

Michigan Banks
Summary Bank Level Financial Data
As of September 30, 2012
(\$ in 000s)

#	Bank	City	County	Subchapter S Election?	Branches	Assets (\$000s)	Deposits (\$000s)	Bank Net Income - MRQ (\$000s)	Efficiency Ratio - LTM (%)	ROAA - MRQ (%)	ROAE - MRQ (%)	Leverage Ratio (%)	Risk-Based Capital Ratio (%)	Adj. NPAs / Assets (%)	Reserves / Adj. NPAs + 90 PD (%)	Q3 2012 Texas Ratio (%)	Q2 2012 Texas Ratio (%)
1	1st State Bank	Saginaw	Saginaw, MI	No	3	\$178,765	\$139,513	\$325	68.36	0.74	7.17	10.30	13.13	1.70	65.07	15.75	19.40
2	Alden State Bank	Alden	Antrim, MI	No	4	183,755	160,567	367	61.81	0.85	8.31	10.33	15.97	3.43	30.20	32.42	37.58
3	Ann Arbor State Bank	Ann Arbor	Washtenaw, MI	No	1	187,432	157,484	565	64.56	1.25	11.39	10.50	17.71	0.05	1,275.29	0.40	0.20
4	Bank of Alpena	Alpena	Alpena, MI	No	1	72,773	65,533	58	95.64	0.32	3.28	9.31	18.15	4.61	23.53	42.82	46.39
5	Bank of Ann Arbor	Ann Arbor	Washtenaw, MI	No	6	870,291	764,067	2,336	63.51	1.12	15.49	6.96	12.71	1.04	109.56	12.67	13.77
6	Bank of Birmingham	Birmingham	Oakland, MI	No	1	147,933	132,683	177	73.57	0.49	4.87	9.20	11.32	1.75	76.10	15.62	4.68
7	Bank of Holland	Holland	Ottawa, MI	No	3	642,592	527,462	2,029	54.98	1.29	13.21	9.72	12.49	2.93	44.53	26.91	28.15
8	Bank of Michigan	Farmington Hills	Oakland, MI	No	1	85,249	77,338	217	71.87	0.98	11.49	8.69	11.86	6.34	36.26	55.80	64.27
9	Bank of Northern Michigan	Petoskey	Emmet, MI	No	2	384,645	318,929	675	63.29	0.72	8.25	8.60	13.56	2.93	44.97	29.79	22.92
10	Bay Port State Bank	Bay Port	Huron, MI	No	3	81,324	74,534	87	80.60	0.42	5.55	7.56	11.72	0.78	74.19	14.50	13.77
11	Baybank	Gladstone	Delta, MI	No	3	83,408	71,332	184	66.49	0.89	7.56	10.99	17.72	2.65	27.29	22.93	23.37
12	Blissfield State Bank	Blissfield	Lenawee, MI	Yes	2	90,779	80,161	210	69.49	0.94	8.05	10.79	21.35	0.73	75.91	6.00	6.69
13	Capitol National Bank	Lansing	Ingham, MI	No	2	160,938	149,581	120	93.83	0.28	4.37	6.53	11.89	9.97	14.18	120.40	112.73
14	Central Savings Bank	Sault Sainte Marie	Chippewa, MI	No	9	257,230	222,116	555	66.50	0.88	8.48	10.06	17.85	6.57	21.75	58.11	61.20
15	Central State Bank	Beulah	Benzie, MI	No	2	71,018	61,692	89	74.69	0.53	4.07	12.86	22.87	2.97	17.04	23.69	26.54
16	Century Bank and Trust	Coldwater	Branch, MI	No	12	264,841	229,856	753	71.97	1.15	10.64	11.74	18.21	2.52	48.03	21.50	22.07
17	Charlevoix State Bank	Charlevoix	Charlevoix, MI	Yes	6	157,857	143,841	396	67.02	1.06	11.90	8.64	13.85	4.93	23.94	51.29	52.07
18	Chelsea State Bank	Chelsea	Washtenaw, MI	Yes	3	234,802	204,405	725	61.95	1.25	10.74	10.70	16.85	3.29	55.80	24.82	21.81
19	Chemical Bank	Midland	Midland, MI	No	143	5,567,595	4,599,111	13,669	59.22	1.01	9.44	9.21	13.37	2.40	58.38	26.53	28.24
20	ChoiceOne Bank	Sparta	Kent, MI	No	12	509,690	420,212	1,132	63.06	0.90	7.66	8.44	13.74	1.72	63.16	18.35	19.40
21	Citizens Bank	Flint	Genesee, MI	No	216	9,451,412	7,360,609	27,846	63.06	1.19	9.52	9.82	16.59	0.99	130.22	7.67	7.96
22	Citizens National Bank of Cheboygan	Cheboygan	Cheboygan, MI	No	8	262,138	239,135	372	72.75	0.58	8.01	6.72	15.57	3.48	39.08	40.89	43.59
23	Citizens State Bank of Ontonagon	Ontonagon	Ontonagon, MI	No	3	53,235	45,941	(192)	121.02	-1.48	-10.51	13.35	34.18	3.04	34.05	24.78	28.19
24	Clarkston State Bank	Clarkston	Oakland, MI	No	4	123,095	113,533	249	103.49	0.82	10.80	7.69	10.59	7.63	26.29	79.52	81.59
25	Commercial Bank	Alma	Gratiot, MI	No	10	365,125	313,164	614	71.07	0.67	8.10	8.08	14.59	3.61	19.53	40.61	42.99
26	Community Shores Bank	Muskegon	Muskegon, MI	No	4	207,705	189,342	109	87.09	0.21	4.74	4.25	7.80	7.44	23.33	120.38	126.69
27	Community State Bank	Saint Charles	Saginaw, MI	No	9	201,361	179,895	174	66.75	0.35	3.42	7.74	14.77	3.75	22.06	43.53	53.69
28	Crestmark Bank	Troy	Oakland, MI	No	1	407,097	348,325	3,182	61.71	3.09	25.57	11.74	13.80	0.80	166.94	9.31	11.04
29	CSB Bank	Capac	Saint Clair, MI	No	8	221,446	190,397	228	76.10	0.41	4.64	8.19	17.18	1.76	73.35	17.42	15.27
30	Dart Bank	Mason	Ingham, MI	No	3	266,903	213,372	379	64.25	0.56	5.29	9.93	17.79	5.46	34.38	43.16	46.86
31	Dearborn Federal Savings Bank	Dearborn	Wayne, MI	No	5	259,510	193,838	135	NA	0.20	0.84	24.86	45.97	2.99	119.22	10.52	14.11

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32	Eastern Michigan Bank	Crosswell	Sanilac, MI	No	10	259,846	232,786	488	67.58	0.75	7.49	9.88	19.02	4.59	24.62	40.75	38.53
33	Eaton Federal Savings Bank	Charlotte	Eaton, MI	No	5	307,286	250,696	529	NA	0.67	4.63	14.68	32.36	2.46	37.91	15.48	16.49
34	Edgewater Bank	Saint Joseph	Berrien, MI	No	6	124,419	106,789	(389)	NA	-1.23	-12.79	9.15	14.77	5.64	22.25	53.18	44.07
35	Exchange State Bank	Carsonville	Sanilac, MI	No	6	140,394	123,685	337	62.28	0.99	9.51	10.09	13.24	1.00	69.43	10.56	10.22
36	Farmers State Bank of Munith	Munith	Jackson, MI	No	3	65,093	57,781	(89)	82.44	-0.53	-6.47	7.95	15.91	8.31	18.13	83.79	84.58
37	First Bank, Upper Michigan	Gladstone	Delta, MI	Yes	3	175,904	127,081	1,058	50.20	2.45	13.99	16.48	25.41	4.26	56.05	21.90	21.32
38	First Community Bank	Harbor Springs	Emmet, MI	Yes	8	195,000	166,097	596	76.83	1.23	10.26	11.86	17.26	2.45	39.01	18.94	17.81
39	First Federal of Northern Michigan	Alpena	Alpena, MI	No	8	214,604	160,117	300	NA	0.55	5.01	10.35	17.40	3.79	20.17	32.63	27.59
40	First Independence Bank	Detroit	Wayne, MI	No	3	215,924	178,638	686	81.90	1.49	16.30	10.76	16.32	0.60	159.20	6.73	7.36
41	First National Bank & Trust Company of Iron Mountain	Iron Mountain	Dickinson, MI	No	7	291,121	236,203	555	66.74	0.77	8.16	8.45	13.98	0.91	69.72	10.77	12.58
42	First National Bank in Howell	Howell	Livingston, MI	No	9	305,911	297,324	144	85.06	0.19	8.13	2.42	4.73	8.29	45.58	135.73	154.13
43	First National Bank of America	East Lansing	Ingham, MI	No	3	551,686	470,627	2,160	54.40	1.57	12.33	12.60	21.58	6.00	28.38	43.96	44.31
44	First National Bank of Crystal Falls	Crystal Falls	Iron, MI	Yes	3	73,770	63,930	41	82.02	0.23	1.77	12.85	24.29	1.94	27.68	18.97	16.93
45	First National Bank of Michigan	Kalamazoo	Kalamazoo, MI	No	4	233,412	200,436	612	58.36	1.07	10.23	10.23	13.29	0.43	359.84	3.59	2.45
46	First National Bank of Norway	Norway	Dickinson, MI	No	5	91,646	80,130	261	63.79	1.13	9.92	11.22	18.54	1.67	42.57	14.44	12.66
47	First National Bank of St. Ignace	Saint Ignace	Mackinac, MI	No	7	248,024	219,827	342	76.86	0.60	5.77	9.93	18.51	2.03	25.15	20.98	23.45
48	First National Bank of Wakefield	Wakefield	Gogebic, MI	Yes	2	48,664	43,560	121	72.12	1.00	9.69	9.91	20.93	3.52	19.85	32.03	30.87
49	First State Bank of Decatur	Decatur	Van Buren, MI	No	1	54,362	43,345	90	66.02	0.66	3.40	19.03	41.19	3.62	23.74	19.66	19.57
50	First State Bank	Saint Clair Shores	Macomb, MI	No	11	590,286	522,208	1,291	67.61	0.90	8.13	10.30	16.63	3.84	31.21	31.89	33.59
51	Firstbank	Mount Pleasant	Isabella, MI	No	15	414,885	367,545	1,134	56.14	1.09	11.99	7.98	12.37	2.22	45.66	24.12	25.50
52	Firstbank - West Michigan	Ionia	Ionia, MI	No	8	203,334	166,958	96	76.42	0.19	1.29	7.18	12.37	1.80	78.77	22.20	23.49
53	Firstbank-Alma	Alma	Gratiot, MI	No	12	374,824	310,699	816	58.32	0.88	9.91	8.23	15.48	2.97	44.67	30.39	34.67
54	Firstbank-St. Johns	Saint Johns	Clinton, MI	No	3	100,402	88,129	(467)	68.37	-1.90	-21.05	9.67	15.41	6.18	28.09	NA	NA
55	Firstbank-West Branch	West Branch	Ogemaw, MI	No	10	249,731	206,742	614	58.03	0.98	11.41	8.44	13.92	3.54	42.16	36.26	38.23
56	Flagstar Bank, FSB	Troy	Oakland, MI	No	111	14,885,738	9,678,689	87,077	NA	2.30	24.75	9.31	17.58	10.71	19.13	91.05	97.21
57	Founders Bank & Trust	Grand Rapids	Kent, MI	No	4	446,572	361,403	1,955	56.20	1.78	17.90	9.65	14.26	1.86	49.86	17.01	16.55
58	Freeland State Bank	Freeland	Saginaw, MI	No	1	56,950	46,708	9	91.41	0.06	0.37	15.81	51.96	1.91	20.31	10.86	14.81
59	G.W. Jones Exchange Bank	Marcellus	Cass, MI	No	5	61,242	54,883	(14)	92.69	-0.09	-0.95	9.52	23.11	2.48	17.71	34.83	28.78
60	Gogebic Range Bank	Ironwood	Gogebic, MI	No	2	64,261	56,479	207	53.34	1.30	11.01	11.94	15.59	1.72	57.98	18.15	14.01
61	Grand River Bank	Grandville	Kent, MI	No	1	94,333	81,586	(113)	107.65	-0.49	-4.75	10.23	12.30	0.73	147.68	6.58	6.56
62	Hantz Bank	Southfield	Oakland, MI	No	6	87,549	77,325	232	77.50	1.17	10.00	10.34	15.97	1.49	26.72	15.62	17.64

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63	Hastings City Bank	Hastings	Barry, MI	No	6	257,068	218,483	392	74.59	0.63	6.32	9.23	19.64	1.75	45.90	16.95	17.82
64	Hillsdale County National Bank	Hillsdale	Hillsdale, MI	No	12	403,754	351,412	928	67.44	0.92	10.47	8.17	12.87	3.17	41.42	34.54	35.52
65	Homestead Savings Bank	Albion	Calhoun, MI	No	4	76,653	66,427	46	99.56	0.24	3.54	6.75	13.09	3.39	22.29	NA	NA
66	Honor Bank	Honor	Benzie, MI	No	8	186,928	163,359	147	70.30	0.31	3.17	9.42	15.31	4.40	34.53	38.35	34.70
67	Huron Community Bank	East Tawas	Iosco, MI	No	6	203,486	165,413	383	64.29	0.81	6.66	11.95	17.87	3.81	27.28	31.11	31.82
68	Huron National Bank	Rogers City	Presque Isle, MI	No	1	58,775	50,786	166	52.60	1.18	8.63	13.70	22.86	2.49	17.40	25.33	19.87
69	Huron Valley State Bank	Milford	Oakland, MI	No	2	74,394	65,249	150	75.02	0.79	6.75	11.70	16.76	1.39	89.86	10.45	11.00
70	Independent Bank	Ionia	Ionia, MI	No	93	2,400,950	2,182,090	7,393	82.55	1.23	17.51	7.29	13.22	8.20	24.37	91.85	97.27
71	Isabella Bank	Mount Pleasant	Isabella, MI	No	26	1,335,416	991,740	3,692	61.96	1.11	13.28	7.55	13.52	1.97	45.04	21.91	22.40
72	Kalamazoo County State Bank	Schoolcraft	Kalamazoo, MI	No	3	86,646	74,961	82	78.81	0.38	2.86	12.62	25.25	3.36	18.83	26.67	25.90
73	Keystone Community Bank	Kalamazoo	Kalamazoo, MI	No	7	241,685	188,885	769	57.78	1.27	7.39	11.42	15.38	2.35	91.18	18.08	14.05
74	Lake-Osceola State Bank	Baldwin	Lake, MI	No	8	181,577	148,343	431	69.03	0.97	9.56	9.82	15.20	3.86	24.65	35.89	37.13
75	Lapeer County Bank & Trust Company	Lapeer	Lapeer, MI	No	7	295,675	264,102	222	63.13	0.30	2.93	9.90	17.66	4.45	27.05	38.76	45.91
76	Level One Bank	Farmington Hills	Oakland, MI	No	7	506,319	422,952	989	62.27	0.80	6.39	12.48	20.32	0.53	148.69	4.93	6.32
77	Lotus Bank	Novi	Oakland, MI	No	1	78,310	67,932	255	70.40	1.31	10.78	12.71	16.24	0.38	457.97	2.58	2.90
78	Macatawa Bank	Holland	Ottawa, MI	No	28	1,515,518	1,254,702	7,136	80.85	1.89	20.23	9.50	14.35	8.99	19.18	80.03	85.78
79	Main Street Bank	Bingham Farms	Oakland, MI	No	1	133,417	113,890	1,560	67.19	5.03	56.23	9.41	12.96	1.68	60.03	17.22	22.26
80	Mason State Bank	Mason	Ingham, MI	Yes	4	119,900	82,980	253	77.61	0.84	7.73	10.53	19.46	1.37	25.96	13.46	16.14
81	Mayville State Bank	Mayville	Tuscola, MI	No	3	88,140	78,645	118	70.71	0.53	5.18	9.93	21.31	1.49	48.94	13.43	12.25
82	mBank	Manistique	Schoolcraft, MI	No	12	550,816	454,984	1,329	65.29	0.98	9.22	9.26	12.02	2.65	35.21	22.98	23.65
83	Mercantile Bank of Michigan	Grand Rapids	Kent, MI	No	7	1,381,760	1,108,172	2,949	67.51	0.86	6.78	11.38	14.56	5.29	38.00	36.74	29.95
84	Michigan Commerce Bank	Ann Arbor	Washtenaw, MI	No	10	692,930	667,146	565	101.88	0.32	12.92	2.49	4.71	18.70	28.59	236.29	242.28
85	Miners State Bank	Iron River	Iron, MI	Yes	5	128,591	114,817	311	77.10	0.98	9.86	8.92	14.23	4.38	17.49	43.82	44.07
86	Monarch Community Bank	Coldwater	Branch, MI	No	5	194,305	174,577	(452)	109.46	-0.90	-16.29	5.29	9.40	13.49	13.60	183.29	168.15
87	Monroe Bank & Trust	Monroe	Monroe, MI	No	24	1,235,660	1,020,450	1,463	76.38	0.47	7.55	6.24	11.15	7.14	21.64	90.33	84.42
88	New Buffalo Savings Bank, A Federal Savings Bank	New Buffalo	Berrien, MI	No	3	95,067	74,528	(95)	NA	-0.39	-2.85	13.96	20.93	9.00	27.73	55.15	47.59
89	Northern Michigan Bank & Trust	Escanaba	Delta, MI	Yes	9	222,674	200,609	672	72.80	1.21	13.96	7.89	11.19	5.32	24.59	53.47	55.16
90	Northpointe Bank	Grand Rapids	Kent, MI	No	1	305,910	269,966	968	64.91	1.28	18.98	6.63	11.84	11.16	13.18	138.76	141.74
91	Northstar Bank	Bad Axe	Huron, MI	Yes	4	242,305	210,617	1,062	63.10	1.75	16.49	9.20	13.24	2.69	63.70	26.20	24.87
92	Northwestern Bank	Traverse City	Grand Traverse, MI	No	27	867,970	781,093	1,132	78.11	0.52	5.56	9.20	13.36	7.80	19.20	72.86	74.33
93	Old Mission Bank	Sault Sainte Marie	Chippewa, MI	No	2	100,271	83,180	214	70.85	0.83	7.65	10.25	17.80	1.99	51.65	16.11	15.83

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94	OSB Community Bank	Brooklyn	Jackson, MI	No	3	74,936	66,848	89	87.45	0.48	5.57	8.59	12.89	4.04	21.89	43.79	48.00
95	Oxford Bank	Oxford	Oakland, MI	No	10	267,095	252,188	513	87.80	0.74	16.74	4.49	7.48	14.28	11.64	225.52	222.70
96	Peninsula Bank of Ishpeming	Ishpeming	Marquette, MI	No	6	140,230	119,057	97	70.36	0.28	2.32	12.11	20.48	4.60	31.80	37.17	35.50
97	Peoples State Bank of Munising	Munising	Alger, MI	No	6	122,047	93,607	245	58.96	0.80	6.27	11.76	18.88	2.15	30.79	26.81	28.15
98	Port Austin State Bank	Port Austin	Huron, MI	Yes	1	42,825	33,599	211	55.28	1.91	10.71	17.92	29.39	0.94	81.78	5.16	6.80
99	Range Bank, National Association	Negaunee	Marquette, MI	No	12	286,513	250,768	599	68.08	0.84	8.32	9.14	14.66	1.06	61.14	10.56	13.30
100	Ruth State Bank	Ruth	Huron, MI	Yes	1	31,240	27,866	21	83.59	0.27	2.71	9.29	26.79	0.57	70.22	5.45	5.82
101	Seaway Community Bank	Saint Clair	Saint Clair, MI	Yes	3	202,261	169,875	529	76.50	1.12	12.26	8.91	14.40	5.42	57.50	46.34	48.14
102	Select Bank	Grand Rapids	Kent, MI	Yes	1	58,402	49,575	123	78.42	0.79	5.69	13.91	19.48	9.57	18.44	57.73	65.45
103	Shelby State Bank	Shelby	Oceana, MI	No	9	220,589	190,661	430	70.70	0.78	8.39	8.46	14.60	3.18	26.65	33.66	36.49
104	Sidney State Bank	Sidney	Montcalm, MI	No	1	50,618	41,647	115	68.81	0.88	7.90	11.29	21.26	6.00	23.63	46.89	48.91
105	Signature Bank	Bad Axe	Huron, MI	No	8	226,334	196,567	332	83.05	0.59	6.78	8.57	13.03	7.33	30.84	67.58	68.73
106	Southern Michigan Bank & Trust	Coldwater	Branch, MI	No	17	514,336	431,751	1,217	67.42	0.95	8.17	9.03	13.80	1.99	51.38	20.66	21.96
107	SSB Bank	Stockbridge	Ingham, MI	No	3	64,684	57,504	(214)	105.67	-1.30	-15.74	7.82	15.57	7.58	17.98	78.62	64.47
108	State Bank	Fenton	Genesee, MI	No	8	303,330	274,805	1,680	88.20	2.25	26.80	8.53	13.04	6.04	34.01	57.00	71.81
109	State Bank of Ewen	Ewen	Ontonagon, MI	No	2	53,726	42,007	168	54.83	1.27	7.23	16.13	36.22	0.66	66.18	9.75	9.00
110	State Savings Bank	Frankfort	Benzie, MI	No	2	91,024	76,121	239	64.95	1.08	6.61	16.50	29.08	2.51	32.80	15.88	19.02
111	State Savings Bank of Manistique	Manistique	Schoolcraft, MI	No	5	122,434	91,555	229	63.81	0.75	6.70	10.37	17.19	5.51	16.27	46.65	61.59
112	Sterling Bank and Trust, FSB	Southfield	Oakland, MI	No	15	824,706	708,621	1,564	NA	0.77	7.20	9.68	15.09	1.62	72.44	13.86	13.56
113	Sturgis Bank & Trust Company	Sturgis	Saint Joseph, MI	No	11	317,459	236,190	561	78.86	0.72	7.41	8.69	13.26	5.85	29.22	60.55	64.78
114	Summit Community Bank	East Lansing	Ingham, MI	No	2	166,163	125,893	450	78.50	1.12	12.15	9.16	14.27	3.01	37.03	29.69	34.33
115	Superior National Bank & Trust Company	Hancock	Houghton, MI	No	10	548,490	473,705	1,406	53.31	1.05	9.14	10.62	21.46	2.03	31.39	23.35	20.95
116	Talmer Bank and Trust	Troy	Oakland, MI	No	47	2,243,025	1,823,902	6,437	50.08	1.12	8.48	12.92	28.65	2.55	86.46	21.58	22.55
117	Thumb National Bank and Trust Company	Pigeon	Huron, MI	Yes	5	214,288	185,121	652	70.26	1.20	13.29	8.47	13.32	3.59	34.74	36.56	37.48
118	Traverse City State Bank	Traverse City	Grand Traverse, MI	No	4	190,929	163,817	391	74.60	0.80	7.40	9.18	15.41	6.98	19.27	63.32	68.47
119	Tri-County Bank	Brown City	Sanilac, MI	No	8	218,839	194,516	293	76.01	0.54	5.63	9.08	16.46	1.55	46.35	15.99	20.49
120	Union Bank	Lake Odessa	Ionia, MI	No	7	168,479	148,836	113	80.24	0.27	2.79	8.99	13.11	9.39	18.04	89.29	79.66
121	United Bank & Trust	Ann Arbor	Washtenaw, MI	No	17	897,538	779,676	1,468	69.26	0.66	6.45	9.63	15.61	4.24	58.38	33.63	43.20
122	United Bank of Michigan	Grand Rapids	Kent, MI	No	11	448,966	366,070	1,371	69.20	1.21	12.51	9.66	12.60	4.43	26.82	41.44	39.29
123	University Bank	Ann Arbor	Washtenaw, MI	No	1	129,610	100,647	627	84.08	2.00	29.58	10.19	17.45	1.64	54.51	21.62	30.01
124	Upper Peninsula State Bank	Escanaba	Delta, MI	No	3	200,812	164,726	591	48.83	1.24	8.15	15.30	24.70	3.55	34.34	23.20	22.48

Michigan Banks
Summary Bank Level Financial Data
As of September 30, 2012
(\$ in 000s)

#	Bank	City	County	Subchapter S Election?	Branches	Assets (\$000s)	Deposits (\$000s)	Bank Net Income - MRQ (\$000s)	Efficiency Ratio - LTM (%)	ROAA - MRQ (%)	ROAE - MRQ (%)	Leverage Ratio (%)	Risk-Based Capital Ratio (%)	Adj. NPAs / Assets (%)	Reserves / Adj. NPAs + 90 PD (%)	Q3 2012 Texas Ratio (%)	Q2 2012 Texas Ratio (%)
125	West Michigan Bank & Trust	Frankfort	Benzie, MI	Yes	2	41,210	33,233	32	90.88	0.31	1.61	19.23	63.26	0.36	72.66	3.16	4.53
126	West Michigan Community Bank	Hudsonville	Ottawa, MI	No	7	142,014	121,895	(240)	107.13	-0.69	-6.93	9.25	11.31	2.40	41.92	24.08	24.67
127	West Michigan Savings Bank	Bangor	Van Buren, MI	No	1	40,426	35,892	65	92.26	0.63	6.05	9.62	20.93	2.11	24.77	18.51	23.44
128	West Shore Bank	Ludington	Mason, MI	No	8	367,198	289,027	569	66.70	0.65	7.14	8.56	15.09	2.48	31.48	26.31	24.86
129	Wolverine Bank, Federal Savings Bank	Midland	Midland, MI	No	4	284,367	162,179	472	NA	0.66	3.45	19.31	24.78	3.85	58.56	17.84	20.10
						Median	\$203,334	\$166,958	\$379	70.30%	0.81%	7.73%	9.66%	3.01%	34.38%	26.31%	26.54%
						Average	\$526,040	\$416,735	\$1,683	72.79%	0.80%	7.83%	10.19%	3.88%	59.39%	38.41%	39.33%

Legend:

MRQ - Most Recent Quarter

LTM - Latest Twelve Months

NPAs - Nonperforming Assets

90+ PD - Loans 90+ Days Past Due

Texas Ratio - (NPAs + 90+ PD) / (Tangible Equity + Loan Loss Reserve)