

Table 3A Expanded. Banks' Small Business Lending in Michigan Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Warren Bank	Warren	95.0	0.464	1	217,002	720	\$100M-500M	27.5	5,500	196	0
First NB&Tc Iron Mountain	Iron Mountain	85.0	0.353	1	71,743	744	\$100M-500M	97.5	71,743	744	0.003
Portage Cmrc Bank	Portage	85.0	0.486	0.888	84,399	795	\$100M-500M	77.5	14,445	457	0
Firstbank-West Branch	West Branch	77.5	0.319	0.868	65,633	848	\$100M-500M	80.0	14,265	612	0
Capital NB	Lansing	77.5	0.427	0.722	96,518	942	\$100M-500M	77.5	17,971	571	0
Select Bank	Grand Rapids	77.5	0.51	0.984	50,031	440	<\$100M	75.0	10,926	295	0
Northern Michigan B&T	Escanaba	77.5	0.415	0.892	66,622	587	\$100M-500M	72.5	11,667	341	0
Peninsula Bank of Ishpeming	Ishpeming	75.0	0.305	1	36,665	675	\$100M-500M	97.5	36,665	675	0.003
Isabella B&T	Mount Pleasant	75.0	0.194	0.945	105,290	1,332	\$500M-\$1B	82.5	26,412	952	0.003
United Bank MI	Grand Rapids	75.0	0.371	0.703	134,193	794	\$100M-500M	50.0	11,595	341	0
Independent Bank	Bay City	72.5	0.208	0.864	261,185	27,286	\$1B-\$10B	97.5	128,316	26,486	0
Hillsdale Cty NB	Hillsdale	72.5	0.26	0.952	66,695	786	\$100M-500M	95.0	36,085	645	0
First NB Amer	East Lansing	72.5	0.158	0.976	62,562	1,401	\$100M-500M	90.0	24,848	1,150	0
Michigan Heritage Bank	Farmington Hills	72.5	0.343	0.801	54,029	692	\$100M-500M	90.0	15,230	563	0
Greenville Cmnty Bank	Greenville	72.5	0.355	1	35,547	317	\$100M-500M	80.0	14,015	224	0.003
Community Shores Bank	Muskegon	72.5	0.408	0.796	75,303	602	\$100M-500M	80.0	14,945	398	0.002
Independent Bank East MI	Troy	72.5	0.246	0.755	162,745	1,443	\$500M-\$1B	80.0	35,571	957	0
Macatawa Bank	Holland	72.5	0.284	0.654	432,918	3,862	\$1B-\$10B	70.0	64,797	2,332	0
Traverse City St Bank	Traverse City	72.5	0.376	0.885	48,617	499	\$100M-500M	67.5	8,829	347	0
First NB In Howell	Howell	72.5	0.295	0.738	132,372	1,205	\$100M-500M	65.0	18,888	782	0
Miners St Bank	Iron River	72.5	0.504	1	37,088	351	<\$100M	62.5	6,496	220	0
Mercantile Bank West MI	Grand Rapids	72.5	0.305	0.467	419,756	2,843	\$1B-\$10B	60.0	41,296	1,504	0
Community Bank Dearborn	Dearborn	72.5	0.338	0.591	159,640	681	\$100M-500M	32.5	7,448	200	0
Alden St Bank	Alden	70.0	0.308	0.842	60,444	689	\$100M-500M	77.5	12,925	496	0.003
Ann Arbor Commerce Bank	Ann Arbor	70.0	0.318	0.62	104,561	822	\$100M-500M	57.5	13,264	417	0
Peoples St Bank	Hamtramck	70.0	0.292	0.697	125,454	801	\$100M-500M	50.0	13,754	371	0.001
Bank Holland	Holland	70.0	0.34	0.639	108,235	621	\$100M-500M	45.0	9,366	255	0
Signature Bank	Bad Axe	67.5	0.237	0.898	57,205	988	\$100M-500M	87.5	18,539	812	0
First Bank Upper Michigan	Gladstone	67.5	0.297	0.908	44,598	506	\$100M-500M	82.5	13,936	364	0.001
Chemical Bank W	Walker	67.5	0.193	0.731	174,064	2,191	\$500M-\$1B	80.0	40,507	1,568	0
Honor St Bank	Honor	67.5	0.25	0.889	45,177	809	\$100M-500M	75.0	9,676	572	0.003
Century B&TC	Coldwater	67.5	0.283	0.787	63,615	688	\$100M-500M	72.5	12,963	473	0.004
Founders Tr Personal Bank	Grand Rapids	67.5	0.258	0.841	65,190	614	\$100M-500M	60.0	9,603	372	0
Grand Haven Bank	Grand Haven	67.5	0.422	0.815	47,667	443	\$100M-500M	60.0	7,676	252	0
Kent Cmrc Bank	Kentwood	67.5	0.558	0.873	45,448	362	<\$100M	55.0	5,794	180	0
Bank of Northern MI	Petoskey	67.5	0.396	0.866	59,208	446	\$100M-500M	52.5	7,550	230	0
Peoples St Bank of Munising	Munising	65.0	0.312	1	31,355	337	\$100M-500M	90.0	31,355	337	0.002
Ionia Cty NB of Ionia	Ionia	65.0	0.235	0.847	54,732	793	\$100M-500M	77.5	13,424	607	0.003
State Bank of Escanaba	EscaNAba	65.0	0.329	0.973	35,856	418	\$100M-500M	77.5	9,478	314	0.001
Southern MI B&TC	Coldwater	65.0	0.244	0.736	75,536	887	\$100M-500M	72.5	15,327	609	0
Chemical Bank Shoreline	Benton Harbor	65.0	0.197	0.608	256,383	2,045	\$1B-\$10B	72.5	51,083	1,241	0
Charlevoix St Bank	Charlevoix	65.0	0.309	0.924	37,040	471	\$100M-500M	70.0	7,405	332	0.003

Table 3A Expanded. Banks' Small Business Lending in Michigan Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Independent Bank West MI	Rockford	62.5	0.174	0.761	83,009	1,083	\$100M-500M	95.0	37,923	872	0
Eastern MI Bank	Croswell	62.5	0.215	0.906	49,002	546	\$100M-500M	65.0	9,459	381	0
Gogebic Range Bank	Bessemer	62.5	0.455	1	13,597	188	<\$100M	65.0	4,730	133	0
First NB of Negaunee	Negaunee	62.5	0.318	0.798	43,483	484	\$100M-500M	62.5	8,135	294	0.001
Thumb NB&TC	Pigeon	62.5	0.257	0.952	44,877	463	\$100M-500M	62.5	8,463	310	0
West Shore Bank	Ludington	62.5	0.196	0.907	58,448	626	\$100M-500M	60.0	9,714	383	0
Central Svg Bank	Sault Sainte Marie	62.5	0.239	1	43,298	411	\$100M-500M	57.5	7,394	279	0.001
Community Central Bank	Mount Clemens	62.5	0.266	0.592	109,879	635	\$100M-500M	52.5	13,846	309	0.002
Bank of Lenawee	Adrian	62.5	0.286	0.703	74,758	495	\$100M-500M	50.0	11,176	218	0.003
Firstbank-Alma	Alma	62.5	0.282	0.741	67,166	468	\$100M-500M	47.5	8,182	242	0
Fidelity Bank	Birmingham	62.5	0.337	0.534	83,041	402	\$100M-500M	30.0	6,145	158	0
Lakeside Cmnty Bank	Sterling Heights	62.5	0.413	1	17,648	132	<\$100M	27.5	1,945	44	0
Huron NB	Rogers City	60.0	0.262	1	12,130	371	<\$100M	90.0	12,130	371	0
Superior NB&TC	Hancock	60.0	0.156	0.938	45,604	734	\$100M-500M	85.0	16,039	590	0
Citizens Bank	Flint	60.0	0.165	0.501	924,926	10,545	\$1B-\$10B	70.0	205,678	7,706	0
Chemical B&TC	Midland	60.0	0.124	0.636	201,178	2,580	\$1B-\$10B	70.0	46,870	1,887	0
United B&T	Tecumseh	60.0	0.205	0.645	97,148	946	\$100M-500M	65.0	16,964	602	0.003
Monroe Bank & Tr	Monroe	60.0	0.162	0.575	246,393	2,390	\$1B-\$10B	62.5	41,933	1,610	0
Commercial Bank	Alma	60.0	0.245	0.816	58,708	545	\$100M-500M	62.5	11,143	356	0
Paragon B&Tc	Holland	60.0	0.373	0.784	39,939	375	\$100M-500M	62.5	7,395	238	0
North Country B&TC	Manistique	60.0	0.228	0.579	78,341	1,209	\$100M-500M	60.0	11,974	723	0.001
Valley Ridge Bank	Kent City	60.0	0.28	0.767	55,426	475	\$100M-500M	57.5	9,480	290	0
Byron Ctr St Bank	Byron Center	60.0	0.225	0.51	116,332	916	\$500M-\$1B	50.0	11,449	487	0
Paramount Bank	Farmington Hills	60.0	0.34	0.792	58,890	295	\$100M-500M	22.5	3,826	100	0
Dart Bank	Mason	57.5	0.21	0.908	44,705	571	\$100M-500M	67.5	9,424	412	0.004
Old Mission Bank	Sault Ste Marie	57.5	0.415	0.835	26,642	303	<\$100M	60.0	5,675	198	0
Fifth Third Bank	Grand Rapids	57.5	0.127	0.387	4,712,380	32,358	>\$10B	55.0	550,421	16,674	0.005
Muskegon Cmrc Bank	Muskegon	57.5	0.377	0.794	35,500	324	<\$100M	55.0	5,849	194	0
First St Bank East Detroit	Eastpointe	57.5	0.118	0.749	87,004	682	\$500M-\$1B	50.0	11,628	400	0
Bank of Alpena	AlpeNA	57.5	0.357	0.885	22,536	305	<\$100M	50.0	3,569	225	0
Private Bank	Bloomfield Hills	57.5	0.273	0.714	78,632	347	\$100M-500M	17.5	3,425	103	0
Union Bank	Lake Odessa	55.0	0.256	0.862	40,953	429	\$100M-500M	70.0	9,491	290	0
State Svg Bank of Manistique	Manistique	55.0	0.247	0.982	25,221	266	\$100M-500M	62.5	5,833	183	0.001
Northstar Bank	Bad Axe	55.0	0.214	1	20,413	252	<\$100M	60.0	5,528	178	0
Huron Cmnty Bank	East Tawas	55.0	0.278	0.726	45,692	461	\$100M-500M	55.0	7,874	267	0.004
Comerica Bank	Detroit	55.0	0.077	0.141	4,043,663	22,510	>\$10B	55.0	243,768	7,412	0
Standard Fed Bank NA	Troy	55.0	0.035	0.22	1,497,349	9,581	>\$10B	55.0	144,470	4,917	0
Tri-City Bank	Brown City	55.0	0.2	0.998	33,980	340	\$100M-500M	55.0	6,833	227	0
State Svg Bank Frankfort MI	Frankfort	55.0	0.325	1	21,210	223	<\$100M	50.0	3,595	156	0
Republic Bank	Lansing	55.0	0.067	0.337	379,134	1,934	\$1B-\$10B	50.0	19,627	607	0
Firstbank St Johns	St. Johns	55.0	0.428	0.865	21,395	279	<\$100M	50.0	3,454	182	0
First NB Calumet-Lake Linden	Calumet	55.0	0.319	1	16,174	162	<\$100M	47.5	2,966	99	0
Oakland Cmrc Bank	Farmington Hills	55.0	0.349	0.662	45,012	321	\$100M-500M	45.0	6,194	156	0

Table 3A Expanded. Banks' Small Business Lending in Michigan Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Citizens St Bank	New Baltimore	55.0	0.295	0.779	52,300	296	\$100M-500M	40.0	6,170	167	0.002
Crestmark Bank	Troy	55.0	0.489	0.551	56,059	252	\$100M-500M	10.0	1,709	50	0
State Bank	Fenton	52.5	0.2	0.506	73,688	711	\$100M-500M	67.5	17,696	442	0.004
First NB of Norway	Norway	52.5	0.29	0.872	20,494	324	<\$100M	62.5	4,957	242	0.001
First NB of St Ignace	Saint IgNAce	52.5	0.231	0.724	44,458	605	\$100M-500M	62.5	8,894	440	0.001
Independent Bank South MI	Leslie	52.5	0.158	0.691	60,994	590	\$100M-500M	62.5	13,585	376	0
First Cmnty Bank	Harbor Springs	52.5	0.27	0.724	47,615	483	\$100M-500M	55.0	7,907	297	0
Baybank	Gladstone	52.5	0.259	1	17,529	204	<\$100M	52.5	3,874	140	0.002
Seaway Cmnty Bank	Saint Clair	52.5	0.256	0.982	23,860	231	<\$100M	52.5	5,206	150	0
Choiceone Bank	Sparta	52.5	0.21	0.774	47,330	533	\$100M-500M	47.5	7,307	336	0
Firstbank	Mount Pleasant	52.5	0.27	0.663	46,437	565	\$100M-500M	47.5	6,452	355	0
Oxford Bank	Oxford	52.5	0.143	0.695	70,656	622	\$100M-500M	45.0	8,825	383	0.002
Alliance Bankg Co	New Buffalo	52.5	0.249	0.962	31,805	252	\$100M-500M	40.0	4,584	130	0
Bank Ann Arbor	Ann Arbor	52.5	0.206	0.536	85,212	580	\$100M-500M	37.5	7,759	255	0
Onsted St Bank	Onsted	52.5	0.289	1	18,669	126	<\$100M	30.0	2,159	63	0.013
Detroit Cmrc Bank	Detroit	52.5	0.572	0.853	33,833	150	<\$100M	12.5	1,300	35	0
Citizens NB Cheboygan	Cheboygan	50.0	0.153	0.845	39,708	500	\$100M-500M	62.5	9,772	367	0.001
Lake-Osceola St Bank	Baldwin	50.0	0.192	1	26,088	268	\$100M-500M	47.5	5,002	156	0
CSB Bank	Capac	50.0	0.168	0.95	34,331	354	\$100M-500M	47.5	6,177	226	0
First NB of Crystal Falls	Crystal Falls	50.0	0.287	0.949	18,656	236	<\$100M	42.5	3,028	164	0.001
Davison St Bank	Davison	50.0	0.331	0.942	16,768	160	<\$100M	42.5	2,868	89	0
Chelsea St Bank	Chelsea	50.0	0.229	0.799	43,391	295	\$100M-500M	35.0	5,689	151	0
First NB of Gaylord	Gaylord	47.5	0.183	0.917	28,315	352	\$100M-500M	57.5	5,978	242	0
Bank of Washtenaw	Saline	47.5	0.359	0.659	26,147	265	<\$100M	52.5	5,183	156	0
Lapeer Cty B&TC	Lapeer	47.5	0.195	0.616	49,117	483	\$100M-500M	47.5	8,085	313	0
Clarkston St Bank	Clarkston	47.5	0.291	0.709	42,192	263	\$100M-500M	27.5	4,287	130	0
Shelby St Bank	Shelby	45.0	0.18	0.919	25,589	277	\$100M-500M	72.5	9,924	208	0.001
Hastings City Bank	Hastings	45.0	0.102	0.925	24,095	371	\$100M-500M	67.5	10,073	306	0
Community St Bank St Charles	Saint Charles	45.0	0.133	0.977	17,456	318	\$100M-500M	65.0	6,028	259	0.011
Bay Port St Bank	Bay Port	45.0	0.227	0.973	13,867	197	<\$100M	55.0	3,940	144	0
Kalamazoo Cty St Bank	Schoolcraft	45.0	0.172	1	12,952	200	<\$100M	50.0	3,414	150	0
Ssbbank	Stockbridge	45.0	0.162	1	12,919	162	<\$100M	40.0	2,978	107	0
Central St Bank	Beulah	45.0	0.264	0.961	15,423	147	<\$100M	37.5	2,533	97	0
United Bank & Tr Washtenaw	Ann Arbor	45.0	0.254	0.581	42,593	319	\$100M-500M	27.5	3,890	154	0
University Bank	Ann Arbor	45.0	0.302	0.954	13,795	81	<\$100M	20.0	1,440	38	0.003
First NB of Wakefield	Wakefield	42.5	0.175	1	8,161	172	<\$100M	67.5	4,545	148	0
Northpointe Bank	Grand Rapids	42.5	0.165	0.904	34,786	238	\$100M-500M	40.0	6,043	103	0
State Bank of Ewen	Ewen	40.0	0.167	1	6,606	126	<\$100M	70.0	6,606	126	0
Exchange St Bank	Carsonville	40.0	0.146	1	14,361	230	<\$100M	60.0	4,606	183	0
First St Bank Decatur	Decatur	40.0	0.102	1	5,566	128	<\$100M	52.5	2,890	114	0
Farmers St Bank Breckenridge	Breckenridge	40.0	0.152	0.963	18,776	249	\$100M-500M	52.5	4,919	179	0
Keystone Cmnty Bank	Kalamazoo	40.0	0.261	0.362	35,364	294	\$100M-500M	30.0	4,375	189	0
West MI Cmnty Bank	Hudsonville	40.0	0.226	0.745	31,653	231	\$100M-500M	25.0	3,418	125	0

Table 3A Expanded. Banks' Small Business Lending in Michigan Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Brighton Cmrc Bank	Brighton	40.0	0.3	0.552	28,795	231	<\$100M	25.0	2,700	108	0
New Liberty Bank	Plymouth	40.0	0.318	0.665	19,059	119	<\$100M	10.0	730	33	0
Commercial NB of L'anse	L'anse	37.5	0.127	1	8,024	138	<\$100M	47.5	2,643	108	0
First NB of Three Rivers	Three Rivers	37.5	0.181	0.721	26,120	243	\$100M-500M	42.5	5,463	164	0
Port Austin St Bank	Port Austin	37.5	0.203	0.999	6,662	84	<\$100M	42.5	1,679	56	0
Macomb Cmnty Bank	Clinton Township	37.5	0.278	0.636	25,388	155	<\$100M	22.5	2,595	78	0
1st St Bank	SagiNAw	37.5	0.157	1	2,585	11	<\$100M	10.0	116	4	0
Citizens St Bank of Ontonagon	OntonAGon	35.0	0.091	1	4,725	156	<\$100M	70.0	4,725	156	0
G W Jones Exchange Bank	Marcellus	35.0	0.084	1	4,536	166	<\$100M	65.0	4,536	166	0
Sidney St Bank	Sidney	35.0	0.074	1	3,645	90	<\$100M	60.0	3,645	90	0
Mason St Bank	Mason	35.0	0.097	1	12,281	122	\$100M-500M	32.5	2,280	77	0
Main St Bank	Northville	35.0	0.109	1	1,870	14	<\$100M	10.0	86	6	0
Freeland St Bank	Freeland	32.5	0.055	1	3,110	88	<\$100M	52.5	3,110	88	0
Ruth St Bank	Ruth	32.5	0.033	1	955	43	<\$100M	35.0	681	37	0
Blissfield St Bank	Blissfield	32.5	0.041	1	3,179	77	<\$100M	32.5	1,206	61	0.005
Firstbank-Lakeview	Lakeview	32.5	0.229	0.573	26,213	235	\$100M-500M	22.5	2,947	130	0
Montrose St Bank	Montrose	30.0	0.079	1	4,818	74	<\$100M	62.5	4,818	74	0.003
West MI NB&TC	Frankfort	30.0	0.147	1	4,395	82	<\$100M	62.5	4,395	82	0
Community Bank	Caro	30.0	0.063	0.942	5,284	128	<\$100M	45.0	2,979	115	0
Farwell St Svg Bank	Farwell	30.0	0.041	1	3,829	106	<\$100M	40.0	2,075	98	0
Farmers St Bank Munith	Munith	30.0	0.082	1	4,872	74	<\$100M	30.0	1,308	61	0
West MI Svg Bank	Bangor	27.5	0.084	1	2,407	57	<\$100M	55.0	2,407	57	0
Summit Cmnty Bank	East Lansing	25.0	0.113	0.801	7,103	49	<\$100M	20.0	1,019	25	0
Mayville St Bank	Mayville	15.0	0.058	0.685	4,778	71	<\$100M	30.0	1,540	55	0
First Independence NB Detroi	Detroit	15.0	0.086	0.545	14,420	73	\$100M-500M	12.5	1,951	35	0.001
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 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.