$100M-500M	60.0	43,800	391	0
Firstbank St Johns	MI	65.0	0.087	0.194	4,896	186	<\$100M	57.5	22,357	288	0
Mbank	MI	65.0	0.044	0.1	12,180	390	\$100M-500M	52.5	62,021	603	0.002
First NB of Wakefield	MI	65.0	0.09	0.508	4,169	130	<\$100M	42.5	8,207	162	0
Macatawa Bk	MI	62.5	0.026	0.066	46,256	1,885	\$1B-\$10B	72.5	435,502	3,548	0
Citizens NB Cheboygan	MI	62.5	0.038	0.167	9,864	357	\$100M-500M	72.5	59,138	545	0.001
Dart Bk	MI	62.5	0.038	0.159	8,390	392	\$100M-500M	65.0	50,450	563	0.004
First NB of Negaunee	MI	62.5	0.056	0.142	7,932	294	\$100M-500M	62.5	43,595	484	0.001
Northstar Bk	MI	62.5	0.053	0.252	5,751	192	\$100M-500M	52.5	22,856	279	0
SSBbank	MI	62.5	0.058	0.279	4,788	164	<\$100M	52.5	17,174	228	0
Community St Bk St Charles	MI	62.5	0.042	0.3	5,543	240	\$100M-500M	47.5	18,497	308	0.011
Bay Port St Bk	MI	62.5	0.07	0.299	4,211	164	<\$100M	47.5	13,997	218	0
Exchange St Bk	MI	62.5	0.05	0.295	4,871	192	<\$100M	45.0	16,492	246	0
West MI Svg Bk	MI	62.5	0.092	1	2,697	55	<\$100M	32.5	2,697	55	0
Ann Arbor Commerce Bk	MI	60.0	0.039	0.076	13,140	407	\$100M-500M	75.0	112,290	826	0
Capital NB	MI	60.0	0.044	0.081	11,024	392	\$100M-500M	72.5	90,148	743	0
Bank of Northern MI	MI	60.0	0.049	0.113	8,441	239	\$100M-500M	67.5	63,771	475	0
Huron Cmnty Bk	MI	60.0	0.048	0.124	8,431	275	\$100M-500M	57.5	48,792	477	0.003
State Svg Bk of Manistique	MI	60.0	0.054	0.217	5,676	169	\$100M-500M	55.0	25,941	259	0.001
First NB of Three Rivers	MI	60.0	0.05	0.166	7,006	190	\$100M-500M	47.5	32,451	292	0
Central Svg Bk	MI	57.5	0.039	0.158	7,127	265	\$100M-500M	67.5	45,149	414	0.001
Kent Cmrc Bk	MI	57.5	0.075	0.121	6,357	198	<\$100M	67.5	47,620	367	0

Table 3B Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Northwestern Svg B&TC	MI	57.5	0.025	0.07	15,919	563	\$500M-\$1B	65.0	139,627	1,059	0
Founders TR Personal Bk	MI	57.5	0.032	0.109	9,574	396	\$100M-500M	62.5	67,594	643	0
Fifth Third Bk	MI	57.5	0.013	0.04	631,617	19,319	\$50B-\$10B	57.5	5,767,327	38,482	0.005
Seaway Cmnty Bk	MI	57.5	0.045	0.199	5,714	179	\$100M-500M	52.5	28,303	274	0
Kalamazoo Cty St Bk	MI	57.5	0.05	0.239	3,607	194	<\$100M	47.5	15,095	248	0
Port Austin St Bk	MI	57.5	0.069	0.331	2,462	96	<\$100M	42.5	7,446	127	0
Grand Haven Bk	MI	55.0	0.055	0.104	6,773	221	\$100M-500M	62.5	46,304	412	0
Byron Bk	MI	55.0	0.022	0.05	12,613	488	\$500M-\$1B	60.0	126,928	957	0
Comerica Bk	MI	55.0	0.004	0.007	220,550	6,657	>\$50B	55.0	3,940,935	21,590	0
Standard Fed Bk NA	MI	55.0	0.004	0.023	153,734	5,099	\$50B-\$10B	55.0	1,454,522	9,573	0
Valley Ridge Bk	MI	55.0	0.042	0.113	8,331	238	\$100M-500M	55.0	51,066	412	0
CSB Bk	MI	55.0	0.034	0.172	6,811	232	\$100M-500M	52.5	36,743	363	0
Baybank	MI	55.0	0.052	0.227	3,737	141	<\$100M	50.0	16,481	204	0.001
State Svg Bk Frankfort MI	MI	55.0	0.054	0.185	3,680	160	<\$100M	50.0	18,827	222	0
First St Bk Decatur	MI	55.0	0.048	0.461	2,646	110	<\$100M	37.5	5,734	126	0
United Bk MI	MI	52.5	0.027	0.051	11,184	337	\$100M-500M	77.5	141,370	779	0
Peoples St Bk	MI	52.5	0.026	0.068	12,852	324	\$100M-500M	72.5	135,484	757	0.001
Commercial Bk	MI	52.5	0.031	0.104	8,130	301	\$100M-500M	62.5	61,495	526	0
First St Bk East Detroit	MI	52.5	0.015	0.096	11,306	380	\$500M-\$1B	57.5	89,953	676	0
First NB Calumet-Lake Linden	MI	52.5	0.065	0.189	3,473	115	<\$100M	57.5	18,240	189	0
Bank Holland	MI	50.0	0.03	0.059	11,100	331	\$100M-500M	67.5	112,926	731	0
Paragon B&TC	MI	50.0	0.049	0.099	5,545	209	\$100M-500M	62.5	44,028	355	0
Firstbank	MI	50.0	0.037	0.088	6,895	313	\$100M-500M	57.5	49,198	556	0
Republic Bk	MI	50.0	0.003	0.015	16,438	517	\$1B-\$10B	55.0	359,628	1,841	0
Citizens First Svg Bk	MI	50.0	0.012	0.035	16,645	542	\$1B-\$10B	55.0	175,291	1,067	0
Oxford Bk	MI	50.0	0.019	0.091	9,777	385	\$500M-\$1B	55.0	73,925	636	0.002
Lake-Osceola St Bk	MI	50.0	0.038	0.18	5,482	160	\$100M-500M	55.0	30,522	272	0
Commercial NB of L Anse	MI	50.0	0.041	0.336	2,588	110	<\$100M	37.5	7,708	137	0
Sidney St Bk	MI	50.0	0.044	0.471	2,118	80	<\$100M	37.5	4,494	91	0
Farmers St Bk Breckenridge	MI	50.0	0.035	0.195	4,478	143	\$100M-500M	35.0	18,447	204	0
First Cmnty Bk	MI	47.5	0.034	0.082	6,094	242	\$100M-500M	55.0	49,842	439	0
Oakland Cmrc Bk	MI	47.5	0.047	0.089	5,914	146	\$100M-500M	52.5	42,951	286	0
Davison St Bk	MI	47.5	0.052	0.158	2,901	96	<\$100M	52.5	17,889	169	0
Lapeer Cty B&TC	MI	47.5	0.03	0.09	7,744	285	\$100M-500M	45.0	48,795	461	0
West MI Cmnty Bk	MI	47.5	0.038	0.127	6,065	168	\$100M-500M	27.5	22,854	241	0
Freeland St Bk	MI	47.5	0.033	0.549	1,823	73	<\$100M	27.5	3,316	84	0
Citizens St Bk	MI	45.0	0.034	0.078	6,825	188	\$100M-500M	65.0	66,445	373	0.002
Community Central Bk	MI	45.0	0.023	0.064	9,768	288	\$100M-500M	55.0	81,263	601	0.002
First Federal of Northern MI	MI	45.0	0.026	0.111	7,269	217	\$100M-500M	55.0	53,354	404	0.001
Northpointe Bk	MI	45.0	0.025	0.157	7,154	115	\$100M-500M	45.0	40,619	265	0
Firstbank-Lakeview	MI	45.0	0.044	0.101	5,186	156	\$100M-500M	40.0	29,791	284	0

Table 3B Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Community Bk	MI	45.0	0.031	0.397	2,560	103	<\$100M	40.0	6,453	123	0
Community Bk Dearborn	MI	42.5	0.015	0.029	10,576	343	\$500M-\$1B	72.5	206,056	974	0
New Liberty Bk	MI	42.5	0.052	0.119	3,691	104	<\$100M	60.0	29,705	194	0
Firstbank-Alma	MI	42.5	0.027	0.064	6,552	226	\$100M-500M	55.0	60,984	435	0
Chelsea St Bk	MI	42.5	0.031	0.1	6,035	152	\$100M-500M	55.0	49,144	299	0
Northern Trust Bank FSB	MI	42.5	0.015	0.134	9,219	126	\$500M-\$1B	22.5	24,518	173	0
Mason St Bk	MI	40.0	0.022	0.221	2,868	83	\$100M-500M	37.5	12,957	126	0
Ruth St Bk	MI	40.0	0.028	0.633	779	39	<\$100M	32.5	1,231	43	0
Bank Ann Arbor	MI	37.5	0.017	0.043	7,206	267	\$100M-500M	57.5	86,967	601	0.001
United Bk & TR Washtenaw	MI	37.5	0.027	0.05	5,489	193	\$100M-500M	52.5	54,473	408	0
New Buffalo Savings Bank A	MI	37.5	0.029	0.124	3,604	90	\$100M-500M	52.5	29,044	166	0
Farwell St Svg Bk	MI	37.5	0.017	0.397	1,600	85	<\$100M	32.5	4,033	98	0
Blissfield St Bk	MI	37.5	0.015	0.397	1,169	61	<\$100M	27.5	2,944	75	0.005
Fidelity Bk	MI	35.0	0.026	0.044	6,870	186	\$100M-500M	62.5	86,871	451	0
1st St Bk	MI	35.0	0.044	0.101	1,739	68	<\$100M	60.0	17,136	120	0
Onsted St Bk	MI	35.0	0.039	0.132	2,554	71	<\$100M	57.5	19,290	139	0.012
Metrobank	MI	35.0	0.03	0.062	5,364	162	\$100M-500M	52.5	51,663	327	0
Lakeside Cmnty Bk	MI	35.0	0.047	0.116	2,653	64	<\$100M	50.0	20,266	127	0
Dearborn FSB	MI	35.0	0.02	0.145	5,174	90	\$100M-500M	47.5	35,708	188	0
Central St Bk	MI	35.0	0.035	0.124	2,192	83	<\$100M	47.5	16,572	139	0
Farmers St Bk Munith	MI	35.0	0.026	0.207	1,618	70	<\$100M	40.0	7,835	89	0
West MI NB&TC	MI	35.0	0.023	0.276	872	44	<\$100M	32.5	3,160	55	0
Montrose St Bk	MI	35.0	0.024	0.286	1,539	51	<\$100M	30.0	5,379	70	0.002
Mayville St Bk	MI	35.0	0.019	0.267	1,609	55	<\$100M	20.0	4,846	68	0
Clarkston St Bk	MI	32.5	0.025	0.052	4,625	145	\$100M-500M	50.0	50,845	300	0
Monarch Community Bank	MI	32.5	0.015	0.121	4,245	129	\$100M-500M	32.5	25,091	224	0
Homestead Svg Bk	MI	30.0	0.015	0.203	986	26	<\$100M	12.5	2,574	35	0
Brighton Cmrc Bk	MI	27.5	0.024	0.045	2,732	99	\$100M-500M	45.0	32,338	229	0
Summit Cmnty Bk	MI	27.5	0.021	0.113	1,767	57	<\$100M	35.0	14,451	108	0
First Savings Bank A FSB	MI	27.5	0.021	0.165	2,345	54	\$100M-500M	25.0	11,569	90	0
Lasalle Federal Savings Bank	MI	25.0	0.016	0.096	2,974	63	\$100M-500M	47.5	30,952	136	0
Paramount Bk	MI	22.5	0.018	0.039	4,176	109	\$100M-500M	65.0	81,058	373	0
Warren Bk	MI	22.5	0.007	0.021	4,079	165	\$500M-\$1B	52.5	93,891	539	0
Private Bk	MI	22.5	0.011	0.034	4,533	100	\$100M-500M	47.5	79,390	358	0
Macomb Cmnty Bk	MI	22.5	0.023	0.049	2,135	58	<\$100M	37.5	23,718	141	0
Flagstar Bank FSB	MI	20.0	0	0.003	3,192	100	\$50B-\$10B	45.0	102,913	529	0
Main St Bk	MI	20.0	0.023	0.093	1,529	44	<\$100M	35.0	13,820	97	0
University Bk	MI	17.5	0.02	0.08	1,091	29	<\$100M	47.5	13,672	70	0.005
Eaton Federal Savings Bank	MI	17.5	0.005	0.092	1,723	36	\$100M-500M	22.5	13,482	90	0
Wolverine Bank Federal Savi	MI	15.0	0.009	0.038	2,388	63	\$100M-500M	40.0	43,284	228	0
First Independence NB Detroi	MI	15.0	0.011	0.066	1,645	30	\$100M-500M	20.0	16,460	74	0.001

Table 3B Expanded. Micro Business Lending Institutions in Michigan Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Crestmark Bk	MI	12.5	0.012	0.015	1,698	50	\$100M-500M	55.0	56,352	262	0
Detroit Cmrc Bk	MI	12.5	0.019	0.03	1,454	48	<\$100M	52.5	33,029	167	0
Bank of MI	MI	12.5	0.01	0.057	156	3	<\$100M	40.0	2,726	11	0
Home Federal Savings Bank	MI	12.5	0.003	0.07	82	3	<\$100M	32.5	1,169	8	0
Sterling Bank And Trust FSB	MI	10.0	0	0.001	113	3	\$500M-\$1B	22.5	42,359	92	0
Mainstreet Savings Bank FSB	MI	10.0	0.003	0.023	271	7	<\$100M	10.0	4,625	30	0
Community Plus Savings Bank	MI	NR	0	.	0	0	<\$100M	NR	0	0	0.015
JPmorgan Chase Bk Dearborn	MI	NR	<\$100M	NR	.	.	0
Comerica B&T NA	MI	NR	0	.	0	0	<\$100M	NR	0	0	0
Auto Club Trust FSB	MI	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 check SBA's home page at 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.