

**Michigan FDIC Insured Institutions
Q1 2017**

Rank	Name	City	Offices	FTEs	Assets	Deposits	Net Income	ROA %	ROE %	Efficiency %	Equity Capital %	Sub S?
1	Chemical Bank	Midland	258	3,273	\$17,575,661	\$13,144,096	\$45,099	1.03	6.82	57.67	15.01	No
2	Flagstar Bank, FSB	Troy	99	2,948	\$15,301,493	\$8,916,379	\$31,984	0.87	7.50	72.73	11.11	No
3	Mercantile Bank of Michigan	Grand Rapids	50	617	\$2,999,039	\$2,283,954	\$8,629	1.14	9.38	57.13	12.35	No
4	Independent Bank	Grand Rapids	66	835	\$2,584,700	\$2,287,353	\$6,279	0.98	9.63	72.80	10.16	No
5	Sterling Bank and Trust, FSB	Southfield	25	232	\$2,203,485	\$1,757,074	\$11,367	2.08	23.11	29.09	9.13	No
6	Macatawa Bank	Holland	30	339	\$1,747,275	\$1,438,537	\$4,835	1.11	9.74	62.40	11.47	No
7	Isabella Bank	Mount Pleasant	29	322	\$1,706,121	\$1,231,907	\$3,739	0.88	10.71	66.64	8.28	No
8	Bank of Ann Arbor	Ann Arbor	8	215	\$1,491,028	\$1,302,254	\$5,637	1.66	18.03	50.00	9.53	No
9	Monroe Bank & Trust	Monroe	20	286	\$1,346,295	\$1,204,901	\$3,256	0.96	9.76	66.73	9.49	No
10	First National Bank of America	East Lansing	3	272	\$1,203,742	\$931,784	\$7,136	2.46	26.57	40.49	9.16	No
11	Level One Bank	Farmington Hills	12	214	\$1,169,231	\$972,770	\$3,002	1.05	10.84	63.43	9.61	No
12	mBank	Manistique	24	221	\$972,848	\$823,774	\$2,062	0.85	8.50	67.28	9.94	No
13	Crestmark Bank	Troy	1	299	\$913,108	\$755,732	\$4,792	2.11	20.64	75.76	10.44	No
14	The State Bank	Fenton	16	172	\$730,637	\$632,977	\$1,448	0.81	9.23	70.52	8.49	No
15	First State Bank	Eastpointe	12	167	\$692,205	\$619,813	\$1,232	0.73	6.94	75.43	10.30	No
16	Southern Michigan Bank & Trust	Coldwater	17	178	\$647,089	\$542,938	\$1,457	0.91	7.97	70.50	11.40	No
17	United Bank of Michigan	Grand Rapids	13	144	\$631,100	\$480,235	\$1,045	0.67	7.34	77.49	9.08	No
18	ChoiceOne Bank	Sparta	13	141	\$614,208	\$509,242	\$1,458	0.96	8.54	71.17	11.22	No
19	Northstar Bank	Bad Axe	12	140	\$610,770	\$542,299	\$1,642	1.09	11.75	73.99	9.23	Yes
20	Northpointe Bank	Grand Rapids	1	350	\$597,494	\$511,522	\$2,438	1.65	16.38	79.39	10.31	No
21	Lakestone Bank & Trust	Lapeer	14	162	\$596,201	\$534,951	\$1,369	0.93	9.88	70.57	9.43	No
22	Superior National Bank & Trust Company	Hancock	10	122	\$583,262	\$506,987	\$1,342	0.91	7.76	61.63	12.04	No
23	Hillsdale County National Bank	Hillsdale	13	171	\$580,574	\$509,493	\$1,493	1.04	11.53	69.79	9.05	No
24	Commercial Bank	Alma	13	115	\$534,805	\$436,712	-\$110	-0.09	-1.12	103.85	8.32	No
25	First National Bank of Michigan	Kalamazoo	4	56	\$494,708	\$409,313	\$1,117	0.94	10.24	61.69	8.94	No
26	Auto Club Trust, FSB	Dearborn	4	71	\$430,951	\$323,890	-\$167	-0.16	-1.15	105.96	13.49	No
27	West Shore Bank	Ludington	8	99	\$427,967	\$337,259	\$772	0.72	8.70	76.70	8.39	No
28	West Michigan Community Bank	Hudsonville	8	86	\$407,831	\$361,286	\$464	0.46	4.69	76.96	9.77	No
29	Sturgis Bank & Trust Company	Sturgis	12	122	\$401,603	\$311,591	\$723	0.72	7.81	81.97	9.27	No
30	Wolverine Bank, Federal Savings Bank	Midland	3	52	\$379,429	\$273,165	\$1,250	1.23	8.10	51.52	16.43	No
31	First National Bank in Howell	Howell	9	79	\$379,103	\$335,534	\$618	0.64	6.01	78.64	10.98	No
32	The Dart Bank	Mason	4	151	\$378,153	\$283,987	\$363	0.38	4.24	90.94	9.04	No
33	Range Bank, National Association	Marquette	12	101	\$359,962	\$320,130	\$602	0.68	7.46	75.28	9.08	No
34	Oxford Bank	Oxford	10	101	\$350,902	\$314,894	\$588	0.67	6.81	79.05	9.94	No
35	First Federal of Northern Michigan	Alpena	8	90	\$345,088	\$296,893	\$285	0.33	3.80	80.54	8.79	No
36	Eastern Michigan Bank	Croswell	10	79	\$329,639	\$297,622	\$482	0.59	6.32	73.22	9.32	No
37	Traverse City State Bank	Traverse City	4	88	\$322,404	\$270,727	\$1,216	1.53	14.88	59.89	10.33	No
38	The First National Bank & Trust Co	Iron Mountain	8	74	\$316,026	\$272,141	\$447	0.56	6.33	75.78	9.03	No

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39	The Hastings City Bank	Hastings	8	85	\$314,740	\$267,407	\$442	0.57	6.14	84.49	9.21	No
40	Eaton Federal Savings Bank	Charlotte	5	75	\$299,334	\$231,622	\$400	0.54	3.07	76.91	17.49	No
41	Century Bank and Trust	Coldwater	12	117	\$295,136	\$256,614	\$720	0.97	8.37	71.46	11.72	No
42	Chelsea State Bank	Chelsea	3	49	\$294,964	\$261,878	\$920	1.29	11.79	64.68	10.66	Yes
43	Tri-County Bank	Brown City	11	82	\$286,371	\$256,846	\$838	1.21	12.05	61.03	9.89	No
44	Citizens National Bank of Cheboygan	Cheboygan	9	68	\$278,817	\$250,508	\$234	0.34	4.12	88.31	8.21	No
45	Ann Arbor State Bank	Ann Arbor	3	50	\$275,408	\$226,253	\$935	1.37	12.39	58.06	11.17	No
46	First Community Bank	Harbor Springs	9	71	\$272,174	\$225,820	\$954	1.42	13.63	69.59	10.27	Yes
47	Dearborn Federal Savings Bank	Dearborn	5	45	\$269,859	\$189,997	\$470	0.70	2.60	78.93	26.87	No
48	The First National Bank of St. Ignace	St. Ignace	7	56	\$266,641	\$235,049	\$300	0.45	6.46	82.63	7.11	No
49	Central Savings Bank	Sault Sainte Mar	9	60	\$252,565	\$219,230	\$659	1.03	8.60	64.24	12.32	No
50	Northern Michigan Bank & Trust	Escanaba	7	70	\$252,483	\$214,808	\$574	0.91	6.72	70.88	13.69	Yes
51	Lake-Osceola State Bank	Baldwin	9	60	\$244,766	\$204,560	\$562	0.94	10.74	64.00	8.67	No
52	Thumb National Bank and Trust Company	Pigeon	6	71	\$241,685	\$216,705	\$669	1.11	12.06	75.24	9.33	Yes
53	First Independence Bank	Detroit	3	90	\$240,030	\$189,519	\$204	0.34	4.50	91.51	7.60	No
54	University Bank	Ann Arbor	1	371	\$235,232	\$197,061	\$911	1.70	19.81	85.74	8.01	No
55	The Shelby State Bank	Shelby	9	85	\$235,154	\$203,575	\$325	0.55	6.26	84.02	8.92	No
56	1st State Bank	Saginaw	4	52	\$234,372	\$196,682	\$481	0.83	9.04	65.96	9.19	No
57	Hantz Bank	Southfield	6	68	\$224,636	\$196,196	\$715	1.29	11.04	65.03	11.70	No
58	Main Street Bank	Bingham Farms	2	99	\$215,479	\$185,836	\$400	0.74	8.25	89.05	9.09	No
59	Honor Bank	Honor	9	74	\$213,447	\$187,948	\$336	0.64	7.05	76.46	8.97	No
60	Grand River Bank	Grandville	1	44	\$208,486	\$185,478	\$177	0.35	3.53	83.34	9.67	No
61	Community Shores Bank	Muskegon	4	64	\$202,148	\$179,200	\$174	0.35	3.96	86.41	8.83	No
62	Huron Community Bank	East Tawas	6	61	\$196,160	\$167,171	\$426	0.87	7.37	68.05	11.86	No
63	First Bank, Upper Michigan	Gladstone	3	48	\$195,772	\$153,596	\$875	1.81	18.27	61.10	9.90	Yes
64	Upper Peninsula State Bank	Escanaba	2	39	\$192,686	\$153,198	\$536	1.15	6.85	59.51	16.40	No
65	Alden State Bank	Alden	4	40	\$185,243	\$160,246	\$601	1.31	10.66	57.22	12.34	No
66	Clarkston State Bank	Clarkston	2	31	\$184,533	\$164,682	\$411	0.91	8.49	64.60	10.58	No
67	Charlevoix State Bank	Charlevoix	6	39	\$183,391	\$166,852	\$637	1.38	16.35	67.42	8.65	Yes
68	Union Bank	Lake Odessa	7	68	\$176,672	\$156,440	\$88	0.20	1.87	94.79	10.60	No
69	Exchange State Bank	Carsonville	6	36	\$164,160	\$145,759	\$397	0.96	8.88	63.61	10.93	No
70	Edgewater Bank	Saint Joseph	5	36	\$152,426	\$129,926	\$108	0.28	3.30	90.69	8.62	No
71	Huron Valley State Bank	Milford	3	27	\$139,023	\$125,933	\$297	0.89	9.26	66.14	9.30	No
72	Peoples State Bank of Munising	Munising	5	34	\$131,012	\$111,578	\$355	1.08	7.98	66.59	13.78	No
73	State Savings Bank, Frankfort, Mich.	Frankfort	2	57	\$129,107	\$107,074	-\$64	-0.21	-1.87	106.29	10.57	No
74	The State Savings Bank of Manistique	Manistique	4	27	\$125,849	\$106,288	\$233	0.76	6.72	74.38	11.18	No
75	The Miners State Bank	Iron River	6	38	\$124,921	\$110,532	\$135	0.43	4.28	79.36	10.17	No
76	Capitol National Bank	Lansing	3	29	\$117,686	\$103,018	\$149	0.50	4.16	84.08	12.24	No

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77	New Buffalo Savings Bank	New Buffalo	3	31	\$115,161	\$91,584	\$51	0.19	1.57	95.43	11.30	No
78	Old Mission Bank	Sault Sainte Mar	2	33	\$106,019	\$90,825	\$220	0.83	7.16	76.82	11.62	No
79	The First National Bank of Norway	Norway	5	28	\$99,653	\$87,433	\$189	0.76	6.83	74.29	11.10	No
80	Blissfield State Bank	Blissfield	2	27	\$99,585	\$89,675	\$150	0.61	6.18	76.50	9.90	Yes
81	Kalamazoo County State Bank	Schoolcraft	3	31	\$97,501	\$86,286	\$25	0.10	0.91	96.69	11.35	No
82	Bay Port State Bank	Bay Port	3	28	\$93,385	\$85,960	\$139	0.59	7.99	76.59	7.50	No
83	Mayville State Bank	Mayville	3	31	\$92,252	\$82,868	\$117	0.51	5.18	78.82	9.88	No
84	Baybank	Gladstone	3	28	\$88,026	\$78,833	\$142	0.64	6.84	80.61	9.55	No
85	OSB Community Bank	Brooklyn	3	29	\$77,690	\$65,402	-\$286	-1.54	-15.65	113.20	9.23	No
86	Central State Bank	Beulah	2	27	\$73,651	\$60,530	\$76	0.42	3.14	85.66	13.21	No
87	Gogebic Range Bank	Ironwood	2	21	\$72,992	\$63,899	\$250	1.36	11.90	59.62	11.69	No
88	Farmers State Bank of Munith	Munith	3	25	\$71,991	\$64,485	\$114	0.64	6.53	80.74	9.78	No
89	First National Bank of Crystal Falls	Crystal Falls	3	20	\$71,562	\$64,925	-\$44	-0.25	-2.36	108.76	8.61	Yes
90	Homestead Savings Bank	Albion	4	26	\$69,722	\$63,700	\$15	0.09	1.42	95.53	6.08	No
91	SSB Bank	Stockbridge	3	28	\$63,494	\$57,168	\$14	0.09	1.13	97.44	7.87	No
92	The State Bank of Ewen	Ewen	2	10	\$63,099	\$52,763	\$124	0.79	4.90	74.41	16.21	No
93	G. W. Jones Exchange Bank	Marcellus	5	30	\$61,685	\$54,941	-\$17	-0.11	-1.07	103.20	10.28	No
94	Huron National Bank	Rogers City	1	14	\$61,223	\$52,426	-\$351	-2.26	-15.75	53.54	14.27	No
95	JPMorgan Chase Bank, Dearborn	Dearborn	1	0	\$61,001	\$543	\$84	0.55	0.60	0.00	92.22	No
96	Sidney State Bank	Sidney	1	15	\$60,715	\$50,077	\$76	0.52	4.75	80.36	10.58	No
97	Comerica Bank & Trust, NA	Ann Arbor	1	84	\$59,380	\$514	\$4,364	31.16	32.61	53.17	93.82	No
98	First State Bank of Decatur	Decatur	1	14	\$57,182	\$45,946	\$86	0.61	3.11	80.61	19.41	No
99	The Citizens State Bank of Ontonagon	Ontonagon	3	13	\$56,112	\$49,287	\$20	0.15	1.19	87.95	12.02	No
100	Freeland State Bank	Freeland	1	9	\$52,290	\$43,067	-\$5	-0.04	-0.22	104.17	17.48	No
101	The Port Austin State Bank	Port Austin	1	8	\$51,024	\$41,485	\$150	1.15	6.81	62.04	17.33	Yes
102	The First National Bank of Wakefield	Wakefield	2	15	\$50,388	\$45,794	\$67	0.54	6.01	84.98	8.96	Yes
	<i>\$ in thousands</i>											