

Michigan Bank Report by BauerFinancial, Inc.

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(Data as of 3/31/09)

Attribution: BauerFinancial, Inc., Coral Gables, FL, www.bauerfinancial.com

| Bank | City | State | Star Rating 3/31/2009 | Star Rating 12/31/2008 | Tangible Assets (\$ mils) | Nonperforming Assets % of Avg. Tangible Assets |
|---------------------------|--------------------|-------|--------------------------|---------------------------|------------------------------|---|
| 1st Source Bank | South Bend | IN | ***** | ***** | \$ 4,427.82 | 1.60% |
| 1st State Bank | Saginaw | MI | **** | ***½ | \$ 141.21 | 0.81% |
| Alden State Bank | Alden | MI | *** | *** | \$ 177.06 | 7.60% |
| Allstate Bank | Vernon Hills | IL | ** | ** | \$ 1,239.81 | 0.07% |
| Ann Arbor State Bank | Ann Arbor | MI | S.U. | | \$ 15.77 | 0.00% |
| Auto Club Trust FSB | Dearborn | MI | ***** | ***** | \$ 6.23 | 0.00% |
| Bank of Alpena | Alpena | MI | ***½ | ***½ | \$ 78.92 | 6.01% |
| Bank of America N.A. | Charlotte | NC | *** | *** | \$ 1,442,626.72 | 2.13% |
| Bank of Ann Arbor | Ann Arbor | MI | **** | ***½ | \$ 498.13 | 1.64% |
| Bank of Auburn Hills | Auburn Hills | MI | ** | *** | \$ 42.49 | 9.11% |
| Bank of Birmingham | Birmingham | MI | ***½ | ***½ | \$ 69.98 | 0.00% |
| Bank of Holland | Holland | MI | **** | **** | \$ 593.39 | 1.27% |
| Bank of Michigan | Farmington Hills | MI | **** | **** | \$ 83.10 | 1.00% |
| Bank of Northern Michigan | Petoskey | MI | **** | ***½ | \$ 335.10 | 1.43% |
| Bay Port State Bank | Bay Port | MI | ***½ | **** | \$ 71.91 | 0.42% |
| BayBank | Gladstone | MI | ***** | **** | \$ 76.44 | 1.75% |
| Blissfield State Bank | Blissfield | MI | ***** | ***** | \$ 80.12 | 0.57% |
| Byron Bank | Byron Center | MI | **** | ***½ | \$ 841.56 | 0.89% |
| CSB Bank | Capac | MI | ***½ | ***½ | \$ 227.16 | 3.15% |
| Capital National Bank | Lansing | MI | ** | *** | \$ 232.17 | 7.57% |
| Central Savings Bank | Sault Sainte Marie | MI | ***½ | ***½ | \$ 221.58 | 2.20% |
| Central State Bank | Beulah | MI | ***½ | ***½ | \$ 61.00 | 3.50% |

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|-------------------------------------|---------------|----|-------|-------|----|------------|--------|
| Century Bank and Trust | Coldwater | MI | ***** | ***** | \$ | 242.02 | 1.16% |
| Charlevoix State Bank | Charlevoix | MI | *** | *** | \$ | 132.95 | 2.37% |
| Chelsea State Bank | Chelsea | MI | ***½ | ***½ | \$ | 218.74 | 2.60% |
| Chemical Bank | Midland | MI | ***½ | ***½ | \$ | 3,862.67 | 3.22% |
| ChoiceOne Bank | Sparta | MI | *** | *** | \$ | 439.50 | 2.65% |
| Citizens Bank | Flint | MI | *** | *** | \$ | 12,123.28 | 4.49% |
| Citizens Community Federal | Eau Claire | WI | ***** | ***** | \$ | 504.41 | 0.95% |
| Citizens First Savings Bank | Port Huron | MI | Zero | ** | \$ | 1,958.08 | 6.01% |
| Citizens National Bank of Cheboygan | Cheboygan | MI | *** | *** | \$ | 259.44 | 3.46% |
| Citizens State Bank | New Baltimore | MI | Zero | * | \$ | 197.64 | 12.14% |
| Citizens State Bank of Ontonagon | Ontonagon | MI | ***½ | ***½ | \$ | 50.48 | 3.50% |
| Clarkston State Bank | Clarkston | MI | Zero | Zero | \$ | 127.93 | 3.18% |
| Comerica Bank | Dallas | TX | **** | **** | \$ | 66,179.66 | 1.94% |
| Comerica Bank and Trust N.A. | Ann Arbor | MI | ***** | ***** | \$ | 17.16 | 0.00% |
| Commercial Bank | Alma | MI | **** | **** | \$ | 354.37 | 1.33% |
| Community Central Bank | Mount Clemens | MI | ** | *** | \$ | 557.53 | 6.05% |
| Community Shores Bank | Muskegon | MI | *** | *** | \$ | 257.21 | 4.76% |
| Community State Bank of St. Charles | Saint Charles | MI | ***½ | ***½ | \$ | 180.64 | 2.16% |
| Countrywide Bank FSB | Centennial | CO | *** | *** | \$ | 113,709.16 | 5.85% |
| County National Bank (Hillsdale) | Hillsdale | MI | **** | **** | \$ | 314.91 | 1.60% |
| Crescent Bank & Trust | Harrahan | LA | **** | **** | \$ | 665.37 | 1.19% |
| Crestmark Bank | Troy | MI | **** | **** | \$ | 162.56 | 2.40% |
| Dart Bank | Mason | MI | **** | **** | \$ | 267.29 | 1.92% |
| Davison State Bank | Davison | MI | *** | *** | \$ | 45.27 | 4.32% |
| Dearborn Federal Savings Bank | Dearborn | MI | ***½ | ***½ | \$ | 272.64 | 2.52% |
| E*Trade Savings Bank | Arlington | VA | *** | *** | \$ | 701.45 | 5.86% |
| Eastern Michigan Bank | Croswell | MI | ***½ | ***½ | \$ | 227.55 | 2.51% |
| Eaton Federal Savings Bank | Charlotte | MI | ***½ | ***½ | \$ | 324.01 | 2.68% |
| Edgewater Bank | Buchanan | MI | ** | *** | \$ | 188.86 | 5.72% |
| Exchange State Bank | Carsonville | MI | ***** | ***** | \$ | 106.12 | 1.44% |

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|---|----------------|----|-------|-------|----|-----------|--------|
| FNB Financial | Three Rivers | MI | *** | *** | \$ | 141.81 | 2.59% |
| Farmers State Bank | Lagrange | IN | **** | **** | \$ | 458.40 | 1.11% |
| Farmers State Bank of Munith | Munith | MI | *** | *** | \$ | 62.74 | 4.28% |
| Fidelity Bank | Dearborn | MI | ** | ** | \$ | 1,078.05 | 6.86% |
| Fifth Third Bank | Grand Rapids | MI | *** | *** | \$ | 52,775.08 | 4.06% |
| Fifth Third Bank | Cincinnati | OH | ***½ | ***½ | \$ | 67,359.05 | 2.04% |
| First Bank Upper Michigan | Gladstone | MI | ***½ | ***½ | \$ | 156.78 | 2.63% |
| First Community Bank | Harbor Springs | MI | *** | *** | \$ | 211.90 | 2.95% |
| First Federal Bank of the Midwest | Defiance | OH | ***** | ***** | \$ | 1,948.10 | 1.61% |
| First Federal of Northern Michigan | Alpena | MI | *** | *** | \$ | 244.93 | 5.83% |
| First Independence Bank | Detroit | MI | ***½ | ***½ | \$ | 162.42 | 5.12% |
| First Michigan Bank | Troy | MI | S.U. | S.U. | \$ | 63.26 | 0.00% |
| First National Bank and Trust Iron Mountain | Iron Mountain | MI | ***** | ***** | \$ | 241.35 | 0.56% |
| First National Bank in Howell | Howell | MI | * | ** | \$ | 383.37 | 10.45% |
| First National Bank of America | East Lansing | MI | *** | *** | \$ | 405.32 | 7.46% |
| First National Bank of Crystal Falls | Crystal Falls | MI | ***½ | ***½ | \$ | 65.81 | 2.05% |
| First National Bank of Michigan | Kalamazoo | MI | ***** | ***** | \$ | 116.59 | 0.00% |
| First National Bank of Norway | Norway | MI | ***** | **** | \$ | 82.05 | 0.90% |
| First National Bank of Saint Ignace | Saint Ignace | MI | *** | *** | \$ | 189.75 | 4.37% |
| First National Bank of Wakefield | Wakefield | MI | **** | **** | \$ | 45.20 | 2.69% |
| First State Bank of Decatur | Decatur | MI | ***½ | ***½ | \$ | 53.88 | 3.99% |
| First State Bank of East Detroit | Eastpointe | MI | *** | *** | \$ | 665.47 | 4.87% |
| FirstBank | Mount Pleasant | MI | **** | **** | \$ | 344.85 | 1.90% |
| FirstBank - St. Johns | Saint Johns | MI | ***½ | ***½ | \$ | 85.86 | 1.88% |
| FirstBank - West Branch | West Branch | MI | **** | **** | \$ | 254.25 | 1.99% |
| FirstBank Alma | Alma | MI | ***½ | ***½ | \$ | 265.10 | 1.97% |
| FirstBank West Michigan | Ionia | MI | *** | *** | \$ | 201.51 | 4.54% |
| Flagstar Bank FSB | Troy | MI | *** | ** | \$ | 16,812.18 | 6.80% |
| Founders Bank & Trust | Grand Rapids | MI | **** | **** | \$ | 376.23 | 1.38% |
| Freeland State Bank | Freeland | MI | ***½ | ***½ | \$ | 54.68 | 3.74% |
| G W Jones Exchange Bank | Marcellus | MI | **** | **** | \$ | 59.63 | 2.69% |

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|------------------------------|------------------|----|-------|-------|----|--------------|--------|
| Gogebic Range Bank | Bessemer | MI | ***** | ***** | \$ | 51.39 | 0.82% |
| Guaranty Bank | Milwaukee | WI | * | ** | \$ | 1,551.46 | 3.66% |
| Hastings City Bank | Hastings | MI | **** | ***½ | \$ | 237.63 | 0.70% |
| Home Federal Savings Bank | Detroit | MI | Zero | Zero | \$ | 14.10 | 7.34% |
| Homestead Savings Bank | Albion | MI | ***½ | ***½ | \$ | 81.51 | 3.23% |
| Honor State Bank | Honor | MI | *** | *** | \$ | 208.42 | 3.11% |
| Horizon Bank N.A. | Michigan City | IN | **** | **** | \$ | 1,339.97 | 0.97% |
| Huntington National Bank | Columbus | OH | *** | *** | \$ | 52,393.64 | 3.78% |
| Huron Community Bank | East Tawas | MI | ***½ | ***½ | \$ | 183.68 | 2.58% |
| Huron National Bank | Rogers City | MI | **** | **** | \$ | 50.13 | 1.41% |
| Huron Valley State Bank | Milford | MI | *** | *** | \$ | 41.75 | 0.00% |
| Independent Bank | Ionia | MI | *** | *** | \$ | 2,950.76 | 5.24% |
| Irwin Union Bank and Trust | Columbus | IN | Zero | * | \$ | 4,225.13 | 5.12% |
| Isabella Bank | Mount Pleasant | MI | **** | **** | \$ | 1,079.85 | 1.34% |
| JPMorgan Chase Bank Dearborn | Dearborn | MI | ***** | **** | \$ | 65.31 | 0.00% |
| JPMorgan Chase Bank N.A. | Columbus | OH | ***½ | ***½ | \$ | 1,655,589.00 | 1.94% |
| Kalamazoo County State Bank | Schoolcraft | MI | ***½ | ***½ | \$ | 77.06 | 4.48% |
| KeyBank N.A. | Cleveland | OH | *** | *** | \$ | 99,111.87 | 2.43% |
| Keystone Community Bank | Kalamazoo | MI | **** | **** | \$ | 236.08 | 1.80% |
| Lake Osceola State Bank | Baldwin | MI | ***½ | ***½ | \$ | 167.26 | 2.72% |
| Lakeside Community Bank | Sterling Heights | MI | Zero | Zero | \$ | 64.66 | 8.58% |
| Lapeer County Bank and Trust | Lapeer | MI | *** | *** | \$ | 261.88 | 3.79% |
| Level One Bank | Farmington Hills | MI | S.U. | S.U. | \$ | 79.50 | 0.00% |
| Lotus Bank | Novi | MI | ***½ | S.U. | \$ | 37.09 | 0.00% |
| Macatawa Bank | Holland | MI | ** | ** | \$ | 2,089.32 | 6.23% |
| MainStreet Savings Bank FSB | Hastings | MI | Zero | * | \$ | 113.33 | 5.22% |
| Mason State Bank | Mason | MI | **** | **** | \$ | 123.54 | 1.26% |
| Mayville State Bank | Mayville | MI | ***** | ***** | \$ | 84.28 | 0.84% |
| Mercantile Bank of Michigan | Grand Rapids | MI | *** | *** | \$ | 2,241.69 | 3.72% |
| Michigan Commerce Bank | Ann Arbor | MI | ** | **** | \$ | 1,260.01 | 7.62% |
| Michigan Heritage Bank | Farmington Hills | MI | FDIC | FDIC | \$ | 169.90 | 10.67% |

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|---|--------------------|----|-------|-------|----|------------|-------|
| Miners State Bank | Iron River | MI | ***** | ***** | \$ | 101.27 | 1.22% |
| Monarch Community Bank | Coldwater | MI | ***½ | **** | \$ | 284.65 | 2.71% |
| Monroe Bank and Trust | Monroe | MI | *** | ***½ | \$ | 1,526.11 | 4.72% |
| National City Bank | Cleveland | OH | *** | *** | \$ | 139,727.13 | 3.80% |
| New Buffalo Savings Bank a FSB | New Buffalo | MI | *** | ** | \$ | 106.10 | 6.50% |
| New Liberty Bank | Plymouth | MI | Zero | ** | \$ | 120.22 | 6.67% |
| Nicolet National Bank | Green Bay | WI | **** | **** | \$ | 659.52 | 0.78% |
| Northern Michigan Bank & Trust | Escanaba | MI | **** | **** | \$ | 209.87 | 1.63% |
| Northern Trust Bank FSB | Bloomfield Hills | MI | ***½ | **** | \$ | 1,454.54 | 0.37% |
| Northpointe Bank | Grand Rapids | MI | Zero | ** | \$ | 278.78 | 8.01% |
| Northstar Bank | Bad Axe | MI | **** | **** | \$ | 246.79 | 1.07% |
| Northwestern Bank | Traverse City | MI | ***½ | ***½ | \$ | 823.40 | 2.34% |
| Nstar Community Bank | Bingham Farms | MI | *** | *** | \$ | 39.13 | 0.82% |
| OSB Community Bank | Brooklyn | MI | *** | *** | \$ | 60.01 | 4.61% |
| Old Mission Bank | Sault Sainte Marie | MI | ***** | ***** | \$ | 90.78 | 1.80% |
| Oxford Bank | Oxford | MI | Zero | Zero | \$ | 367.60 | 6.07% |
| Paragon Bank and Trust | Holland | MI | ** | ** | \$ | 101.20 | 8.64% |
| Paramount Bank | Farmington Hills | MI | ** | ** | \$ | 277.20 | 4.73% |
| Peninsula Bank of Ishpeming | Ishpeming | MI | ***½ | ***½ | \$ | 133.88 | 2.05% |
| Peoples Federal Savings Bank of Dekalb County | Auburn | IN | ***** | ***** | \$ | 465.97 | 0.86% |
| Peoples State Bank | Hamtramck | MI | ** | ** | \$ | 474.61 | 5.87% |
| Peoples State Bank of Munising | Munising | MI | ***½ | ***½ | \$ | 111.17 | 3.20% |
| Port Austin State Bank | Port Austin | MI | ***** | ***** | \$ | 40.89 | 1.32% |
| PrivateBank | Bloomfield Hills | MI | ** | ** | \$ | 1,005.40 | 4.13% |
| PrivateBank and Trust | Chicago | IL | ***½ | *** | \$ | 8,416.81 | 1.45% |
| RBS Citizens NA | Providence | RI | *** | *** | \$ | 125,813.64 | 1.07% |
| Range Bank N.A. | Negaunee | MI | **** | **** | \$ | 238.33 | 0.16% |
| River Valley Bank | Wausau | WI | **** | **** | \$ | 903.85 | 1.82% |
| Ruth State Bank | Ruth | MI | ***** | ***** | \$ | 31.09 | 0.14% |
| SSBBank | Stockbridge | MI | ***½ | ***½ | \$ | 84.55 | 3.26% |
| Seaway Community Bank | Saint Clair | MI | *** | *** | \$ | 161.62 | 3.89% |

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|--|---------------|----|--------|--------|----|------------|--------|
| Select Bank | Grand Rapids | MI | ** | ** | \$ | 128.60 | 5.88% |
| Shelby State Bank | Shelby | MI | **** | ***1/2 | \$ | 178.64 | 1.58% |
| ShoreBank | Chicago | IL | * | ** | \$ | 2,530.50 | 7.33% |
| Sidney State Bank | Sidney | MI | ***1/2 | ***1/2 | \$ | 50.62 | 3.64% |
| Signature Bank | Bad Axe | MI | *** | *** | \$ | 260.82 | 3.14% |
| Southern Michigan Bank and Trust | Coldwater | MI | ***1/2 | ***1/2 | \$ | 330.77 | 2.27% |
| State Bank | Fenton | MI | ** | ** | \$ | 365.97 | 5.42% |
| State Bank of Ewen | Ewen | MI | ***1/2 | ***1/2 | \$ | 44.42 | 2.85% |
| State Farm Bank FSB | Bloomington | IL | *** | *** | \$ | 16,428.27 | 1.03% |
| State Savings Bank of Frankfort Michigan | Frankfort | MI | **** | ***1/2 | \$ | 77.57 | 1.59% |
| State Savings Bank of Manistique | Manistique | MI | **** | ***1/2 | \$ | 107.40 | 1.75% |
| Stephenson National Bank and Trust | Marinette | WI | ***1/2 | ***1/2 | \$ | 252.50 | 1.83% |
| Sterling Bank and Trust FSB | Southfield | MI | *** | *** | \$ | 740.01 | 4.92% |
| Sturgis Bank & Trust | Sturgis | MI | ***1/2 | ***1/2 | \$ | 387.68 | 1.67% |
| Summit Community Bank | East Lansing | MI | **** | **** | \$ | 171.17 | 0.73% |
| Superior National Bank and Trust | Hancock | MI | ***** | ***** | \$ | 393.26 | 1.76% |
| TCF National Bank | Wayzata | MN | ***1/2 | ***1/2 | \$ | 16,890.84 | 1.87% |
| Thumb National Bank and Trust | Pigeon | MI | ***1/2 | ***1/2 | \$ | 214.68 | 1.62% |
| Traverse City State Bank | Traverse City | MI | ** | ** | \$ | 200.30 | 5.11% |
| Tri-County Bank | Brown City | MI | ***1/2 | ***1/2 | \$ | 193.94 | 2.37% |
| Union Bank | Lake Odessa | MI | *** | *** | \$ | 180.22 | 4.96% |
| United Bank & Trust | Tecumseh | MI | *** | *** | \$ | 518.40 | 3.74% |
| United Bank & Trust - Washtenaw | Ann Arbor | MI | *** | *** | \$ | 348.25 | 3.34% |
| United Bank of Michigan | Grand Rapids | MI | ***1/2 | ***1/2 | \$ | 431.02 | 2.85% |
| Universal Savings Bank FA | Milwaukee | WI | ** | ** | \$ | 3.06 | 22.56% |
| University Bank | Ann Arbor | MI | *** | ** | \$ | 129.95 | 1.22% |
| Upper Peninsula State Bank | Escanaba | MI | ***** | ***** | \$ | 165.57 | 0.63% |
| Warren Bank | Warren | MI | Zero | Zero | \$ | 612.67 | 17.64% |
| Wells Fargo Bank N.A. | Sioux Falls | SD | *** | *** | \$ | 533,289.00 | 3.42% |
| West Michigan Bank and Trust | Frankfort | MI | ***** | ***** | \$ | 33.23 | 0.24% |

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|------------------------------|-------------|----|-------|-------------------|----|--------|-------|
| West Michigan Community Bank | Hudsonville | MI | ** | ** | \$ | 162.30 | 5.54% |
| West Michigan Savings Bank | Bangor | MI | ***** | ***** | \$ | 33.23 | 0.73% |
| West Shore Bank | Ludington | MI | **** | **** | \$ | 322.54 | 1.28% |
| Wolverine Bank FSB | Midland | MI | ***** | ***** | \$ | 324.91 | 1.48% |
| mBank | Manistique | MI | *** | *** $\frac{1}{2}$ | \$ | 447.43 | 3.27% |

If you require additional data, please call 800.388.6686.

