

**Michigan FDIC Insured Institutions  
4th Q 2016**

Rank	Name	City	Offices	FTEs	Assets	Deposits	Net Income	ROA%	ROE %	Efficiency %	Equity Capital %	Sub S?
1	Chemical Bank	Midland	259	3261	\$17,284,293	\$12,889,401	\$129,062	0.78	6.01	60.14	15.35	No
2	Flagstar Bank, FSB	Troy	99	2886	\$13,980,496	\$8,926,186	\$188,480	1.36	10.90	66.49	12.24	No
3	Mercantile Bank of Michigan	Grand Rapids	50	616	\$3,062,597	\$2,379,242	\$33,182	1.12	8.99	56.85	11.93	No
4	Independent Bank	Grand Rapids	66	837	\$2,537,351	\$2,245,262	\$23,754	0.96	9.23	72.82	10.20	No
5	Sterling Bank and Trust, FSB	Southfield	23	208	\$2,163,648	\$1,649,216	\$35,757	1.86	21.70	30.91	8.89	No
6	Macatawa Bank	Holland	30	343	\$1,739,408	\$1,454,267	\$17,335	1.03	9.00	66.23	11.30	No
7	Isabella Bank	Mount Pleasant	29	317	\$1,677,874	\$1,196,672	\$15,395	0.94	10.99	64.35	8.23	No
8	Monroe Bank & Trust	Monroe	20	277	\$1,356,363	\$1,201,692	\$14,720	1.10	10.29	68.45	10.25	No
9	Bank of Ann Arbor	Ann Arbor	7	182	\$1,218,361	\$1,064,717	\$17,457	1.42	17.41	53.62	8.87	No
10	Level One Bank	Farmington Hills	11	215	\$1,125,890	\$929,190	\$11,935	1.14	11.56	59.41	9.70	No
11	First National Bank of America	East Lansing	3	260	\$1,121,439	\$826,786	\$23,348	2.42	24.70	42.76	9.33	No
12	mBank	Manistique	25	222	\$978,451	\$824,102	\$6,049	0.71	6.56	74.13	9.95	No
13	Crestmark Bank	Troy	1	299	\$902,280	\$719,202	\$15,586	1.86	17.97	76.15	10.02	No
14	The State Bank	Fenton	16	122	\$703,318	\$603,561	\$5,570	1.08	11.53	68.04	9.03	No
15	First State Bank	Eastpointe	12	168	\$665,434	\$593,981	\$5,909	0.89	8.32	73.13	10.62	No
16	Southern Michigan Bank & Trust	Coldwater	17	177	\$639,528	\$536,668	\$6,097	1.00	8.42	67.90	11.34	No
17	United Bank of Michigan	Grand Rapids	11	138	\$614,359	\$463,220	\$4,471	0.79	8.23	74.35	9.22	No
18	ChoiceOne Bank	Sparta	13	138	\$603,892	\$512,903	\$6,133	1.05	8.99	68.72	11.21	No
19	Northstar Bank	Bad Axe	12	139	\$596,435	\$528,301	\$7,197	1.28	13.23	70.42	9.29	Yes
20	Superior National Bank & Trust Co	Hancock	10	122	\$591,113	\$503,595	\$5,534	0.94	7.70	62.35	11.52	No
21	Northpointe Bank	Grand Rapids	1	341	\$587,956	\$509,140	\$14,461	2.73	29.62	67.43	9.77	No
22	Lakestone Bank & Trust	Lapeer	14	161	\$583,298	\$520,351	\$2,558	0.67	6.23	83.53	9.40	No
23	Hillsdale County National Bank	Hillsdale	13	170	\$570,063	\$502,071	\$4,995	0.92	10.46	71.16	8.95	No
24	First National Bank of Michigan	Kalamazoo	4	60	\$455,598	\$366,415	\$4,495	1.04	10.88	58.89	9.45	No
25	Wolverine Bank, Federal Savings	Midland	3	52	\$434,116	\$284,894	\$4,676	1.18	7.57	53.07	14.07	No
26	West Shore Bank	Ludington	8	95	\$427,927	\$344,679	\$2,126	0.52	5.88	82.45	8.20	No
27	Auto Club Trust, FSB	Dearborn	4	59	\$403,733	\$316,432	-\$685	-0.20	-1.21	114.40	14.43	No
28	Commercial Bank	Alma	9	91	\$399,364	\$318,432	\$3,145	0.79	9.37	65.05	8.48	No
29	Sturgis Bank & Trust Co.	Sturgis	12	121	\$398,464	\$297,856	\$2,858	0.74	7.97	77.04	9.23	No
30	First National Bank in Howell	Howell	9	81	\$397,603	\$335,291	\$11,630	3.16	31.61	79.00	10.22	No
31	West Michigan Community Bank	Hudsonville	8	85	\$395,528	\$348,775	\$2,018	0.55	5.24	75.88	9.94	No
32	The Dart Bank	Mason	4	147	\$378,516	\$278,008	\$2,903	0.83	8.59	83.77	9.08	No

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33	Range Bank, N.A.	Marquette	12	101	\$351,119	\$317,178	\$2,312	0.68	6.98	76.92	9.08	No
34	Oxford Bank	Oxford	10	100	\$346,751	\$311,843	\$1,884	0.56	5.67	79.17	9.86	No
35	First Federal of Northern Michiga	Alpena	8	94	\$344,189	\$296,145	\$971	0.29	3.03	84.95	8.63	No
36	Eastern Michigan Bank	Croswell	10	82	\$324,956	\$293,495	\$2,213	0.72	7.53	71.41	9.31	No
37	The First National Bank & Trust Co	Iron Mountain	8	75	\$321,490	\$274,834	\$1,960	0.61	6.75	76.89	8.71	No
38	Traverse City State Bank	Traverse City	4	86	\$312,513	\$267,542	\$2,636	0.88	8.55	68.27	10.26	No
39	The Hastings City Bank	Hastings	8	84	\$309,562	\$261,277	\$1,843	0.60	6.38	82.28	9.24	No
40	Century Bank and Trust	Coldwater	12	119	\$295,806	\$257,604	\$2,652	0.90	7.83	72.29	11.56	No
41	Eaton Federal Savings Bank	Charlotte	5	70	\$293,436	\$226,188	\$1,864	0.64	3.63	77.73	17.61	No
42	Bank of Birmingham	Birmingham	1	39	\$290,029	\$263,521	\$2,567	0.93	11.23	57.99	8.54	No
43	Citizens National Bank of Cheboyg	Cheboygan	9	69	\$278,628	\$250,298	\$1,702	0.62	7.15	79.35	8.08	No
44	Chelsea State Bank	Chelsea	3	49	\$277,203	\$244,731	\$4,920	1.79	15.87	61.48	11.18	Yes
45	Ann Arbor State Bank	Ann Arbor	3	51	\$269,297	\$221,315	\$3,211	1.23	10.99	61.32	10.99	No
46	Tri-County Bank	Brown City	11	82	\$269,024	\$241,076	\$3,594	1.39	13.10	61.11	10.26	No
47	The First National Bank of St. Igna	St. Ignace	7	50	\$268,928	\$238,236	\$890	0.34	3.66	92.17	6.76	No
48	Dearborn Federal Savings Bank	Dearborn	5	44	\$263,690	\$184,193	\$2,145	0.81	3.02	74.72	27.32	No
49	First Community Bank	Harbor Springs	9	71	\$263,423	\$223,045	\$4,320	1.61	15.28	67.65	10.64	Yes
50	Central Savings Bank	Sault Sainte Mar	9	62	\$258,769	\$226,459	\$2,086	0.83	6.85	69.39	11.66	No
51	Northern Michigan Bank & Trust	Escanaba	7	76	\$253,066	\$215,972	\$2,339	0.93	7.53	68.46	13.35	Yes
52	Thumb National Bank and Trust C	Pigeon	6	75	\$241,949	\$212,668	\$2,792	1.19	12.28	75.27	9.02	Yes
53	Lake-Osceola State Bank	Baldwin	9	62	\$235,532	\$196,052	\$2,006	0.90	9.87	69.01	8.75	No
54	First Independence Bank	Detroit	3	91	\$234,817	\$185,362	\$594	0.25	3.22	91.95	7.68	No
55	The Shelby State Bank	Shelby	9	87	\$233,617	\$204,284	\$1,709	0.74	8.16	82.14	8.80	No
56	1st State Bank	Saginaw	4	49	\$226,536	\$193,825	\$1,768	0.79	8.77	66.80	9.28	No
57	Hantz Bank	Southfield	6	72	\$218,345	\$191,012	\$2,750	1.30	11.49	62.30	11.70	No
58	Main Street Bank	Bingham Farms	2	97	\$217,828	\$194,213	\$2,642	1.26	14.51	78.50	8.89	No
59	Honor Bank	Honor	9	76	\$206,932	\$182,205	\$1,047	0.52	5.56	84.84	9.18	No
60	Grand River Bank	Grandville	1	41	\$195,377	\$169,977	\$2,083	1.13	11.53	80.19	10.21	No
61	Huron Community Bank	East Tawas	6	60	\$195,042	\$162,982	\$1,584	0.82	6.99	71.22	11.77	No
62	University Bank	Ann Arbor	1	373	\$193,069	\$156,380	\$3,853	1.86	24.99	83.84	9.29	No
63	First Bank, Upper Michigan	Gladstone	3	49	\$190,743	\$149,025	\$3,689	1.98	16.86	58.64	9.92	Yes
64	Community Shores Bank	Muskegon	4	66	\$190,690	\$168,380	\$311	0.17	1.89	93.56	9.07	No

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65	Charlevoix State Bank	Charlevoix	6	38	\$186,932	\$170,901	\$2,631	1.43	17.25	67.90	8.18	Yes
66	Alden State Bank	Alden	4	40	\$182,309	\$158,123	\$2,486	1.36	11.36	58.15	12.19	No
67	Upper Peninsula State Bank	Escanaba	2	39	\$181,412	\$142,695	\$2,255	1.25	7.19	58.56	17.10	No
68	Clarkston State Bank	Clarkston	2	29	\$177,668	\$157,910	\$1,582	0.90	8.51	65.66	10.81	No
69	Union Bank	Lake Odessa	7	59	\$175,124	\$154,548	\$725	0.43	3.79	87.96	10.80	No
70	Exchange State Bank	Carsonville	6	36	\$165,216	\$147,001	\$1,563	0.98	8.83	65.09	10.79	No
71	Edgewater Bank	Saint Joseph	5	35	\$152,212	\$127,806	\$450	0.31	3.51	88.00	8.57	No
72	Peoples State Bank of Munising	Munising	5	35	\$131,807	\$110,481	\$1,429	1.10	7.96	67.75	13.32	No
73	Huron Valley State Bank	Milford	3	27	\$126,662	\$113,771	\$1,172	0.95	9.59	64.66	10.06	No
74	The Miners State Bank	Iron River	6	40	\$124,301	\$110,243	\$746	0.60	5.73	73.89	10.11	No
75	The State Savings Bank of Manist	Manistique	4	27	\$120,874	\$102,473	\$734	0.61	5.10	80.60	11.32	No
76	Capitol National Bank	Lansing	3	30	\$120,656	\$105,703	\$3,949	3.25	33.64	89.43	12.15	No
77	State Savings Bank, Frankfort, Mi	Frankfort	2	58	\$118,262	\$95,797	-\$723	-0.65	-5.16	117.47	11.59	No
78	Mason State Bank	Mason	4	31	\$114,443	\$87,507	\$973	0.84	7.39	77.18	11.11	Yes
79	Old Mission Bank	Sault Sainte Mar	2	34	\$105,210	\$89,795	\$802	0.76	6.51	80.41	11.67	No
80	New Buffalo Savings Bank	New Buffalo	3	34	\$103,220	\$78,837	-\$286	-0.29	-2.19	107.31	12.55	No
81	Blissfield State Bank	Blissfield	2	28	\$98,641	\$89,018	\$906	0.93	8.57	76.23	9.69	Yes
82	The First National Bank of Norwa	Norway	5	30	\$98,531	\$86,265	\$888	0.91	7.97	70.78	11.26	No
83	Kalamazoo County State Bank	Schoolcraft	3	33	\$95,935	\$82,686	\$430	0.44	3.76	87.19	11.47	No
84	Bay Port State Bank	Bay Port	3	28	\$93,932	\$86,666	\$346	0.37	5.07	83.66	7.36	No
85	Mayville State Bank	Mayville	3	32	\$91,083	\$81,923	\$650	0.72	7.04	73.47	9.83	No
86	Baybank	Gladstone	3	29	\$89,037	\$79,913	\$653	0.73	7.75	82.41	9.20	No
87	Gogebic Range Bank	Ironwood	2	21	\$74,384	\$62,374	\$922	1.30	11.01	57.98	11.13	No
88	Central State Bank	Beulah	2	25	\$71,575	\$60,830	\$295	0.42	3.11	86.23	13.47	No
89	First National Bank of Crystal Falls	Crystal Falls	3	20	\$71,423	\$62,161	-\$17	-0.02	-0.19	92.61	12.24	Yes
90	Farmers State Bank of Munith	Munith	3	26	\$71,272	\$63,794	\$533	0.77	7.81	82.43	9.73	No
91	OSB Community Bank	Brooklyn	3	27	\$70,874	\$62,249	-\$1,428	-2.13	-33.44	127.61	10.52	No
92	Homestead Savings Bank	Albion	4	23	\$66,872	\$60,775	-\$562	-0.83	-12.84	117.41	6.31	No
93	SSBBank	Stockbridge	3	28	\$65,074	\$58,806	-\$61	-0.10	-1.16	93.86	7.57	No
94	The State Bank of Ewen	Ewen	2	10	\$62,919	\$52,773	\$687	1.07	6.71	71.27	15.90	No
95	Huron National Bank	Rogers City	1	14	\$62,873	\$53,680	\$761	1.20	8.42	49.48	14.45	No
96	G. W. Jones Exchange Bank	Marcellus	5	30	\$62,307	\$55,708	\$128	0.21	2.01	93.84	10.20	No

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97	JPMorgan Chase Bank, Dearborn	Dearborn	1	0	\$60,456	\$516	\$867	1.40	1.56	1.02	92.91	No
98	Sidney State Bank	Sidney	1	15	\$55,998	\$45,459	\$427	0.77	6.68	76.61	11.39	No
99	First State Bank of Decatur	Decatur	1	14	\$55,202	\$43,884	\$374	0.66	3.36	77.74	19.96	No
100	The Port Austin State Bank	Port Austin	1	8	\$53,219	\$43,730	\$645	1.27	7.39	59.56	16.49	Yes
101	Freeland State Bank	Freeland	1	9	\$52,868	\$43,679	\$56	0.10	0.61	97.77	17.28	No
102	The Citizens State Bank of Ontonagon	Ontonagon	3	13	\$52,842	\$46,071	\$204	0.37	2.96	83.55	12.69	No
103	Comerica Bank & Trust, N.A.	Ann Arbor	1	85	\$52,653	\$514	\$15,618	29.48	30.45	57.37	97.52	No
104	The First National Bank of Wakefield	Wakefield	2	15	\$49,295	\$44,822	\$251	0.50	5.30	85.94	8.92	Yes