

Table 3A. Banks' Small Business Lending in Wisconsin Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First Bk Fncl Centre	Oconomowoc	97.5	0.461	1	139,430	904	\$100M-500M	67.5	16,600	536	0.002
First Nb	Waupaca	92.5	0.34	1	134,833	1,821	\$100M-500M	80.0	27,786	1,499	0.001
West Pointe Bk	Oshkosh	92.5	0.453	1	96,494	395	\$100M-500M	45.0	8,251	216	0.002
Peoples Bk Wi	Hayward	87.5	0.388	0.98	87,460	566	\$100M-500M	37.5	6,228	303	0.002
Charter Bk Eau Claire	Eau Claire	85.0	0.358	0.997	114,486	729	\$100M-500M	52.5	11,720	397	0.001
River Valley St Bk	Rothschild	85.0	0.376	0.828	130,442	1,363	\$100M-500M	77.5	25,277	890	0.002
Fortress Bk Westby	Westby	85.0	0.335	1	38,542	603	\$100M-500M	97.5	38,542	603	0.003
State Bk Of Cross Plains	Cross Plains	85.0	0.299	0.873	114,918	945	\$100M-500M	67.5	18,705	583	0.016
Bank Of Luxemburg	Luxemburg	85.0	0.379	1	64,743	651	\$100M-500M	77.5	14,411	429	0.002
Royal Bk	Elroy	82.5	0.276	1	35,849	582	\$100M-500M	95.0	35,849	582	0.002
Community Bk Central Wi	Colby	82.5	0.357	1	33,297	420	<\$100M	95.0	33,297	420	0.001
American Bk	Fond Du Lac	82.5	0.403	0.98	73,724	488	\$100M-500M	47.5	7,393	304	0.001
Chippewa Valley Bk	Winter	82.5	0.363	1	34,831	414	<\$100M	85.0	18,824	336	0
Community Bus Bk	Sauk City	82.5	0.414	1	19,298	512	<\$100M	60.0	3,952	373	0
Reedsburg Bk	Reedsburg	80.0	0.279	1	39,909	530	\$100M-500M	95.0	39,909	530	0.002
First Nb Manitowoc	Manitowoc	80.0	0.268	0.827	153,275	1,858	\$500M-\$1B	92.5	94,477	1,590	0.001
Northern St Bk	Ashland	80.0	0.257	1	36,566	588	\$100M-500M	100.0	36,566	588	0.001
Mid-Wisconsin Bk	Medford	80.0	0.268	0.848	98,918	1,224	\$100M-500M	75.0	20,255	871	0.002
First Nb Fox Valley	Neenah	80.0	0.469	0.831	71,296	938	\$100M-500M	67.5	11,032	552	0.001
First Citizens St Bk	Whitewater	80.0	0.239	1	39,816	513	\$100M-500M	85.0	23,276	400	0.002
State Bk Chilton	Chilton	77.5	0.471	0.831	46,562	623	<\$100M	77.5	12,051	455	0.002
Community St Bk	Union Grove	77.5	0.37	0.769	80,172	882	\$100M-500M	77.5	18,052	640	0.005
Oregon Cmnty B&Tc	Oregon	77.5	0.359	1	46,102	300	\$100M-500M	42.5	5,151	189	0.004
Mound City Bk	Platteville	77.5	0.266	1	52,644	424	\$100M-500M	82.5	22,243	314	0.004
Community Bk	Superior	77.5	0.324	1	24,105	334	<\$100M	95.0	24,105	334	0.001
Lincoln St Bk	Milwaukee	77.5	0.372	0.603	138,465	931	\$100M-500M	57.5	15,360	495	0.002
Community B&Tc	Sheboygan	77.5	0.307	0.645	94,000	1,038	\$100M-500M	65.0	14,124	602	0.001
Hometown Bk	Saint Cloud	75.0	0.426	0.892	38,740	392	<\$100M	60.0	7,653	213	0.001
Laona St Bk	Laona	75.0	0.253	1	25,606	1,687	\$100M-500M	95.0	25,606	1,687	0.001
Farmers Svg Bk	Mineral Point	75.0	0.247	1	34,719	445	\$100M-500M	67.5	8,458	333	0.001
Baylake Bk	Sturgeon Bay	75.0	0.281	0.575	255,608	3,160	\$500M-\$1B	72.5	49,737	2,372	0.001
Stephenson Nb&Tc	Marinette	75.0	0.346	0.701	67,612	625	\$100M-500M	62.5	11,508	383	0.001
Mcfarland St Bk	Mcfarland	75.0	0.417	0.927	57,186	289	\$100M-500M	35.0	5,431	162	0.001
Farmers St Bk Of Waupaca	Waupaca	75.0	0.213	1	31,754	525	\$100M-500M	77.5	11,820	439	0.002

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Premierbank	Fort Atkinson	75.0	0.218	1	45,254	369	\$100M-500M	50.0	7,328	242	0.001
Fidelity Nb	Medford	72.5	0.33	0.886	33,367	446	\$100M-500M	72.5	9,177	316	0.001
Peoples St Bk	Prairie Du Chien	72.5	0.231	0.827	55,773	979	\$100M-500M	77.5	14,692	785	0.001
Isb Cmnty Bk	Ixonia	72.5	0.359	0.742	83,893	530	\$100M-500M	67.5	17,646	246	0.003
Premier Cmnty Bk	Marion	72.5	0.209	1	29,908	458	\$100M-500M	95.0	29,908	458	0.001
First St Bk	New London	72.5	0.266	0.823	74,497	839	\$100M-500M	80.0	20,689	585	0.002
Port Washington St Bk	Port Washington	72.5	0.261	0.823	61,794	739	\$100M-500M	67.5	12,555	498	0.002
Layton St Bk	Milwaukee	72.5	0.392	0.983	34,532	271	<\$100M	50.0	4,745	166	0.002
Business Bk Fox River Valley	Appleton	72.5	0.495	0.717	59,561	401	\$100M-500M	50.0	7,993	212	0.002
Oak Bk	Fitchburg	72.5	0.364	0.963	33,382	296	<\$100M	52.5	5,947	190	0.002
Nicolet Nb	Green Bay	72.5	0.315	0.56	94,909	448	\$100M-500M	32.5	6,953	177	0
Lincoln County Bk	Merrill	70.0	0.31	1	18,992	339	<\$100M	87.5	18,992	339	0
Northwoods St Bk	Rhineland	70.0	0.323	1	24,238	287	<\$100M	67.5	7,949	207	0.001
Bank Of Sun Prairie	Sun Prairie	70.0	0.296	0.577	61,673	613	\$100M-500M	70.0	16,075	411	0.008
Park Bk	Milwaukee	70.0	0.267	0.444	149,576	991	\$500M-\$1B	52.5	15,367	459	0.001
River Bk	Stoddard	70.0	0.272	0.723	56,939	510	\$100M-500M	55.0	9,433	325	0
F&M Bk-Wi	Kaukauna	70.0	0.224	0.616	392,094	4,089	\$1B-\$10B	72.5	86,316	2,713	0.004
First Bus Bk	Madison	70.0	0.25	0.398	110,006	992	\$100M-500M	50.0	11,564	528	0.001
Citizens Bk Mukwonago	Mukwonago	70.0	0.219	0.664	91,984	1,027	\$100M-500M	62.5	15,978	675	0.001
Bank Of Wi Dells	Wisconsin Dells	70.0	0.284	0.466	71,727	1,161	\$100M-500M	75.0	20,432	911	0.001
Community Bk Delavan	Delavan	70.0	0.264	0.935	37,899	479	\$100M-500M	57.5	7,283	298	0.002
Bank Kenosha	Kenosha	70.0	0.399	0.939	36,935	228	<\$100M	32.5	3,973	111	0
Farmers & Mrch Bk	Tomah	67.5	0.272	0.743	40,544	457	\$100M-500M	70.0	11,363	363	0.002
Riverbank	Osceola	67.5	0.297	0.69	53,711	538	\$100M-500M	65.0	10,874	383	0.001
Security St Bk	Iron River	67.5	0.393	0.83	33,140	296	<\$100M	45.0	4,641	174	0.001
Dmb Cmnty Bk	De Forest	67.5	0.302	0.851	33,131	291	\$100M-500M	55.0	6,898	175	0.009
First Bk Baldwin	Baldwin	67.5	0.322	0.902	35,997	314	\$100M-500M	50.0	5,526	214	0.001
Peoples St Bk Of Bloomer	Bloomer	67.5	0.22	1	20,521	505	<\$100M	90.0	20,521	505	0
Denmark St Bk	Denmark	67.5	0.172	0.889	57,061	696	\$100M-500M	62.5	11,980	480	0.002
Banner Bks	Birnamwood	67.5	0.278	0.925	23,866	482	<\$100M	60.0	4,942	356	0.001
Dairymans St Bk	Clintonville	67.5	0.269	0.997	26,419	410	<\$100M	77.5	10,937	334	0.002
American Bk	Eau Claire	67.5	0.364	0.856	26,860	311	<\$100M	40.0	3,329	229	0.001
First Nb Of Bangor	Bangor	67.5	0.224	0.88	36,581	737	\$100M-500M	70.0	9,528	564	0
Farmers & Mrch B&Tc	Marinette	67.5	0.196	1	26,631	351	\$100M-500M	60.0	7,165	273	0.002

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Lebanon St Bk	Watertown	67.5	0.388	1	9,804	193	<\$100M	82.5	9,804	193	0.003
Mitchell Bk	Milwaukee	67.5	0.588	0.818	42,022	247	<\$100M	37.5	4,550	105	0.003
Green Lake St Bk	Green Lake	67.5	0.398	0.887	22,764	295	<\$100M	55.0	4,625	219	0.002
River Cities Bk	Wisconsin Rapids	67.5	0.299	0.951	38,368	228	\$100M-500M	27.5	3,948	124	0
Town Bk	Delafield	67.5	0.342	0.658	67,404	380	\$100M-500M	37.5	6,984	167	0
Community First Bk	Boscobel	65.0	0.261	0.745	39,298	419	\$100M-500M	62.5	8,498	321	0.002
Ozaukee Bk	Cedarburg	65.0	0.17	0.584	91,652	1,071	\$500M-\$1B	57.5	15,014	625	0.007
Tri City Nb	Oak Creek	65.0	0.185	0.665	114,711	1,165	\$500M-\$1B	62.5	20,483	752	0
Bank Of Elmwood	Racine	65.0	0.176	0.815	42,921	1,025	\$100M-500M	65.0	10,195	767	0.003
First Bk	Tomah	65.0	0.432	1	29,435	121	<\$100M	27.5	3,099	47	0.004
Coulee St Bk	La Crosse	65.0	0.3	0.76	36,537	347	\$100M-500M	42.5	4,852	233	0.004
Wisconsin Cmnty Bk	Cottage Grove	65.0	0.224	0.553	71,435	638	\$100M-500M	45.0	8,778	339	0.001
Park Bk	Holmen	65.0	0.26	1	11,925	300	<\$100M	85.0	11,925	300	0.007
Brill St Bk	Rice Lake	65.0	0.298	1	12,068	252	<\$100M	85.0	12,068	252	0
State Bk Of Gilman	Gilman	65.0	0.27	1	12,376	221	<\$100M	85.0	12,376	221	0
National Bk Of Cmrc	Superior	65.0	0.255	0.527	71,366	779	\$100M-500M	57.5	12,139	512	0.001
Shell Lake St Bk	Shell Lake	65.0	0.171	1	19,233	366	\$100M-500M	90.0	19,233	366	0.002
Stratford St Bk	Stratford	65.0	0.201	1	19,187	297	<\$100M	87.5	19,187	297	0.001
Alliance Bk	Mondovi	62.5	0.208	1	24,182	378	\$100M-500M	65.0	7,486	309	0.002
Baraboo Nb	Baraboo	62.5	0.226	0.49	82,025	750	\$100M-500M	55.0	13,192	491	0.001
First Nb Of Park Falls	Park Falls	62.5	0.261	1	19,918	280	<\$100M	85.0	19,918	280	0.003
Dairy St Bk	Rice Lake	62.5	0.196	0.75	46,220	644	\$100M-500M	62.5	10,444	465	0.002
Northwestern Bk	Chippewa Falls	62.5	0.213	0.653	55,189	777	\$100M-500M	65.0	12,488	559	0.001
Wisconsin St Bk	Random Lake	62.5	0.274	1	25,556	206	<\$100M	57.5	7,256	126	0.001
Milwaukee Western Bk	Milwaukee	62.5	0.294	0.687	53,114	313	\$100M-500M	30.0	5,160	148	0.001
Waukesha St Bk	Waukesha	62.5	0.156	0.635	87,415	1,200	\$500M-\$1B	60.0	16,818	905	0
Peoples St Bk Mazomanie Wi	Mazomanie	62.5	0.249	1	21,099	247	<\$100M	47.5	4,246	170	0.004
Bremer Bk Na	Menomonie	62.5	0.143	0.788	71,425	941	\$500M-\$1B	72.5	20,355	711	0.002
Pioneer Bk	Auburndale	62.5	0.238	0.966	24,333	394	\$100M-500M	65.0	6,832	310	0.003
Horicon St Bk	Horicon	62.5	0.217	0.647	67,550	773	\$100M-500M	67.5	15,401	575	0.001
State Bk Of Florence	Florence	62.5	0.306	1	13,472	171	<\$100M	82.5	13,472	171	0.008
Bank Of Little Chute	Little Chute	62.5	0.272	0.685	39,065	296	\$100M-500M	37.5	5,405	179	0.001
State Fncl Bk Na	Hales Corners	62.5	0.176	0.489	229,514	2,179	\$1B-\$10B	57.5	36,044	1,380	0
First Nb Of River Falls	River Falls	62.5	0.225	0.726	55,035	433	\$100M-500M	40.0	7,542	229	0.001

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Community Bk Oconto Cty	Oconto Falls	62.5	0.349	0.735	27,948	322	<\$100M	85.0	17,680	302	0.001
Cornerstone Cmnty Bk	Grafton	62.5	0.421	0.914	26,376	192	<\$100M	27.5	2,618	100	0
Monona St Bk	Monona	62.5	0.258	0.688	54,375	345	\$100M-500M	32.5	5,787	170	0.003
S&C Bk	New Richmond	60.0	0.187	0.613	63,640	633	\$100M-500M	85.0	31,039	497	0.001
First Bkg Ctr	Burlington	60.0	0.165	0.668	84,071	990	\$500M-\$1B	60.0	15,559	643	0
Cambridge St Bk	Cambridge	60.0	0.274	0.955	18,900	229	<\$100M	77.5	11,591	195	0.005
Bank Of Poynette	Poynette	60.0	0.288	1	19,656	199	<\$100M	42.5	3,355	142	0.002
Johnson Bk	Racine	60.0	0.152	0.384	342,327	1,989	\$1B-\$10B	55.0	37,735	1,051	0.001
Woodford St Bk	Woodford	60.0	0.202	1	20,268	400	\$100M-500M	77.5	8,992	342	0.002
Heritage Bk	Spencer	60.0	0.257	1	17,663	244	<\$100M	60.0	4,958	182	0.002
Headwaters St Bk	Land O'lakes	60.0	0.259	1	13,524	251	<\$100M	87.5	13,524	251	0
Oostburg St Bk	Oostburg	60.0	0.251	0.927	25,308	262	\$100M-500M	32.5	3,619	146	0.007
Bank Of Kaukauna	Kaukauna	60.0	0.392	0.834	23,607	204	<\$100M	42.5	3,932	122	0.001
Sterling Bk	Barron	60.0	0.212	0.925	31,717	409	\$100M-500M	57.5	7,202	280	0
Mid Amer Bk	Footville	60.0	0.296	1	12,091	155	<\$100M	80.0	12,091	155	0
La Farge St Bk	La Farge	60.0	0.296	1	10,339	158	<\$100M	55.0	3,497	138	0
Nekoosa Port Edwards St Bk	Nekoosa	60.0	0.166	0.988	27,482	421	\$100M-500M	67.5	8,805	329	0.001
Bay Bk	Green Bay	60.0	0.332	0.821	23,354	218	<\$100M	45.0	4,590	154	0.004
Ridgestone Bk	Brookfield	60.0	0.376	0.665	34,457	224	<\$100M	22.5	3,286	91	0.001
Blackhawk St Bk	Beloit	57.5	0.153	0.712	52,490	611	\$100M-500M	55.0	10,805	438	0.005
First Nb Stoughton	Stoughton	57.5	0.227	0.626	41,480	354	\$100M-500M	42.5	6,966	209	0.001
United Bk	Osseo	57.5	0.22	0.714	30,181	335	\$100M-500M	55.0	6,813	236	0.003
Tsb Bk	Lomira	57.5	0.246	1	12,594	197	<\$100M	80.0	12,594	197	0.001
Abbotsford St Bk	Abbotsford	57.5	0.219	0.762	39,132	307	\$100M-500M	27.5	4,522	159	0
Badger St Bk	Cassville	57.5	0.215	1	16,033	268	<\$100M	85.0	16,033	268	0.001
Peoples St Bk	Wausau	57.5	0.192	0.482	72,812	795	\$100M-500M	50.0	11,651	484	0.001
Bank Of Alma	Alma	57.5	0.262	0.635	35,102	374	\$100M-500M	52.5	6,696	257	0.001
Bank Deerfield	Deerfield	57.5	0.252	1	13,094	174	<\$100M	82.5	13,094	174	0.003
National Exchange B&T	Fond Du Lac	57.5	0.127	0.413	103,672	1,864	\$500M-\$1B	65.0	32,453	1,376	0.001
North Milwaukee St Bk	Milwaukee	57.5	0.328	0.853	17,810	193	<\$100M	42.5	3,530	111	0
Wells Fargo Bk Wi Na	Milwaukee	57.5	0.074	0.539	192,757	1,844	\$1B-\$10B	57.5	34,781	1,132	0
American Nb-Fox Cities	Appleton	57.5	0.284	0.441	37,610	368	\$100M-500M	30.0	4,217	170	0.002
Capitol Bk	Madison	57.5	0.308	0.683	32,946	204	\$100M-500M	17.5	2,729	111	0.003
Southport Bk	Kenosha	57.5	0.206	0.598	49,616	427	\$100M-500M	47.5	8,666	265	0.002

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Bank Wausau	Wausau	57.5	0.35	0.946	22,279	153	<\$100M	20.0	2,232	81	0.003
Calumet Cty Bk	Brillion	55.0	0.261	1	15,826	213	<\$100M	62.5	6,232	172	0.002
Pioneer Nb Of Ladysmith	Ladysmith	55.0	0.195	1	11,985	268	<\$100M	80.0	11,985	268	0.002
First Nat B&Tc	Beloit	55.0	0.146	0.493	72,711	652	\$100M-500M	50.0	12,633	425	0.001
Peshtigo Nb	Peshtigo	55.0	0.245	1	14,285	208	<\$100M	85.0	14,285	208	0.002
Community Bk Of Cameron	Cameron	55.0	0.256	1	13,839	175	<\$100M	45.0	3,498	116	0
Bank Of Lake Mills	Lake Mills	55.0	0.214	0.944	21,612	281	\$100M-500M	57.5	5,937	214	0.002
Rural American Bk Luck	Luck	55.0	0.215	1	12,714	215	<\$100M	80.0	12,714	215	0
Grafton St Bk	Grafton	55.0	0.224	0.579	34,251	334	\$100M-500M	47.5	6,545	216	0.004
First Nb Hartford	Hartford	55.0	0.192	0.816	26,062	536	\$100M-500M	70.0	8,404	438	0.002
Bank Of New Glarus	New Glarus	55.0	0.241	0.966	22,632	220	<\$100M	60.0	6,799	154	0
First Nb Of Niagara	Niagara	55.0	0.184	1	11,033	237	<\$100M	85.0	11,033	237	0.001
Wood Cty Nb	Wisconsin Rapids	55.0	0.197	0.635	47,346	390	\$100M-500M	32.5	5,619	224	0.003
Citizens St B&Tc	Fort Atkinson	55.0	0.293	0.954	18,727	165	<\$100M	30.0	2,721	99	0.006
Associated Bk Na	Green Bay	55.0	0.108	0.353	1,105,952	11,634	>\$10B	57.5	245,929	8,778	0
M&I Marshall & Ilsley Bk	Milwaukee	55.0	0.092	0.297	2,741,868	21,922	>\$10B	55.0	305,541	10,879	0
First Nb Of New Richmond	New Richmond	52.5	0.23	0.804	24,355	254	\$100M-500M	42.5	4,672	168	0.001
Independence St Bk	Independence	52.5	0.307	0.921	14,520	153	<\$100M	40.0	3,187	91	0.001
Park Bk	Madison	52.5	0.18	0.402	54,796	529	\$100M-500M	45.0	9,484	341	0.009
Black River Cntry Bk	Black River Falls	52.5	0.17	1	10,092	219	<\$100M	80.0	10,092	219	0.002
Franklin St Bk	Franklin	52.5	0.325	0.487	28,621	216	<\$100M	27.5	3,806	113	0.003
Citizens St Bk	Hudson	52.5	0.223	0.534	28,957	518	\$100M-500M	65.0	8,836	388	0
Bank Of Prairie Du Sac	Prairie Du Sac	52.5	0.167	0.802	31,141	306	\$100M-500M	35.0	4,706	201	0.003
Investorsbank	Pewaukee	52.5	0.291	0.51	51,485	188	\$100M-500M	10.0	1,441	42	0.001
Pigeon Falls St Bk	Pigeon Falls	50.0	0.255	1	9,654	147	<\$100M	47.5	2,987	121	0.002
Union B&Tc	Evansville	50.0	0.169	0.987	17,193	221	\$100M-500M	50.0	4,688	164	0.002
Bank Of Galesville	Galesville	50.0	0.17	1	10,298	320	<\$100M	80.0	10,298	320	0.009
Advantage Cmnty Bk	Dorchester	50.0	0.256	0.945	10,989	216	<\$100M	55.0	3,790	166	0.003
First Nb Of Platteville	Platteville	50.0	0.225	0.712	28,196	254	\$100M-500M	35.0	4,636	154	0
Union St Bk	Kewaunee	50.0	0.156	1	10,881	269	<\$100M	82.5	10,881	269	0.001
Bank Of Milton	Milton	50.0	0.286	0.933	12,307	127	<\$100M	37.5	2,424	82	0.003
International Bk Amherst	Amherst	50.0	0.22	1	7,984	176	<\$100M	75.0	7,984	176	0.002
Hiawatha Nb	Hager City	50.0	0.175	1	9,888	188	<\$100M	75.0	9,888	188	0.003
Union Bk Of Blair	Blair	50.0	0.23	1	10,906	234	<\$100M	57.5	4,013	175	0.005

Table 3A. Banks' Small Business Lending in Wisconsin Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
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Bancroft St Bk	Bancroft	50.0	0.173	1	9,336	193	<\$100M	75.0	9,336	193	0.005
Bank Of Mauston	Mauston	50.0	0.174	0.604	30,393	404	\$100M-500M	57.5	8,089	305	0
Superior Nb	Superior	50.0	0.126	1	3,882	339	<\$100M	75.0	3,882	339	0
Marine Bk	Wauwatosa	50.0	0.164	0.314	67,698	382	\$100M-500M	25.0	4,651	160	0
Bank North	Crivitz	47.5	0.207	0.84	18,782	260	<\$100M	57.5	5,092	195	0.001
Citizens St Bk	Cadott	47.5	0.177	0.939	16,304	223	<\$100M	50.0	4,709	170	0.002
Bank Of Cashton	Cashton	47.5	0.237	1	9,961	100	<\$100M	70.0	9,961	100	0
Waumandee St Bk	Waumandee	47.5	0.168	1	6,466	143	<\$100M	70.0	6,466	143	0.001
Intercity St Bk	Schofield	47.5	0.193	0.85	25,122	172	\$100M-500M	27.5	3,554	100	0.001
Community St Bk	Prentice	45.0	0.274	1	6,239	93	<\$100M	62.5	6,239	93	0.004
American B&T Wi	Cuba City	45.0	0.206	0.963	15,406	147	<\$100M	22.5	2,363	94	0
First Nb Of Berlin	Berlin	45.0	0.111	0.596	23,070	454	\$100M-500M	60.0	8,513	314	0.001
First B&Tc	Menomonie	45.0	0.196	0.805	19,732	191	\$100M-500M	32.5	3,807	127	0.002
Markesan St Bk	Markesan	45.0	0.124	1	8,505	251	<\$100M	77.5	8,505	251	0.001
Farmers St Bk	Markesan	45.0	0.137	1	11,700	189	<\$100M	45.0	3,817	142	0
First Nb Of Eagle River	Eagle River	45.0	0.132	0.884	17,652	268	\$100M-500M	50.0	5,331	203	0.002
Citizens St Bk	Trempealeau	45.0	0.227	1	5,934	83	<\$100M	67.5	5,934	83	0.002
Bank Of Turtle Lake	Turtle Lake	45.0	0.107	1	6,693	219	<\$100M	75.0	6,693	219	0.006
Necedah Bk	Necedah	45.0	0.213	1	7,459	88	<\$100M	67.5	7,459	88	0.004
Timberwood Bk	Wabeno	45.0	0.228	1	3,175	80	<\$100M	60.0	3,175	80	0.002
Clare Bk Na	Platteville	45.0	0.059	1	10,228	200	\$100M-500M	72.5	10,228	200	0.001
Middleton Cmnty Bk	Middleton	45.0	0.208	0.534	25,150	283	\$100M-500M	35.0	4,093	174	0.005
Community Bk Sprng Grn & Pla	Spring Green	45.0	0.206	0.841	14,810	217	<\$100M	30.0	2,489	125	0.009
Peoples Bk	Elkhorn	45.0	0.253	0.795	16,982	117	<\$100M	12.5	1,662	50	0.004
Palmyra St Bk	Palmyra	42.5	0.243	1	7,188	102	<\$100M	55.0	4,193	89	0.002
Farmers & Mrch Union Bk	Columbus	42.5	0.145	0.736	19,324	318	\$100M-500M	57.5	6,195	267	0
Waldo St Bk	Waldo	42.5	0.255	1	6,472	89	<\$100M	65.0	6,472	89	0
Richland Cty Bk	Richland Center	42.5	0.1	1	10,546	236	\$100M-500M	57.5	4,813	204	0
Farmers & Mrch Bk	Berlin	42.5	0.102	1	8,910	196	<\$100M	50.0	3,844	167	0
Eagle Valley Bk Na	Saint Croix Falls	42.5	0.16	0.863	21,834	189	\$100M-500M	30.0	3,837	115	0.001
First Cmnty Bk	Milton	42.5	0.221	0.9	13,811	118	<\$100M	17.5	1,928	67	0.004
John O Melby & Co Bk	Whitehall	42.5	0.172	1	6,802	85	<\$100M	30.0	1,744	60	0
Farmers & Mrch Bk	Rudolph	42.5	0.192	1	5,698	69	<\$100M	62.5	5,698	69	0.007
Investors Cmnty Bk	Manitowoc	42.5	0.157	0.479	40,129	259	\$100M-500M	15.0	3,115	91	0

Table 3A. Banks' Small Business Lending in Wisconsin Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
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Portage Cty Bk	Almond	40.0	0.174	0.933	10,339	156	<\$100M	42.5	3,090	113	0.002
Union Nb&Tc	Sparta	40.0	0.128	1	10,143	203	<\$100M	35.0	2,467	134	0
Greenleaf Wayside Bk	Greenleaf	40.0	0.163	1	8,191	96	<\$100M	70.0	8,191	96	0.003
Bank Of Oakfield	Oakfield	40.0	0.137	1	7,242	117	<\$100M	40.0	2,612	89	0.002
National Bk Of Waupun	Waupun	40.0	0.137	0.603	13,862	419	\$100M-500M	52.5	4,341	364	0.002
Union St Bk Of West Salem	West Salem	40.0	0.115	1	5,174	130	<\$100M	40.0	2,124	113	0.001
State Bk Of La Crosse	La Crosse	40.0	0.123	0.442	32,876	263	\$100M-500M	25.0	4,038	147	0.002
Bank Of Ontario	Ontario	37.5	0.149	1	3,625	211	<\$100M	62.5	3,625	211	0
Community First Bk	Rosholt	37.5	0.215	0.797	10,916	150	<\$100M	37.5	2,680	110	0.006
Jackson Cty Bk	Black River Falls	37.5	0.113	0.791	16,877	203	\$100M-500M	25.0	2,610	139	0.002
First Nb Of Barron	Barron	37.5	0.166	1	6,896	103	<\$100M	25.0	1,423	68	0
First St Bk	Fountain City	37.5	0.197	1	4,121	136	<\$100M	62.5	4,121	136	0.002
Benton St Bk	Benton	37.5	0.158	1	5,271	103	<\$100M	62.5	5,271	103	0.002
Farmers Exchange Bk Neshkoro	Neshkoro	37.5	0.163	1	7,319	118	<\$100M	67.5	7,319	118	0
Peoples St Bk	Augusta	37.5	0.152	1	6,922	124	<\$100M	67.5	6,922	124	0
Security Nb	Durand	37.5	0.143	0.791	29,684	183	\$100M-500M	12.5	2,187	93	0.001
Citizens St Bk Loyal	Loyal	37.5	0.122	0.982	11,522	190	<\$100M	42.5	3,526	150	0.002
State Bk Howards Grove	Howards Grove	37.5	0.16	0.818	17,643	162	\$100M-500M	27.5	2,987	112	0.002
Highland St Bk	Highland	37.5	0.159	1	3,663	97	<\$100M	60.0	3,663	97	0.002
First Nb At Darlington	Darlington	35.0	0.132	1	7,811	168	<\$100M	67.5	7,811	168	0.001
State Bk Viroqua	Viroqua	35.0	0.215	0.51	16,022	198	<\$100M	30.0	3,024	140	0.006
First Nb In Viroqua	Viroqua	35.0	0.141	0.668	12,707	211	<\$100M	42.5	3,898	153	0.002
Walworth St Bk	Walworth	35.0	0.118	0.691	18,244	205	\$100M-500M	27.5	3,454	132	0.002
Red Cedar Bk Na	Boyceville	35.0	0.188	0.974	5,106	106	<\$100M	42.5	2,123	87	0.003
Dairyland St Bk	Bruce	35.0	0.163	1	5,020	86	<\$100M	62.5	5,020	86	0
Bank Of Brodhead	Brodhead	35.0	0.136	0.925	13,378	175	<\$100M	40.0	3,549	130	0.003
Farmers St Bk Hillsboro	Hillsboro	35.0	0.098	1	6,281	141	<\$100M	67.5	6,281	141	0.001
Bank Of Juda	Juda	35.0	0.11	1	3,308	89	<\$100M	57.5	3,308	89	0
Farmers St Bk	Ridgeland	35.0	0.087	1	2,657	95	<\$100M	52.5	2,657	95	0
Grand Marsh St Bk	Grand Marsh	35.0	0.092	0.924	9,186	238	<\$100M	47.5	3,737	206	0
State Bk	Gresham	35.0	0.129	1	2,365	48	<\$100M	52.5	2,365	48	0.001
River Falls St Bk	River Falls	35.0	0.142	0.928	10,590	174	<\$100M	25.0	1,757	131	0.002
Legacy Bk	Milwaukee	35.0	0.176	0.768	12,678	183	<\$100M	40.0	3,502	113	0.001
Black Earth St Bk	Black Earth	32.5	0.14	1	5,913	96	<\$100M	32.5	1,763	75	0

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State Bk Of Drummond	Drummond	32.5	0.122	1	4,081	93	<\$100M	57.5	4,081	93	0.004
State Bk Newburg	Newburg	32.5	0.115	0.878	9,754	175	<\$100M	45.0	3,807	140	0.003
Community St Bk	Norwalk	32.5	0.151	1	3,061	72	<\$100M	50.0	3,061	72	0.002
Citizens St Bk Of Clayton	Clayton	32.5	0.156	1	2,755	50	<\$100M	52.5	2,755	50	0.002
Hustisford St Bk	Hustisford	32.5	0.089	1	3,336	122	<\$100M	57.5	3,336	122	0.003
Farmers & Mrch Bk Kendall	Kendall	32.5	0.115	1	3,613	61	<\$100M	52.5	3,613	61	0.001
Pinerias Bk	Stevens Point	32.5	0.116	1	4,450	72	<\$100M	25.0	1,048	48	0.003
Gratiot St Bk	Gratiot	32.5	0.064	1	1,973	24	<\$100M	10.0	28	4	0.001
Bank Of Verona	Verona	30.0	0.158	0.581	16,406	143	\$100M-500M	22.5	3,001	94	0.006
Bonduel St Bk	Bonduel	30.0	0.107	1	4,732	156	<\$100M	60.0	4,732	156	0.002
Farmers & Mrch St Bk	Waterloo	30.0	0.156	0.534	18,130	154	\$100M-500M	25.0	3,427	103	0.004
State Bk Of Withee	Withee	30.0	0.108	1	6,256	118	<\$100M	60.0	6,256	118	0.002
Collins St Bk	Collins	30.0	0.119	1	1,534	37	<\$100M	47.5	1,534	37	0.003
Farmers St Bk	Bangor	30.0	0.112	0.863	8,140	188	<\$100M	40.0	2,484	169	0.002
Woodhouse & Bartley Bk	Bloomington	30.0	0.124	1	3,189	76	<\$100M	50.0	3,189	76	0
Bank Monticello	Monticello	30.0	0.149	0.821	9,280	133	<\$100M	37.5	2,604	100	0.006
First Bus Bk - Milwaukee	Brookfield	30.0	0.23	0.355	15,277	70	<\$100M	10.0	507	16	0
State Bk Cazenovia	Cazenovia	27.5	0.075	1	2,305	48	<\$100M	45.0	2,305	48	0.001
Livingston St Bk	Livingston	27.5	0.109	0.808	10,049	178	<\$100M	45.0	3,719	151	0.001
Farmers & Mrch Bk Orfordvill	Orfordville	25.0	0.074	1	1,863	71	<\$100M	42.5	1,863	71	0.001
Cleveland St Bk	Cleveland	25.0	0.051	1	2,042	45	<\$100M	37.5	2,042	45	0.001
First Nb In Tigerton	Tigerton	25.0	0.017	1	317	17	<\$100M	27.5	317	17	0
Commercial Bk	Whitewater	25.0	0.095	0.883	8,129	118	<\$100M	30.0	2,491	95	0
State Bk Reeseville	Reeseville	25.0	0.112	0.998	4,208	70	<\$100M	30.0	1,337	52	0
American Nb Beaver Dam	Beaver Dam	25.0	0.077	0.845	9,617	118	\$100M-500M	22.5	2,306	80	0.002
State Bk Of Arcadia	Arcadia	22.5	0.102	0.73	9,533	106	<\$100M	15.0	1,466	70	0.004
Bank Of Spring Valley	Spring Valley	22.5	0.106	0.828	5,739	106	<\$100M	40.0	2,541	88	0.002
Greenwoods St Bk	Lake Mills	20.0	0.108	0.854	4,686	66	<\$100M	15.0	702	49	0.002
Security Bk	New Auburn	10.0	0.066	0.274	1,882	79	<\$100M	35.0	1,533	75	0.002
Bankers' Bk	Madison	10.0	0.01	0.058	1,942	5	\$100M-500M	10.0	-	-	0.002
Marathon St Bk	Marathon	10.0	0.051	0.447	4,955	87	<\$100M	17.5	1,689	60	0.002
Associated Card Svc Bk Na	Stevens Point	0.0	0	.	-	-	<\$100M	0.0	-	-	0
M&I Bk Mayville	Mayville	0.0	<\$100M	0.0	.	.	0

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		Total Rank	SBL/TA	SBL/TBL	SBL\$(1000)	SBL#		Total Rank	SSBL\$ (1000)	SSBL#	Cdt/TA
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)

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/.

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