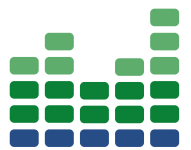


QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: MICHIGAN *3rd Quarter 2020 Review*



QwickAnalytics™
from QwickRate



QwickAnalytics State Performance Trends

Michigan
Banks

September 30, 2020

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	84	97%	3	3%	87
National	4,742	93%	340	7%	5,082

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



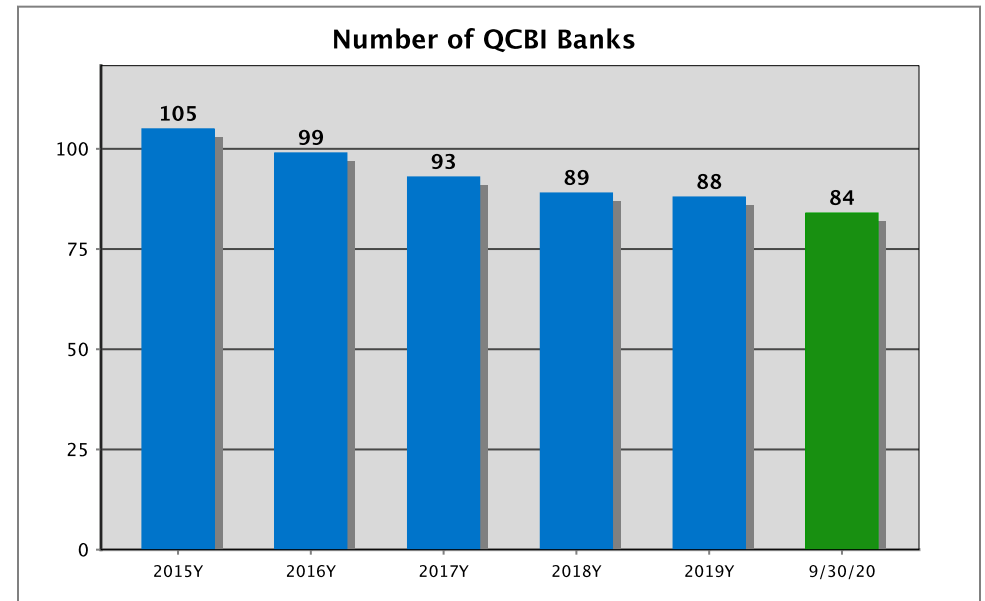
QwickAnalyticsTM

QwickAnalytics State Performance Trends

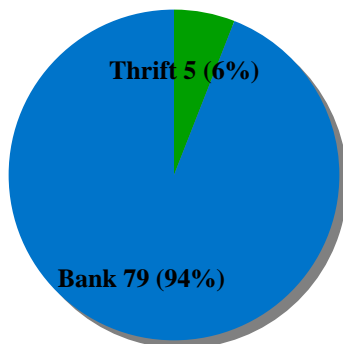
QCBI Industry Structure

Michigan
Banks
September 30, 2020

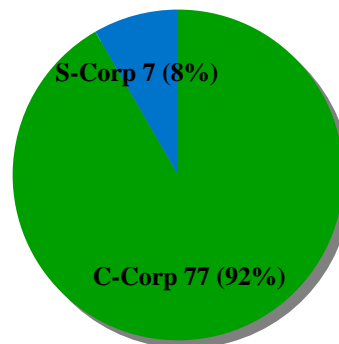
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	11	13%	\$803	1%
\$100-\$500 Million	44	52%	\$12,167	21%
\$500 Million-\$1 Billion	17	20%	\$11,902	21%
\$1-\$5 Billion	12	14%	\$31,959	56%
\$5-\$10 Billion	0	0%	\$0	0%
Total	84	100%	\$56,831	100%



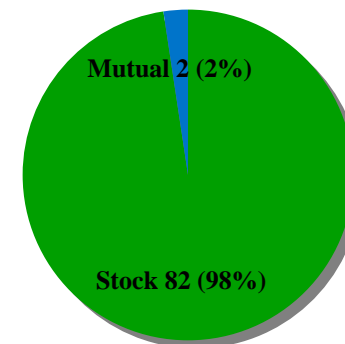
Industry Breakdown



Structural Breakdown



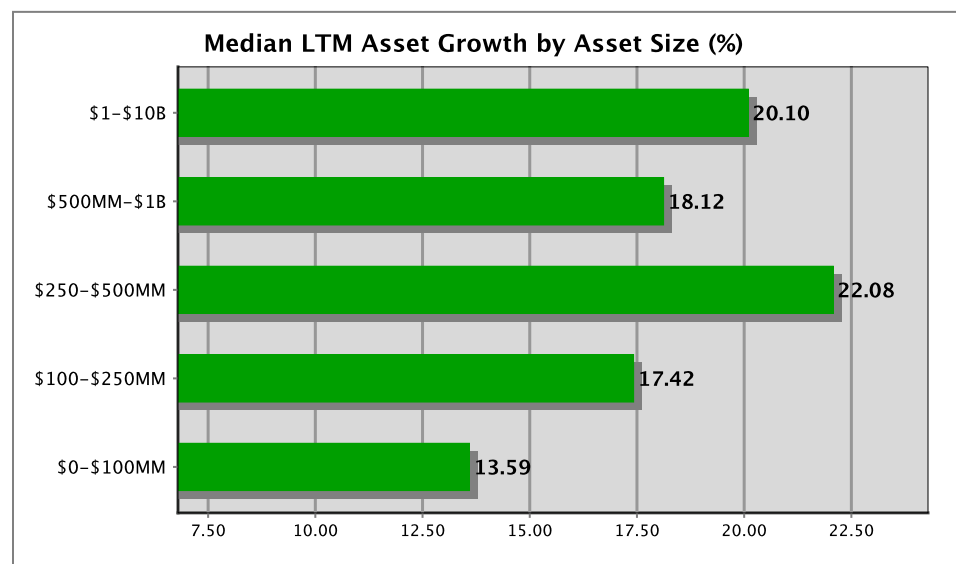
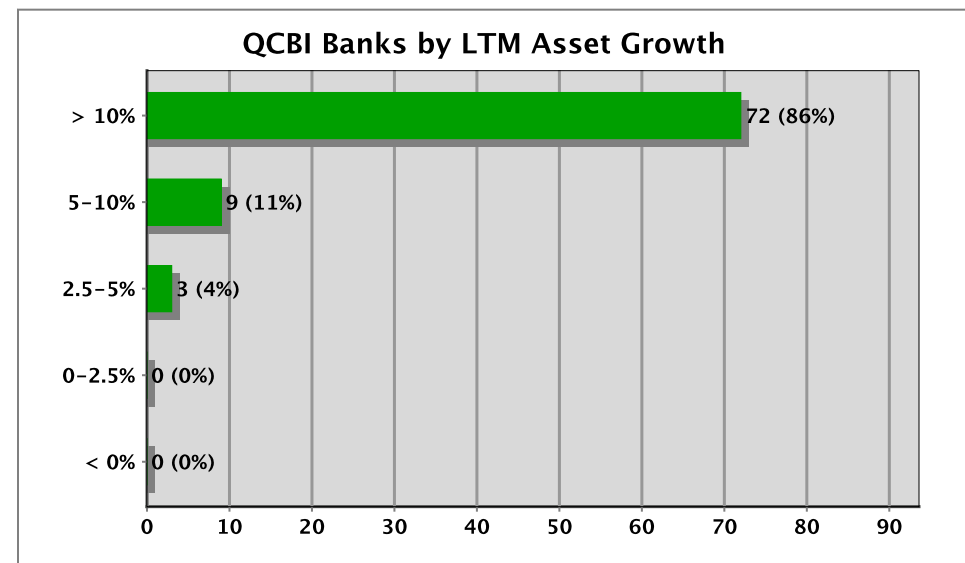
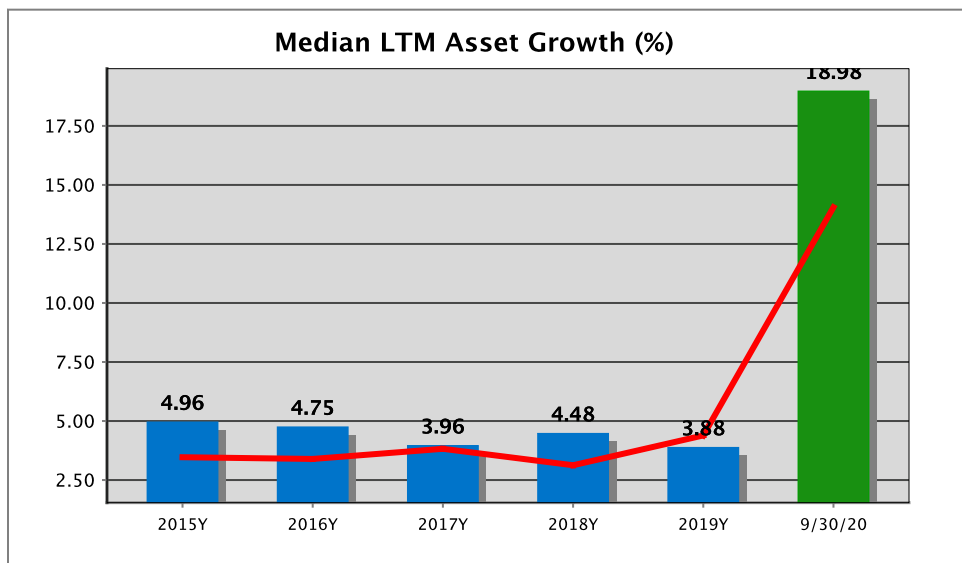
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

Michigan
Banks
September 30, 2020



— National Trend

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

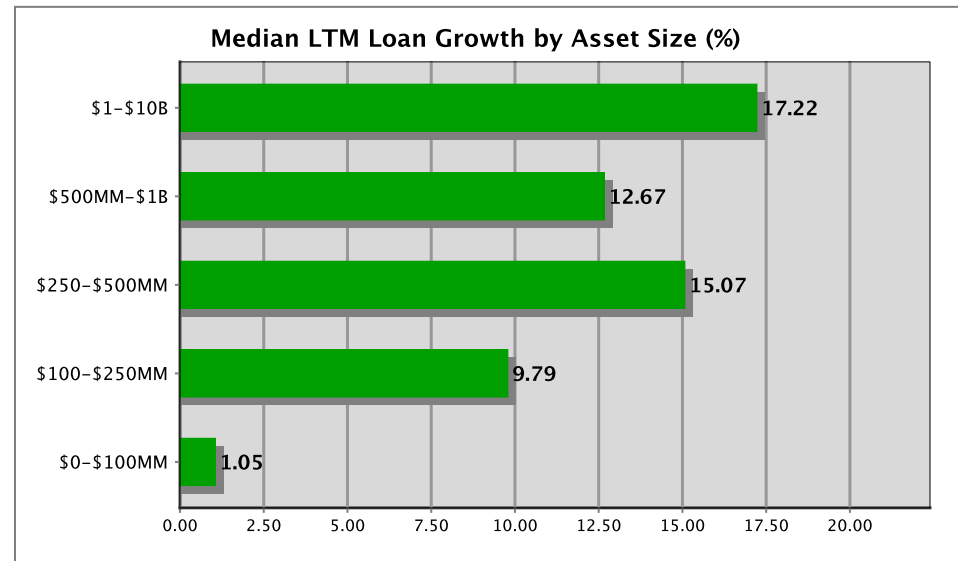
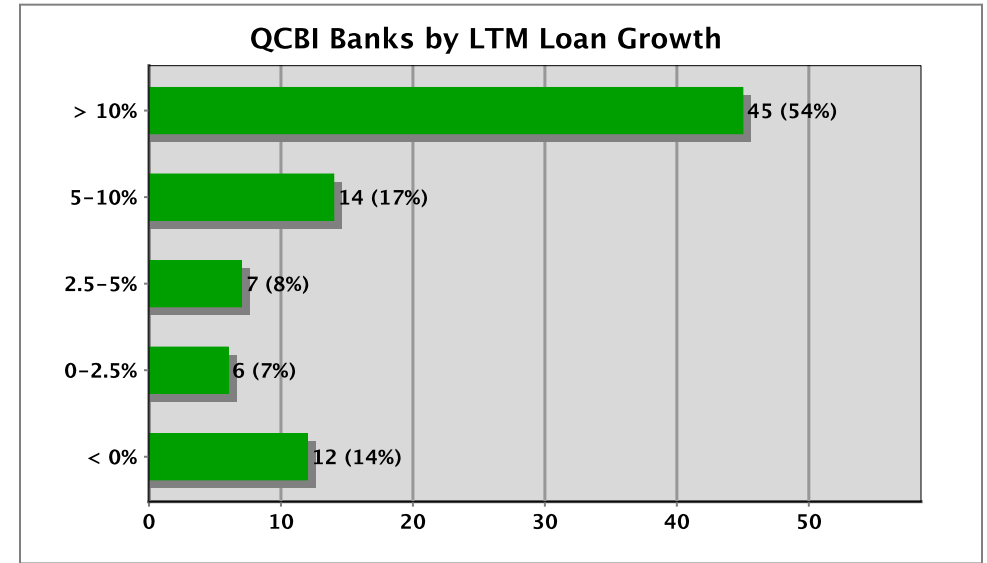
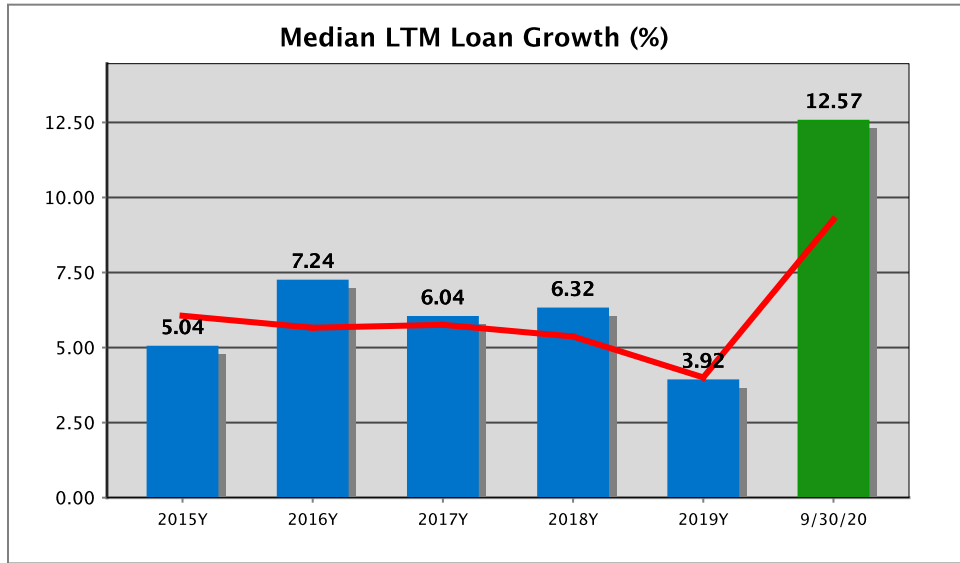


QwickAnalytics™

QwickAnalytics State Performance Trends

Loan Growth Trends

Michigan
Banks
September 30, 2020



— National Trend

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

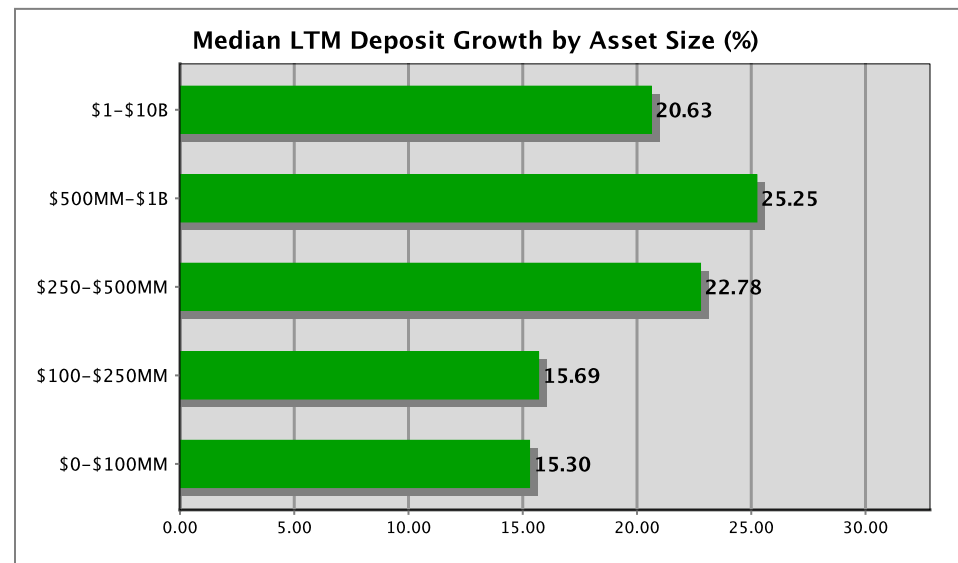
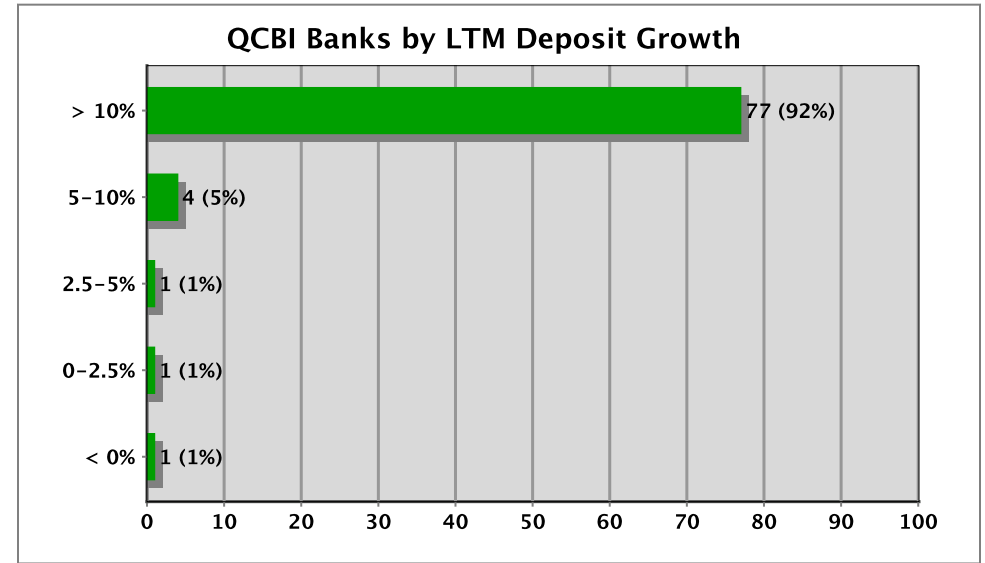
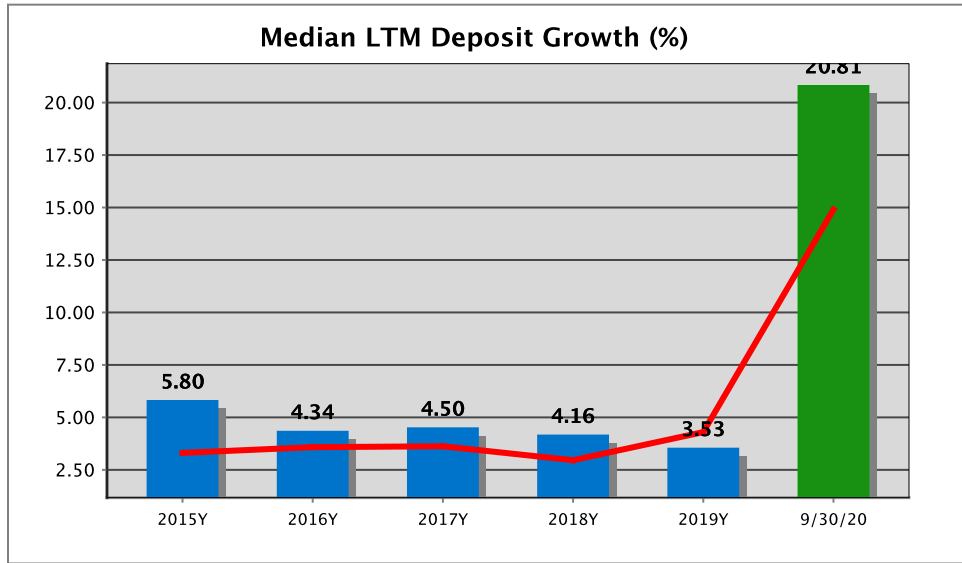


QwickAnalytics™

QwickAnalytics State Performance Trends

Deposit Growth Trends

Michigan
Banks
September 30, 2020



— National Trend

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

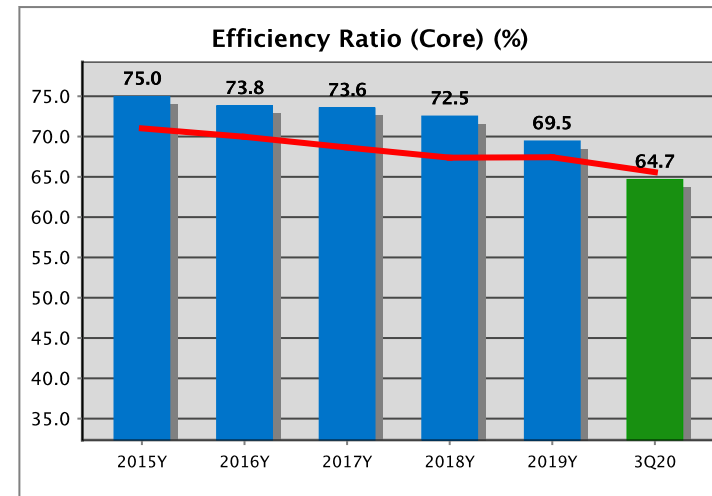
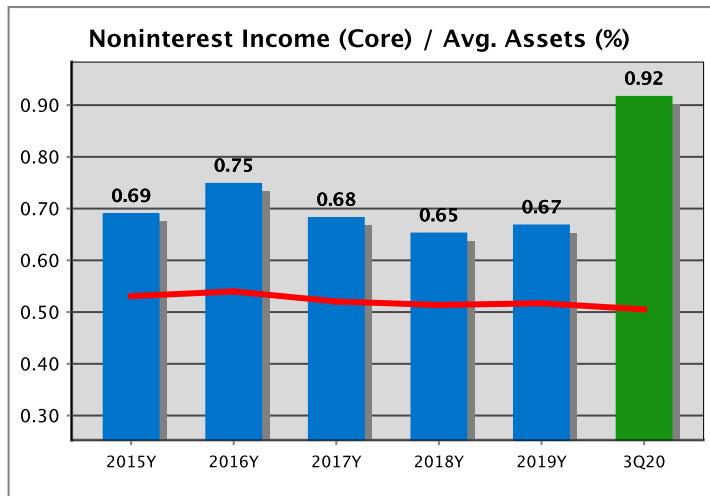
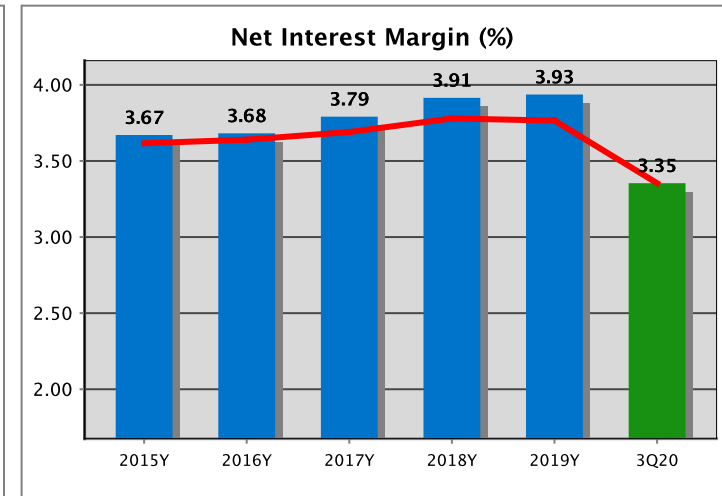
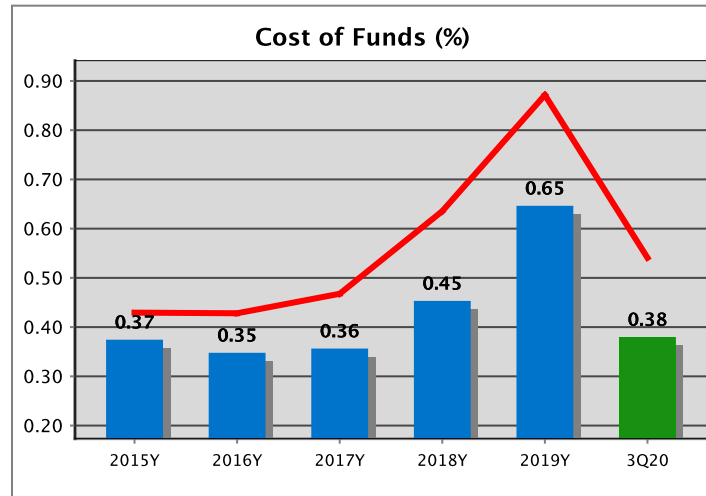
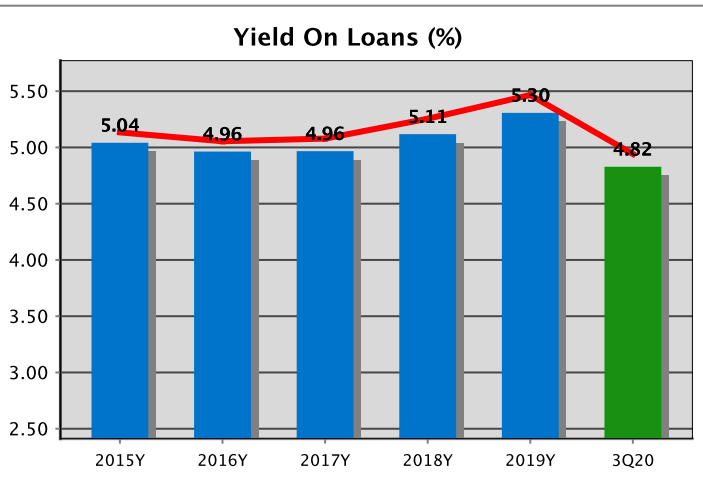


QwickAnalytics™

QwickAnalytics State Performance Trends

Performance Trends

Michigan
Banks
September 30, 2020



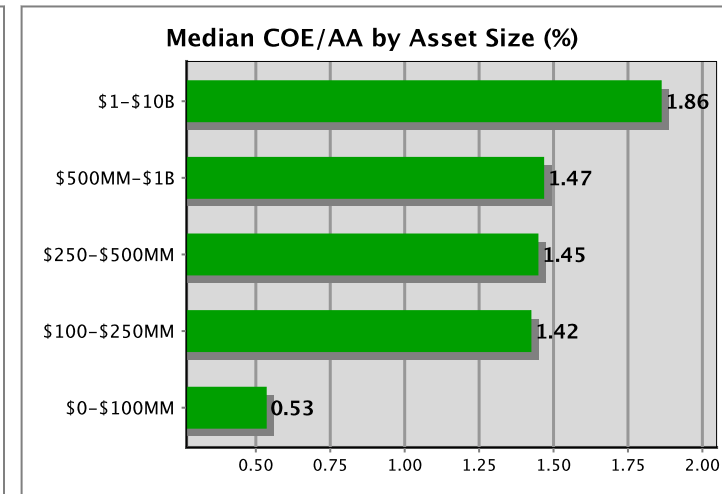
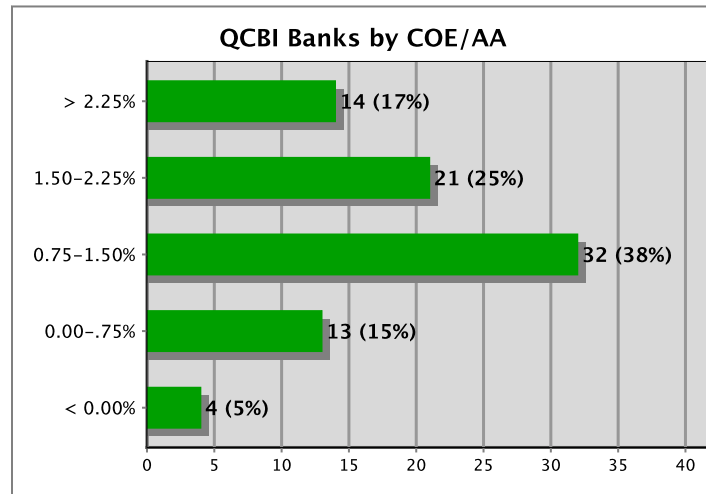
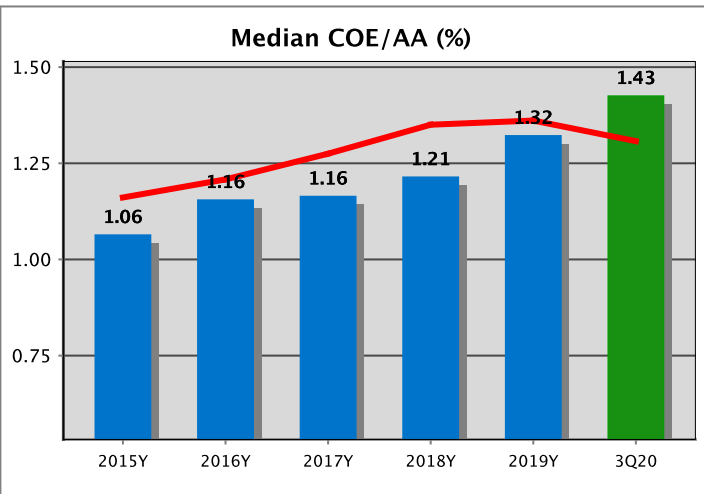
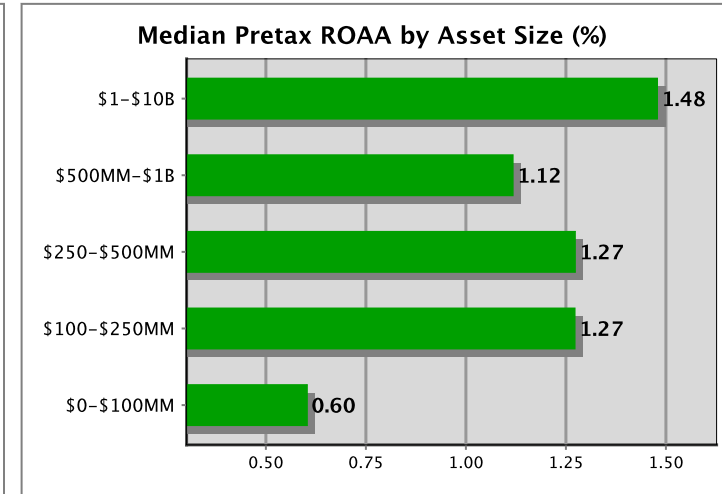
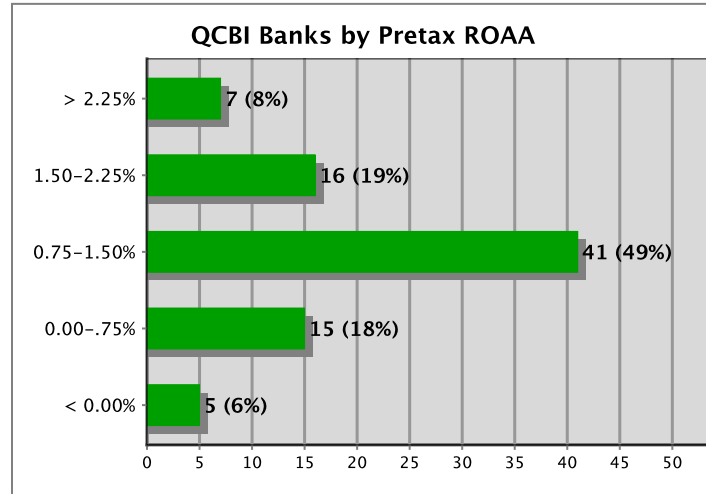
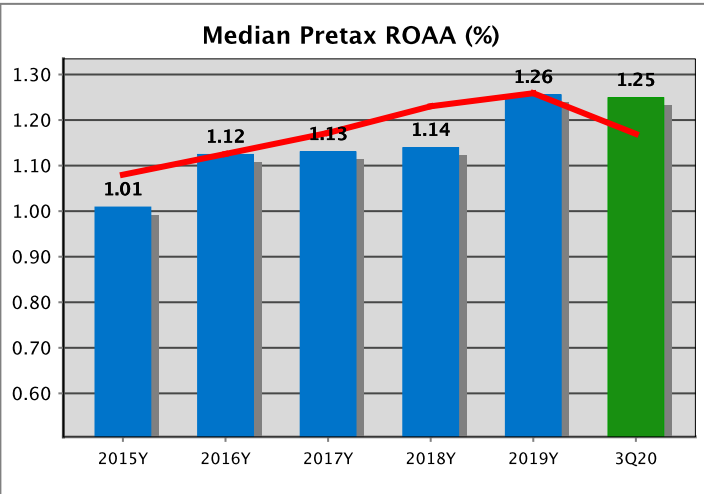
— National Trend

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 State Performance Trends

Profitability Trends

Michigan
Banks
September 30, 2020



— National Trend

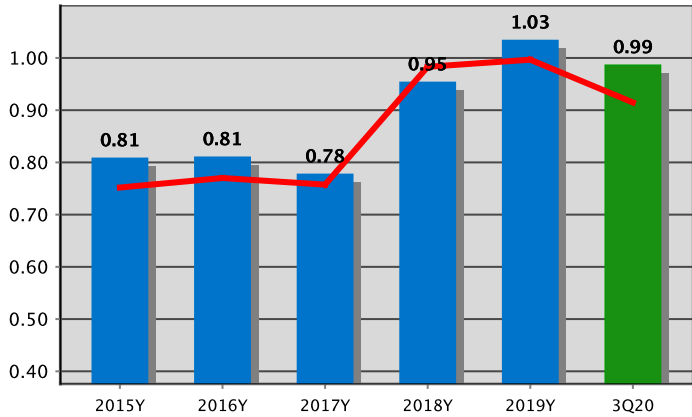
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the most recent quarter (MRQ)

QwickAnalytics State Performance Trends

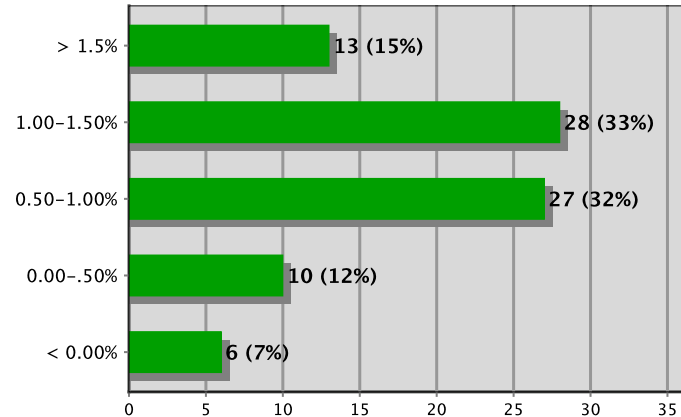
Profitability Trends

Michigan
Banks
September 30, 2020

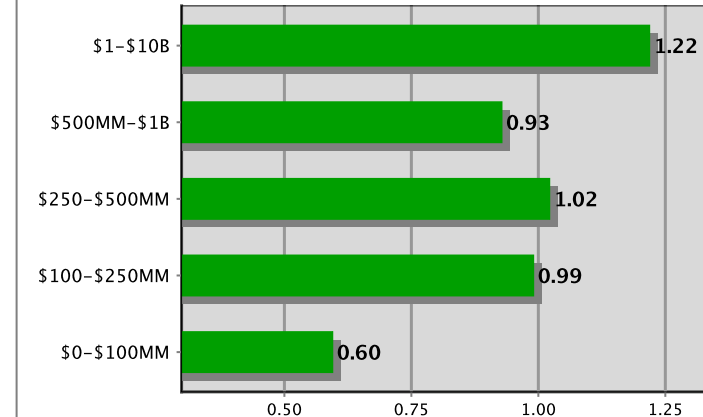
Median ROAA (%)



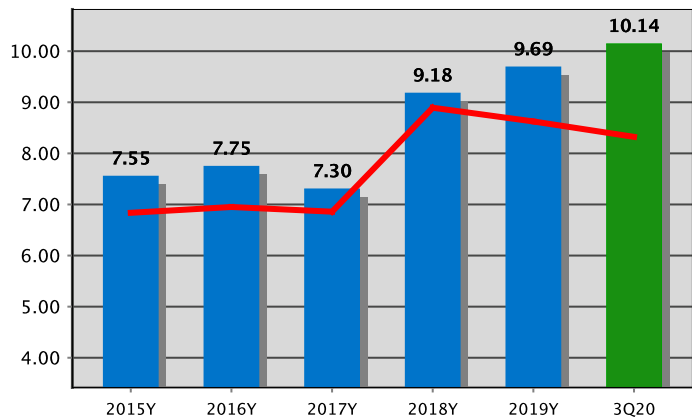
QCBI Banks by ROAA



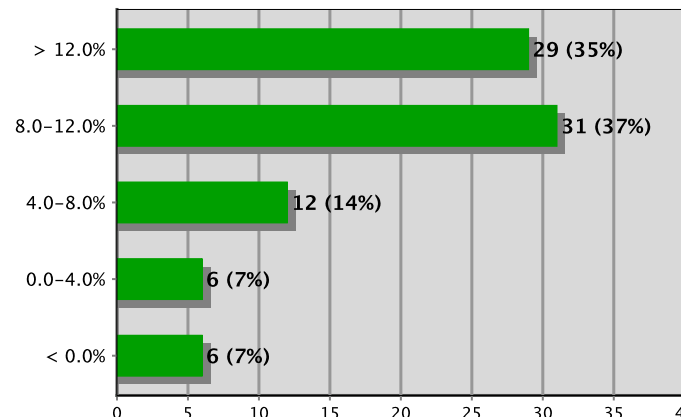
Median ROAA by Asset Size (%)



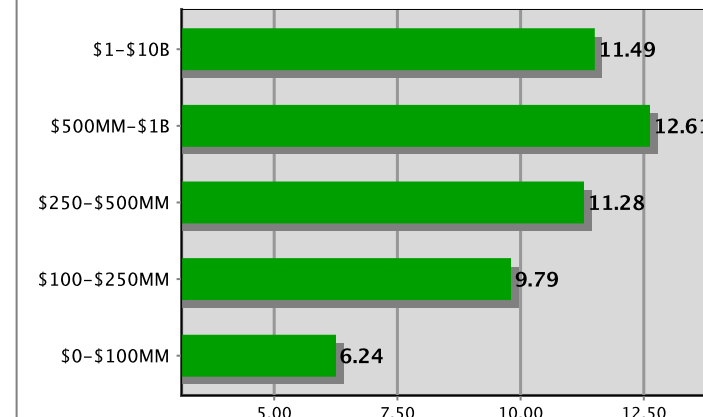
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

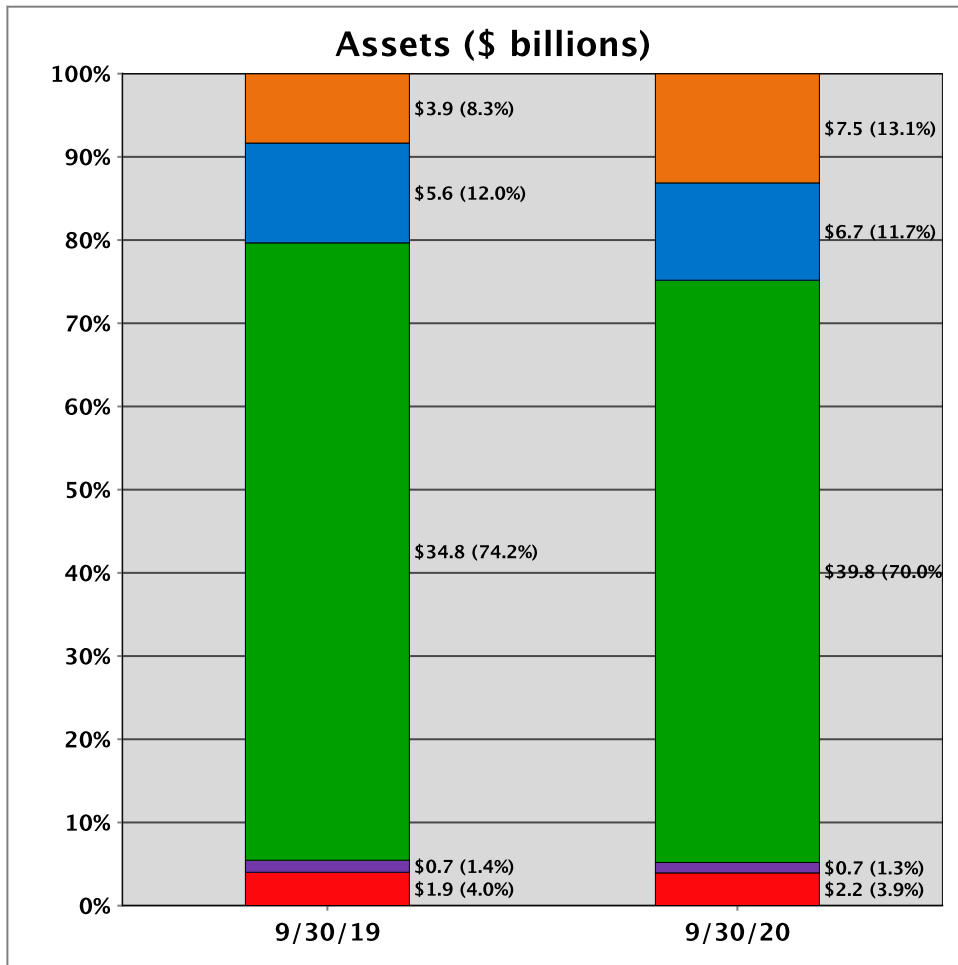
* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)



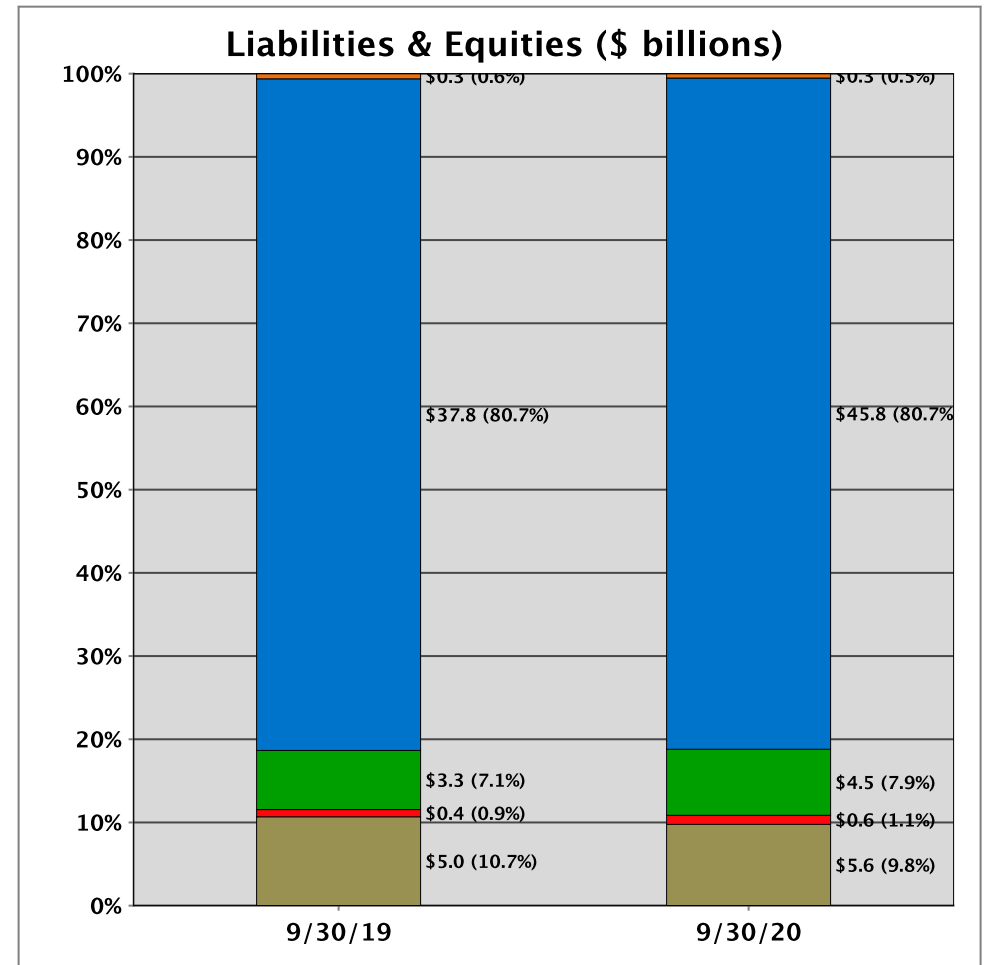
QwickAnalytics™

QwickAnalytics State Performance Trends Balance Sheet Composition

Michigan
Banks
September 30, 2020

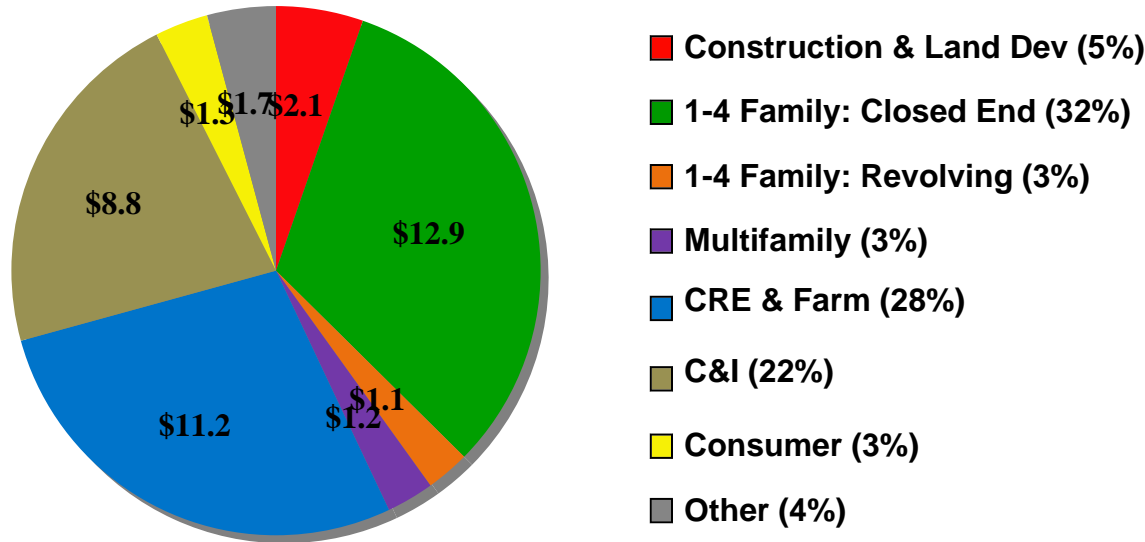


- Cash & Equivalents
- Securitites
- Net Loans
- Premises & Fixed
- Other Assets



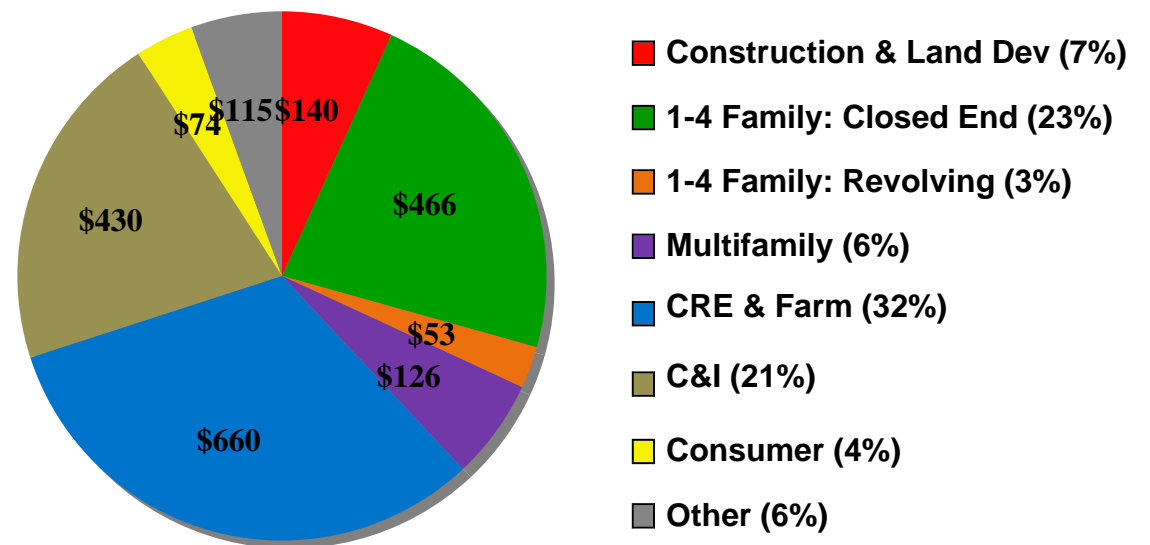
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

State Aggregate Loan Mix



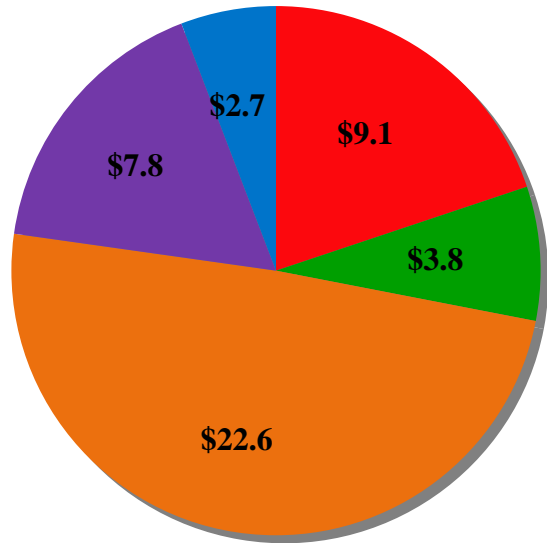
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix



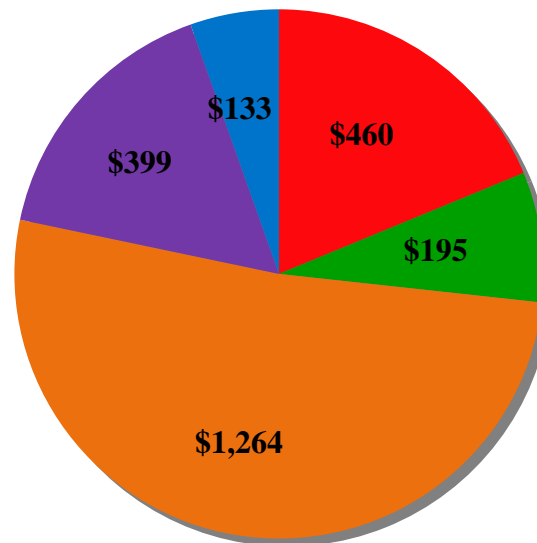
- Demand (20%)
- NOW & Other Trans. (8%)
- Savings & MMDA (49%)
- Retail Time (17%)
- Jumbo Time (6%)

Memo:

Total Noninterest-Bear. (\$13, 27%)
 Total Brokered (\$2, 3%)

(\$ billions)

National Aggregate Deposit Mix



- Demand (19%)
- NOW & Other Trans. (8%)
- Savings & MMDA (52%)
- Retail Time (16%)
- Jumbo Time (5%)

Memo:

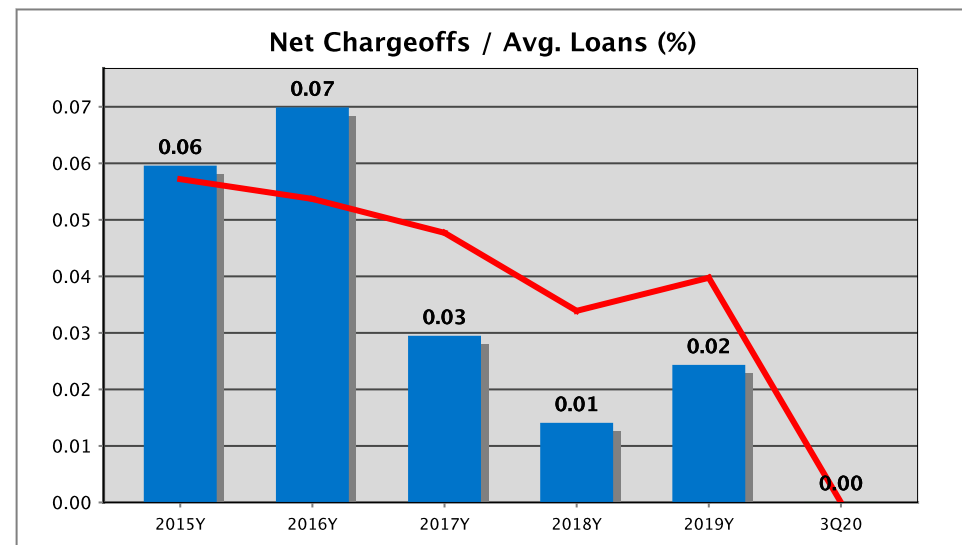
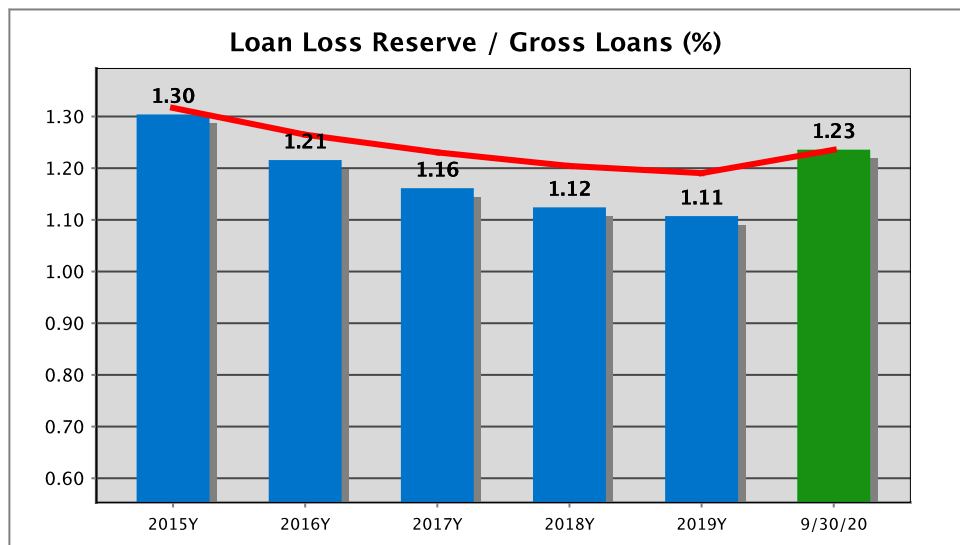
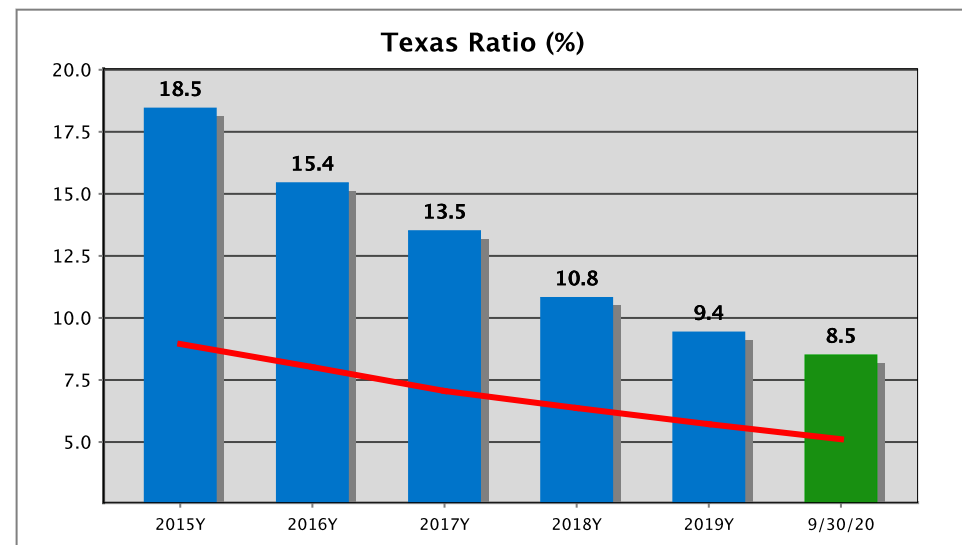
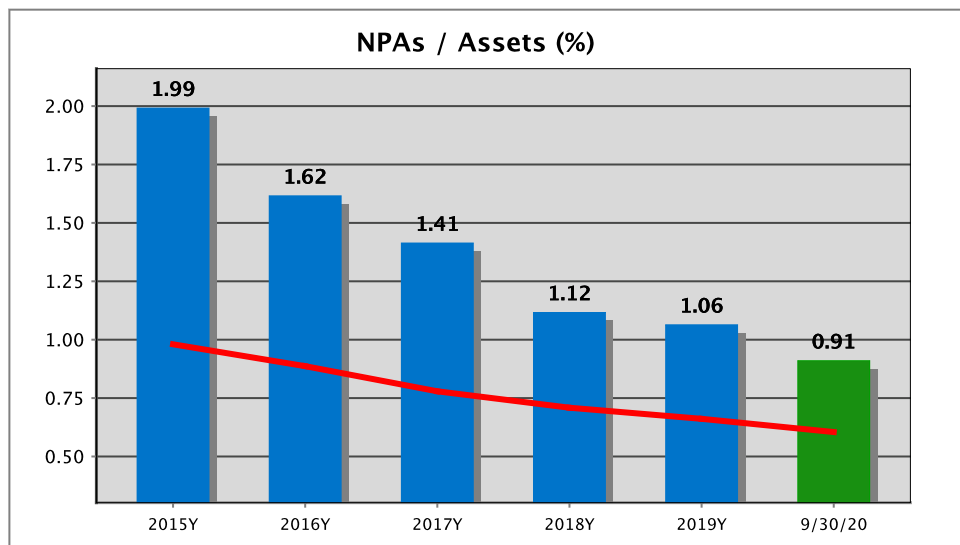
Total Noninterest-Bear. (\$638, 24%)
 Total Brokered (\$72, 3%)

(\$ billions)

QwickAnalytics State Performance Trends

Asset Quality Trends

Michigan
Banks
September 30, 2020



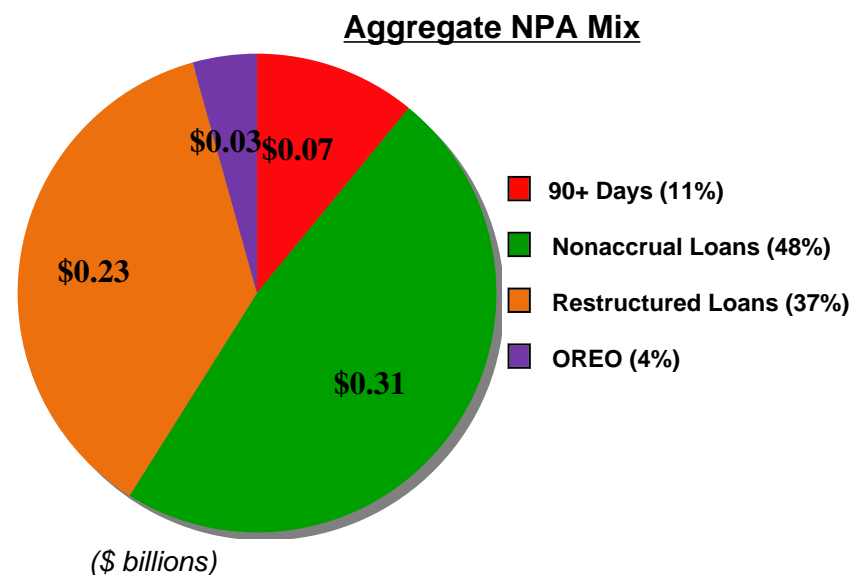
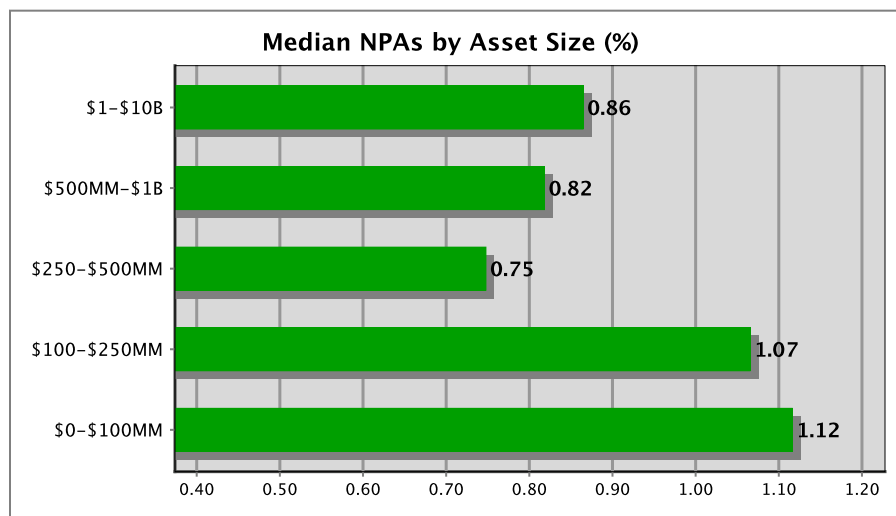
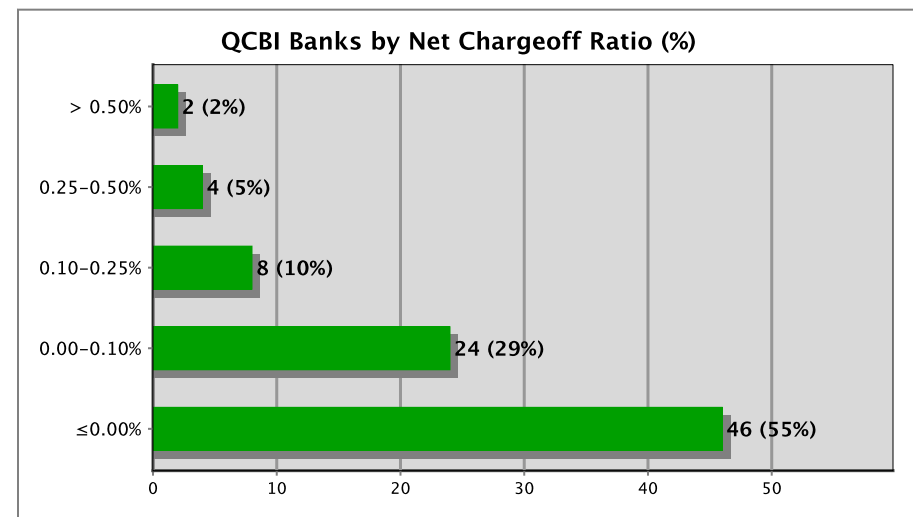
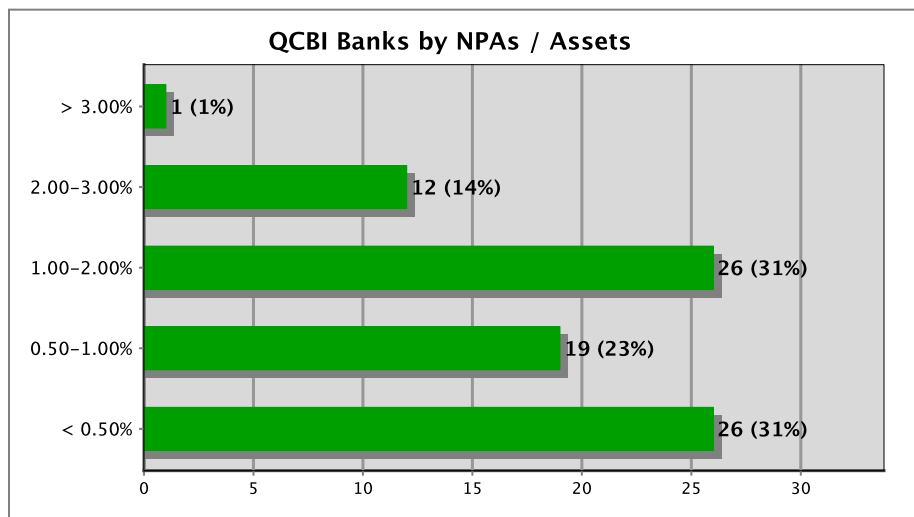
— National Trend

* 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

QwickAnalytics State Performance Trends

Asset Quality Trends

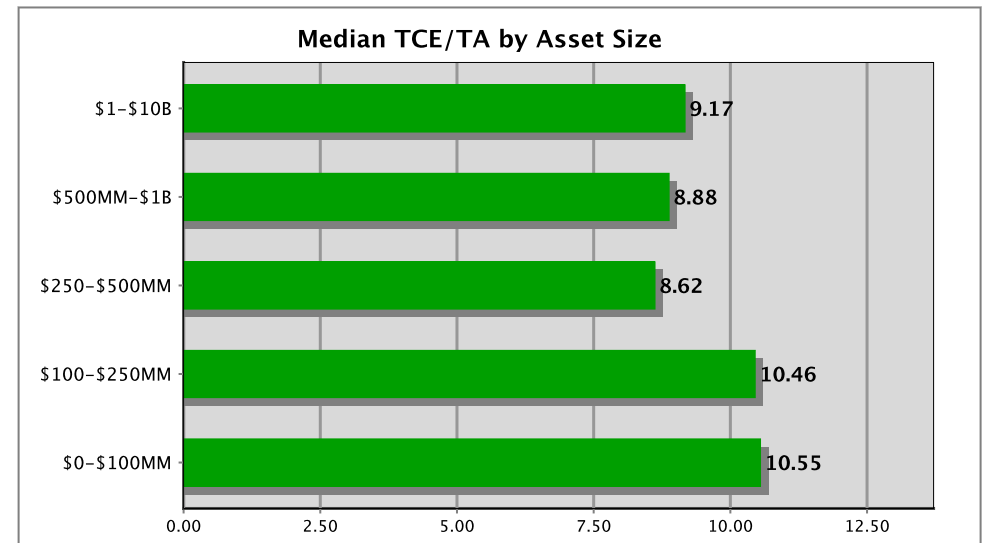
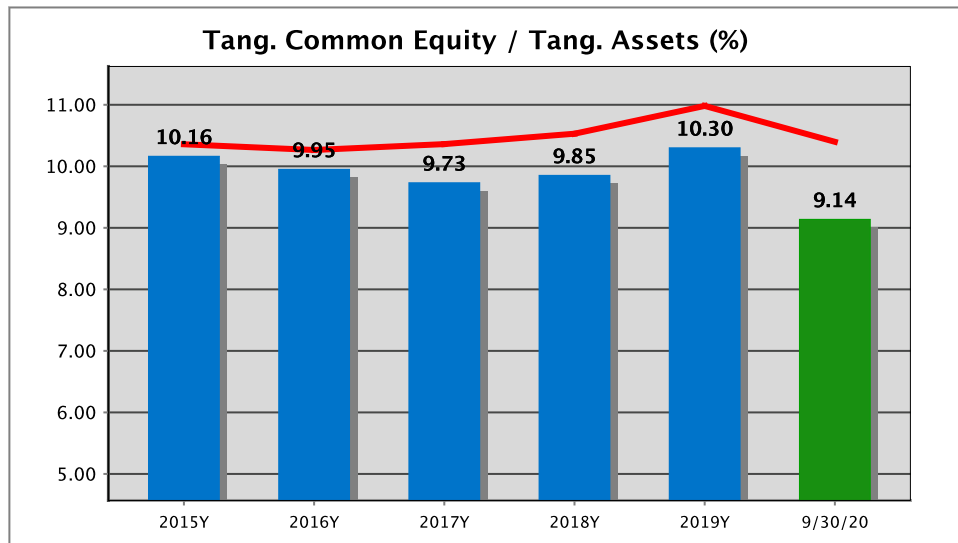
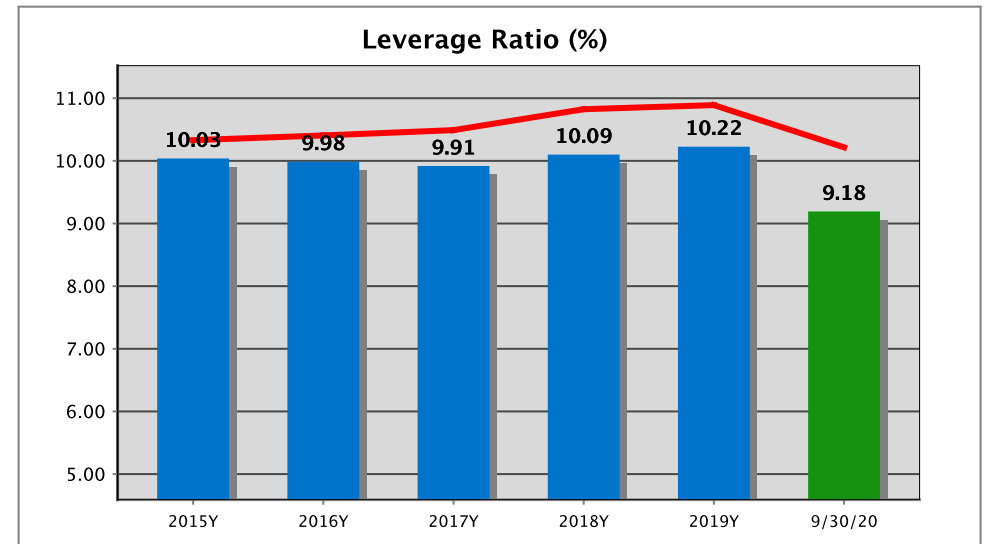
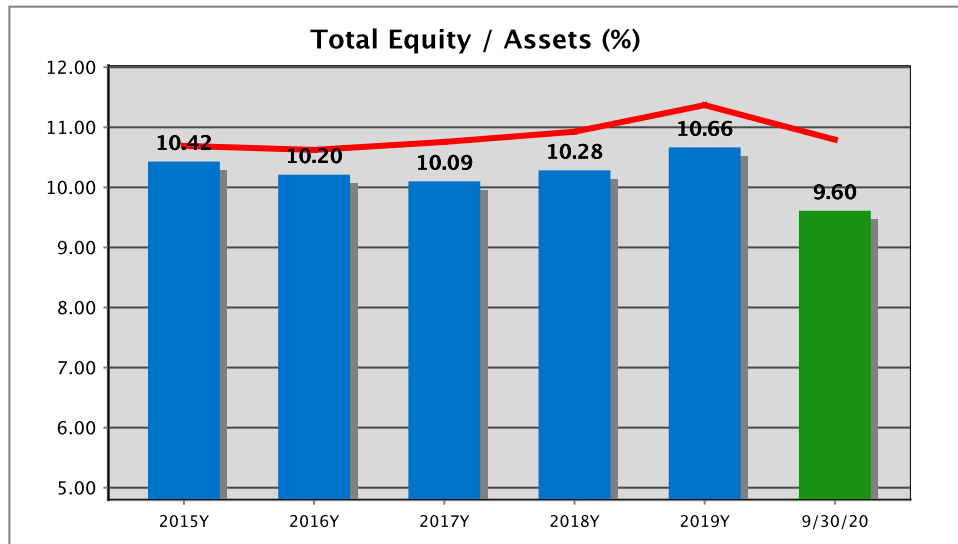
Michigan
Banks
September 30, 2020



QwickAnalytics State Performance Trends

Capital Trends

Michigan
Banks
September 30, 2020



— National Trend

Note: Trend charts contain median values

QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks

LTM Asset Growth

Michigan
Banks
September 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	ChoiceOne Bank	Sparta, MI	\$1,573,359	138.0%	\$912,328
2	Mi Bank	Bloomfield Township, MI	\$110,989	118.5%	\$60,193
3	Capitol National Bank	Lansing, MI	\$234,837	101.6%	\$118,351
4	Level One Bank	Farmington Hills, MI	\$2,443,830	62.3%	\$937,688
5	University Bank	Ann Arbor, MI	\$613,929	60.2%	\$230,742
6	Oxford Bank	Oxford, MI	\$723,691	51.8%	\$246,896
7	Northpointe Bank	Grand Rapids, MI	\$3,155,123	51.2%	\$1,068,310
8	G.W. Jones Exchange Bank	Marcellus, MI	\$86,149	46.0%	\$27,153
9	Grand River Bank	Grandville, MI	\$455,014	41.9%	\$134,345
10	1st State Bank	Saginaw, MI	\$408,508	40.1%	\$116,900
11	State SB	Frankfort, MI	\$306,749	37.2%	\$83,235
12	First National Bank Of MI	Kalamazoo, MI	\$800,989	34.8%	\$206,781
13	Edgewater Bank	Saint Joseph, MI	\$249,472	34.8%	\$64,343
14	The State Bank	Fenton, MI	\$1,284,671	31.5%	\$307,542
15	County National Bank	Hillsdale, MI	\$939,066	29.6%	\$214,523
16	Bank Of Ann Arbor	Ann Arbor, MI	\$2,219,830	29.5%	\$505,983
17	Chelsea State Bank	Chelsea, MI	\$373,686	27.9%	\$81,511
18	The Dart Bank	Mason, MI	\$613,525	27.8%	\$133,536
19	Sturgis B&TC	Sturgis, MI	\$604,674	27.8%	\$131,599
20	Union Bank	Lake Odessa, MI	\$245,186	27.8%	\$53,322
21	Central SB	Sault Sainte Marie, MI	\$345,904	27.5%	\$74,704
22	Charlevoix State Bank	Charlevoix, MI	\$259,442	26.4%	\$54,175
23	Community Shores Bank	Muskegon, MI	\$256,758	26.0%	\$52,989
24	First National Bank In Howell	Howell, MI	\$540,945	25.5%	\$110,034
25	Lake-osceola State Bank	Baldwin, MI	\$347,424	24.0%	\$67,189



QwickAnalytics™

Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

Michigan
Banks
September 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Mi Bank	Bloomfield Township, MI	\$110,989	170.9%	\$57,538
2	ChoiceOne Bank	Sparta, MI	\$1,573,359	128.6%	\$563,478
3	Capitol National Bank	Lansing, MI	\$234,837	86.8%	\$81,940
4	Oxford Bank	Oxford, MI	\$723,691	72.7%	\$238,268
5	Level One Bank	Farmington Hills, MI	\$2,443,830	59.3%	\$708,736
6	Northpointe Bank	Grand Rapids, MI	\$3,155,123	45.2%	\$797,189
7	1st State Bank	Saginaw, MI	\$408,508	38.8%	\$81,100
8	Grand River Bank	Grandville, MI	\$455,014	34.3%	\$97,307
9	County National Bank	Hillsdale, MI	\$939,066	33.9%	\$205,749
10	Peoples State Bank Of Munising	Munising, MI	\$175,479	33.1%	\$30,812
11	Sturgis B&TC	Sturgis, MI	\$604,674	32.2%	\$111,166
12	The State Bank	Fenton, MI	\$1,284,671	30.2%	\$254,009
13	Eastern MI Bank	Croswell, MI	\$481,434	30.0%	\$55,278
14	Bank MI	Brooklyn, MI	\$126,075	29.5%	\$22,782
15	University Bank	Ann Arbor, MI	\$613,929	27.1%	\$66,284
16	Honor Bank	Honor, MI	\$292,186	26.6%	\$51,467
17	Chelsea State Bank	Chelsea, MI	\$373,686	26.6%	\$46,639
18	State SB	Frankfort, MI	\$306,749	24.2%	\$41,986
19	Edgewater Bank	Saint Joseph, MI	\$249,472	24.0%	\$35,933
20	Range Bank	Marquette, MI	\$475,469	23.9%	\$55,258
21	First National Bank Of MI	Kalamazoo, MI	\$800,989	23.4%	\$113,975
22	The Dart Bank	Mason, MI	\$613,525	23.2%	\$80,614
23	Thumb B&T	Pigeon, MI	\$322,101	23.0%	\$41,182
24	Union Bank	Lake Odessa, MI	\$245,186	22.3%	\$34,796
25	First National Bank Of America	East Lansing, MI	\$2,825,752	22.0%	\$472,453



Top 25 QCBI Banks

Net Interest Margin

Michigan
Banks
September 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	First National Bank Of America	East Lansing, MI	\$2,825,752	5.95%
2	Gogebic Range Bank	Ironwood, MI	\$150,266	5.16%
3	Baybank	Gladstone, MI	\$117,220	4.85%
4	Main Street Bank	Bingham Farms, MI	\$337,472	4.75%
5	Alden State Bank	Alden, MI	\$249,718	4.40%
6	Tri-county Bank	Brown City, MI	\$380,179	4.40%
7	G.W. Jones Exchange Bank	Marcellus, MI	\$86,149	4.28%
8	Union Bank	Lake Odessa, MI	\$245,186	4.22%
9	Peoples State Bank Of Munising	Munising, MI	\$175,479	4.19%
10	Bay Port State Bank	Bay Port, MI	\$119,282	4.18%
11	First Community Bank	Harbor Springs, MI	\$390,904	4.17%
12	The State SB Of Manistique	Manistique, MI	\$142,467	4.15%
13	First National Bank In Howell	Howell, MI	\$540,945	4.04%
14	Mbank	Manistique, MI	\$1,520,885	4.03%
15	Honor Bank	Honor, MI	\$292,186	4.02%
16	Bank Of Ann Arbor	Ann Arbor, MI	\$2,219,830	3.81%
17	First Independence Bank	Detroit, MI	\$290,572	3.80%
18	West MI Community Bank	Hudsonville, MI	\$706,211	3.75%
19	County National Bank	Hillsdale, MI	\$939,066	3.75%
20	The Dart Bank	Mason, MI	\$613,525	3.72%
21	First Bank, Upper MI	Gladstone, MI	\$528,163	3.71%
22	The State Bank	Fenton, MI	\$1,284,671	3.65%
23	Sidney State Bank	Sidney, MI	\$93,455	3.61%
24	Bank MI	Brooklyn, MI	\$126,075	3.61%
25	West Shore Bank	Ludington, MI	\$562,904	3.60%

* Most recent quarter (MRQ) net interest margin

Top 25 QCBI Banks

Noninterest Income

Michigan
Banks
September 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	University Bank	Ann Arbor, MI	\$613,929	38.35%
2	Northpointe Bank	Grand Rapids, MI	\$3,155,123	13.80%
3	First Independence Bank	Detroit, MI	\$290,572	7.98%
4	The Dart Bank	Mason, MI	\$613,525	7.33%
5	Main Street Bank	Bingham Farms, MI	\$337,472	5.31%
6	Independent Bank	Grand Rapids, MI	\$4,168,105	2.57%
7	State SB	Frankfort, MI	\$306,749	2.36%
8	West Shore Bank	Ludington, MI	\$562,904	2.29%
9	Farmers State Bank Of Munith	Munith, MI	\$88,369	2.22%
10	United Bank Of MI	Grand Rapids, MI	\$781,656	2.12%
11	First Bank, Upper MI	Gladstone, MI	\$528,163	1.98%
12	Century B&T	Coldwater, MI	\$400,906	1.84%
13	Charlevoix State Bank	Charlevoix, MI	\$259,442	1.81%
14	Sturgis B&TC	Sturgis, MI	\$604,674	1.72%
15	Honor Bank	Honor, MI	\$292,186	1.66%
16	The State Bank	Fenton, MI	\$1,284,671	1.64%
17	First State Bank	Eastpointe, MI	\$990,020	1.58%
18	ChoiceOne Bank	Sparta, MI	\$1,573,359	1.56%
19	Union Bank	Lake Odessa, MI	\$245,186	1.55%
20	Homestead SB	Albion, MI	\$75,175	1.54%
21	Citizens National Bank Of Cheboygan	Cheboygan, MI	\$399,199	1.41%
22	Old Mission Bank	Sault Sainte Marie, MI	\$135,445	1.39%
23	Auto Club Trust, Fsb	Dearborn, MI	\$585,406	1.39%
24	County National Bank	Hillsdale, MI	\$939,066	1.38%
25	Level One Bank	Farmington Hills, MI	\$2,443,830	1.37%

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

Top 25 QCBI Banks Most Efficient

Michigan
Banks
September 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	First National Bank Of America	East Lansing, MI	\$2,825,752	27.4%
2	Bank Of Ann Arbor	Ann Arbor, MI	\$2,219,830	41.4%
3	Tri-county Bank	Brown City, MI	\$380,179	47.4%
4	The State Bank	Fenton, MI	\$1,284,671	49.6%
5	Gogebic Range Bank	Ironwood, MI	\$150,266	49.9%
6	West MI Community Bank	Hudsonville, MI	\$706,211	51.6%
7	Macatawa Bank	Holland, MI	\$2,508,399	54.3%
8	Peoples State Bank Of Munising	Munising, MI	\$175,479	54.9%
9	Upper Peninsula State Bank	Escanaba, MI	\$243,987	55.0%
10	Honor Bank	Honor, MI	\$292,186	55.8%
11	United Bank Of MI	Grand Rapids, MI	\$781,656	56.0%
12	Independent Bank	Grand Rapids, MI	\$4,168,105	56.0%
13	First Bank, Upper MI	Gladstone, MI	\$528,163	56.3%
14	Oxford Bank	Oxford, MI	\$723,691	56.7%
15	Level One Bank	Farmington Hills, MI	\$2,443,830	56.9%
16	Central SB	Sault Sainte Marie, MI	\$345,904	57.0%
17	The Port Austin State Bank	Port Austin, MI	\$61,335	57.2%
18	Mercantile Bank Of MI	Grand Rapids, MI	\$4,402,594	57.4%
19	The Dart Bank	Mason, MI	\$613,525	57.4%
20	Main Street Bank	Bingham Farms, MI	\$337,472	57.5%
21	Charlevoix State Bank	Charlevoix, MI	\$259,442	58.0%
22	Sturgis B&TC	Sturgis, MI	\$604,674	58.5%
23	Capitol National Bank	Lansing, MI	\$234,837	58.6%
24	Chelsea State Bank	Chelsea, MI	\$373,686	58.7%
25	ChoiceOne Bank	Sparta, MI	\$1,573,359	58.7%

* 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
September 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	University Bank	Ann Arbor, MI	\$613,929	10.85%
2	Northpointe Bank	Grand Rapids, MI	\$3,155,123	4.13%
3	First National Bank Of America	East Lansing, MI	\$2,825,752	3.18%
4	The Dart Bank	Mason, MI	\$613,525	2.17%
5	Main Street Bank	Bingham Farms, MI	\$337,472	2.10%
6	Tri-county Bank	Brown City, MI	\$380,179	2.02%
7	Independent Bank	Grand Rapids, MI	\$4,168,105	1.95%
8	Gogebic Range Bank	Ironwood, MI	\$150,266	1.79%
9	West MI Community Bank	Hudsonville, MI	\$706,211	1.78%
10	The State Bank	Fenton, MI	\$1,284,671	1.75%
11	Upper Peninsula State Bank	Escanaba, MI	\$243,987	1.75%
12	First National Bank In Howell	Howell, MI	\$540,945	1.42%
13	Century B&T	Coldwater, MI	\$400,906	1.34%
14	Honor Bank	Honor, MI	\$292,186	1.34%
15	Bank Of Ann Arbor	Ann Arbor, MI	\$2,219,830	1.31%
16	ChoiceOne Bank	Sparta, MI	\$1,573,359	1.28%
17	United Bank Of MI	Grand Rapids, MI	\$781,656	1.26%
18	Old Mission Bank	Sault Sainte Marie, MI	\$135,445	1.23%
19	Grand River Bank	Grandville, MI	\$455,014	1.22%
20	Peoples State Bank Of Munising	Munising, MI	\$175,479	1.20%
21	State SB	Frankfort, MI	\$306,749	1.18%
22	Exchange State Bank	Carsonville, MI	\$191,662	1.18%
23	Union Bank	Lake Odessa, MI	\$245,186	1.17%
24	Macatawa Bank	Holland, MI	\$2,508,399	1.16%
25	Huron State Bank	Rogers City, MI	\$70,893	1.16%

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



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

Michigan
Banks
September 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Charlevoix State Bank	Charlevoix, MI	\$259,442	2.01%
2	First Bank, Upper MI	Gladstone, MI	\$528,163	2.01%
3	The Port Austin State Bank	Port Austin, MI	\$61,335	1.40%
4	First Community Bank	Harbor Springs, MI	\$390,904	1.30%
5	Chelsea State Bank	Chelsea, MI	\$373,686	1.29%
6	Thumb B&T	Pigeon, MI	\$322,101	1.21%
7	Blissfield State Bank	Blissfield, MI	\$105,969	0.52%

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

Top 25 QCBI Banks ROAE (C-Corps)

Michigan
Banks
September 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	University Bank	Ann Arbor, MI	\$613,929	99.98%
2	Northpointe Bank	Grand Rapids, MI	\$3,155,123	46.95%
3	First National Bank Of America	East Lansing, MI	\$2,825,752	33.24%
4	The Dart Bank	Mason, MI	\$613,525	24.32%
5	Independent Bank	Grand Rapids, MI	\$4,168,105	20.46%
6	West MI Community Bank	Hudsonville, MI	\$706,211	18.77%
7	The State Bank	Fenton, MI	\$1,284,671	18.62%
8	Gogebic Range Bank	Ironwood, MI	\$150,266	18.17%
9	Tri-county Bank	Brown City, MI	\$380,179	17.40%
10	Honor Bank	Honor, MI	\$292,186	15.72%
11	Sturgis B&TC	Sturgis, MI	\$604,674	15.25%
12	Main Street Bank	Bingham Farms, MI	\$337,472	14.75%
13	County National Bank	Hillsdale, MI	\$939,066	14.05%
14	Union Bank	Lake Odessa, MI	\$245,186	13.83%
15	Grand River Bank	Grandville, MI	\$455,014	13.80%
16	State SB	Frankfort, MI	\$306,749	13.60%
17	Bank Of Ann Arbor	Ann Arbor, MI	\$2,219,830	13.50%
18	United Bank Of MI	Grand Rapids, MI	\$781,656	13.34%
19	First National Bank In Howell	Howell, MI	\$540,945	13.29%
20	Oxford Bank	Oxford, MI	\$723,691	12.68%
21	Edgewater Bank	Saint Joseph, MI	\$249,472	12.46%
22	Baybank	Gladstone, MI	\$117,220	12.45%
23	The First National B&T Co. Of Iron Mountain	Iron Mountain, MI	\$398,763	12.22%
24	Century B&T	Coldwater, MI	\$400,906	12.21%
25	Citizens National Bank Of Cheboygan	Cheboygan, MI	\$399,199	12.16%

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



QwickAnalytics™

Top 25 QCBI Banks ROAE (S-Corps)

Michigan
Banks
September 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Charlevoix State Bank	Charlevoix, MI	\$259,442	24.20%
2	First Bank, Upper MI	Gladstone, MI	\$528,163	15.97%
3	First Community Bank	Harbor Springs, MI	\$390,904	15.05%
4	Thumb B&T	Pigeon, MI	\$322,101	13.97%
5	Chelsea State Bank	Chelsea, MI	\$373,686	11.37%
6	The Port Austin State Bank	Port Austin, MI	\$61,335	8.24%
7	Blissfield State Bank	Blissfield, MI	\$105,969	4.65%

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

QwickAnalytics State Performance Trends

Michigan
Banks
September 30, 2020

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	151	1
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	125	0
Large Institutional Branches (>\$2 billion deposits/branch)	46	0
Underloaned (<10% Loans / Assets)	111	2
Consumer Focus (>50% Consumer Loans or Leases / Assets)	24	0
No Material Real Estate Lending (<1% Assets)	127	2
Wholesale Funded (<40% Core Deposits / Deposits)	89	1
Overcapitalized (Total Equity / Assets > 50%)	78	2
Time Deposits = 100% of Total Deposits	25	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

September 30, 2020

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.