

FMC

FINANCIAL MANAGEMENT
CONSULTING GROUP

MICHIGAN BANK
PERFORMANCE REPORT
2018

KNOWLEDGE
PLANNING
SUCCESS

Bank Performance Report

Table of Contents

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- **City Listing**
 - Name
 - City
 - Assets
 - Date Open
 - Holding Company
 - “S” Corp
 - Return on Assets YTD
 - Return on Equity YTD
- **Size**
 - Equity / Assets
 - Offices
 - Employees
 - Assets per Employee
 - Cost per Employee
 - Assets
- **Margin**
 - Yield on Loans
 - Loan Growth
 - Cost of Funds
 - Deposit Growth
 - Loans / Deposits
 - Yield on Investments
 - Net Interest Income
- **Fee Income**
 - Dividend Payout
 - Borrowings / Assets
 - Non-Int Deposits / Deposits
 - Brokered Deposits / Deposits
 - Service Fees/Deposits
 - Non-Interest Income
- **Efficiency**
 - Revenue per Employee
 - Personnel Expense
 - Occupancy Expense
 - Other Expense
 - Total Overhead
 - Efficiency Ratio
- **Asset Quality**
 - Reserves / Loans
 - Provisions / Assets
 - Past Due Loans 30-89
 - NPA’s + 90 Day Past Due
 - Net Charge Offs
 - NPA’s / Equity & Reserves
 - Asset Quality Index
- **Earnings**
 - Net Income per Employee
 - Current Quarter Income
 - Prior Quarter Income
 - Prior Year Quarter Income
 - Return on Assets YTD
 - Return on Equity YTD
- **Ranking**
 - Net Interest Rank
 - Non-Int Income Rank
 - Non-Int Expense Rank
 - Efficiency Rank
 - NPA’s / Equity & Reserve Rank
 - Asset Quality Index Rank
 - Return on Assets Rank
 - Return on Equity Rank
 - Composite Ranking

Notes on Bank Performance Reports¹

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- Most percentages are expressed as a percentage of Average Assets.
 - Efficiency Ratio is Total Overhead (Personnel, Occupancy and Other Expense), as percentage of Total Revenue (Net Interest Income plus Non-Interest Income).
 - Return on Asset and Return on Equity are adjusted for “S” Corporations to a tax equivalent basis.
 - Asset Quality Index is the sum of (30-89 Day Past Due) + (NPA’s + 90 Day Past Due) + (Net Charge Offs). [NPA’s include Non-Accrual Loans, Restructured Loans, OREO and other Non-Accruing Assets] [Negative Net Charge Offs are omitted]
 - NPA’s / Equity + Reserves ratio excludes covered loans.
 - This Report includes Commercial Banks, Savings Banks and Thrifts that file a Call Report in a timely manner.
 - Ranking is based on the average of each bank in eight (8) categories, and may not be indicative of a bank’s total performance.
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*Every effort has been made to produce accurate information.
We believe the data is correct, but we do not guarantee its accuracy.*

¹ Source of data is FFIEC Call Reports obtained from S&P Global.

FMC

FINANCIAL MANAGEMENT CONSULTING GROUP

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About the firm

- Strategic Planning and Profit Enhancement
- Equity Management and Optimizing Share Value
- Financial Advisor for Mergers and Acquisitions
- Loan Review and Due Diligence
- Executive and Director Compensation
- Expert Testimony and Litigation Consulting

Knowledge
Planning
Success

Rank	Company Name	City	Total Assets	Date Open	Parent Name	Charter Type	"S" Corp	Return on Assets	Return on Equity
1	Homestead Savings Bank	Albion	64,400	1/1/1889		Federal	No	0.15%	2.37%
2	Alden State Bank	Alden	187,673	01/01/1934		State	No	0.61%	4.89%
3	Commercial Bank	Alma	526,700	08/29/1962	Commercial National Financial Corp	State	No	0.96%	10.84%
4	Ann Arbor State Bank	Ann Arbor	309,222	01/14/2009	Ann Arbor Bancorp, Inc.	State	No	1.36%	12.19%
5	Bank of Ann Arbor	Ann Arbor	1,686,849	01/16/1996	Arbor Bancorp, Inc.	State	No	1.90%	18.13%
6	University Bank	Ann Arbor	246,382	1/10/1890	University Bancorp, Inc.	State	No	1.24%	10.98%
7	Northstar Bank	Bad Axe	628,529	02/01/2001	Northstar Financial Group, Inc.	State	Yes	0.98%	10.36%
8	Lake-Osceola State Bank	Baldwin	265,318	01/01/1908	Lake Financial Corporation	State	No	1.11%	12.51%
9	Bay Port State Bank	Bay Port	102,253	03/01/1938	Bay Port Financial Corporation	State	No	0.58%	7.60%
10	Main Street Bank	Bingham Farms	255,194	09/07/2005	North Star Financial Holdings, Inc.	State	No	0.81%	8.89%
11	Blissfield State Bank	Blissfield	97,710	5/5/1873	Blissfield Bank Corporation	State	Yes	0.67%	6.95%
12	OSB Community Bank	Brooklyn	102,449	10/01/1907		State	No	0.07%	0.70%
13	Tri-County Bank	Brown City	297,479	5/29/1889	Tri-County Bancorp, Inc.	State	No	1.54%	13.98%
14	Exchange State Bank	Carsonville	165,584	06/27/1901	Exchange State Bank Corp.	State	No	1.00%	8.94%
15	Charlevoix State Bank	Charlevoix	186,601	08/16/1994	Charlevoix First Corporation	State	Yes	1.51%	17.18%
16	Eaton Federal Savings Bank	Charlotte	337,612	01/01/1936		Federal	No	0.24%	1.44%
17	Citizens National Bank of Cheboygan	Cheboygan	291,515	01/24/1931	CNB Corporation	Federal	No	-0.26%	-3.44%
18	Chelsea State Bank	Chelsea	299,878	12/18/1897	CSB Bancorp, Inc.	State	Yes	1.46%	13.17%
19	Century Bank and Trust	Coldwater	315,604	01/01/1909	Century Financial Corporation	State	No	1.27%	10.42%
20	Southern Michigan Bank & Trust	Coldwater	735,863	1/16/1872	Southern Michigan Bancorp, Inc.	State	No	1.18%	10.42%
21	Eastern Michigan Bank	Croswell	355,048	12/4/1895	Eastern Michigan Financial Corporat	State	No	0.96%	9.89%
22	Auto Club Trust, FSB	Dearborn	505,788	11/30/1999	Auto Club Insurance Association Gr	Federal	No	-1.18%	-11.14%
23	Dearborn Federal Savings Bank	Dearborn	266,244	01/01/1936		Federal	No	0.55%	1.93%
24	First State Bank of Decatur	Decatur	54,152	12/25/1870		State	No	0.74%	3.88%
25	Chemical Bank	Detroit	21,460,393	03/14/1917	Chemical Financial Corporation	State	No	1.46%	10.75%
26	First Independence Bank	Detroit	259,692	05/11/1970	First Independence Corporation	State	No	1.16%	14.96%
27	First National Bank of America	East Lansing	1,798,459	05/06/1955	First National Bancshares, Inc.	Federal	No	2.48%	27.38%
28	Huron Community Bank	East Tawas	214,038	06/14/1927	Huron Community Financial Service	State	No	1.03%	9.20%
29	Upper Peninsula State Bank	Escanaba	202,413	01/01/1902	S.B.E. Corp.	State	No	1.36%	8.45%
30	Level One Bank	Farmington Hill	1,413,654	10/05/2007	Level One Bancorp, Inc.	State	No	1.10%	10.62%
31	State Bank	Fenton	926,250	12/25/1898	Fentura Financial, Inc.	State	No	1.32%	14.55%
32	State Savings Bank	Frankfort	223,806	01/01/1901	Central-State Bancorp, Inc.	State	No	0.11%	1.18%
33	Freeland State Bank	Freeland	50,566	01/01/1904		State	No	-0.04%	-0.26%
34	Baybank	Gladstone	99,166	07/01/1912	Baybank Corporation	State	No	0.98%	10.72%

Rank	Company Name	City	Total Assets	Date Open	Parent Name	Charter Type	"S" Corp	Return on Assets	Return on Equity
35	First Bank, Upper Michigan	Gladstone	473,516	08/14/1916	First Bancshares Corporation	State	Yes	1.35%	11.00%
36	Independent Bank	Grand Rapids	3,356,129	1/1/1864	Independent Bank Corporation	State	No	1.33%	13.14%
37	Mercantile Bank of Michigan	Grand Rapids	3,344,251	12/15/1997	Mercantile Bank Corporation	State	No	1.46%	12.17%
38	Northpointe Bank	Grand Rapids	1,279,654	05/21/1999	Northpointe Bancshares, Inc.	State	No	2.18%	24.93%
39	United Bank of Michigan	Grand Rapids	661,164	01/01/1903	United Bank Financial Corporation	State	No	1.07%	10.69%
40	Grand River Bank	Grandville	264,110	04/30/2009	Grand River Commerce, Inc.	State	No	0.57%	5.27%
41	Superior National Bank & Trust Compa	Hancock	557,853	4/1/1890	Keweenaw Financial Corporation	Federal	No	1.19%	10.10%
42	First Community Bank	Harbor Springs	312,256	11/01/1905	Harbor Springs Financial Corporatio	State	Yes	1.13%	12.00%
43	Highpoint Community Bank	Hastings	318,732	11/14/1886	HCB Financial Corp.	State	No	0.69%	7.44%
44	Hillsdale County National Bank	Hillsdale	661,748	03/19/1934	CNB Community Bancorp, Inc.	Federal	No	1.38%	14.50%
45	Macatawa Bank	Holland	1,973,456	11/25/1997	Macatawa Bank Corporation	State	No	1.51%	13.35%
46	Honor Bank	Honor	236,123	06/15/1917	Honor Bancorp, Inc.	State	No	0.92%	10.62%
47	First National Bank in Howell	Howell	408,234	05/12/1934	FNBH Bancorp, Inc.	Federal	No	0.85%	7.64%
48	West Michigan Community Bank	Hudsonville	518,084	07/21/1976		State	No	0.76%	7.91%
49	First National Bank & Trust Company o	Iron Mountain	328,938	1/1/1887	FNB Bancshares, Inc.	Federal	No	0.78%	8.44%
50	Miners State Bank	Iron River	125,544	01/01/1912	MSB Bankshares, Inc.	State	No	0.83%	8.30%
51	Gogebic Range Bank	Ironwood	122,310	05/20/2002	West End Financial Corporation	State	No	1.46%	13.25%
52	First National Bank of Michigan	Kalamazoo	571,931	04/12/2006	First National Bancorp, Inc.	Federal	No	1.07%	11.28%
53	Union Bank	Lake Odessa	187,228	01/01/1934	Union Financial Corporation	State	No	0.48%	4.58%
54	Capitol National Bank	Lansing	110,035	11/22/1982		Federal	No	0.62%	5.18%
55	Lakestone Bank & Trust	Lapeer	616,168	01/03/1903	County Bank Corp	State	No	1.13%	12.00%
56	West Shore Bank	Ludington	449,936	7/25/1898	West Shore Bank Corporation	State	No	0.77%	8.81%
57	mBank	Manistique	1,314,951	10/13/1934	Mackinac Financial Corporation	State	No	0.75%	7.38%
58	State Savings Bank of Manistique	Manistique	123,570	07/07/1917	SSB, Inc.	State	No	0.81%	7.33%
59	G.W. Jones Exchange Bank	Marcellus	59,892	5/28/1877	Jones Bancorp, Inc.	State	No	0.60%	5.26%
60	Range Bank, National Association	Marquette	382,627	6/4/1887	Range Financial Corporation	Federal	No	0.74%	8.36%
61	Dart Bank	Mason	454,157	05/01/1925	Dart Financial Corporation	State	No	0.91%	10.39%
62	Mayville State Bank	Mayville	88,772	4/15/1885	Mayville Financial Corporation	State	No	0.75%	7.36%
63	Huron Valley State Bank	Milford	150,845	08/15/2005	Huron Valley Bancorp, Inc.	State	No	1.21%	12.03%
64	Monroe Bank & Trust	Monroe	1,335,288	01/01/1905	MBT Financial Corp.	State	No	1.40%	15.53%
65	Isabella Bank	Mount Pleasant	1,784,227	07/01/1903	Isabella Bank Corporation	State	No	0.95%	11.98%
66	Peoples State Bank of Munising	Munising	142,963	06/07/1910	Peoples State Bancorp, Inc.	State	No	1.39%	11.17%
67	Farmers State Bank of Munith	Munith	79,750	09/02/1922		State	No	0.93%	9.89%
68	Community Shores Bank	Muskegon	184,473	01/18/1999	Community Shores Bank Corporatio	State	No	0.61%	6.43%

Rank	Company Name	City	Total Assets	Date Open	Parent Name	Charter Type	"S" Corp	Return on Assets	Return on Equity
69	New Buffalo Savings Bank	New Buffalo	119,502	03/06/1921	New Bancorp, Inc.	Federal	No	0.81%	6.71%
70	Northern Interstate Bank, National Asso	Norway	157,160	06/12/1901	Northern Interstate Financial, Inc.	Federal	No	0.82%	7.47%
71	Citizens State Bank of Ontonagon	Ontonagon	55,012	12/06/1910	Citizens Bancshares, Inc.	State	No	0.40%	3.32%
72	Oxford Bank	Oxford	457,362	6/4/1884	Oxford Bank Corporation	State	No	0.96%	10.61%
73	Thumb Bank & Trust	Pigeon	262,070	12/7/1895	Thumb Bancorp, Inc.	State	Yes	0.64%	7.09%
74	Port Austin State Bank	Port Austin	52,931	6/5/1884		State	Yes	1.13%	6.36%
75	Huron National Bank	Rogers City	63,279	05/12/1980	Huron National Bancorp, Inc.	Federal	No	0.76%	5.04%
76	1st State Bank	Saginaw	283,186	04/12/2004	1st State Financial, Ltd.	State	No	0.97%	10.50%
77	First State Bank	Saint Clair Shor	711,727	01/01/1917	First State Financial Corporation	State	No	1.09%	10.51%
78	First National Bank of St. Ignace	Saint Ignace	259,632	5/17/1888	Mackinac National Bancorp, Inc	Federal	No	0.43%	5.69%
79	Edgewater Bank	Saint Joseph	169,981	01/26/1910	Edgewater Bancorp, Inc.	State	No	0.93%	9.54%
80	Central Savings Bank	Sault Sainte Ma	250,470	12/02/1902	Central Bank Corporation	State	No	1.25%	10.12%
81	Old Mission Bank	Sault Sainte Ma	117,731	02/07/2000	Old Mission Bancorp, Inc.	State	No	0.79%	7.36%
82	Kalamazoo County State Bank	Schoolcraft	97,376	01/01/1908		State	No	0.23%	2.13%
83	Shelby State Bank	Shelby	245,537	11/20/1931	Shelby Financial Corporation	State	No	0.72%	8.48%
84	Sidney State Bank	Sidney	74,805	10/10/1921	Sidney Bancorp.	State	No	0.67%	7.21%
85	Hantz Bank	Southfield	231,762	03/13/2000	Hantz Holdings, Inc.	State	No	0.78%	5.96%
86	Sterling Bank and Trust, FSB	Southfield	3,198,235	04/18/1984	Sterling Bancorp, Inc.	Federal	No	2.19%	24.95%
87	ChoiceOne Bank	Sparta	666,396	1/1/1895	ChoiceOne Financial Services, Inc.	State	No	1.14%	10.09%
88	Sturgis Bank & Trust Company	Sturgis	431,375	05/12/1905	Sturgis Bancorp, Inc.	State	No	1.07%	11.40%
89	Flagstar Bank, FSB	Troy	18,466,868	05/20/1987	MP (Thrift) LLC	Federal	No	1.18%	12.28%
90	First National Bank of Wakefield	Wakefield	48,048	01/01/1910	Wakefield Bancorporation, Inc.	Federal	Yes	0.38%	4.28%
91	Clarkston State Bank	Waterford	210,710	12/18/1998	Clarkston Financial Corporation	State	No	1.26%	12.46%
	Average		929,039	05/26/1935				0.94%	9.19%
	Median		265,318	01/01/1917				0.96%	9.89%
	Under \$100 Mil	14	70,419	02/27/1912				0.60%	5.32%
	\$100 - \$250 Mil	25	170,667	01/24/1942				0.88%	8.24%
	\$250 - \$500 Mil	26	330,362	04/11/1927				0.90%	8.87%
	\$500 Mil - \$1 Bil	13	637,554	09/30/1938				0.93%	9.39%
	Over \$1 Bil	13	4,800,955	07/02/1960				1.53%	15.58%

Rank	Company Name	City	Tier 1 Leverage Ratio	Tier 1 Risk Based Ratio	Offices	Deposits per Office	Staff	Assets per Employee	Cost per Employee	Total Assets
1	Chemical Bank	Detroit	8.63%	10.63%	213	73,262	3,117	6,885	68.9	21,460,393
2	Flagstar Bank, FSB	Troy	8.67%	13.12%	108	118,996	3,938	4,689	100.4	18,466,868
3	Independent Bank	Grand Rapids	9.44%	11.94%	69	42,868	907	3,700	67.1	3,356,129
4	Mercantile Bank of Michigan	Grand Rapids	11.19%	11.54%	47	52,625	630	5,308	75.9	3,344,251
5	Sterling Bank and Trust, FSB	Southfield	9.44%	15.80%	28	92,016	352	9,086	78.8	3,198,235
6	Macatawa Bank	Holland	11.78%	14.09%	30	56,105	335	5,891	74.5	1,973,456
7	First National Bank of America	East Lansing	9.16%	14.90%	3	377,131	301	5,975	85.7	1,798,459
8	Isabella Bank	Mount Pleasant	8.07%	11.75%	30	43,188	332	5,374	57.0	1,784,227
9	Bank of Ann Arbor	Ann Arbor	10.09%	11.34%	8	172,732	216	7,809	124.0	1,686,849
10	Level One Bank	Farmington Hill	10.48%	12.12%	12	95,815	268	5,275	95.7	1,413,654
11	Monroe Bank & Trust	Monroe	10.15%	14.73%	21	56,367	270	4,946	82.8	1,335,288
12	mBank	Manistique	9.02%	11.70%	30	36,680	288	4,566	66.5	1,314,951
13	Northpointe Bank	Grand Rapids	7.70%	9.91%	1	931,087	711	1,800	95.4	1,279,654
14	State Bank	Fenton	9.90%	12.15%	15	51,225	182	5,089	73.1	926,250
15	Southern Michigan Bank & Trust	Coldwater	9.94%	12.09%	17	35,687	187	3,935	65.0	735,863
16	First State Bank	Saint Clair Shor	10.53%	12.93%	11	55,990	171	4,162	77.0	711,727
17	ChoiceOne Bank	Sparta	9.77%	11.99%	12	48,201	162	4,114	67.9	666,396
18	Hillsdale County National Bank	Hillsdale	9.39%	11.62%	13	44,528	192	3,447	66.8	661,748
19	United Bank of Michigan	Grand Rapids	10.09%	11.01%	14	35,859	146	4,529	84.3	661,164
20	Northstar Bank	Bad Axe	9.33%	11.17%	11	50,283	143	4,395	77.3	628,529
21	Lakestone Bank & Trust	Lapeer	10.29%	15.69%	13	41,730	137	4,498	70.0	616,168
22	First National Bank of Michigan	Kalamazoo	9.37%	10.47%	5	96,067	74	7,729	96.7	571,931
23	Superior National Bank & Trust Compa	Hancock	12.39%	22.00%	10	48,294	126	4,427	70.3	557,853
24	Commercial Bank	Alma	8.42%	13.54%	9	46,915	104	5,064	60.4	526,700
25	West Michigan Community Bank	Hudsonville	10.47%	10.93%	9	48,840	94	5,512	87.0	518,084
26	Auto Club Trust, FSB	Dearborn	11.34%	16.79%	1	369,664	83	6,094	90.1	505,788
27	First Bank, Upper Michigan	Gladstone	10.12%	12.13%	10	39,224	119	3,979	75.4	473,516
28	Oxford Bank	Oxford	9.14%	11.83%	8	51,895	116	3,943	78.6	457,362
29	Dart Bank	Mason	8.53%	11.05%	4	85,333	152	2,988	96.4	454,157

Rank	Company Name	City	Tier 1 Leverage Ratio	Tier 1 Risk Based Ratio	Offices	Deposits per Office	Staff	Assets per Employee	Cost per Employee	Total Assets
30	West Shore Bank	Ludington	8.69%	11.88%	9	39,883	119	3,781	71.4	449,936
31	Sturgis Bank & Trust Company	Sturgis	8.56%	12.51%	11	31,147	122	3,536	68.2	431,375
32	First National Bank in Howell	Howell	11.35%	11.74%	9	40,121	101	4,042	77.2	408,234
33	Range Bank, National Association	Marquette	9.02%	13.22%	11	31,458	110	3,478	66.7	382,627
34	Eastern Michigan Bank	Croswell	9.99%	17.32%	10	32,010	80	4,438	58.6	355,048
35	Eaton Federal Savings Bank	Charlotte	15.67%	26.90%	8	33,872	92	3,670	64.3	337,612
36	First National Bank & Trust Company of	Iron Mountain	9.24%	14.10%	8	36,124	77	4,272	75.1	328,938
37	Highpoint Community Bank	Hastings	9.73%	16.66%	7	37,166	78	4,086	72.2	318,732
38	Century Bank and Trust	Coldwater	13.08%	15.66%	10	27,409	115	2,744	54.3	315,604
39	First Community Bank	Harbor Springs	9.58%	11.61%	9	29,515	69	4,525	80.1	312,256
40	Ann Arbor State Bank	Ann Arbor	11.64%	13.63%	3	84,179	52	5,947	94.3	309,222
41	Chelsea State Bank	Chelsea	11.40%	18.24%	3	88,095	51	5,880	87.3	299,878
42	Tri-County Bank	Brown City	11.91%	15.71%	12	21,889	82	3,628	61.2	297,479
43	Citizens National Bank of Cheboygan	Cheboygan	8.60%	15.47%	11	23,923	76	3,836	70.3	291,515
44	1st State Bank	Saginaw	9.42%	10.84%	4	59,786	61	4,642	76.7	283,186
45	Dearborn Federal Savings Bank	Dearborn	28.81%	56.75%	5	34,060	43	6,192	88.1	266,244
46	Lake-Osceola State Bank	Baldwin	9.10%	11.65%	10	21,538	67	3,960	62.1	265,318
47	Grand River Bank	Grandville	10.48%	11.21%	1	228,816	49	5,390	94.7	264,110
48	Thumb Bank & Trust	Pigeon	9.16%	12.06%	6	39,096	78	3,360	70.9	262,070
49	First Independence Bank	Detroit	9.65%	11.89%	3	64,932	88	2,951	100.6	259,692
50	First National Bank of St. Ignace	Saint Ignace	7.32%	15.26%	7	33,032	56	4,636	66.0	259,632
51	Main Street Bank	Bingham Farms	8.96%	11.30%	2	110,540	97	2,631	114.4	255,194
52	Central Savings Bank	Sault Sainte Ma	13.00%	19.58%	9	23,990	63	3,976	58.1	250,470
53	University Bank	Ann Arbor	9.54%	16.79%	1	206,299	390	632	65.4	246,382
54	Shelby State Bank	Shelby	8.87%	11.58%	10	21,628	95	2,585	62.9	245,537
55	Honor Bank	Honor	8.97%	10.66%	8	25,477	72	3,279	58.3	236,123
56	Hantz Bank	Southfield	12.33%	17.28%	6	33,507	71	3,264	68.9	231,762
57	State Savings Bank	Frankfort	11.11%	15.10%	2	91,241	89	2,515	61.3	223,806
58	Huron Community Bank	East Tawas	11.68%	16.73%	7	25,792	64	3,344	57.7	214,038

Rank	Company Name	City	Tier 1 Leverage Ratio	Tier 1 Risk Based Ratio	Offices	Deposits per Office	Staff	Assets per Employee	Cost per Employee	Total Assets
59	Clarkston State Bank	Waterford	9.96%	10.55%	2	89,156	31	6,797	96.2	210,710
60	Upper Peninsula State Bank	Escanaba	16.62%	22.69%	3	53,573	46	4,400	73.0	202,413
61	Alden State Bank	Alden	12.76%	15.21%	4	40,672	38	4,939	78.2	187,673
62	Union Bank	Lake Odessa	9.65%	10.12%	9	18,069	63	2,972	73.4	187,228
63	Charlevoix State Bank	Charlevoix	9.24%	15.23%	6	28,058	39	4,785	70.0	186,601
64	Community Shores Bank	Muskegon	9.48%	11.29%	4	41,469	64	2,882	65.3	184,473
65	Edgewater Bank	Saint Joseph	9.23%	13.62%	5	28,933	37	4,594	109.4	169,981
66	Exchange State Bank	Carsonville	11.96%	25.19%	6	24,380	36	4,600	84.0	165,584
67	Northern Interstate Bank, National Asso	Norway	11.35%	19.31%	8	17,147	52	3,022	52.7	157,160
68	Huron Valley State Bank	Milford	10.12%	11.48%	2	67,630	29	5,202	78.0	150,845
69	Peoples State Bank of Munising	Munising	11.40%	15.71%	5	24,819	34	4,205	64.4	142,963
70	Miners State Bank	Iron River	10.20%	12.94%	5	22,186	35	3,587	58.6	125,544
71	State Savings Bank of Manistique	Manistique	11.83%	17.88%	4	25,520	29	4,261	62.2	123,570
72	Gogebic Range Bank	Ironwood	10.25%	14.94%	4	26,707	33	3,706	45.8	122,310
73	New Buffalo Savings Bank	New Buffalo	12.20%	16.58%	3	33,108	34	3,515	68.6	119,502
74	Old Mission Bank	Sault Sainte Ma	11.29%	18.25%	2	51,376	32	3,679	67.7	117,731
75	Capitol National Bank	Lansing	11.73%	18.13%	2	47,646	29	3,794	78.9	110,035
76	OSB Community Bank	Brooklyn	9.87%	12.56%	3	28,125	29	3,533	67.3	102,449
77	Bay Port State Bank	Bay Port	7.57%	10.09%	3	31,402	30	3,408	60.2	102,253
78	Baybank	Gladstone	8.93%	11.05%	3	28,622	29	3,420	57.1	99,166
79	Blissfield State Bank	Blissfield	10.69%	17.95%	2	43,797	27	3,619	55.0	97,710
80	Kalamazoo County State Bank	Schoolcraft	11.99%	21.91%	3	28,839	33	2,951	47.3	97,376
81	Mayville State Bank	Mayville	10.65%	23.17%	3	26,517	30	2,959	46.6	88,772
82	Farmers State Bank of Munith	Munith	9.94%	18.00%	3	23,900	23	3,467	66.3	79,750
83	Sidney State Bank	Sidney	8.69%	13.69%	2	29,536	21	3,562	68.4	74,805
84	Homestead Savings Bank	Albion	6.33%	11.22%	4	14,952	25	2,576	56.7	64,400
85	Huron National Bank	Rogers City	15.22%	21.48%	1	53,381	15	4,219	59.2	63,279
86	G.W. Jones Exchange Bank	Marcellus	11.54%	31.76%	4	13,255	30	1,996	31.0	59,892
87	Citizens State Bank of Ontonagon	Ontonagon	12.48%	41.99%	3	16,088	12	4,584	59.2	55,012

Rank	Company Name	City	Tier 1 Leverage Ratio	Tier 1 Risk Based Ratio	Offices	Deposits per Office	Staff	Assets per Employee	Cost per Employee	Total Assets
88	First State Bank of Decatur	Decatur	20.10%	42.01%	1	41,503	15	3,610	59.5	54,152
89	Port Austin State Bank	Port Austin	17.92%	27.73%	1	42,909	8	6,616	76.0	52,931
90	Freeland State Bank	Freeland	18.41%	103.45%	1	41,706	10	5,057	66.4	50,566
91	First National Bank of Wakefield	Wakefield	10.03%	23.42%	2	21,772	15	3,203	55.9	48,048
Average			10.76%	16.87%	12	65,955	192	4,243	72.3	929,039
Median			10.03%	13.63%	6	40,121	74	4,042	68.9	265,318
Under \$100 Mil		14	12.35%	29.20%	2	30,484	21	3,703	57.5	70,419
\$100 - \$250 Mil		25	10.77%	15.20%	5	44,157	60	3,740	69.1	170,667
\$250 - \$500 Mil		26	10.85%	15.78%	7	51,886	85	4,097	76.3	330,362
\$500 Mil - \$1 Bil		13	10.09%	13.26%	11	74,868	139	4,846	75.8	637,554
Over \$1 Bil		13	9.52%	12.58%	46	165,298	897	5,485	82.5	4,800,955

Rank	Company Name	City	Total Assets	Yield on Loans	Loan Growth Rate	Cost of Funds	Deposit Growth Rate	Loans / Deposits	Yield on Investments (TE)	Net Interest Income (TE)
1	First National Bank of America	East Lansing	1,798,459	8.20%	32.78%	2.01%	13.90%	146.82%	2.85%	5.93%
2	State Savings Bank	Frankfort	223,806	5.74%	42.82%	0.36%	82.92%	84.98%	4.81%	4.92%
3	First Community Bank	Harbor Springs	312,256	5.30%	9.09%	0.38%	9.83%	99.08%	2.01%	4.40%
4	University Bank	Ann Arbor	246,382	5.02%	-2.88%	0.08%	10.09%	56.25%	4.24%	4.35%
5	Gogebic Range Bank	Ironwood	122,310	5.96%	-3.37%	0.47%	-4.41%	69.73%	3.77%	4.34%
6	Bank of Ann Arbor	Ann Arbor	1,686,849	5.32%	3.31%	0.43%	3.80%	94.71%	2.70%	4.28%
7	Tri-County Bank	Brown City	297,479	5.84%	18.35%	0.39%	4.21%	85.00%	1.91%	4.25%
8	Sidney State Bank	Sidney	74,805	5.67%	21.83%	0.83%	9.21%	105.77%	2.15%	4.21%
9	Capitol National Bank	Lansing	110,035	5.26%	-6.77%	0.11%	-5.61%	87.53%	1.83%	4.19%
10	Alden State Bank	Alden	187,673	5.28%	-0.27%	0.27%	-2.79%	89.66%	2.99%	4.13%
11	Baybank	Gladstone	99,166	5.69%	15.91%	0.60%	9.96%	85.51%	2.77%	4.13%
12	Hillsdale County National Bank	Hillsdale	661,748	5.00%	10.25%	0.40%	6.17%	99.27%	2.55%	4.10%
13	Bay Port State Bank	Bay Port	102,253	5.02%	4.58%	0.61%	4.43%	94.61%	3.33%	4.08%
14	Huron Valley State Bank	Milford	150,845	5.04%	8.50%	0.61%	6.85%	97.80%	3.27%	4.06%
15	First National Bank in Howell	Howell	408,234	4.69%	21.50%	0.15%	2.95%	90.32%	2.60%	4.04%
16	Union Bank	Lake Odessa	187,228	5.17%	13.30%	0.30%	3.32%	89.01%	2.45%	4.02%
17	Sterling Bank and Trust, FSB	Southfield	3,198,235	5.48%	7.10%	1.32%	8.90%	113.36%	1.89%	4.00%
18	Oxford Bank	Oxford	457,362	5.49%	11.67%	0.42%	19.04%	77.72%	2.13%	3.97%
19	Farmers State Bank of Munith	Munith	79,750	5.75%	1.73%	0.16%	10.94%	67.66%	1.95%	3.96%
20	First Bank, Upper Michigan	Gladstone	473,516	5.49%	1.29%	0.62%	3.88%	87.37%	2.80%	3.96%
21	Honor Bank	Honor	236,123	5.05%	7.53%	0.42%	2.73%	95.05%	2.34%	3.93%
22	mBank	Manistique	1,314,951	5.34%	28.08%	0.76%	34.40%	94.41%	1.96%	3.93%
23	Miners State Bank	Iron River	125,544	5.32%	6.69%	0.40%	1.97%	79.20%	2.48%	3.92%
24	1st State Bank	Saginaw	283,186	5.41%	8.51%	0.40%	9.62%	83.07%	1.56%	3.92%
25	Lake-Osceola State Bank	Baldwin	265,318	5.12%	5.13%	0.59%	6.92%	98.49%	2.62%	3.91%
26	Upper Peninsula State Bank	Escanaba	202,413	5.41%	13.27%	0.63%	5.95%	86.92%	2.80%	3.89%
27	West Michigan Community Bank	Hudsonville	518,084	4.99%	24.59%	0.72%	13.47%	101.63%	2.77%	3.88%
28	Level One Bank	Farmington Hill	1,413,654	5.43%	8.92%	1.04%	2.17%	98.47%	2.77%	3.87%
29	Hantz Bank	Southfield	231,762	4.41%	2.80%	0.27%	3.83%	97.53%	1.52%	3.85%
30	Main Street Bank	Bingham Farms	255,194	5.37%	14.21%	1.40%	12.42%	107.64%	1.76%	3.85%
31	Northstar Bank	Bad Axe	628,529	5.01%	-2.17%	0.52%	-1.98%	89.69%	2.90%	3.85%
32	United Bank of Michigan	Grand Rapids	661,164	4.93%	7.54%	0.66%	5.73%	113.50%	1.44%	3.84%
33	First State Bank	Saint Clair Shor	711,727	4.58%	16.21%	0.32%	4.16%	85.60%	2.73%	3.80%
34	Huron National Bank	Rogers City	63,279	5.88%	-8.11%	0.64%	-0.98%	71.80%	2.38%	3.80%

Rank	Company Name	City	Total Assets	Yield on Loans	Loan Growth Rate	Cost of Funds	Deposit Growth Rate	Loans / Deposits	Yield on Investments (TE)	Net Interest Income (TE)
35	Dart Bank	Mason	454,157	5.42%	17.50%	0.81%	13.78%	102.39%	2.94%	3.79%
36	Mercantile Bank of Michigan	Grand Rapids	3,344,251	5.02%	7.60%	0.66%	-2.32%	111.31%	2.58%	3.79%
37	Community Shores Bank	Muskegon	184,473	5.12%	-0.80%	0.58%	0.20%	88.81%	1.72%	3.76%
38	Century Bank and Trust	Coldwater	315,604	4.99%	7.49%	0.23%	5.67%	75.18%	2.34%	3.76%
39	First Independence Bank	Detroit	259,692	5.03%	1.93%	0.58%	-16.72%	91.02%	1.26%	3.75%
40	Peoples State Bank of Munising	Munising	142,963	5.63%	15.99%	0.45%	8.73%	72.63%	2.52%	3.75%
41	First National Bank of Michigan	Kalamazoo	571,931	5.11%	16.20%	0.73%	18.46%	93.58%	2.30%	3.74%
42	Old Mission Bank	Sault Sainte Ma	117,731	6.19%	-3.48%	0.75%	9.50%	58.14%	2.73%	3.73%
43	First National Bank of Wakefield	Wakefield	48,048	6.70%	-5.65%	0.35%	0.30%	45.80%	2.24%	3.73%
44	State Bank	Fenton	926,250	4.82%	14.75%	0.66%	14.14%	100.75%	2.47%	3.73%
45	Ann Arbor State Bank	Ann Arbor	309,222	5.27%	11.61%	0.76%	4.65%	93.47%	2.52%	3.72%
46	Independent Bank	Grand Rapids	3,356,129	4.85%	29.68%	0.57%	21.64%	90.30%	2.79%	3.72%
47	Huron Community Bank	East Tawas	214,038	5.08%	3.44%	0.37%	6.83%	78.23%	2.38%	3.71%
48	Clarkston State Bank	Waterford	210,710	4.57%	11.29%	0.53%	3.86%	107.72%	2.08%	3.71%
49	Chelsea State Bank	Chelsea	299,878	5.03%	3.97%	0.19%	5.64%	66.84%	2.71%	3.68%
50	Charlevoix State Bank	Charlevoix	186,601	5.46%	-2.98%	0.17%	-5.75%	63.26%	1.78%	3.68%
51	Homestead Savings Bank	Albion	64,400	4.87%	-1.15%	0.29%	-1.59%	81.13%	3.46%	3.66%
52	Shelby State Bank	Shelby	245,537	5.10%	3.15%	0.26%	-2.49%	75.46%	2.12%	3.63%
53	Southern Michigan Bank & Trust	Coldwater	735,863	5.05%	1.53%	0.58%	4.87%	87.69%	2.25%	3.61%
54	First State Bank of Decatur	Decatur	54,152	5.27%	8.55%	0.40%	-1.83%	72.41%	2.57%	3.60%
55	Northern Interstate Bank, National Asso	Norway	157,160	5.45%	-1.26%	0.42%	-5.80%	65.49%	2.61%	3.59%
56	OSB Community Bank	Brooklyn	102,449	5.50%	30.73%	0.91%	22.29%	90.95%	1.96%	3.58%
57	Exchange State Bank	Carsonville	165,584	4.79%	-1.96%	0.31%	-0.93%	69.30%	2.59%	3.57%
58	Thumb Bank & Trust	Pigeon	262,070	5.08%	0.40%	0.64%	9.81%	71.58%	3.06%	3.56%
59	Port Austin State Bank	Port Austin	52,931	4.49%	3.78%	0.33%	3.37%	94.56%	1.50%	3.56%
60	Superior National Bank & Trust Compa	Hancock	557,853	5.53%	3.63%	0.54%	-1.09%	63.31%	2.63%	3.54%
61	Edgewater Bank	Saint Joseph	169,981	4.71%	6.75%	0.64%	4.63%	88.72%	2.09%	3.53%
62	Central Savings Bank	Sault Sainte Ma	250,470	5.45%	2.93%	0.51%	-2.47%	70.69%	2.25%	3.52%
63	ChoiceOne Bank	Sparta	666,396	4.97%	5.71%	0.44%	6.90%	74.44%	2.74%	3.52%
64	Lakestone Bank & Trust	Lapeer	616,168	5.23%	5.61%	0.35%	0.54%	67.07%	2.38%	3.49%
65	First National Bank & Trust Company o	Iron Mountain	328,938	5.33%	0.14%	0.45%	9.28%	59.90%	2.56%	3.49%
66	Sturgis Bank & Trust Company	Sturgis	431,375	4.97%	10.38%	0.66%	1.62%	91.75%	3.18%	3.48%
67	West Shore Bank	Ludington	449,936	4.81%	10.45%	0.54%	7.92%	90.26%	2.48%	3.48%
68	Kalamazoo County State Bank	Schoolcraft	97,376	5.46%	10.37%	0.12%	2.44%	49.84%	2.09%	3.42%

Rank	Company Name	City	Total Assets	Yield on Loans	Loan Growth Rate	Cost of Funds	Deposit Growth Rate	Loans / Deposits	Yield on Investments (TE)	Net Interest Income (TE)
69	Range Bank, National Association	Marquette	382,627	5.01%	1.26%	0.32%	3.06%	64.10%	2.21%	3.39%
70	Citizens National Bank of Cheboygan	Cheboygan	291,515	5.16%	8.00%	0.11%	0.37%	58.06%	1.81%	3.36%
71	State Savings Bank of Manistique	Manistique	123,570	5.08%	0.86%	0.58%	-3.19%	58.30%	2.62%	3.33%
72	Monroe Bank & Trust	Monroe	1,335,288	4.83%	10.62%	0.19%	-1.34%	64.98%	2.25%	3.31%
73	Macatawa Bank	Holland	1,973,456	4.41%	6.40%	0.43%	6.19%	83.54%	2.65%	3.31%
74	Blissfield State Bank	Blissfield	97,710	4.99%	1.16%	0.35%	-4.87%	55.90%	3.00%	3.31%
75	Grand River Bank	Grandville	264,110	4.50%	17.07%	1.15%	20.87%	104.83%	2.20%	3.28%
76	Highpoint Community Bank	Hastings	318,732	4.35%	3.63%	0.28%	-1.77%	78.40%	2.62%	3.27%
77	G.W. Jones Exchange Bank	Marcellus	59,892	5.78%	-7.96%	0.30%	2.18%	44.75%	1.81%	3.21%
78	Chemical Bank	Detroit	21,460,393	4.61%	8.08%	0.82%	14.33%	98.40%	2.92%	3.18%
79	Eastern Michigan Bank	Croswell	355,048	4.83%	3.02%	0.16%	7.96%	55.18%	2.00%	3.18%
80	New Buffalo Savings Bank	New Buffalo	119,502	4.85%	-10.44%	1.03%	-4.03%	91.85%	0.00%	3.15%
81	Dearborn Federal Savings Bank	Dearborn	266,244	3.89%	8.20%	0.34%	-4.88%	119.49%	1.65%	3.11%
82	Mayville State Bank	Mayville	88,772	5.58%	6.31%	0.27%	-2.59%	46.47%	2.66%	3.09%
83	Eaton Federal Savings Bank	Charlotte	337,612	4.38%	22.48%	0.60%	20.19%	83.07%	2.36%	3.07%
84	Flagstar Bank, FSB	Troy	18,466,868	4.56%	8.48%	1.01%	39.38%	103.87%	2.69%	2.96%
85	Northpointe Bank	Grand Rapids	1,279,654	5.01%	58.19%	1.74%	55.15%	122.26%	0.97%	2.96%
86	Commercial Bank	Alma	526,700	4.47%	-3.77%	0.95%	1.08%	88.80%	2.04%	2.84%
87	Citizens State Bank of Ontonagon	Ontonagon	55,012	5.86%	1.23%	0.16%	5.88%	29.34%	2.22%	2.82%
88	Isabella Bank	Mount Pleasant	1,784,227	4.40%	3.29%	0.96%	2.35%	87.14%	2.81%	2.82%
89	First National Bank of St. Ignace	Saint Ignace	259,632	5.44%	-0.92%	0.61%	-3.08%	35.99%	2.40%	2.63%
90	Freeland State Bank	Freeland	50,566	4.12%	-13.83%	0.20%	-1.61%	18.70%	1.66%	2.04%
91	Auto Club Trust, FSB	Dearborn	505,788	3.48%	-2.35%	1.59%	4.17%	90.65%	2.66%	1.82%
Average			929,039	5.15%	7.71%	0.55%	6.59%	82.56%	2.41%	3.65%
Median			265,318	5.08%	6.40%	0.47%	4.17%	87.14%	2.47%	3.72%
Under \$100 Mil		14	70,419	5.44%	2.44%	0.36%	2.20%	62.12%	2.32%	3.47%
\$100 - \$250 Mil		25	170,667	5.21%	5.50%	0.46%	5.73%	81.49%	2.52%	3.86%
\$250 - \$500 Mil		26	330,362	5.06%	8.43%	0.51%	5.80%	82.34%	2.31%	3.61%
\$500 Mil - \$1 Bil		13	637,554	4.86%	7.52%	0.65%	5.89%	88.92%	2.45%	3.52%
Over \$1 Bil		13	4,800,955	5.19%	16.35%	0.92%	15.27%	100.74%	2.45%	3.70%

Rank	Company Name	City	Total Assets	Dividend Payout LTM	Debt / Assets	Brokered Deposits / Deposits	Non-Int Deposits / Deposits	Service Charges / Deposits	Non-Interest Income
1	University Bank	Ann Arbor	246,382	44.70%	0.66%	0.00%	90.46%	0.01%	15.58%
2	Northpointe Bank	Grand Rapids	1,279,654	26.50%	17.58%	7.96%	10.28%	0.01%	8.77%
3	First Independence Bank	Detroit	259,692	26.23%	12.45%	11.75%	34.02%	0.17%	7.10%
4	Main Street Bank	Bingham Farms	255,194	0.00%	3.92%	7.43%	15.14%	0.17%	3.66%
5	Dart Bank	Mason	454,157	29.51%	15.44%	0.00%	27.24%	0.09%	2.37%
6	Flagstar Bank, FSB	Troy	18,466,868	16.25%	18.72%	4.56%	25.37%	0.11%	2.36%
7	Century Bank and Trust	Coldwater	315,604	43.01%	0.79%	1.99%	30.54%	0.58%	1.64%
8	Shelby State Bank	Shelby	245,537	54.41%	2.59%	0.00%	30.24%	0.31%	1.44%
9	Independent Bank	Grand Rapids	3,356,129	80.35%	0.93%	15.32%	34.28%	0.42%	1.41%
10	First Bank, Upper Michigan	Gladstone	473,516	59.16%	3.92%	0.96%	21.54%	0.09%	1.37%
11	State Savings Bank	Frankfort	223,806	170.45%	3.40%	0.00%	28.22%	0.25%	1.30%
12	Charlevoix State Bank	Charlevoix	186,601	81.61%	0.00%	0.00%	33.21%	0.08%	1.30%
13	New Buffalo Savings Bank	New Buffalo	119,502	0.00%	4.12%	5.98%	1.59%	0.09%	1.27%
14	Monroe Bank & Trust	Monroe	1,335,288	117.80%	0.75%	0.00%	25.22%	0.32%	1.22%
15	Sturgis Bank & Trust Company	Sturgis	431,375	36.74%	9.85%	10.17%	24.10%	0.27%	1.16%
16	West Shore Bank	Ludington	449,936	35.21%	10.47%	0.00%	17.61%	0.17%	1.09%
17	ChoiceOne Bank	Sparta	666,396	38.62%	1.51%	5.94%	26.79%	0.49%	1.07%
18	United Bank of Michigan	Grand Rapids	661,164	26.06%	13.16%	2.57%	22.05%	0.17%	1.01%
19	Union Bank	Lake Odessa	187,228	72.39%	1.34%	0.00%	23.01%	0.14%	1.01%
20	Hantz Bank	Southfield	231,762	0.00%	0.00%	12.27%	33.92%	0.12%	1.00%
21	Auto Club Trust, FSB	Dearborn	505,788	0.00%	15.22%	35.12%	1.65%	0.05%	1.00%
22	Honor Bank	Honor	236,123	27.94%	4.25%	0.00%	23.18%	0.32%	1.00%
23	State Bank	Fenton	926,250	13.50%	5.94%	4.85%	31.13%	0.15%	0.98%
24	Hillsdale County National Bank	Hillsdale	661,748	39.23%	2.38%	0.00%	12.23%	0.20%	0.98%
25	Homestead Savings Bank	Albion	64,400	0.00%	0.00%	0.00%	44.57%	0.29%	0.96%
26	Farmers State Bank of Munith	Munith	79,750	42.11%	0.00%	0.00%	28.14%	0.18%	0.96%
27	Southern Michigan Bank & Trust	Coldwater	735,863	37.97%	4.80%	1.41%	10.65%	0.30%	0.94%
28	Macatawa Bank	Holland	1,973,456	38.71%	3.08%	0.00%	29.23%	0.26%	0.94%
29	Lakestone Bank & Trust	Lapeer	616,168	52.36%	1.79%	0.00%	22.51%	0.35%	0.91%

Rank	Company Name	City	Total Assets	Dividend Payout LTM	Debt / Assets	Brokered Deposits / Deposits	Non-Int Deposits / Deposits	Service Charges / Deposits	Non-Interest Income
30	Bank of Ann Arbor	Ann Arbor	1,686,849	21.49%	6.64%	5.81%	11.25%	0.05%	0.87%
31	Central Savings Bank	Sault Sainte Mari	250,470	44.95%	0.20%	0.00%	27.02%	0.25%	0.86%
32	Oxford Bank	Oxford	457,362	1.22%	0.00%	0.00%	12.39%	0.09%	0.84%
33	First State Bank	Saint Clair Shore:	711,727	39.98%	2.62%	0.66%	17.24%	0.28%	0.84%
34	Highpoint Community Bank	Hastings	318,732	36.86%	8.16%	0.00%	19.91%	0.31%	0.84%
35	Range Bank, National Association	Marquette	382,627	39.45%	0.16%	0.00%	23.26%	0.10%	0.83%
36	Thumb Bank & Trust	Pigeon	262,070	59.38%	1.53%	0.00%	25.88%	0.18%	0.82%
37	First National Bank & Trust Company of Ir	Iron Mountain	328,938	53.01%	2.97%	0.00%	34.35%	0.08%	0.82%
38	Citizens National Bank of Cheboygan	Cheboygan	291,515	0.00%	0.00%	0.00%	29.49%	0.22%	0.81%
39	Mayville State Bank	Mayville	88,772	79.52%	0.00%	0.00%	19.88%	0.58%	0.75%
40	First National Bank in Howell	Howell	408,234	0.00%	0.00%	3.38%	15.14%	0.20%	0.73%
41	Sterling Bank and Trust, FSB	Southfield	3,198,235	9.01%	9.16%	1.31%	7.78%	0.01%	0.72%
42	Chemical Bank	Detroit	21,460,393	38.71%	13.31%	6.32%	24.89%	0.22%	0.72%
43	G.W. Jones Exchange Bank	Marcellus	59,892	43.35%	0.00%	0.00%	47.85%	0.24%	0.71%
44	Peoples State Bank of Munising	Munising	142,963	78.98%	0.00%	0.00%	24.64%	0.09%	0.70%
45	Northstar Bank	Bad Axe	628,529	63.60%	1.81%	3.56%	24.30%	0.23%	0.67%
46	Lake-Osceola State Bank	Baldwin	265,318	27.06%	9.07%	0.49%	23.81%	0.34%	0.65%
47	Tri-County Bank	Brown City	297,479	16.11%	0.00%	0.00%	34.08%	0.18%	0.65%
48	Alden State Bank	Alden	187,673	89.24%	0.00%	0.00%	50.18%	0.35%	0.63%
49	West Michigan Community Bank	Hudsonville	518,084	0.00%	4.45%	5.65%	20.49%	0.09%	0.63%
50	Superior National Bank & Trust Company	Hancock	557,853	147.58%	0.51%	0.00%	19.10%	0.17%	0.62%
51	First Community Bank	Harbor Springs	312,256	65.32%	5.44%	9.03%	28.08%	0.22%	0.60%
52	Isabella Bank	Mount Pleasant	1,784,227	77.70%	19.07%	4.80%	18.44%	0.17%	0.60%
53	Eaton Federal Savings Bank	Charlotte	337,612	0.00%	3.70%	0.78%	13.12%	0.16%	0.59%
54	Mercantile Bank of Michigan	Grand Rapids	3,344,251	70.63%	13.88%	5.00%	36.04%	0.18%	0.58%
55	Old Mission Bank	Sault Sainte Mari	117,731	44.30%	0.00%	0.00%	18.83%	0.12%	0.58%
56	Upper Peninsula State Bank	Escanaba	202,413	72.62%	4.45%	4.33%	11.24%	0.08%	0.57%
57	Eastern Michigan Bank	Croswell	355,048	26.09%	0.00%	0.00%	24.60%	0.19%	0.57%
58	Ann Arbor State Bank	Ann Arbor	309,222	4.85%	6.63%	1.86%	29.28%	0.04%	0.56%

Rank	Company Name	City	Total Assets	Dividend Payout LTM	Debt / Assets	Brokered Deposits / Deposits	Non-Int Deposits / Deposits	Service Charges / Deposits	Non-Interest Income
59	Baybank	Gladstone	99,166	36.37%	3.53%	0.00%	19.28%	0.12%	0.54%
60	Community Shores Bank	Muskegon	184,473	0.00%	0.00%	0.00%	25.24%	0.26%	0.53%
61	Level One Bank	Farmington Hills	1,413,654	0.00%	7.04%	9.59%	28.23%	0.26%	0.53%
62	Northern Interstate Bank, National Associat	Norway	157,160	75.24%	0.51%	0.00%	8.99%	0.10%	0.52%
63	Edgewater Bank	Saint Joseph	169,981	0.00%	4.12%	0.00%	16.00%	0.18%	0.52%
64	OSB Community Bank	Brooklyn	102,449	0.00%	7.81%	18.83%	16.82%	0.28%	0.51%
65	1st State Bank	Saginaw	283,186	6.19%	5.83%	0.00%	45.31%	0.08%	0.49%
66	Huron Community Bank	East Tawas	214,038	32.58%	3.81%	0.00%	23.83%	0.21%	0.48%
67	Citizens State Bank of Ontonagon	Ontonagon	55,012	12.73%	0.00%	2.59%	16.13%	0.13%	0.46%
68	First National Bank of St. Ignace	Saint Ignace	259,632	66.31%	0.00%	0.00%	21.05%	0.14%	0.44%
69	Commercial Bank	Alma	526,700	53.22%	10.45%	25.30%	19.67%	0.08%	0.40%
70	Exchange State Bank	Carsonville	165,584	17.18%	0.00%	0.00%	29.74%	0.13%	0.39%
71	Miners State Bank	Iron River	125,544	102.74%	0.60%	0.56%	21.98%	0.06%	0.38%
72	Chelsea State Bank	Chelsea	299,878	59.97%	0.00%	0.00%	34.00%	0.07%	0.37%
73	mBank	Manistique	1,314,951	22.12%	4.56%	12.43%	22.16%	0.13%	0.36%
74	Sidney State Bank	Sidney	74,805	65.95%	12.03%	3.17%	12.14%	0.18%	0.35%
75	Bay Port State Bank	Bay Port	102,253	31.86%	0.00%	0.00%	27.28%	0.19%	0.35%
76	Blissfield State Bank	Blissfield	97,710	51.51%	0.00%	0.00%	20.06%	0.21%	0.34%
77	Clarkston State Bank	Waterford	210,710	0.00%	4.77%	0.00%	45.04%	0.12%	0.32%
78	Capitol National Bank	Lansing	110,035	0.00%	0.00%	1.87%	34.52%	0.29%	0.32%
79	Gogebic Range Bank	Ironwood	122,310	87.74%	0.31%	0.00%	16.96%	0.15%	0.32%
80	Huron Valley State Bank	Milford	150,845	19.67%	0.00%	4.90%	39.06%	0.11%	0.31%
81	Grand River Bank	Grandville	264,110	0.00%	2.84%	8.61%	19.18%	0.02%	0.28%
82	First National Bank of Wakefield	Wakefield	48,048	96.68%	0.00%	0.00%	26.14%	0.14%	0.25%
83	First National Bank of America	East Lansing	1,798,459	19.41%	27.86%	46.23%	6.03%	0.01%	0.25%
84	State Savings Bank of Manistique	Manistique	123,570	59.64%	6.04%	0.00%	6.96%	0.12%	0.24%
85	Huron National Bank	Rogers City	63,279	59.34%	0.00%	0.00%	19.01%	0.10%	0.21%
86	First National Bank of Michigan	Kalamazoo	571,931	0.00%	6.64%	13.71%	24.82%	0.06%	0.20%
87	Kalamazoo County State Bank	Schoolcraft	97,376	34.84%	0.00%	0.00%	32.38%	0.21%	0.19%

Rank	Company Name	City	Total Assets	Dividend Payout LTM	Debt / Assets	Brokered Deposits / Deposits	Non-Int Deposits / Deposits	Service Charges / Deposits	Non-Interest Income
88	First State Bank of Decatur	Decatur	54,152	32.25%	3.42%	0.00%	17.65%	0.18%	0.19%
89	Freeland State Bank	Freeland	50,566	0.00%	0.00%	0.00%	14.51%	0.11%	0.14%
90	Port Austin State Bank	Port Austin	52,931	59.09%	0.92%	0.00%	25.81%	0.05%	0.10%
91	Dearborn Federal Savings Bank	Dearborn	266,244	0.00%	6.95%	0.00%	5.77%	0.06%	0.06%
Average			929,039	39.17%	4.32%	3.62%	24.09%	0.18%	1.07%
Median			265,318	36.74%	2.62%	0.00%	23.81%	0.17%	0.65%
Under \$100 Mil		14	70,419	43.84%	1.42%	0.41%	24.54%	0.20%	0.44%
\$100 - \$250 Mil		25	170,667	46.53%	1.95%	1.95%	27.25%	0.17%	1.26%
\$250 - \$500 Mil		26	330,362	28.33%	4.24%	2.17%	24.46%	0.17%	1.16%
\$500 Mil - \$1 Bil		13	637,554	39.39%	5.48%	7.60%	19.43%	0.20%	0.79%
Over \$1 Bil		13	4,800,955	41.44%	10.97%	9.18%	21.48%	0.16%	1.49%

Rank	Company Name	City	Total Assets	Revenue per Employee YTD	Personnel Expense	Occupancy Expense	Other Expense	Total Overhead	Efficiency Ratio
1	Sterling Bank and Trust, FSB	Southfield	3,198,235	352.5	0.89%	0.23%	0.45%	1.57%	33.11%
2	First National Bank of America	East Lansing	1,798,459	307.0	1.66%	0.22%	0.84%	2.72%	43.98%
3	Bank of Ann Arbor	Ann Arbor	1,686,849	316.7	1.66%	0.24%	0.68%	2.58%	49.69%
4	Chemical Bank	Detroit	21,460,393	203.4	1.06%	0.25%	0.71%	2.02%	51.04%
5	Gogebic Range Bank	Ironwood	122,310	158.3	1.23%	0.35%	1.03%	2.61%	53.52%
6	Macatawa Bank	Holland	1,973,456	184.3	1.32%	0.35%	0.65%	2.32%	54.57%
7	Mercantile Bank of Michigan	Grand Rapids	3,344,251	195.4	1.46%	0.28%	0.76%	2.50%	55.94%
8	Tri-County Bank	Brown City	297,479	150.3	1.72%	0.29%	0.82%	2.83%	57.26%
9	Port Austin State Bank	Port Austin	52,931	228.8	1.17%	0.14%	0.81%	2.12%	58.10%
10	Ann Arbor State Bank	Ann Arbor	309,222	213.1	1.61%	0.30%	0.59%	2.51%	58.51%
11	First Bank, Upper Michigan	Gladstone	473,516	149.6	1.97%	0.34%	0.94%	3.25%	59.25%
12	Chelsea State Bank	Chelsea	299,878	209.9	1.50%	0.25%	0.65%	2.40%	59.37%
13	Upper Peninsula State Bank	Escanaba	202,413	164.1	1.70%	0.30%	0.69%	2.69%	60.15%
14	Monroe Bank & Trust	Monroe	1,335,288	163.1	1.66%	0.28%	0.80%	2.75%	60.54%
15	Clarkston State Bank	Waterford	210,710	243.2	1.47%	0.16%	0.81%	2.44%	60.61%
16	State Bank	Fenton	926,250	172.4	1.58%	0.40%	0.98%	2.95%	61.25%
17	Central Savings Bank	Sault Sainte Ma	250,470	140.5	1.44%	0.28%	1.00%	2.71%	61.26%
18	Charlevoix State Bank	Charlevoix	186,601	176.0	1.45%	0.36%	1.25%	3.06%	61.44%
19	First National Bank of Michigan	Kalamazoo	571,931	256.6	1.40%	0.27%	0.76%	2.43%	61.62%
20	Superior National Bank & Trust Company	Hancock	557,853	158.0	1.54%	0.23%	0.81%	2.57%	61.77%
21	Peoples State Bank of Munising	Munising	142,963	149.9	1.58%	0.21%	0.97%	2.76%	61.97%
22	Huron Valley State Bank	Milford	150,845	203.5	1.56%	0.20%	0.95%	2.71%	62.08%
23	Commercial Bank	Alma	526,700	142.0	1.21%	0.26%	0.58%	2.05%	62.81%
24	Eastern Michigan Bank	Croswell	355,048	132.3	1.39%	0.24%	0.76%	2.38%	63.27%
25	Isabella Bank	Mount Pleasant	1,784,227	145.7	1.07%	0.45%	0.69%	2.21%	64.46%
26	Hillsdale County National Bank	Hillsdale	661,748	137.2	1.99%	0.45%	0.89%	3.33%	65.56%
27	Century Bank and Trust	Coldwater	315,604	98.1	2.07%	0.61%	0.87%	3.55%	65.86%
28	Independent Bank	Grand Rapids	3,356,129	127.6	1.95%	0.42%	1.05%	3.41%	66.00%

Rank	Company Name	City	Total Assets	Revenue per Employee YTD	Personnel Expense	Occupancy Expense	Other Expense	Total Overhead	Efficiency Ratio
29	Huron National Bank	Rogers City	63,279	159.9	1.40%	0.36%	0.90%	2.67%	66.41%
30	Lakestone Bank & Trust	Lapeer	616,168	152.9	1.56%	0.32%	1.05%	2.92%	66.41%
31	Southern Michigan Bank & Trust	Coldwater	735,863	139.2	1.67%	0.37%	1.00%	3.04%	66.73%
32	Lake-Osceola State Bank	Baldwin	265,318	149.5	1.61%	0.48%	0.96%	3.05%	66.90%
33	Level One Bank	Farmington Hill	1,413,654	191.8	1.91%	0.28%	0.79%	2.98%	67.28%
34	1st State Bank	Saginaw	283,186	170.7	1.76%	0.29%	0.96%	3.00%	68.14%
35	First State Bank	Saint Clair Shor	711,727	153.9	1.87%	0.41%	0.88%	3.16%	68.19%
36	First Community Bank	Harbor Springs	312,256	189.4	1.86%	0.64%	0.92%	3.42%	68.34%
37	Exchange State Bank	Carsonville	165,584	159.0	1.85%	0.39%	0.47%	2.72%	68.53%
38	ChoiceOne Bank	Sparta	666,396	135.9	1.73%	0.43%	1.04%	3.20%	69.57%
39	United Bank of Michigan	Grand Rapids	661,164	165.3	1.96%	0.45%	0.97%	3.38%	69.59%
40	Sturgis Bank & Trust Company	Sturgis	431,375	121.2	1.92%	0.39%	0.96%	3.27%	70.15%
41	Huron Community Bank	East Tawas	214,038	121.0	1.74%	0.36%	0.87%	2.97%	70.15%
42	State Savings Bank of Manistique	Manistique	123,570	137.7	1.45%	0.27%	0.79%	2.50%	70.16%
43	Honor Bank	Honor	236,123	129.0	1.76%	0.45%	1.28%	3.49%	70.77%
44	First National Bank in Howell	Howell	408,234	155.7	2.01%	0.33%	1.05%	3.39%	70.91%
45	Miners State Bank	Iron River	125,544	135.2	1.67%	0.66%	0.81%	3.14%	71.46%
46	Range Bank, National Association	Marquette	382,627	113.8	1.94%	0.36%	0.74%	3.04%	71.86%
47	Baybank	Gladstone	99,166	134.1	1.73%	0.44%	1.19%	3.37%	72.15%
48	Northstar Bank	Bad Axe	628,529	171.5	1.73%	0.33%	1.22%	3.28%	72.57%
49	mBank	Manistique	1,314,951	164.8	1.58%	0.50%	1.07%	3.15%	72.62%
50	Flagstar Bank, FSB	Troy	18,466,868	135.1	2.20%	0.32%	1.37%	3.89%	72.68%
51	Northern Interstate Bank, National Asso	Norway	157,160	109.6	1.70%	0.29%	1.02%	3.00%	73.03%
52	West Michigan Community Bank	Hudsonville	518,084	194.4	1.73%	0.27%	1.30%	3.30%	73.22%
53	First National Bank & Trust Company o	Iron Mountain	328,938	138.3	1.85%	0.42%	0.91%	3.18%	73.70%
54	Oxford Bank	Oxford	457,362	144.9	2.15%	0.42%	0.98%	3.55%	73.80%
55	Blissfield State Bank	Blissfield	97,710	118.1	1.48%	0.38%	0.85%	2.71%	74.19%
56	Mayville State Bank	Mayville	88,772	87.9	1.57%	0.36%	0.93%	2.86%	74.36%

Rank	Company Name	City	Total Assets	Revenue per Employee YTD	Personnel Expense	Occupancy Expense	Other Expense	Total Overhead	Efficiency Ratio
57	First State Bank of Decatur	Decatur	54,152	124.5	1.65%	0.28%	0.92%	2.86%	75.36%
58	Alden State Bank	Alden	187,673	208.9	1.53%	0.29%	1.78%	3.60%	75.64%
59	Farmers State Bank of Munith	Munith	79,750	138.4	1.90%	0.39%	1.45%	3.74%	75.99%
60	Dearborn Federal Savings Bank	Dearborn	266,244	190.0	1.44%	0.42%	0.55%	2.42%	76.16%
61	Northpointe Bank	Grand Rapids	1,279,654	43.2	6.54%	0.45%	1.94%	8.94%	76.16%
62	Grand River Bank	Grandville	264,110	161.9	1.92%	0.17%	0.62%	2.72%	76.30%
63	Highpoint Community Bank	Hastings	318,732	129.8	1.75%	0.40%	1.05%	3.20%	77.88%
64	Old Mission Bank	Sault Sainte Ma	117,731	129.1	1.90%	0.34%	1.14%	3.38%	78.20%
65	West Shore Bank	Ludington	449,936	125.1	1.94%	0.59%	1.15%	3.68%	78.42%
66	Sidney State Bank	Sidney	74,805	139.6	2.06%	0.51%	1.05%	3.62%	79.40%
67	Capitol National Bank	Lansing	110,035	170.1	1.95%	0.45%	1.21%	3.61%	80.01%
68	Shelby State Bank	Shelby	245,537	93.5	2.41%	0.47%	1.24%	4.12%	81.15%
69	Bay Port State Bank	Bay Port	102,253	132.4	1.86%	0.42%	1.33%	3.61%	81.27%
70	Dart Bank	Mason	454,157	104.7	3.45%	0.50%	1.08%	5.03%	81.80%
71	Citizens State Bank of Ontonagon	Ontonagon	55,012	127.1	1.31%	0.25%	1.13%	2.69%	82.04%
72	First Independence Bank	Detroit	259,692	112.0	3.37%	0.46%	5.11%	8.95%	82.43%
73	New Buffalo Savings Bank	New Buffalo	119,502	112.2	1.92%	0.34%	1.40%	3.66%	82.72%
74	First National Bank of St. Ignace	Saint Ignace	259,632	119.8	1.39%	0.14%	1.02%	2.56%	83.26%
75	First National Bank of Wakefield	Wakefield	48,048	118.4	1.74%	0.58%	1.01%	3.33%	83.60%
76	Thumb Bank & Trust	Pigeon	262,070	111.1	2.22%	0.43%	1.02%	3.67%	83.74%
77	Hantz Bank	Southfield	231,762	118.6	2.23%	0.22%	1.61%	4.07%	83.90%
78	Community Shores Bank	Muskegon	184,473	107.9	2.28%	0.40%	0.95%	3.63%	84.46%
79	G.W. Jones Exchange Bank	Marcellus	59,892	62.2	1.60%	0.44%	1.28%	3.32%	84.67%
80	Main Street Bank	Bingham Farms	255,194	97.4	4.52%	0.61%	1.33%	6.46%	86.07%
81	Union Bank	Lake Odessa	187,228	110.5	2.66%	0.60%	1.17%	4.43%	88.12%
82	Kalamazoo County State Bank	Schoolcraft	97,376	99.6	1.62%	0.32%	1.28%	3.23%	89.45%
83	Eaton Federal Savings Bank	Charlotte	337,612	105.3	1.85%	0.25%	1.21%	3.31%	90.47%
84	University Bank	Ann Arbor	246,382	23.6	12.10%	1.05%	5.19%	18.34%	91.85%

Rank	Company Name	City	Total Assets	Revenue per Employee YTD	Personnel Expense	Occupancy Expense	Other Expense	Total Overhead	Efficiency Ratio
85	Edgewater Bank	Saint Joseph	169,981	150.4	2.57%	0.40%	0.91%	3.87%	95.71%
86	Homestead Savings Bank	Albion	64,400	97.4	2.12%	0.59%	1.72%	4.44%	96.18%
87	State Savings Bank	Frankfort	223,806	84.5	3.57%	0.68%	1.75%	6.00%	96.52%
88	OSB Community Bank	Brooklyn	102,449	115.8	2.08%	0.65%	1.33%	4.06%	99.24%
89	Citizens National Bank of Cheboygan	Cheboygan	291,515	128.2	1.83%	0.37%	2.15%	4.34%	104.26%
90	Freeland State Bank	Freeland	50,566	104.1	1.30%	0.19%	0.83%	2.32%	106.59%
91	Auto Club Trust, FSB	Dearborn	505,788	111.6	1.47%	0.55%	1.35%	3.37%	119.57%
Average			929,039	148.0	1.98%	0.38%	1.11%	3.47%	72.72%
Median			265,318	138.4	1.73%	0.36%	0.98%	3.16%	71.86%
Under \$100 Mil		14	70,419	124.3	1.62%	0.37%	1.10%	3.09%	79.89%
\$100 - \$250 Mil		25	170,667	137.8	2.33%	0.41%	1.28%	4.02%	76.11%
\$250 - \$500 Mil		26	330,362	140.9	2.02%	0.38%	1.13%	3.53%	73.44%
\$500 Mil - \$1 Bil		13	637,554	160.8	1.65%	0.36%	0.99%	3.00%	70.68%
Over \$1 Bil		13	4,800,955	194.7	1.92%	0.33%	0.91%	3.16%	59.08%

Rank	Company Name	City	Total Assets	OREO	Reserve / Loans	Provision Expense	Past Due Loans 30 -89 Days	NPA's + 90 Day PD's	Net Charge Offs	NPA's / Equity + Reserves	Asset Quality Index
1	Grand River Bank	Grandville	264,110	0	1.10%	0.11%	0.19%	0.00%	0.00%	0.00%	0.19%
2	Ann Arbor State Bank	Ann Arbor	309,222	0	0.76%	0.07%	0.00%	0.27%	0.00%	2.24%	0.27%
3	Bank of Ann Arbor	Ann Arbor	1,686,849	553	1.41%	0.17%	0.01%	0.13%	0.16%	1.05%	0.30%
4	State Bank	Fenton	926,250	32	0.58%	0.13%	0.17%	0.12%	0.02%	0.95%	0.31%
5	First Community Bank	Harbor Springs	312,256	558	1.07%	0.15%	0.11%	0.18%	0.09%	1.75%	0.38%
6	Hantz Bank	Southfield	231,762	0	0.93%	-0.21%	0.01%	0.40%	-0.07%	2.96%	0.41%
7	Clarkston State Bank	Waterford	210,710	706	1.07%	0.00%	0.04%	0.41%	-0.01%	3.65%	0.45%
8	Lakestone Bank & Trust	Lapeer	616,168	508	0.47%	0.00%	0.14%	0.34%	-0.02%	3.42%	0.48%
9	First National Bank in Howell	Howell	408,234	0	1.73%	0.00%	0.20%	0.30%	-0.25%	2.33%	0.50%
10	Auto Club Trust, FSB	Dearborn	505,788	0	0.75%	0.09%	0.32%	0.16%	0.03%	1.46%	0.51%
11	Sterling Bank and Trust, FSB	Southfield	3,198,235	0	0.75%	0.10%	0.25%	0.32%	-0.01%	3.08%	0.57%
12	West Michigan Community Bank	Hudsonville	518,084	0	1.40%	0.24%	0.12%	0.46%	-0.01%	4.06%	0.58%
13	Highpoint Community Bank	Hastings	318,732	200	0.62%	0.02%	0.08%	0.45%	0.08%	4.51%	0.61%
14	ChoiceOne Bank	Sparta	666,396	102	1.09%	0.01%	0.14%	0.54%	-0.02%	4.49%	0.68%
15	Tri-County Bank	Brown City	297,479	119	0.84%	0.14%	0.06%	0.62%	0.01%	5.02%	0.69%
16	Huron Valley State Bank	Milford	150,845	0	1.15%	0.12%	0.30%	0.41%	0.00%	3.64%	0.71%
17	First National Bank of Michigan	Kalamazoo	571,931	0	1.46%	0.20%	0.02%	0.72%	0.01%	6.98%	0.75%
18	Port Austin State Bank	Port Austin	52,931	0	0.71%	0.11%	0.15%	0.51%	0.11%	0.30%	0.77%
19	Mercantile Bank of Michigan	Grand Rapids	3,344,251	811	0.81%	0.03%	0.05%	0.73%	-0.07%	5.79%	0.78%
20	Southern Michigan Bank & Trust	Coldwater	735,863	99	0.96%	0.03%	0.06%	0.77%	0.03%	3.62%	0.86%
21	Upper Peninsula State Bank	Escanaba	202,413	30	1.57%	0.06%	0.19%	0.50%	0.23%	2.94%	0.92%
22	University Bank	Ann Arbor	246,382	71	0.33%	-0.11%	0.49%	0.50%	-0.17%	4.95%	0.99%
23	Macatawa Bank	Holland	1,973,456	3,380	1.20%	0.02%	0.03%	1.05%	0.01%	8.55%	1.09%
24	Monroe Bank & Trust	Monroe	1,335,288	692	1.01%	-0.01%	0.39%	0.76%	-0.03%	7.52%	1.15%
25	Eastern Michigan Bank	Croswell	355,048	0	0.88%	0.11%	0.57%	0.53%	0.08%	1.96%	1.18%
26	Main Street Bank	Bingham Farms	255,194	0	0.55%	0.02%	0.73%	0.48%	0.03%	4.98%	1.24%
27	Honor Bank	Honor	236,123	707	1.25%	0.28%	0.57%	0.61%	0.07%	5.66%	1.25%
28	Chemical Bank	Detroit	21,460,393	13,158	0.72%	0.15%	0.37%	0.79%	0.09%	4.74%	1.25%
29	Bay Port State Bank	Bay Port	102,253	0	1.30%	0.09%	0.42%	0.88%	0.00%	9.56%	1.30%
30	Exchange State Bank	Carsonville	165,584	50	1.23%	0.00%	0.89%	0.38%	0.05%	3.08%	1.32%
31	Kalamazoo County State Bank	Schoolcraft	97,376	354	0.83%	0.08%	0.64%	0.62%	0.08%	5.00%	1.34%
32	Edgewater Bank	Saint Joseph	169,981	0	1.09%	0.10%	0.53%	0.79%	0.02%	7.48%	1.34%
33	Citizens National Bank of Cheboygan	Cheboygan	291,515	99	1.12%	0.00%	0.40%	0.97%	-0.10%	11.04%	1.37%
34	Charlevoix State Bank	Charlevoix	186,601	47	1.16%	0.00%	0.68%	0.70%	-0.01%	7.17%	1.38%

Rank	Company Name	City	Total Assets	OREO	Reserve / Loans	Provision Expense	Past Due Loans 30 -89 Days	NPA's + 90 Day PD's	Net Charge Offs	NPA's / Equity + Reserves	Asset Quality Index
35	First Independence Bank	Detroit	259,692	0	0.82%	0.05%	0.93%	0.44%	0.07%	4.34%	1.44%
36	Thumb Bank & Trust	Pigeon	262,070	0	1.30%	-0.10%	0.66%	0.79%	-0.08%	8.26%	1.45%
37	Old Mission Bank	Sault Sainte Ma	117,731	0	1.48%	0.00%	0.17%	1.22%	0.12%	9.91%	1.51%
38	1st State Bank	Saginaw	283,186	297	1.44%	0.17%	0.22%	1.08%	0.28%	8.48%	1.58%
39	Eaton Federal Savings Bank	Charlotte	337,612	45	0.99%	0.00%	0.44%	1.16%	-0.02%	7.04%	1.60%
40	mBank	Manistique	1,314,951	3,119	0.49%	0.04%	0.61%	0.99%	0.04%	8.58%	1.64%
41	United Bank of Michigan	Grand Rapids	661,164	1,116	0.93%	0.16%	0.14%	1.30%	0.21%	12.18%	1.65%
42	OSB Community Bank	Brooklyn	102,449	27	1.15%	-0.04%	0.33%	1.25%	0.11%	11.12%	1.69%
43	Shelby State Bank	Shelby	245,537	267	1.06%	0.05%	0.36%	1.35%	0.01%	14.16%	1.72%
44	Huron Community Bank	East Tawas	214,038	530	1.29%	-0.07%	0.92%	0.82%	-0.07%	6.09%	1.74%
45	Level One Bank	Farmington Hill	1,413,654	0	1.02%	0.03%	0.33%	1.39%	0.05%	11.57%	1.77%
46	West Shore Bank	Ludington	449,936	374	0.94%	0.00%	0.69%	1.10%	0.06%	11.09%	1.85%
47	Range Bank, National Association	Marquette	382,627	1,127	1.31%	0.26%	0.18%	1.39%	0.29%	13.70%	1.86%
48	Hillsdale County National Bank	Hillsdale	661,748	223	1.23%	0.03%	1.02%	0.92%	0.02%	8.23%	1.96%
49	Miners State Bank	Iron River	125,544	649	0.79%	0.12%	0.28%	1.45%	0.25%	14.00%	1.98%
50	Independent Bank	Grand Rapids	3,356,129	1,178	0.93%	0.05%	0.17%	1.86%	-0.03%	17.03%	2.03%
51	Isabella Bank	Mount Pleasant	1,784,227	262	0.74%	0.06%	0.36%	1.66%	0.03%	19.47%	2.05%
52	Dart Bank	Mason	454,157	0	1.06%	0.00%	0.28%	1.81%	-0.10%	18.98%	2.09%
53	Alden State Bank	Alden	187,673	0	1.60%	0.07%	0.36%	1.66%	0.09%	11.67%	2.11%
54	Century Bank and Trust	Coldwater	315,604	283	1.25%	0.27%	0.95%	0.99%	0.22%	7.17%	2.16%
55	Peoples State Bank of Munising	Munising	142,963	345	2.10%	0.00%	1.14%	1.12%	-0.01%	8.26%	2.26%
56	First State Bank	Saint Clair Shor	711,727	1,319	1.38%	0.11%	0.99%	1.31%	-0.09%	10.75%	2.30%
57	Oxford Bank	Oxford	457,362	127	1.00%	0.05%	0.40%	1.76%	0.14%	18.07%	2.30%
58	Gogebic Range Bank	Ironwood	122,310	221	1.21%	0.19%	0.77%	1.18%	0.47%	8.16%	2.42%
59	Northpointe Bank	Grand Rapids	1,279,654	445	0.39%	0.02%	1.31%	1.16%	-0.03%	13.32%	2.47%
60	State Savings Bank	Frankfort	223,806	217	0.72%	0.03%	1.08%	1.50%	0.03%	13.43%	2.61%
61	Blissfield State Bank	Blissfield	97,710	0	1.77%	0.26%	0.34%	2.17%	0.12%	17.44%	2.63%
62	Flagstar Bank, FSB	Troy	18,466,868	7,173	0.96%	-0.04%	0.85%	1.76%	0.03%	5.05%	2.64%
63	Sturgis Bank & Trust Company	Sturgis	431,375	193	1.03%	0.04%	0.22%	2.46%	0.00%	23.16%	2.68%
64	Dearborn Federal Savings Bank	Dearborn	266,244	0	1.18%	0.00%	0.67%	2.01%	-0.02%	6.83%	2.68%
65	Lake-Osceola State Bank	Baldwin	265,318	825	1.16%	0.15%	0.85%	1.78%	0.08%	17.67%	2.71%
66	Sidney State Bank	Sidney	74,805	187	1.03%	0.14%	0.81%	1.91%	-0.02%	19.20%	2.72%
67	Commercial Bank	Alma	526,700	374	0.71%	0.00%	0.64%	2.10%	0.00%	21.93%	2.74%
68	Superior National Bank & Trust Compa	Hancock	557,853	280	1.66%	0.01%	0.88%	1.95%	-0.30%	15.01%	2.83%

Rank	Company Name	City	Total Assets	OREO	Reserve / Loans	Provision Expense	Past Due Loans 30 -89 Days	NPA's + 90 Day PD's	Net Charge Offs	NPA's / Equity + Reserves	Asset Quality Index	
69	Farmers State Bank of Munith	Munith	79,750	294	0.84%	0.00%	1.52%	1.50%	-0.06%	14.78%	3.02%	
70	Mayville State Bank	Mayville	88,772	0	1.55%	0.00%	2.60%	0.67%	-0.16%	5.96%	3.27%	
71	State Savings Bank of Manistique	Manistique	123,570	391	0.96%	0.07%	1.07%	2.25%	0.09%	16.52%	3.41%	
72	Northern Interstate Bank, National Asso	Norway	157,160	1,144	0.91%	0.08%	1.49%	2.06%	0.00%	16.57%	3.55%	
73	Northstar Bank	Bad Axe	628,529	118	1.62%	0.00%	0.34%	3.55%	0.02%	27.48%	3.91%	
74	First Bank, Upper Michigan	Gladstone	473,516	1,556	1.25%	0.37%	0.56%	3.28%	0.08%	24.47%	3.92%	
75	First National Bank & Trust Company o	Iron Mountain	328,938	335	1.09%	0.16%	1.62%	1.83%	0.55%	14.84%	4.00%	
76	Capitol National Bank	Lansing	110,035	133	2.52%	0.17%	0.58%	3.47%	-0.07%	20.88%	4.05%	
77	New Buffalo Savings Bank	New Buffalo	119,502	193	1.18%	-0.04%	0.35%	3.97%	0.00%	29.49%	4.32%	
78	First National Bank of St. Ignace	Saint Ignace	259,632	87	1.21%	-0.03%	3.01%	1.36%	-0.04%	16.08%	4.37%	
79	Community Shores Bank	Muskegon	184,473	820	1.19%	0.00%	0.10%	4.17%	0.11%	38.70%	4.38%	
80	Chelsea State Bank	Chelsea	299,878	599	1.84%	-0.20%	3.80%	0.61%	-0.15%	4.94%	4.41%	
81	Baybank	Gladstone	99,166	266	0.95%	0.13%	2.10%	2.21%	0.11%	21.15%	4.42%	
82	First State Bank of Decatur	Decatur	54,152	58	1.49%	0.00%	1.74%	2.80%	0.01%	5.74%	4.55%	
83	First National Bank of America	East Lansing	1,798,459	4,820	1.22%	0.37%	1.37%	3.19%	0.08%	32.26%	4.64%	
84	Citizens State Bank of Ontonagon	Ontonagon	55,012	148	2.18%	0.17%	1.78%	2.29%	0.63%	16.36%	4.70%	
85	First National Bank of Wakefield	Wakefield	48,048	493	1.46%	0.22%	2.52%	1.68%	0.56%	17.24%	4.76%	
86	G.W. Jones Exchange Bank	Marcellus	59,892	714	1.29%	0.00%	3.84%	1.29%	-0.01%	10.78%	5.13%	
87	Homestead Savings Bank	Albion	64,400	276	0.84%	0.00%	2.45%	3.23%	-0.05%	43.74%	5.68%	
88	Central Savings Bank	Sault Sainte Ma	250,470	716	1.36%	0.13%	2.67%	3.32%	0.04%	24.06%	6.03%	
89	Union Bank	Lake Odessa	187,228	0	0.90%	0.00%	3.06%	3.07%	-0.05%	28.70%	6.13%	
90	Huron National Bank	Rogers City	63,279	461	1.05%	0.35%	2.80%	4.00%	0.51%	24.89%	7.31%	
91	Freeland State Bank	Freeland	50,566	80	2.58%	-0.11%	5.68%	1.89%	-0.32%	10.58%	7.57%	
Average			929,039	628	1.14%	0.07%	0.84%	1.36%	0.05%	11.36%	2.28%	
Median			265,318	200	1.09%	0.05%	0.49%	1.16%	0.02%	8.55%	1.85%	
Under \$100 Mil			14	70,419	238	1.33%	0.10%	2.07%	1.91%	0.11%	15.23%	4.13%
\$100 - \$250 Mil			25	170,667	262	1.21%	0.04%	0.65%	1.44%	0.05%	11.95%	2.16%
\$250 - \$500 Mil			26	330,362	290	1.11%	0.07%	0.79%	1.19%	0.05%	10.12%	2.06%
\$500 Mil - \$1 Bil			13	637,554	321	1.10%	0.08%	0.38%	1.10%	-0.01%	9.27%	1.50%
Over \$1 Bil			13	4,800,955	2,738	0.90%	0.08%	0.47%	1.21%	0.02%	10.62%	1.72%

Rank	Company Name	City	Total Assets	4Q18 Net Inc per Employee	Net Income 4Q 2017	Net Income 3Q 2018	Net Income 4Q 2018	Net Income 2016	Net Income 2017	Net Income 2018	Return on Assets	Return on Equity
1	First National Bank of America	East Lansing	1,798,459	25.6	3,805	10,546	7,717	23,348	27,661	38,645	2.48%	27.38%
2	Sterling Bank and Trust, FSB	Southfield	3,198,235	48.5	7,458	16,855	17,066	35,757	40,685	67,932	2.19%	24.95%
3	Northpointe Bank	Grand Rapids	1,279,654	3.6	3,077	12,476	2,593	14,461	12,719	22,645	2.18%	24.93%
4	Bank of Ann Arbor	Ann Arbor	1,686,849	32.9	1,191	8,240	7,096	17,457	20,093	30,711	1.90%	18.13%
5	Charlevoix State Bank	Charlevoix	186,601	23.5	1,013	987	916	2,631	3,188	3,535	1.51%	17.18%
6	Monroe Bank & Trust	Monroe	1,335,288	17.2	(45)	5,068	4,656	14,720	10,903	18,760	1.40%	15.53%
7	First Independence Bank	Detroit	259,692	7.7	655	879	675	594	1,708	3,050	1.16%	14.96%
8	State Bank	Fenton	926,250	12.4	2,491	3,765	2,263	5,570	9,594	11,108	1.32%	14.55%
9	Hillsdale County National Bank	Hillsdale	661,748	11.0	1,541	2,396	2,104	4,995	6,352	8,898	1.38%	14.50%
10	Tri-County Bank	Brown City	297,479	14.3	877	1,046	1,171	3,271	3,462	4,501	1.54%	13.98%
11	Macatawa Bank	Holland	1,973,456	22.7	2,572	7,393	7,599	17,335	17,801	28,554	1.51%	13.35%
12	Gogebic Range Bank	Ironwood	122,310	13.5	537	459	446	922	1,680	1,795	1.46%	13.25%
13	Chelsea State Bank	Chelsea	299,878	32.1	1,508	1,230	1,637	4,920	4,598	5,261	1.46%	13.17%
14	Independent Bank	Grand Rapids	3,356,129	11.4	4,381	12,380	10,363	23,754	23,975	41,692	1.33%	13.14%
15	Lake-Osceola State Bank	Baldwin	265,318	7.9	296	855	531	2,006	2,100	2,883	1.11%	12.51%
16	Clarkston State Bank	Waterford	210,710	22.5	(811)	652	697	1,582	860	2,559	1.26%	12.46%
17	Flagstar Bank, FSB	Troy	18,466,868	14.8	(7,654)	54,972	58,433	188,480	117,446	211,650	1.18%	12.28%
18	Ann Arbor State Bank	Ann Arbor	309,222	20.9	846	1,053	1,086	3,211	3,437	4,126	1.36%	12.19%
19	Mercantile Bank of Michigan	Grand Rapids	3,344,251	20.7	6,877	11,577	13,047	33,182	33,274	47,669	1.46%	12.17%
20	Huron Valley State Bank	Milford	150,845	16.3	241	454	474	1,172	1,254	1,754	1.21%	12.03%
21	First Community Bank	Harbor Springs	312,256	16.7	917	1,231	1,151	4,320	4,191	4,253	1.13%	12.00%
22	Lakestone Bank & Trust	Lapeer	616,168	14.8	1,201	1,745	2,023	2,043	5,511	6,960	1.13%	12.00%
23	Isabella Bank	Mount Pleasant	1,784,227	13.0	4,789	4,311	4,309	15,395	16,743	16,860	0.95%	11.98%
24	Sturgis Bank & Trust Company	Sturgis	431,375	10.1	886	1,335	1,227	2,858	3,415	4,627	1.07%	11.40%
25	First National Bank of Michigan	Kalamazoo	571,931	19.5	397	1,397	1,445	4,495	3,949	5,454	1.07%	11.28%
26	Peoples State Bank of Munising	Munising	142,963	15.5	182	525	526	1,429	1,323	1,927	1.39%	11.17%
27	First Bank, Upper Michigan	Gladstone	473,516	17.5	3,691	1,933	2,088	3,689	6,546	7,502	1.35%	11.00%
28	University Bank	Ann Arbor	246,382	(0.4)	2,345	1,184	(161)	3,853	5,171	2,606	1.24%	10.98%
29	Commercial Bank	Alma	526,700	11.4	1,425	1,308	1,189	3,145	3,780	5,006	0.96%	10.84%
30	Chemical Bank	Detroit	21,460,393	24.7	15,956	73,544	77,116	129,062	162,698	295,302	1.46%	10.75%
31	Baybank	Gladstone	99,166	10.2	179	231	296	653	731	932	0.98%	10.72%
32	United Bank of Michigan	Grand Rapids	661,164	8.7	982	1,796	1,274	4,471	4,830	6,716	1.07%	10.69%
33	Honor Bank	Honor	236,123	7.4	300	686	531	1,047	1,412	2,183	0.92%	10.62%
34	Level One Bank	Farmington Hill	1,413,654	14.8	1,205	3,440	3,969	11,935	10,979	14,732	1.10%	10.62%
35	Oxford Bank	Oxford	457,362	8.3	(383)	1,308	962	1,884	1,692	4,082	0.96%	10.61%
36	First State Bank	Saint Clair Shor	711,727	11.0	1,357	2,260	1,884	5,909	5,359	7,717	1.09%	10.51%
37	1st State Bank	Saginaw	283,186	8.8	286	769	534	1,768	1,899	2,586	0.97%	10.50%

Rank	Company Name	City	Total Assets	4Q18 Net Inc per Employee	Net Income 4Q 2017	Net Income 3Q 2018	Net Income 4Q 2018	Net Income 2016	Net Income 2017	Net Income 2018	Return on Assets	Return on Equity
38	Southern Michigan Bank & Trust	Coldwater	735,863	9.9	912	2,401	1,854	6,097	5,675	8,581	1.18%	10.42%
39	Century Bank and Trust	Coldwater	315,604	11.5	(924)	884	1,328	2,652	1,163	3,825	1.27%	10.42%
40	Dart Bank	Mason	454,157	6.6	1,427	1,018	1,010	2,903	3,624	3,860	0.91%	10.39%
41	Northstar Bank	Bad Axe	628,529	14.6	1,784	1,965	2,083	7,197	8,689	7,838	0.98%	10.36%
42	Central Savings Bank	Sault Sainte Ma	250,470	15.3	132	880	963	2,086	1,953	3,190	1.25%	10.12%
43	Superior National Bank & Trust C	Hancock	557,853	14.2	576	1,636	1,786	5,534	4,981	6,891	1.19%	10.10%
44	ChoiceOne Bank	Sparta	666,396	11.2	1,329	1,941	1,821	6,133	6,163	7,251	1.14%	10.09%
45	Farmers State Bank of Munith	Munith	79,750	7.0	212	177	160	533	592	748	0.93%	9.89%
46	Eastern Michigan Bank	Croswell	355,048	12.6	832	860	1,010	2,213	2,528	3,227	0.96%	9.89%
47	Edgewater Bank	Saint Joseph	169,981	7.6	237	264	282	450	704	1,464	0.93%	9.54%
48	Huron Community Bank	East Tawas	214,038	10.4	168	634	667	1,584	1,467	2,179	1.03%	9.20%
49	Exchange State Bank	Carsonville	165,584	4.6	(743)	502	164	1,563	571	1,630	1.00%	8.94%
50	Main Street Bank	Bingham Farms	255,194	4.7	(109)	1,156	452	2,642	1,069	1,984	0.81%	8.89%
51	West Shore Bank	Ludington	449,936	7.4	900	811	881	2,126	3,429	3,363	0.77%	8.81%
52	Shelby State Bank	Shelby	245,537	6.1	353	463	577	1,709	1,389	1,792	0.72%	8.48%
53	Upper Peninsula State Bank	Escanaba	202,413	13.3	307	758	613	2,255	2,040	2,695	1.36%	8.45%
54	First National Bank & Trust Com	Iron Mountain	328,938	8.8	783	795	677	1,960	2,317	2,426	0.78%	8.44%
55	Range Bank, National Association	Marquette	382,627	7.8	439	839	855	2,312	2,571	2,801	0.74%	8.36%
56	Miners State Bank	Iron River	125,544	1.8	(82)	265	64	746	471	1,023	0.83%	8.30%
57	West Michigan Community Bank	Hudsonville	518,084	12.5	74	758	1,175	2,018	2,155	3,567	0.76%	7.91%
58	First National Bank in Howell	Howell	408,234	15.0	(1,407)	500	1,511	11,630	565	3,294	0.85%	7.64%
59	Bay Port State Bank	Bay Port	102,253	6.9	95	152	206	346	554	565	0.58%	7.60%
60	Northern Interstate Bank, Nationa	Norway	157,160	6.2	315	351	324	888	1,024	1,329	0.82%	7.47%
61	Highpoint Community Bank	Hastings	318,732	8.1	592	497	634	1,843	2,129	2,219	0.69%	7.44%
62	mBank	Manistique	1,314,951	8.0	2,441	3,471	2,317	6,049	8,984	9,042	0.75%	7.38%
63	Mayville State Bank	Mayville	88,772	5.6	145	195	168	650	578	669	0.75%	7.36%
64	Old Mission Bank	Sault Sainte Ma	117,731	9.7	(36)	233	310	802	693	903	0.79%	7.36%
65	State Savings Bank of Manistique	Manistique	123,570	4.3	37	262	126	734	732	1,006	0.81%	7.33%
66	Sidney State Bank	Sidney	74,805	4.6	47	137	97	427	364	467	0.67%	7.21%
67	Thumb Bank & Trust	Pigeon	262,070	5.9	506	499	460	2,792	2,229	1,807	0.64%	7.09%
68	Blissfield State Bank	Blissfield	97,710	7.2	244	165	195	906	853	728	0.67%	6.95%
69	New Buffalo Savings Bank	New Buffalo	119,502	4.1	(9)	233	139	(286)	988	976	0.81%	6.71%
70	Community Shores Bank	Muskegon	184,473	4.3	(1,066)	303	273	311	(598)	1,125	0.61%	6.43%
71	Port Austin State Bank	Port Austin	52,931	25.3	172	194	202	645	657	726	1.13%	6.36%
72	Hantz Bank	Southfield	231,762	8.7	323	416	620	2,750	2,256	1,703	0.78%	5.96%
73	First National Bank of St. Ignace	Saint Ignace	259,632	5.3	(1,108)	373	294	890	(124)	1,134	0.43%	5.69%
74	Grand River Bank	Grandville	264,110	6.4	37	427	315	2,083	789	1,390	0.57%	5.27%

Rank	Company Name	City	Total Assets	4Q18 Net Inc per Employee	Net Income 4Q 2017	Net Income 3Q 2018	Net Income 4Q 2018	Net Income 2016	Net Income 2017	Net Income 2018	Return on Assets	Return on Equity	
75	G.W. Jones Exchange Bank	Marcellus	59,892	2.8	120	90	83	128	213	346	0.60%	5.26%	
76	Capitol National Bank	Lansing	110,035	4.4	(867)	264	129	3,526	(439)	733	0.62%	5.18%	
77	Huron National Bank	Rogers City	63,279	8.2	498	155	123	761	530	482	0.76%	5.04%	
78	Alden State Bank	Alden	187,673	(21.5)	468	728	(818)	2,486	2,217	1,180	0.61%	4.89%	
79	Union Bank	Lake Odessa	187,228	4.4	(312)	199	280	725	205	844	0.48%	4.58%	
80	First National Bank of Wakefield	Wakefield	48,048	(0.6)	(26)	80	(9)	251	240	211	0.38%	4.28%	
81	First State Bank of Decatur	Decatur	54,152	7.5	66	124	113	374	340	400	0.74%	3.88%	
82	Citizens State Bank of Ontonagon	Ontonagon	55,012	(0.4)	25	36	(5)	204	109	220	0.40%	3.32%	
83	Homestead Savings Bank	Albion	64,400	0.2	(157)	29	6	(562)	39	102	0.15%	2.37%	
84	Kalamazoo County State Bank	Schoolcraft	97,376	4.7	(315)	98	154	430	(137)	221	0.23%	2.13%	
85	Dearborn Federal Savings Bank	Dearborn	266,244	8.2	1,071	402	354	2,145	2,515	1,450	0.55%	1.93%	
86	Eaton Federal Savings Bank	Charlotte	337,612	1.3	69	32	118	2,012	1,258	765	0.24%	1.44%	
87	State Savings Bank	Frankfort	223,806	3.4	(2)	(18)	304	(723)	38	176	0.11%	1.18%	
88	OSB Community Bank	Brooklyn	102,449	3.1	2	40	90	(1,428)	(425)	68	0.07%	0.70%	
89	Freeland State Bank	Freeland	50,566	3.4	(60)	(55)	34	56	(42)	(23)	-0.04%	-0.26%	
90	Citizens National Bank of Cheboy	Cheboygan	291,515	(28.0)	203	564	(2,126)	1,702	1,337	(763)	-0.26%	-3.44%	
91	Auto Club Trust, FSB	Dearborn	505,788	(45.3)	(541)	(1,054)	(3,764)	(685)	(3,070)	(5,995)	-1.18%	-11.14%	
Average			929,039	9.6	843	3,092	2,886	7,658	7,299	11,506	0.94%	9.19%	
Median			265,318	8.7	307	758	620	2,083	1,953	2,559	0.96%	9.89%	
Under \$100 Mil			14	70,419	6.1	82	118	116	390	362	445	0.60%	5.32%
\$100 - \$250 Mil			25	170,667	7.2	120	440	311	1,243	1,151	1,510	0.88%	8.24%
\$250 - \$500 Mil			26	330,362	9.3	501	853	761	2,789	2,400	3,032	0.90%	8.87%
\$500 Mil - \$1 Bil			13	637,554	8.1	1,041	1,716	1,318	4,379	4,921	6,153	0.93%	9.39%
Over \$1 Bil			13	4,800,955	19.9	3,543	17,252	16,637	40,841	38,766	64,938	1.53%	15.58%

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's Rank	Asset Quality Rank	ROA Rank	ROE Rank	Average of Rankings
1	Bank of Ann Arbor	Ann Arbor	1,686,849	6	30	18	3	4	3	4	4	9.0
2	Sterling Bank and Trust, FSB	Southfield	3,198,235	17	41	1	1	12	11	2	2	10.9
3	Tri-County Bank	Brown City	297,479	7	46	31	8	27	15	5	10	18.6
4	State Bank	Fenton	926,250	42	23	35	16	3	4	19	8	18.8
5	Ann Arbor State Bank	Ann Arbor	309,222	45	58	15	10	8	2	15	18	21.4
6	Mercantile Bank of Michigan	Grand Rapids	3,344,251	35	54	13	7	31	19	8	19	23.3
7	Macatawa Bank	Holland	1,973,456	72	27	6	6	46	23	6	11	24.6
8	Charlevoix State Bank	Charlevoix	186,601	49	11	43	18	37	34	6	5	25.4
9	Monroe Bank & Trust	Monroe	1,335,288	72	14	29	14	40	24	12	6	26.4
10	Chemical Bank	Detroit	21,460,393	78	41	2	4	22	27	8	30	26.5
11	Clarkston State Bank	Waterford	210,710	47	77	12	15	17	7	21	16	26.5
12	Huron Valley State Bank	Milford	150,845	14	80	23	22	16	16	24	20	26.9
13	Upper Peninsula State Bank	Escanaba	202,413	26	56	21	13	10	21	15	53	26.9
14	First Community Bank	Harbor Springs	312,256	3	51	65	36	6	5	30	21	27.1
15	Gogebic Range Bank	Ironwood	122,310	5	77	19	5	41	58	8	12	28.1
16	Lakestone Bank & Trust	Lapeer	616,168	64	29	34	29	14	8	30	21	28.6
17	Hillsdale County National Bank	Hillsdale	661,748	12	23	57	26	42	48	14	9	28.9
18	Southern Michigan Bank & Trust	Coldwater	735,863	53	27	40	31	15	20	26	38	31.3
19	Chelsea State Bank	Chelsea	299,878	49	72	9	12	23	80	8	13	33.3
20	First National Bank of Michigan	Kalamazoo	571,931	41	86	11	19	35	17	36	25	33.8
21	Peoples State Bank of Munising	Munising	142,963	39	44	30	21	43	55	13	26	33.9
22	ChoiceOne Bank	Sparta	666,396	62	17	48	38	20	14	29	44	34.0
23	University Bank	Ann Arbor	246,382	4	1	91	84	24	22	23	28	34.6
24	Port Austin State Bank	Port Austin	52,931	58	90	4	9	2	18	30	71	35.3
25	First National Bank of America	East Lansing	1,798,459	1	82	26	2	89	83	1	1	35.6
26	Century Bank and Trust	Coldwater	315,604	37	7	67	27	37	54	20	38	35.9
27	Eastern Michigan Bank	Croswell	355,048	78	56	8	24	7	25	44	45	35.9
28	Honor Bank	Honor	236,123	21	20	66	43	29	27	50	33	36.1
29	First National Bank in Howell	Howell	408,234	15	40	63	44	9	9	52	58	36.3
30	First Bank, Upper Michigan	Gladstone	473,516	19	10	51	11	84	74	17	27	36.6
31	First Independence Bank	Detroit	259,692	39	3	90	72	19	35	28	7	36.6
32	Independent Bank	Grand Rapids	3,356,129	45	9	64	28	71	50	18	14	37.4
33	United Bank of Michigan	Grand Rapids	661,164	32	18	61	39	58	41	36	32	39.6
34	Exchange State Bank	Carsonville	165,584	57	70	26	37	12	30	40	49	40.1

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's Rank	Asset Quality Rank	ROA Rank	ROE Rank	Average of Rankings
35	1st State Bank	Saginaw	283,186	23	65	38	34	45	38	43	37	40.4
36	First State Bank	Saint Clair Shor	711,727	33	32	46	35	51	56	35	36	40.5
37	Level One Bank	Farmington Hill	1,413,654	28	60	37	33	56	45	34	33	40.8
38	West Michigan Community Bank	Hudsonville	518,084	27	48	54	52	18	12	62	57	41.3
39	Lake-Osceola State Bank	Baldwin	265,318	25	46	42	32	74	65	33	15	41.5
40	Superior National Bank & Trust Com	Hancock	557,853	60	50	17	20	66	68	25	43	43.6
41	Flagstar Bank, FSB	Troy	18,466,868	84	6	79	50	28	62	26	17	44.0
42	Huron Community Bank	East Tawas	214,038	47	66	36	40	33	44	39	48	44.1
43	Hantz Bank	Southfield	231,762	29	20	81	77	11	6	59	72	44.4
44	Main Street Bank	Bingham Farms	255,194	29	4	88	80	25	26	55	50	44.6
45	Northpointe Bank	Grand Rapids	1,279,654	84	2	89	60	59	59	3	3	44.9
46	Isabella Bank	Mount Pleasant	1,784,227	87	51	5	25	78	51	47	23	45.9
47	Central Savings Bank	Sault Sainte Ma	250,470	62	31	23	17	83	88	22	42	46.0
48	Sturgis Bank & Trust Company	Sturgis	431,375	66	15	52	40	82	63	36	24	47.3
49	Oxford Bank	Oxford	457,362	18	32	67	54	75	56	44	35	47.6
50	Highpoint Community Bank	Hastings	318,732	76	32	48	63	21	13	69	61	47.9
51	Grand River Bank	Grandville	264,110	75	81	26	62	1	1	78	74	49.8
52	mBank	Manistique	1,314,951	21	73	45	49	47	40	64	62	50.1
53	Commercial Bank	Alma	526,700	86	69	3	23	81	67	44	29	50.3
54	Miners State Bank	Iron River	125,544	23	71	44	45	62	49	53	56	50.4
55	Farmers State Bank of Munith	Munith	79,750	19	25	77	59	64	69	48	45	50.8
56	Baybank	Gladstone	99,166	10	59	59	47	80	81	41	31	51.0
57	Dart Bank	Mason	454,157	35	5	86	70	76	52	51	40	51.9
58	Northstar Bank	Bad Axe	628,529	29	45	53	48	86	73	41	41	52.0
59	Range Bank, National Association	Marquette	382,627	69	35	40	46	61	47	66	55	52.4
60	Old Mission Bank	Sault Sainte Ma	117,731	42	54	61	64	49	37	58	63	53.5
61	West Shore Bank	Ludington	449,936	66	16	76	65	54	46	61	51	54.4
62	Shelby State Bank	Shelby	245,537	52	8	82	68	63	43	68	52	54.5
63	Mayville State Bank	Mayville	88,772	82	39	32	56	32	70	64	63	54.8
64	Bay Port State Bank	Bay Port	102,253	13	74	70	69	48	29	77	59	54.9
65	Alden State Bank	Alden	187,673	10	48	69	58	57	53	74	78	55.9
66	Edgewater Bank	Saint Joseph	169,981	61	62	78	85	39	31	48	47	56.4
67	First National Bank & Trust Compan	Iron Mountain	328,938	64	36	47	53	65	75	59	54	56.6
68	Auto Club Trust, FSB	Dearborn	505,788	91	20	59	91	5	10	91	91	57.3

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's Rank	Asset Quality Rank	ROA Rank	ROE Rank	Average of Rankings
69	Northern Interstate Bank, National A	Norway	157,160	55	62	38	51	70	72	54	60	57.8
70	Thumb Bank & Trust	Pigeon	262,070	58	36	75	76	43	36	72	67	57.9
71	State Savings Bank of Manistique	Manistique	123,570	71	84	13	42	69	71	55	65	58.8
72	State Savings Bank	Frankfort	223,806	2	11	87	87	60	60	87	87	60.1
73	Huron National Bank	Rogers City	63,279	33	85	20	29	85	90	62	77	60.1
74	First State Bank of Decatur	Decatur	54,152	54	87	32	57	30	82	66	81	61.1
75	Blissfield State Bank	Blissfield	97,710	72	76	23	55	73	61	70	68	62.3
76	Sidney State Bank	Sidney	74,805	8	74	72	66	77	66	70	66	62.4
77	Dearborn Federal Savings Bank	Dearborn	266,244	81	91	10	60	34	63	79	85	62.9
78	Kalamazoo County State Bank	Schoolcraft	97,376	68	87	50	82	26	31	85	84	64.1
79	Eaton Federal Savings Bank	Charlotte	337,612	83	53	55	83	36	39	84	86	64.9
80	Capitol National Bank	Lansing	110,035	9	77	70	67	79	76	73	76	65.9
81	New Buffalo Savings Bank	New Buffalo	119,502	80	13	74	73	88	77	55	69	66.1
82	Union Bank	Lake Odessa	187,228	16	18	84	81	87	89	80	79	66.8
83	G.W. Jones Exchange Bank	Marcellus	59,892	77	43	56	79	52	86	76	75	68.0
84	Citizens National Bank of Cheboygan	Cheboygan	291,515	70	38	83	89	53	33	90	90	68.3
85	First National Bank of St. Ignace	Saint Ignace	259,632	89	68	16	74	67	78	81	73	68.3
86	OSB Community Bank	Brooklyn	102,449	56	64	80	88	55	42	88	88	70.1
87	Community Shores Bank	Muskegon	184,473	37	60	73	78	90	79	74	70	70.1
88	Citizens State Bank of Ontonagon	Ontonagon	55,012	87	67	21	71	68	84	82	82	70.3
89	First National Bank of Wakefield	Wakefield	48,048	42	82	57	75	72	85	83	80	72.0
90	Freeland State Bank	Freeland	50,566	90	89	6	90	50	91	89	89	74.3
91	Homestead Savings Bank	Albion	64,400	51	25	85	86	91	87	86	83	74.3