

Michigan FDIC Insured Institutions
Q3 2017

Rank	Name	City	Offices	FTEs	Assets	Deposits	Net Income	ROA %	ROE %	Efficiency %	Equity Capital %	Sub S?
1	Chemical Bank	Midland	251	3,113	\$19,314,565	\$13,838,930	\$46,284	0.97	6.94	61.61	13.84	N
2	Flagstar Bank, FSB	Troy	99	3,495	\$16,798,727	\$9,461,974	\$46,437	1.14	10.92	70.97	10.02	N
3	Mercantile Bank of Michigan	Grand Rapids	51	634	\$3,234,701	\$2,497,928	\$9,406	1.18	9.87	55.47	11.85	N
4	Independent Bank	Grand Rapids	65	852	\$2,743,374	\$2,377,019	\$7,158	1.06	10.73	66.55	9.75	N
5	Sterling Bank and Trust, FSB	Southfield	25	295	\$2,635,806	\$2,155,468	\$12,778	2.02	23.51	30.89	8.64	N
6	Macatawa Bank	Holland	30	344	\$1,801,444	\$1,512,220	\$5,247	1.18	10.20	59.83	11.52	N
7	Isabella Bank	Mount Pleasant	29	323	\$1,737,135	\$1,217,387	\$3,944	0.91	10.87	65.98	8.38	N
8	Bank of Ann Arbor	Ann Arbor	8	208	\$1,534,015	\$1,319,492	\$6,826	1.78	17.93	46.87	10.15	N
9	Monroe Bank & Trust	Monroe	20	295	\$1,347,101	\$1,196,904	\$3,973	1.19	11.91	62.96	9.98	N
10	First National Bank of America	East Lansing	3	292	\$1,277,624	\$968,787	\$7,959	2.53	26.04	41.26	9.82	N
11	Level One Bank	Farmington Hills	12	234	\$1,264,469	\$1,073,395	\$3,063	0.99	10.33	65.63	9.50	N
12	Crestmark Bank	Troy	1	317	\$1,113,322	\$939,464	\$5,432	2.06	21.14	67.93	9.67	N
13	mBank	Manistique	24	233	\$1,011,022	\$836,660	\$2,430	0.96	9.78	66.26	9.86	N
14	The State Bank	Fenton	16	137	\$756,859	\$626,399	\$3,495	1.88	21.08	52.50	8.99	N
15	Northpointe Bank	Grand Rapids	1	424	\$754,945	\$538,440	\$4,403	2.43	26.10	74.61	9.53	N
16	So. Mich. Bank & Trust	Coldwater	17	182	\$709,691	\$577,381	\$1,795	1.05	8.88	64.14	11.45	N
17	First State Bank	Eastpointe	11	168	\$694,887	\$620,638	\$1,430	0.84	7.88	72.59	10.49	N
18	ChoiceOne Bank	Sparta	13	151	\$638,318	\$527,004	\$1,723	1.09	9.68	66.62	11.20	N
19	Northstar Bank	Bad Axe	12	140	\$634,232	\$561,386	\$2,033	1.32	13.82	70.22	9.35	Y
20	Hillsdale County National Bank	Hillsdale	14	179	\$618,413	\$542,493	\$1,771	1.16	12.67	66.16	9.40	N
21	United Bank of Michigan	Grand Rapids	14	139	\$612,846	\$472,469	\$1,606	1.02	10.93	68.58	9.70	N
22	Lakestone Bank & Trust	Lapeer	14	148	\$595,294	\$531,046	\$1,457	0.98	9.77	68.63	10.09	N
23	Superior Nat. Bank & Trust Co.	Hancock	10	129	\$590,878	\$507,724	\$1,632	1.11	8.87	59.83	12.54	N
24	Commercial Bank	Alma	12	104	\$527,772	\$418,930	\$1,335	1.02	11.78	57.15	8.63	N
25	Auto Club Trust, FSB	Dearborn	2	72	\$484,704	\$346,392	(\$2,049)	-1.77	-14.08	156.63	11.87	N
26	First National Bank of Mich.	Kalamazoo	4	60	\$471,324	\$410,130	\$1,322	1.12	11.47	59.66	9.91	N
27	West Shore Bank	Ludington	7	109	\$436,801	\$352,846	\$923	0.86	9.72	75.57	8.77	N
28	West Michigan Comm. Bank	Hudsonville	8	91	\$432,151	\$388,663	\$922	0.87	8.94	68.93	9.64	N

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29	Sturgis Bank & Trust Company	Sturgis	12	125	\$404,526	\$300,789	\$799	0.79	8.42	75.84	9.44	N
30	The Dart Bank	Mason	4	151	\$393,407	\$296,448	\$1,026	1.06	11.57	78.17	9.10	N
31	First National Bank in Howell	Howell	9	85	\$391,037	\$346,357	\$721	0.75	6.66	72.92	11.16	N
32	Wolverine Bank, FSB	Midland	3	50	\$385,457	\$272,109	\$2,054	2.13	13.05	49.19	16.62	N
33	Range Bank, NA	Marquette	11	103	\$374,585	\$333,334	\$660	0.73	7.69	73.28	9.20	N
34	Oxford Bank	Oxford	9	108	\$374,319	\$335,689	\$1,053	1.15	11.54	68.76	9.90	N
35	Traverse City State Bank	Traverse City	5	86	\$346,915	\$292,986	\$678	0.80	7.73	63.83	10.21	N
36	First Federal of N. Mich.	Alpena	8	92	\$335,120	\$284,812	\$362	0.43	4.61	79.94	9.42	N
37	Eastern Michigan Bank	Croswell	11	81	\$331,098	\$298,031	\$630	0.76	7.94	65.31	9.67	N
38	The Hastings City Bank	Hastings	8	81	\$316,533	\$269,488	\$576	0.73	7.69	77.77	9.51	N
39	First National Bank & Trust Co.	Iron Mountain	8	75	\$312,118	\$263,483	\$456	0.59	6.14	78.52	9.52	N
40	Citizens National Bank	Cheboygan	10	65	\$304,517	\$276,311	\$490	0.67	8.26	75.49	7.78	N
41	Century Bank and Trust	Coldwater	12	111	\$297,362	\$252,646	\$664	0.90	7.47	73.59	12.01	N
42	Ann Arbor State Bank	Ann Arbor	3	48	\$296,202	\$245,009	\$875	1.20	10.82	61.30	11.05	N
43	Eaton Federal Savings Bank	Charlotte	5	75	\$293,072	\$223,952	\$386	0.52	2.91	78.90	18.20	N
44	First National Bank	St. Ignace	7	56	\$287,383	\$254,906	\$333	0.48	6.69	83.07	6.92	N
45	Tri-County Bank	Brown City	12	81	\$283,699	\$252,599	\$882	1.27	11.82	58.71	10.64	N
46	First Community Bank	Harbor Springs	9	69	\$283,246	\$247,460	\$1,209	1.72	17.12	65.07	9.98	Y
47	Chelsea State Bank	Chelsea	3	50	\$278,635	\$244,118	\$1,252	1.79	15.32	57.12	11.88	Y
48	Central Savings Bank	Sault Sainte Mar	9	62	\$265,915	\$231,445	\$593	0.92	7.38	65.36	12.20	N
49	University Bank	Ann Arbor	1	395	\$263,830	\$225,180	\$852	1.28	16.76	85.88	7.87	N
50	Northern Mich. Bank & Trust	Esanaba	7	74	\$261,776	\$222,901	\$731	1.12	8.31	69.37	13.52	Y
51	Dearborn Fed. Savings Bank	Dearborn	5	45	\$257,527	\$180,776	\$499	0.76	2.73	77.51	28.54	N
52	The Shelby State Bank	Shelby	9	97	\$253,806	\$222,457	\$373	0.59	6.92	79.45	8.50	N
53	1st State Bank	Saginaw	4	53	\$251,744	\$208,412	\$583	0.96	10.42	62.55	8.99	N
54	Lake-Osceola State Bank	Baldwin	9	68	\$249,533	\$209,919	\$654	1.07	11.97	61.99	8.88	N
55	Thumb National Bank and Trus	Pigeon	6	73	\$243,757	\$208,510	\$589	0.96	10.11	77.43	9.65	Y
56	First Independence Bank	Detroit	3	89	\$240,493	\$188,375	\$518	0.88	11.09	84.19	7.81	N

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57	Honor Bank	Honor	9	71	\$230,067	\$201,200	\$456	0.82	9.35	73.05	8.55	N
58	Main Street Bank	Bingham Farms	2	99	\$221,593	\$192,439	\$199	0.36	3.90	93.75	9.32	N
59	Grand River Bank	Grandville	1	43	\$217,158	\$183,308	\$349	0.65	5.46	71.61	11.86	N
60	Huron Community Bank	East Tawas	6	60	\$214,637	\$183,427	\$481	0.94	8.17	67.30	11.00	N
61	Alden State Bank	Alden	4	41	\$208,295	\$182,650	\$586	1.18	10.02	58.91	11.36	N
62	Hantz Bank	Southfield	6	72	\$207,365	\$178,423	\$560	1.06	8.23	71.40	13.26	N
63	Charlevoix State Bank	Charlevoix	6	39	\$204,944	\$186,985	\$806	1.68	19.56	66.65	8.10	Y
64	Clarkston State Bank	Clarkston	2	34	\$202,357	\$181,415	\$451	0.92	8.84	62.01	10.17	N
65	First Bank, Upper Michigan	Gladstone	3	47	\$193,982	\$154,216	\$1,049	2.15	21.84	56.47	9.94	Y
66	Community Shores Bank	Muskegon	4	64	\$190,791	\$170,416	\$230	0.48	5.10	79.77	9.51	N
67	Upper Peninsula State Bank	Esanaba	2	41	\$189,960	\$149,272	\$617	1.30	7.59	56.84	17.23	N
68	Union Bank	Lake Odessa	7	68	\$171,696	\$151,165	\$206	0.48	4.33	85.77	11.10	N
69	Northern Interstate Bank, N. A.	Norway	8	47	\$170,071	\$150,461	\$302	0.71	6.80	74.22	10.49	N
70	Exchange State Bank	Carsonville	6	34	\$160,125	\$140,792	\$471	1.17	10.03	59.26	11.84	N
71	Edgewater Bank	Saint Joseph	5	35	\$157,656	\$134,611	\$225	0.59	6.71	83.34	8.58	N
72	Huron Valley State Bank	Milford	3	27	\$140,771	\$126,862	\$374	1.07	11.07	61.03	9.73	N
73	Peoples State Bank	Munising	5	33	\$137,028	\$117,609	\$420	1.26	9.27	60.45	13.11	N
74	State Savings Bank	Frankfort	2	52	\$132,094	\$109,896	\$135	0.42	3.94	88.78	10.42	N
75	The State Savings Bank	Manistique	4	27	\$127,887	\$107,808	\$228	0.72	6.26	70.75	11.39	N
76	The Miners State Bank	Iron River	6	34	\$127,690	\$113,080	\$221	0.71	6.75	69.62	10.26	N
77	Gogebic Range Bank	Ironwood	4	34	\$126,988	\$113,104	\$444	1.39	13.13	50.52	10.68	N
78	New Buffalo Savings Bank	New Buffalo	3	32	\$126,167	\$101,685	\$382	1.23	11.10	71.84	11.06	N
79	Capitol National Bank	Lansing	3	30	\$120,763	\$105,871	\$145	0.48	3.96	83.52	12.18	N
80	Old Mission Bank	Sault Sainte Mar	2	33	\$109,269	\$94,262	\$244	0.89	7.58	76.68	11.89	N
81	Kalamazoo County State Bank	Schoolcraft	3	31	\$99,180	\$87,577	\$71	0.29	2.48	86.19	11.53	N
82	Blissfield State Bank	Blissfield	2	26	\$97,477	\$87,106	\$194	0.80	7.55	81.56	10.54	Y
83	Bay Port State Bank	Bay Port	3	29	\$94,227	\$86,530	\$168	0.72	9.37	73.82	7.68	N
84	Baybank	Gladstone	3	29	\$90,279	\$76,847	\$224	1.01	10.11	70.42	9.93	N

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85	Mayville State Bank	Mayville	3	30	\$90,188	\$80,500	\$153	0.67	6.52	76.35	10.44	N
86	OSB Community Bank	Brooklyn	3	28	\$85,999	\$69,871	\$2	0.01	0.11	99.78	8.14	N
87	Central State Bank	Beulah	2	26	\$74,734	\$62,784	\$146	0.81	5.71	74.27	13.78	N
88	Farmers State Bank of Munith	Munith	3	24	\$71,035	\$63,228	\$143	0.82	7.89	77.42	10.29	N
89	SSBBank	Stockbridge	3	27	\$68,261	\$61,556	\$69	0.41	5.21	90.87	7.76	N
90	Homestead Savings Bank	Albion	5	26	\$65,480	\$60,797	\$192	1.16	17.75	78.52	6.76	N
91	Comerica Bank & Trust, NA	Ann Arbor	1	87	\$65,390	\$514	\$3,296	20.70	21.15	58.69	97.83	N
92	Huron National Bank	Rogers City	1	16	\$64,970	\$55,767	\$208	1.32	9.23	67.59	14.04	N
93	Sidney State Bank	Sidney	1	20	\$61,268	\$50,905	\$121	0.80	7.47	71.81	10.70	N
94	JPMorgan Chase Bank	Dearborn	1	-	\$60,106	\$17	\$128	0.85	0.91	0.00	94.03	N
95	G. W. Jones Exchange Bank	Marcellus	5	30	\$58,782	\$52,194	\$65	0.43	4.05	88.20	10.97	N
96	First State Bank of Decatur	Decatur	1	14	\$56,256	\$44,568	\$100	0.71	3.50	77.08	20.35	N
97	Citizens State Bank	Ontonagon	3	13	\$53,383	\$46,429	(\$7)	-0.05	-0.41	86.68	12.84	N
98	Freeland State Bank	Freeland	1	10	\$51,771	\$42,446	(\$12)	-0.09	-0.52	105.75	17.74	N
99	The Port Austin State Bank	Port Austin	1	8	\$50,499	\$40,713	\$162	1.28	7.22	61.18	17.85	Y
100	The First National Bank	Wakefield	2	15	\$48,636	\$43,856	\$95	0.78	8.10	79.70	9.65	Y
	<i>\$ in thousands</i>											