

**Michigan FDIC Insured Institutions
3rd Quarter 2016**

| Rank | Name | City | Offices | FTE | Assets | Deposits | Net Income | ROA% | ROE% | Efficiency % | Equity Capital % | Sub S? |
|------|------------------------------------|------------------|---------|------|--------------|-------------|------------|-------|-------|--------------|------------------|--------|
| 1 | Flagstar Bank, FSB | Troy | 99 | 2881 | \$14,202,207 | \$9,667,980 | \$155,384 | 1.50 | 11.95 | 64.59 | 11.71 | No |
| 2 | Chemical Bank | Midland | 177 | 2088 | \$9,717,567 | \$7,926,143 | \$88,059 | 1.25 | 11.35 | 55.27 | 10.53 | No |
| 3 | Talmer Bank and Trust | Troy | 82 | 1194 | \$7,590,654 | \$5,356,671 | -\$12,028 | -0.23 | -1.63 | 159.07 | 21.23 | No |
| 4 | Mercantile Bank of Michigan | Grand Rapids | 50 | 612 | \$3,043,801 | \$2,332,231 | \$24,307 | 1.10 | 8.76 | 57.96 | 12.35 | No |
| 5 | Independent Bank | Grand Rapids | 66 | 793 | \$2,526,827 | \$2,225,721 | \$17,609 | 0.95 | 9.13 | 72.80 | 10.44 | No |
| 6 | Sterling Bank and Trust, FSB | Southfield | 21 | 197 | \$2,030,626 | \$1,575,462 | \$27,364 | 1.96 | 23.10 | 30.13 | 9.19 | No |
| 7 | Isabella Bank | Mount Pleasant | 29 | 318 | \$1,654,769 | \$1,177,390 | \$11,227 | 0.92 | 10.64 | 65.56 | 8.75 | No |
| 8 | Macatawa Bank | Holland | 30 | 338 | \$1,651,852 | \$1,363,988 | \$12,861 | 1.03 | 8.95 | 66.73 | 11.89 | No |
| 9 | Monroe Bank & Trust | Monroe | 20 | 281 | \$1,341,707 | \$1,181,706 | \$11,111 | 1.11 | 10.29 | 68.30 | 10.86 | No |
| 10 | Bank of Ann Arbor | Ann Arbor | 7 | 178 | \$1,288,610 | \$1,118,757 | \$12,597 | 1.37 | 17.08 | 52.62 | 8.10 | No |
| 11 | Level One Bank | Farmington Hills | 11 | 205 | \$1,103,254 | \$944,726 | \$9,076 | 1.18 | 11.90 | 59.68 | 9.77 | No |
| 12 | First National Bank of America | East Lansing | 3 | 250 | \$1,048,350 | \$798,307 | \$16,597 | 2.39 | 24.05 | 43.34 | 9.45 | No |
| 13 | mBank | Manistique | 25 | 218 | \$955,746 | \$808,212 | \$3,952 | 0.64 | 5.79 | 76.72 | 10.06 | No |
| 14 | Crestmark Bank | Troy | 1 | 289 | \$876,101 | \$714,007 | \$10,694 | 1.74 | 16.61 | 76.93 | 10.47 | No |
| 15 | First State Bank | Eastpointe | 12 | 171 | \$676,230 | \$602,839 | \$4,545 | 0.92 | 8.51 | 72.06 | 10.70 | No |
| 16 | Southern Michigan Bank & Trust | Coldwater | 17 | 171 | \$619,467 | \$515,510 | \$4,569 | 1.02 | 8.42 | 67.59 | 11.89 | No |
| 17 | Northpointe Bank | Grand Rapids | 1 | 293 | \$616,674 | \$523,907 | \$12,382 | 3.20 | 35.38 | 62.83 | 8.71 | No |
| 18 | ChoiceOne Bank | Sparta | 13 | 147 | \$595,098 | \$477,575 | \$4,438 | 1.02 | 8.66 | 69.39 | 11.75 | No |
| 19 | Superior National Bank & Trust Co. | Hancock | 10 | 122 | \$595,024 | \$511,320 | \$4,109 | 0.94 | 7.52 | 62.07 | 12.32 | No |
| 20 | United Bank of Michigan | Grand Rapids | 11 | 138 | \$592,639 | \$444,468 | \$3,227 | 0.77 | 8.00 | 74.74 | 9.26 | No |
| 21 | Northstar Bank | Bad Axe | 12 | 135 | \$591,084 | \$516,695 | \$5,474 | 1.32 | 13.48 | 69.52 | 9.48 | Yes |
| 22 | Hillsdale County National Bank | Hillsdale | 13 | 165 | \$564,191 | \$489,188 | \$3,890 | 0.97 | 11.05 | 69.89 | 8.89 | No |
| 23 | The State Bank | Fenton | 9 | 124 | \$499,876 | \$419,264 | \$3,670 | 1.05 | 10.99 | 67.94 | 9.28 | No |
| 24 | First National Bank of Michigan | Kalamazoo | 4 | 53 | \$432,562 | \$373,221 | \$3,514 | 1.10 | 11.46 | 57.77 | 9.90 | No |
| 25 | West Shore Bank | Ludington | 8 | 97 | \$429,085 | \$350,132 | \$1,491 | 0.50 | 5.46 | 81.96 | 8.55 | No |
| 26 | Sturgis Bank & Trust Co. | Sturgis | 12 | 124 | \$407,378 | \$316,634 | \$2,116 | 0.73 | 7.92 | 77.05 | 8.85 | No |
| 27 | Auto Club Trust, FSB | Dearborn | 4 | 55 | \$401,218 | \$302,327 | -\$1,514 | -0.60 | -3.58 | 135.89 | 15.89 | No |
| 28 | Commercial Bank | Alma | 9 | 91 | \$398,840 | \$320,663 | \$2,348 | 0.79 | 9.35 | 64.95 | 8.52 | No |
| 29 | First National Bank in Howell | Howell | 9 | 77 | \$383,131 | \$342,723 | \$4,661 | 1.73 | 17.34 | 78.99 | 10.15 | No |
| 30 | West Michigan Community Bank | Hudsonville | 8 | 86 | \$380,707 | \$334,502 | \$1,315 | 0.49 | 4.57 | 76.82 | 10.31 | No |
| 31 | Wolverine Bank, Federal Savings Ba | Midland | 3 | 50 | \$370,207 | \$257,130 | \$3,728 | 1.28 | 8.02 | 52.37 | 17.34 | No |

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|------|---------------------------------------|------------------|---------|-----|-----------|-----------|------------|------|-------|--------------|------------------|--------|
| 32 | Range Bank, N.A. | Marquette | 12 | 103 | \$369,327 | \$332,477 | \$1,693 | 0.67 | 6.75 | 77.91 | 9.23 | No |
| 33 | Oxford Bank | Oxford | 10 | 97 | \$359,152 | \$324,121 | \$1,419 | 0.57 | 5.73 | 79.06 | 9.46 | No |
| 34 | The Dart Bank | Mason | 4 | 148 | \$351,419 | \$260,639 | \$2,002 | 0.78 | 7.93 | 84.89 | 9.91 | No |
| 35 | Lapeer County Bank & Trust Co. | Lapeer | 7 | 97 | \$339,202 | \$299,220 | \$2,230 | 0.90 | 7.91 | 73.81 | 11.23 | No |
| 36 | First Federal of Northern Michigan | Alpena | 8 | 94 | \$329,223 | \$273,618 | \$571 | 0.23 | 2.33 | 87.26 | 9.53 | No |
| 37 | The First National Bank & Trust Co. | Iron Mountain | 8 | 75 | \$324,968 | \$275,950 | \$1,363 | 0.57 | 6.20 | 78.01 | 9.18 | No |
| 38 | Eastern Michigan Bank | Croswell | 10 | 81 | \$323,517 | \$290,887 | \$1,528 | 0.67 | 6.99 | 72.44 | 9.61 | No |
| 39 | The Hastings City Bank | Hastings | 8 | 84 | \$311,899 | \$266,688 | \$1,343 | 0.58 | 6.18 | 82.91 | 9.48 | No |
| 40 | Traverse City State Bank | Traverse City | 4 | 80 | \$310,378 | \$265,715 | \$2,093 | 0.94 | 9.14 | 69.57 | 10.18 | No |
| 41 | Bank of Birmingham | Birmingham | 1 | 39 | \$301,434 | \$275,052 | \$1,753 | 0.86 | 10.44 | 58.80 | 7.95 | No |
| 42 | Century Bank and Trust | Coldwater | 12 | 116 | \$294,354 | \$256,021 | \$1,996 | 0.90 | 7.87 | 72.47 | 11.75 | No |
| 43 | Citizens National Bank of Cheboygan | Cheboygan | 9 | 70 | \$290,717 | \$261,125 | \$1,227 | 0.60 | 6.78 | 80.09 | 8.44 | No |
| 44 | Eaton Federal Savings Bank | Charlotte | 5 | 72 | \$289,231 | \$226,050 | \$1,667 | 0.76 | 4.33 | 74.53 | 18.18 | No |
| 45 | The First National Bank of St. Ignace | St. Ignace | 7 | 52 | \$280,564 | \$250,839 | \$942 | 0.48 | 4.85 | 82.27 | 9.44 | No |
| 46 | Ann Arbor State Bank | Ann Arbor | 2 | 46 | \$270,522 | \$221,365 | \$2,639 | 1.35 | 12.08 | 58.19 | 11.30 | No |
| 47 | Tri-County Bank | Brown City | 11 | 81 | \$265,943 | \$236,812 | \$2,759 | 1.43 | 13.43 | 60.55 | 10.60 | No |
| 48 | Chelsea State Bank | Chelsea | 3 | 50 | \$265,400 | \$232,336 | \$2,584 | 1.26 | 11.11 | 66.27 | 11.97 | Yes |
| 49 | First Community Bank | Harbor Springs | 9 | 71 | \$265,238 | \$228,757 | \$3,206 | 1.58 | 15.09 | 67.78 | 10.75 | Yes |
| 50 | Dearborn Federal Savings Bank | Dearborn | 5 | 44 | \$261,305 | \$181,928 | \$1,592 | 0.80 | 3.00 | 72.08 | 27.36 | No |
| 51 | Central Savings Bank | Sault Sainte Mar | 9 | 62 | \$260,100 | \$226,540 | \$1,548 | 0.83 | 6.76 | 72.12 | 12.08 | No |
| 52 | CSB Bank | Capac | 7 | 76 | \$254,241 | \$227,281 | \$1,172 | 0.63 | 6.75 | 78.70 | 9.25 | No |
| 53 | Northern Michigan Bank & Trust | Escanaba | 7 | 70 | \$251,144 | \$213,616 | \$1,758 | 0.94 | 7.71 | 66.95 | 13.55 | Yes |
| 54 | University Bank | Ann Arbor | 1 | 364 | \$247,545 | \$211,394 | \$2,291 | 1.45 | 20.65 | 87.05 | 6.62 | No |
| 55 | Thumb National Bank and Trust Co. | Pigeon | 6 | 75 | \$236,592 | \$199,045 | \$1,451 | 0.83 | 8.42 | 80.92 | 9.99 | Yes |
| 56 | First Independence Bank | Detroit | 3 | 92 | \$236,098 | \$186,534 | \$481 | 0.27 | 3.45 | 91.60 | 7.61 | No |
| 57 | The Shelby State Bank | Shelby | 9 | 89 | \$236,006 | \$207,279 | \$1,207 | 0.70 | 7.64 | 81.94 | 9.06 | No |
| 58 | Lake-Osceola State Bank | Baldwin | 9 | 59 | \$232,229 | \$192,333 | \$1,658 | 1.00 | 10.92 | 66.73 | 9.00 | No |
| 59 | 1st State Bank | Saginaw | 4 | 51 | \$219,780 | \$189,412 | \$1,281 | 0.76 | 8.57 | 67.15 | 9.40 | No |
| 60 | Main Street Bank | Bingham Farms | 2 | 92 | \$215,641 | \$194,840 | \$2,247 | 1.45 | 16.72 | 75.89 | 8.87 | No |
| 61 | Hantz Bank | Southfield | 6 | 75 | \$211,833 | \$185,286 | \$1,843 | 1.17 | 10.45 | 63.54 | 11.64 | No |
| 62 | Honor Bank | Honor | 9 | 76 | \$207,487 | \$182,858 | \$596 | 0.40 | 4.22 | 87.79 | 9.07 | No |

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|------|--------------------------------------|------------------|---------|-----|-----------|-----------|------------|-------|-------|--------------|------------------|--------|
| 63 | Charlevoix State Bank | Charlevoix | 6 | 37 | \$206,431 | \$189,766 | \$2,013 | 1.47 | 17.60 | 67.37 | 7.68 | Yes |
| 64 | Huron Community Bank | East Tawas | 6 | 55 | \$206,223 | \$175,747 | \$1,182 | 0.82 | 6.98 | 71.76 | 11.15 | No |
| 65 | Alden State Bank | Alden | 4 | 39 | \$200,848 | \$176,125 | \$1,936 | 1.41 | 11.84 | 57.17 | 11.26 | No |
| 66 | First Bank, Upper Michigan | Gladstone | 3 | 48 | \$195,036 | \$153,604 | \$2,706 | 1.95 | 15.95 | 59.86 | 9.47 | Yes |
| 67 | Grand River Bank | Grandville | 1 | 43 | \$193,687 | \$166,029 | \$1,744 | 1.29 | 13.21 | 81.09 | 10.19 | No |
| 68 | Community State Bank | Saint Charles | 7 | 57 | \$193,206 | \$170,317 | \$791 | 0.54 | 4.80 | 74.01 | 11.62 | No |
| 69 | Upper Peninsula State Bank | Escanaba | 2 | 38 | \$182,068 | \$142,194 | \$1,638 | 1.21 | 6.95 | 59.09 | 17.64 | No |
| 70 | Community Shores Bank | Muskegon | 4 | 64 | \$180,916 | \$158,371 | \$215 | 0.16 | 1.77 | 94.04 | 9.57 | No |
| 71 | Clarkston State Bank | Clarkston | 2 | 32 | \$175,499 | \$153,537 | \$1,025 | 0.78 | 7.41 | 69.48 | 10.79 | No |
| 72 | Union Bank | Lake Odessa | 7 | 60 | \$169,719 | \$148,773 | \$485 | 0.38 | 3.37 | 89.15 | 11.36 | No |
| 73 | Exchange State Bank | Carsonville | 6 | 35 | \$161,036 | \$142,253 | \$1,271 | 1.07 | 9.59 | 61.55 | 11.34 | No |
| 74 | Edgewater Bank | Saint Joseph | 5 | 35 | \$154,081 | \$125,346 | \$328 | 0.31 | 3.42 | 88.42 | 8.44 | No |
| 75 | Peoples State Bank of Munising | Munising | 5 | 34 | \$133,382 | \$113,298 | \$908 | 0.93 | 6.71 | 68.62 | 13.96 | No |
| 76 | The Miners State Bank | Iron River | 6 | 38 | \$126,856 | \$112,021 | \$631 | 0.68 | 6.40 | 74.52 | 10.60 | No |
| 77 | Huron Valley State Bank | Milford | 3 | 29 | \$125,489 | \$112,891 | \$827 | 0.90 | 9.11 | 66.13 | 9.90 | No |
| 78 | The State Savings Bank of Manistique | Manistique | 4 | 27 | \$124,394 | \$104,035 | \$647 | 0.72 | 5.91 | 75.49 | 11.98 | No |
| 79 | Capitol National Bank | Lansing | 3 | 33 | \$120,092 | \$108,602 | \$454 | 0.50 | 5.50 | 88.99 | 9.36 | No |
| 80 | State Savings Bank, Frankfort, Mich. | Frankfort | 2 | 58 | \$118,837 | \$96,658 | -\$542 | -0.66 | -5.13 | 117.57 | 11.71 | No |
| 81 | Mason State Bank | Mason | 4 | 31 | \$114,620 | \$86,791 | \$805 | 0.92 | 8.09 | 74.94 | 11.79 | Yes |
| 82 | Old Mission Bank | Sault Sainte Mar | 2 | 33 | \$107,696 | \$92,021 | \$580 | 0.73 | 6.27 | 81.79 | 11.79 | No |
| 83 | New Buffalo Savings Bank | New Buffalo | 3 | 33 | \$100,737 | \$80,308 | -\$255 | -0.35 | -2.60 | 108.92 | 12.89 | No |
| 84 | Kalamazoo County State Bank | Schoolcraft | 3 | 33 | \$100,359 | \$88,201 | \$303 | 0.41 | 3.49 | 88.49 | 11.91 | No |
| 85 | The First National Bank of Norway | Norway | 5 | 30 | \$96,561 | \$84,222 | \$626 | 0.86 | 7.48 | 73.21 | 11.62 | No |
| 86 | Blissfield State Bank | Blissfield | 2 | 27 | \$96,273 | \$85,100 | \$640 | 0.88 | 7.88 | 77.60 | 11.50 | Yes |
| 87 | Bay Port State Bank | Bay Port | 3 | 29 | \$92,859 | \$85,565 | \$249 | 0.35 | 4.88 | 84.34 | 7.39 | No |
| 88 | Mayville State Bank | Mayville | 3 | 31 | \$90,815 | \$81,070 | \$482 | 0.71 | 6.91 | 73.79 | 10.41 | No |
| 89 | Baybank | Gladstone | 3 | 28 | \$88,438 | \$79,062 | \$547 | 0.81 | 8.59 | 78.12 | 9.97 | No |
| 90 | Central State Bank | Beulah | 2 | 26 | \$74,638 | \$64,176 | \$230 | 0.43 | 3.25 | 85.64 | 12.86 | No |
| 91 | First National Bank of Crystal Falls | Crystal Falls | 3 | 21 | \$72,186 | \$62,962 | -\$6 | -0.01 | -0.09 | 90.10 | 12.13 | Yes |
| 92 | Gogebic Range Bank | Ironwood | 2 | 21 | \$71,050 | \$62,247 | \$658 | 1.26 | 10.44 | 58.45 | 12.24 | No |
| 93 | Farmers State Bank of Munith | Munith | 3 | 26 | \$68,324 | \$60,807 | \$299 | 0.58 | 5.87 | 82.81 | 10.19 | No |

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|------|--------------------------------------|-------------|---------|-----|----------|----------|------------|-------|--------|--------------|------------------|--------|
| 94 | Homestead Savings Bank | Albion | 4 | 26 | \$67,307 | \$61,396 | -\$617 | -1.21 | -18.62 | 127.40 | 6.22 | No |
| 95 | SSB Bank | Stockbridge | 3 | 29 | \$66,286 | \$59,393 | \$86 | 0.18 | 2.14 | 94.11 | 8.26 | No |
| 96 | OSB Community Bank | Brooklyn | 3 | 27 | \$65,462 | \$62,231 | -\$843 | -1.70 | -32.34 | 115.70 | 4.77 | No |
| 97 | The State Bank of Ewen | Ewen | 2 | 10 | \$65,383 | \$54,514 | \$605 | 1.25 | 7.84 | 67.07 | 16.08 | No |
| 98 | Huron National Bank | Rogers City | 1 | 13 | \$65,120 | \$55,651 | \$606 | 1.27 | 8.95 | 48.00 | 14.33 | No |
| 99 | G. W. Jones Exchange Bank | Marcellus | 5 | 30 | \$60,410 | \$53,788 | \$145 | 0.33 | 3.03 | 90.84 | 10.68 | No |
| 100 | JPMorgan Chase Bank, Dearborn | Dearborn | 1 | 0 | \$60,088 | \$639 | \$145 | 0.31 | 0.35 | 0.85 | 92.28 | No |
| 101 | Comerica Bank & Trust, N.A. | Ann Arbor | 1 | 87 | \$57,813 | \$514 | \$11,278 | 28.34 | 29.32 | 58.53 | 98.61 | No |
| 102 | The Citizens State Bank of Ontonagon | Ontonagon | 3 | 13 | \$56,381 | \$49,233 | \$204 | 0.50 | 3.92 | 84.15 | 12.54 | No |
| 103 | First State Bank of Decatur | Decatur | 1 | 14 | \$55,958 | \$44,324 | \$255 | 0.60 | 3.04 | 79.87 | 20.33 | No |
| 104 | Sidney State Bank | Sidney | 1 | 15 | \$55,200 | \$44,488 | \$315 | 0.76 | 6.57 | 77.36 | 11.63 | No |
| 105 | Freeland State Bank | Freeland | 1 | 9 | \$52,765 | \$43,383 | \$51 | 0.13 | 0.73 | 93.00 | 17.55 | No |
| 106 | The Port Austin State Bank | Port Austin | 1 | 9 | \$51,894 | \$42,273 | \$503 | 1.34 | 7.70 | 59.60 | 17.04 | Yes |
| 107 | The First National Bank of Wakefield | Wakefield | 2 | 15 | \$50,766 | \$45,771 | \$275 | 0.74 | 7.61 | 80.63 | 9.69 | Yes |
| 108 | | | | | | | | | | | | |