

Table 1 Small-Business-Friendly Banks in Michigan, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
STATE BK OF CALEDONIA	CALEDONIA	95.0	\$100M-500M	68,524	981
PEOPLES ST BK	HAMTRAMCK	90.0	\$100M-500M	106,281	1,153
MICHIGAN HERITAGE BK	NOVI	85.0	\$100M-500M	68,235	1,275
UNITED BK MI	GRAND RAPIDS	82.5	\$100M-500M	94,717	967
MIDWEST GUARANTY BK	TROY	82.5	\$100M-500M	69,550	681
FIRST CMNTY BK	HARBOR SPRINGS	82.5	<\$100M	37,149	1,358
NORTHERN MICHIGAN BK	ESCANABA	80.0	\$100M-500M	45,386	706
FIRST NB IN HOWELL	HOWELL	80.0	\$100M-500M	96,909	1,292
CAPITAL NB	LANSING	80.0	\$100M-500M	53,762	920
1ST BK	WEST BRANCH	80.0	\$100M-500M	55,987	1,137
ANN ARBOR COMMERCE BK	ANN ARBOR	80.0	\$100M-500M	78,037	902
FIRST ST BK EAST DETROIT	EASTPOINTE	77.5	\$500M-\$1B	87,114	1,046
MONROE B&TC	MONROE	67.5	\$1B-\$10B	236,559	6,348
BANK ONE MI	DETROIT	57.5	>\$10B	2,181,593	17,492

*Figures reflect business loans of less than \$ 1 million

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.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Michigan, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bk Of Caledonia	Caledonia	95.0	25.0	25.0	22.5	22.5	\$100M-500M	68,524	981	82.5	77.5
Peoples St Bk	Hamtramck	90.0	20.0	22.5	25.0	22.5	\$100M-500M	106,281	1,153	77.5	67.5
Michigan Heritage Bk	Novi	85.0	25.0	15.0	22.5	22.5	\$100M-500M	68,235	1,275	92.5	92.5
United Bk Mi	Grand Rapids	82.5	25.0	12.5	22.5	22.5	\$100M-500M	94,717	967	75.0	65.0
First Cmnty Bk	Harbor Springs	82.5	22.5	17.5	17.5	25.0	<\$100M	37,149	1,358	92.5	95.0
Midwest Guaranty Bk	Troy	82.5	25.0	15.0	22.5	20.0	\$100M-500M	69,550	681	70.0	62.5
Capital Nb	Lansing	80.0	25.0	12.5	20.0	22.5	\$100M-500M	53,762	920	82.5	75.0
1St Bk	West Branch	80.0	22.5	12.5	22.5	22.5	\$100M-500M	55,987	1,137	77.5	87.5
Northern Michigan Bk	Escanaba	80.0	22.5	17.5	20.0	20.0	\$100M-500M	45,386	706	77.5	72.5
First Nb In Howell	Howell	80.0	22.5	10.0	22.5	25.0	\$100M-500M	96,909	1,292	77.5	72.5
Ann Arbor Commerce Bk	Ann Arbor	80.0	22.5	12.5	22.5	22.5	\$100M-500M	78,037	902	72.5	62.5
First St Bk East Detroit	Eastpointe	77.5	10.0	22.5	22.5	22.5	\$500M-\$1B	87,114	1,046	90.0	97.5
Byron Ctr St Bk	Byron Center	77.5	22.5	5.0	25.0	25.0	\$100M-500M	122,070	1,310	67.5	62.5
Dart Bk	Mason	75.0	12.5	25.0	17.5	20.0	\$100M-500M	33,110	663	65.0	62.5
Isabella B&T	Mount Pleasant	75.0	15.0	12.5	22.5	25.0	\$100M-500M	77,018	1,683	82.5	77.5
North Country B&Tc	Manistique	75.0	20.0	5.0	25.0	25.0	\$500M-\$1B	155,823	2,962	72.5	72.5
Empire Nb Traverse City	Traverse City	75.0	17.5	7.5	25.0	25.0	\$100M-500M	118,744	1,432	65.0	60.0
Franklin Bk Na	Southfield	75.0	17.5	7.5	25.0	25.0	\$100M-500M	118,750	2,724	72.5	77.5
Portage Cmrc Bk	Portage	75.0	25.0	10.0	20.0	20.0	\$100M-500M	46,821	785	77.5	75.0
Huron Cmnty Bk	East Tawas	72.5	20.0	20.0	17.5	15.0	\$100M-500M	39,474	422	87.5	90.0
Grand Bk	Grand Rapids	72.5	25.0	7.5	22.5	17.5	\$100M-500M	76,650	597	60.0	37.5
Hillsdale Cty Nb	Hillsdale	72.5	10.0	20.0	17.5	25.0	\$100M-500M	33,219	1,481	85.0	92.5
Mercantile Bk West Mi	Grand Rapids	72.5	25.0	2.5	25.0	20.0	\$100M-500M	133,818	641	57.5	37.5
Macatawa Bk	Zeeland	72.5	22.5	5.0	22.5	22.5	\$100M-500M	86,356	1,192	70.0	65.0
Ionia Cty Nb Of Ionia	Ionia	70.0	17.5	10.0	20.0	22.5	\$100M-500M	44,688	859	65.0	67.5
Mfc First Nb	Menominee	70.0	20.0	20.0	15.0	15.0	<\$100M	30,968	402	82.5	90.0
Metrobank	Farmington Hil	70.0	22.5	12.5	20.0	15.0	\$100M-500M	44,799	398	52.5	37.5
Tri-Cty Bk	Brown City	70.0	15.0	22.5	15.0	17.5	\$100M-500M	26,997	471	82.5	87.5
Paragon B&Tc	Holland	70.0	25.0	10.0	20.0	15.0	<\$100M	44,053	450	65.0	52.5
Community Bk Dearborn	Dearborn	70.0	17.5	15.0	17.5	20.0	\$100M-500M	32,853	730	52.5	35.0
Old Kent Bk Na	Jonesville	70.0	22.5	10.0	20.0	17.5	\$100M-500M	47,716	554	67.5	60.0
First Bk Upper Michigan	Gladstone	67.5	20.0	17.5	15.0	15.0	<\$100M	27,103	413	67.5	67.5
Mfc First Nb	Ironwood	67.5	22.5	7.5	15.0	22.5	<\$100M	28,105	908	72.5	70.0
Monroe B&Tc	Monroe	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	236,559	6,348	65.0	72.5
West Mi Cmnty Bk	Hudsonville	67.5	17.5	25.0	12.5	12.5	<\$100M	22,436	319	65.0	70.0
Southern Mi B&Tc	Coldwater	67.5	15.0	7.5	22.5	22.5	\$100M-500M	53,989	1,049	72.5	75.0
Republic Bk	Lansing Towns	67.5	7.5	10.0	25.0	25.0	\$1B-\$10B	249,004	1,901	57.5	50.0
Keystone Cmnty Bk	Kalamazoo	67.5	25.0	25.0	10.0	7.5	<\$100M	15,909	162	72.5	80.0
Citizens Bk	Flint	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	797,229	10,899	62.5	65.0
State Bk Of Escanaba	Escanaba	65.0	17.5	17.5	12.5	17.5	<\$100M	22,602	494	80.0	87.5
Charter Bk	Wyandotte	65.0	17.5	5.0	22.5	20.0	\$100M-500M	62,705	639	55.0	40.0
Choiceone Bk	Sparta	65.0	17.5	10.0	17.5	20.0	\$100M-500M	41,732	709	62.5	55.0

Table A.1 Small Business Lending in Michigan, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
First Nb Of St Ignace	Saint Ignace	65.0	17.5	12.5	17.5	17.5	\$100M-500M	34,216	589	47.5	42.5
United B&T	Tecumseh	65.0	10.0	10.0	22.5	22.5	\$100M-500M	58,073	908	57.5	57.5
State Bk	Fenton	65.0	15.0	7.5	22.5	20.0	\$100M-500M	60,574	640	55.0	50.0
Csb Bk	Capac	65.0	15.0	22.5	15.0	12.5	\$100M-500M	25,994	331	85.0	87.5
Century B&Tc	Coldwater	65.0	17.5	5.0	20.0	22.5	\$100M-500M	52,214	819	75.0	77.5
West Shore Bk	Scottville	65.0	12.5	20.0	15.0	17.5	\$100M-500M	30,784	506	80.0	87.5
Independent Bk West Mi	Rockford	65.0	10.0	15.0	20.0	20.0	\$100M-500M	42,583	771	65.0	67.5
Muskegon Cmrc Bk	Muskegon	65.0	22.5	25.0	10.0	7.5	<\$100M	14,900	196	52.5	35.0
Central Svg Bk	Sault Sainte M	62.5	15.0	17.5	15.0	15.0	\$100M-500M	28,380	419	80.0	85.0
Alden St Bk	Alden	62.5	17.5	15.0	15.0	15.0	<\$100M	23,221	430	80.0	85.0
Citizens Nb Cheboygan	Cheboygan	62.5	10.0	17.5	17.5	17.5	\$100M-500M	33,077	556	80.0	87.5
Founders Tr Personal Bk	Ada	62.5	20.0	15.0	15.0	12.5	<\$100M	22,834	340	65.0	55.0
Bank Ann Arbor	Ann Arbor	62.5	22.5	7.5	20.0	12.5	\$100M-500M	46,021	301	35.0	22.5
Citizens St Bk	New Baltimore	60.0	12.5	22.5	10.0	15.0	<\$100M	16,966	356	50.0	45.0
Mfc First Nb	Escanaba	60.0	20.0	5.0	17.5	17.5	\$100M-500M	36,304	463	52.5	47.5
Valley Ridge Bk	Kent City	60.0	15.0	12.5	15.0	17.5	\$100M-500M	31,598	596	65.0	57.5
Mfc First Nb	Marquette	60.0	12.5	5.0	22.5	20.0	\$100M-500M	56,902	755	52.5	50.0
First Nb Amer	East Lansing	60.0	7.5	12.5	22.5	17.5	\$100M-500M	62,754	673	62.5	55.0
Oxford Bk	Oxford	60.0	10.0	10.0	20.0	20.0	\$100M-500M	45,635	656	50.0	50.0
Huron Nb	Rogers City	60.0	17.5	22.5	7.5	12.5	<\$100M	8,747	323	72.5	75.0
Firstbank	Mount Pleasant	60.0	20.0	5.0	17.5	17.5	\$100M-500M	33,177	515	65.0	72.5
Select Bk	Grand Rapids	60.0	25.0	15.0	12.5	7.5	<\$100M	20,842	169	50.0	27.5
Detroit Cmrc Bk	Detroit	60.0	25.0	25.0	7.5	2.5	<\$100M	10,438	29	17.5	10.0
Independent Bk E Mi	Caro	57.5	7.5	12.5	17.5	20.0	\$100M-500M	36,085	676	70.0	77.5
First Nb Iron Mountain	Iron Mountain	57.5	15.0	2.5	17.5	22.5	\$100M-500M	34,073	790	55.0	65.0
Bank One Mi	Detroit	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	17,492	55.0	55.0
Michigan Nb	Farmington Hil	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	9,050	55.0	55.0
Bank Of Alma	Alma	57.5	15.0	7.5	17.5	17.5	\$100M-500M	42,494	434	55.0	70.0
Commercial Bk	Alma	57.5	17.5	2.5	20.0	17.5	\$100M-500M	43,130	561	52.5	47.5
Community St Bk St Charle	Saint Charles	57.5	7.5	25.0	10.0	15.0	\$100M-500M	12,969	346	65.0	77.5
Bank Of Lenawee	Adrian	57.5	15.0	2.5	20.0	20.0	\$100M-500M	48,520	759	75.0	67.5
Civitas Bk	Saint Joseph	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	728,478	9,033	55.0	57.5
Fidelity Bk	Birmingham	57.5	20.0	2.5	20.0	15.0	\$100M-500M	53,887	294	30.0	27.5
Old Kent Bk	Grand Rapids	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	15,955	55.0	55.0
Bank Of Bloomfield Hills	Bloomfield Hill	57.5	22.5	10.0	17.5	7.5	\$100M-500M	41,040	171	30.0	20.0
Grand Haven Bk	Grand Haven	57.5	20.0	12.5	12.5	12.5	<\$100M	21,769	357	62.5	55.0
Community Central Bk	Mount Clemens	57.5	20.0	2.5	20.0	15.0	\$100M-500M	43,634	351	40.0	35.0
Kent Cmrc Bk	Kentwood	57.5	25.0	12.5	12.5	7.5	<\$100M	17,621	162	37.5	27.5
Comerica Bk	Detroit	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	18,872	55.0	55.0
Bank Of Lakeview	Lakeview	55.0	10.0	20.0	12.5	12.5	\$100M-500M	18,436	316	72.5	80.0
Lapeer Cty B&Tc	Lapeer	55.0	10.0	10.0	17.5	17.5	\$100M-500M	32,069	515	55.0	52.5
Independent Bk	Ionia	55.0	7.5	5.0	20.0	22.5	\$100M-500M	49,023	834	65.0	65.0
Superior Nb&Tc	Hancock	55.0	12.5	7.5	15.0	20.0	\$100M-500M	26,714	662	67.5	67.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Mfc First Nb	Iron River	55.0	20.0	7.5	12.5	15.0	<\$100M	17,628	372	65.0	62.5
Miners St Bk Of Iron River	Iron River	55.0	22.5	20.0	7.5	5.0	<\$100M	10,146	175	52.5	35.0
Peoples St Bk Of Munising	Munising	55.0	17.5	15.0	10.0	12.5	<\$100M	16,955	307	70.0	80.0
Independent Bk South Mi	Leslie	55.0	12.5	10.0	15.0	17.5	\$100M-500M	29,056	540	62.5	60.0
Oakland Cmrc Bk	Farmington Hil	55.0	22.5	5.0	17.5	10.0	<\$100M	34,604	265	42.5	27.5
Chemical Bk Key St	Owosso	55.0	15.0	12.5	15.0	12.5	\$100M-500M	26,840	349	45.0	40.0
Thumb Nb&Tc	Pigeon	55.0	15.0	10.0	15.0	15.0	\$100M-500M	27,483	443	57.5	52.5
Shoreline Bk	Benton Harbor	55.0	5.0	2.5	25.0	22.5	\$500M-\$1B	111,543	1,118	55.0	55.0
Signature Bk	Bad Axe	55.0	12.5	7.5	15.0	20.0	\$100M-500M	31,059	733	55.0	65.0
Alliance Bkg Co	New Buffalo	55.0	17.5	15.0	12.5	10.0	<\$100M	18,713	259	55.0	45.0
Charlevoix St Bk	Charlevoix	55.0	17.5	17.5	10.0	10.0	<\$100M	15,094	269	70.0	75.0
Crestmark Bk	Troy	55.0	25.0	7.5	17.5	5.0	<\$100M	33,592	88	17.5	10.0
Macomb Cmnty Bk	Clinton Townsh	55.0	20.0	10.0	15.0	10.0	<\$100M	25,114	219	40.0	27.5
Brighton Cmrc Bk	Brighton	55.0	25.0	7.5	12.5	10.0	<\$100M	22,060	178	42.5	25.0
Chemical Bk Bay Area	Bay City	52.5	2.5	25.0	10.0	15.0	\$100M-500M	15,977	342	60.0	75.0
State Svg Bk Of Manistique	Manistique	52.5	12.5	22.5	7.5	10.0	<\$100M	9,350	252	65.0	72.5
First Nb Of Norway	Norway	52.5	17.5	17.5	7.5	10.0	<\$100M	11,911	229	45.0	50.0
Kalamazoo Cty St Bk	Schoolcraft	52.5	10.0	25.0	7.5	10.0	<\$100M	9,083	231	47.5	50.0
Chemical Bk Mi	Clare	52.5	5.0	17.5	12.5	17.5	\$100M-500M	21,875	573	57.5	60.0
Bay Port St Bk	Bay Port	52.5	15.0	20.0	7.5	10.0	<\$100M	9,954	206	65.0	72.5
Lake-Osceola St Bk	Baldwin	50.0	10.0	20.0	10.0	10.0	<\$100M	13,234	219	62.5	75.0
First Nb Of Negaunee	Negaunee	50.0	12.5	20.0	10.0	7.5	<\$100M	13,750	184	67.5	75.0
Onsted St Bk	Onsted	50.0	12.5	22.5	7.5	7.5	<\$100M	10,521	190	65.0	72.5
Chemical B&Tc	Midland	50.0	5.0	5.0	20.0	20.0	\$500M-\$1B	53,976	801	52.5	55.0
Eastern Mi Bk	Croswell	50.0	7.5	12.5	15.0	15.0	\$100M-500M	23,692	449	62.5	67.5
First Nb Of Gaylord	Gaylord	50.0	12.5	15.0	10.0	12.5	<\$100M	13,457	291	55.0	55.0
First Nb Of Crystal Falls	Crystal Falls	47.5	15.0	15.0	7.5	10.0	<\$100M	11,768	263	50.0	45.0
Mfc First Nb	Iron Mountain	47.5	20.0	5.0	12.5	10.0	<\$100M	17,811	222	47.5	42.5
First Nb Of Wakefield	Wakefield	47.5	15.0	20.0	5.0	7.5	<\$100M	6,041	174	55.0	65.0
First Nb Of Three Rivers	Three Rivers	47.5	10.0	12.5	12.5	12.5	\$100M-500M	19,488	359	50.0	47.5
Great Lakes Nb Mi	Ann Arbor	47.5	2.5	2.5	25.0	17.5	\$1B-\$10B	130,412	452	35.0	20.0
Chemical Bk Central	Big Rapids	47.5	7.5	20.0	7.5	12.5	<\$100M	11,708	291	60.0	75.0
Hastings City Bk	Hastings	47.5	5.0	15.0	12.5	15.0	\$100M-500M	20,006	422	52.5	55.0
Community Shores Bk	Muskegon	47.5	22.5	5.0	12.5	7.5	<\$100M	17,890	172	42.5	27.5
Greenville Cmnty Bk	Greenville	47.5	20.0	22.5	2.5	2.5	<\$100M	4,385	89	40.0	27.5
Citizens St Bk Of Ontonago	Ontonagon	45.0	10.0	22.5	5.0	7.5	<\$100M	7,062	160	57.5	65.0
Farmers St Bk Breckenridge	Breckenridge	45.0	5.0	20.0	7.5	12.5	<\$100M	9,276	297	50.0	67.5
Honor St Bk	Honor	45.0	7.5	15.0	10.0	12.5	\$100M-500M	16,447	324	47.5	45.0
Shorebank Detroit	River Rouge	45.0	20.0	12.5	7.5	5.0	<\$100M	11,684	130	37.5	22.5
Bank Holland	Holland	45.0	22.5	5.0	12.5	5.0	<\$100M	18,185	124	32.5	12.5
Lakeside Cmnty Bk	Sterling Height	45.0	25.0	10.0	7.5	2.5	<\$100M	9,304	54	22.5	25.0
State Svg Bk Frankfort Mi	Frankfort	42.5	12.5	17.5	5.0	7.5	<\$100M	8,002	164	42.5	40.0
State Bk Of Ewen	Ewen	42.5	10.0	22.5	5.0	5.0	<\$100M	4,775	110	50.0	62.5

Table A.1 Small Business Lending in Michigan, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Peninsula Bk Of Ishpeming	Ishpeming	42.5	7.5	20.0	5.0	10.0	<\$100M	8,048	251	55.0	67.5
Chemical Bk Montcalm	Stanton	42.5	5.0	12.5	10.0	15.0	\$100M-500M	13,562	416	50.0	55.0
Chemical Bk Thumb Area	Caro	42.5	2.5	22.5	7.5	10.0	\$100M-500M	9,208	208	47.5	57.5
Chemical Bk West	Cadillac	42.5	5.0	22.5	5.0	10.0	<\$100M	7,027	197	50.0	65.0
Mason St Bk	Mason	40.0	7.5	15.0	10.0	7.5	\$100M-500M	13,247	165	32.5	27.5
Baybank	Gladstone	40.0	12.5	17.5	5.0	5.0	<\$100M	8,380	141	35.0	35.0
Commercial Nb Of L'Anse	L'Anse	40.0	10.0	15.0	7.5	7.5	<\$100M	8,881	192	40.0	47.5
Union Bk	Lake Odessa	40.0	10.0	10.0	10.0	10.0	<\$100M	14,700	254	40.0	37.5
Montrose St Bk	Montrose	40.0	7.5	25.0	5.0	2.5	<\$100M	6,455	100	50.0	60.0
Exchange St Bk	Carsonville	40.0	5.0	22.5	5.0	7.5	<\$100M	6,809	170	45.0	62.5
First St Bk Decatur	Decatur	40.0	5.0	25.0	2.5	7.5	<\$100M	4,230	173	45.0	60.0
West Mi Nb&Tc	Frankfort	37.5	12.5	17.5	5.0	2.5	<\$100M	4,968	80	47.5	57.5
G W Jones Exchange Bk	Marcellus	37.5	5.0	17.5	2.5	12.5	<\$100M	3,969	279	42.5	57.5
Central St Bk	Beulah	37.5	7.5	17.5	5.0	7.5	<\$100M	6,703	147	52.5	62.5
Port Austin St Bk	Port Austin	37.5	10.0	20.0	2.5	5.0	<\$100M	4,103	106	47.5	57.5
Stockbridge St Bk	Stockbridge	37.5	7.5	15.0	5.0	10.0	<\$100M	7,725	208	45.0	42.5
Warren Bk	Warren	37.5	15.0	5.0	12.5	5.0	<\$100M	17,698	117	17.5	10.0
West Mi Svg Bk	Bangor	35.0	5.0	25.0	2.5	2.5	<\$100M	2,926	97	40.0	55.0
Mayville St Bk	Mayville	35.0	2.5	22.5	5.0	5.0	<\$100M	4,611	117	37.5	50.0
Chemical Bk S	Marshall	35.0	2.5	25.0	5.0	2.5	<\$100M	5,090	97	40.0	55.0
Farmers St Bk Munith	Munith	35.0	2.5	25.0	2.5	5.0	<\$100M	2,932	125	40.0	47.5
Chelsea St Bk	Chelsea	35.0	7.5	2.5	12.5	12.5	\$100M-500M	19,265	296	35.0	37.5
Freeland St Bk	Freeland	35.0	2.5	25.0	2.5	5.0	<\$100M	3,762	116	37.5	42.5
Shelby St Bk	Shelby	35.0	7.5	5.0	10.0	12.5	\$100M-500M	16,898	358	62.5	70.0
North Oakland Cmnty Bk	Rochester Hills	35.0	20.0	7.5	5.0	2.5	<\$100M	5,338	35	30.0	10.0
Mfc First Nb	Houghton	32.5	12.5	2.5	10.0	7.5	<\$100M	12,323	198	35.0	27.5
First Nb Calumet-Lake Lind	Calumet	32.5	5.0	20.0	2.5	5.0	<\$100M	4,218	125	42.5	55.0
Community Bk	Caro	32.5	2.5	22.5	2.5	5.0	<\$100M	4,451	111	40.0	57.5
Blissfield St Bk	Blissfield	32.5	2.5	22.5	2.5	5.0	<\$100M	2,882	121	27.5	30.0
Northpointe Bk	Grand Rapids	32.5	2.5	25.0	2.5	2.5	<\$100M	112	2	32.5	32.5
University Bk	Ann Arbor	30.0	12.5	7.5	7.5	2.5	<\$100M	9,278	117	30.0	20.0
First Independence Nb Detro	Detroit	30.0	7.5	7.5	10.0	5.0	\$100M-500M	15,157	105	12.5	15.0
Farwell St Svg Bk	Farwell	27.5	2.5	17.5	2.5	5.0	<\$100M	2,394	111	30.0	27.5
Sidney St Bk	Sidney	27.5	2.5	20.0	2.5	2.5	<\$100M	2,974	56	32.5	42.5
Ruth St Bk	Ruth	27.5	2.5	20.0	2.5	2.5	<\$100M	1,537	51	30.0	35.0
Chemical Bk N	Grayling	27.5	2.5	17.5	5.0	2.5	<\$100M	6,277	77	37.5	52.5
National Bk Of Hastings	Hastings	27.5	10.0	5.0	7.5	5.0	<\$100M	8,801	138	25.0	25.0
Clarkston St Bk	Clarkston	25.0	5.0	15.0	2.5	2.5	<\$100M	1,960	20	15.0	20.0
Paramount Bk	Bingham Farms	22.5	7.5	7.5	5.0	2.5	<\$100M	5,621	34	12.5	10.0
National Bk Detroit-Dearbo	Dearborn	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Comerica Bk Ann Arbor Na	Ann Arbor	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	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.

Table A.1 Small Business Lending in Michigan, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

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

A.2 Top Small Business Lenders in Michigan under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
BANK ONE CORPORATION	IL	1,431,454	10,528	>\$50B	523,568	8,861	234,078	7,223	
COMERICA INCORPORATED	MI	1,327,380	6,480	\$10B-\$50B	399,660	4,846	152,911	3,488	
OLD KENT FINANCIAL CORPORATI	MI	1,134,714	10,409	\$10B-\$50B	581,491	9,271	274,399	7,522	
NATIONAL CITY CORPORATION	OH	583,489	4,634	>\$50B	262,576	4,021	126,155	3,249	
MICHIGAN NB	MI	527,452	2,751	\$10B-\$50B	171,856	2,068	58,489	1,436	
HUNTINGTON BANCSHARES INCORP	OH	458,878	4,166	\$10B-\$50B	225,068	3,710	113,169	3,063	
CITIZENS BANKING CORPORATION	MI	247,161	3,501	\$1B-\$10B	140,125	3,288	85,955	2,976	
REPUBLIC BANCORP INC.	MI	145,846	805	\$1B-\$10B	65,936	649	18,679	364	
CHEMICAL FINANCIAL CORPORATI	MI	129,150	2,246	\$1B-\$10B	82,290	2,147	50,304	1,953	
STANDARD FEDERAL BANK	MI	103,163	515	N/A	34,115	382	13,030	268	
AMERIBANK	MI	72,479	354	N/A	24,713	272	8,980	169	
TCF FINANCIAL CORPORATION	MN	68,820	213	\$10B-\$50B	15,273	119	3,052	57	
MONROE B&TC	MI	62,305	774	\$1B-\$10B	35,088	716	19,135	622	
SHORELINE FINANCIAL CORPORAT	MI	54,647	395	<\$1B	23,807	327	9,710	240	
EMPIRE BANC CORPORATION	MI	51,775	502	<\$1B	24,857	448	12,925	375	
FRANKLIN BK NA	MI	47,486	547	<\$1B	25,441	502	16,256	447	
MICHIGAN FINANCIAL CORPORATI	MI	42,059	452	<\$1B	23,847	412	11,640	336	
U.S. BANCORP	MN	41,509	4,620	>\$50B	40,009	4,618	39,734	4,616	
1ST SOURCE CORPORATION	IN	40,070	375	\$1B-\$10B	23,944	338	12,262	269	
FENTURA BANCORP INC.	MI	37,622	429	<\$1B	20,098	389	10,622	328	
ADVANTA BK CORP	UT	37,029	3,582	<\$1B	35,311	3,578	34,737	3,574	
NORTH COUNTRY FINANCIAL CORP	MI	35,509	464	<\$1B	22,163	432	10,685	359	
CHARTER ONE BANK FSB	OH	33,689	119	N/A	7,757	73	2,696	44	
MORGAN STANLEY DEAN WITTER B	UT	33,125	10,872	<\$1B	33,125	10,872	33,125	10,872	
IBT BANCORP INC.	MI	29,701	431	<\$1B	18,794	409	10,651	359	
KEYCORP	OH	29,476	371	>\$50B	13,605	338	7,662	303	
UNITED BANCORP INC.	MI	29,055	365	<\$1B	20,444	344	8,669	265	
WELLS FARGO & COMPANY	CA	27,910	1,252	>\$50B	26,616	1,249	25,614	1,243	
STERLING BANK & TRUST	MI	27,325	161	N/A	11,578	132	3,684	82	
FLAGSTAR BANK	MI	23,699	159	N/A	8,967	127	4,238	99	
WACHOVIA CORPORATION	NC	22,756	44	>\$50B	1,168	7	16	1	
SKY FINANCIAL GROUP INC.	OH	20,188	246	\$1B-\$10B	11,190	225	6,171	194	
INDEPENDENT BANK CORPORATION	MI	19,392	201	\$1B-\$10B	11,305	185	5,128	146	
CITIZENS FIRST SAVINGS BANK	MI	18,517	98	N/A	7,350	78	2,467	51	
FIRSTAR CORPORATION	WI	16,615	119	\$10B-\$50B	2,371	94	1,305	88	
D&N BANK	MI	16,534	143	N/A	7,650	128	4,299	107	
FIRST STATE FINANCIAL CORPOR	MI	14,912	171	<\$1B	7,494	155	4,940	139	
HSBC BK USA	NY	14,699	60	\$10B-\$50B	4,178	35	329	12	
CNB BANCSHARES INC.	IN	13,996	202	\$1B-\$10B	7,837	187	4,099	166	
BANK OF AMERICA CORPORATION	NC	11,615	25	>\$50B	590	9	286	7	
CHASE MANHATTAN CORPORATION	NY	11,283	392	>\$50B	9,283	389	8,583	386	
MUTUAL SAVINGS BANK F.S.B.	MI	10,224	93	N/A	6,002	82	2,277	60	
MARSHALL & ILSLEY CORPORATIO	WI	7,783	27	\$10B-\$50B	1,703	16	226	7	
ASSOCIATED BANC-CORP	WI	5,697	39	\$10B-\$50B	1,737	32	966	28	
CAPITAL HOLDINGS INC.	OH	5,623	18	<\$1B	1,037	11	622	9	
FIRST UNION CORPORATION	NC	4,927	191	>\$50B	2,250	184	1,889	182	

A.2 Top Small Business Lenders in Michigan under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
COMMUNITY FIRST BANK	MI	4,466	55	N/A	2,566	52	1,812	47	
SHOREBANK CORPORATION THE	IL	3,364	15	<\$1B	967	11	339	7	
POPULAR INC.	PR	2,915	5	\$1B-\$10B	200	1	0	0	
LASALLE BK NA	IL	2,681	11	\$10B-\$50B	561	8	436	7	
FIFTH THIRD BANCORP	OH	2,657	16	\$10B-\$50B	1,347	14	353	9	
TAYLOR CAPITAL GROUP INC.	IL	2,570	7	\$1B-\$10B	210	1	0	0	
MERRILL LYNCH BK USA	UT	2,520	10	\$1B-\$10B	410	5	260	4	
FIRST OAK BROOK BANCSHARES	IL	2,394	21	\$1B-\$10B	1,309	19	562	14	
PACIFIC CENTURY FINANCIAL CO	HI	2,249	5	\$10B-\$50B	230	1	0	0	
PNC BANK CORP.	PA	2,022	5	>\$50B	172	2	57	1	
PROVIDENT FINANCIAL GROUP I	OH	1,903	7	\$1B-\$10B	305	4	155	3	
SUNTRUST BANKS INC.	GA	1,633	19	>\$50B	1,011	17	487	14	
CAROLINA FIRST CORPORATION	SC	1,446	5	\$1B-\$10B	296	3	162	2	
FREMONT BANCORPORATION	CA	1,395	256	\$1B-\$10B	1,395	256	1,395	256	
LAKELAND FINANCIAL CORPORATI	IN	1,361	14	<\$1B	1,061	13	488	9	
FIRST INTERNATIONAL BANCORP	CT	1,332	2	<\$1B	0	0	0	0	
FIRST FINANCIAL BANCORP	OH	1,258	6	\$1B-\$10B	258	4	102	3	
REGIONS FINANCIAL CORPORATIO	AL	1,240	10	\$10B-\$50B	784	9	384	7	
COMPASS BANCSHARES INC.	AL	1,150	2	\$10B-\$50B	200	1	0	0	
MERCANTILE BANCORPORATION IN	MO	1,103	2	\$10B-\$50B	123	1	0	0	
FIRSTMERIT CORPORATION	OH	1,085	3	\$1B-\$10B	85	2	85	2	
BELMONT BANCORP	OH	1,068	12	<\$1B	1,068	12	371	7	
ZIONS BANCORPORATION	UT	1,007	3	\$10B-\$50B	50	1	50	1	
AMERICAN EXPRESS CENTURION B	UT	64,931	8,966	\$10B-\$50B	64,931	8,966	64,931	8,966	0.81
MBNA CORPORATION	DE	8,740	990	\$10B-\$50B	8,740	990	8,610	989	0.55
FIRST NATIONAL OF NEBRASKA	NE	4,311	568	\$1B-\$10B	4,311	568	3,717	564	0.35

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Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.