

Table 1. Small Business Lending in Michigan, June 1998

Bank Name	Location	Total	Rank	Rank	Rank	Rank	Bnk Asset Sz.	Rank by	LSBL\$	LSBL#	Total Rank	Total Rank
		Rank	LSBL/TA	LSBL/TBL	LSBL (\$)	LSBL(#)		Bnk Sz.			MSBL	SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
MERCANTILE BK WEST MI	GRAND RAPIDS	92.5	25.0	25.0	25.0	17.5	\$100M-500M	1	98,739	479	42.5	22.5
MICHIGAN HERITAGE BK	NOVI	87.5	25.0	22.5	20.0	20.0	<\$100M	1	49,305	650	82.5	80.0
1ST BK	WEST BRANCH	87.5	22.5	20.0	22.5	22.5	\$100M-500M	2	51,968	1,045	95.0	97.5
FIRST ST BK EAST DETROIT	EASTPOINTE	82.5	12.5	22.5	22.5	25.0	\$100M-500M	3	86,194	1,554	95.0	97.5
NORTHERN MICHIGAN BK	ESCANABA	82.5	25.0	17.5	20.0	20.0	\$100M-500M	4	40,722	591	77.5	72.5
CAPITAL NB	LANSING	80.0	25.0	12.5	20.0	22.5	\$100M-500M	5	48,078	808	82.5	75.0
PEOPLES ST BK	HAMTRAMCK	80.0	20.0	12.5	25.0	22.5	\$100M-500M	6	99,034	1,094	72.5	62.5
FIRST NB IN HOWELL	HOWELL	80.0	22.5	10.0	22.5	25.0	\$100M-500M	7	68,029	1,117	72.5	70.0
DART NB MASON	MASON	77.5	15.0	25.0	17.5	20.0	\$100M-500M	8	31,204	659	62.5	65.0
UNITED BK MI	GRAND RAPIDS	77.5	25.0	7.5	22.5	22.5	\$100M-500M	9	88,220	1,055	72.5	70.0
STATE BK OF CALEDONIA	CALEDONIA	77.5	25.0	12.5	20.0	20.0	\$100M-500M	10	40,489	609	65.0	47.5
MIDWEST GUARANTY BK	TROY	77.5	25.0	10.0	22.5	20.0	\$100M-500M	11	52,504	562	70.0	57.5
MONROE B&TC	MONROE	75.0	20.0	5.0	25.0	25.0	\$1B-\$10B	1	251,029	5,613	72.5	75.0
STATE BK OF ESCANABA	ESCANABA	75.0	17.5	17.5	15.0	25.0	<\$100M	2	20,672	1,802	87.5	92.5
ISABELLA B&T	MOUNT PLEASANT	75.0	15.0	12.5	22.5	25.0	\$100M-500M	12	66,854	1,501	80.0	82.5
NORTH COUNTRY B&TC	MANISTIQUE	75.0	20.0	5.0	25.0	25.0	\$100M-500M	13	120,010	2,094	75.0	72.5
BYRON CTR ST BK	BYRON CENTER	75.0	22.5	5.0	25.0	22.5	\$100M-500M	14	88,947	1,056	55.0	60.0
SIGNATURE BK	BAD AXE	75.0	17.5	17.5	20.0	20.0	\$100M-500M	15	37,339	672	90.0	92.5
PORTAGE CMRC BK	PORTAGE	75.0	25.0	10.0	20.0	20.0	\$100M-500M	16	38,397	612	77.5	70.0
ANN ARBOR COMMERCE BK	ANN ARBOR	75.0	25.0	7.5	22.5	20.0	\$100M-500M	17	61,526	615	70.0	55.0
MFC FIRST NB	IRON RIVER	72.5	22.5	17.5	15.0	17.5	<\$100M	3	21,863	510	82.5	90.0
IONIA CTY NB OF IONIA	IONIA	72.5	17.5	12.5	20.0	22.5	\$100M-500M	18	39,136	751	62.5	67.5
OXFORD BK	OXFORD	72.5	12.5	22.5	20.0	17.5	\$100M-500M	19	47,165	473	72.5	50.0
METROBANK	FARMINGTON HILLS	72.5	25.0	12.5	20.0	15.0	\$100M-500M	20	47,634	418	62.5	35.0
GRAND BK	GRAND RAPIDS	72.5	25.0	7.5	22.5	17.5	\$100M-500M	21	64,622	500	55.0	35.0
SOUTHERN MI B&TC	COLDWATER	72.5	17.5	10.0	22.5	22.5	\$100M-500M	22	50,986	1,004	65.0	70.0
FIRST BK UPPER MICHIGAN	GLADSTONE	70.0	22.5	17.5	15.0	15.0	<\$100M	4	25,100	374	67.5	62.5
FOUNDERS TR PERSONAL BK	ADA	70.0	22.5	25.0	12.5	10.0	<\$100M	5	17,659	272	60.0	47.5
FRANKLIN BK NA	SOUTHFIELD	70.0	17.5	2.5	25.0	25.0	\$100M-500M	23	107,167	3,725	77.5	80.0
CENTURY B&TC	COLDWATER	70.0	20.0	5.0	22.5	22.5	\$100M-500M	24	50,259	805	60.0	62.5
MFC FIRST NB	IRONWOOD	67.5	22.5	7.5	15.0	22.5	<\$100M	6	25,806	958	70.0	72.5
CSB BK	CAPAC	67.5	15.0	22.5	12.5	17.5	<\$100M	7	19,556	524	85.0	92.5
FIRSTBANK	MOUNT PLEASANT	67.5	22.5	12.5	17.5	15.0	<\$100M	8	29,318	424	80.0	77.5
PARAGON B&TC	HOLLAND	67.5	25.0	10.0	17.5	15.0	<\$100M	9	36,766	394	60.0	50.0
ALLIANCE BKG CO	NEW BUFFALO	67.5	20.0	22.5	12.5	12.5	<\$100M	10	17,955	294	52.5	40.0
FIRST NB IRON MOUNTAIN	IRON MOUNTAIN	67.5	17.5	7.5	20.0	22.5	\$100M-500M	25	37,115	734	70.0	62.5
CHOICEONE BK	SPARTA	67.5	17.5	10.0	20.0	20.0	\$100M-500M	26	39,077	631	62.5	57.5
STATE BK	FENTON	67.5	17.5	7.5	22.5	20.0	\$100M-500M	27	55,325	610	52.5	50.0
HURON CMNTY BK	EAST TAWAS	65.0	20.0	17.5	15.0	12.5	<\$100M	11	26,077	334	80.0	85.0
LAPEER CTY B&TC	LAPEER	65.0	15.0	15.0	17.5	17.5	\$100M-500M	28	33,983	481	57.5	55.0
HILLSDALE CTY NB	HILLSDALE	65.0	12.5	17.5	17.5	17.5	\$100M-500M	29	31,119	481	80.0	85.0
WEST SHORE BK	SCOTTVILLE	65.0	12.5	20.0	15.0	17.5	\$100M-500M	30	26,448	448	80.0	87.5
SHELBY ST BK	SHELBY	65.0	15.0	20.0	15.0	15.0	\$100M-500M	31	22,204	366	77.5	87.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
CITIZENS BK	FLINT	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	2	665,530	8,103	57.5	57.5
BANK OF LAKEVIEW	LAKEVIEW	62.5	15.0	20.0	12.5	15.0	<\$100M	12	20,564	438	80.0	87.5
SELECT BK	GRAND RAPIDS	62.5	25.0	25.0	10.0	2.5	<\$100M	13	14,051	90	25.0	20.0
INDEPENDENT BK	IONIA	62.5	10.0	7.5	22.5	22.5	\$100M-500M	32	51,660	764	62.5	67.5
SUPERIOR NB&TC	HANCOCK	62.5	17.5	10.0	15.0	20.0	\$100M-500M	33	27,774	637	72.5	70.0
FIRST NB OF ST IGNACE	SAINT IGNACE	62.5	17.5	7.5	17.5	20.0	\$100M-500M	34	30,063	605	47.5	45.0
EMPIRE NB TRAVERSE CITY	TRAVERSE CITY	62.5	12.5	2.5	22.5	25.0	\$100M-500M	35	76,321	1,277	60.0	57.5
CITIZENS NB CHEBOYGAN	CHEBOYGAN	62.5	10.0	15.0	17.5	20.0	\$100M-500M	36	31,147	597	80.0	90.0
OLD KENT BK NA	JONESVILLE	62.5	22.5	5.0	17.5	17.5	\$100M-500M	37	34,516	465	47.5	42.5
PINNACLE BK	SAINT JOSEPH	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	3	290,158	2,641	57.5	55.0
REPUBLIC BK	ANN ARBOR	60.0	5.0	5.0	25.0	25.0	\$1B-\$10B	4	152,495	1,504	57.5	50.0
ALDEN ST BK	ALDEN	60.0	17.5	15.0	12.5	15.0	<\$100M	14	17,869	387	72.5	80.0
FIRST CMNTY BK	HARBOR SPRINGS	60.0	22.5	7.5	15.0	15.0	<\$100M	15	26,908	426	67.5	55.0
BRIGHTON CMRC BK	BRIGHTON	60.0	25.0	22.5	10.0	2.5	<\$100M	16	14,648	103	40.0	22.5
MFC FIRST NB	ESCANABA	60.0	20.0	5.0	17.5	17.5	\$100M-500M	38	31,946	456	57.5	55.0
CHARTER BK	WYANDOTTE	60.0	15.0	2.5	20.0	22.5	\$100M-500M	39	43,860	807	65.0	60.0
MFC FIRST NB	MARQUETTE	60.0	10.0	5.0	22.5	22.5	\$100M-500M	40	56,408	735	55.0	47.5
CENTRAL SVG BK	SAULT SAINTE MARIE	60.0	17.5	15.0	15.0	12.5	\$100M-500M	41	26,418	294	77.5	82.5
UNITED B&T	TECUMSEH	60.0	7.5	7.5	22.5	22.5	\$100M-500M	42	54,098	812	60.0	57.5
COMMERCIAL BK	ALMA	60.0	17.5	5.0	20.0	17.5	\$100M-500M	43	38,214	509	47.5	42.5
HONOR ST BK	HONOR	60.0	12.5	12.5	12.5	22.5	\$100M-500M	44	17,398	1,067	77.5	75.0
FIRST OF AMER BK NA	KALAMAZOO	57.5	5.0	2.5	25.0	25.0	>\$10B	1	1,709,612	18,207	55.0	55.0
NBD BK	DETROIT	57.5	5.0	2.5	25.0	25.0	>\$10B	2	2,295,013	18,405	55.0	55.0
MICHIGAN NB	FARMINGTON HILLS	57.5	5.0	2.5	25.0	25.0	>\$10B	3	1,101,506	8,744	55.0	55.0
OLD KENT BK	GRAND RAPIDS	57.5	5.0	2.5	25.0	25.0	>\$10B	4	1,300,482	14,873	55.0	55.0
FIRST NB OF CRYSTAL FALLS	CRYSTAL FALLS	57.5	15.0	17.5	10.0	15.0	<\$100M	17	11,670	353	72.5	80.0
PEOPLES ST BK OF MUNISING	MUNISING	57.5	20.0	15.0	10.0	12.5	<\$100M	18	14,673	314	70.0	77.5
OAKLAND CMRC BK	FARMINGTON HILLS	57.5	22.5	7.5	17.5	10.0	<\$100M	19	30,355	245	47.5	32.5
COMMUNITY ST BK ST CHARLES	SAINT CHARLES	57.5	7.5	25.0	10.0	15.0	<\$100M	20	12,678	356	67.5	80.0
FIRST NB OF GAYLORD	GAYLORD	57.5	15.0	20.0	10.0	12.5	<\$100M	21	12,180	286	70.0	75.0
BANK ANN ARBOR	ANN ARBOR	57.5	22.5	10.0	15.0	10.0	<\$100M	22	29,231	237	27.5	17.5
FIRST NB AMER	EAST LANSING	57.5	10.0	10.0	20.0	17.5	\$100M-500M	45	42,300	457	65.0	55.0
BANK OF LENAWEE	ADRIAN	57.5	15.0	5.0	20.0	17.5	\$100M-500M	46	42,978	541	55.0	55.0
THUMB NB&TC	PIGEON	57.5	15.0	12.5	15.0	15.0	\$100M-500M	47	23,820	396	62.5	60.0
FIDELITY BK	BIRMINGHAM	57.5	20.0	2.5	22.5	12.5	\$100M-500M	48	52,395	341	30.0	25.0
INDEPENDENT BK-W MI	ROCKFORD	57.5	7.5	12.5	17.5	20.0	\$100M-500M	49	36,294	645	62.5	65.0
BANK OF BLOOMFIELD HILLS	BLOOMFIELD HILLS	57.5	22.5	5.0	17.5	12.5	\$100M-500M	50	29,646	319	25.0	12.5
COMMUNITY BK DEARBORN	DEARBORN	57.5	15.0	22.5	12.5	7.5	\$100M-500M	51	19,900	180	37.5	20.0
COMMUNITY CENTRAL BK	MOUNT CLEMENS	57.5	20.0	7.5	17.5	12.5	\$100M-500M	52	30,470	281	47.5	47.5
SHORELINE BK	BENTON HARBOR	55.0	5.0	2.5	25.0	22.5	\$500M-\$1B	1	95,582	1,074	55.0	62.5
COMERICA BK	DETROIT	55.0	2.5	2.5	25.0	25.0	>\$10B	5	2,080,336	21,388	55.0	55.0
MFC FIRST NB	IRON MOUNTAIN	55.0	22.5	10.0	12.5	10.0	<\$100M	23	19,839	236	57.5	62.5
MFC FIRST NB	MENOMINEE	55.0	20.0	7.5	15.0	12.5	<\$100M	24	26,151	300	45.0	37.5

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		(1)	(2)	(3)	(4)	(5)		(7)	(8)	(9)	(10)	(11)
KALAMAZOO CTY ST BK	SCHOOLCRAFT	55.0	12.5	25.0	7.5	10.0	<\$100M	25	8,998	241	47.5	45.0
HURON NB	ROGERS CITY	55.0	17.5	20.0	5.0	12.5	<\$100M	26	6,895	311	65.0	75.0
MUSKEGON CMRC BK	MUSKEGON	55.0	22.5	25.0	5.0	2.5	<\$100M	27	6,019	61	37.5	27.5
CHEMICAL BK BAY AREA	BAY CITY	55.0	5.0	25.0	12.5	12.5	\$100M-500M	53	17,846	305	35.0	37.5
INDEPENDENT BK E MI	CARO	55.0	7.5	10.0	17.5	20.0	\$100M-500M	54	32,054	646	65.0	65.0
INDEPENDENT BK-S MI	LESLIE	55.0	12.5	10.0	15.0	17.5	\$100M-500M	55	28,726	458	62.5	55.0
MINERS ST BK OF IRON RIVER	IRON RIVER	52.5	20.0	20.0	7.5	5.0	<\$100M	28	8,311	140	40.0	30.0
FIRST NB OF NEGAUNEE	NEGAUNEE	52.5	15.0	20.0	10.0	7.5	<\$100M	29	13,847	191	65.0	77.5
UNION BK	LAKE ODESSA	52.5	12.5	17.5	10.0	12.5	<\$100M	30	14,216	295	67.5	77.5
ADRIAN ST BK	ADRIAN	52.5	12.5	5.0	17.5	17.5	\$100M-500M	56	30,955	526	57.5	47.5
LAKE-OSCEOLA ST BK	BALDWIN	50.0	12.5	20.0	10.0	7.5	<\$100M	31	12,163	203	62.5	72.5
STATE SVG BK OF MANISTIQUE	MANISTIQUE	50.0	10.0	22.5	7.5	10.0	<\$100M	32	8,239	276	62.5	72.5
KEYSTONE CMNTY BK	KALAMAZOO	50.0	20.0	25.0	2.5	2.5	<\$100M	33	4,524	34	17.5	15.0
MACATAWA BK	ZEELAND	50.0	20.0	5.0	15.0	10.0	<\$100M	34	21,374	255	40.0	30.0
CHEMICAL BK KEY ST	OWOSSO	50.0	10.0	12.5	15.0	12.5	\$100M-500M	57	21,807	280	32.5	30.0
BANK OF ALMA	ALMA	50.0	12.5	5.0	17.5	15.0	\$100M-500M	58	36,090	417	70.0	77.5
CHEMICAL B&TC	MIDLAND	47.5	2.5	5.0	20.0	20.0	\$500M-\$1B	2	47,586	624	45.0	42.5
GREAT LAKES NB MI	ANN ARBOR	47.5	2.5	2.5	25.0	17.5	\$1B-\$10B	5	116,292	562	40.0	25.0
CITIZENS ST BK	NEW BALTIMORE	47.5	10.0	12.5	10.0	15.0	<\$100M	35	11,729	357	42.5	42.5
BAYBANK	GLADSTONE	47.5	15.0	17.5	7.5	7.5	<\$100M	36	8,944	162	57.5	62.5
CHARLEVOIX ST BK	CHARLEVOIX	47.5	17.5	15.0	7.5	7.5	<\$100M	37	10,452	188	57.5	70.0
GRAND HAVEN BK	GRAND HAVEN	47.5	20.0	10.0	10.0	7.5	<\$100M	38	15,325	216	50.0	40.0
MACOMB CMNTY BK	CLINTON TOWNSHIP	47.5	20.0	12.5	10.0	5.0	<\$100M	39	15,598	126	42.5	25.0
TRI-CTY BK	BROWN CITY	47.5	7.5	20.0	10.0	10.0	\$100M-500M	59	13,638	224	60.0	75.0
HASTINGS CITY BK	HASTINGS	47.5	5.0	15.0	12.5	15.0	\$100M-500M	60	18,793	389	47.5	55.0
PENINSULA BK OF ISHPEMING	ISHPEMING	45.0	7.5	20.0	7.5	10.0	<\$100M	40	8,421	241	57.5	67.5
FIRST NB OF NORWAY	NORWAY	45.0	17.5	10.0	7.5	10.0	<\$100M	41	10,347	230	50.0	47.5
COMMERCIAL NB OF L'ANSE	L'ANSE	45.0	15.0	15.0	7.5	7.5	<\$100M	42	10,067	206	45.0	45.0
WEST MI CMNTY BK	HUDSONVILLE	45.0	12.5	12.5	10.0	10.0	<\$100M	43	13,732	254	47.5	60.0
BAY PORT ST BK	BAY PORT	45.0	15.0	17.5	5.0	7.5	<\$100M	44	7,596	166	57.5	62.5
STOCKBRIDGE ST BK	STOCKBRIDGE	45.0	7.5	25.0	5.0	7.5	<\$100M	45	7,572	195	42.5	37.5
FIRST NB OF THREE RIVERS	THREE RIVERS	45.0	10.0	10.0	12.5	12.5	\$100M-500M	61	17,541	320	47.5	45.0
CHEMICAL BK MI	CLARE	45.0	2.5	15.0	12.5	15.0	\$100M-500M	62	17,521	441	57.5	70.0
UNIVERSITY BK	ANN ARBOR	42.5	10.0	22.5	7.5	2.5	<\$100M	46	7,768	97	30.0	20.0
CHEMICAL BK CENTRAL	BIG RAPIDS	42.5	5.0	20.0	7.5	10.0	<\$100M	47	9,340	251	52.5	67.5
FARMERS ST BK BRECKENRIDGE	BRECKENRIDGE	42.5	5.0	17.5	7.5	12.5	<\$100M	48	9,429	340	55.0	67.5
CRESTMARK BK	TROY	42.5	25.0	2.5	12.5	2.5	<\$100M	49	15,906	70	10.0	10.0
SHOREBANK DETROIT	RIVER ROUGE	42.5	22.5	5.0	10.0	5.0	<\$100M	50	12,066	119	35.0	22.5
STATE BK OF EWEN	EWEN	40.0	10.0	20.0	5.0	5.0	<\$100M	51	4,921	119	50.0	57.5
CITIZENS ST BK OF ONTONAGON	ONTONAGON	40.0	10.0	20.0	5.0	5.0	<\$100M	52	6,556	156	52.5	65.0
ONSTED ST BK	ONSTED	40.0	12.5	15.0	7.5	5.0	<\$100M	53	9,127	131	35.0	30.0
FIRST ST BK DECATUR	DECATUR	40.0	5.0	25.0	2.5	7.5	<\$100M	54	4,232	191	47.5	60.0
PORT AUSTIN ST BK	PORT AUSTIN	40.0	10.0	17.5	2.5	10.0	<\$100M	55	3,610	255	50.0	57.5

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CHEMICAL BK WEST	CADILLAC	40.0	5.0	22.5	5.0	7.5	<\$100M	56	6,431	194	47.5	62.5
NATIONAL BK OF HASTINGS	HASTINGS	40.0	12.5	15.0	7.5	5.0	<\$100M	57	9,066	121	52.5	60.0
KENT CMRC BK	KENTWOOD	40.0	25.0	7.5	5.0	2.5	<\$100M	58	6,917	77	45.0	40.0
FIRST INDEPENDENCE NB DETROI	DETROIT	40.0	12.5	10.0	12.5	5.0	\$100M-500M	63	18,974	132	30.0	32.5
VALLEY RIDGE BK	KENT CITY	40.0	10.0	2.5	12.5	15.0	\$100M-500M	64	19,941	345	37.5	35.0
EASTERN MI BK	CROSWELL	40.0	7.5	7.5	12.5	12.5	\$100M-500M	65	19,422	325	42.5	32.5
CHEMICAL BK THUMB AREA	CARO	40.0	2.5	22.5	7.5	7.5	\$100M-500M	66	8,359	183	27.5	25.0
MASON ST BK	MASON	37.5	7.5	12.5	10.0	7.5	<\$100M	59	11,678	177	30.0	25.0
COMMUNITY BK	CARO	37.5	5.0	22.5	5.0	5.0	<\$100M	60	4,794	134	45.0	55.0
MONTROSE ST BK	MONTROSE	37.5	7.5	22.5	5.0	2.5	<\$100M	61	5,820	92	45.0	57.5
WEST MI SVG BK	BANGOR	35.0	5.0	25.0	2.5	2.5	<\$100M	62	3,047	108	42.5	52.5
STATE SVG BK FRANKFORT MI	FRANKFORT	35.0	10.0	15.0	5.0	5.0	<\$100M	63	5,943	133	45.0	52.5
FIRST NB CALUMET-LAKE LINDEN	CALUMET	35.0	7.5	17.5	5.0	5.0	<\$100M	64	4,548	127	45.0	52.5
FARMERS ST BK MUNITH	MUNITH	35.0	2.5	25.0	2.5	5.0	<\$100M	65	3,495	154	37.5	52.5
EXCHANGE ST BK	CARSONVILLE	35.0	2.5	20.0	5.0	7.5	<\$100M	66	5,425	169	40.0	52.5
CHEMICAL BK MONTCALM	STANTON	35.0	2.5	12.5	7.5	12.5	\$100M-500M	67	9,593	316	45.0	50.0
STATE BK OF COLOMA	COLOMA	35.0	7.5	22.5	2.5	2.5	<\$100M	67	3,657	95	45.0	55.0
FREELAND ST BK	FREELAND	35.0	5.0	25.0	2.5	2.5	<\$100M	68	3,725	113	40.0	50.0
CHEMICAL BK N	GRAYLING	35.0	2.5	17.5	5.0	10.0	<\$100M	69	5,539	258	42.5	55.0
CHELSEA ST BK	CHELSEA	32.5	7.5	2.5	12.5	10.0	\$100M-500M	68	16,704	264	32.5	30.0
WEST MI NB&TC	FRANKFORT	32.5	7.5	15.0	2.5	7.5	<\$100M	70	3,611	214	42.5	52.5
MAYVILLE ST BK	MAYVILLE	32.5	2.5	22.5	2.5	5.0	<\$100M	71	4,427	156	42.5	50.0
CHEMICAL BK S	MARSHALL	32.5	2.5	25.0	2.5	2.5	<\$100M	72	3,242	88	32.5	40.0
G W JONES EXCHANGE BK	MARCELLUS	32.5	5.0	15.0	2.5	10.0	<\$100M	73	3,062	241	37.5	55.0
CENTRAL ST BK	BEULAH	32.5	7.5	15.0	5.0	5.0	<\$100M	74	5,743	153	42.5	55.0
FIRST NB OF WAKEFIELD	WAKEFIELD	30.0	12.5	7.5	5.0	5.0	<\$100M	75	4,639	149	45.0	45.0
BLISSFIELD ST BK	BLISSFIELD	30.0	2.5	22.5	2.5	2.5	<\$100M	76	2,627	62	25.0	25.0
MFC FIRST NB	HOUGHTON	27.5	10.0	2.5	7.5	7.5	<\$100M	77	11,046	179	30.0	27.5
SIDNEY ST BK	SIDNEY	27.5	2.5	20.0	2.5	2.5	<\$100M	78	2,670	101	32.5	27.5
FARWELL ST SVG BK	FARWELL	25.0	2.5	15.0	2.5	5.0	<\$100M	79	3,292	125	30.0	27.5
RUTH ST BK	RUTH	25.0	2.5	17.5	2.5	2.5	<\$100M	80	865	33	27.5	30.0
COMERICA BK ANN ARBOR NA	ANN ARBOR		2.5		2.5	2.5	\$100M-500M	69	0	0		
NATIONAL BK DETROIT-DEARBORN	DEARBORN	0.0	2.5		2.5	2.5	<\$100M	81	0	0		
PARAMOUNT BK	BINGHAM FARMS	0.0					<\$100M	82				

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

Table 2. Small-Business-Friendly Banks by Bank Size in Michigan, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$) (4)	Rank LSBL(#) (5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
MERCANTILE BK WEST MI	GRAND RAPIDS	MI	92.5	25.0	25.0	25.0	17.5	\$100M-500M	1	98,739	479	42.5	22.5
MICHIGAN HERITAGE BK	NOVI	MI	87.5	25.0	22.5	20.0	20.0	<\$100M	1	49,305	650	82.5	80.0
1ST BK	WEST BRANCH	MI	87.5	22.5	20.0	22.5	22.5	\$100M-500M	2	51,968	1,045	95.0	97.5
FIRST ST BK EAST DETROIT	EASTPOINTE	MI	82.5	12.5	22.5	22.5	25.0	\$100M-500M	3	86,194	1,554	95.0	97.5
NORTHERN MICHIGAN BK	ESCANABA	MI	82.5	25.0	17.5	20.0	20.0	\$100M-500M	4	40,722	591	77.5	72.5
CAPITAL NB	LANSING	MI	80.0	25.0	12.5	20.0	22.5	\$100M-500M	5	48,078	808	82.5	75.0
PEOPLES ST BK	HAMTRAMCK	MI	80.0	20.0	12.5	25.0	22.5	\$100M-500M	6	99,034	1,094	72.5	62.5
FIRST NB IN HOWELL	HOWELL	MI	80.0	22.5	10.0	22.5	25.0	\$100M-500M	7	68,029	1,117	72.5	70.0
DART NB MASON	MASON	MI	77.5	15.0	25.0	17.5	20.0	\$100M-500M	8	31,204	659	62.5	65.0
UNITED BK MI	GRAND RAPIDS	MI	77.5	25.0	7.5	22.5	22.5	\$100M-500M	9	88,220	1,055	72.5	70.0
STATE BK OF CALEDONIA	CALEDONIA	MI	77.5	25.0	12.5	20.0	20.0	\$100M-500M	10	40,489	609	65.0	47.5
MIDWEST GUARANTY BK	TROY	MI	77.5	25.0	10.0	22.5	20.0	\$100M-500M	11	52,504	562	70.0	57.5
MONROE B&TC	MONROE	MI	75.0	20.0	5.0	25.0	25.0	\$1B-\$10B	1	251,029	5,613	72.5	75.0
FIRST OF AMER BK NA	KALAMAZOO	MI	57.5	5.0	2.5	25.0	25.0	>\$10B	1	1,709,612	18,207	55.0	55.0
SHORELINE BK	BENTON HARBOR	MI	55.0	5.0	2.5	25.0	22.5	\$500M-\$1B	1	95,582	1,074	55.0	62.5

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

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

Table 3. Top Lenders in Small Business Loans in Michigan under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
FIRST CHICAGO NBD CORPORATIO	IL	1,277,955	9,936	>\$50B	231,746	7,065	484,340	8,493	
OLD KENT FINANCIAL CORPORATI	MI	1,072,011	10,554	\$10B-\$50B	284,934	7,867	573,601	9,526	
COMERICA INCORPORATED	MI	1,017,469	5,797	\$10B-\$50B	153,647	3,197	394,534	4,530	
NATIONAL CITY CORPORATION	OH	943,512	6,651	>\$50B	183,577	4,282	407,984	5,587	
HUNTINGTON BANCSHARES INCORP	OH	882,505	8,324	\$10B-\$50B	216,792	6,205	424,810	7,425	
MICHIGAN NB	MI	548,699	3,704	\$10B-\$50B	80,684	2,393	194,610	3,031	
CITIZENS BANKING CORPORATION	MI	298,358	3,396	\$1B-\$10B	81,295	2,705	148,505	3,106	
AMERICAN EXPRESS CENTURION B	UT	85,553	7,586	\$10B-\$50B	85,553	7,586	85,553	7,586	**
REPUBLIC BANCORP INC.	MI	84,602	597	\$1B-\$10B	16,108	363	39,449	508	
FRANKLIN BK NA	MI	79,855	1,139	<\$1B	27,710	969	47,682	1,079	
CHEMICAL FINANCIAL CORPORATI	MI	71,275	1,714	\$1B-\$10B	32,810	1,552	50,448	1,668	
MONROE B&TC	MI	59,382	776	\$1B-\$10B	18,665	611	36,838	724	
MOUNTAINWEST FNCL	UT	39,204	12,387	<\$1B	39,204	12,387	39,204	12,387	
EMPIRE BANC CORPORATION	MI	39,057	483	<\$1B	11,409	382	20,414	439	
ADVANTA FNCL CORP	UT	36,262	3,741	<\$1B	36,262	3,741	36,262	3,741	
WELLS FARGO & COMPANY	CA	35,396	2,093	>\$50B	35,282	2,092	35,396	2,093	
NORTH COUNTRY FINANCIAL CORP	MI	33,310	472	<\$1B	12,017	393	19,548	441	
KEYCORP	OH	32,923	402	>\$50B	8,150	336	14,285	370	
FIRST STATE FINANCIAL CORPOR	MI	31,281	331	<\$1B	8,846	255	16,879	299	
MID AM INC.	OH	21,955	285	\$1B-\$10B	6,568	230	12,533	264	
UNITED BANCORP INC.	MI	20,949	354	<\$1B	8,821	298	17,031	345	
CNB BANCSHARES INC.	IN	19,369	301	\$1B-\$10B	6,339	250	12,673	287	
IBT BANCORP INC.	MI	18,311	346	<\$1B	8,875	305	14,246	337	
BANC ONE CORPORATION	OH	16,111	355	>\$50B	7,273	335	8,798	343	
MARSHALL & ILSLEY CORPORATIO	WI	14,018	42	\$10B-\$50B	695	16	2,025	24	
MBNA CORPORATION	DE	11,453	990	\$10B-\$50B	11,453	990	11,453	990	**
FIFTH THIRD BANCORP	OH	11,441	43	\$10B-\$50B	416	10	4,781	32	
CHASE MANHATTAN CORPORATION	NY	10,797	641	>\$50B	9,958	639	10,197	640	
MARINE MIDLAND BK	NY	9,936	42	\$10B-\$50B	813	14	2,698	25	
FIRSTAR CORPORATION	WI	9,142	77	\$10B-\$50B	1,138	57	2,072	62	
LASALLE NB	IL	7,442	17	\$10B-\$50B	132	2	1,100	7	
NATIONSBANK CORPORATION	NC	4,434	16	>\$50B	315	7	1,085	11	
ASSOCIATED BANC-CORP.	WI	3,687	41	\$1B-\$10B	908	31	1,855	37	
CAPITAL HOLDINGS INC.	OH	3,440	19	<\$1B	607	12	1,150	15	
NORWEST CORPORATION	MN	3,264	29	>\$50B	484	19	1,864	27	
PROVIDENT FINANCIAL GROUP I	OH	2,522	4	\$1B-\$10B	22	1	22	1	
MELLON BANK CORPORATION	PA	2,211	6	\$10B-\$50B	0	0	840	4	
TAYLOR CAPITAL GROUP INC.	IL	2,083	10	\$1B-\$10B	100	3	790	6	
BELMONT BANCORP	OH	2,081	16	<\$1B	448	8	1,424	14	
CAROLINA FIRST CORPORATION	SC	1,966	5	\$1B-\$10B	80	1	200	2	
BANKBOSTON CORPORATION	MA	1,873	2	>\$50B	0	0	0	0	
PNC BANK CORP.	PA	1,863	11	>\$50B	388	8	498	9	

Table 3. Top Lenders in Small Business Loans in Michigan under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
SUNTRUST BANKS INC.	GA	1,855	18	>\$50B	161	12	713	15	
FIRSTMERIT CORPORATION	OH	1,780	13	\$1B-\$10B	529	7	1,305	12	
FIRST NATIONAL OF NEBRASKA	NE	1,767	235	\$1B-\$10B	1,767	235	1,767	235	**
FLEET FINANCIAL GROUP INC.	MA	1,487	4	>\$50B	11	1	225	2	
PACIFIC CENTURY FINANCIAL CO	HI	1,000	1	\$10B-\$50B	0	0	0	0	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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