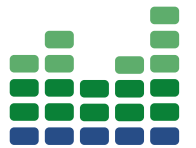


QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: MICHIGAN *2nd Quarter 2023 Review*



QwickAnalytics™
from QwickRate



QwickAnalytics State Performance Trends

Michigan
Banks
June 30, 2023

QwickAnalytics is pleased to present a summary of key performance trends for "true" community banks.

Many of the thousands of banks the FDIC tracks are *not true* community banks, and therefore their call report data should *not* be included when measuring key performance trends and measures for this sector. The QwickAnalytics Community Bank Index (QCBI) TM addresses this issue.

The QwickAnalytics Community Bank Index (QCBI)

The proprietary QwickAnalytics Community Bank Index (QCBI) includes *only* those banks that should be regarded as "Community Banks" for more relevant and meaningful comparisons. The index is ***largely*** based on recent research conducted by the FDIC in its December 2012 *Community Banking Study* regarding the definition of a community bank, but has been further refined to be improved and more relevant.

The following is a summary of QCBI banks compared to total FDIC-Insured bank and trust institutions:

	<u>QCBI Banks</u>		<u>Excluded Banks</u>		<u>Total Banks</u>
	#	%	#	%	
Michigan	74	92%	6	8%	80
National	4,340	92%	357	8%	4,697

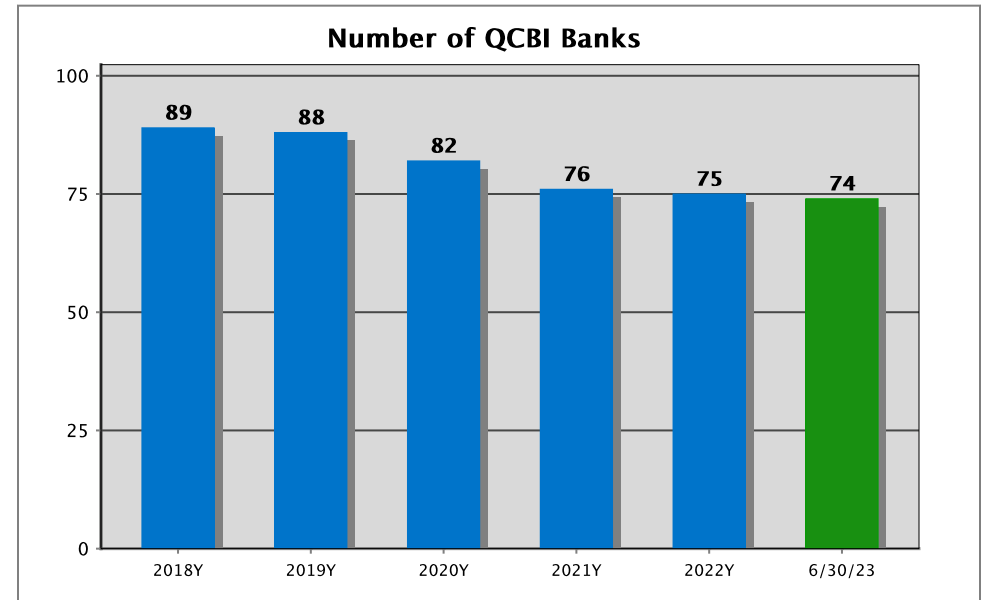
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

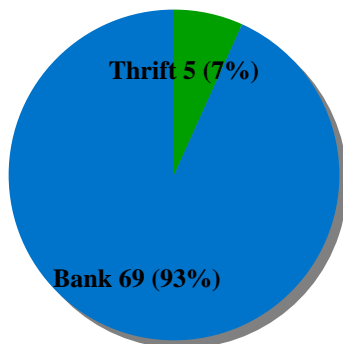
QCBI Industry Structure

Michigan
Banks
June 30, 2023

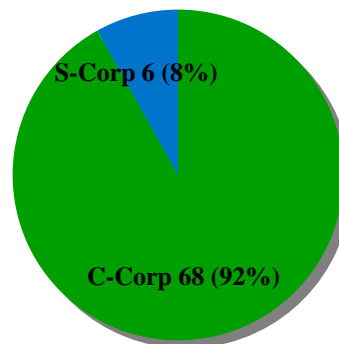
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	6	8%	\$433	1%
\$100-\$500 Million	36	49%	\$9,840	17%
\$500 Million-\$1 Billion	19	26%	\$13,562	23%
\$1-\$5 Billion	11	15%	\$24,085	41%
\$5-\$10 Billion	2	3%	\$10,249	18%
Total	74	100%	\$58,169	100%



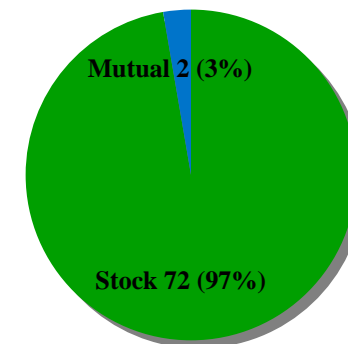
Industry Breakdown



Structural Breakdown



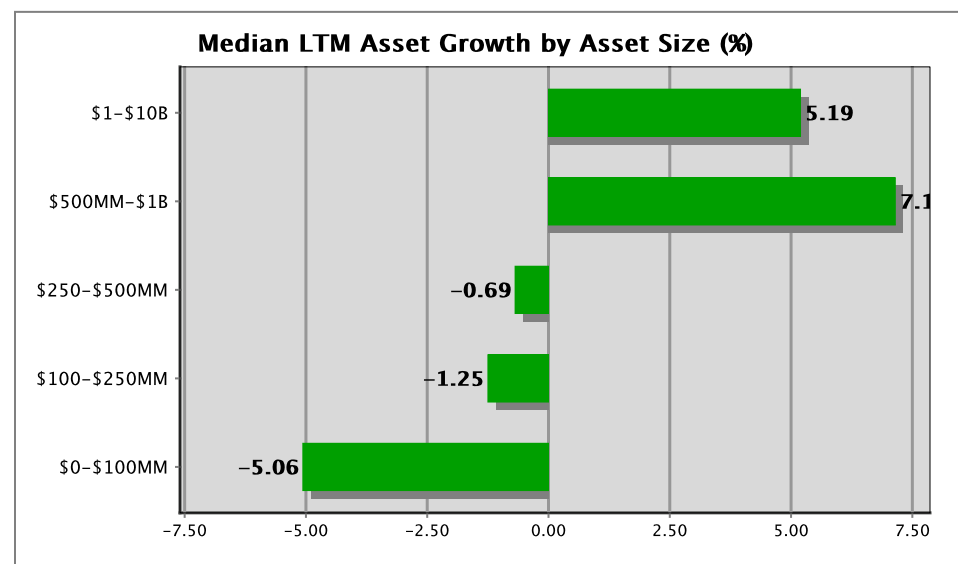
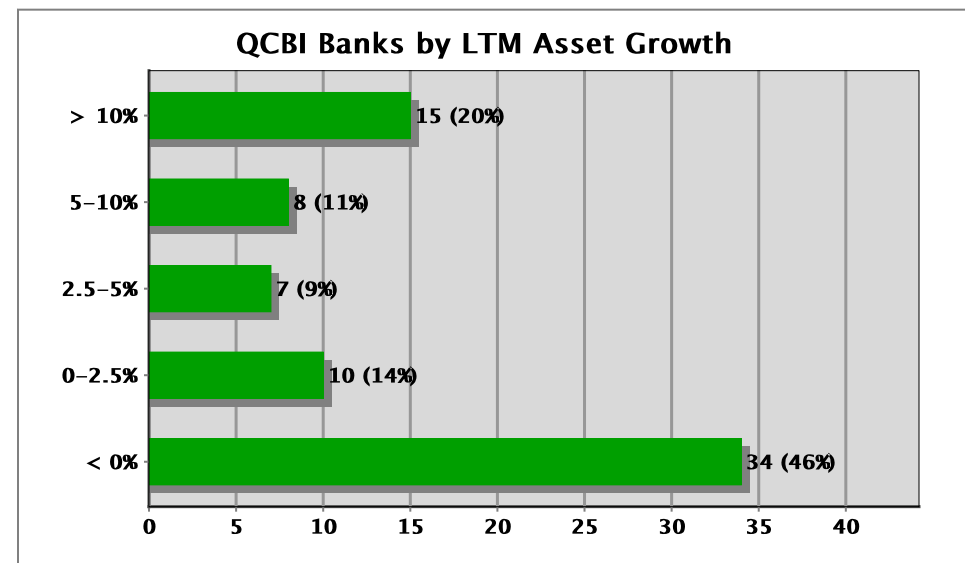
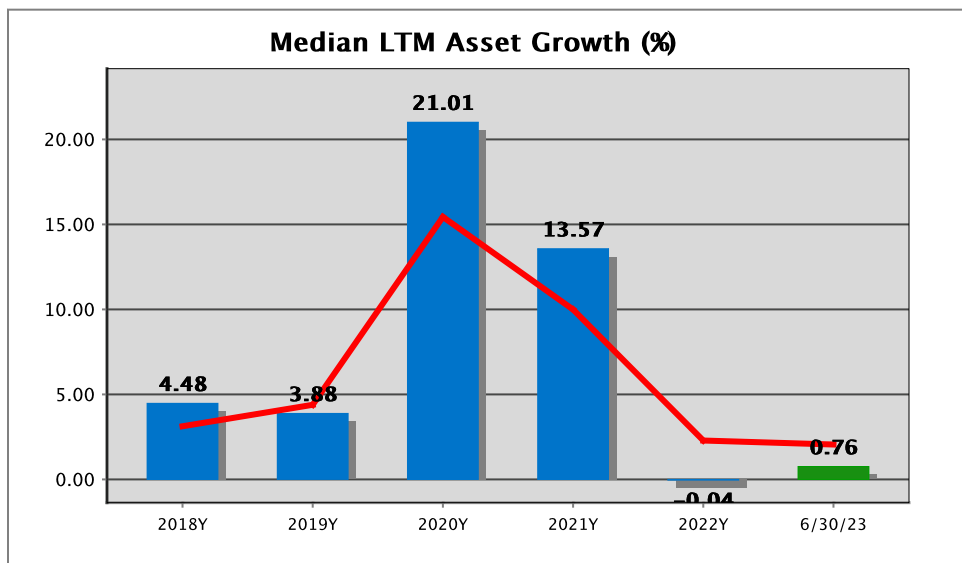
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

Michigan
Banks
June 30, 2023



— National Trend

* LTM = Last 12-months (or "trailing" 12-months)

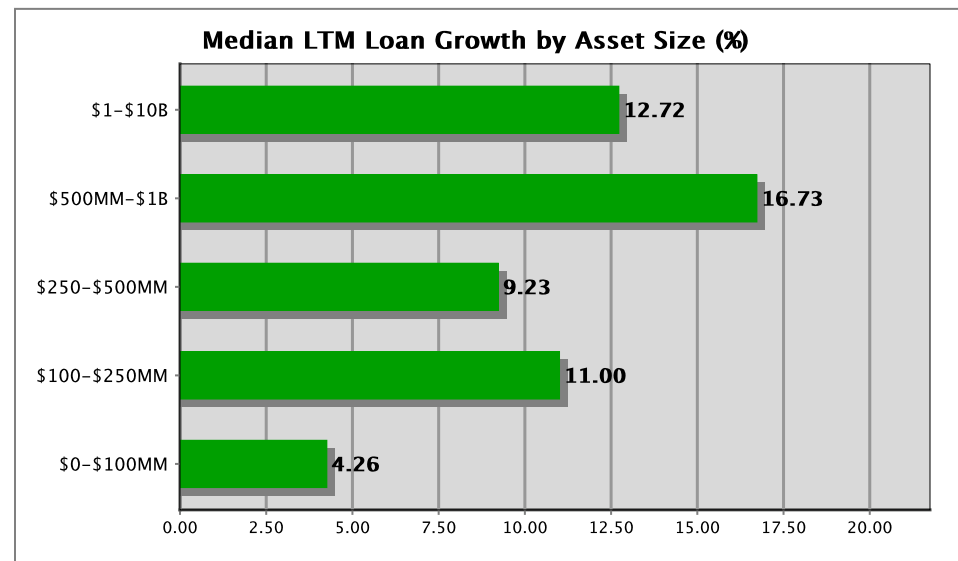
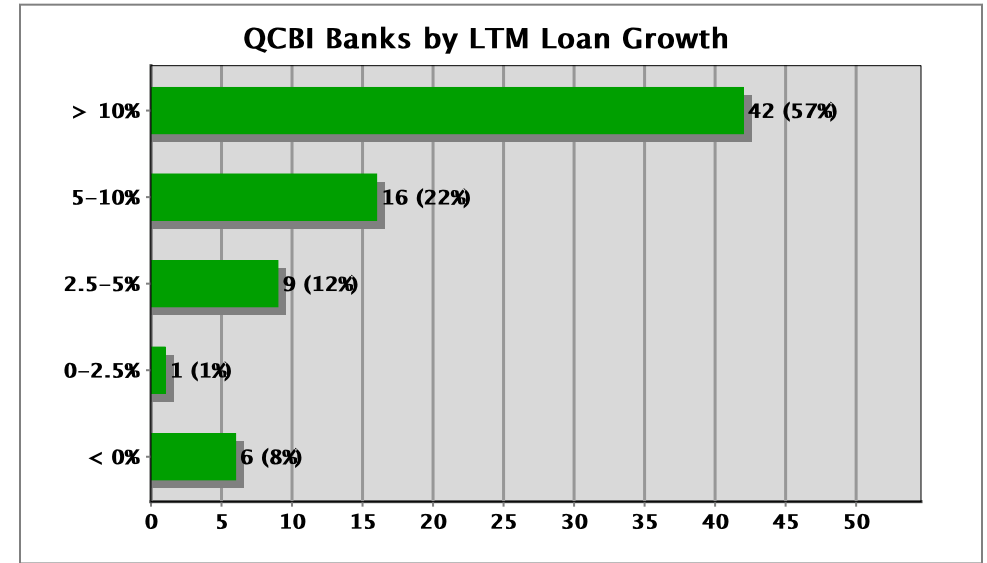
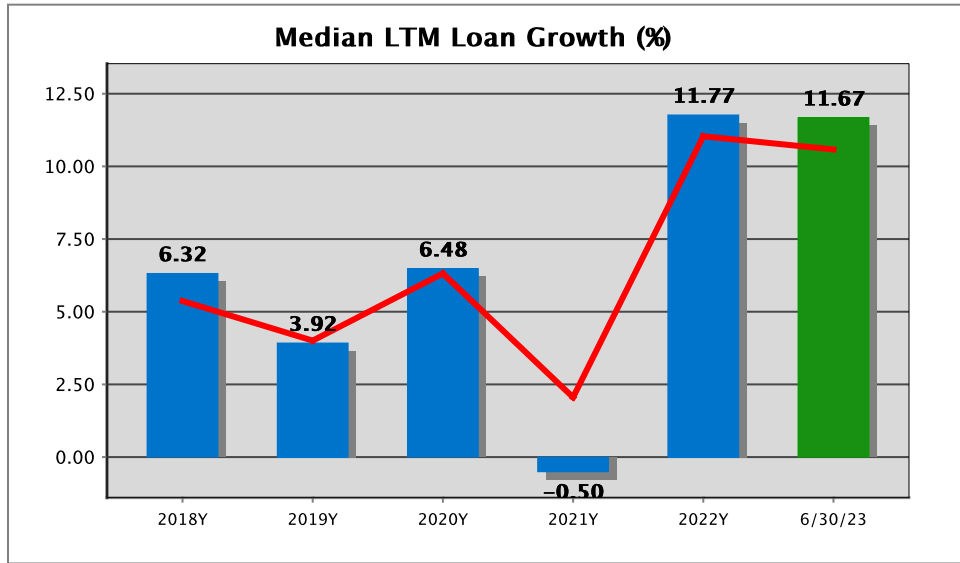


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QwickAnalytics State Performance Trends

Loan Growth Trends

Michigan
Banks
June 30, 2023



— National Trend

* LTM = Last 12-months (or "trailing" 12-months)

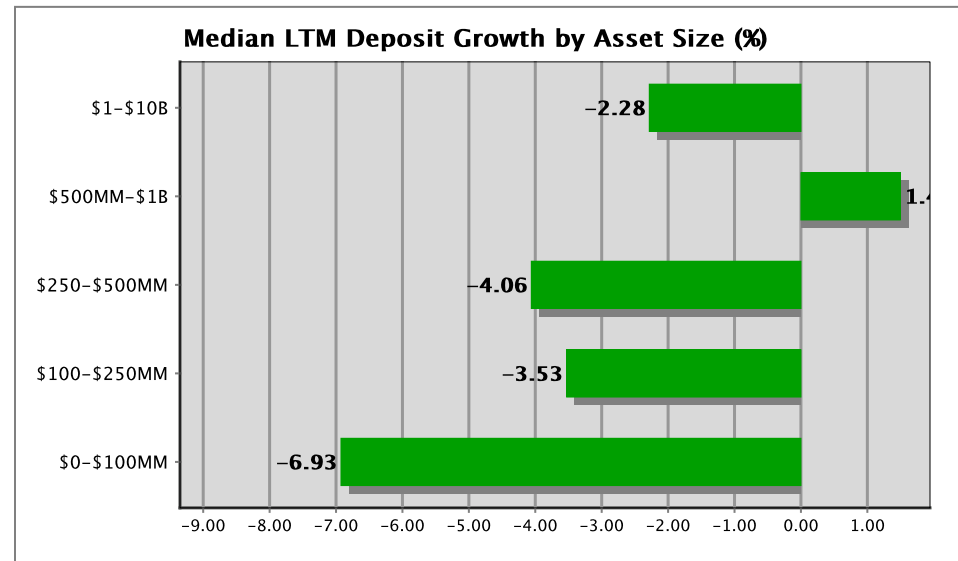
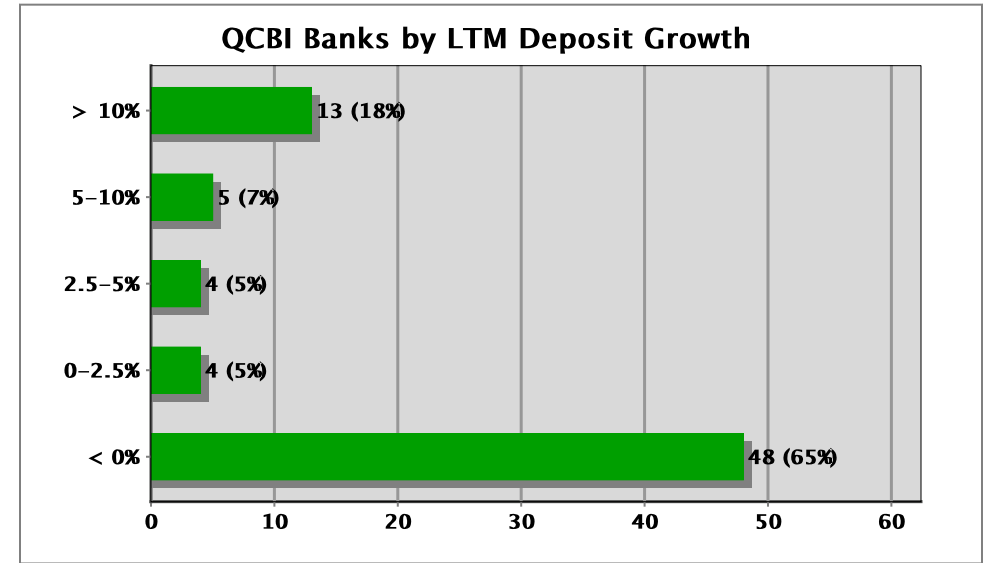
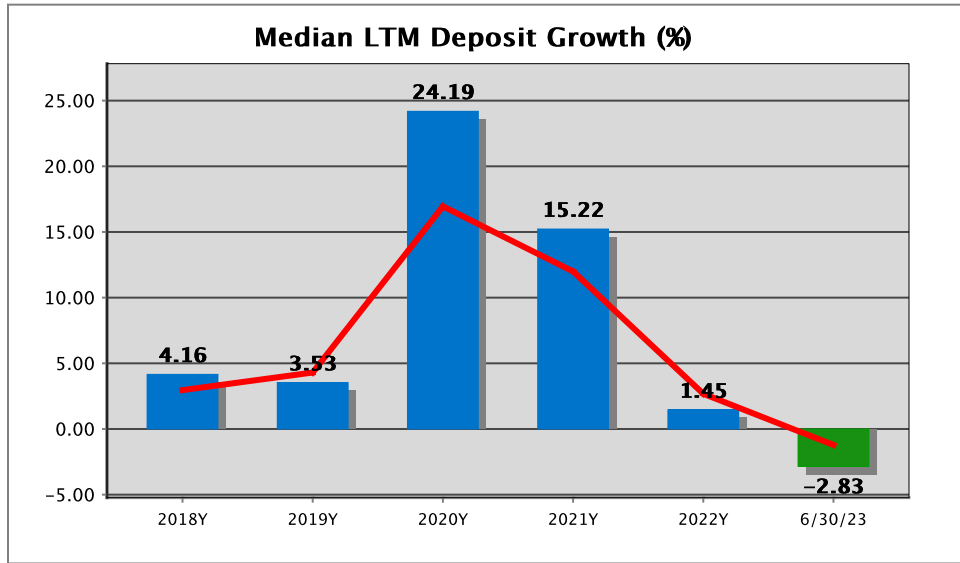


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QwickAnalytics State Performance Trends

Deposit Growth Trends

Michigan
Banks
June 30, 2023



— National Trend

* LTM = Last 12-months (or "trailing" 12-months)

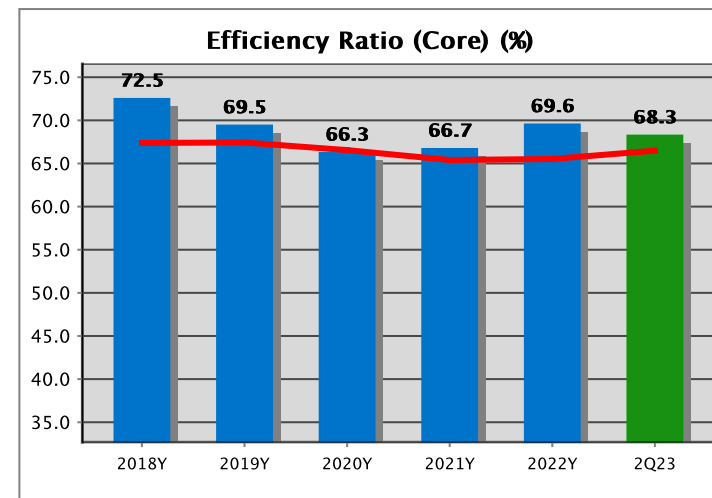
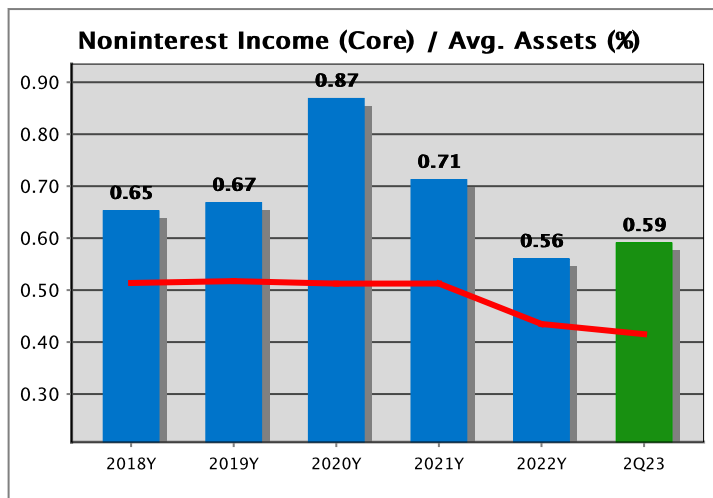
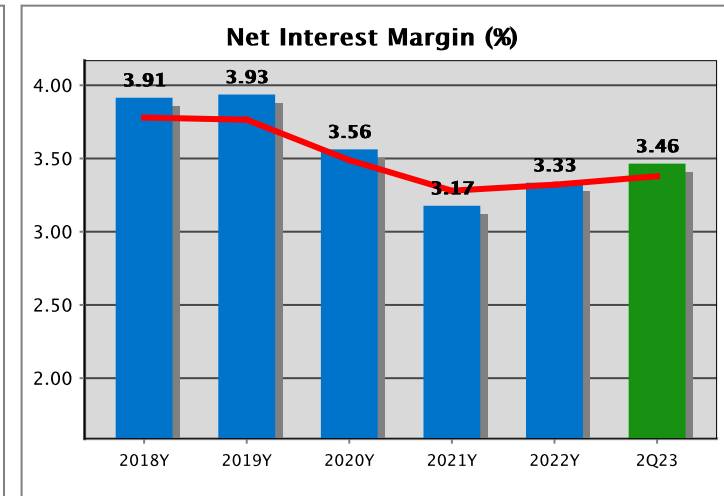
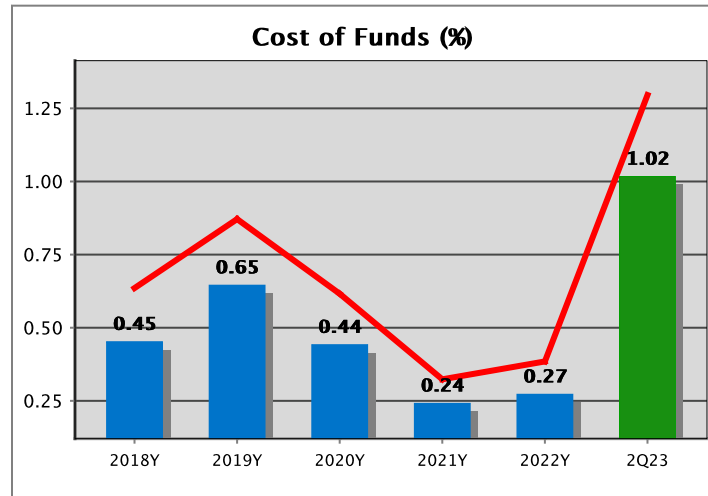
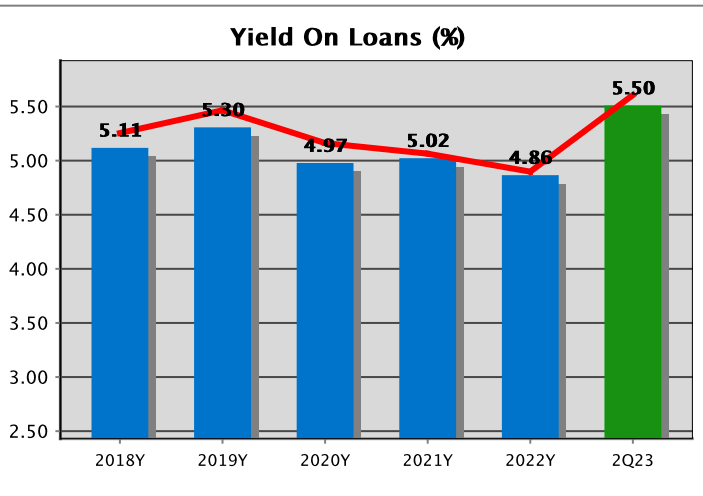


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QwickAnalytics State Performance Trends

Performance Trends

Michigan
Banks
June 30, 2023



— National Trend

Note: All data points represent median values;
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

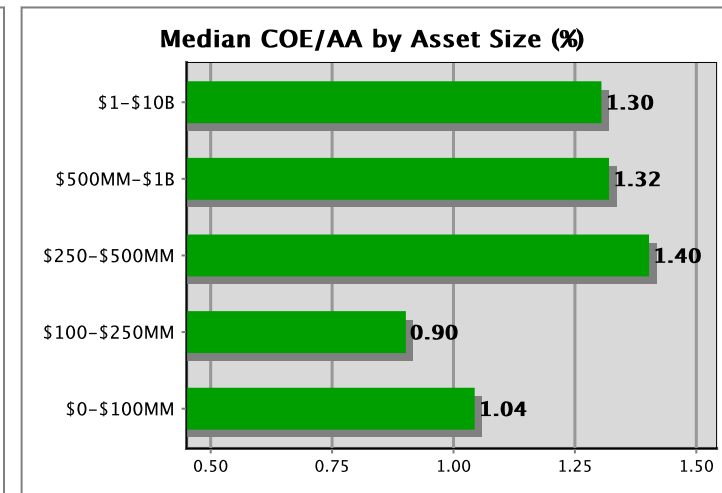
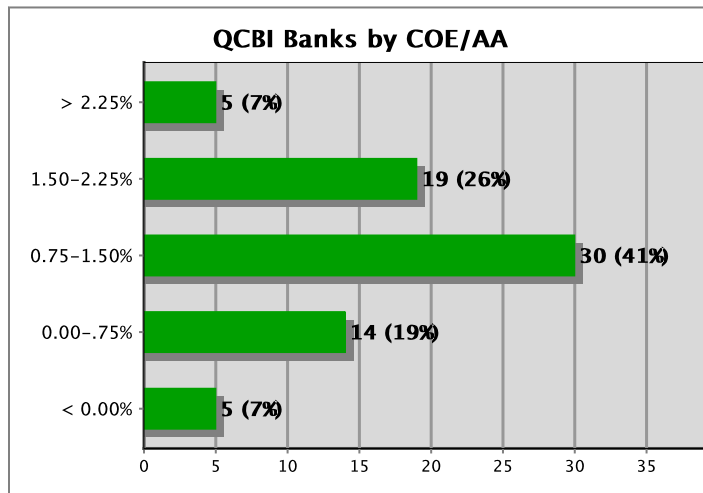
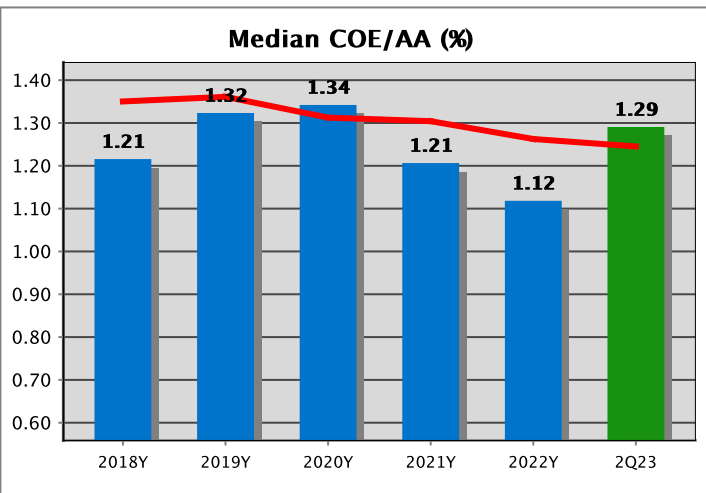
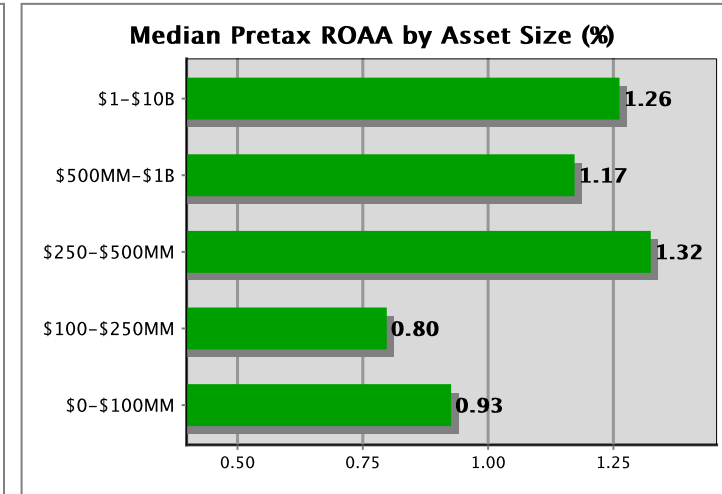
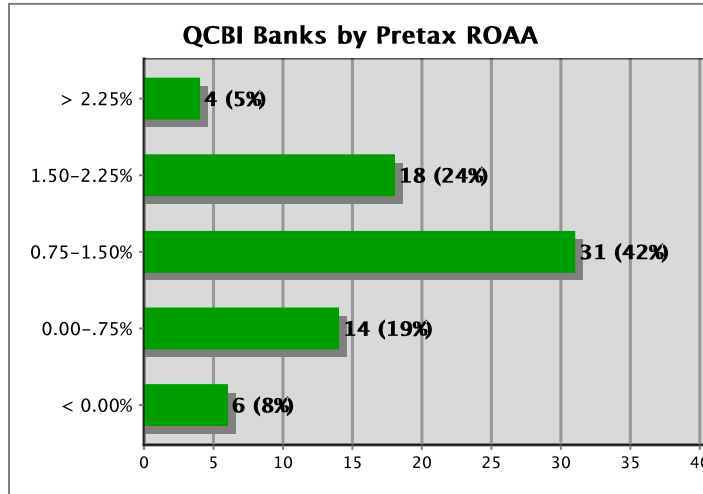
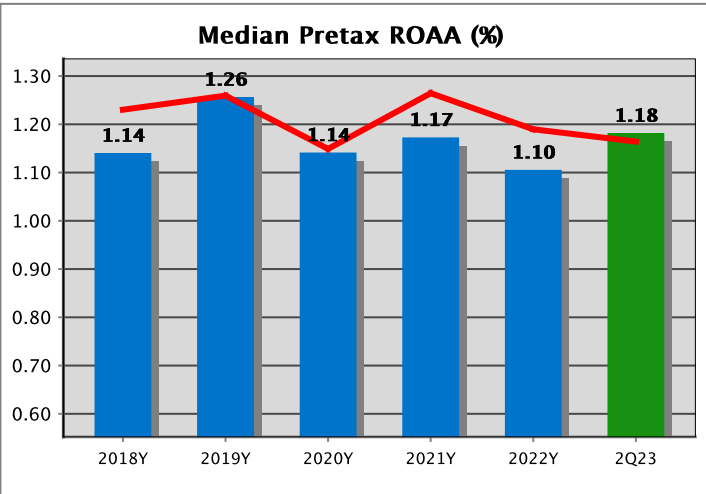


QwickAnalytics™

QwickAnalytics State Performance Trends

Profitability Trends

Michigan
Banks
June 30, 2023



— National Trend

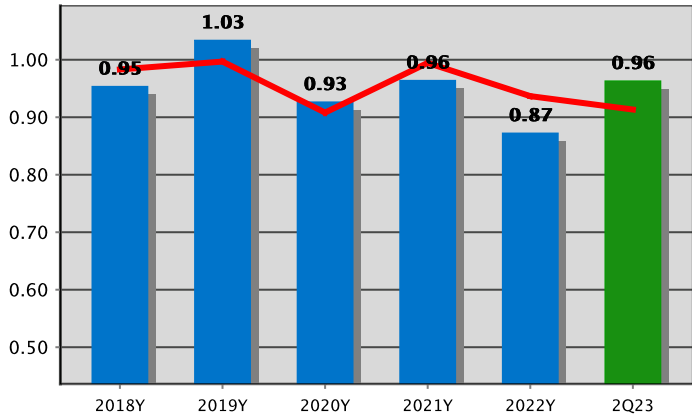
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the most recent quarter (MRQ)

QwickAnalytics State Performance Trends

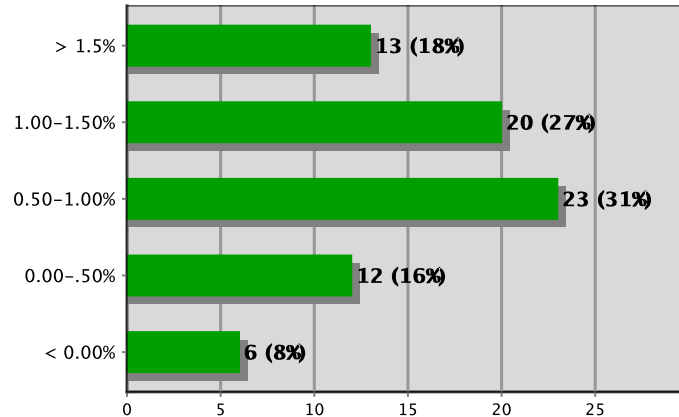
Profitability Trends

Michigan
Banks
June 30, 2023

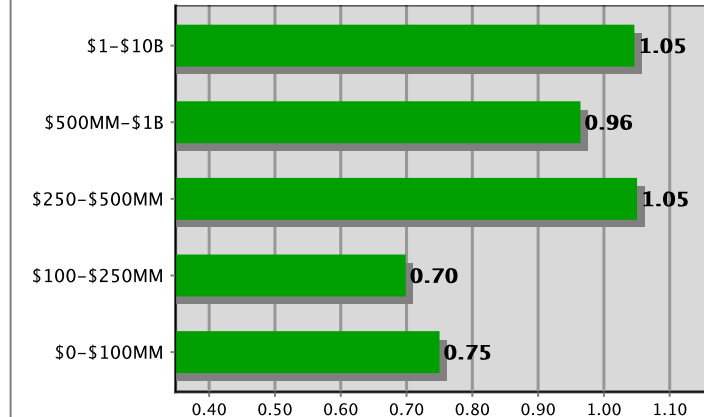
Median ROAA (%)



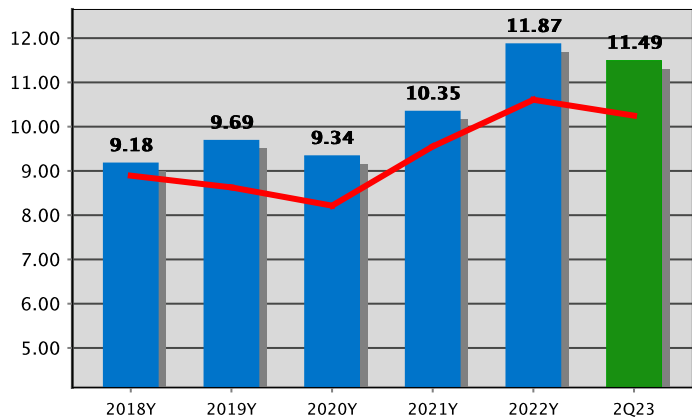
QCBI Banks by ROAA



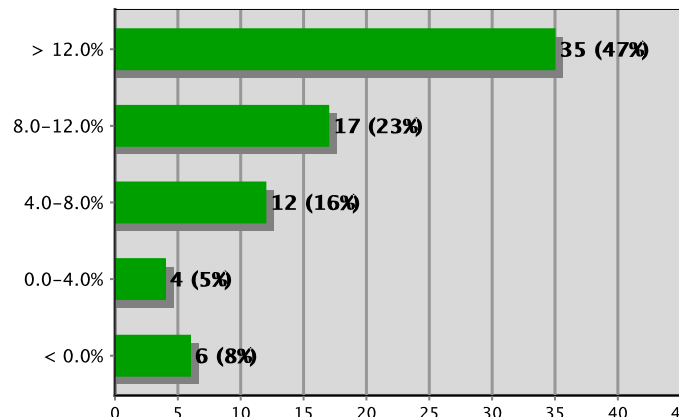
Median ROAA by Asset Size (%)



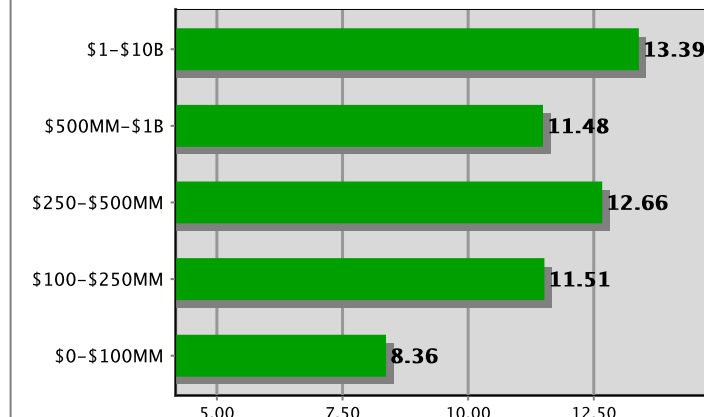
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

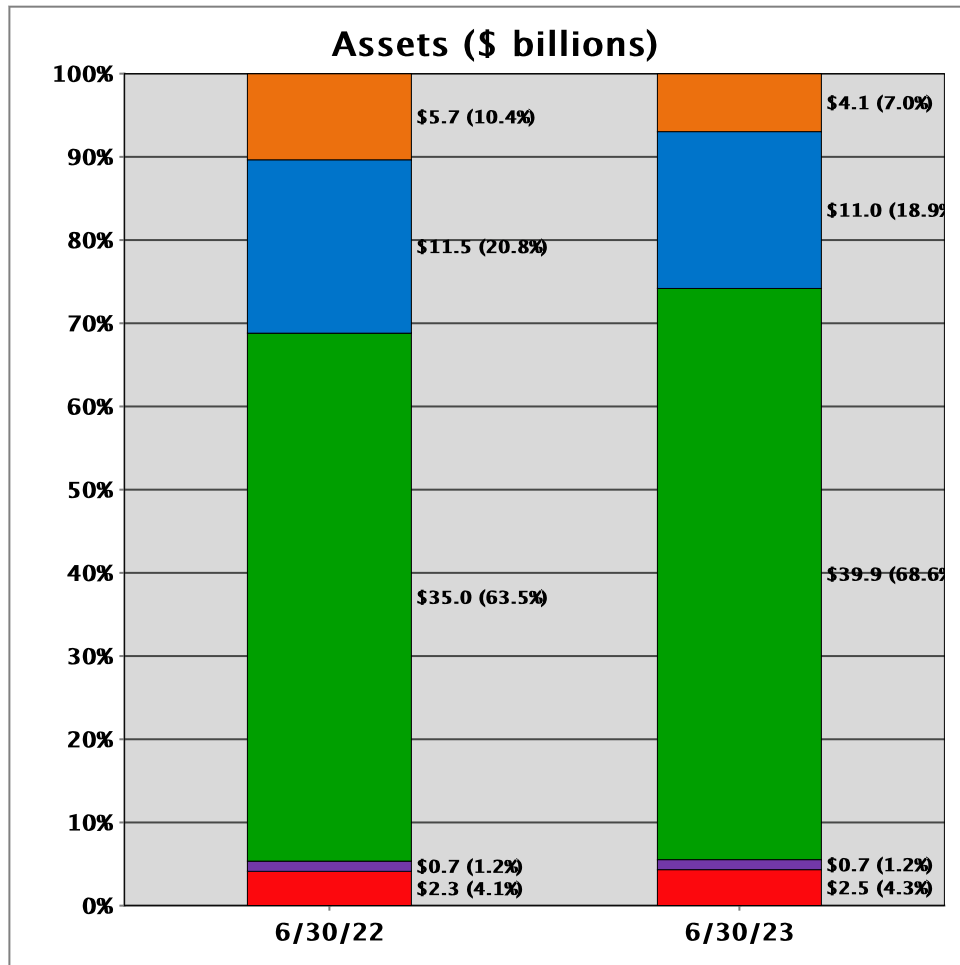
* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)



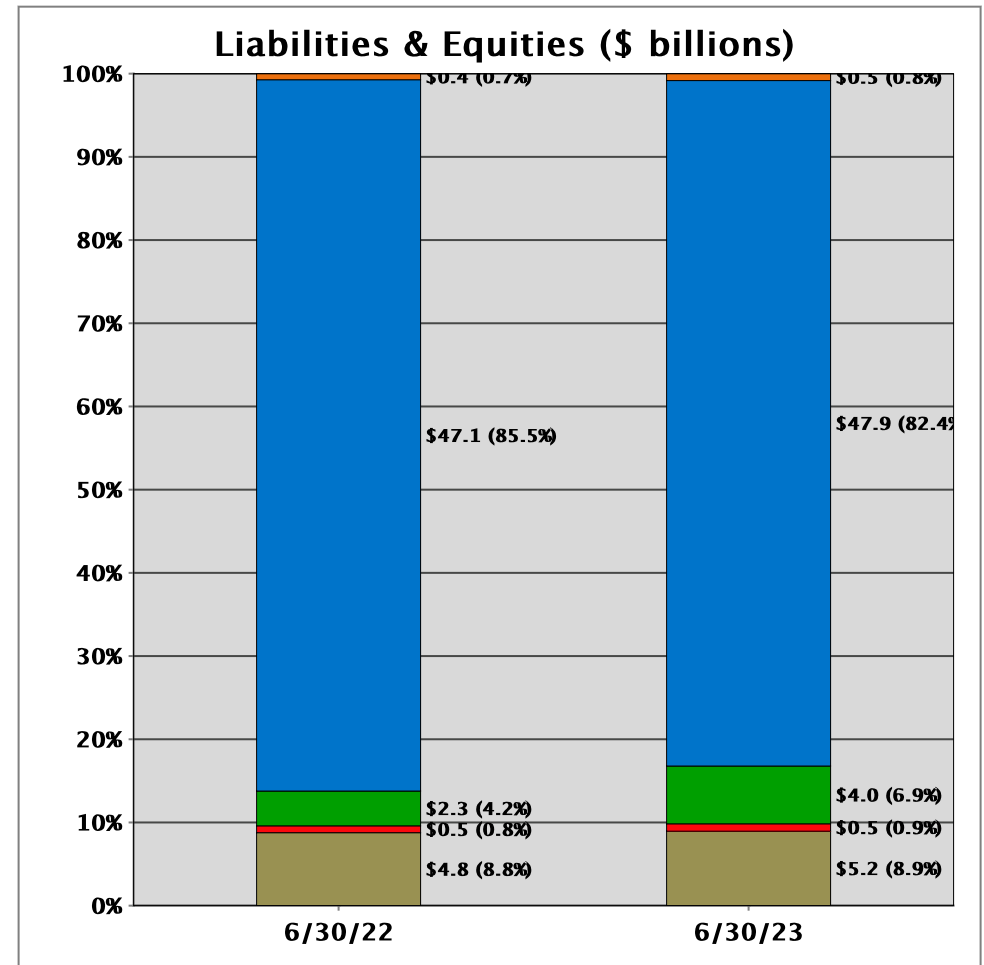
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QwickAnalytics State Performance Trends Balance Sheet Composition

Michigan
Banks
June 30, 2023



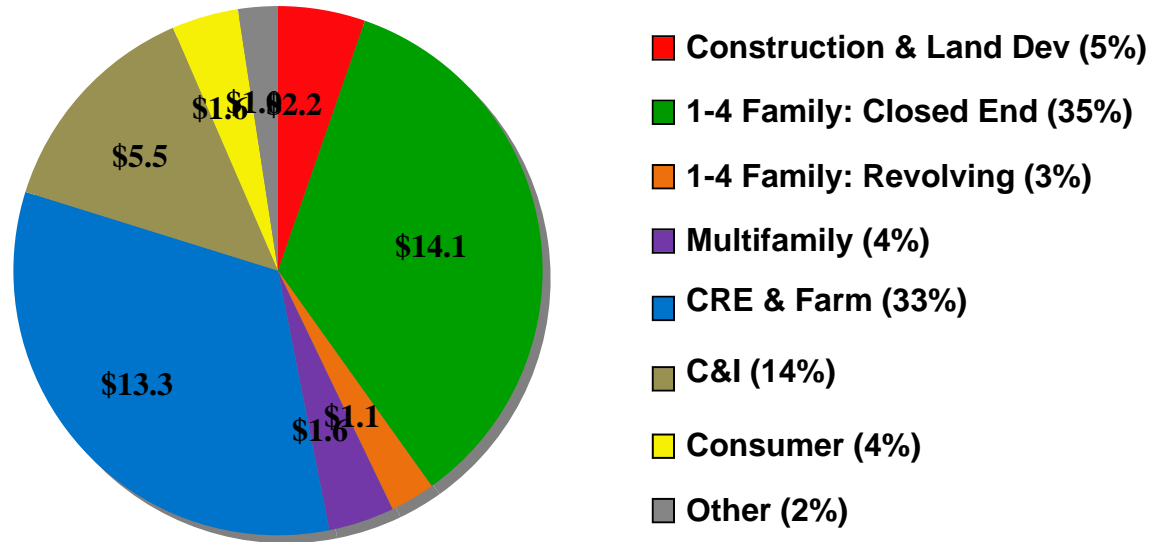
- Cash & Equivalents
- Securitites
- Net Loans
- Premises & Fixed
- Other Assets



- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

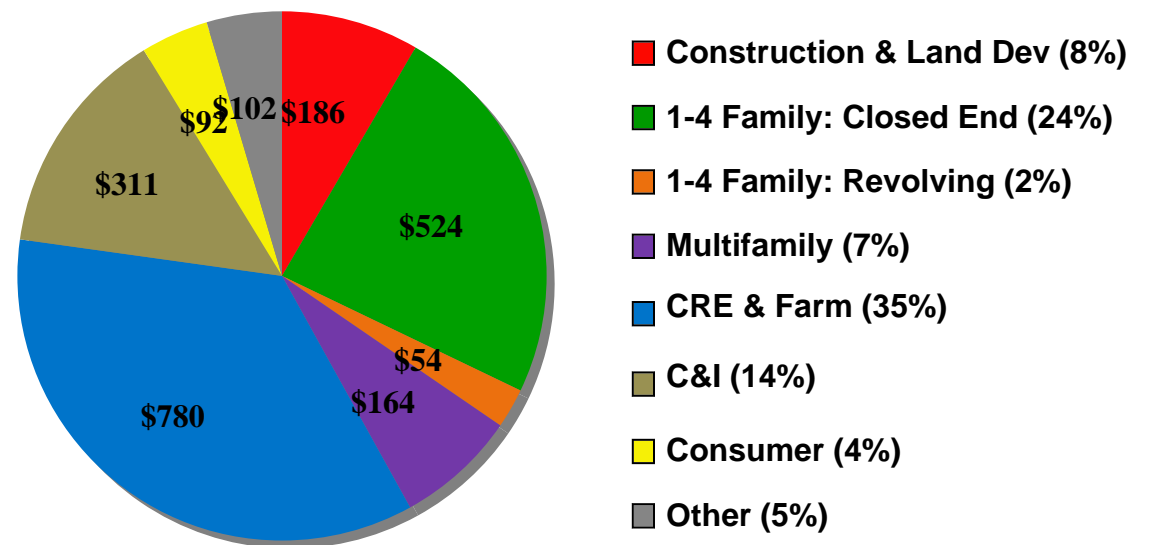


State Aggregate Loan Mix



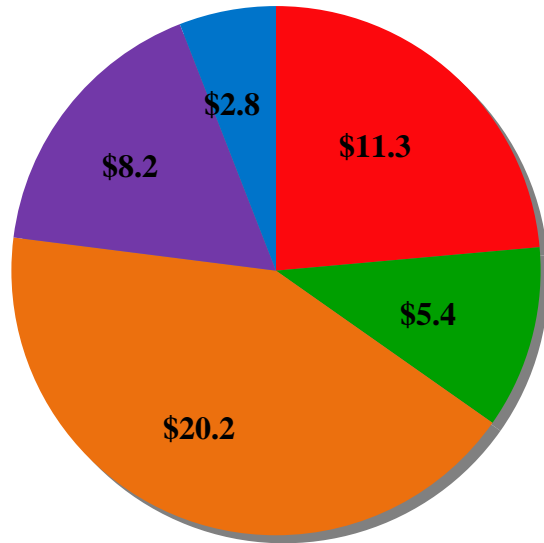
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix



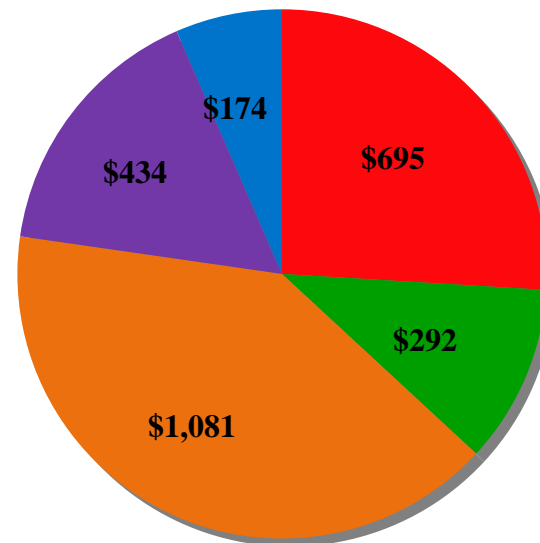
- Demand (24%)
- NOW & Other Trans. (11%)
- Savings & MMDA (42%)
- Retail Time (17%)
- Jumbo Time (6%)

Memo:

Total Noninterest-Bear. (\$13, 27%)
 Total Brokered (\$3, 6%)

(\$ billions)

National Aggregate Deposit Mix



- Demand (26%)
- NOW & Other Trans. (11%)
- Savings & MMDA (40%)
- Retail Time (16%)
- Jumbo Time (7%)

Memo:

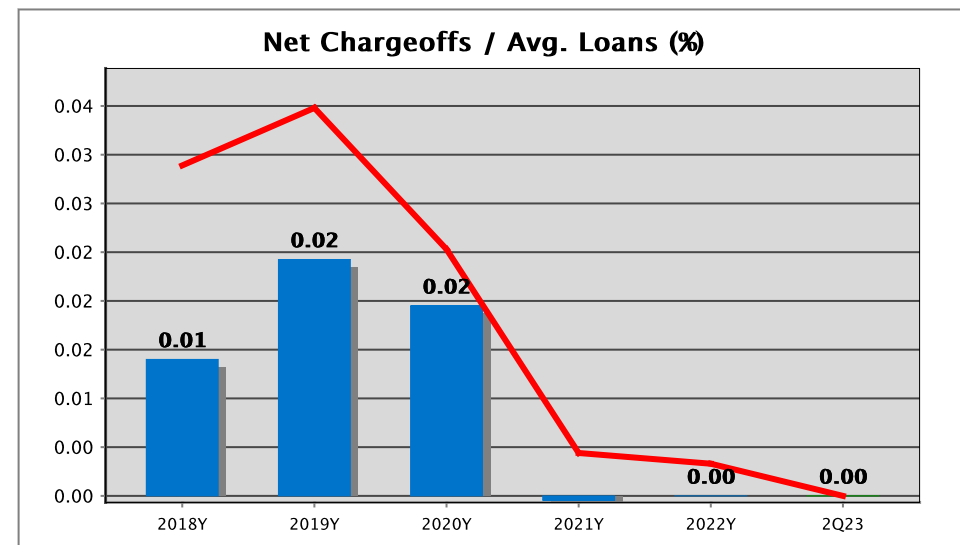
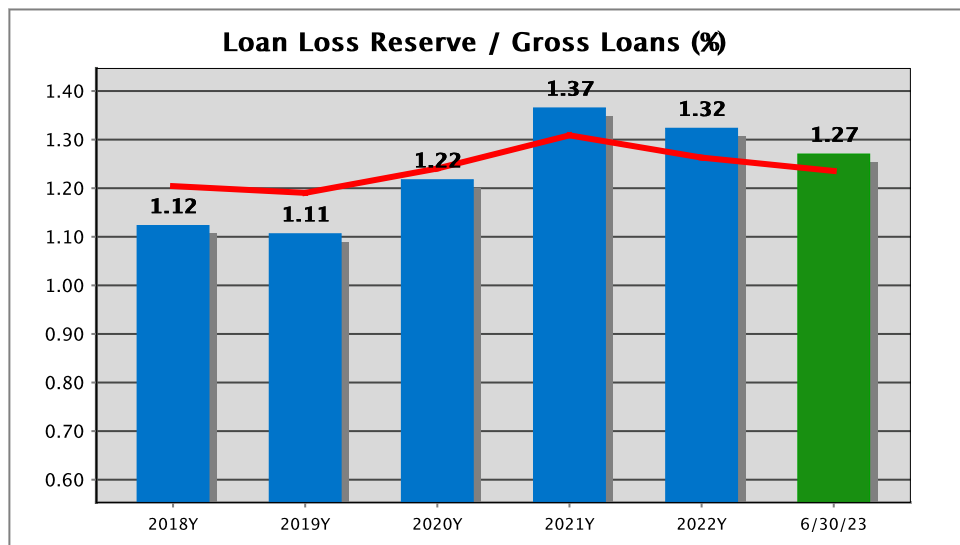
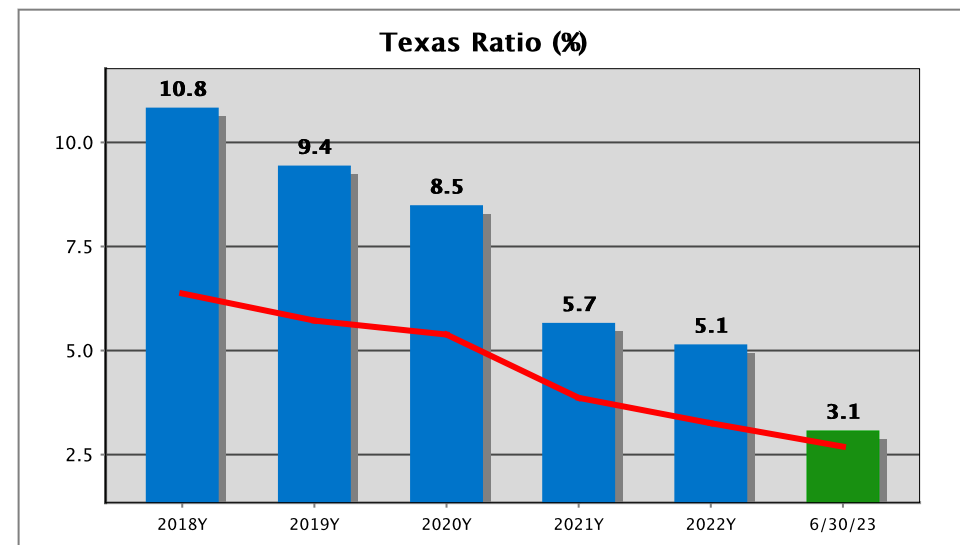
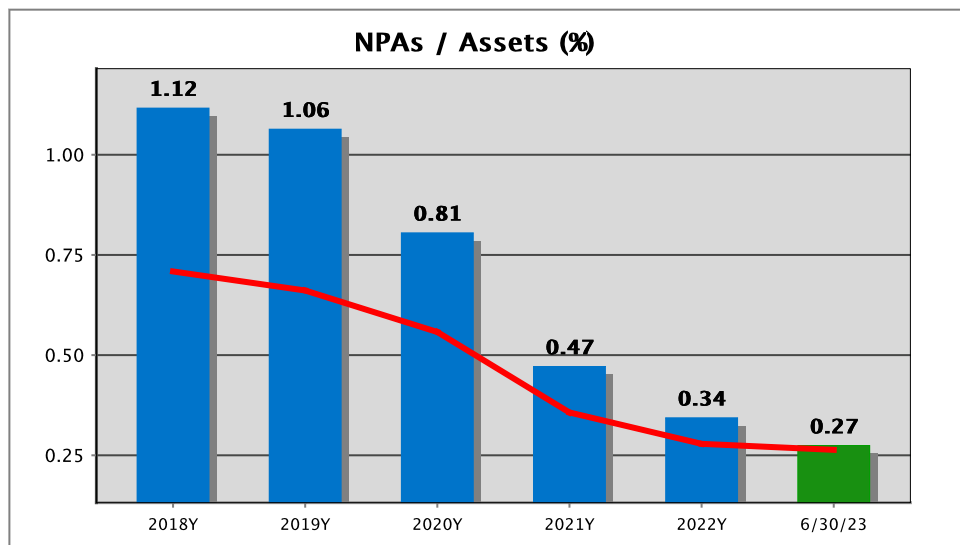
Total Noninterest-Bear. (\$676, 24%)
 Total Brokered (\$129, 5%)

(\$ billions)

QwickAnalytics State Performance Trends

Asset Quality Trends

Michigan
Banks
June 30, 2023



— National Trend

* All data points represent median values; NPAs = loans 90+ days P.D. + nonaccrual loans + restructured loans + OREO;
Texas Ratio = NPAs as a percentage of tangible equity + loan loss reserve

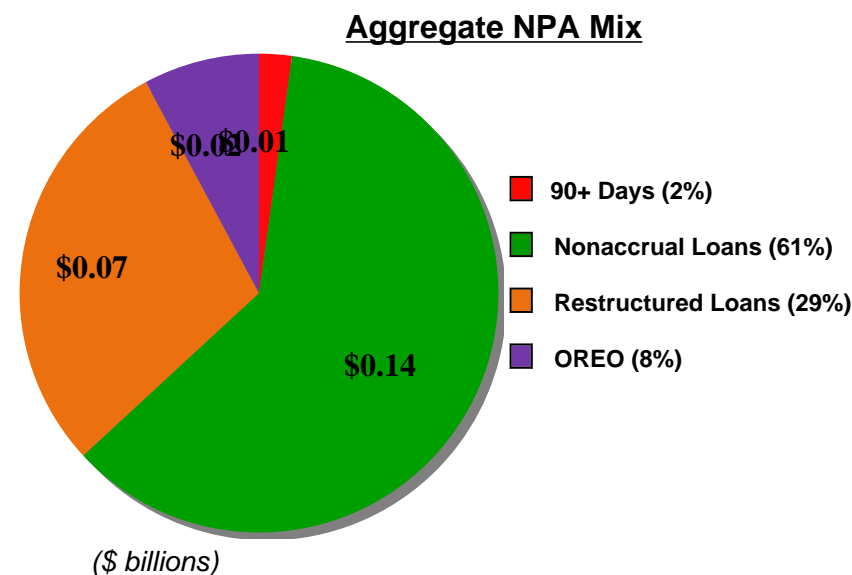
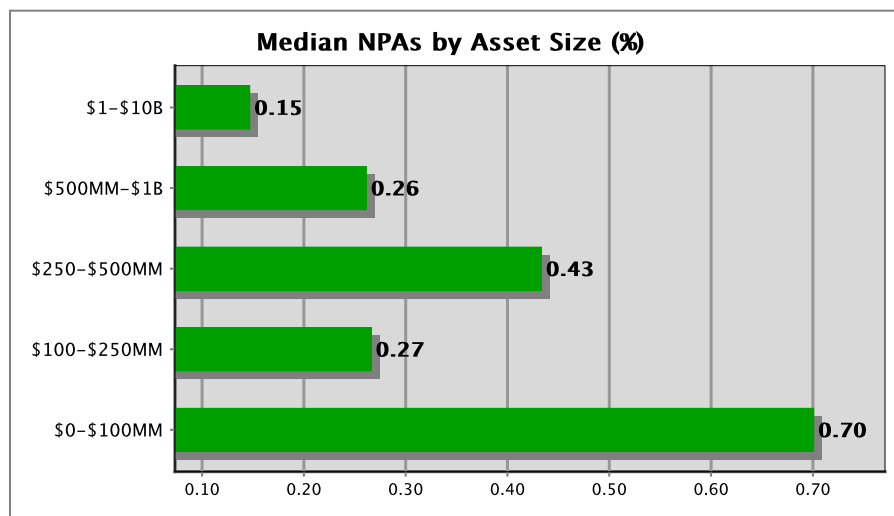
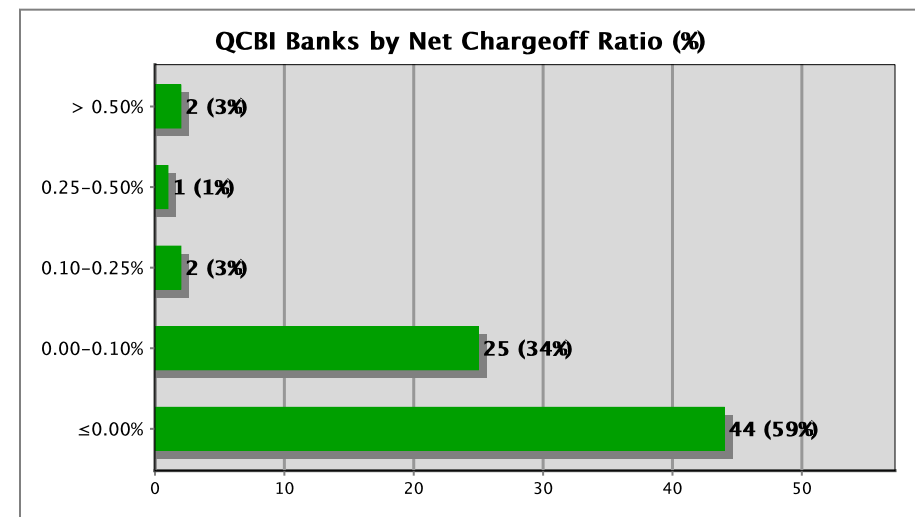
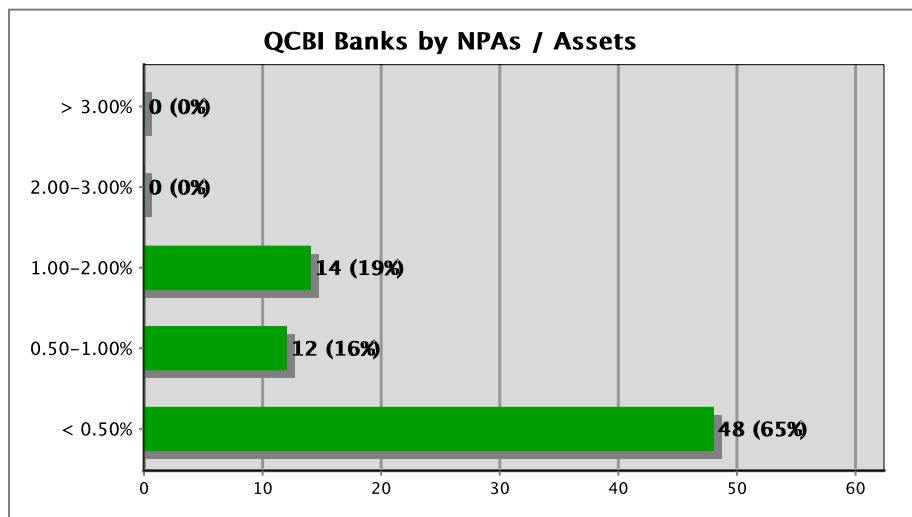


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QwickAnalytics State Performance Trends

Asset Quality Trends

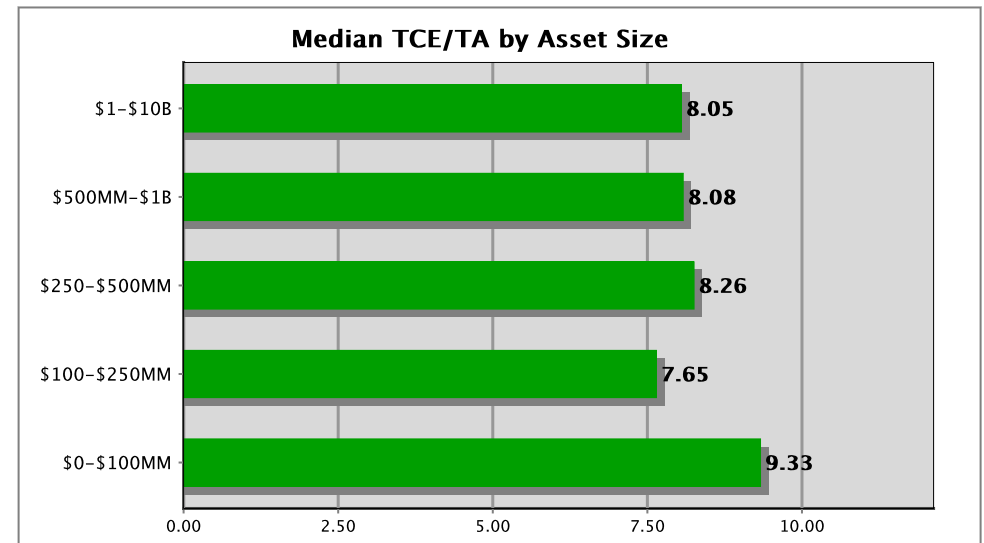
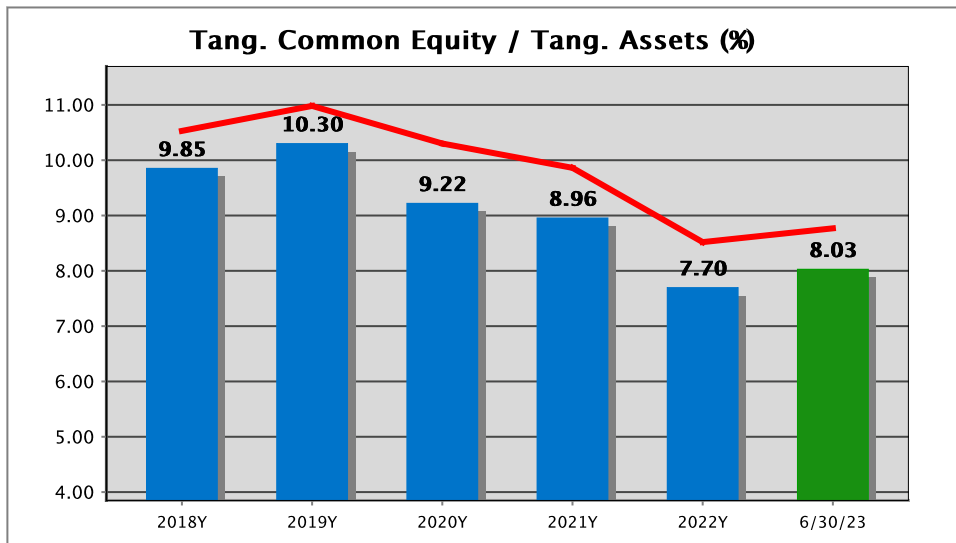
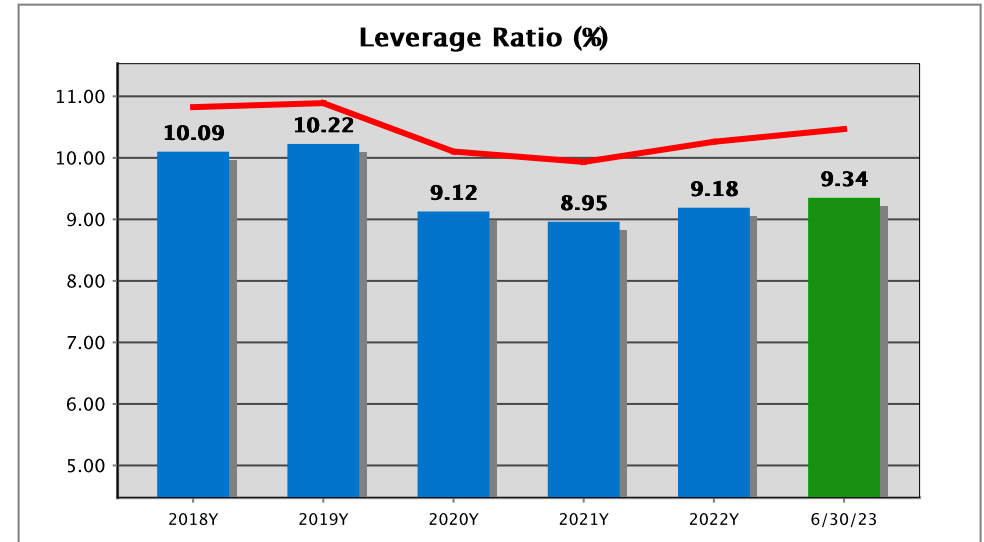
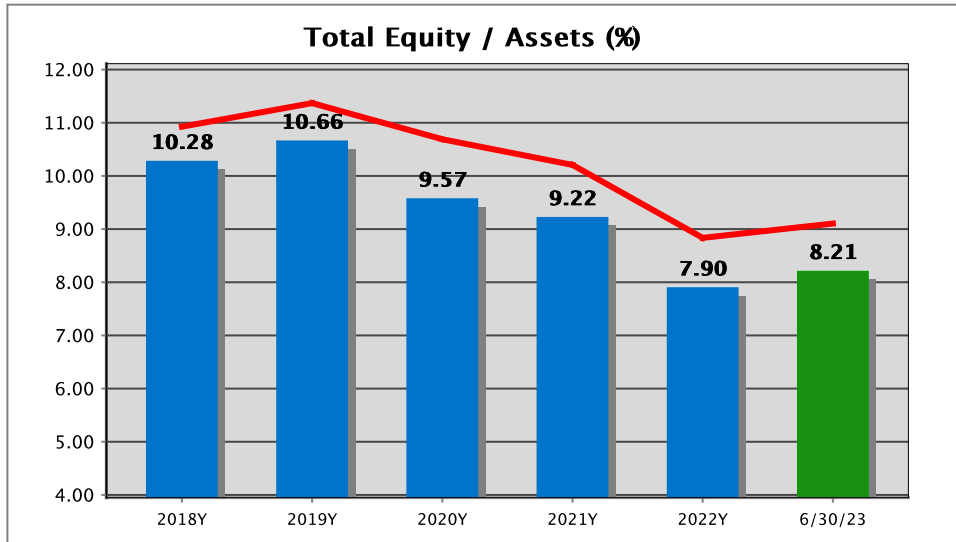
Michigan
Banks
June 30, 2023



QwickAnalytics State Performance Trends

Capital Trends

Michigan
Banks
June 30, 2023



— National Trend

Note: Trend charts contain median values



QwickAnalytics™

QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks

LTM Asset Growth

Michigan
Banks
June 30, 2023

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	University Bank	Ann Arbor, MI	\$858,074	53.4%	\$298,843
2	Citizens State Bank	Royal Oak, MI	\$199,070	52.9%	\$68,859
3	Thumb B&T	Pigeon, MI	\$578,154	51.0%	\$195,190
4	The Dart Bank	Mason, MI	\$998,374	32.4%	\$244,127
5	First National Bank Of America	East Lansing, MI	\$4,963,217	30.0%	\$1,145,334
6	First Independence Bank	Detroit, MI	\$581,350	27.0%	\$123,598
7	Mi Bank	Bloomfield Township, MI	\$215,123	24.4%	\$42,259
8	Southern MI B&T	Coldwater, MI	\$1,413,578	19.9%	\$234,533
9	The State Bank	Fenton, MI	\$1,718,009	16.8%	\$247,200
10	Lake-osceola State Bank	Baldwin, MI	\$476,775	15.6%	\$64,186
11	Highpoint Community Bank	Hastings, MI	\$543,414	15.0%	\$71,004
12	West MI Community Bank	Hudsonville, MI	\$945,154	14.3%	\$118,266
13	Sturgis B&TC	Sturgis, MI	\$894,260	14.2%	\$111,364
14	G.W. Jones Exchange Bank	Marcellus, MI	\$120,346	14.1%	\$14,871
15	Tri-county Bank	Brown City, MI	\$541,275	10.5%	\$51,593
16	Baybank	Gladstone, MI	\$146,570	9.9%	\$13,199
17	First State Bank	Eastpointe, MI	\$1,070,420	8.3%	\$81,940
18	United Bank Of MI	Grand Rapids, MI	\$912,553	8.0%	\$67,271
19	First National Bank Of MI	Kalamazoo, MI	\$979,871	7.1%	\$65,377
20	Independent Bank	Grand Rapids, MI	\$5,130,847	6.4%	\$306,886
21	Huron State Bank	Rogers City, MI	\$81,668	6.3%	\$4,831
22	County National Bank	Hillsdale, MI	\$1,172,345	5.4%	\$60,572
23	Choiceone Bank	Sparta, MI	\$2,480,027	5.2%	\$122,468
24	Range Bank	Marquette, MI	\$540,208	4.7%	\$24,247
25	Grand River Bank	Grandville, MI	\$533,187	4.3%	\$21,864



Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

Michigan
Banks
June 30, 2023

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Citizens State Bank	Royal Oak, MI	\$199,070	77.5%	\$57,525
2	University Bank	Ann Arbor, MI	\$858,074	69.8%	\$291,252
3	First Independence Bank	Detroit, MI	\$581,350	59.7%	\$136,530
4	Thumb B&T	Pigeon, MI	\$578,154	52.1%	\$106,920
5	The Dart Bank	Mason, MI	\$998,374	45.2%	\$273,519
6	Highpoint Community Bank	Hastings, MI	\$543,414	33.6%	\$80,968
7	First State Bank	Eastpointe, MI	\$1,070,420	30.9%	\$168,811
8	First National Bank Of America	East Lansing, MI	\$4,963,217	29.7%	\$1,055,410
9	Mi Bank	Bloomfield Township, MI	\$215,123	28.8%	\$35,705
10	Southern MI B&T	Coldwater, MI	\$1,413,578	26.6%	\$210,241
11	Huron State Bank	Rogers City, MI	\$81,668	21.0%	\$8,777
12	Tri-county Bank	Brown City, MI	\$541,275	20.8%	\$64,612
13	The State Bank	Fenton, MI	\$1,718,009	19.4%	\$239,839
14	Sturgis B&TC	Sturgis, MI	\$894,260	18.7%	\$116,268
15	Grand River Bank	Grandville, MI	\$533,187	17.8%	\$73,736
16	Range Bank	Marquette, MI	\$540,208	17.5%	\$50,180
17	Baybank	Gladstone, MI	\$146,570	17.1%	\$16,024
18	West MI Community Bank	Hudsonville, MI	\$945,154	16.7%	\$116,883
19	Old Mission Bank	Sault Sainte Marie, MI	\$123,895	16.3%	\$7,539
20	Huron Valley State Bank	Milford, MI	\$246,560	16.2%	\$22,135
21	Lake-osceola State Bank	Baldwin, MI	\$476,775	16.0%	\$34,328
22	Eaton Community Bank	Charlotte, MI	\$441,054	15.9%	\$30,355
23	First National Bank Of MI	Kalamazoo, MI	\$979,871	15.8%	\$91,707
24	Honor Bank	Honor, MI	\$381,781	15.6%	\$38,233
25	Northstar Bank	Bad Axe, MI	\$934,861	15.2%	\$101,897



Top 25 QCBI Banks

Net Interest Margin

Michigan
Banks
June 30, 2023

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	Citizens State Bank	Royal Oak, MI	\$199,070	5.67%
2	Capitol National Bank	Lansing, MI	\$188,812	5.52%
3	First National Bank Of America	East Lansing, MI	\$4,963,217	4.98%
4	Oxford Bank	Oxford, MI	\$817,169	4.87%
5	Bank MI	Brooklyn, MI	\$112,344	4.81%
6	State SB	Frankfort, MI	\$349,127	4.80%
7	First Community Bank	Harbor Springs, MI	\$418,495	4.80%
8	Bay Port State Bank	Bay Port, MI	\$141,457	4.56%
9	Alden State Bank	Alden, MI	\$274,280	4.29%
10	Homestead SB	Albion, MI	\$74,809	4.18%
11	Bank Of Ann Arbor	Ann Arbor, MI	\$3,089,300	4.16%
12	Chelsea State Bank	Chelsea, MI	\$412,243	4.14%
13	Mercantile Bank	Grand Rapids, MI	\$5,117,941	4.14%
14	University Bank	Ann Arbor, MI	\$858,074	4.07%
15	Century B&T	Coldwater, MI	\$463,170	3.99%
16	Union Bank	Grand Rapids, MI	\$325,729	3.95%
17	Sidney State Bank	Sidney, MI	\$123,104	3.92%
18	Huron Valley State Bank	Milford, MI	\$246,560	3.89%
19	Northstar Bank	Bad Axe, MI	\$934,861	3.87%
20	Baybank	Gladstone, MI	\$146,570	3.85%
21	Eaton Community Bank	Charlotte, MI	\$441,054	3.84%
22	Honor Bank	Honor, MI	\$381,781	3.84%
23	First State Bank	Eastpointe, MI	\$1,070,420	3.79%
24	West MI Community Bank	Hudsonville, MI	\$945,154	3.76%
25	1st State Bank	Saginaw, MI	\$479,405	3.76%

* Most recent quarter (MRQ) net interest margin



QwickAnalytics™

Top 25 QCBI Banks

Noninterest Income

Michigan
Banks
June 30, 2023

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	University Bank	Ann Arbor, MI	\$858,074	7.65%
2	First Independence Bank	Detroit, MI	\$581,350	4.92%
3	The Dart Bank	Mason, MI	\$998,374	3.91%
4	Auto Club Trust, Fsb	Dearborn, MI	\$534,500	1.94%
5	G.W. Jones Exchange Bank	Marcellus, MI	\$120,346	1.45%
6	Union Bank	Grand Rapids, MI	\$325,729	1.27%
7	Independent Bank	Grand Rapids, MI	\$5,130,847	1.18%
8	Grand River Bank	Grandville, MI	\$533,187	1.12%
9	Century B&T	Coldwater, MI	\$463,170	1.07%
10	First Bank, Upper MI	Gladstone, MI	\$580,086	1.04%
11	Homestead SB	Albion, MI	\$74,809	0.91%
12	First State Bank	Eastpointe, MI	\$1,070,420	0.91%
13	Superior National Bank	Hancock, MI	\$1,024,921	0.86%
14	The Shelby State Bank	Shelby, MI	\$369,214	0.86%
15	First National B&T	Iron Mountain, MI	\$401,656	0.85%
16	Sturgis B&TC	Sturgis, MI	\$894,260	0.80%
17	Charlevoix State Bank	Charlevoix, MI	\$270,885	0.78%
18	Range Bank	Marquette, MI	\$540,208	0.77%
19	Bank MI	Brooklyn, MI	\$112,344	0.77%
20	West Shore Bank	Ludington, MI	\$689,710	0.75%
21	State SB	Frankfort, MI	\$349,127	0.73%
22	Isabella Bank	Mount Pleasant, MI	\$1,993,203	0.73%
23	Honor Bank	Honor, MI	\$381,781	0.73%
24	Macatawa Bank	Holland, MI	\$2,629,984	0.70%
25	Mayville State Bank	Mayville, MI	\$98,937	0.70%

* Most recent quarter (MRQ) noninterest income as a percentage of average assets; excludes nonrecurring gains/losses



QwickAnalytics™

Top 25 QCBI Banks Most Efficient

Michigan
Banks
June 30, 2023

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	First National Bank Of America	East Lansing, MI	\$4,963,217	25.8%
2	Mercantile Bank	Grand Rapids, MI	\$5,117,941	46.1%
3	Macatawa Bank	Holland, MI	\$2,629,984	48.3%
4	Tri-county Bank	Brown City, MI	\$541,275	49.0%
5	Bank Of Ann Arbor	Ann Arbor, MI	\$3,089,300	49.3%
6	Chelsea State Bank	Chelsea, MI	\$412,243	51.2%
7	Alden State Bank	Alden, MI	\$274,280	51.7%
8	West MI Community Bank	Hudsonville, MI	\$945,154	53.4%
9	Huron State Bank	Rogers City, MI	\$81,668	54.8%
10	Century B&T	Coldwater, MI	\$463,170	55.9%
11	The Port Austin State Bank	Port Austin, MI	\$68,742	56.1%
12	Capitol National Bank	Lansing, MI	\$188,812	57.5%
13	Independent Bank	Grand Rapids, MI	\$5,130,847	57.8%
14	Eastern MI Bank	Croswell, MI	\$512,118	57.9%
15	Northstar Bank	Bad Axe, MI	\$934,861	58.0%
16	Citizens State Bank	Royal Oak, MI	\$199,070	58.0%
17	Central SB	Sault Sainte Marie, MI	\$403,837	58.6%
18	Commercial Bank	Ithaca, MI	\$587,423	58.9%
19	The Dart Bank	Mason, MI	\$998,374	59.0%
20	Lake-osceola State Bank	Baldwin, MI	\$476,775	59.2%
21	First Community Bank	Harbor Springs, MI	\$418,495	60.7%
22	Oxford Bank	Oxford, MI	\$817,169	61.4%
23	Charlevoix State Bank	Charlevoix, MI	\$270,885	61.9%
24	1st State Bank	Saginaw, MI	\$479,405	62.9%
25	Honor Bank	Honor, MI	\$381,781	63.0%

* Most recent quarter (MRQ) noninterest expense as a percentage of net interest income+noninterest income;
excludes nonrecurring gains/losses



QwickAnalytics™

Top 25 QCBI Banks ROAA (C-Corps)

Michigan
Banks
June 30, 2023

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	First National Bank Of America	East Lansing, MI	\$4,963,217	2.79%
2	The Dart Bank	Mason, MI	\$998,374	2.77%
3	Capitol National Bank	Lansing, MI	\$188,812	1.89%
4	Mercantile Bank	Grand Rapids, MI	\$5,117,941	1.82%
5	Century B&T	Coldwater, MI	\$463,170	1.74%
6	Alden State Bank	Alden, MI	\$274,280	1.74%
7	Bank Of Ann Arbor	Ann Arbor, MI	\$3,089,300	1.71%
8	Citizens State Bank	Royal Oak, MI	\$199,070	1.62%
9	Oxford Bank	Oxford, MI	\$817,169	1.59%
10	Macatawa Bank	Holland, MI	\$2,629,984	1.58%
11	Tri-county Bank	Brown City, MI	\$541,275	1.56%
12	G.W. Jones Exchange Bank	Marcellus, MI	\$120,346	1.38%
13	West MI Community Bank	Hudsonville, MI	\$945,154	1.35%
14	Northstar Bank	Bad Axe, MI	\$934,861	1.34%
15	First State Bank	Eastpointe, MI	\$1,070,420	1.34%
16	Bay Port State Bank	Bay Port, MI	\$141,457	1.30%
17	Honor Bank	Honor, MI	\$381,781	1.29%
18	Lake-osceola State Bank	Baldwin, MI	\$476,775	1.27%
19	University Bank	Ann Arbor, MI	\$858,074	1.26%
20	Independent Bank	Grand Rapids, MI	\$5,130,847	1.23%
21	Huron State Bank	Rogers City, MI	\$81,668	1.22%
22	Eastern MI Bank	Croswell, MI	\$512,118	1.17%
23	Commercial Bank	Ithaca, MI	\$587,423	1.17%
24	Upper Peninsula State Bank	Escanaba, MI	\$304,816	1.11%
25	Central SB	Sault Sainte Marie, MI	\$403,837	1.11%

* Most recent quarter (MRQ) ROAA (stated) for C-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

Michigan
Banks
June 30, 2023

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Chelsea State Bank	Chelsea, MI	\$412,243	2.02%
2	First Community Bank	Harbor Springs, MI	\$418,495	1.95%
3	Charlevoix State Bank	Charlevoix, MI	\$270,885	1.38%
4	The Port Austin State Bank	Port Austin, MI	\$68,742	1.34%
5	First Bank, Upper MI	Gladstone, MI	\$580,086	1.16%
6	Blissfield State Bank	Blissfield, MI	\$113,875	1.02%

* Most recent quarter (MRQ) ROAA (stated) for S-Corp status institutions only

Top 25 QCBI Banks ROAE (C-Corps)

Michigan
Banks
June 30, 2023

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Citizens National Bank Of Cheboygan	Cheboygan, MI	\$490,611	128.03%
2	The Dart Bank	Mason, MI	\$998,374	35.30%
3	First National Bank Of America	East Lansing, MI	\$4,963,217	32.70%
4	G.W. Jones Exchange Bank	Marcellus, MI	\$120,346	21.04%
5	Central SB	Sault Sainte Marie, MI	\$403,837	20.34%
6	Century B&T	Coldwater, MI	\$463,170	18.19%
7	Eastern MI Bank	Croswell, MI	\$512,118	18.15%
8	Highpoint Community Bank	Hastings, MI	\$543,414	17.48%
9	Tri-county Bank	Brown City, MI	\$541,275	17.19%
10	Macatawa Bank	Holland, MI	\$2,629,984	16.53%
11	Lake-osceola State Bank	Baldwin, MI	\$476,775	16.35%
12	Alden State Bank	Alden, MI	\$274,280	16.32%
13	Bay Port State Bank	Bay Port, MI	\$141,457	16.27%
14	Northstar Bank	Bad Axe, MI	\$934,861	16.27%
15	West MI Community Bank	Hudsonville, MI	\$945,154	16.22%
16	Oxford Bank	Oxford, MI	\$817,169	16.09%
17	Independent Bank	Grand Rapids, MI	\$5,130,847	16.02%
18	First State Bank	Eastpointe, MI	\$1,070,420	15.97%
19	Mercantile Bank	Grand Rapids, MI	\$5,117,941	15.95%
20	Citizens State Bank	Royal Oak, MI	\$199,070	15.73%
21	Capitol National Bank	Lansing, MI	\$188,812	15.63%
22	Honor Bank	Honor, MI	\$381,781	14.98%
23	Commercial Bank	Ithaca, MI	\$587,423	14.14%
24	Bank Of Ann Arbor	Ann Arbor, MI	\$3,089,300	13.96%
25	Sidney State Bank	Sidney, MI	\$123,104	13.74%

* Most recent quarter (MRQ) ROAE (stated) for C-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAE (S-Corps)

Michigan
Banks
June 30, 2023

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Charlevoix State Bank	Charlevoix, MI	\$270,885	24.10%
2	Chelsea State Bank	Chelsea, MI	\$412,243	23.24%
3	First Community Bank	Harbor Springs, MI	\$418,495	22.64%
4	Blissfield State Bank	Blissfield, MI	\$113,875	20.31%
5	First Bank, Upper MI	Gladstone, MI	\$580,086	11.63%
6	The Port Austin State Bank	Port Austin, MI	\$68,742	8.86%

* Most recent quarter (MRQ) ROAE (stated) for S-Corp status institutions only

QwickAnalytics State Performance Trends

Michigan
Banks
June 30, 2023

The **QwickAnalytics State Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI) TM - for comparisons that are meaningful and relevant. The QCBI excludes FDIC-insured institutions that do not fit the characteristics of a community bank, based on the following call report-derived rules:

Disqualifying Rule	Banks Excluded:	
	National	Michigan
Assets > \$10 Billion	156	0
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	125	1
Large Institutional Branches (>\$2 billion deposits/branch)	45	1
Underloaned (<10% Loans / Assets)	119	5
Consumer Focus (>50% Consumer Loans or Leases / Assets)	24	0
No Material Real Estate Lending (<1% Assets)	135	4
Wholesale Funded (<40% Core Deposits / Deposits)	88	3
Overcapitalized (Total Equity / Assets > 50%)	85	4
Time Deposits = 100% of Total Deposits	21	1
Manually Excluded Banks	0	0

* Exclusions are not "additive" as some institutions meet multiple criteria for exclusion

About QwickAnalytics: Time-Saving Tools for Busy Bankers

Michigan
Banks
June 30, 2023

QwickAnalytics on-line, cloud-based tools are designed specifically for community bankers to:

- (1) conduct a variety of **financial performance research**, from value-added graphs and tables of their own financial performance to several customizable **peer benchmarking reports**, and
- (2) satisfy several regulatory requirements, including **credit stress testing**.

The reports are **professional and polished**, but also **quick, easy and affordable**, and have received rave reviews from clients.

Regulatory and Compliance

- Credit Stress Test
- Basel III Capital Planning
- Reg F Snapshot



Bank & Peer Performance

- Bank Performance Report Card
- PeerWatch Trends
- PeerWatch
- Liquidity Risk Report
- Reg F Snapshot

Find out more or sign up at www.qwickanalytics.com.