

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------------|----------------|---------------------------------------|--------|---------|---------|--------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Northview B&Tc | Northfield | 100.0 | 10.0 | 10.0 | 10.0 | 10.0 | \$100M-500M | 104,322 | 767 | 72.5 | 62.5 |
| Plaza Bk | Norridge | 95.0 | 10.0 | 9.0 | 10.0 | 9.0 | \$100M-500M | 91,292 | 553 | 77.5 | 50.0 |
| Northwest Bk Rockford | Rockford | 92.5 | 10.0 | 9.0 | 9.0 | 9.0 | \$100M-500M | 54,187 | 564 | 82.5 | 75.0 |
| Mount Prospect Nb | Mount Prospect | 92.5 | 10.0 | 10.0 | 9.0 | 8.0 | \$100M-500M | 50,086 | 318 | 57.5 | 55.0 |
| Metropolitan B&Tc | Chicago | 90.0 | 10.0 | 9.0 | 9.0 | 8.0 | \$100M-500M | 50,463 | 310 | 65.0 | 40.0 |
| American Nb Dekalb Cty | Sycamore | 90.0 | 9.0 | 9.0 | 9.0 | 9.0 | \$100M-500M | 40,635 | 508 | 67.5 | 65.0 |
| Bank Of Edwardsville | Edwardsville | 90.0 | 10.0 | 6.0 | 10.0 | 10.0 | \$500M-\$1B | 214,913 | 2,619 | 95.0 | 95.0 |
| Valley Cmnty Bk | Saint Charles | 90.0 | 10.0 | 10.0 | 8.0 | 8.0 | <\$100M | 31,072 | 300 | 80.0 | 72.5 |
| First Nb In Toledo | Toledo | 87.5 | 10.0 | 7.0 | 9.0 | 9.0 | <\$100M | 35,293 | 673 | 95.0 | 95.0 |
| Peotone B&Tc | Peotone | 87.5 | 9.0 | 9.0 | 8.0 | 9.0 | <\$100M | 25,316 | 440 | 92.5 | 97.5 |
| Bridgeview B&Tc | Bridgeview | 85.0 | 10.0 | 4.0 | 10.0 | 10.0 | \$100M-500M | 164,277 | 2,097 | 82.5 | 82.5 |
| Hinsbrook B&T | Willowbrook | 85.0 | 10.0 | 5.0 | 10.0 | 9.0 | \$100M-500M | 103,088 | 670 | 67.5 | 57.5 |
| Edgar Cty B&Tc | Paris | 85.0 | 10.0 | 6.0 | 9.0 | 9.0 | \$100M-500M | 49,412 | 424 | 60.0 | 65.0 |
| Archer Bk | Chicago | 85.0 | 10.0 | 7.0 | 9.0 | 8.0 | \$100M-500M | 45,089 | 328 | 75.0 | 55.0 |
| First Nb Empl Owned | Antioch | 85.0 | 9.0 | 9.0 | 8.0 | 8.0 | \$100M-500M | 33,910 | 399 | 95.0 | 95.0 |
| State Bk Geneva | Geneva | 85.0 | 10.0 | 10.0 | 8.0 | 6.0 | <\$100M | 24,943 | 218 | 75.0 | 52.5 |
| First Tr Bk Il | Kankakee | 85.0 | 10.0 | 10.0 | 8.0 | 6.0 | <\$100M | 30,969 | 196 | 67.5 | 40.0 |
| Uptown Nb Chicago | Chicago | 82.5 | 10.0 | 3.0 | 10.0 | 10.0 | \$100M-500M | 98,570 | 726 | 82.5 | 77.5 |
| Peoples Nb Mcleansboro | Mcleansboro | 82.5 | 9.0 | 4.0 | 10.0 | 10.0 | \$100M-500M | 74,954 | 2,011 | 87.5 | 90.0 |
| North Cmnty Bk | Chicago | 82.5 | 9.0 | 6.0 | 9.0 | 9.0 | \$100M-500M | 67,369 | 481 | 57.5 | 52.5 |
| Union Bk Of Illinois | Swansea | 82.5 | 10.0 | 4.0 | 9.0 | 10.0 | \$100M-500M | 62,741 | 1,187 | 87.5 | 90.0 |
| Crystal Lake B&Tc Na | Crystal Lake | 82.5 | 10.0 | 4.0 | 9.0 | 10.0 | \$100M-500M | 48,133 | 3,960 | 90.0 | 92.5 |
| First Nations Bk Wheaton | Chicago | 82.5 | 10.0 | 5.0 | 9.0 | 9.0 | \$100M-500M | 44,696 | 475 | 82.5 | 75.0 |
| Prairie St B&Tc | Mount Zion | 82.5 | 10.0 | 5.0 | 9.0 | 9.0 | \$100M-500M | 40,183 | 621 | 85.0 | 80.0 |
| Bank Of Pontiac | Pontiac | 82.5 | 6.0 | 10.0 | 8.0 | 9.0 | \$100M-500M | 26,388 | 592 | 92.5 | 100.0 |
| Peoples Nb Of Kewanee | Kewanee | 82.5 | 7.0 | 9.0 | 8.0 | 9.0 | \$100M-500M | 24,696 | 652 | 95.0 | 100.0 |
| Citizens Cmnty Bk | Mascoutah | 82.5 | 7.0 | 10.0 | 7.0 | 9.0 | \$100M-500M | 20,089 | 426 | 77.5 | 67.5 |
| Community Bk-Wheaton/Glen El | Glen Ellyn | 82.5 | 10.0 | 5.0 | 9.0 | 9.0 | \$100M-500M | 48,733 | 516 | 77.5 | 72.5 |
| First Nb Of Sumner | Sumner | 82.5 | 10.0 | 6.0 | 8.0 | 9.0 | <\$100M | 25,082 | 619 | 80.0 | 87.5 |
| Hinsdale B&Tc | Hinsdale | 80.0 | 10.0 | 3.0 | 10.0 | 9.0 | \$100M-500M | 104,892 | 453 | 47.5 | 45.0 |
| Lakeside Bk | Chicago | 80.0 | 10.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 103,591 | 760 | 70.0 | 55.0 |
| Itasca B&Tc | Itasca | 80.0 | 10.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 100,959 | 926 | 77.5 | 67.5 |
| Park Nb&Tc Of Chicago | Chicago | 80.0 | 10.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 94,416 | 844 | 75.0 | 62.5 |
| South Side T&Sb Peoria | Peoria | 80.0 | 9.0 | 3.0 | 10.0 | 10.0 | \$100M-500M | 84,277 | 1,126 | 75.0 | 75.0 |
| Bank Of Homewood | Homewood | 80.0 | 9.0 | 3.0 | 10.0 | 10.0 | \$100M-500M | 83,456 | 909 | 75.0 | 72.5 |
| West Pointe B&Tc | Belleville | 80.0 | 9.0 | 3.0 | 10.0 | 10.0 | \$100M-500M | 81,459 | 1,015 | 80.0 | 75.0 |
| Citizens Bk II Na | Berwyn | 80.0 | 10.0 | 3.0 | 10.0 | 9.0 | \$100M-500M | 72,761 | 528 | 65.0 | 57.5 |
| First Nb Blue Island | Blue Island | 80.0 | 9.0 | 3.0 | 10.0 | 10.0 | \$100M-500M | 71,422 | 834 | 75.0 | 67.5 |
| Elgin St Bk | Elgin | 80.0 | 10.0 | 4.0 | 9.0 | 9.0 | \$100M-500M | 71,399 | 519 | 57.5 | 32.5 |
| First Nb&Tc | Carbondale | 80.0 | 8.0 | 5.0 | 9.0 | 10.0 | \$100M-500M | 56,062 | 721 | 70.0 | 67.5 |
| La Salle Nb | La Salle | 80.0 | 10.0 | 4.0 | 9.0 | 9.0 | \$100M-500M | 34,891 | 507 | 82.5 | 70.0 |
| Edens Bk | Wilmette | 80.0 | 10.0 | 7.0 | 8.0 | 7.0 | \$100M-500M | 33,828 | 277 | 67.5 | 50.0 |
| Trustbank | Olney | 80.0 | 9.0 | 7.0 | 8.0 | 8.0 | \$100M-500M | 23,625 | 411 | 90.0 | 92.5 |
| Anna Nb | Anna | 80.0 | 8.0 | 9.0 | 7.0 | 8.0 | \$100M-500M | 20,323 | 400 | 95.0 | 97.5 |

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| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|----------------------------|------------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| Manufacturers Bk | Chicago | 80.0 | 10.0 | 2.0 | 10.0 | 10.0 | \$1B-\$10B | 400,837 | 2,435 | 72.5 | 65.0 |
| American Chartered Bk | Schaumburg | 80.0 | 10.0 | 2.0 | 10.0 | 10.0 | \$500M-\$1B | 181,014 | 1,273 | 82.5 | 85.0 |
| Lake Forest B&Tc | Lake Forest | 80.0 | 9.0 | 3.0 | 10.0 | 10.0 | \$500M-\$1B | 165,834 | 9,456 | 87.5 | 92.5 |
| Castle Bk Na | Dekalb | 80.0 | 9.0 | 3.0 | 10.0 | 10.0 | \$500M-\$1B | 134,579 | 1,256 | 77.5 | 72.5 |
| Grundy Cty Nb | Morris | 80.0 | 10.0 | 5.0 | 8.0 | 9.0 | <\$100M | 30,820 | 469 | 85.0 | 75.0 |
| Bankchampaign Na | Champaign | 80.0 | 10.0 | 5.0 | 8.0 | 9.0 | <\$100M | 29,001 | 432 | 77.5 | 70.0 |
| Farmers St Bk | Alto Pass | 80.0 | 10.0 | 5.0 | 8.0 | 9.0 | <\$100M | 27,864 | 556 | 87.5 | 82.5 |
| State Fncl Bk | Richmond | 80.0 | 9.0 | 9.0 | 7.0 | 7.0 | <\$100M | 19,508 | 250 | 70.0 | 62.5 |
| Community St Bk Rock Falls | Rock Falls | 80.0 | 8.0 | 9.0 | 7.0 | 8.0 | <\$100M | 18,682 | 374 | 67.5 | 70.0 |
| Murphy-Wall St B&Tc | Pinckneyville | 80.0 | 9.0 | 8.0 | 7.0 | 8.0 | <\$100M | 16,726 | 316 | 90.0 | 95.0 |
| First Nb Of Allendale | Allendale | 80.0 | 8.0 | 10.0 | 6.0 | 8.0 | <\$100M | 15,685 | 320 | 90.0 | 97.5 |
| Founders Bk | Worth | 77.5 | 9.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 95,658 | 860 | 72.5 | 70.0 |
| Heartland B&Tc | Bloomington | 77.5 | 8.0 | 3.0 | 10.0 | 10.0 | \$100M-500M | 88,763 | 1,302 | 80.0 | 77.5 |
| North Shore Cmnty B&T | Wilmette | 77.5 | 8.0 | 3.0 | 10.0 | 10.0 | \$100M-500M | 86,594 | 5,623 | 82.5 | 85.0 |
| Home St Bk Na | Crystal Lake | 77.5 | 8.0 | 3.0 | 10.0 | 10.0 | \$100M-500M | 80,225 | 1,041 | 72.5 | 70.0 |
| Libertyville B&Tc | Libertyville | 77.5 | 9.0 | 3.0 | 9.0 | 10.0 | \$100M-500M | 66,699 | 1,800 | 75.0 | 70.0 |
| Prairie B&Tc | Bridgeview | 77.5 | 9.0 | 4.0 | 9.0 | 9.0 | \$100M-500M | 44,631 | 616 | 75.0 | 75.0 |
| Charter Nb&Tc | Hoffman Estates | 77.5 | 7.0 | 10.0 | 7.0 | 7.0 | \$100M-500M | 20,394 | 284 | 47.5 | 57.5 |
| Peoples St Bk | Newton | 77.5 | 9.0 | 7.0 | 8.0 | 7.0 | \$100M-500M | 26,578 | 295 | 77.5 | 75.0 |
| Pullman B&Tc | Chicago | 77.5 | 10.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 371,329 | 2,931 | 85.0 | 90.0 |
| West Suburban Bk | Lombard | 77.5 | 8.0 | 3.0 | 10.0 | 10.0 | \$1B-\$10B | 292,249 | 2,970 | 80.0 | 85.0 |
| First Bk Highland Park | Highland Park | 77.5 | 10.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 196,331 | 1,272 | 65.0 | 52.5 |
| First Mid-II B&T Na | Mattoon | 77.5 | 7.0 | 4.0 | 10.0 | 10.0 | \$500M-\$1B | 112,328 | 1,708 | 82.5 | 85.0 |
| Union Nb&Tc Elgin | Elgin | 77.5 | 10.0 | 4.0 | 9.0 | 8.0 | <\$100M | 57,930 | 386 | 75.0 | 65.0 |
| Federated Bk | Onarga | 77.5 | 10.0 | 8.0 | 6.0 | 7.0 | <\$100M | 11,545 | 237 | 82.5 | 90.0 |
| Community First Bk | Fairview Heights | 77.5 | 9.0 | 10.0 | 6.0 | 6.0 | <\$100M | 15,744 | 199 | 62.5 | 52.5 |
| Unionbank | Streator | 75.0 | 8.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 86,737 | 1,440 | 75.0 | 72.5 |
| Carrollton Bk | Carrollton | 75.0 | 8.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 77,643 | 849 | 70.0 | 67.5 |
| Bank Of Springfield | Springfield | 75.0 | 9.0 | 2.0 | 10.0 | 9.0 | \$100M-500M | 72,209 | 551 | 65.0 | 55.0 |
| Royal Amer Bk | Inverness | 75.0 | 10.0 | 2.0 | 9.0 | 9.0 | \$100M-500M | 71,179 | 486 | 60.0 | 42.5 |
| Bloomington B&T | Bloomington | 75.0 | 9.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 63,081 | 466 | 62.5 | 55.0 |
| Devon Bk | Chicago | 75.0 | 9.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 61,487 | 539 | 67.5 | 57.5 |
| Cambridge Bk | Lake Zurich | 75.0 | 10.0 | 4.0 | 9.0 | 7.0 | \$100M-500M | 46,345 | 282 | 55.0 | 42.5 |
| Austin Bk Chicago | Chicago | 75.0 | 9.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 45,189 | 457 | 77.5 | 67.5 |
| Western Springs Nb&T | Western Springs | 75.0 | 10.0 | 4.0 | 9.0 | 7.0 | \$100M-500M | 36,343 | 228 | 55.0 | 42.5 |
| Galena St B&Tc | Galena | 75.0 | 9.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 35,580 | 442 | 70.0 | 67.5 |
| Heritage Bk | Chicago Heights | 75.0 | 8.0 | 5.0 | 9.0 | 8.0 | \$100M-500M | 34,283 | 397 | 72.5 | 62.5 |
| Bank Of Rantoul | Rantoul | 75.0 | 8.0 | 6.0 | 8.0 | 8.0 | \$100M-500M | 29,419 | 367 | 57.5 | 57.5 |
| First Nb Of Brookfield | Brookfield | 75.0 | 8.0 | 8.0 | 8.0 | 6.0 | \$100M-500M | 24,063 | 221 | 77.5 | 57.5 |
| Germantown T&Sb | Breese | 75.0 | 6.0 | 9.0 | 7.0 | 8.0 | \$100M-500M | 21,489 | 367 | 90.0 | 97.5 |
| Peoples St Bk Mansfield | Mansfield | 75.0 | 7.0 | 7.0 | 7.0 | 9.0 | \$100M-500M | 17,234 | 484 | 82.5 | 77.5 |
| Farmers & Merchants Nb | Nashville | 75.0 | 7.0 | 8.0 | 7.0 | 8.0 | \$100M-500M | 18,065 | 334 | 75.0 | 77.5 |
| Old Second Nb Aurora | Aurora | 75.0 | 8.0 | 2.0 | 10.0 | 10.0 | \$500M-\$1B | 145,364 | 1,821 | 67.5 | 65.0 |
| Marine Bk Springfield | Springfield | 75.0 | 9.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 137,263 | 704 | 62.5 | 65.0 |
| Security Bk Dupage | Naperville | 75.0 | 10.0 | 5.0 | 8.0 | 7.0 | <\$100M | 27,874 | 228 | 55.0 | 50.0 |

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|------------------------------|----------------|---------------------------------------|------------|-------------|------------|-----------|---------------|--------------------|-------------------|---------------------------|----------------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| 1St St B&Tc Palos Hills | Palos Hills | 75.0 | 10.0 | 5.0 | 8.0 | 7.0 | <\$100M | 25,326 | 257 | 75.0 | 62.5 |
| Town & Country Bk Quincy | Quincy | 75.0 | 10.0 | 7.0 | 7.0 | 6.0 | <\$100M | 21,681 | 227 | 70.0 | 62.5 |
| Greater Chicago Bk | Bellwood | 75.0 | 10.0 | 7.0 | 7.0 | 6.0 | <\$100M | 21,146 | 192 | 70.0 | 55.0 |
| First Nb | Mulberry Grove | 75.0 | 9.0 | 7.0 | 7.0 | 7.0 | <\$100M | 17,328 | 285 | 75.0 | 70.0 |
| First Robinson Sb Na | Robinson | 75.0 | 7.0 | 9.0 | 6.0 | 8.0 | <\$100M | 16,110 | 315 | 90.0 | 92.5 |
| Community Bk Of Lawndale | Chicago | 75.0 | 10.0 | 8.0 | 6.0 | 6.0 | <\$100M | 15,907 | 195 | 72.5 | 72.5 |
| Holcomb St Bk | Holcomb | 75.0 | 8.0 | 8.0 | 6.0 | 8.0 | <\$100M | 15,576 | 364 | 87.5 | 95.0 |
| Security St Bk Hamilton | Hamilton | 75.0 | 8.0 | 9.0 | 5.0 | 8.0 | <\$100M | 8,305 | 323 | 85.0 | 92.5 |
| Albany B&Tc Na | Chicago | 72.5 | 9.0 | 1.0 | 10.0 | 9.0 | \$100M-500M | 89,497 | 605 | 57.5 | 47.5 |
| Citizens First Nb | Princeton | 72.5 | 7.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 79,853 | 1,015 | 70.0 | 67.5 |
| Cosmopolitan B&T | Chicago | 72.5 | 10.0 | 1.0 | 9.0 | 9.0 | \$100M-500M | 69,790 | 425 | 62.5 | 57.5 |
| Bank Of Lincolnwood | Lincolnwood | 72.5 | 9.0 | 2.0 | 9.0 | 9.0 | \$100M-500M | 56,700 | 523 | 65.0 | 52.5 |
| Palos B&Tc | Palos Heights | 72.5 | 7.0 | 4.0 | 9.0 | 9.0 | \$100M-500M | 46,376 | 475 | 62.5 | 57.5 |
| Continental Cmnty B&Tc | Maywood | 72.5 | 9.0 | 4.0 | 9.0 | 7.0 | \$100M-500M | 42,759 | 269 | 75.0 | 47.5 |
| Illini Bk | Springfield | 72.5 | 8.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 41,664 | 571 | 70.0 | 70.0 |
| Resource Bk Na | Dekalb | 72.5 | 8.0 | 4.0 | 9.0 | 8.0 | \$100M-500M | 36,467 | 380 | 72.5 | 70.0 |
| State Bk Of Jerseyville | Jerseyville | 72.5 | 8.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 34,940 | 483 | 72.5 | 70.0 |
| Marquette Bk Il | Galesburg | 72.5 | 9.0 | 3.0 | 9.0 | 8.0 | \$100M-500M | 34,330 | 423 | 70.0 | 65.0 |
| State Bk Orion | Orion | 72.5 | 8.0 | 4.0 | 8.0 | 9.0 | \$100M-500M | 32,593 | 487 | 77.5 | 72.5 |
| Heritage Bk Central Il | Trivoli | 72.5 | 8.0 | 4.0 | 8.0 | 9.0 | \$100M-500M | 31,615 | 580 | 75.0 | 75.0 |
| Farmers St B&Tc | Jacksonville | 72.5 | 8.0 | 4.0 | 8.0 | 9.0 | \$100M-500M | 28,188 | 658 | 82.5 | 82.5 |
| Community Bk Ravenswood | Chicago | 72.5 | 9.0 | 4.0 | 8.0 | 8.0 | \$100M-500M | 27,842 | 395 | 75.0 | 77.5 |
| Carlinville Nb | Carlinville | 72.5 | 7.0 | 5.0 | 8.0 | 9.0 | \$100M-500M | 25,308 | 569 | 85.0 | 90.0 |
| Bank Of Carbondale | Carbondale | 72.5 | 8.0 | 5.0 | 8.0 | 8.0 | \$100M-500M | 24,278 | 334 | 70.0 | 65.0 |
| National Bk Of Petersburg | Petersburg | 72.5 | 4.0 | 10.0 | 6.0 | 9.0 | \$100M-500M | 15,833 | 635 | 90.0 | 97.5 |
| National Republic Bk Chicago | Chicago | 72.5 | 10.0 | 1.0 | 10.0 | 8.0 | \$100M-500M | 78,136 | 389 | 57.5 | 42.5 |
| Privatebank & Tc | Chicago | 72.5 | 8.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 140,390 | 875 | 60.0 | 47.5 |
| Success Nb | Lincolnshire | 72.5 | 9.0 | 1.0 | 10.0 | 9.0 | \$500M-\$1B | 124,484 | 602 | 60.0 | 62.5 |
| Bank Of Waukegan | Waukegan | 72.5 | 8.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 93,382 | 676 | 62.5 | 55.0 |
| Morton Cmnty Bk | Morton | 72.5 | 6.0 | 3.0 | 10.0 | 10.0 | \$500M-\$1B | 80,213 | 1,199 | 72.5 | 70.0 |
| Crossroads Bk | Effingham | 72.5 | 9.0 | 5.0 | 7.0 | 8.0 | <\$100M | 19,922 | 342 | 72.5 | 70.0 |
| First Bk Bc | Capron | 72.5 | 9.0 | 6.0 | 7.0 | 7.0 | <\$100M | 17,476 | 268 | 70.0 | 65.0 |
| First Crawford St Bk | Robinson | 72.5 | 7.0 | 7.0 | 7.0 | 8.0 | <\$100M | 17,103 | 373 | 70.0 | 67.5 |
| German Amer St Bk | German Valley | 72.5 | 7.0 | 8.0 | 6.0 | 8.0 | <\$100M | 15,717 | 323 | 87.5 | 95.0 |
| Community Tr Bk | Irvington | 72.5 | 9.0 | 8.0 | 6.0 | 6.0 | <\$100M | 12,527 | 227 | 85.0 | 87.5 |
| First B&Tc Murphysboro | Murphysboro | 72.5 | 9.0 | 7.0 | 6.0 | 7.0 | <\$100M | 12,295 | 265 | 85.0 | 87.5 |
| First St Bk Of Pekin | Pekin | 72.5 | 10.0 | 9.0 | 5.0 | 5.0 | <\$100M | 10,845 | 151 | 77.5 | 85.0 |
| State Bk Of Arthur | Arthur | 72.5 | 6.0 | 9.0 | 5.0 | 9.0 | <\$100M | 10,092 | 435 | 85.0 | 92.5 |
| Community St Bk | Galva | 72.5 | 8.0 | 10.0 | 5.0 | 6.0 | <\$100M | 7,410 | 191 | 80.0 | 87.5 |
| First Nb Pana | Pana | 72.5 | 7.0 | 9.0 | 6.0 | 7.0 | <\$100M | 14,155 | 258 | 87.5 | 92.5 |
| Harris Bk Roselle | Roselle | 70.0 | 8.0 | 1.0 | 10.0 | 9.0 | \$100M-500M | 85,361 | 577 | 55.0 | 52.5 |
| Mercantile T&Sb | Quincy | 70.0 | 7.0 | 2.0 | 9.0 | 10.0 | \$100M-500M | 67,952 | 852 | 70.0 | 70.0 |
| First Nb Decatur | Decatur | 70.0 | 7.0 | 2.0 | 9.0 | 10.0 | \$100M-500M | 66,457 | 1,013 | 70.0 | 72.5 |
| National B&Tc Of Sycamore | Sycamore | 70.0 | 7.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 58,846 | 494 | 75.0 | 75.0 |
| Alpine Bk Il | Rockford | 70.0 | 7.0 | 2.0 | 9.0 | 10.0 | \$100M-500M | 58,577 | 826 | 72.5 | 67.5 |

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|-------------------------|---------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| Effingham St Bk | Effingham | 70.0 | 8.0 | 2.0 | 9.0 | 9.0 | \$100M-500M | 44,046 | 614 | 65.0 | 65.0 |
| Nab Bk | Chicago | 70.0 | 9.0 | 4.0 | 9.0 | 6.0 | \$100M-500M | 36,302 | 216 | 55.0 | 30.0 |
| Belvidere Nb&Tc | Belvidere | 70.0 | 6.0 | 5.0 | 8.0 | 9.0 | \$100M-500M | 32,173 | 467 | 70.0 | 75.0 |
| Yorkville Nb | Yorkville | 70.0 | 8.0 | 3.0 | 8.0 | 9.0 | \$100M-500M | 31,996 | 445 | 72.5 | 65.0 |
| First Cap Bk | Peoria | 70.0 | 9.0 | 3.0 | 8.0 | 8.0 | \$100M-500M | 31,503 | 408 | 75.0 | 67.5 |
| Pontiac Nb | Pontiac | 70.0 | 7.0 | 5.0 | 8.0 | 8.0 | \$100M-500M | 30,493 | 404 | 70.0 | 65.0 |
| Community Nb | Metropolis | 70.0 | 9.0 | 3.0 | 8.0 | 8.0 | \$100M-500M | 28,209 | 324 | 70.0 | 60.0 |
| South Pointe Bk | Marion | 70.0 | 9.0 | 3.0 | 8.0 | 8.0 | \$100M-500M | 27,165 | 351 | 72.5 | 67.5 |
| First Nb In Staunton | Staunton | 70.0 | 5.0 | 6.0 | 8.0 | 9.0 | \$100M-500M | 25,275 | 513 | 82.5 | 90.0 |
| First Nb Of Waterloo | Waterloo | 70.0 | 6.0 | 5.0 | 8.0 | 9.0 | \$100M-500M | 25,265 | 514 | 75.0 | 75.0 |
| Bank & Tc | Litchfield | 70.0 | 7.0 | 4.0 | 8.0 | 9.0 | \$100M-500M | 23,854 | 622 | 80.0 | 80.0 |
| First Nb Of Marengo | Marengo | 70.0 | 6.0 | 7.0 | 8.0 | 7.0 | \$100M-500M | 23,133 | 245 | 65.0 | 55.0 |
| City Nb Of Metropolis | Metropolis | 70.0 | 6.0 | 7.0 | 7.0 | 8.0 | \$100M-500M | 17,676 | 306 | 85.0 | 90.0 |
| First Nb Of Joliet | Joliet | 70.0 | 6.0 | 2.0 | 10.0 | 10.0 | \$1B-\$10B | 142,821 | 1,195 | 60.0 | 60.0 |
| Standard B&Tc | Hickory Hills | 70.0 | 7.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 139,502 | 1,073 | 60.0 | 57.5 |
| Central II Bk | Champaign | 70.0 | 7.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 134,873 | 1,003 | 60.0 | 57.5 |
| Associated Bk Chicago | Chicago | 70.0 | 7.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 130,418 | 917 | 60.0 | 52.5 |
| South Holland T&Sb | South Holland | 70.0 | 7.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 95,625 | 1,255 | 67.5 | 65.0 |
| Bankillinois | Champaign | 70.0 | 6.0 | 2.0 | 10.0 | 10.0 | \$500M-\$1B | 79,871 | 734 | 62.5 | 55.0 |
| Jersey St Bk | Jerseyville | 70.0 | 7.0 | 5.0 | 7.0 | 9.0 | <\$100M | 17,505 | 512 | 67.5 | 70.0 |
| Rock River Bk | Oregon | 70.0 | 10.0 | 5.0 | 7.0 | 6.0 | <\$100M | 17,439 | 184 | 70.0 | 55.0 |
| Foxdale Bk | South Elgin | 70.0 | 10.0 | 5.0 | 6.0 | 7.0 | <\$100M | 13,688 | 252 | 70.0 | 60.0 |
| Duquoin St Bk | Duquoin | 70.0 | 7.0 | 9.0 | 6.0 | 6.0 | <\$100M | 11,887 | 202 | 82.5 | 90.0 |
| Schuyler St Bk | Rushville | 70.0 | 9.0 | 10.0 | 6.0 | 3.0 | <\$100M | 11,778 | 99 | 30.0 | 25.0 |
| Bank Of Gibson City | Gibson City | 70.0 | 7.0 | 10.0 | 5.0 | 6.0 | <\$100M | 9,081 | 220 | 85.0 | 90.0 |
| Farmer City St Bk | Farmer City | 70.0 | 5.0 | 10.0 | 5.0 | 8.0 | <\$100M | 8,418 | 315 | 82.5 | 87.5 |
| Pan Amer Bk | Chicago | 70.0 | 10.0 | 10.0 | 5.0 | 3.0 | <\$100M | 7,825 | 103 | 57.5 | 57.5 |
| First Nb Of Gilman | Gilman | 70.0 | 8.0 | 10.0 | 5.0 | 5.0 | <\$100M | 7,176 | 169 | 80.0 | 85.0 |
| Bank Commerce | Downers Grove | 70.0 | 10.0 | 5.0 | 8.0 | 5.0 | <\$100M | 29,461 | 155 | 50.0 | 32.5 |
| Riverton Cmnty Bk | Riverton | 70.0 | 10.0 | 10.0 | 5.0 | 3.0 | <\$100M | 10,046 | 95 | 45.0 | 42.5 |
| United Cmnty Bk | Chatham | 67.5 | 6.0 | 2.0 | 9.0 | 10.0 | \$100M-500M | 50,221 | 721 | 65.0 | 65.0 |
| First Bkr Tc Na | Quincy | 67.5 | 7.0 | 2.0 | 9.0 | 9.0 | \$100M-500M | 48,262 | 500 | 70.0 | 75.0 |
| National Bk Of Commerce | Berkeley | 67.5 | 8.0 | 3.0 | 9.0 | 7.0 | \$100M-500M | 42,076 | 288 | 50.0 | 37.5 |
| East Side B&Tc | Chicago | 67.5 | 7.0 | 2.0 | 9.0 | 9.0 | \$100M-500M | 36,933 | 508 | 57.5 | 60.0 |
| First United Bk | Crete | 67.5 | 8.0 | 2.0 | 9.0 | 8.0 | \$100M-500M | 35,883 | 355 | 55.0 | 47.5 |
| Downers Grove Nb | Downers Grove | 67.5 | 8.0 | 2.0 | 9.0 | 8.0 | \$100M-500M | 35,818 | 312 | 52.5 | 42.5 |
| Bank Of Illinois Na | Mount Vernon | 67.5 | 8.0 | 2.0 | 8.0 | 9.0 | \$100M-500M | 33,311 | 481 | 60.0 | 62.5 |
| First Suburban Nb | Maywood | 67.5 | 8.0 | 4.0 | 8.0 | 7.0 | \$100M-500M | 33,071 | 263 | 67.5 | 52.5 |
| American Ent Bk | Buffalo Grove | 67.5 | 9.0 | 2.0 | 8.0 | 8.0 | \$100M-500M | 30,845 | 317 | 55.0 | 47.5 |
| Liberty Bk | Alton | 67.5 | 8.0 | 3.0 | 8.0 | 8.0 | \$100M-500M | 24,383 | 342 | 67.5 | 67.5 |
| First Nb Danville | Danville | 67.5 | 7.0 | 4.0 | 8.0 | 8.0 | \$100M-500M | 24,351 | 304 | 67.5 | 62.5 |
| First Nb Of Vandalia | Vandalia | 67.5 | 6.0 | 4.0 | 7.0 | 10.0 | \$100M-500M | 19,612 | 712 | 75.0 | 75.0 |
| Farmers St Bk | Pittsfield | 67.5 | 5.0 | 8.0 | 6.0 | 8.0 | \$100M-500M | 15,717 | 383 | 85.0 | 92.5 |
| Peoples B&T | Pana | 67.5 | 4.0 | 10.0 | 6.0 | 7.0 | \$100M-500M | 11,343 | 284 | 80.0 | 90.0 |
| Amcore Bk Na | Rockford | 67.5 | 5.0 | 2.0 | 10.0 | 10.0 | \$1B-\$10B | 598,228 | 6,869 | 65.0 | 65.0 |

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------------|-----------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| Parkway B&Tc | Harwood Heights | 67.5 | 6.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 156,042 | 960 | 57.5 | 50.0 |
| Midwest B&Tc | Elmwood Park | 67.5 | 6.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 96,016 | 867 | 65.0 | 62.5 |
| Banterra Bk | Marion | 67.5 | 6.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 91,567 | 2,471 | 72.5 | 77.5 |
| Riverside Cmnty Bk | Rockford | 67.5 | 9.0 | 4.0 | 8.0 | 6.0 | <\$100M | 25,106 | 215 | 42.5 | 35.0 |
| Anchor Bk | Third Lake | 67.5 | 10.0 | 5.0 | 8.0 | 4.0 | <\$100M | 23,246 | 126 | 50.0 | 27.5 |
| Community Bks Shelby Cty | Cowden | 67.5 | 10.0 | 5.0 | 7.0 | 5.0 | <\$100M | 18,063 | 168 | 40.0 | 45.0 |
| United Cmnty Bk | Oakwood | 67.5 | 10.0 | 4.0 | 7.0 | 6.0 | <\$100M | 17,720 | 184 | 60.0 | 52.5 |
| Community Bk | Hoopeston | 67.5 | 9.0 | 3.0 | 7.0 | 8.0 | <\$100M | 17,644 | 366 | 80.0 | 87.5 |
| Farmers & Merchants St Bk | Virden | 67.5 | 8.0 | 6.0 | 6.0 | 7.0 | <\$100M | 14,044 | 240 | 80.0 | 85.0 |
| La Salle St Bk | La Salle | 67.5 | 6.0 | 10.0 | 6.0 | 5.0 | <\$100M | 13,335 | 149 | 80.0 | 87.5 |
| Gifford St Bk | Gifford | 67.5 | 5.0 | 8.0 | 5.0 | 9.0 | <\$100M | 7,068 | 633 | 85.0 | 90.0 |
| Granville Nb | Granville | 67.5 | 8.0 | 8.0 | 5.0 | 6.0 | <\$100M | 6,971 | 193 | 77.5 | 85.0 |
| Bank Of Calhoun County | Hardin | 67.5 | 5.0 | 10.0 | 5.0 | 7.0 | <\$100M | 9,274 | 240 | 82.5 | 90.0 |
| Citizens Bk Edinburg | Edinburg | 67.5 | 10.0 | 10.0 | 4.0 | 3.0 | <\$100M | 6,689 | 81 | 52.5 | 32.5 |
| Midwest Bk | Hinsdale | 65.0 | 8.0 | 1.0 | 9.0 | 8.0 | \$100M-500M | 62,888 | 346 | 45.0 | 40.0 |
| State Bk The Lakes | Antioch | 65.0 | 5.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 46,072 | 510 | 60.0 | 57.5 |
| Brickyard Bk | Lincolnwood | 65.0 | 9.0 | 2.0 | 9.0 | 6.0 | \$100M-500M | 41,797 | 200 | 50.0 | 20.0 |
| Interstate Bk | Oak Forest | 65.0 | 9.0 | 3.0 | 8.0 | 6.0 | \$100M-500M | 33,242 | 202 | 50.0 | 25.0 |
| Unionbank West | Macomb | 65.0 | 7.0 | 2.0 | 8.0 | 9.0 | \$100M-500M | 29,705 | 461 | 65.0 | 67.5 |
| National Bk | Hillsboro | 65.0 | 5.0 | 4.0 | 8.0 | 9.0 | \$100M-500M | 27,778 | 656 | 77.5 | 77.5 |
| Chicago Cmnty Bk | Chicago | 65.0 | 9.0 | 5.0 | 8.0 | 4.0 | \$100M-500M | 24,422 | 128 | 40.0 | 25.0 |
| Alpha Cmnty Bk | Toluca | 65.0 | 6.0 | 6.0 | 7.0 | 7.0 | \$100M-500M | 23,038 | 248 | 50.0 | 47.5 |
| Citizens St Bk | Lena | 65.0 | 7.0 | 5.0 | 7.0 | 7.0 | \$100M-500M | 19,026 | 286 | 55.0 | 62.5 |
| First Nb Of Carmi | Carmi | 65.0 | 7.0 | 4.0 | 7.0 | 8.0 | \$100M-500M | 17,783 | 408 | 72.5 | 75.0 |
| Shelby Cty St Bk | Shelbyville | 65.0 | 6.0 | 6.0 | 7.0 | 7.0 | \$100M-500M | 17,643 | 285 | 85.0 | 90.0 |
| Central T&Sb Geneseo | Geneseo | 65.0 | 2.0 | 10.0 | 6.0 | 8.0 | \$100M-500M | 15,630 | 305 | 60.0 | 60.0 |
| Park Ridge Cmnty Bk | Park Ridge | 65.0 | 5.0 | 10.0 | 6.0 | 5.0 | \$100M-500M | 15,574 | 143 | 42.5 | 30.0 |
| Spring Valley City Bk | Spring Valley | 65.0 | 4.0 | 8.0 | 6.0 | 8.0 | \$100M-500M | 13,900 | 307 | 77.5 | 87.5 |
| Apple River St Bk | Apple River | 65.0 | 4.0 | 8.0 | 6.0 | 8.0 | \$100M-500M | 11,917 | 303 | 77.5 | 85.0 |
| First Midwest Bk Na | Buffalo Grove | 65.0 | 5.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 721,655 | 8,052 | 62.5 | 60.0 |
| Marquette Nb | Chicago | 65.0 | 4.0 | 2.0 | 10.0 | 10.0 | \$1B-\$10B | 113,454 | 1,190 | 60.0 | 60.0 |
| Busey Bk | Urbana | 65.0 | 5.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 131,334 | 960 | 57.5 | 57.5 |
| Commerce Bk Na | Peoria | 65.0 | 5.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 113,288 | 1,270 | 57.5 | 60.0 |
| South Shore Bk Chicago | Chicago | 65.0 | 4.0 | 2.0 | 10.0 | 10.0 | \$500M-\$1B | 102,843 | 700 | 57.5 | 47.5 |
| Nlsb | New Lenox | 65.0 | 4.0 | 3.0 | 10.0 | 9.0 | \$500M-\$1B | 81,222 | 583 | 65.0 | 57.5 |
| Bank Of Joliet | Joliet | 65.0 | 10.0 | 4.0 | 8.0 | 4.0 | <\$100M | 24,332 | 119 | 40.0 | 32.5 |
| Cmnty Bk Oak Park River Fore | Oak Park | 65.0 | 10.0 | 3.0 | 8.0 | 5.0 | <\$100M | 23,661 | 175 | 50.0 | 40.0 |
| Community Bk Elmhurst | Elmhurst | 65.0 | 9.0 | 4.0 | 7.0 | 6.0 | <\$100M | 22,127 | 215 | 62.5 | 55.0 |
| Hawthorn Bk | Mundelein | 65.0 | 10.0 | 4.0 | 7.0 | 5.0 | <\$100M | 22,002 | 162 | 62.5 | 35.0 |
| Heritage Bk Of Schaumburg | Schaumburg | 65.0 | 9.0 | 5.0 | 7.0 | 5.0 | <\$100M | 19,205 | 174 | 60.0 | 35.0 |
| Illinois Cmnty Bk | Effingham | 65.0 | 9.0 | 4.0 | 7.0 | 6.0 | <\$100M | 17,831 | 224 | 60.0 | 55.0 |
| Bank Bourbonnais | Bourbonnais | 65.0 | 10.0 | 4.0 | 7.0 | 5.0 | <\$100M | 17,734 | 158 | 67.5 | 55.0 |
| First Nb Of Raymond | Raymond | 65.0 | 7.0 | 3.0 | 6.0 | 10.0 | <\$100M | 16,122 | 719 | 85.0 | 87.5 |
| Byron Bk | Byron | 65.0 | 7.0 | 7.0 | 6.0 | 6.0 | <\$100M | 14,416 | 212 | 57.5 | 52.5 |
| Farmers St Bk Western Il | Alpha | 65.0 | 4.0 | 8.0 | 5.0 | 9.0 | <\$100M | 11,117 | 502 | 82.5 | 92.5 |

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|----------------------------|--------------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| First Farmers St Bk Minier | Minier | 65.0 | 6.0 | 10.0 | 5.0 | 5.0 | <\$100M | 10,344 | 166 | 50.0 | 52.5 |
| First Nb In Newton | Newton | 65.0 | 9.0 | 5.0 | 5.0 | 7.0 | <\$100M | 9,530 | 277 | 52.5 | 60.0 |
| Greenup Nb | Greenup | 65.0 | 7.0 | 9.0 | 5.0 | 5.0 | <\$100M | 8,558 | 150 | 75.0 | 85.0 |
| Citizens St Bk Milford | Milford | 65.0 | 8.0 | 9.0 | 4.0 | 5.0 | <\$100M | 6,511 | 166 | 52.5 | 60.0 |
| Ayars St Bk | Moweaqua | 65.0 | 6.0 | 10.0 | 3.0 | 7.0 | <\$100M | 3,658 | 284 | 77.5 | 82.5 |
| North Bk | Chicago | 65.0 | 9.0 | 4.0 | 7.0 | 6.0 | <\$100M | 22,451 | 223 | 62.5 | 50.0 |
| Casey Nb | Casey | 65.0 | 5.0 | 7.0 | 5.0 | 9.0 | <\$100M | 8,501 | 490 | 77.5 | 85.0 |
| Poplar Grove St Bk | Poplar Grove | 65.0 | 8.0 | 9.0 | 5.0 | 4.0 | <\$100M | 8,477 | 127 | 50.0 | 50.0 |
| Goodfield St Bk | Goodfield | 65.0 | 7.0 | 10.0 | 3.0 | 6.0 | <\$100M | 4,300 | 193 | 72.5 | 82.5 |
| Suburban B&Tc | Elmhurst | 62.5 | 5.0 | 1.0 | 9.0 | 10.0 | \$100M-500M | 62,914 | 811 | 57.5 | 52.5 |
| First Nb Morton Grove | Morton Grove | 62.5 | 7.0 | 1.0 | 9.0 | 8.0 | \$100M-500M | 51,858 | 380 | 52.5 | 35.0 |
| Midwest Bk Mchenry Cty | Union | 62.5 | 6.0 | 2.0 | 9.0 | 8.0 | \$100M-500M | 39,774 | 376 | 55.0 | 55.0 |
| Harris Bk Libertyville | Libertyville | 62.5 | 6.0 | 2.0 | 9.0 | 8.0 | \$100M-500M | 39,052 | 330 | 45.0 | 42.5 |
| Northside Cmnty Bk | Gurnee | 62.5 | 9.0 | 1.0 | 9.0 | 6.0 | \$100M-500M | 38,695 | 211 | 42.5 | 32.5 |
| First Nb Elmhurst | Elmhurst | 62.5 | 8.0 | 2.0 | 9.0 | 6.0 | \$100M-500M | 35,517 | 204 | 37.5 | 27.5 |
| Herget Nb Of Pekin | Pekin | 62.5 | 6.0 | 4.0 | 8.0 | 7.0 | \$100M-500M | 30,062 | 228 | 40.0 | 35.0 |
| Midamerica Nb | Canton | 62.5 | 5.0 | 3.0 | 8.0 | 9.0 | \$100M-500M | 28,876 | 432 | 62.5 | 65.0 |
| Citizens Nb Paris | Paris | 62.5 | 6.0 | 4.0 | 8.0 | 7.0 | \$100M-500M | 27,173 | 287 | 50.0 | 55.0 |
| Villa Park T&Sb | Villa Park | 62.5 | 4.0 | 7.0 | 7.0 | 7.0 | \$100M-500M | 20,944 | 292 | 50.0 | 57.5 |
| First Nb In Olney | Olney | 62.5 | 5.0 | 4.0 | 7.0 | 9.0 | \$100M-500M | 20,842 | 600 | 72.5 | 75.0 |
| Lakeland Cmnty Bk | Round Lake Heights | 62.5 | 7.0 | 4.0 | 7.0 | 7.0 | \$100M-500M | 20,154 | 278 | 72.5 | 62.5 |
| Citizens Nb | Macomb | 62.5 | 3.0 | 7.0 | 7.0 | 8.0 | \$100M-500M | 19,144 | 311 | 57.5 | 60.0 |
| First Nb Of Dieterich | Dieterich | 62.5 | 7.0 | 3.0 | 7.0 | 8.0 | \$100M-500M | 17,253 | 304 | 75.0 | 75.0 |
| First Collinsville Bk | Collinsville | 62.5 | 2.0 | 10.0 | 6.0 | 7.0 | \$100M-500M | 15,204 | 272 | 75.0 | 87.5 |
| Farmers St Bk Somonauk | Somonauk | 62.5 | 5.0 | 7.0 | 6.0 | 7.0 | \$100M-500M | 14,692 | 286 | 80.0 | 85.0 |
| Bradford Nb | Greenville | 62.5 | 3.0 | 9.0 | 5.0 | 8.0 | \$100M-500M | 11,224 | 351 | 75.0 | 87.5 |
| Broadway Bk | Chicago | 62.5 | 9.0 | 1.0 | 9.0 | 6.0 | \$100M-500M | 48,858 | 194 | 37.5 | 27.5 |
| Old Nb | Lawrenceville | 62.5 | 4.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 828,546 | 11,202 | 62.5 | 65.0 |
| Cole Taylor Bk | Chicago | 62.5 | 4.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 268,300 | 2,747 | 57.5 | 55.0 |
| Mid City Nb Of Chicago | Chicago | 62.5 | 4.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 99,441 | 743 | 55.0 | 50.0 |
| Harris Bk Palatine Na | Palatine | 62.5 | 5.0 | 2.0 | 9.0 | 9.0 | \$500M-\$1B | 63,112 | 443 | 47.5 | 42.5 |
| Illinois Nb | Springfield | 62.5 | 9.0 | 3.0 | 7.0 | 6.0 | <\$100M | 21,938 | 219 | 55.0 | 47.5 |
| First Nb Of Dwight | Dwight | 62.5 | 9.0 | 3.0 | 7.0 | 6.0 | <\$100M | 20,434 | 211 | 52.5 | 50.0 |
| First II Nb | Savanna | 62.5 | 9.0 | 2.0 | 7.0 | 7.0 | <\$100M | 19,636 | 292 | 75.0 | 70.0 |
| First Cmnty Bk | Elgin | 62.5 | 9.0 | 3.0 | 7.0 | 6.0 | <\$100M | 18,699 | 202 | 52.5 | 42.5 |
| Midwest Bk Of Freeport | Freeport | 62.5 | 9.0 | 4.0 | 7.0 | 5.0 | <\$100M | 18,431 | 161 | 50.0 | 30.0 |
| Cornerstone B&T | Carrollton | 62.5 | 7.0 | 5.0 | 6.0 | 7.0 | <\$100M | 16,211 | 251 | 60.0 | 60.0 |
| First Cmnty St Bk | Staunton | 62.5 | 10.0 | 6.0 | 6.0 | 3.0 | <\$100M | 16,139 | 103 | 27.5 | 27.5 |
| Bank | Charleston | 62.5 | 8.0 | 4.0 | 6.0 | 7.0 | <\$100M | 15,339 | 288 | 70.0 | 62.5 |
| Farmers St Bk Of Hoffman | Hoffman | 62.5 | 6.0 | 5.0 | 6.0 | 8.0 | <\$100M | 13,940 | 310 | 75.0 | 75.0 |
| First Nb Sullivan | Sullivan | 62.5 | 9.0 | 5.0 | 6.0 | 5.0 | <\$100M | 13,849 | 183 | 55.0 | 55.0 |
| First Nb In Tremont | Tremont | 62.5 | 9.0 | 4.0 | 6.0 | 6.0 | <\$100M | 11,724 | 189 | 60.0 | 57.5 |
| Savanna St Bk | Savanna | 62.5 | 10.0 | 5.0 | 6.0 | 4.0 | <\$100M | 11,593 | 119 | 50.0 | 40.0 |
| Bank Of Palatine | Palatine | 62.5 | 7.0 | 10.0 | 5.0 | 3.0 | <\$100M | 9,705 | 95 | 52.5 | 30.0 |
| Illini St Bk | Oglesby | 62.5 | 6.0 | 6.0 | 5.0 | 8.0 | <\$100M | 9,391 | 314 | 80.0 | 87.5 |

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------------|-------------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| Durand St Bk | Durand | 62.5 | 6.0 | 8.0 | 5.0 | 6.0 | <\$100M | 9,009 | 206 | 77.5 | 87.5 |
| Marine Tc Carthage | Carthage | 62.5 | 5.0 | 8.0 | 5.0 | 7.0 | <\$100M | 8,981 | 249 | 75.0 | 82.5 |
| Stewardson Nb | Stewardson | 62.5 | 9.0 | 7.0 | 5.0 | 4.0 | <\$100M | 8,718 | 135 | 60.0 | 50.0 |
| Bank Of Montgomery | Montgomery | 62.5 | 8.0 | 9.0 | 4.0 | 4.0 | <\$100M | 6,533 | 115 | 55.0 | 45.0 |
| Kent Bk | Kent | 62.5 | 6.0 | 10.0 | 4.0 | 5.0 | <\$100M | 6,430 | 172 | 75.0 | 82.5 |
| State Bk Of Lima | Lima | 62.5 | 9.0 | 8.0 | 4.0 | 4.0 | <\$100M | 5,505 | 119 | 70.0 | 77.5 |
| State Bk Augusta | Augusta | 62.5 | 8.0 | 10.0 | 3.0 | 4.0 | <\$100M | 4,927 | 117 | 60.0 | 42.5 |
| Community Bk Galesburg | Galesburg | 62.5 | 7.0 | 10.0 | 4.0 | 4.0 | <\$100M | 6,696 | 113 | 57.5 | 40.0 |
| First St Bk Of Beecher Cy | Beecher City | 62.5 | 8.0 | 8.0 | 4.0 | 5.0 | <\$100M | 6,424 | 171 | 75.0 | 80.0 |
| Northway St Bk | Grayslake | 62.5 | 10.0 | 10.0 | 4.0 | 1.0 | <\$100M | 5,791 | 32 | 25.0 | 20.0 |
| American Nb&Tc Chicago | Chicago | 62.5 | 4.0 | 1.0 | 10.0 | 10.0 | >\$10B | 1,299,809 | 5,807 | 55.0 | 55.0 |
| Mid Town B&Tc Chicago | Chicago | 60.0 | 5.0 | 3.0 | 9.0 | 7.0 | \$100M-500M | 39,610 | 261 | 45.0 | 32.5 |
| First Nb | Chicago Heights | 60.0 | 6.0 | 1.0 | 9.0 | 8.0 | \$100M-500M | 39,501 | 329 | 45.0 | 50.0 |
| First Nb II | Lansing | 60.0 | 5.0 | 2.0 | 9.0 | 8.0 | \$100M-500M | 37,967 | 376 | 52.5 | 52.5 |
| Blackhawk St Bk | Milan | 60.0 | 4.0 | 2.0 | 9.0 | 9.0 | \$100M-500M | 35,249 | 510 | 60.0 | 60.0 |
| Soy Cap B&Tc | Decatur | 60.0 | 5.0 | 4.0 | 8.0 | 7.0 | \$100M-500M | 30,367 | 262 | 65.0 | 75.0 |
| Americaunited B&Tc Usa | Schaumburg | 60.0 | 8.0 | 1.0 | 8.0 | 7.0 | \$100M-500M | 27,885 | 266 | 37.5 | 30.0 |
| Bank Of Northern II Na | Waukegan | 60.0 | 5.0 | 3.0 | 8.0 | 8.0 | \$100M-500M | 27,525 | 301 | 47.5 | 45.0 |
| Harris Bk Elk Grove Na | Elk Grove Village | 60.0 | 7.0 | 3.0 | 8.0 | 6.0 | \$100M-500M | 26,303 | 208 | 45.0 | 30.0 |
| First St Bk | Mendota | 60.0 | 5.0 | 2.0 | 8.0 | 9.0 | \$100M-500M | 24,923 | 425 | 60.0 | 62.5 |
| Kane Cty Bk | Elburn | 60.0 | 6.0 | 2.0 | 8.0 | 8.0 | \$100M-500M | 24,488 | 297 | 62.5 | 52.5 |
| Amerimark Bk | Villa Park | 60.0 | 8.0 | 3.0 | 7.0 | 6.0 | \$100M-500M | 22,093 | 217 | 55.0 | 45.0 |
| State Bk II | West Chicago | 60.0 | 6.0 | 5.0 | 7.0 | 6.0 | \$100M-500M | 18,571 | 212 | 47.5 | 50.0 |
| Harvard St Bk | Harvard | 60.0 | 6.0 | 4.0 | 7.0 | 7.0 | \$100M-500M | 17,546 | 271 | 60.0 | 60.0 |
| South Central B&Tc Of Chicag | Chicago | 60.0 | 5.0 | 6.0 | 7.0 | 6.0 | \$100M-500M | 16,494 | 211 | 60.0 | 42.5 |
| First Nb Of Steeleville | Steeleville | 60.0 | 5.0 | 6.0 | 6.0 | 7.0 | \$100M-500M | 14,642 | 297 | 77.5 | 82.5 |
| First Amer Bk | Carpentersville | 60.0 | 3.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 213,487 | 1,357 | 55.0 | 55.0 |
| Harris Bk Barrington Na | Barrington | 60.0 | 3.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 86,347 | 812 | 55.0 | 52.5 |
| State Bk Countryside | Countryside | 60.0 | 4.0 | 2.0 | 9.0 | 9.0 | \$500M-\$1B | 65,346 | 587 | 55.0 | 52.5 |
| Mutual Bk | Harvey | 60.0 | 10.0 | 3.0 | 7.0 | 4.0 | <\$100M | 18,183 | 141 | 55.0 | 37.5 |
| Corn Belt B&Tc | Pittsfield | 60.0 | 7.0 | 3.0 | 7.0 | 7.0 | <\$100M | 17,821 | 244 | 55.0 | 57.5 |
| 1St Eqt Bk | Skokie | 60.0 | 9.0 | 5.0 | 7.0 | 3.0 | <\$100M | 17,120 | 105 | 52.5 | 30.0 |
| Village B&Tc Arlington Hgts | Prospect Heights | 60.0 | 9.0 | 4.0 | 6.0 | 5.0 | <\$100M | 15,420 | 155 | 52.5 | 40.0 |
| Village B&T | North Barrington | 60.0 | 9.0 | 4.0 | 6.0 | 5.0 | <\$100M | 15,038 | 150 | 47.5 | 45.0 |
| Palmer St Bk | Taylorville | 60.0 | 9.0 | 5.0 | 6.0 | 4.0 | <\$100M | 12,632 | 127 | 65.0 | 67.5 |
| Buena Vista Nb Of Chester | Chester | 60.0 | 5.0 | 6.0 | 6.0 | 7.0 | <\$100M | 12,488 | 260 | 72.5 | 75.0 |
| Flora B&Tc | Flora | 60.0 | 8.0 | 5.0 | 5.0 | 6.0 | <\$100M | 10,220 | 221 | 65.0 | 67.5 |
| First Nb Of Ogden | Ogden | 60.0 | 6.0 | 9.0 | 5.0 | 4.0 | <\$100M | 8,812 | 133 | 50.0 | 42.5 |
| Mazon St Bk | Mazon | 60.0 | 5.0 | 9.0 | 5.0 | 5.0 | <\$100M | 8,526 | 170 | 77.5 | 82.5 |
| Pleasant Plains St Bk | Pleasant Plains | 60.0 | 6.0 | 6.0 | 5.0 | 7.0 | <\$100M | 8,175 | 252 | 72.5 | 82.5 |
| Longview St Bk | Longview | 60.0 | 8.0 | 7.0 | 4.0 | 5.0 | <\$100M | 6,641 | 167 | 75.0 | 80.0 |
| Central St Bk | Clayton | 60.0 | 5.0 | 6.0 | 4.0 | 9.0 | <\$100M | 6,230 | 507 | 72.5 | 85.0 |
| First Nb Georgetown | Georgetown | 60.0 | 8.0 | 8.0 | 4.0 | 4.0 | <\$100M | 6,188 | 119 | 60.0 | 67.5 |
| State Bk Winslow-Warren | Winslow | 60.0 | 8.0 | 8.0 | 4.0 | 4.0 | <\$100M | 6,181 | 109 | 47.5 | 47.5 |
| First St Bk Campbell HI | Campbell Hill | 60.0 | 6.0 | 9.0 | 3.0 | 6.0 | <\$100M | 5,050 | 205 | 72.5 | 80.0 |

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------------|-------------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| National City Bk Mi/I | Bannockburn | 60.0 | 3.0 | 1.0 | 10.0 | 10.0 | >\$10B | 1,805,165 | 18,928 | 57.5 | 57.5 |
| Harris Bk Glencoe-Northbrk N | Glencoe | 57.5 | 5.0 | 1.0 | 9.0 | 8.0 | \$100M-500M | 55,918 | 365 | 45.0 | 40.0 |
| Plainsbank II Na | Des Plaines | 57.5 | 7.0 | 1.0 | 9.0 | 6.0 | \$100M-500M | 46,221 | 227 | 30.0 | 15.0 |
| Wells Fargo Bk II Na | Galesburg | 57.5 | 3.0 | 2.0 | 9.0 | 9.0 | \$100M-500M | 36,654 | 502 | 62.5 | 67.5 |
| Harris Bk Arlington-Meadows | Rolling Meadows | 57.5 | 5.0 | 2.0 | 8.0 | 8.0 | \$100M-500M | 32,274 | 318 | 45.0 | 50.0 |
| First B&T | Evanston | 57.5 | 5.0 | 4.0 | 8.0 | 6.0 | \$100M-500M | 29,311 | 191 | 42.5 | 35.0 |
| Greatbank A Na | Evanston | 57.5 | 8.0 | 2.0 | 8.0 | 5.0 | \$100M-500M | 28,124 | 156 | 40.0 | 22.5 |
| Stillman Bancorp Na | Stillman Valley | 57.5 | 4.0 | 3.0 | 8.0 | 8.0 | \$100M-500M | 26,755 | 422 | 55.0 | 62.5 |
| State Bk Of Lincoln | Lincoln | 57.5 | 6.0 | 2.0 | 7.0 | 8.0 | \$100M-500M | 22,303 | 374 | 60.0 | 57.5 |
| Southeast Nb Moline | Moline | 57.5 | 6.0 | 3.0 | 7.0 | 7.0 | \$100M-500M | 19,675 | 255 | 60.0 | 60.0 |
| Capstone Bk Na | Watseka | 57.5 | 5.0 | 3.0 | 7.0 | 8.0 | \$100M-500M | 19,508 | 362 | 65.0 | 70.0 |
| Illinois One Bk Na | Shawneetown | 57.5 | 6.0 | 3.0 | 7.0 | 7.0 | \$100M-500M | 19,467 | 239 | 65.0 | 62.5 |
| Marquette Bk Morrison | Morrison | 57.5 | 4.0 | 5.0 | 6.0 | 8.0 | \$100M-500M | 13,253 | 309 | 62.5 | 62.5 |
| State Bk Toulon | Toulon | 57.5 | 3.0 | 8.0 | 5.0 | 7.0 | \$100M-500M | 9,797 | 251 | 72.5 | 85.0 |
| Farmers Nb Prophetstown | Prophetstown | 57.5 | 1.0 | 10.0 | 5.0 | 7.0 | \$100M-500M | 9,202 | 254 | 50.0 | 55.0 |
| Bank One II Na | Springfield | 57.5 | 2.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 274,332 | 3,107 | 55.0 | 55.0 |
| First St Bk Round Lake | Round Lake | 57.5 | 8.0 | 3.0 | 7.0 | 5.0 | <\$100M | 18,913 | 162 | 47.5 | 42.5 |
| John Warner Bk | Clinton | 57.5 | 8.0 | 3.0 | 6.0 | 6.0 | <\$100M | 15,841 | 225 | 45.0 | 47.5 |
| First Nb Taylorville | Taylorville | 57.5 | 6.0 | 4.0 | 6.0 | 7.0 | <\$100M | 14,176 | 261 | 62.5 | 57.5 |
| First Cmnty B&Tc | Beecher | 57.5 | 7.0 | 5.0 | 6.0 | 5.0 | <\$100M | 13,087 | 181 | 47.5 | 42.5 |
| Heritage Nb | Lawrenceville | 57.5 | 8.0 | 5.0 | 5.0 | 5.0 | <\$100M | 10,992 | 174 | 55.0 | 52.5 |
| State Bk Annawan | Annawan | 57.5 | 10.0 | 5.0 | 5.0 | 3.0 | <\$100M | 10,683 | 108 | 55.0 | 37.5 |
| State Bk Auburn | Auburn | 57.5 | 4.0 | 8.0 | 5.0 | 6.0 | <\$100M | 9,703 | 208 | 35.0 | 42.5 |
| State Bk Davis | Davis | 57.5 | 7.0 | 6.0 | 5.0 | 5.0 | <\$100M | 9,075 | 163 | 45.0 | 52.5 |
| Marquette Bk Fulton | Fulton | 57.5 | 5.0 | 8.0 | 5.0 | 5.0 | <\$100M | 8,893 | 153 | 55.0 | 45.0 |
| First Nb Of Litchfield | Litchfield | 57.5 | 5.0 | 7.0 | 5.0 | 6.0 | <\$100M | 8,681 | 187 | 70.0 | 80.0 |
| Bartonville Bk | Bartonville | 57.5 | 4.0 | 8.0 | 5.0 | 6.0 | <\$100M | 7,342 | 216 | 70.0 | 82.5 |
| State Bk Of Whittington | Benton | 57.5 | 5.0 | 6.0 | 4.0 | 8.0 | <\$100M | 6,872 | 302 | 75.0 | 82.5 |
| Farmers St B&Tc | Mount Sterling | 57.5 | 5.0 | 8.0 | 4.0 | 6.0 | <\$100M | 6,806 | 199 | 75.0 | 82.5 |
| State Bk Bement | Bement | 57.5 | 6.0 | 8.0 | 4.0 | 5.0 | <\$100M | 6,651 | 165 | 72.5 | 80.0 |
| Citizens First St Bk Of Waln | Walnut | 57.5 | 8.0 | 8.0 | 4.0 | 3.0 | <\$100M | 6,127 | 103 | 50.0 | 47.5 |
| 1St Cmnty Bk | Sherrard | 57.5 | 7.0 | 7.0 | 4.0 | 5.0 | <\$100M | 5,930 | 147 | 55.0 | 52.5 |
| Citizens B&Tc Chicago | Chicago | 57.5 | 8.0 | 10.0 | 4.0 | 1.0 | <\$100M | 5,478 | 18 | 10.0 | 10.0 |
| Bank Yates City | Yates City | 57.5 | 6.0 | 7.0 | 4.0 | 6.0 | <\$100M | 5,240 | 221 | 72.5 | 80.0 |
| Princeville St Bk | Princeville | 57.5 | 6.0 | 9.0 | 4.0 | 4.0 | <\$100M | 5,196 | 110 | 55.0 | 47.5 |
| First St Bk Atwood | Atwood | 57.5 | 7.0 | 8.0 | 3.0 | 5.0 | <\$100M | 4,594 | 150 | 70.0 | 77.5 |
| Hebron St Bk | Hebron | 57.5 | 7.0 | 10.0 | 3.0 | 3.0 | <\$100M | 4,507 | 77 | 67.5 | 72.5 |
| State Bk Of Blue Mound | Blue Mound | 57.5 | 9.0 | 7.0 | 3.0 | 4.0 | <\$100M | 4,355 | 127 | 65.0 | 72.5 |
| State Bk Ashland | Ashland | 57.5 | 3.0 | 10.0 | 3.0 | 7.0 | <\$100M | 3,972 | 227 | 67.5 | 77.5 |
| Town & Cntry Bk | Buffalo | 57.5 | 3.0 | 8.0 | 2.0 | 10.0 | <\$100M | 2,528 | 1,194 | 67.5 | 77.5 |
| Bank Of Quincy | Quincy | 57.5 | 10.0 | 10.0 | 2.0 | 1.0 | <\$100M | 2,303 | 31 | 57.5 | 62.5 |
| Illinois St Bk Lake Hills | Lake In The Hills | 57.5 | 10.0 | 4.0 | 5.0 | 4.0 | <\$100M | 10,914 | 122 | 52.5 | 47.5 |
| Colchester St Bk | Colchester | 57.5 | 8.0 | 6.0 | 4.0 | 5.0 | <\$100M | 5,222 | 174 | 65.0 | 67.5 |
| Harris Bk Winnetka Na | Winnetka | 55.0 | 4.0 | 1.0 | 9.0 | 8.0 | \$100M-500M | 40,315 | 301 | 40.0 | 30.0 |
| Heritage Comm Bk | Glenwood | 55.0 | 5.0 | 3.0 | 8.0 | 6.0 | \$100M-500M | 27,611 | 220 | 40.0 | 22.5 |

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in | Number or | Total Score | Total Score |
|--------------------------|---------------|---------------------------------------|--------|---------|---------|--------|---------------|------------|-----------|-------------|-------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | SBL | SBL | (<\$250K) | (<\$100K) |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| First Eagle Nb | Hanover Park | 55.0 | 6.0 | 2.0 | 8.0 | 6.0 | \$100M-500M | 27,041 | 188 | 42.5 | 32.5 |
| Harris Bk Woodstock | Woodstock | 55.0 | 4.0 | 3.0 | 8.0 | 7.0 | \$100M-500M | 25,639 | 238 | 45.0 | 35.0 |
| Bank Of Il In Normal | Normal | 55.0 | 7.0 | 1.0 | 7.0 | 7.0 | \$100M-500M | 19,954 | 273 | 52.5 | 52.5 |
| Fairfield Nb | Fairfield | 55.0 | 3.0 | 4.0 | 7.0 | 8.0 | \$100M-500M | 17,621 | 382 | 55.0 | 60.0 |
| First County Bk | New Baden | 55.0 | 3.0 | 7.0 | 6.0 | 6.0 | \$100M-500M | 16,051 | 219 | 70.0 | 82.5 |
| Bank Of Marion | Marion | 55.0 | 3.0 | 7.0 | 6.0 | 6.0 | \$100M-500M | 13,279 | 204 | 57.5 | 65.0 |
| Municipal T&Sb | Bourbonnais | 55.0 | 4.0 | 3.0 | 8.0 | 7.0 | \$100M-500M | 26,414 | 253 | 47.5 | 42.5 |
| Oak Brook Bk | Oak Brook | 55.0 | 1.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 74,539 | 924 | 52.5 | 52.5 |
| Cib Bk | Hillside | 55.0 | 3.0 | 1.0 | 10.0 | 8.0 | \$500M-\$1B | 87,848 | 360 | 42.5 | 32.5 |
| Harris Bk Hinsdale Na | Hinsdale | 55.0 | 4.0 | 1.0 | 9.0 | 8.0 | \$500M-\$1B | 57,271 | 397 | 47.5 | 40.0 |
| Bank Herscher | Herscher | 55.0 | 7.0 | 3.0 | 6.0 | 6.0 | <\$100M | 14,972 | 213 | 72.5 | 80.0 |
| Tuscola Nb | Tuscola | 55.0 | 6.0 | 3.0 | 6.0 | 7.0 | <\$100M | 13,348 | 263 | 55.0 | 57.5 |
| Marquette Bk Monmouth | Monmouth | 55.0 | 5.0 | 4.0 | 6.0 | 7.0 | <\$100M | 12,932 | 252 | 57.5 | 52.5 |
| First Tr Bk Shelbyville | Shelbyville | 55.0 | 5.0 | 4.0 | 5.0 | 8.0 | <\$100M | 9,395 | 297 | 70.0 | 67.5 |
| First Nb Of Grant Park | Grant Park | 55.0 | 4.0 | 8.0 | 5.0 | 5.0 | <\$100M | 8,493 | 145 | 55.0 | 45.0 |
| Williamsville St B&Tr | Williamsville | 55.0 | 4.0 | 7.0 | 5.0 | 6.0 | <\$100M | 7,914 | 193 | 67.5 | 80.0 |
| First Nb Of Sparta | Sparta | 55.0 | 5.0 | 6.0 | 4.0 | 7.0 | <\$100M | 6,503 | 228 | 70.0 | 77.5 |
| Golden St Bk | Golden | 55.0 | 9.0 | 6.0 | 4.0 | 3.0 | <\$100M | 6,145 | 90 | 62.5 | 72.5 |
| First Nb In Paxton | Paxton | 55.0 | 3.0 | 9.0 | 4.0 | 6.0 | <\$100M | 6,014 | 186 | 65.0 | 77.5 |
| Hill-Dodge Bkg Co | Warsaw | 55.0 | 8.0 | 7.0 | 4.0 | 3.0 | <\$100M | 5,830 | 108 | 67.5 | 72.5 |
| Buckley St Bk | Buckley | 55.0 | 7.0 | 7.0 | 4.0 | 4.0 | <\$100M | 5,158 | 139 | 60.0 | 55.0 |
| First Nb Of Ava | Ava | 55.0 | 4.0 | 9.0 | 3.0 | 6.0 | <\$100M | 4,585 | 203 | 70.0 | 80.0 |
| State Bk Of Niantic | Niantic | 55.0 | 4.0 | 9.0 | 3.0 | 6.0 | <\$100M | 4,264 | 192 | 70.0 | 80.0 |
| Ipava St Bk | Ipava | 55.0 | 5.0 | 9.0 | 3.0 | 5.0 | <\$100M | 3,915 | 148 | 67.5 | 77.5 |
| Old Farmers & Mrch St Bk | Hillsdale | 55.0 | 5.0 | 10.0 | 3.0 | 4.0 | <\$100M | 3,853 | 142 | 70.0 | 75.0 |
| Macktown St Bk | Rockton | 55.0 | 6.0 | 5.0 | 6.0 | 5.0 | <\$100M | 11,484 | 149 | 47.5 | 42.5 |
| Bank Shorewood | Shorewood | 55.0 | 9.0 | 6.0 | 5.0 | 2.0 | <\$100M | 10,722 | 77 | 45.0 | 27.5 |
| First Nb Of Okawville | Okawville | 55.0 | 5.0 | 7.0 | 3.0 | 7.0 | <\$100M | 4,212 | 239 | 62.5 | 57.5 |
| First Cmnty Bk | Hillsboro | 55.0 | 6.0 | 10.0 | 3.0 | 3.0 | <\$100M | 3,868 | 84 | 42.5 | 50.0 |
| Lasalle Bk Na | Chicago | 55.0 | 1.0 | 1.0 | 10.0 | 10.0 | >\$10B | 975,621 | 5,630 | 55.0 | 55.0 |
| Bank One Na | Chicago | 55.0 | 1.0 | 1.0 | 10.0 | 10.0 | >\$10B | 685,480 | 5,351 | 55.0 | 55.0 |
| Northern Tc | Chicago | 55.0 | 1.0 | 1.0 | 10.0 | 10.0 | >\$10B | 234,932 | 1,831 | 55.0 | 55.0 |
| Harris T&Sb | Chicago | 55.0 | 1.0 | 1.0 | 10.0 | 10.0 | >\$10B | 190,485 | 2,101 | 55.0 | 55.0 |
| Community B&T Na | Olney | 52.5 | 4.0 | 2.0 | 7.0 | 8.0 | \$100M-500M | 21,984 | 350 | 52.5 | 55.0 |
| First Nb Of La Grange | La Grange | 52.5 | 6.0 | 2.0 | 7.0 | 6.0 | \$100M-500M | 20,978 | 218 | 42.5 | 42.5 |
| Midwest Bk Western Il | Monmouth | 52.5 | 4.0 | 3.0 | 7.0 | 7.0 | \$100M-500M | 20,600 | 270 | 47.5 | 52.5 |
| Southwest Bk | Belleville | 52.5 | 7.0 | 4.0 | 7.0 | 3.0 | \$100M-500M | 18,467 | 82 | 17.5 | 15.0 |
| First Nb Of Ottawa | Ottawa | 52.5 | 2.0 | 3.0 | 7.0 | 9.0 | \$100M-500M | 16,968 | 519 | 60.0 | 65.0 |
| Teutopolis St Bk | Teutopolis | 52.5 | 5.0 | 3.0 | 6.0 | 7.0 | \$100M-500M | 13,052 | 246 | 57.5 | 57.5 |
| Corus Bk Na | Chicago | 52.5 | 1.0 | 1.0 | 10.0 | 9.0 | \$1B-\$10B | 90,872 | 499 | 50.0 | 42.5 |
| Harris Bk Naperville | Naperville | 52.5 | 3.0 | 1.0 | 9.0 | 8.0 | \$500M-\$1B | 57,261 | 423 | 45.0 | 37.5 |
| National St Bk Of Metro | Metropolis | 52.5 | 7.0 | 3.0 | 6.0 | 5.0 | <\$100M | 15,464 | 178 | 55.0 | 45.0 |
| First St Bk Monticello | Monticello | 52.5 | 6.0 | 4.0 | 6.0 | 5.0 | <\$100M | 13,443 | 176 | 50.0 | 47.5 |
| First Dupage Bk | Westmont | 52.5 | 9.0 | 4.0 | 5.0 | 3.0 | <\$100M | 10,330 | 89 | 55.0 | 32.5 |
| First Nb Of Chillicothe | Chillicothe | 52.5 | 4.0 | 6.0 | 5.0 | 6.0 | <\$100M | 8,949 | 196 | 67.5 | 77.5 |

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|---------------------------|--------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| Farmers St Bk Fulton Cty | Lewistown | 52.5 | 5.0 | 7.0 | 5.0 | 4.0 | <\$100M | 8,935 | 130 | 40.0 | 45.0 |
| Elizabeth St Bk | Elizabeth | 52.5 | 6.0 | 5.0 | 5.0 | 5.0 | <\$100M | 8,911 | 166 | 57.5 | 57.5 |
| First Nb Of Millstadt | Millstadt | 52.5 | 4.0 | 7.0 | 5.0 | 5.0 | <\$100M | 8,472 | 162 | 50.0 | 47.5 |
| First Nb Of Jonesboro | Jonesboro | 52.5 | 7.0 | 5.0 | 5.0 | 4.0 | <\$100M | 8,032 | 118 | 47.5 | 37.5 |
| State Street B&Tc | Quincy | 52.5 | 2.0 | 7.0 | 5.0 | 7.0 | <\$100M | 7,920 | 247 | 65.0 | 80.0 |
| First Nb | Marshall | 52.5 | 6.0 | 6.0 | 4.0 | 5.0 | <\$100M | 6,767 | 169 | 52.5 | 62.5 |
| First Scty Bk | Mackinaw | 52.5 | 8.0 | 5.0 | 4.0 | 4.0 | <\$100M | 6,560 | 119 | 57.5 | 57.5 |
| Warren-Boynton St Bk | New Berlin | 52.5 | 2.0 | 9.0 | 4.0 | 6.0 | <\$100M | 6,517 | 188 | 62.5 | 77.5 |
| Farmers St Bk Danforth | Danforth | 52.5 | 7.0 | 6.0 | 4.0 | 4.0 | <\$100M | 6,130 | 122 | 65.0 | 72.5 |
| Tompkins St Bk | Avon | 52.5 | 2.0 | 8.0 | 4.0 | 7.0 | <\$100M | 6,049 | 281 | 67.5 | 80.0 |
| Wemple St Bk | Waverly | 52.5 | 7.0 | 6.0 | 4.0 | 4.0 | <\$100M | 5,551 | 127 | 65.0 | 72.5 |
| North Central Bk | Hennepin | 52.5 | 2.0 | 8.0 | 4.0 | 7.0 | <\$100M | 5,439 | 236 | 62.5 | 77.5 |
| Scott St Bk | Bethany | 52.5 | 4.0 | 8.0 | 4.0 | 5.0 | <\$100M | 5,432 | 183 | 65.0 | 80.0 |
| State Bk Chrisman | Chrisman | 52.5 | 6.0 | 6.0 | 4.0 | 5.0 | <\$100M | 5,230 | 156 | 65.0 | 77.5 |
| First Nb Of Nokomis | Nokomis | 52.5 | 4.0 | 7.0 | 4.0 | 6.0 | <\$100M | 5,168 | 203 | 65.0 | 75.0 |
| Fisher Nb | Fisher | 52.5 | 6.0 | 9.0 | 3.0 | 3.0 | <\$100M | 4,847 | 95 | 62.5 | 72.5 |
| Iroquois Farmers St Bk | Iroquois | 52.5 | 5.0 | 10.0 | 3.0 | 3.0 | <\$100M | 3,951 | 103 | 65.0 | 72.5 |
| North Adams St Bk Of Ursa | Ursa | 52.5 | 8.0 | 6.0 | 3.0 | 4.0 | <\$100M | 3,363 | 137 | 65.0 | 70.0 |
| Thomson St Bk | Thomson | 52.5 | 7.0 | 8.0 | 2.0 | 4.0 | <\$100M | 2,941 | 113 | 65.0 | 72.5 |
| Sauk Valley B&Tc | Sterling | 52.5 | 8.0 | 1.0 | 6.0 | 6.0 | <\$100M | 12,588 | 224 | 65.0 | 55.0 |
| Citizens Cmnty Bk Decatur | Decatur | 52.5 | 10.0 | 4.0 | 4.0 | 3.0 | <\$100M | 6,734 | 82 | 57.5 | 37.5 |
| Henry St Bk | Henry | 52.5 | 2.0 | 10.0 | 4.0 | 5.0 | <\$100M | 6,071 | 144 | 62.5 | 77.5 |
| Community Bk Of Trenton | Trenton | 52.5 | 7.0 | 6.0 | 4.0 | 4.0 | <\$100M | 5,887 | 142 | 65.0 | 65.0 |
| Preferred Bk | Casey | 52.5 | 7.0 | 10.0 | 2.0 | 2.0 | <\$100M | 2,439 | 74 | 52.5 | 50.0 |
| Seaway Nb Chicago | Chicago | 50.0 | 4.0 | 1.0 | 8.0 | 7.0 | \$100M-500M | 31,443 | 275 | 47.5 | 42.5 |
| Oxford B&T | Addison | 50.0 | 4.0 | 1.0 | 8.0 | 7.0 | \$100M-500M | 30,630 | 281 | 42.5 | 37.5 |
| Oak Bk | Chicago | 50.0 | 6.0 | 2.0 | 7.0 | 5.0 | \$100M-500M | 16,551 | 149 | 42.5 | 32.5 |
| First St Bk Shannon-Polo | Shannon | 50.0 | 3.0 | 6.0 | 5.0 | 6.0 | \$100M-500M | 10,784 | 226 | 52.5 | 57.5 |
| Strategic Cap Bk | Champaign | 50.0 | 10.0 | 2.0 | 6.0 | 2.0 | <\$100M | 14,761 | 71 | 27.5 | 30.0 |
| Dupage Nb | West Chicago | 50.0 | 8.0 | 4.0 | 6.0 | 2.0 | <\$100M | 13,532 | 72 | 40.0 | 10.0 |
| Herrin Security Bk | Herrin | 50.0 | 4.0 | 5.0 | 5.0 | 6.0 | <\$100M | 9,493 | 215 | 47.5 | 37.5 |
| First Nb Lacon | Lacon | 50.0 | 6.0 | 5.0 | 5.0 | 4.0 | <\$100M | 7,132 | 137 | 45.0 | 52.5 |
| Logan Cty Bk | Lincoln | 50.0 | 4.0 | 7.0 | 4.0 | 5.0 | <\$100M | 6,437 | 153 | 65.0 | 75.0 |
| Bartelso Svg Bk | Bartelso | 50.0 | 3.0 | 9.0 | 4.0 | 4.0 | <\$100M | 6,158 | 135 | 65.0 | 75.0 |
| Farmers & Traders St Bk | Meredosia | 50.0 | 7.0 | 7.0 | 4.0 | 2.0 | <\$100M | 5,851 | 76 | 60.0 | 22.5 |
| Farmers Mrch Nb Paxton | Paxton | 50.0 | 2.0 | 8.0 | 4.0 | 6.0 | <\$100M | 5,523 | 216 | 65.0 | 77.5 |
| First St Bk Beardstown | Beardstown | 50.0 | 4.0 | 8.0 | 4.0 | 4.0 | <\$100M | 5,514 | 142 | 65.0 | 77.5 |
| First Nb Of Winnebago | Winnebago | 50.0 | 5.0 | 8.0 | 4.0 | 3.0 | <\$100M | 5,150 | 77 | 37.5 | 27.5 |
| Village Bk | Saint Libory | 50.0 | 4.0 | 8.0 | 3.0 | 5.0 | <\$100M | 4,745 | 155 | 62.5 | 72.5 |
| First St Bk Forrest | Forrest | 50.0 | 4.0 | 10.0 | 3.0 | 3.0 | <\$100M | 4,531 | 108 | 50.0 | 55.0 |
| Bank Dwight | Dwight | 50.0 | 5.0 | 9.0 | 3.0 | 3.0 | <\$100M | 4,082 | 101 | 62.5 | 70.0 |
| Farmers Bk Of Liberty | Liberty | 50.0 | 5.0 | 7.0 | 3.0 | 5.0 | <\$100M | 3,602 | 171 | 62.5 | 70.0 |
| Orangeville Cmnty Bk | Orangeville | 50.0 | 5.0 | 9.0 | 3.0 | 3.0 | <\$100M | 3,286 | 77 | 52.5 | 50.0 |
| Farmers St Bk | Elmwood | 50.0 | 4.0 | 10.0 | 3.0 | 3.0 | <\$100M | 3,224 | 95 | 57.5 | 70.0 |
| First Nb | Grand Tower | 50.0 | 6.0 | 9.0 | 2.0 | 3.0 | <\$100M | 2,190 | 78 | 57.5 | 62.5 |

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL (7) | Number or SBL (8) | Total Score (<\$250K) (9) | Total Score (<\$100K) (10) |
|------------------------------|---------------|---------------------------------------|------------|-------------|------------|-----------|---------------|--------------------|-------------------|---------------------------|----------------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| Clay County St Bk | Louisville | 50.0 | 4.0 | 8.0 | 4.0 | 4.0 | <\$100M | 6,043 | 116 | 62.5 | 75.0 |
| Kinderhook St Bk | Kinderhook | 50.0 | 6.0 | 8.0 | 3.0 | 3.0 | <\$100M | 3,453 | 92 | 60.0 | 70.0 |
| H F Gehant Bkg Co | West Brooklyn | 50.0 | 5.0 | 7.0 | 3.0 | 5.0 | <\$100M | 3,170 | 146 | 60.0 | 70.0 |
| Community Bk | Pittsfield | 50.0 | 5.0 | 10.0 | 2.0 | 3.0 | <\$100M | 2,902 | 84 | 50.0 | 47.5 |
| State Bk Nauvoo | Nauvoo | 50.0 | 5.0 | 9.0 | 2.0 | 4.0 | <\$100M | 2,874 | 141 | 65.0 | 70.0 |
| State Bk Saunemin | Saunemin | 50.0 | 7.0 | 8.0 | 2.0 | 3.0 | <\$100M | 2,844 | 81 | 60.0 | 65.0 |
| Atlanta Nb | Atlanta | 50.0 | 2.0 | 9.0 | 2.0 | 7.0 | <\$100M | 2,525 | 239 | 57.5 | 70.0 |
| Dewey St Bk | Dewey | 50.0 | 6.0 | 9.0 | 2.0 | 3.0 | <\$100M | 2,422 | 94 | 50.0 | 52.5 |
| Chesterfield St Bk | Chesterfield | 50.0 | 6.0 | 9.0 | 2.0 | 3.0 | <\$100M | 1,658 | 84 | 60.0 | 65.0 |
| Hyde Park B&Tc | Chicago | 47.5 | 5.0 | 2.0 | 8.0 | 4.0 | \$100M-500M | 25,595 | 141 | 22.5 | 15.0 |
| Homestar Bk | Manteno | 47.5 | 2.0 | 2.0 | 8.0 | 7.0 | \$100M-500M | 23,171 | 288 | 52.5 | 45.0 |
| Harris Bk Argo | Summit | 47.5 | 2.0 | 4.0 | 7.0 | 6.0 | \$100M-500M | 21,206 | 195 | 37.5 | 35.0 |
| First Nb In Amboy | Amboy | 47.5 | 4.0 | 2.0 | 6.0 | 7.0 | \$100M-500M | 12,976 | 282 | 52.5 | 62.5 |
| Unionbank Central | Princeton | 47.5 | 4.0 | 2.0 | 6.0 | 7.0 | \$100M-500M | 12,821 | 284 | 55.0 | 60.0 |
| Harris Bk Cary Grove | Cary | 47.5 | 3.0 | 5.0 | 6.0 | 5.0 | \$100M-500M | 12,431 | 174 | 50.0 | 37.5 |
| Bank Of Herrin | Herrin | 47.5 | 3.0 | 2.0 | 6.0 | 8.0 | \$100M-500M | 11,839 | 357 | 52.5 | 60.0 |
| Foster Bk | Chicago | 47.5 | 3.0 | 1.0 | 7.0 | 8.0 | \$100M-500M | 18,492 | 343 | 52.5 | 57.5 |
| First Nb Of Barry | Barry | 47.5 | 3.0 | 5.0 | 5.0 | 6.0 | \$100M-500M | 9,965 | 195 | 50.0 | 52.5 |
| Havana Nb | Havana | 47.5 | 1.0 | 10.0 | 4.0 | 4.0 | \$100M-500M | 6,304 | 110 | 55.0 | 67.5 |
| First T&Sb Watseka | Watsseka | 47.5 | 6.0 | 2.0 | 6.0 | 5.0 | <\$100M | 13,402 | 159 | 32.5 | 37.5 |
| Builders Bk | Chicago | 47.5 | 9.0 | 2.0 | 6.0 | 2.0 | <\$100M | 11,460 | 73 | 10.0 | 15.0 |
| Farmers St Bk Chadwick Mt Ca | Mount Carroll | 47.5 | 6.0 | 4.0 | 5.0 | 4.0 | <\$100M | 10,525 | 136 | 47.5 | 30.0 |
| State Bk | Freeport | 47.5 | 8.0 | 2.0 | 5.0 | 4.0 | <\$100M | 9,472 | 135 | 50.0 | 42.5 |
| Flanagan St Bk | Flanagan | 47.5 | 5.0 | 5.0 | 5.0 | 4.0 | <\$100M | 7,455 | 121 | 47.5 | 47.5 |
| Commercial St Bk Of Waterloo | Waterloo | 47.5 | 4.0 | 6.0 | 5.0 | 4.0 | <\$100M | 7,293 | 131 | 65.0 | 72.5 |
| State Bk Cherry | Cherry | 47.5 | 4.0 | 6.0 | 4.0 | 5.0 | <\$100M | 5,730 | 143 | 47.5 | 45.0 |
| Exchange St Bk | Lanark | 47.5 | 4.0 | 9.0 | 3.0 | 3.0 | <\$100M | 5,049 | 92 | 40.0 | 40.0 |
| Raritan St Bk | Raritan | 47.5 | 2.0 | 9.0 | 3.0 | 5.0 | <\$100M | 4,908 | 145 | 57.5 | 72.5 |
| Villa Grove St Bk | Villa Grove | 47.5 | 4.0 | 8.0 | 3.0 | 4.0 | <\$100M | 4,891 | 114 | 62.5 | 72.5 |
| Hamel St Bk | Hamel | 47.5 | 3.0 | 9.0 | 3.0 | 4.0 | <\$100M | 4,562 | 111 | 45.0 | 50.0 |
| Port Byron St Bk | Port Byron | 47.5 | 2.0 | 9.0 | 3.0 | 5.0 | <\$100M | 4,419 | 151 | 57.5 | 75.0 |
| Bk Chenoa | Chenoa | 47.5 | 5.0 | 6.0 | 3.0 | 5.0 | <\$100M | 4,158 | 176 | 65.0 | 72.5 |
| Bank Of Farmington | Farmington | 47.5 | 2.0 | 10.0 | 3.0 | 4.0 | <\$100M | 3,678 | 128 | 55.0 | 67.5 |
| Midland Cmnty Bk | Kincaid | 47.5 | 4.0 | 9.0 | 3.0 | 3.0 | <\$100M | 3,298 | 86 | 57.5 | 67.5 |
| Mid-America Bk | O'Fallon | 47.5 | 4.0 | 10.0 | 3.0 | 2.0 | <\$100M | 3,179 | 52 | 35.0 | 25.0 |
| State Bk Paw Paw II | Paw Paw | 47.5 | 6.0 | 9.0 | 2.0 | 2.0 | <\$100M | 2,857 | 57 | 45.0 | 40.0 |
| Bank Of Modesto | Modesto | 47.5 | 6.0 | 8.0 | 2.0 | 3.0 | <\$100M | 2,552 | 88 | 60.0 | 67.5 |
| First Nb Of Mount Auburn | Mount Auburn | 47.5 | 5.0 | 10.0 | 2.0 | 2.0 | <\$100M | 2,067 | 48 | 55.0 | 60.0 |
| American Heartland B&Tc | Sugar Grove | 47.5 | 6.0 | 10.0 | 2.0 | 1.0 | <\$100M | 1,632 | 19 | 55.0 | 22.5 |
| Westbank | Westchester | 47.5 | 8.0 | 4.0 | 6.0 | 1.0 | <\$100M | 14,909 | 38 | 12.5 | 10.0 |
| Brimfield Bk | Brimfield | 47.5 | 6.0 | 7.0 | 3.0 | 3.0 | <\$100M | 4,782 | 89 | 47.5 | 50.0 |
| Citizens St Bk Cropsey | Cropsey | 47.5 | 8.0 | 6.0 | 2.0 | 3.0 | <\$100M | 2,699 | 91 | 57.5 | 65.0 |
| Peoples Bk Macon | Macon | 47.5 | 6.0 | 7.0 | 2.0 | 4.0 | <\$100M | 2,455 | 119 | 60.0 | 67.5 |
| State Bk Industry | Industry | 47.5 | 4.0 | 10.0 | 2.0 | 3.0 | <\$100M | 2,450 | 88 | 60.0 | 67.5 |
| Parish B&Tc | Momence | 47.5 | 4.0 | 10.0 | 2.0 | 3.0 | <\$100M | 2,014 | 90 | 55.0 | 65.0 |

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------------|-------------------|---------------------------------------|--------|---------|---------|--------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Harris Bk St Charles | Saint Charles | 45.0 | 2.0 | 2.0 | 8.0 | 6.0 | \$100M-500M | 29,893 | 225 | 35.0 | 27.5 |
| Barrington B&Tc Na | Barrington | 45.0 | 4.0 | 1.0 | 7.0 | 6.0 | \$100M-500M | 22,909 | 201 | 42.5 | 32.5 |
| Town & Cntry Bk Springfield | Springfield | 45.0 | 4.0 | 2.0 | 7.0 | 5.0 | \$100M-500M | 17,853 | 183 | 42.5 | 35.0 |
| First Nb Lincolnwood | Lincolnwood | 45.0 | 2.0 | 6.0 | 7.0 | 3.0 | \$100M-500M | 17,490 | 86 | 27.5 | 12.5 |
| Harris Bk Frankfort | Frankfort | 45.0 | 3.0 | 2.0 | 7.0 | 6.0 | \$100M-500M | 16,801 | 207 | 40.0 | 40.0 |
| Suburban Bk Barrington | Barrington | 45.0 | 2.0 | 4.0 | 7.0 | 5.0 | \$100M-500M | 16,546 | 176 | 35.0 | 32.5 |
| Forest Park Nb&Tc | Forest Park | 45.0 | 5.0 | 4.0 | 6.0 | 3.0 | \$100M-500M | 14,055 | 89 | 32.5 | 17.5 |
| First Nb&Tc Rochelle | Rochelle | 45.0 | 2.0 | 5.0 | 5.0 | 6.0 | \$100M-500M | 10,410 | 224 | 57.5 | 62.5 |
| First B&Tc Of Il | Palatine | 45.0 | 2.0 | 1.0 | 9.0 | 6.0 | \$1B-\$10B | 69,833 | 212 | 35.0 | 22.5 |
| Associated Bk Il Na | Rockford | 45.0 | 1.0 | 1.0 | 9.0 | 7.0 | \$1B-\$10B | 58,761 | 262 | 35.0 | 32.5 |
| Glenview St Bk | Glenview | 45.0 | 1.0 | 1.0 | 9.0 | 7.0 | \$500M-\$1B | 37,951 | 291 | 40.0 | 40.0 |
| New Century Bk | Chicago | 45.0 | 7.0 | 3.0 | 6.0 | 2.0 | <\$100M | 11,498 | 72 | 22.5 | 10.0 |
| Peoples Bk Kankakee Cty | Bourbonnais | 45.0 | 4.0 | 4.0 | 5.0 | 5.0 | <\$100M | 8,937 | 154 | 50.0 | 35.0 |
| First Nb Of Manhattan | Manhattan | 45.0 | 3.0 | 6.0 | 5.0 | 4.0 | <\$100M | 6,925 | 132 | 42.5 | 42.5 |
| Peoples' Bk Arlington Height | Arlington Heights | 45.0 | 10.0 | 3.0 | 4.0 | 1.0 | <\$100M | 6,618 | 33 | 22.5 | 17.5 |
| State Bk Of Aviston | Aviston | 45.0 | 2.0 | 9.0 | 4.0 | 3.0 | <\$100M | 6,365 | 94 | 55.0 | 70.0 |
| First St Bk Of Red Bud | Red Bud | 45.0 | 2.0 | 7.0 | 4.0 | 5.0 | <\$100M | 6,130 | 160 | 42.5 | 47.5 |
| Farmers St Bk Of Camp Point | Camp Point | 45.0 | 7.0 | 5.0 | 4.0 | 2.0 | <\$100M | 5,357 | 66 | 37.5 | 30.0 |
| Brown County St Bk | Mount Sterling | 45.0 | 6.0 | 7.0 | 3.0 | 2.0 | <\$100M | 4,626 | 74 | 60.0 | 67.5 |
| State Bk Of Graymont | Graymont | 45.0 | 2.0 | 10.0 | 3.0 | 3.0 | <\$100M | 4,602 | 93 | 55.0 | 70.0 |
| First Nb Of Clifton | Clifton | 45.0 | 7.0 | 5.0 | 3.0 | 3.0 | <\$100M | 4,257 | 99 | 55.0 | 52.5 |
| First Nb Of Grand Ridge | Grand Ridge | 45.0 | 8.0 | 5.0 | 3.0 | 2.0 | <\$100M | 4,008 | 59 | 42.5 | 27.5 |
| First T&Sb Albany | Albany | 45.0 | 3.0 | 8.0 | 3.0 | 4.0 | <\$100M | 3,942 | 117 | 55.0 | 70.0 |
| National Bk Of Earlville | Earlville | 45.0 | 2.0 | 9.0 | 3.0 | 4.0 | <\$100M | 3,760 | 113 | 57.5 | 70.0 |
| Hardware St Bk | Lovington | 45.0 | 6.0 | 7.0 | 3.0 | 2.0 | <\$100M | 3,498 | 59 | 50.0 | 45.0 |
| Washington St Bk | Washington | 45.0 | 3.0 | 8.0 | 3.0 | 4.0 | <\$100M | 3,365 | 110 | 55.0 | 65.0 |
| Heights Bk | Peoria Heights | 45.0 | 3.0 | 10.0 | 3.0 | 2.0 | <\$100M | 3,286 | 48 | 32.5 | 35.0 |
| First Nb Mount Pulaski | Mount Pulaski | 45.0 | 2.0 | 10.0 | 2.0 | 4.0 | <\$100M | 3,123 | 111 | 52.5 | 65.0 |
| First St Bk Newman | Newman | 45.0 | 6.0 | 6.0 | 2.0 | 4.0 | <\$100M | 3,088 | 114 | 57.5 | 67.5 |
| Columbia Nb | Columbia | 45.0 | 3.0 | 10.0 | 2.0 | 3.0 | <\$100M | 3,017 | 88 | 55.0 | 67.5 |
| Farmers St Bk Sublette | Sublette | 45.0 | 3.0 | 8.0 | 2.0 | 5.0 | <\$100M | 2,917 | 148 | 52.5 | 60.0 |
| Anderson St Bk | Oneida | 45.0 | 2.0 | 10.0 | 2.0 | 4.0 | <\$100M | 2,748 | 128 | 52.5 | 65.0 |
| Pacific Global Bk | Chicago | 45.0 | 7.0 | 4.0 | 5.0 | 2.0 | <\$100M | 7,032 | 56 | 27.5 | 15.0 |
| American Metro Bk | Chicago | 45.0 | 8.0 | 5.0 | 4.0 | 1.0 | <\$100M | 5,621 | 41 | 30.0 | 17.5 |
| Bank Of Kampsville | Kampsville | 45.0 | 2.0 | 8.0 | 3.0 | 5.0 | <\$100M | 4,583 | 161 | 57.5 | 72.5 |
| Franklin Grove Bk | Franklin Grove | 45.0 | 4.0 | 9.0 | 2.0 | 3.0 | <\$100M | 2,746 | 80 | 57.5 | 65.0 |
| Pekin Nb | Pekin | 45.0 | 3.0 | 9.0 | 2.0 | 4.0 | <\$100M | 2,085 | 112 | 55.0 | 65.0 |
| First Bk Of Oak Park | Oak Park | 42.5 | 4.0 | 1.0 | 7.0 | 5.0 | \$100M-500M | 20,992 | 176 | 35.0 | 32.5 |
| First Nb Mchenry | Mchenry | 42.5 | 4.0 | 4.0 | 6.0 | 3.0 | \$100M-500M | 12,411 | 96 | 30.0 | 17.5 |
| State Bk | Wonder Lake | 42.5 | 4.0 | 4.0 | 6.0 | 3.0 | \$100M-500M | 11,941 | 97 | 30.0 | 25.0 |
| Amalgamated Bk Chicago | Chicago | 42.5 | 1.0 | 1.0 | 8.0 | 7.0 | \$500M-\$1B | 31,847 | 259 | 37.5 | 32.5 |
| First Nb Of Bridgeport | Bridgeport | 42.5 | 6.0 | 5.0 | 4.0 | 2.0 | <\$100M | 6,134 | 67 | 22.5 | 25.0 |
| Petefish Skiles & Co | Virginia | 42.5 | 3.0 | 5.0 | 4.0 | 5.0 | <\$100M | 5,972 | 182 | 42.5 | 47.5 |
| First Nb&Tc | Clinton | 42.5 | 3.0 | 6.0 | 4.0 | 4.0 | <\$100M | 5,909 | 110 | 37.5 | 27.5 |
| First Nb Of Mount Vernon | Mount Vernon | 42.5 | 5.0 | 6.0 | 3.0 | 3.0 | <\$100M | 4,615 | 94 | 57.5 | 67.5 |

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------------|------------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| Central Bk | Ashkum | 42.5 | 3.0 | 8.0 | 2.0 | 4.0 | <\$100M | 2,957 | 134 | 57.5 | 67.5 |
| Clay City Bkg Co | Clay City | 42.5 | 2.0 | 8.0 | 2.0 | 5.0 | <\$100M | 2,860 | 151 | 52.5 | 65.0 |
| Fayette County Bk | Saint Elmo | 42.5 | 5.0 | 8.0 | 2.0 | 2.0 | <\$100M | 2,462 | 73 | 60.0 | 62.5 |
| Prairie St Bk | Marengo | 42.5 | 4.0 | 10.0 | 2.0 | 1.0 | <\$100M | 2,415 | 40 | 37.5 | 35.0 |
| Valley Bk | Verona | 42.5 | 5.0 | 7.0 | 2.0 | 3.0 | <\$100M | 2,358 | 89 | 52.5 | 62.5 |
| State Bk Latham | Latham | 42.5 | 7.0 | 8.0 | 1.0 | 1.0 | <\$100M | 1,008 | 42 | 52.5 | 57.5 |
| State Bk Speer | Speer | 42.5 | 3.0 | 6.0 | 4.0 | 4.0 | <\$100M | 6,782 | 135 | 45.0 | 47.5 |
| Allegiance Cmnty Bk | Tinley Park | 42.5 | 8.0 | 4.0 | 4.0 | 1.0 | <\$100M | 5,101 | 40 | 27.5 | 30.0 |
| Security Nb | Witt | 42.5 | 3.0 | 6.0 | 3.0 | 5.0 | <\$100M | 4,312 | 172 | 57.5 | 67.5 |
| Gerber St Bk | Argenta | 42.5 | 1.0 | 9.0 | 2.0 | 5.0 | <\$100M | 2,548 | 145 | 50.0 | 50.0 |
| First Nb Of Kinmundy | Kinmundy | 42.5 | 2.0 | 8.0 | 2.0 | 5.0 | <\$100M | 1,894 | 167 | 52.5 | 62.5 |
| Bank Of Godfrey | Godfrey | 42.5 | 5.0 | 10.0 | 1.0 | 1.0 | <\$100M | 1,423 | 13 | 35.0 | 12.5 |
| Highland Cmnty Bk | Chicago | 40.0 | 3.0 | 2.0 | 7.0 | 4.0 | \$100M-500M | 19,326 | 120 | 32.5 | 30.0 |
| First Cmrl Bk | Chicago | 40.0 | 3.0 | 1.0 | 7.0 | 5.0 | \$100M-500M | 17,373 | 183 | 40.0 | 37.5 |
| Greatbank | Algonquin | 40.0 | 5.0 | 1.0 | 6.0 | 4.0 | \$100M-500M | 14,617 | 128 | 25.0 | 25.0 |
| Harris Bk Hoffman Schaumburg | Schaumburg | 40.0 | 3.0 | 3.0 | 5.0 | 5.0 | \$100M-500M | 9,887 | 146 | 40.0 | 32.5 |
| Harris Bk Marengo | Marengo | 40.0 | 3.0 | 3.0 | 5.0 | 5.0 | <\$100M | 8,201 | 146 | 42.5 | 42.5 |
| First Nb In Pinckneyvi | Pinckneyville | 40.0 | 2.0 | 7.0 | 4.0 | 3.0 | <\$100M | 6,205 | 86 | 52.5 | 65.0 |
| Citizens St Bk | Shipman | 40.0 | 3.0 | 6.0 | 3.0 | 4.0 | <\$100M | 4,848 | 112 | 57.5 | 65.0 |
| First Nb Of Beardstown | Beardstown | 40.0 | 2.0 | 7.0 | 3.0 | 4.0 | <\$100M | 3,488 | 119 | 45.0 | 47.5 |
| Egyptian St Bk | Carrier Mills | 40.0 | 2.0 | 9.0 | 3.0 | 2.0 | <\$100M | 3,270 | 72 | 32.5 | 32.5 |
| Anna St Bk | Anna | 40.0 | 2.0 | 9.0 | 3.0 | 2.0 | <\$100M | 3,221 | 56 | 45.0 | 57.5 |
| Vermillion Valley Bk | Piper City | 40.0 | 2.0 | 9.0 | 2.0 | 3.0 | <\$100M | 3,165 | 95 | 47.5 | 62.5 |
| Milledgeville St Bk | Milledgeville | 40.0 | 2.0 | 10.0 | 2.0 | 2.0 | <\$100M | 2,947 | 61 | 47.5 | 62.5 |
| Erie St Bk | Erie | 40.0 | 4.0 | 8.0 | 2.0 | 2.0 | <\$100M | 2,915 | 48 | 42.5 | 25.0 |
| Millbrook-Newark Bk | Newark | 40.0 | 3.0 | 10.0 | 2.0 | 1.0 | <\$100M | 2,821 | 43 | 15.0 | 22.5 |
| First St Bk Of Olmsted | Olmsted | 40.0 | 5.0 | 7.0 | 2.0 | 2.0 | <\$100M | 2,810 | 71 | 55.0 | 60.0 |
| Athens St Bk | Athens | 40.0 | 1.0 | 10.0 | 2.0 | 3.0 | <\$100M | 2,730 | 95 | 47.5 | 60.0 |
| Cissna Park St Bk | Cissna Park | 40.0 | 2.0 | 9.0 | 2.0 | 3.0 | <\$100M | 2,693 | 98 | 50.0 | 60.0 |
| American Bk | Cerro Gordo | 40.0 | 5.0 | 6.0 | 2.0 | 3.0 | <\$100M | 2,206 | 88 | 52.5 | 60.0 |
| Sheridan St Bk | Sheridan | 40.0 | 4.0 | 8.0 | 2.0 | 2.0 | <\$100M | 1,667 | 68 | 50.0 | 47.5 |
| Joy St Bk | Joy | 40.0 | 1.0 | 10.0 | 2.0 | 3.0 | <\$100M | 1,633 | 80 | 35.0 | 42.5 |
| San Jose Tri Cty Bk | San Jose | 40.0 | 7.0 | 7.0 | 1.0 | 1.0 | <\$100M | 1,284 | 41 | 50.0 | 55.0 |
| Middletown St Bk | Middletown | 40.0 | 5.0 | 9.0 | 1.0 | 1.0 | <\$100M | 1,258 | 38 | 50.0 | 57.5 |
| Bank Of Warrensburg | Warrensburg | 40.0 | 5.0 | 8.0 | 1.0 | 2.0 | <\$100M | 1,048 | 46 | 50.0 | 55.0 |
| First Nb Of Arcola | Arcola | 40.0 | 2.0 | 4.0 | 4.0 | 6.0 | <\$100M | 5,804 | 189 | 45.0 | 52.5 |
| Bank Of Bluffs | Bluffs | 40.0 | 1.0 | 9.0 | 3.0 | 3.0 | <\$100M | 3,355 | 94 | 45.0 | 60.0 |
| Evergreen Cmnty Bk | Evergreen Park | 40.0 | 3.0 | 10.0 | 2.0 | 1.0 | <\$100M | 2,593 | 18 | 20.0 | 17.5 |
| Farmers St Bk | Medora | 40.0 | 4.0 | 7.0 | 2.0 | 3.0 | <\$100M | 1,895 | 94 | 52.5 | 60.0 |
| First Nb Assumption | Assumption | 40.0 | 3.0 | 8.0 | 2.0 | 3.0 | <\$100M | 1,794 | 96 | 50.0 | 60.0 |
| First St Bk Of Dongola | Dongola | 40.0 | 1.0 | 8.0 | 1.0 | 6.0 | <\$100M | 473 | 205 | 42.5 | 50.0 |
| Harris Bk Oakbrook Terrace | Oakbrook Terrace | 37.5 | 4.0 | 2.0 | 6.0 | 3.0 | \$100M-500M | 13,296 | 83 | 25.0 | 15.0 |
| Harris Bk Batavia Na | Batavia | 37.5 | 2.0 | 5.0 | 5.0 | 3.0 | \$100M-500M | 8,613 | 88 | 22.5 | 20.0 |
| First Nb | Carlyle | 37.5 | 2.0 | 5.0 | 4.0 | 4.0 | \$100M-500M | 6,450 | 124 | 40.0 | 47.5 |
| Covest Bk Na | Des Plaines | 37.5 | 1.0 | 1.0 | 8.0 | 5.0 | \$500M-\$1B | 30,960 | 156 | 30.0 | 20.0 |

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------------|---------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| First St Bk Western II | La Harpe | 37.5 | 3.0 | 2.0 | 5.0 | 5.0 | <\$100M | 8,698 | 175 | 40.0 | 42.5 |
| Harris Bk Huntley | Huntley | 37.5 | 3.0 | 4.0 | 5.0 | 3.0 | <\$100M | 7,584 | 100 | 32.5 | 27.5 |
| Lena St Bk | Lena | 37.5 | 3.0 | 4.0 | 4.0 | 4.0 | <\$100M | 5,722 | 111 | 45.0 | 47.5 |
| Forreton St Bk | Forreton | 37.5 | 3.0 | 3.0 | 4.0 | 5.0 | <\$100M | 5,471 | 168 | 42.5 | 42.5 |
| Litchfield Nb | Litchfield | 37.5 | 2.0 | 5.0 | 4.0 | 4.0 | <\$100M | 5,391 | 114 | 30.0 | 37.5 |
| Lnb Nb | Leland | 37.5 | 2.0 | 7.0 | 4.0 | 2.0 | <\$100M | 5,133 | 75 | 45.0 | 35.0 |
| Farmers & Mrch St Bk Bushnel | Bushnell | 37.5 | 3.0 | 5.0 | 3.0 | 4.0 | <\$100M | 4,655 | 132 | 50.0 | 52.5 |
| Rochester St Bk | Rochester | 37.5 | 3.0 | 4.0 | 3.0 | 5.0 | <\$100M | 4,216 | 175 | 57.5 | 57.5 |
| First Personal Bk | Orland Park | 37.5 | 6.0 | 5.0 | 3.0 | 1.0 | <\$100M | 4,005 | 39 | 42.5 | 32.5 |
| State Bk Pearl City | Pearl City | 37.5 | 4.0 | 5.0 | 3.0 | 3.0 | <\$100M | 3,612 | 99 | 37.5 | 50.0 |
| First St Bk | Winchester | 37.5 | 3.0 | 6.0 | 3.0 | 3.0 | <\$100M | 3,282 | 95 | 50.0 | 62.5 |
| American Bk Of Il In Highlan | Highland | 37.5 | 3.0 | 7.0 | 3.0 | 2.0 | <\$100M | 3,234 | 63 | 35.0 | 37.5 |
| Wenona St Bk | Wenona | 37.5 | 4.0 | 7.0 | 2.0 | 2.0 | <\$100M | 2,916 | 72 | 52.5 | 62.5 |
| Peoples St Bk Chandlerville | Chandlerville | 37.5 | 3.0 | 7.0 | 2.0 | 3.0 | <\$100M | 2,376 | 105 | 50.0 | 60.0 |
| Odell St Bk | Odell | 37.5 | 3.0 | 9.0 | 2.0 | 1.0 | <\$100M | 2,144 | 35 | 47.5 | 55.0 |
| Bank Of Maroa | Maroa | 37.5 | 5.0 | 6.0 | 2.0 | 2.0 | <\$100M | 1,978 | 46 | 47.5 | 52.5 |
| Whaples & Farmers St Bk | Neponset | 37.5 | 7.0 | 6.0 | 1.0 | 1.0 | <\$100M | 1,566 | 41 | 50.0 | 40.0 |
| Community Bk Easton | Easton | 37.5 | 3.0 | 10.0 | 1.0 | 1.0 | <\$100M | 1,356 | 41 | 47.5 | 55.0 |
| Country Bk | Aledo | 37.5 | 8.0 | 3.0 | 3.0 | 1.0 | <\$100M | 4,038 | 41 | 27.5 | 20.0 |
| Oak Lawn Bk | Oak Lawn | 37.5 | 6.0 | 5.0 | 3.0 | 1.0 | <\$100M | 3,773 | 16 | 10.0 | 10.0 |
| State Bk Of St Jacob | Saint Jacob | 37.5 | 3.0 | 5.0 | 3.0 | 4.0 | <\$100M | 3,194 | 132 | 50.0 | 55.0 |
| First Nb Of Xenia | Xenia | 37.5 | 4.0 | 6.0 | 2.0 | 3.0 | <\$100M | 2,705 | 80 | 52.5 | 57.5 |
| 1St St Bk Mason City | Mason City | 37.5 | 5.0 | 6.0 | 2.0 | 2.0 | <\$100M | 2,602 | 67 | 52.5 | 60.0 |
| National Bk Of St Anne | Saint Anne | 37.5 | 3.0 | 9.0 | 2.0 | 1.0 | <\$100M | 2,526 | 37 | 37.5 | 20.0 |
| Southern Illinois Bk | Johnston City | 37.5 | 7.0 | 5.0 | 2.0 | 1.0 | <\$100M | 2,087 | 30 | 37.5 | 37.5 |
| Philo Exchange Bk | Philo | 37.5 | 2.0 | 9.0 | 2.0 | 2.0 | <\$100M | 2,012 | 46 | 42.5 | 52.5 |
| Partners Bk | Alton | 37.5 | 3.0 | 10.0 | 1.0 | 1.0 | <\$100M | 1,114 | 28 | 45.0 | 32.5 |
| Harris Bk Bartlett | Bartlett | 35.0 | 2.0 | 2.0 | 6.0 | 4.0 | \$100M-500M | 14,500 | 135 | 30.0 | 25.0 |
| Delaware Place Bk | Chicago | 35.0 | 2.0 | 3.0 | 6.0 | 3.0 | \$100M-500M | 11,466 | 100 | 35.0 | 32.5 |
| Harris Bk Westchester | Westchester | 35.0 | 2.0 | 4.0 | 5.0 | 3.0 | \$100M-500M | 10,068 | 80 | 20.0 | 17.5 |
| Citizens Nb Of Albion | Albion | 35.0 | 1.0 | 1.0 | 5.0 | 7.0 | \$100M-500M | 7,557 | 227 | 42.5 | 50.0 |
| First St Bk | Eldorado | 35.0 | 3.0 | 3.0 | 5.0 | 3.0 | <\$100M | 7,334 | 88 | 27.5 | 25.0 |
| Carterville St & Svg Bk | Carterville | 35.0 | 4.0 | 5.0 | 3.0 | 2.0 | <\$100M | 4,710 | 70 | 37.5 | 42.5 |
| Old Exchange Nb | Okawville | 35.0 | 3.0 | 7.0 | 2.0 | 2.0 | <\$100M | 2,999 | 57 | 35.0 | 35.0 |
| First Ridge Farm St Bk | Ridge Farm | 35.0 | 4.0 | 6.0 | 2.0 | 2.0 | <\$100M | 2,928 | 53 | 35.0 | 37.5 |
| Peoples St Bk Colfax | Colfax | 35.0 | 4.0 | 6.0 | 2.0 | 2.0 | <\$100M | 2,297 | 69 | 45.0 | 57.5 |
| C P Burnett & Sons Bkr | Eldorado | 35.0 | 1.0 | 8.0 | 2.0 | 3.0 | <\$100M | 2,019 | 90 | 37.5 | 47.5 |
| Roberts St Bk | Roberts | 35.0 | 2.0 | 9.0 | 1.0 | 2.0 | <\$100M | 1,618 | 56 | 45.0 | 55.0 |
| State Bk Hammond | Hammond | 35.0 | 3.0 | 9.0 | 1.0 | 1.0 | <\$100M | 1,362 | 34 | 47.5 | 52.5 |
| Marshall Cty St Bk | Varna | 35.0 | 3.0 | 7.0 | 1.0 | 3.0 | <\$100M | 1,326 | 77 | 42.5 | 52.5 |
| Community Bk Hopedale | Hopedale | 35.0 | 2.0 | 10.0 | 1.0 | 1.0 | <\$100M | 864 | 39 | 40.0 | 50.0 |
| State Bk Of Waterloo | Waterloo | 35.0 | 3.0 | 3.0 | 4.0 | 4.0 | <\$100M | 5,383 | 115 | 45.0 | 37.5 |
| Chapin St Bk | Chapin | 35.0 | 2.0 | 6.0 | 2.0 | 4.0 | <\$100M | 3,144 | 110 | 42.5 | 60.0 |
| Farmers Bk Of Mount Pulaski | Mount Pulaski | 35.0 | 1.0 | 9.0 | 2.0 | 2.0 | <\$100M | 2,094 | 59 | 42.5 | 52.5 |
| Community Nb Monmouth | Monmouth | 35.0 | 1.0 | 9.0 | 2.0 | 2.0 | <\$100M | 1,889 | 66 | 40.0 | 52.5 |

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL (7) | Number or SBL (8) | Total Score (<\$250K) (9) | Total Score (<\$100K) (10) |
|---------------------------|-----------------|---------------------------------------|------------|-------------|------------|-----------|---------------|--------------------|-------------------|---------------------------|----------------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| Dunlap St Bk | Dunlap | 35.0 | 1.0 | 9.0 | 2.0 | 2.0 | <\$100M | 1,801 | 70 | 40.0 | 52.5 |
| Andalusia Cmnty Bk | Andalusia | 35.0 | 3.0 | 8.0 | 1.0 | 2.0 | <\$100M | 1,605 | 54 | 45.0 | 52.5 |
| Farmers St Bk Emden | Emden | 35.0 | 1.0 | 9.0 | 1.0 | 3.0 | <\$100M | 1,200 | 89 | 40.0 | 42.5 |
| Great Northern Bk | Antioch | 35.0 | 2.0 | 10.0 | 1.0 | 1.0 | <\$100M | 486 | 7 | 42.5 | 47.5 |
| Reynolds St Bk | Reynolds | 35.0 | 1.0 | 10.0 | 1.0 | 2.0 | <\$100M | 404 | 47 | 35.0 | 35.0 |
| Algonquin St Bk Na | Algonquin | 32.5 | 2.0 | 2.0 | 5.0 | 4.0 | \$100M-500M | 10,098 | 126 | 37.5 | 27.5 |
| First St Bk Bloomington | Bloomington | 32.5 | 3.0 | 5.0 | 3.0 | 2.0 | <\$100M | 3,821 | 48 | 27.5 | 17.5 |
| Farmers Nb Of Griggsville | Griggsville | 32.5 | 3.0 | 6.0 | 2.0 | 2.0 | <\$100M | 1,750 | 63 | 42.5 | 55.0 |
| Cisne St Bk | Cisne | 32.5 | 2.0 | 6.0 | 2.0 | 3.0 | <\$100M | 1,692 | 94 | 45.0 | 55.0 |
| First St Bk Van Orin | Van Orin | 32.5 | 3.0 | 8.0 | 1.0 | 1.0 | <\$100M | 1,414 | 34 | 47.5 | 50.0 |
| First St Bk Heyworth | Heyworth | 32.5 | 2.0 | 9.0 | 1.0 | 1.0 | <\$100M | 1,369 | 16 | 42.5 | 50.0 |
| First St Bk | Dix | 32.5 | 2.0 | 8.0 | 1.0 | 2.0 | <\$100M | 1,063 | 56 | 40.0 | 50.0 |
| Farmers St Bk Astoria | Astoria | 32.5 | 1.0 | 10.0 | 1.0 | 1.0 | <\$100M | 331 | 41 | 35.0 | 40.0 |
| Peoples St Bk | Manito | 32.5 | 3.0 | 5.0 | 3.0 | 2.0 | <\$100M | 4,870 | 67 | 27.5 | 37.5 |
| Premier Bk | Wilmette | 32.5 | 7.0 | 2.0 | 3.0 | 1.0 | <\$100M | 3,698 | 37 | 27.5 | 42.5 |
| State Bk Of Rosiclare | Rosiclare | 32.5 | 2.0 | 7.0 | 2.0 | 2.0 | <\$100M | 2,455 | 51 | 42.5 | 52.5 |
| Bank Of Stronghurst | Stronghurst | 32.5 | 1.0 | 8.0 | 2.0 | 2.0 | <\$100M | 2,009 | 69 | 25.0 | 35.0 |
| Buffalo Prairie St Bk | Buffalo Prairie | 32.5 | 2.0 | 7.0 | 2.0 | 2.0 | <\$100M | 1,794 | 68 | 40.0 | 52.5 |
| Bank Of Chestnut | Chestnut | 32.5 | 3.0 | 7.0 | 1.0 | 2.0 | <\$100M | 1,296 | 68 | 42.5 | 52.5 |
| Hartsburg St Bk | Hartsburg | 32.5 | 2.0 | 9.0 | 1.0 | 1.0 | <\$100M | 902 | 11 | 42.5 | 52.5 |
| First Nb In Homer | Homer | 32.5 | 2.0 | 9.0 | 1.0 | 1.0 | <\$100M | 866 | 22 | 42.5 | 50.0 |
| Republic Bk Of Chicago | Darien | 30.0 | 1.0 | 1.0 | 6.0 | 4.0 | \$100M-500M | 14,773 | 131 | 30.0 | 25.0 |
| Harris Bk Aurora Na | Aurora | 30.0 | 1.0 | 5.0 | 4.0 | 2.0 | \$100M-500M | 5,675 | 66 | 25.0 | 22.5 |
| Harris Bk Wilmette Na | Wilmette | 30.0 | 1.0 | 6.0 | 4.0 | 1.0 | \$100M-500M | 5,252 | 32 | 12.5 | 12.5 |
| First Scty T&Sb | Elmwood Park | 30.0 | 1.0 | 2.0 | 3.0 | 6.0 | \$100M-500M | 4,530 | 196 | 42.5 | 45.0 |
| Oswego Cmnty Bk | Oswego | 30.0 | 1.0 | 5.0 | 3.0 | 3.0 | \$100M-500M | 3,746 | 93 | 35.0 | 37.5 |
| Bank Of O'Fallon | O'Fallon | 30.0 | 1.0 | 2.0 | 5.0 | 4.0 | \$100M-500M | 10,342 | 135 | 37.5 | 35.0 |
| First Nb Chrisman | Chrisman | 30.0 | 6.0 | 1.0 | 4.0 | 1.0 | <\$100M | 6,708 | 42 | 10.0 | 12.5 |
| Bluestem Nb | Fairbury | 30.0 | 2.0 | 3.0 | 3.0 | 4.0 | <\$100M | 5,007 | 118 | 27.5 | 37.5 |
| Unionbank Northwest | Hanover | 30.0 | 5.0 | 1.0 | 3.0 | 3.0 | <\$100M | 4,131 | 92 | 27.5 | 35.0 |
| Rushville St Bk | Rushville | 30.0 | 2.0 | 3.0 | 3.0 | 4.0 | <\$100M | 3,988 | 129 | 40.0 | 45.0 |
| First Nb Of Arenzville | Arenzville | 30.0 | 3.0 | 5.0 | 2.0 | 2.0 | <\$100M | 2,896 | 52 | 35.0 | 35.0 |
| First Nb Of Sandoval | Sandoval | 30.0 | 1.0 | 6.0 | 1.0 | 4.0 | <\$100M | 1,531 | 124 | 37.5 | 47.5 |
| Waterman St Bk | Waterman | 30.0 | 1.0 | 8.0 | 1.0 | 2.0 | <\$100M | 1,355 | 53 | 40.0 | 47.5 |
| First Nb Of Coulterville | Coulterville | 30.0 | 3.0 | 6.0 | 1.0 | 2.0 | <\$100M | 1,190 | 71 | 40.0 | 52.5 |
| Franklin Bk | Franklin | 30.0 | 1.0 | 8.0 | 1.0 | 2.0 | <\$100M | 865 | 44 | 35.0 | 42.5 |
| Farmers & Merchants Bk | Hutsonville | 30.0 | 1.0 | 9.0 | 1.0 | 1.0 | <\$100M | 838 | 31 | 20.0 | 22.5 |
| First Nb Ivesdale | Ivesdale | 30.0 | 2.0 | 8.0 | 1.0 | 1.0 | <\$100M | 665 | 40 | 37.5 | 47.5 |
| First Nb Of Lerna | Lerna | 30.0 | 2.0 | 8.0 | 1.0 | 1.0 | <\$100M | 545 | 27 | 37.5 | 45.0 |
| American Cmnty B&T | Woodstock | 30.0 | 4.0 | 2.0 | 4.0 | 2.0 | <\$100M | 6,285 | 58 | 25.0 | 15.0 |
| Fairview St Bkg Co | Fairview | 30.0 | 1.0 | 8.0 | 1.0 | 2.0 | <\$100M | 1,081 | 69 | 37.5 | 50.0 |
| State Bk Allerton | Allerton | 30.0 | 1.0 | 8.0 | 1.0 | 2.0 | <\$100M | 852 | 45 | 35.0 | 40.0 |
| Elkville St Bk | Elkville | 30.0 | 1.0 | 9.0 | 1.0 | 1.0 | <\$100M | 809 | 42 | 40.0 | 47.5 |
| Community St Bk Plymouth | Plymouth | 30.0 | 1.0 | 9.0 | 1.0 | 1.0 | <\$100M | 320 | 16 | 32.5 | 20.0 |
| Independent Bkr Bk | Springfield | 27.5 | 2.0 | 1.0 | 6.0 | 2.0 | \$100M-500M | 14,380 | 58 | 12.5 | 10.0 |

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------------|-------------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| First Nw Bk | Arlington Heights | 27.5 | 3.0 | 1.0 | 6.0 | 1.0 | \$100M-500M | 11,706 | 41 | 12.5 | 10.0 |
| Chester Nb | Chester | 27.5 | 1.0 | 5.0 | 4.0 | 1.0 | \$100M-500M | 5,441 | 38 | 17.5 | 15.0 |
| Mason City Nb | Mason City | 27.5 | 1.0 | 6.0 | 2.0 | 2.0 | <\$100M | 2,305 | 59 | 32.5 | 45.0 |
| First Nb Of Brownstown | Brownstown | 27.5 | 2.0 | 6.0 | 1.0 | 2.0 | <\$100M | 1,398 | 73 | 42.5 | 50.0 |
| State Bk Of Prarie Du Rocher | Prairie Du Rocher | 27.5 | 1.0 | 7.0 | 1.0 | 2.0 | <\$100M | 1,043 | 46 | 32.5 | 42.5 |
| Malden St Bk | Malden | 27.5 | 2.0 | 7.0 | 1.0 | 1.0 | <\$100M | 1,024 | 36 | 32.5 | 32.5 |
| Farmers & Traders St Bk | Shabbona | 27.5 | 1.0 | 8.0 | 1.0 | 1.0 | <\$100M | 929 | 41 | 32.5 | 42.5 |
| Wyoming B&Tc | Wyoming | 27.5 | 1.0 | 7.0 | 1.0 | 2.0 | <\$100M | 925 | 50 | 35.0 | 45.0 |
| First St Bk | Saint Peter | 27.5 | 1.0 | 7.0 | 1.0 | 2.0 | <\$100M | 690 | 49 | 32.5 | 37.5 |
| Glasford St Bk | Glasford | 27.5 | 1.0 | 8.0 | 1.0 | 1.0 | <\$100M | 563 | 33 | 30.0 | 35.0 |
| Table Grove St Bk | Table Grove | 27.5 | 1.0 | 7.0 | 1.0 | 2.0 | <\$100M | 1,565 | 74 | 40.0 | 47.5 |
| Citizens Bk Chatsworth | Chatsworth | 27.5 | 1.0 | 8.0 | 1.0 | 1.0 | <\$100M | 1,409 | 35 | 27.5 | 27.5 |
| Bank Kenney | Kenney | 27.5 | 8.0 | 1.0 | 1.0 | 1.0 | <\$100M | 1,211 | 19 | 15.0 | 12.5 |
| State Bk Seaton | Seaton | 27.5 | 3.0 | 6.0 | 1.0 | 1.0 | <\$100M | 1,065 | 36 | 40.0 | 47.5 |
| First St Bk | West Salem | 27.5 | 2.0 | 6.0 | 1.0 | 2.0 | <\$100M | 947 | 67 | 37.5 | 50.0 |
| First St Bk | Grand Chain | 27.5 | 2.0 | 6.0 | 1.0 | 2.0 | <\$100M | 861 | 58 | 40.0 | 47.5 |
| Iuka St Bk | Iuka | 27.5 | 2.0 | 6.0 | 1.0 | 2.0 | <\$100M | 799 | 58 | 37.5 | 45.0 |
| Sumner Nb Of Sheldon | Sheldon | 27.5 | 1.0 | 8.0 | 1.0 | 1.0 | <\$100M | 561 | 23 | 35.0 | 42.5 |
| Laura St Bk | Williamsfield | 27.5 | 2.0 | 7.0 | 1.0 | 1.0 | <\$100M | 557 | 40 | 35.0 | 45.0 |
| Aurora Nb | Aurora | 25.0 | 1.0 | 2.0 | 5.0 | 2.0 | \$100M-500M | 7,480 | 71 | 20.0 | 17.5 |
| Leaders Bk | Oak Brook | 25.0 | 5.0 | 1.0 | 3.0 | 1.0 | <\$100M | 3,183 | 10 | 10.0 | 10.0 |
| University Nb | Chicago | 25.0 | 1.0 | 6.0 | 2.0 | 1.0 | <\$100M | 2,815 | 40 | 22.5 | 20.0 |
| Marseilles Bk Na | Marseilles | 25.0 | 2.0 | 6.0 | 1.0 | 1.0 | <\$100M | 1,431 | 28 | 32.5 | 40.0 |
| First Nb Of Catlin | Catlin | 25.0 | 1.0 | 7.0 | 1.0 | 1.0 | <\$100M | 900 | 30 | 27.5 | 35.0 |
| Bowen St Bk | Bowen | 25.0 | 1.0 | 7.0 | 1.0 | 1.0 | <\$100M | 831 | 23 | 32.5 | 40.0 |
| First St Bk Biggsville | Biggsville | 25.0 | 1.0 | 7.0 | 1.0 | 1.0 | <\$100M | 769 | 29 | 22.5 | 30.0 |
| Bank Of Palmyra | Palmyra | 25.0 | 1.0 | 7.0 | 1.0 | 1.0 | <\$100M | 565 | 7 | 30.0 | 30.0 |
| Camp Grove St Bk | Camp Grove | 25.0 | 1.0 | 7.0 | 1.0 | 1.0 | <\$100M | 18 | 9 | 27.5 | 27.5 |
| White Hall Nb | White Hall | 25.0 | 1.0 | 6.0 | 1.0 | 2.0 | <\$100M | 1,087 | 68 | 30.0 | 40.0 |
| State Bk Colusa | Colusa | 25.0 | 2.0 | 6.0 | 1.0 | 1.0 | <\$100M | 915 | 38 | 35.0 | 47.5 |
| Oakdale St Bk | Oakdale | 25.0 | 1.0 | 7.0 | 1.0 | 1.0 | <\$100M | 567 | 36 | 32.5 | 40.0 |
| Sainte Marie St Bk | Sainte Marie | 25.0 | 1.0 | 7.0 | 1.0 | 1.0 | <\$100M | 328 | 11 | 27.5 | 30.0 |
| First Illinois Bk | East St Louis | 22.5 | 2.0 | 2.0 | 3.0 | 2.0 | <\$100M | 4,054 | 64 | 25.0 | 22.5 |
| Lemont Nb | Lemont | 22.5 | 1.0 | 5.0 | 2.0 | 1.0 | <\$100M | 1,738 | 13 | 15.0 | 17.5 |
| Sidell St Bk | Sidell | 22.5 | 1.0 | 6.0 | 1.0 | 1.0 | <\$100M | 498 | 36 | 27.5 | 32.5 |
| Texico St Bk | Texico | 22.5 | 1.0 | 6.0 | 1.0 | 1.0 | <\$100M | 141 | 11 | 27.5 | 30.0 |
| State Bk Of Eldred | Eldred | 22.5 | 1.0 | 6.0 | 1.0 | 1.0 | <\$100M | 383 | 14 | 27.5 | 25.0 |
| Timewell St Bk | Timewell | 22.5 | 1.0 | 6.0 | 1.0 | 1.0 | <\$100M | 235 | 17 | 25.0 | 30.0 |
| Vermont St Bk | Vermont | 22.5 | 1.0 | 6.0 | 1.0 | 1.0 | <\$100M | 178 | 34 | 30.0 | 35.0 |
| Burling Bk | Chicago | 20.0 | 1.0 | 1.0 | 4.0 | 2.0 | \$100M-500M | 6,039 | 53 | 15.0 | 10.0 |
| Anchor St Bk | Anchor | 20.0 | 4.0 | 1.0 | 1.0 | 2.0 | <\$100M | 1,244 | 44 | 17.5 | 27.5 |
| Bank Of Lawrence Cty | Bridgeport | 17.5 | 1.0 | 4.0 | 1.0 | 1.0 | <\$100M | 809 | 24 | 22.5 | 32.5 |
| International Bk Chicago | Chicago | 10.0 | 1.0 | 1.0 | 1.0 | 1.0 | <\$100M | - | - | 10.0 | 10.0 |
| Campus St Bk | Campus | - | - | - | - | - | <\$100M | - | 1 | . | . |
| Firststar Bk Usa Na | Waukegan | - | - | - | - | - | \$500M-\$1B | - | - | . | . |

Table A.2 Small Business Lending in Illinois Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------------|----------|---------------------------------------|------------|-------------|------------|------------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(#) (5) | | | | | |
| Old Kent Na | Freeport | - | - | - | - | - | <\$100M | - | - | . | . |
| National Bk Of The Great Lak | Elmhurst | - | - | - | - | - | <\$100M | - | - | . | . |

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.