

Table 3A. Small Business Lending in Wisconsin Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Citizens St Bank	90.0	0.379	1	37,922	500	\$100M-500M	26	8,729	379	0
Community Bank Central Wi	87.5	0.422	1	34,639	557	<\$100M	38	34,639	557	0.001
Chippewa Valley Bank	87.5	0.372	1	29,717	473	<\$100M	39	29,717	473	0
West Pointe Bank	87.5	0.377	1	56,136	297	\$100M-500M	5	2,807	32	0.002
Hometown Bank	85.0	0.41	1	35,783	716	<\$100M	23	6,869	316	0.001
State Bank Chilton	85.0	0.45	0.97	44,181	673	<\$100M	32	15,417	471	0.002
Community St Bank	85.0	0.437	0.965	79,854	879	\$100M-500M	31	20,576	691	0.007
Fidelity Nb	85.0	0.436	1	38,560	741	<\$100M	38	38,560	741	0.001
Johnson Bank	85.0	0.346	1	33,690	543	<\$100M	38	33,690	543	0.001
First Citizens St Bank Whitewt	85.0	0.258	1	37,791	570	\$100M-500M	30	13,494	455	0.003
River Valley St Bank	82.5	0.346	0.843	90,861	1118	\$100M-500M	29	20,589	794	0.002
Fortress Bank Westby	82.5	0.308	1	28,664	580	<\$100M	37	28,664	580	0.003
Peoples Nb	82.5	0.383	0.999	76,829	393	\$100M-500M	17	8,760	176	0.003
First Nb Manitowoc	82.5	0.279	0.941	142,883	1936	\$500M-\$1B	36	95,429	1,689	0.001
American Bank	82.5	0.453	0.957	75,628	483	\$100M-500M	17	7,060	300	0.001
Grafton St Bank	82.5	0.321	1	43,965	394	\$100M-500M	20	7,493	270	0.005
First Nb Fox Valley	82.5	0.45	0.941	54,117	852	\$100M-500M	27	11,972	343	0.001
Community Bank	82.5	0.351	1	22,527	695	<\$100M	39	22,527	695	0.002
First Bank Fncl Centre	82.5	0.372	0.889	87,555	798	\$100M-500M	23	14,009	505	0.003
Premierbank	82.5	0.254	1	44,498	371	\$100M-500M	14	4,903	254	0.002
Capital Bank	82.5	0.433	1	30,338	264	<\$100M	19	5,958	162	0.001
Community Nb	80.0	0.347	1	37,641	386	\$100M-500M	22	7,059	276	0.005
Bank Of Elmwood	80.0	0.232	1	47,085	847	\$100M-500M	23	9,987	659	0.013
Reedsburg Bank	80.0	0.286	1	36,156	525	\$100M-500M	37	36,156	525	0.002
Northern St Bank	80.0	0.26	1	31,703	580	\$100M-500M	38	31,703	580	0.002
Community B&Tc	80.0	0.34	0.771	101,331	1150	\$100M-500M	25	17,758	736	0.001
Dmb Cmnty Bank	77.5	0.342	1	34,532	359	\$100M-500M	21	6,772	228	0.01
Community First Bank	77.5	0.286	1	35,919	481	\$100M-500M	37	35,919	481	0.002
Laona St Bank	77.5	0.304	1	22,828	1841	<\$100M	38	22,828	1,841	0.002
Mound City Bank	77.5	0.315	0.904	51,794	504	\$100M-500M	33	27,347	393	0.004
Dairymans St Bank	77.5	0.287	1	27,811	509	<\$100M	29	11,120	428	0.003
Mid Amer Bank	77.5	0.349	1	13,553	513	<\$100M	37	13,553	513	0
Citizens Bank Mukwonago	77.5	0.271	0.764	85,348	1143	\$100M-500M	27	19,637	811	0.002
Bank Of Waunakee	77.5	0.451	0.963	45,523	402	\$100M-500M	29	13,892	268	0.004
Farmers St Bank Of Waupaca	77.5	0.22	1	30,512	492	\$100M-500M	38	30,512	492	0.002
Lincoln St Bank	77.5	0.432	0.687	92,859	783	\$100M-500M	21	12,684	445	0.003
Community Bank Oconto Cty	77.5	0.328	1	21,564	309	<\$100M	36	21,564	309	0.001
Security St Bank	75.0	0.444	0.847	33,274	478	<\$100M	26	8,742	301	0.002
Bank Of Sun Prairie	75.0	0.39	0.692	73,822	758	\$100M-500M	29	20,763	518	0.008
Charter Bank Eau Claire	75.0	0.295	0.842	63,575	695	\$100M-500M	23	12,976	429	0.001
Farmers Svg Bank	75.0	0.293	0.998	35,687	479	\$100M-500M	26	9,988	369	0.002

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Peoples St Bank	75.0	0.261	0.911	53,835	648	\$100M-500M	28	14,775	520	0.001
River Bank	75.0	0.329	0.819	54,274	573	\$100M-500M	23	10,301	390	0
F&M Bank-Wi	75.0	0.267	0.724	549,296	6846	\$1B-\$10B	28	138,976	5,003	0.003
First Nb	75.0	0.261	0.805	90,798	1915	\$100M-500M	31	29,736	1,632	0.001
First Bus Bank	75.0	0.331	0.544	104,112	1100	\$100M-500M	26	22,804	651	0.002
Bank Of Luxemburg	75.0	0.309	0.925	39,905	507	\$100M-500M	26	9,959	365	0.003
First St Bank	75.0	0.25	0.894	67,650	937	\$100M-500M	30	20,611	687	0.002
Bank Of Wi Dells	75.0	0.353	0.63	72,760	1163	\$100M-500M	29	21,045	928	0.002
Farmers & Mrch Bank	72.5	0.338	0.872	41,446	543	\$100M-500M	35	23,828	457	0.003
Riverbank	72.5	0.314	0.863	43,981	489	\$100M-500M	23	9,013	317	0.002
First Nb Of Baldwin	72.5	0.337	0.985	33,161	402	<\$100M	24	7,753	308	0.001
Northwestern Bank	72.5	0.249	0.849	53,998	863	\$100M-500M	29	15,822	680	0.002
Park Bank	72.5	0.302	0.506	152,423	1162	\$500M-\$1B	21	19,528	584	0.001
Baylake Bank	72.5	0.265	0.653	214,776	2933	\$500M-\$1B	28	51,369	2,231	0.002
Royal Bank	72.5	0.219	1	25,442	493	\$100M-500M	37	25,442	493	0.002
American Bank	72.5	0.395	0.795	27,462	751	<\$100M	28	9,235	336	0.002
Port Washington St Bank	72.5	0.24	0.872	48,440	639	\$100M-500M	25	11,660	457	0.002
Spencer St Bank	70.0	0.281	1	20,137	360	<\$100M	26	6,967	273	0.001
Denmark St Bank	70.0	0.193	0.893	59,583	1130	\$100M-500M	28	17,561	911	0.002
Wisconsin Cmnty Bank	70.0	0.283	0.719	63,806	678	\$100M-500M	20	10,608	385	0
Pioneer Bank	70.0	0.262	0.998	25,748	456	<\$100M	28	9,424	385	0.004
Ixonia St Bank	70.0	0.296	0.8	53,272	448	\$100M-500M	23	11,358	289	0.004
First Nb Of Bangor	70.0	0.243	0.881	38,452	823	\$100M-500M	26	9,603	630	0.003
Mitchell Bank	70.0	0.593	0.878	41,679	264	<\$100M	12	4,126	120	0.004
Green Lake St Bank	70.0	0.413	0.967	18,829	333	<\$100M	25	5,653	270	0.003
Southport Bank	70.0	0.276	0.802	44,949	439	\$100M-500M	23	10,271	310	0.002
Bank Wausau	70.0	0.334	1	25,751	131	<\$100M	7	2,610	67	0.003
First Nb Of New Richmond	67.5	0.281	1	25,871	323	<\$100M	23	7,119	228	0.002
First Bankg Ctr	67.5	0.197	0.722	84,471	1028	\$100M-500M	23	15,447	694	0
Tri City Nb	67.5	0.192	0.656	109,688	1230	\$500M-\$1B	26	27,210	869	0
Waukesha St Bank	67.5	0.193	0.734	93,368	1670	\$100M-500M	28	25,762	1,369	0
Banner Banks	67.5	0.288	0.936	22,042	564	<\$100M	24	5,488	453	0.002
Bank Of Mauston	67.5	0.228	0.759	38,322	917	\$100M-500M	29	13,803	778	0
Sterling Bank	67.5	0.198	1	25,400	417	\$100M-500M	37	25,400	417	0.001
Mid-Wisconsin Bank	67.5	0.229	0.735	74,535	1178	\$100M-500M	28	20,275	906	0.002
National Exchange B&T	67.5	0.212	0.605	154,734	2165	\$500M-\$1B	27	40,123	1,624	0.001
Shell Lake St Bank	67.5	0.183	1	17,542	421	<\$100M	36	17,542	421	0.002
Capitol Bank	67.5	0.402	0.815	35,744	302	<\$100M	15	5,335	189	0.004
Ridgestone Bank	67.5	0.403	0.847	30,104	270	<\$100M	15	3,986	167	0.004
First Nb Of Park Falls	65.0	0.284	1	19,423	316	<\$100M	33	19,423	316	0.004
Cambridge St Bank	65.0	0.312	1	16,361	285	<\$100M	33	16,361	285	0.006
Dairy St Bank	65.0	0.223	0.746	43,818	702	\$100M-500M	26	12,051	536	0.002
First Nb Stoughton	65.0	0.262	0.806	41,706	427	\$100M-500M	20	8,742	258	0.001

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Ozaukee Bank	65.0	0.175	0.674	75,983	1078	\$100M-500M	22	16,033	683	0.009
Headwaters St Bank	65.0	0.27	1	12,869	288	<\$100M	33	12,869	288	0
Oostburg St Bank	65.0	0.223	1	20,297	283	<\$100M	33	20,297	283	0.004
Peoples St Bank	65.0	0.215	0.631	67,632	714	\$100M-500M	20	11,224	443	0.002
Bremer Bank Na	65.0	0.158	0.821	76,692	1077	\$100M-500M	31	30,846	858	0.002
International Bank Amherst	65.0	0.211	1	6,876	2924	<\$100M	34	6,876	2,924	0.003
Park Bank	65.0	0.264	1	12,856	355	<\$100M	35	12,856	355	0.007
Bank Of Little Chute	65.0	0.283	0.943	33,006	322	\$100M-500M	19	7,025	183	0.001
Premier Cmnty Bank	65.0	0.172	1	18,629	385	\$100M-500M	34	18,629	385	0.001
Farmers & Mrch B&Tc	65.0	0.178	1	19,998	333	\$100M-500M	24	7,231	283	0.003
First Nb Hartford	65.0	0.232	0.925	29,013	492	\$100M-500M	27	9,481	388	0.002
Franklin St Bank	65.0	0.459	0.776	33,420	220	<\$100M	11	3,788	123	0.003
Community Bank Grafton	65.0	0.414	0.959	25,275	257	<\$100M	18	4,696	170	0
American Nb-Fox Cities	65.0	0.387	0.684	37,593	329	<\$100M	13	4,830	164	0.002
Bay Bank	65.0	0.385	0.961	23,345	209	<\$100M	18	4,466	146	0.004
Community Bank Delavan	65.0	0.25	0.901	25,918	343	\$100M-500M	19	6,000	237	0.002
Business Bank Fox River Valley	65.0	0.536	0.775	27,439	290	<\$100M	20	5,811	198	0.002
Baraboo Nb	62.5	0.214	0.536	58,007	623	\$100M-500M	21	11,225	442	0.002
Blackhawk St Bank	62.5	0.177	0.79	56,943	593	\$100M-500M	23	13,740	417	0.006
First Nb&Tc Beloit	62.5	0.191	0.723	76,814	558	\$100M-500M	18	10,681	368	0.002
Peoples St Bank Of Bloomer	62.5	0.198	1	17,441	474	<\$100M	35	17,441	474	0
State Bank Of Florence	62.5	0.298	1	11,878	204	<\$100M	32	11,878	204	0.01
Liberty Bank	62.5	0.324	0.722	30,441	341	<\$100M	23	8,649	231	0
State Fncl Bank Na	62.5	0.151	0.7	164,915	1810	\$1B-\$10B	25	36,839	1,206	0
Marine Bank	62.5	0.231	0.375	76,588	440	\$100M-500M	12	5,645	177	0.001
River Cities Bank	62.5	0.354	0.964	30,437	207	<\$100M	11	3,874	131	0
National Bank Of Cmrc Superior	62.5	0.237	0.497	47,056	611	\$100M-500M	21	10,276	445	0.001
Bank Of Poynette	60.0	0.306	1	16,124	193	<\$100M	19	4,477	145	0.002
Johnson Bank	60.0	0.147	0.332	216,965	1475	\$1B-\$10B	23	55,954	863	0.002
Wisconsin St Bank	60.0	0.206	1	16,794	408	<\$100M	34	16,794	408	0.002
United Bank	60.0	0.237	0.851	29,781	423	\$100M-500M	22	7,619	315	0.002
Milwaukee Western Bank	60.0	0.281	0.591	46,154	309	\$100M-500M	9	3,890	137	0.002
First Bank	60.0	0.297	1	18,059	97	<\$100M	7	2,479	54	0.004
Community Bank Of Cameron	60.0	0.252	1	10,269	253	<\$100M	32	10,269	253	0
State Bank Of Cross Plains	60.0	0.192	0.619	46,200	706	\$100M-500M	25	13,926	518	0.023
Horicon St Bank	60.0	0.168	0.655	51,199	711	\$100M-500M	25	14,680	559	0.001
Brill St Bank	60.0	0.267	1	7,607	198	<\$100M	30	7,607	198	0
Wells Fargo Bank Wi Na	60.0	0.122	0.7	280,725	2870	\$1B-\$10B	26	75,221	1,970	0.13
Lincoln County Bank	57.5	0.234	1	13,165	305	<\$100M	32	13,165	305	0
Northwoods St Bank	57.5	0.288	1	12,326	197	<\$100M	31	12,326	197	0.001
Peshtigo Nb	57.5	0.215	1	11,262	230	<\$100M	31	11,262	230	0.002
Coulee St Bank	57.5	0.247	0.639	25,765	385	\$100M-500M	17	5,364	283	0.004
Black River Cntry Bank	57.5	0.197	1	10,642	235	<\$100M	31	10,642	235	0.002

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First Nb Of Eagle River	57.5	0.165	1	15,379	270	<\$100M	34	15,379	270	0.003
La Farge St Bank	57.5	0.284	1	8,981	160	<\$100M	27	8,443	157	0
Lebanon St Bank	57.5	0.322	1	6,529	156	<\$100M	29	6,529	156	0.003
Nekoosa Port Edwards St Bank	57.5	0.186	0.963	26,588	413	\$100M-500M	24	7,779	318	0.001
Grand Marsh St Bank	57.5	0.115	1	9,441	443	<\$100M	24	5,056	414	0.001
Stratford St Bank	57.5	0.181	1	15,403	209	<\$100M	17	3,938	168	0.001
Investorsbank	57.5	0.365	0.572	48,996	203	\$100M-500M	4	2,102	53	0.001
State Bank Viroqua	55.0	0.292	0.708	19,498	283	<\$100M	21	5,663	231	0.007
Woodford St Bank	55.0	0.201	0.999	14,578	324	<\$100M	27	6,932	282	0.002
Bank Of Galesville	55.0	0.187	1	9,468	429	<\$100M	32	9,468	429	0.011
Pioneer Nb Of Ladysmith	55.0	0.192	1	10,778	294	<\$100M	32	10,778	294	0.002
Dorchester St Bank	55.0	0.265	1	11,141	155	<\$100M	30	11,141	155	0.003
Bank Of Kaukauna	55.0	0.336	0.833	15,845	183	<\$100M	13	3,132	118	0.002
Hiawatha Nb	55.0	0.211	1	11,278	230	<\$100M	32	11,278	230	0.003
Bank Of Brodhead	55.0	0.176	1	15,077	219	<\$100M	33	15,077	219	0.004
Rural American Bank Luck	55.0	0.187	1	9,998	261	<\$100M	31	9,998	261	0.001
Bank Of Alma	55.0	0.255	0.621	31,721	363	\$100M-500M	20	7,573	270	0.001
State Bank Of Gilman	55.0	0.219	1	7,534	180	<\$100M	30	7,534	180	0
North Milwaukee St Bank	55.0	0.311	0.92	14,915	156	<\$100M	16	3,449	112	0.005
Necedah Bank	55.0	0.209	1	6,479	228	<\$100M	20	2,706	204	0
Wood Cty Nb	55.0	0.191	0.641	43,218	414	\$100M-500M	13	5,775	265	0.004
Associated Bank Na	55.0	0.109	0.424	999,865	11532	\$1B-\$10B	22	196,210	7,796	0
Superior Nb	55.0	0.234	1	6,874	154	<\$100M	30	6,874	154	0
Layton St Bank	55.0	0.269	0.9	20,764	202	<\$100M	9	2,958	135	0.003
Bank One Wi	55.0	0.076	0.219	571,228	5622	\$1B-\$10B	22	79,718	3,575	0
M&I Marshall & Ilsley Bank	55.0	0.099	0.316	2,437,458	22582	>\$10B	22	352,715	11,584	0.007
Bank Of Prairie Du Sac	55.0	0.19	0.9	29,951	326	\$100M-500M	14	4,881	231	0.003
Middleton Cmnty Bank	55.0	0.248	0.677	20,974	344	<\$100M	21	6,429	251	0.008
Community Bank Sprng Grn & Pla	55.0	0.251	0.951	16,200	220	<\$100M	11	2,805	132	0.009
Delafield St Bank	55.0	0.367	0.802	30,603	173	<\$100M	10	3,839	78	0.001
Legacy Bank	55.0	0.472	0.9	14,201	152	<\$100M	23	6,198	114	0.001
Bank Of Verona	52.5	0.247	0.894	23,552	180	<\$100M	10	3,452	128	0.008
First Nb Of Berlin	52.5	0.172	0.926	18,713	284	\$100M-500M	18	5,574	209	0
S&C Bank Polk Cty	52.5	0.155	1	10,587	255	<\$100M	31	10,587	255	0.003
First Nb Of River Falls	52.5	0.163	0.791	33,685	351	\$100M-500M	15	6,179	232	0.002
Monona St Bank	52.5	0.254	0.742	42,742	175	\$100M-500M	4	543	8	0.004
Cuba City St Bank	50.0	0.251	1	13,892	122	<\$100M	8	2,106	84	0
Badger St Bank	50.0	0.179	1	11,080	253	<\$100M	31	11,080	253	0.001
First Nb Of Platteville	50.0	0.219	0.713	25,248	270	\$100M-500M	15	5,383	182	0.001
Bank Of Buffalo	50.0	0.219	1	9,016	158	<\$100M	29	9,016	158	0.002
Park Bank	50.0	0.153	0.411	36,088	519	\$100M-500M	17	8,540	367	0.009
Bank Of Lake Mills	50.0	0.211	0.866	16,451	222	<\$100M	21	5,450	173	0.002
Bancroft St Bank	50.0	0.169	1	6,606	228	<\$100M	20	2,817	172	0.007

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Stephenson Nb&Tc	50.0	0.205	0.434	32,705	388	\$100M-500M	17	7,269	279	0.001
Bank Of New Glarus	50.0	0.196	1	15,072	197	<\$100M	20	5,429	147	0.013
Citizens St Bank	50.0	0.241	0.888	15,423	175	<\$100M	12	3,170	117	0.006
Clare Bank Na	50.0	0.075	1	11,477	243	\$100M-500M	30	11,477	243	0.001
Bank Of Mondovi	47.5	0.165	1	11,869	288	<\$100M	30	11,869	288	0.002
S&C Bank	47.5	0.181	0.81	24,464	308	\$100M-500M	18	5,863	222	0.002
Union B&Tc	47.5	0.154	0.968	14,120	262	<\$100M	20	5,102	211	0.002
Waldo St Bank	47.5	0.223	1	5,081	175	<\$100M	26	5,081	175	0
Tsb Bank	47.5	0.211	0.991	9,977	171	<\$100M	19	3,898	138	0.001
Union St Bank	47.5	0.157	1	8,602	232	<\$100M	30	8,602	232	0.002
Peoples St Bank Mazomanie Wi	47.5	0.164	1	10,975	192	<\$100M	30	10,975	192	0.004
Bank Of Cashton	47.5	0.224	1	9,033	118	<\$100M	29	9,033	118	0
Union Bank Of Blair	47.5	0.195	0.989	7,914	219	<\$100M	19	3,155	145	0.007
Marathon St Bank	47.5	0.175	1	15,392	58	<\$100M	4	660	31	0.002
First Nb Of Niagara	47.5	0.137	1	7,050	187	<\$100M	29	7,050	187	0.001
State Bank Of La Crosse	47.5	0.137	0.67	37,988	376	\$100M-500M	18	8,650	253	0.003
Oak Bank	47.5	0.2	1	6,778	77	<\$100M	10	1,534	47	0.002
Calumet Cty Bank	45.0	0.207	0.849	11,280	212	<\$100M	24	5,936	179	0.002
Farmers & Mrch Union Bank	45.0	0.155	0.812	17,898	303	\$100M-500M	19	5,611	246	0
Union Nb&Tc	45.0	0.15	1	12,502	192	<\$100M	16	3,752	153	0
Citizens St Bank	45.0	0.137	1	11,732	243	<\$100M	23	5,835	209	0.002
Abbotsford St Bank	45.0	0.194	0.579	30,359	250	\$100M-500M	10	3,988	149	0
Richland Cty Bank	45.0	0.084	1	8,425	278	<\$100M	19	4,056	252	0
Markesan St Bank	45.0	0.131	1	8,113	235	<\$100M	29	8,113	235	0.001
Mcfarland St Bank	45.0	0.271	0.499	26,367	109	<\$100M	4	153	3	0.002
Eagle Valley Bank Na	45.0	0.173	0.941	16,880	189	<\$100M	10	2,946	115	0.002
First Cmnty Bank	45.0	0.245	0.882	11,586	147	<\$100M	13	2,861	99	0.005
Bank Of Turtle Lake	45.0	0.112	1	6,203	236	<\$100M	28	6,203	236	0.007
Farmers St Bank	45.0	0.111	1	2,742	285	<\$100M	26	2,742	285	0
Nicolet Nb	45.0	0.265	0.433	31,385	164	\$100M-500M	4	2,243	58	0
Portage Cty Bank	42.5	0.226	0.911	9,646	159	<\$100M	20	4,039	131	0.002
First Nb&Tc Baraboo	42.5	0.162	0.907	16,986	178	\$100M-500M	12	3,508	109	0
State Bank Of Withee	42.5	0.163	1	10,573	151	<\$100M	27	10,573	151	0.002
First Nb Blanchardville	42.5	0.234	1	4,746	130	<\$100M	25	4,746	130	0.003
Bank Of Milton	42.5	0.246	0.907	8,993	121	<\$100M	14	2,451	88	0.004
Farmers & Mrch Bank	42.5	0.093	1	7,009	202	<\$100M	18	3,363	175	0
Farmers St Bank Hillsboro	42.5	0.127	1	7,781	152	<\$100M	28	7,781	152	0.001
Bank Of Oakfield	42.5	0.152	1	6,474	120	<\$100M	16	3,036	99	0
National Bank Of Waupun	42.5	0.144	0.875	11,120	381	<\$100M	22	4,037	331	0.003
Union St Bank Of West Salem	42.5	0.142	1	5,592	138	<\$100M	27	5,592	138	0.002
Timberwood Bank	42.5	0.168	1	2,773	96	<\$100M	22	2,773	96	0.002
Farmers & Mrch Bank	42.5	0.17	1	4,962	87	<\$100M	24	4,962	87	0.006
American Cmnty Bank	42.5	0.163	0.52	23,308	392	\$100M-500M	19	7,253	283	0.001

Table 3A. Small Business Lending in Wisconsin Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Bank North	40.0	0.17	0.814	14,505	190	<\$100M	18	5,189	132	0.001
Security Bank	40.0	0.227	1	5,744	105	<\$100M	24	5,744	105	0.003
Palmyra St Bank	40.0	0.239	1	5,992	92	<\$100M	18	2,478	68	0.003
Farmers Exchange Bank Neshkoro	40.0	0.2	1	6,691	134	<\$100M	26	6,691	134	0
Farmers St Bank	40.0	0.096	1	6,813	198	<\$100M	26	6,813	198	0.002
Red Cedar Bank Na	40.0	0.216	0.986	5,070	115	<\$100M	18	2,877	98	0.003
State Bank Howards Grove	40.0	0.172	0.962	11,263	146	<\$100M	13	2,873	114	0.003
Greenleaf Wayside Bank	40.0	0.146	1	6,630	108	<\$100M	27	6,630	108	0.004
Bank Of Spring Valley	40.0	0.117	1	5,616	100	<\$100M	24	5,616	100	0.002
S&C Bank Chippewa	40.0	0.153	0.857	12,138	225	<\$100M	19	4,698	189	0.001
River Falls St Bank	40.0	0.144	0.971	10,651	188	<\$100M	13	2,992	147	0.003
John O Melby & Co Bank	40.0	0.156	1	5,513	79	<\$100M	25	5,513	79	0
Intercity St Bank	40.0	0.198	0.709	21,567	158	\$100M-500M	6	2,735	84	0.001
Bank Kenosha	40.0	0.149	1	4,397	34	<\$100M	6	678	21	0
Jackson Cty Bank	37.5	0.1	0.872	14,029	211	\$100M-500M	12	3,208	161	0.003
First St Bank	37.5	0.203	1	3,912	128	<\$100M	23	3,912	128	0.002
First B&Tc	37.5	0.18	0.829	15,567	159	<\$100M	11	3,159	115	0.001
Community St Bank	37.5	0.188	1	3,926	74	<\$100M	23	3,926	74	0.002
Walworth St Bank	37.5	0.149	0.617	18,920	223	\$100M-500M	12	3,925	141	0.003
Independence St Bank	37.5	0.238	0.819	9,926	123	<\$100M	19	5,195	66	0.001
Peoples St Bank	37.5	0.14	1	6,238	160	<\$100M	26	6,238	160	0
Dairyland St Bank	37.5	0.18	1	4,994	88	<\$100M	24	4,994	88	0
Livingston St Bank	37.5	0.105	1	7,861	173	<\$100M	27	7,861	173	0.002
Greenwoods St Bank	37.5	0.125	1	4,461	132	<\$100M	24	4,461	132	0
Highland St Bank	37.5	0.155	1	3,035	95	<\$100M	22	3,035	95	0.003
Citizens St Bank	37.5	0.174	1	3,899	71	<\$100M	24	3,899	71	0.002
Bonduel St Bank	35.0	0.13	1	5,386	194	<\$100M	25	5,386	194	0.002
Citizens St Bank Of Clayton	35.0	0.181	1	2,891	63	<\$100M	21	2,891	63	0.003
Security Nb Of Durand	35.0	0.113	0.796	16,815	206	\$100M-500M	9	2,939	139	0.002
Farmers & Mrch Bank Kendall	35.0	0.145	1	3,708	124	<\$100M	23	3,708	124	0.002
Bank Deerfield	35.0	0.196	0.746	8,518	143	<\$100M	9	1,915	96	0.005
Farmers St Bank	35.0	0.142	0.783	10,552	213	<\$100M	18	4,465	161	0
Lincoln Cmnty Bank	35.0	0.194	0.541	21,195	125	\$100M-500M	5	2,385	66	0.001
Bank Of Juda	35.0	0.128	1	3,578	110	<\$100M	24	3,578	110	0
Community St Bank	32.5	0.167	1	3,747	93	<\$100M	21	3,747	93	0.003
First Nb At Darlington	32.5	0.116	1	5,494	122	<\$100M	23	5,494	122	0.001
First Nb Of Barron	32.5	0.137	1	5,398	106	<\$100M	23	5,398	106	0.001
State Bank Of Drummond	32.5	0.127	1	3,716	138	<\$100M	23	3,716	138	0.005
Citizens St Bank Loyal	32.5	0.111	0.94	8,917	190	<\$100M	14	3,086	152	0.003
Pineries Bank	32.5	0.146	1	4,533	97	<\$100M	13	1,784	76	0.004
Bank Monticello	32.5	0.164	0.872	8,032	163	<\$100M	17	3,331	132	0.009
Bank Of Helenville	32.5	0.066	1	574	35	<\$100M	17	574	35	0
State Bank	32.5	0.109	1	2,146	48	<\$100M	19	2,146	48	0.002

**Table 3A. Small Business Lending in Wisconsin Using Call Report Data, June 2001**

Bank Name	Small Business Lending (<\$M) Scores					Bnk asset Sz.	Small Business Lending (<\$100k) Scores			
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)		Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Community Bus Bank	32.5	0.185	0.517	7,115	210	<\$100M	20	3,558	162	0
Community First Bank	30.0	0.185	0.802	8,618	128	<\$100M	13	2,630	91	0.006
Farmers & Mrch St Bank	30.0	0.143	0.637	12,228	181	<\$100M	12	3,507	142	0.004
State Bank Of Arcadia	30.0	0.159	0.781	11,819	121	<\$100M	9	2,326	85	0.006
Woodhouse & Bartley Bank	30.0	0.122	1	2,823	67	<\$100M	19	2,823	67	0
Hustisford St Bank	30.0	0.112	1	3,659	128	<\$100M	22	3,659	128	0.004
Meridian Cap Bank Na	30.0	0.16	0.578	14,873	155	<\$100M	10	3,184	112	0
Investors Cmnty Bank	30.0	0.126	0.486	18,184	166	\$100M-500M	5	2,646	67	0
Pigeon Falls St Bank	27.5	0.087	1	2,973	153	<\$100M	19	2,973	153	0.002
Bank Of Ontario	27.5	0.145	1	3,150	102	<\$100M	20	3,150	102	0
First Nb In Viroqua	27.5	0.144	0.671	11,554	174	<\$100M	14	3,296	138	0.003
Benton St Bank	27.5	0.116	1	3,511	91	<\$100M	16	2,176	83	0.003
Collins St Bank	27.5	0.114	1	1,502	54	<\$100M	17	1,502	54	0.002
State Bank Cazenovia	27.5	0.078	1	2,212	62	<\$100M	17	2,212	62	0.001
First Bus Bank - Milwaukee	27.5	0.231	0.398	7,629	58	<\$100M	5	1,139	29	0.001
Black Earth St Bank	25.0	0.125	0.969	4,741	89	<\$100M	12	1,932	72	0
First Nb In Tigerton	25.0	0.023	1	379	16	<\$100M	11	379	16	0
Commercial Bank	25.0	0.086	0.843	6,535	136	<\$100M	7	1,352	106	0
State Bank Reeseville	25.0	0.089	1	2,924	75	<\$100M	11	1,345	65	0
State Bank Newburg	25.0	0.102	0.808	6,685	183	<\$100M	18	3,637	158	0.004
Peoples Bank	25.0	0.145	0.997	2,862	25	<\$100M	5	356	16	0
Farmers & Mrch Bank Orfordvill	22.5	0.068	1	1,452	71	<\$100M	15	1,452	71	0.002
Cleveland St Bank	22.5	0.046	1	1,668	61	<\$100M	13	1,668	61	0.002
American Nb Beaver Dam	22.5	0.058	0.915	6,170	80	\$100M-500M	9	2,072	61	0
Waumandee St Bank	15.0	0.069	0.82	1,743	79	<\$100M	9	466	71	0.002
Bankers' Bank	10.0	0.032	0.148	3,763	13	\$100M-500M	4	-	1	0.002
State Bank Wonewoc	10.0	0.1	0.232	2,769	45	<\$100M	4	723	39	0
Gratiot St Bank	10.0	0.004	0.042	100	6	<\$100M	4	100	6	0.001
Associated Card Svc Bank Na	0.0	0	.	-	0	<\$100M	.	-	-	0
M&I Bank Mayville	0.0	.	.	.	.	<\$100M	.	.	.	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/).

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.