

Michigan FDIC Insured Institutions
Q2 2017

Rank	Name	City	Offices	FTEs	Assets	Deposits	Net Income	ROA%	ROE%	Efficiency %	Equity Capital %	Sub S?
1	Chemical Bank	Midland	251	3,364	\$18,730,163	\$13,227,524	\$55,359	1.22	8.36	50.87	14.19	No
2	Flagstar Bank, FSB	Troy	99	3,432	\$15,890,503	\$9,023,774	\$46,679	1.20	10.93	69.02	10.81	No
3	Mercantile Bank of Michigan	Grand Rapids	51	643	\$3,123,334	\$2,378,763	\$8,362	1.09	8.93	57.76	12.13	No
4	Independent Bank	Grand Rapids	65	854	\$2,653,375	\$2,277,988	\$6,157	0.94	9.31	69.88	10.03	No
5	Sterling Bank and Trust, FSB	Southfield	25	263	\$2,420,063	\$1,838,659	\$9,082	1.57	17.80	38.35	8.55	No
6	Macatawa Bank	Holland	30	345	\$1,757,422	\$1,465,624	\$5,147	1.17	10.18	60.98	11.62	No
7	Isabella Bank	Mount Pleasant	29	324	\$1,723,114	\$1,211,681	\$4,271	1.00	11.95	62.96	8.39	No
8	Bank of Ann Arbor	Ann Arbor	8	208	\$1,534,300	\$1,331,585	\$6,439	1.70	17.70	47.71	9.70	No
9	Monroe Bank & Trust	Monroe	20	287	\$1,326,142	\$1,178,977	\$3,719	1.11	11.44	62.73	9.98	No
10	First National Bank of America	East Lansing	3	281	\$1,237,652	\$960,466	\$8,761	2.87	30.56	38.06	9.62	No
11	Level One Bank	Farmington Hills	12	226	\$1,203,122	\$997,691	\$3,709	1.25	12.93	59.99	9.74	No
12	mBank	Manistique	25	235	\$1,023,475	\$849,677	\$2,051	0.82	8.38	68.25	9.68	No
13	Crestmark Bank	Troy	1	323	\$993,733	\$838,537	\$5,293	2.22	21.91	77.40	9.85	No
14	The State Bank	Fenton	16	171	\$730,510	\$615,185	\$2,159	1.18	13.64	63.45	8.84	No
15	Northpointe Bank	Grand Rapids	1	389	\$693,951	\$544,690	\$2,801	1.74	17.98	79.11	9.08	No
16	First State Bank	Eastpointe	11	170	\$670,108	\$596,333	\$1,340	0.79	7.46	74.07	10.79	No
17	Southern Michigan Bank & Trust	Coldwater	17	180	\$661,857	\$542,405	\$1,511	0.92	7.84	70.26	12.15	No
18	United Bank of Michigan	Grand Rapids	14	144	\$645,486	\$493,429	\$1,197	0.75	8.29	75.79	9.01	No
19	ChoiceOne Bank	Sparta	13	149	\$625,954	\$525,410	\$1,653	1.07	9.46	68.16	11.32	No
20	Hillsdale County National Bank	Hillsdale	14	173	\$603,739	\$532,120	\$1,547	1.04	11.65	69.55	8.89	No
21	Northstar Bank	Bad Axe	12	141	\$596,126	\$524,715	\$3,230	2.14	22.52	68.46	9.79	Yes
22	Lakestone Bank & Trust	Lapeer	14	153	\$590,978	\$526,479	\$1,484	1.00	10.29	69.75	10.01	No
23	Superior National Bank & Trust Co.	Hancock	10	130	\$580,135	\$497,013	\$1,431	0.98	7.99	60.89	12.60	No
24	Commercial Bank	Alma	12	110	\$521,630	\$417,202	\$1,130	0.86	10.09	60.96	8.65	No
25	First National Bank of Michigan	Kalamazoo	4	59	\$472,838	\$405,880	\$1,113	0.92	9.92	62.91	9.62	No
26	Auto Club Trust, FSB	Dearborn	2	77	\$442,200	\$333,622	-\$313	-0.29	-2.14	102.98	13.32	No
27	West Shore Bank	Ludington	8	102	\$418,411	\$328,740	\$834	0.79	9.07	74.89	9.00	No
28	West Michigan Community Bank	Hudsonville	8	89	\$414,000	\$352,058	\$695	0.68	6.90	72.35	9.85	No
29	Sturgis Bank & Trust Company	Sturgis	12	124	\$406,293	\$305,640	\$1,007	1.00	10.75	74.76	9.29	No

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30	Wolverine Bank, Fed. Savings Bank	Midland	3	52	\$386,203	\$265,672	\$1,081	1.13	6.84	57.53	16.54	No
31	The Dart Bank	Mason	4	154	\$383,366	\$287,383	\$808	0.85	9.32	81.99	9.17	No
32	First National Bank in Howell	Howell	9	85	\$382,261	\$338,237	\$633	0.67	5.99	74.02	11.23	No
33	Oxford Bank	Oxford	9	106	\$359,218	\$322,037	\$434	0.49	4.90	84.80	10.01	No
34	Range Bank, National Association	Marquette	11	101	\$351,376	\$306,232	\$870	0.98	10.40	67.79	9.74	No
35	First Federal of Northern Michigan	Alpena	8	93	\$341,048	\$286,462	\$371	0.43	4.82	78.83	9.18	No
36	Eastern Michigan Bank	Crowell	11	83	\$330,050	\$297,551	\$584	0.71	7.51	68.94	9.54	No
37	Traverse City State Bank	Traverse City	5	86	\$329,743	\$276,710	\$803	0.99	9.52	66.64	10.54	No
38	The Hastings City Bank	Hastings	8	84	\$315,903	\$262,118	\$519	0.66	7.06	79.82	9.44	No
39	First National Bank & Trust Co.	Iron Mountain	8	74	\$303,972	\$260,426	\$631	0.81	8.67	73.09	9.76	No
40	Eaton Federal Savings Bank	Charlotte	5	76	\$295,273	\$226,838	\$403	0.54	3.06	79.24	17.92	No
41	Century Bank and Trust	Coldwater	12	117	\$293,048	\$245,668	\$703	0.96	8.03	71.63	12.08	No
42	Ann Arbor State Bank	Ann Arbor	3	51	\$289,003	\$240,524	\$781	1.11	9.96	64.82	11.05	No
43	Chelsea State Bank	Chelsea	3	51	\$282,100	\$248,478	\$918	1.27	11.52	64.98	11.45	Yes
44	First Community Bank	Harbor Springs	9	71	\$279,730	\$232,880	\$1,111	1.61	15.82	66.41	10.09	Yes
45	Citizens National Bank of Cheboygan	Cheboygan	10	66	\$278,089	\$248,237	\$410	0.59	7.03	79.86	8.55	No
46	Tri-County Bank	Brown City	12	80	\$272,993	\$242,599	\$865	1.24	11.96	59.30	10.81	No
47	Dearborn Federal Savings Bank	Dearborn	5	43	\$270,364	\$190,256	\$475	0.70	2.61	79.37	27.00	No
48	University Bank	Ann Arbor	1	389	\$269,775	\$231,163	\$1,063	1.68	21.94	83.89	7.38	No
49	The First National Bank of St. Ignace	St. Ignace	7	56	\$263,743	\$231,161	\$351	0.53	7.22	79.27	7.56	No
50	Northern Michigan Bank & Trust	Escanaba	7	72	\$262,005	\$223,593	\$626	0.97	7.20	72.11	13.37	Yes
51	Central Savings Bank	Sault Sainte Mar	9	61	\$250,545	\$216,324	\$569	0.90	7.23	67.83	12.73	No
52	The Shelby State Bank	Shelby	9	91	\$250,436	\$216,811	\$338	0.56	6.36	81.97	8.59	No
53	Thumb National Bank & Trust Co.	Pigeon	6	73	\$245,063	\$208,311	\$465	0.76	8.15	82.57	9.42	Yes
54	Lake-Osceola State Bank	Baldwin	9	66	\$239,374	\$201,378	\$588	0.97	11.00	64.39	9.00	No
55	1st State Bank	Saginaw	4	52	\$234,412	\$194,595	\$549	0.94	10.06	64.35	9.43	No
56	First Independence Bank	Detroit	3	89	\$228,066	\$178,103	\$331	0.57	7.19	89.29	8.14	No
57	Main Street Bank	Bingham Farms	2	97	\$219,987	\$183,733	\$579	1.06	11.64	82.47	9.18	No
58	Honor Bank	Honor	9	75	\$216,949	\$188,751	\$320	0.59	6.65	79.95	8.92	No

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59	Hantz Bank	Southfield	6	72	\$214,053	\$185,838	\$658	1.20	9.89	68.03	12.58	No
60	Grand River Bank	Grandville	1	44	\$209,822	\$173,830	\$226	0.43	3.97	76.51	12.11	No
61	First Bank, Upper Michigan	Gladstone	3	50	\$196,089	\$155,631	\$931	1.90	19.33	56.70	9.76	Yes
62	Huron Community Bank	East Tawas	6	60	\$193,859	\$160,846	\$392	0.80	6.70	72.02	12.13	No
63	Community Shores Bank	Muskegon	4	64	\$192,713	\$169,195	\$64	0.13	1.43	85.96	9.30	No
64	Upper Peninsula State Bank	Escanaba	2	42	\$190,654	\$150,532	\$580	1.21	7.26	58.81	16.94	No
65	Clarkston State Bank	Clarkston	2	33	\$190,149	\$165,792	\$809	1.73	16.27	56.21	10.65	No
66	Alden State Bank	Alden	4	41	\$189,256	\$164,208	\$562	1.20	9.78	59.53	12.21	No
67	Charlevoix State Bank	Charlevoix	6	39	\$179,632	\$162,158	\$732	1.61	18.17	64.29	9.11	Yes
68	Union Bank	Lake Odessa	7	59	\$173,458	\$152,952	\$223	0.51	4.73	84.28	10.96	No
69	Northern Interstate Bank, N. A.	Norway	8	48	\$170,815	\$151,229	\$218	0.64	6.07	81.43	10.35	No
70	Exchange State Bank	Carsonville	6	36	\$161,548	\$142,630	\$446	1.10	9.76	61.63	11.52	No
71	Edgewater Bank	Saint Joseph	5	37	\$147,036	\$124,276	\$134	0.36	4.05	89.20	9.05	No
72	Huron Valley State Bank	Milford	3	29	\$139,078	\$125,515	\$342	0.98	10.42	63.07	9.58	No
73	Peoples State Bank	Munising	5	34	\$130,426	\$110,726	\$366	1.12	8.06	65.31	14.02	No
74	Gogebic Range Bank	Ironwood	4	31	\$129,321	\$115,299	\$449	1.78	16.30	53.56	10.44	No
75	State Savings Bank	Frankfort	2	57	\$124,328	\$102,303	-\$31	-0.10	-0.91	103.07	10.97	No
76	The State Savings Bank	Manistique	4	27	\$124,114	\$103,037	\$234	0.75	6.54	71.56	11.73	No
77	Capitol National Bank	Lansing	3	31	\$122,483	\$101,166	\$134	0.45	3.70	84.57	11.88	No
78	New Buffalo Savings Bank	New Buffalo	3	31	\$122,131	\$97,974	\$564	1.90	16.98	65.63	11.11	No
79	The Miners State Bank	Iron River	6	36	\$121,616	\$106,962	\$197	0.64	6.11	77.01	10.77	No
80	Old Mission Bank	Sault Sainte Mar	2	33	\$110,601	\$95,864	\$265	0.98	8.45	72.14	11.53	No
81	Kalamazoo County State Bank	Schoolcraft	3	33	\$98,225	\$86,604	\$82	0.34	2.92	86.04	11.64	No
82	Blissfield State Bank	Blissfield	2	27	\$97,315	\$86,939	\$265	1.08	10.53	75.80	10.56	Yes
83	Bay Port State Bank	Bay Port	3	28	\$93,652	\$86,123	\$152	0.65	8.61	74.93	7.60	No
84	Mayville State Bank	Mayville	3	31	\$91,202	\$81,644	\$163	0.71	7.06	75.38	10.25	No
85	Baybank	Gladstone	3	29	\$87,856	\$75,203	\$186	0.85	8.67	72.16	9.97	No
86	OSB Community Bank	Brooklyn	3	29	\$82,096	\$67,931	-\$143	-0.72	-8.06	117.42	8.57	No
87	Central State Bank	Beulah	2	27	\$70,015	\$58,060	\$189	1.05	7.61	71.30	14.50	No

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88	Farmers State Bank of Munith	Munith	3	26	\$68,904	\$61,289	\$123	0.70	6.91	79.66	10.43	No
89	Homestead Savings Bank	Albion	4	26	\$67,162	\$62,501	-\$11	-0.06	-1.04	100.91	6.30	No
90	SSB Bank	Stockbridge	3	29	\$66,423	\$59,731	\$189	1.16	14.68	91.30	7.98	No
91	G. W. Jones Exchange Bank	Marcellus	5	30	\$62,139	\$54,270	\$45	0.29	2.83	91.59	10.28	No
92	Comerica Bank & Trust, N.A.	Ann Arbor	1	83	\$61,985	\$514	\$4,965	32.73	34.13	51.59	97.89	No
93	Huron National Bank	Rogers City	1	15	\$61,024	\$52,031	\$175	1.15	7.93	64.61	14.61	No
94	JPMorgan Chase Bank, Dearborn	Dearborn	1	0	\$60,550	\$516	\$139	0.91	0.99	0.45	93.13	No
95	Sidney State Bank	Sidney	1	16	\$60,144	\$49,998	\$120	0.79	7.48	71.23	10.66	No
96	First State Bank of Decatur	Decatur	1	14	\$55,811	\$44,201	\$88	0.62	3.13	80.69	20.39	No
97	Citizens State Bank, Ontonagon	Ontonagon	3	13	\$53,571	\$46,137	\$71	0.52	4.18	83.64	12.80	No
98	Freeland State Bank	Freeland	1	9	\$51,302	\$41,956	\$35	0.27	1.53	86.94	17.96	No
99	The Port Austin State Bank	Port Austin	1	8	\$50,898	\$41,222	\$173	1.36	7.79	58.77	17.55	Yes
100	First National Bank, Wakefield	Wakefield	2	15	\$48,795	\$44,021	\$104	0.84	9.04	80.60	9.61	Yes
	<i>\$ in thousands</i>											