

Table A.2 Small Business Lending in Wisconsin 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)
Stephenson Nb&Tc	Marinette	92.5	10.0	9.0	9.0	9.0	\$100M-500M	65,643	724	95.0	97.5
River Valley St Bk	Rothschild	87.5	10.0	5.0	10.0	10.0	\$100M-500M	87,024	1,215	85.0	72.5
Citizens St Bk	Hudson	85.0	10.0	10.0	7.0	7.0	<\$100M	33,145	450	67.5	62.5
Johnson Bk	Hayward	85.0	10.0	9.0	7.0	8.0	<\$100M	32,960	554	92.5	95.0
Mound City Bk	Platteville	82.5	9.0	7.0	9.0	8.0	\$100M-500M	48,549	500	80.0	77.5
Grafton St Bk	Grafton	82.5	9.0	9.0	8.0	7.0	\$100M-500M	39,047	387	57.5	50.0
Bank Of Luxemburg	Luxemburg	82.5	8.0	9.0	8.0	8.0	\$100M-500M	36,455	485	90.0	95.0
Fidelity Nb	Medford	82.5	10.0	7.0	7.0	9.0	<\$100M	32,614	657	90.0	92.5
Community B&Tc	Sheboygan	80.0	9.0	3.0	10.0	10.0	\$100M-500M	86,495	1,078	70.0	65.0
First Nb Fox Valley	Menasha	80.0	10.0	5.0	9.0	8.0	\$100M-500M	49,287	507	72.5	60.0
Bank Of Alma	Alma	80.0	9.0	8.0	8.0	7.0	\$100M-500M	42,653	385	47.5	52.5
Baylake Bk	Sturgeon Bay	80.0	9.0	3.0	10.0	10.0	\$500M-\$1B	226,205	2,946	85.0	85.0
State Bk Chilton	Chilton	80.0	10.0	5.0	8.0	9.0	<\$100M	36,849	668	82.5	75.0
Community Bk Central Wi	Colby	80.0	10.0	9.0	7.0	6.0	<\$100M	30,900	329	87.5	90.0
Community Bk Grafton	Grafton	80.0	10.0	10.0	6.0	6.0	<\$100M	25,384	297	65.0	50.0
Chippewa Valley Bk	Winter	80.0	9.0	9.0	6.0	8.0	<\$100M	23,449	472	90.0	95.0
Community Bk	Superior	80.0	10.0	9.0	6.0	7.0	<\$100M	20,948	388	87.5	92.5
Lincoln St Bk	Milwaukee	77.5	10.0	2.0	10.0	9.0	\$100M-500M	85,993	791	70.0	57.5
Premierbank	Fort Atkinson	77.5	6.0	10.0	8.0	7.0	\$100M-500M	39,639	371	50.0	50.0
Reedsburg Bk	Reedsburg	77.5	8.0	7.0	8.0	8.0	\$100M-500M	35,236	494	87.5	92.5
First Citizens St Bk Whitewt	Whitewater	77.5	6.0	10.0	7.0	8.0	\$100M-500M	30,013	476	77.5	72.5
Northern St Bk	Ashland	77.5	7.0	9.0	7.0	8.0	\$100M-500M	28,149	562	90.0	95.0
Bank Of Sun Prairie	Sun Prairie	77.5	10.0	3.0	9.0	9.0	\$100M-500M	77,835	814	80.0	80.0
Bank Of Waunakee	Waunakee	77.5	10.0	5.0	8.0	8.0	<\$100M	44,628	450	77.5	75.0
Fortress Bk Westby	Westby	77.5	9.0	7.0	7.0	8.0	<\$100M	28,492	584	90.0	92.5
Community Bk Delavan	Delavan	77.5	9.0	10.0	6.0	6.0	<\$100M	25,302	314	62.5	52.5
Capital Bk	Howard	77.5	10.0	10.0	6.0	5.0	<\$100M	24,113	234	62.5	45.0
Green Lake St Bk	Green Lake	77.5	10.0	10.0	5.0	6.0	<\$100M	16,502	311	82.5	90.0
Park Bk	Milwaukee	75.0	9.0	1.0	10.0	10.0	\$100M-500M	149,959	1,195	62.5	55.0
First Nb Manitowoc	Manitowoc	75.0	7.0	3.0	10.0	10.0	\$100M-500M	114,323	1,839	90.0	90.0
First Bus Bk	Madison	75.0	9.0	1.0	10.0	10.0	\$100M-500M	88,880	1,023	60.0	65.0
Citizens Bk Mukwonago	Mukwonago	75.0	8.0	2.0	10.0	10.0	\$100M-500M	83,718	1,103	80.0	72.5
Mid-Wisconsin Bk	Medford	75.0	7.0	4.0	9.0	10.0	\$100M-500M	80,911	1,166	65.0	70.0
First Bk Fncl Centre	Oconomowoc	75.0	9.0	3.0	9.0	9.0	\$100M-500M	78,013	795	75.0	70.0
State Bk Of Cross Plains	Cross Plains	75.0	8.0	4.0	9.0	9.0	\$100M-500M	58,667	729	70.0	65.0
Community St Bk	Union Grove	75.0	9.0	3.0	9.0	9.0	\$100M-500M	58,176	778	75.0	75.0
First Nb	Waupaca	75.0	7.0	4.0	9.0	10.0	\$100M-500M	57,973	1,131	75.0	75.0
Ixonia St Bk	Ixonia	75.0	9.0	4.0	9.0	8.0	\$100M-500M	57,783	538	75.0	72.5
West Pointe Bk	Oshkosh	75.0	9.0	5.0	9.0	7.0	\$100M-500M	51,071	361	72.5	10.0
Peoples St Bk	Prairie Du Chien	75.0	8.0	5.0	9.0	8.0	\$100M-500M	49,986	607	60.0	67.5
Community First Bk	Boscobel	75.0	8.0	7.0	7.0	8.0	\$100M-500M	31,582	475	87.5	92.5
Bank Of Wi Dells	Wisconsin Dells	75.0	9.0	2.0	9.0	10.0	\$100M-500M	67,955	1,087	70.0	72.5
F&M Bk-Wi	Kaukauna	75.0	7.0	3.0	10.0	10.0	\$1B-\$10B	561,909	7,369	75.0	75.0
Community Nb	Oregon	75.0	9.0	7.0	7.0	7.0	<\$100M	34,912	378	62.5	57.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Dmb Cmnty Bk	De Forest	75.0	10.0	6.0	7.0	7.0	<\$100M	31,838	356	65.0	45.0
First Nb Of Baldwin	Baldwin	75.0	9.0	7.0	7.0	7.0	<\$100M	29,301	370	70.0	75.0
Laona St Bk	Laona	75.0	9.0	7.0	6.0	8.0	<\$100M	21,362	465	85.0	90.0
Mid Amer Bk	Footville	75.0	10.0	9.0	4.0	7.0	<\$100M	13,876	412	85.0	90.0
Bremer Bk Na	Menomonie	72.5	4.0	6.0	9.0	10.0	\$100M-500M	80,210	1,469	82.5	75.0
Peoples St Bk	Wausau	72.5	8.0	3.0	9.0	9.0	\$100M-500M	76,547	673	60.0	45.0
M&I Merchants Bk	Rhineland	72.5	7.0	3.0	9.0	10.0	\$100M-500M	71,242	1,066	75.0	67.5
Wisconsin Cmnty Bk	Cottage Grove	72.5	8.0	4.0	9.0	8.0	\$100M-500M	55,953	556	60.0	45.0
Farmers & Mrch Bk	Tomah	72.5	9.0	5.0	8.0	7.0	\$100M-500M	41,612	441	75.0	75.0
Riverbank	Osceola	72.5	9.0	4.0	8.0	8.0	\$100M-500M	39,653	465	62.5	55.0
Community First Nb	Spooner	72.5	9.0	4.0	8.0	8.0	\$100M-500M	38,428	533	67.5	65.0
First Nb Stoughton	Stoughton	72.5	7.0	7.0	8.0	7.0	\$100M-500M	35,718	391	85.0	90.0
Farmers St Bk Of Waupaca	Waupaca	72.5	6.0	10.0	6.0	7.0	\$100M-500M	25,754	443	87.5	92.5
National Exchange B&T	Fond Du Lac	72.5	7.0	2.0	10.0	10.0	\$500M-\$1B	173,724	2,369	72.5	70.0
M&I Northern Bk	Brookfield	72.5	8.0	1.0	10.0	10.0	\$500M-\$1B	163,823	1,425	57.5	47.5
Delafield St Bk	Delafield	72.5	10.0	10.0	7.0	2.0	<\$100M	28,869	133	10.0	10.0
State Bk Viroqua	Viroqua	72.5	10.0	7.0	6.0	6.0	<\$100M	23,649	297	35.0	40.0
Community Bus Bk	Sauk City	72.5	10.0	10.0	4.0	5.0	<\$100M	12,132	218	57.5	57.5
M&I Lake Country Bk	Hartland	70.0	7.0	2.0	10.0	9.0	\$100M-500M	90,294	806	57.5	50.0
First St Bk	New London	70.0	7.0	3.0	9.0	9.0	\$100M-500M	61,835	896	67.5	72.5
M&I Bk Eagle River	Eagle River	70.0	6.0	4.0	9.0	9.0	\$100M-500M	56,907	650	72.5	60.0
Northwestern Bk	Chippewa Falls	70.0	7.0	3.0	9.0	9.0	\$100M-500M	49,383	813	72.5	70.0
Port Washington St Bk	Port Washington	70.0	6.0	5.0	8.0	9.0	\$100M-500M	48,268	618	67.5	60.0
First Nb Of Bangor	Bangor	70.0	7.0	5.0	8.0	8.0	\$100M-500M	37,468	617	65.0	65.0
Farmers Svg Bk	Mineral Point	70.0	8.0	5.0	7.0	8.0	\$100M-500M	33,295	481	65.0	60.0
Royal Bk	Elroy	70.0	6.0	8.0	6.0	8.0	\$100M-500M	23,194	474	85.0	90.0
Wells Fargo Bk Na	Milwaukee	70.0	5.0	3.0	10.0	10.0	\$1B-\$10B	431,955	2,798	55.0	55.0
Capitol Bk	Madison	70.0	10.0	4.0	8.0	6.0	<\$100M	37,197	299	60.0	42.5
Franklin St Bk	Franklin	70.0	10.0	5.0	8.0	5.0	<\$100M	37,109	227	45.0	35.0
Dairymans St Bk	Clintonville	70.0	8.0	6.0	6.0	8.0	<\$100M	26,398	489	72.5	70.0
Pioneer St Bk	Auburndale	70.0	7.0	8.0	6.0	7.0	<\$100M	23,612	449	87.5	90.0
Middleton Cmnty Bk	Middleton	70.0	9.0	5.0	7.0	7.0	<\$100M	28,214	404	72.5	65.0
Park Bk	Holmen	70.0	9.0	8.0	4.0	7.0	<\$100M	11,790	393	80.0	87.5
State Fncl Bk	Hales Corners	67.5	7.0	2.0	9.0	9.0	\$100M-500M	82,949	1,019	67.5	67.5
First Bkg Ctr	Burlington	67.5	6.0	2.0	9.0	10.0	\$100M-500M	81,514	1,075	67.5	62.5
Denmark St Bk	Denmark	67.5	4.0	4.0	9.0	10.0	\$100M-500M	55,934	1,199	75.0	72.5
River Bk	Stoddard	67.5	8.0	3.0	8.0	8.0	\$100M-500M	47,958	551	60.0	55.0
Bank Of Little Chute	Little Chute	67.5	9.0	6.0	7.0	5.0	\$100M-500M	34,525	251	55.0	52.5
Waukesha St Bk	Waukesha	67.5	5.0	2.0	10.0	10.0	\$100M-500M	85,974	1,713	67.5	70.0
Charter Bk Eau Claire	Eau Claire	67.5	7.0	3.0	8.0	9.0	\$100M-500M	47,016	641	72.5	60.0
Johnson Bk	Racine	67.5	6.0	1.0	10.0	10.0	\$1B-\$10B	271,448	2,093	57.5	57.5
Mitchell Bk	Milwaukee	67.5	10.0	4.0	8.0	5.0	<\$100M	42,758	239	47.5	22.5
Ridgestone Bk	Brookfield	67.5	10.0	4.0	7.0	6.0	<\$100M	30,647	291	45.0	40.0
River Cities Bk	Wisconsin Rapids	67.5	10.0	6.0	7.0	4.0	<\$100M	27,679	198	32.5	37.5
Hometown Bk	Saint Cloud	67.5	10.0	5.0	6.0	6.0	<\$100M	23,738	277	70.0	62.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Banner Bks	Biramwood	67.5	8.0	5.0	6.0	8.0	<\$100M	20,305	557	62.5	62.5
Community Bk Oconto Cty	Oconto Falls	67.5	7.0	10.0	5.0	5.0	<\$100M	14,484	257	80.0	85.0
Community Bk Sprng Grn & Pla	Spring Green	67.5	8.0	10.0	5.0	4.0	<\$100M	16,734	200	30.0	27.5
M&I First Nb	West Bend	65.0	5.0	3.0	9.0	9.0	\$100M-500M	68,463	646	55.0	55.0
Blackhawk St Bk	Beloit	65.0	4.0	5.0	9.0	8.0	\$100M-500M	52,471	547	55.0	50.0
M&I Bk S Central	Watertown	65.0	4.0	4.0	9.0	9.0	\$100M-500M	48,529	640	52.5	55.0
Dairy St Bk	Rice Lake	65.0	6.0	3.0	8.0	9.0	\$100M-500M	42,081	675	65.0	62.5
First Nb Hartford	Hartford	65.0	7.0	4.0	7.0	8.0	\$100M-500M	29,548	488	67.5	62.5
M&I Bk Fox Valley	Appleton	65.0	4.0	2.0	10.0	10.0	\$500M-\$1B	168,979	1,951	60.0	65.0
M&I Bk S	Janesville	65.0	4.0	2.0	10.0	10.0	\$500M-\$1B	142,884	1,249	60.0	60.0
Coulee St Bk	La Crosse	65.0	8.0	4.0	7.0	7.0	<\$100M	29,028	358	50.0	45.0
First Nb Of Park Falls	Park Falls	65.0	8.0	6.0	6.0	6.0	<\$100M	20,702	355	80.0	82.5
Spencer St Bk	Spencer	65.0	8.0	7.0	5.0	6.0	<\$100M	17,865	348	67.5	62.5
Peoples St Bk Mazomanie Wi	Mazomanie	65.0	8.0	8.0	5.0	5.0	<\$100M	17,099	264	77.5	82.5
S&C Bk Somerset	Somerset	65.0	8.0	9.0	5.0	4.0	<\$100M	14,141	202	55.0	50.0
Baraboo Nb	Baraboo	62.5	6.0	1.0	9.0	9.0	\$100M-500M	52,579	699	57.5	52.5
Monona St Bk	Monona	62.5	7.0	3.0	8.0	7.0	\$100M-500M	40,043	424	62.5	52.5
Bank Of Mauston	Mauston	62.5	6.0	2.0	8.0	9.0	\$100M-500M	35,186	809	70.0	75.0
Southport Bk	Kenosha	62.5	7.0	3.0	8.0	7.0	\$100M-500M	35,924	374	55.0	52.5
American Nb-Fox Cities	Appleton	62.5	10.0	2.0	7.0	6.0	<\$100M	32,273	311	52.5	35.0
American Bk	Eau Claire	62.5	10.0	3.0	7.0	5.0	<\$100M	28,485	254	52.5	40.0
First Nb Of New Richmond	New Richmond	62.5	8.0	5.0	6.0	6.0	<\$100M	22,906	331	62.5	57.5
Bank Of Kaukauna	Kaukauna	62.5	9.0	8.0	5.0	3.0	<\$100M	15,962	154	45.0	27.5
Shell Lake St Bk	Shell Lake	62.5	3.0	10.0	5.0	7.0	<\$100M	14,924	384	77.5	85.0
Cambridge St Bk	Cambridge	62.5	9.0	5.0	5.0	6.0	<\$100M	14,230	269	65.0	55.0
Headwaters St Bk	Land O'Lakes	62.5	8.0	7.0	4.0	6.0	<\$100M	12,348	270	75.0	80.0
Wisconsin St Bk	Random Lake	62.5	4.0	7.0	4.0	10.0	<\$100M	11,980	4,212	77.5	85.0
Necedah Bk	Necedah	62.5	7.0	10.0	3.0	5.0	<\$100M	7,656	217	70.0	77.5
Marine Bk	Wauwatosa	60.0	7.0	1.0	9.0	7.0	\$100M-500M	67,625	415	40.0	27.5
Milwaukee Western Bk	Milwaukee	60.0	8.0	2.0	8.0	6.0	\$100M-500M	45,252	299	37.5	22.5
Peoples Nb	Hayward	60.0	7.0	1.0	8.0	8.0	\$100M-500M	43,893	530	60.0	50.0
Nekoosa Port Edwards St Bk	Nekoosa	60.0	5.0	5.0	7.0	7.0	\$100M-500M	27,344	440	57.5	60.0
United Bk	Osseo	60.0	6.0	3.0	7.0	8.0	\$100M-500M	27,342	528	52.5	60.0
Farmers & Mrch B&Tc	Marinette	60.0	4.0	9.0	5.0	6.0	\$100M-500M	18,339	311	57.5	65.0
Ozaukee Bk	Cedarburg	60.0	4.0	2.0	9.0	9.0	\$100M-500M	70,858	1,018	60.0	57.5
Associated Bk S Central	Madison	60.0	2.0	2.0	10.0	10.0	\$500M-\$1B	134,800	1,724	57.5	60.0
M&I Mid St Bk	Stevens Point	60.0	3.0	2.0	10.0	9.0	\$500M-\$1B	98,329	1,005	55.0	55.0
Tri City Nb	Oak Creek	60.0	3.0	2.0	10.0	9.0	\$500M-\$1B	91,447	1,011	60.0	57.5
M&I Cmnty St Bk	Eau Claire	60.0	4.0	1.0	10.0	9.0	\$500M-\$1B	90,607	849	60.0	67.5
Liberty Bk	Milwaukee	60.0	8.0	3.0	7.0	6.0	<\$100M	28,124	298	62.5	52.5
Marion St Bk	Marion	60.0	4.0	9.0	5.0	6.0	<\$100M	17,463	342	77.5	85.0
North Milwaukee St Bk	Milwaukee	60.0	8.0	9.0	4.0	3.0	<\$100M	12,615	166	32.5	40.0
Rural American Bk Luck	Luck	60.0	6.0	8.0	4.0	6.0	<\$100M	10,838	297	72.5	80.0
Legacy Bk	Milwaukee	60.0	10.0	10.0	3.0	1.0	<\$100M	7,410	80	40.0	25.0
M&I Bk Of Menomonee Falls	Menomonee Falls	57.5	4.0	1.0	9.0	9.0	\$100M-500M	75,578	748	50.0	47.5

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Wood Cty Nb	Wisconsin Rapids	57.5	6.0	2.0	8.0	7.0	\$100M-500M	46,016	442	42.5	37.5
Investorsbank	Pewaukee	57.5	10.0	1.0	8.0	4.0	\$100M-500M	42,294	175	22.5	10.0
M&I Bk Burlington	Burlington	57.5	4.0	3.0	8.0	8.0	\$100M-500M	41,720	452	52.5	40.0
M&I Bk Of La Crosse	La Crosse	57.5	6.0	3.0	7.0	7.0	\$100M-500M	32,027	367	50.0	42.5
M&I Bk Southern Wi	Madison	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	328,461	2,704	55.0	60.0
Associated Bk Green Bay Na	Green Bay	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	265,384	2,684	55.0	55.0
M&I Bk Ne	Green Bay	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	143,357	1,331	55.0	60.0
Associated Bk Na	Neenah	57.5	3.0	1.0	10.0	9.0	\$500M-\$1B	111,559	911	50.0	50.0
M&I First Amer Bk	Wausau	57.5	3.0	1.0	10.0	9.0	\$500M-\$1B	93,032	850	52.5	55.0
Security St Bk	Iron River	57.5	9.0	2.0	6.0	6.0	<\$100M	26,024	291	55.0	40.0
Bank Of Verona	Verona	57.5	7.0	6.0	6.0	4.0	<\$100M	24,327	195	27.5	22.5
M&I Bk	Ashland	57.5	7.0	4.0	6.0	6.0	<\$100M	22,249	307	55.0	50.0
Bay Bk	Green Bay	57.5	9.0	5.0	6.0	3.0	<\$100M	18,925	167	45.0	35.0
Peoples St Bk Of Bloomer	Bloomer	57.5	5.0	5.0	5.0	8.0	<\$100M	15,384	525	70.0	72.5
Bank Of Poynette	Poynette	57.5	8.0	6.0	5.0	4.0	<\$100M	15,016	190	55.0	45.0
Black River Cntry Bk	Black River Falls	57.5	5.0	9.0	4.0	5.0	<\$100M	10,974	254	70.0	77.5
Community Bk Of Cameron	Cameron	57.5	7.0	8.0	3.0	5.0	<\$100M	9,345	231	70.0	75.0
Lebanon St Bk	Watertown	57.5	9.0	9.0	2.0	3.0	<\$100M	5,668	139	65.0	70.0
Woodford St Bk	Woodford	57.5	6.0	7.0	4.0	6.0	<\$100M	12,848	292	62.5	62.5
M&I Central St Bk	Oshkosh	55.0	2.0	2.0	9.0	9.0	\$100M-500M	65,811	824	50.0	45.0
First Nb&Tc Beloit	Beloit	55.0	5.0	2.0	9.0	6.0	\$100M-500M	50,242	302	35.0	25.0
Horicon St Bk	Horicon	55.0	3.0	2.0	8.0	9.0	\$100M-500M	47,204	706	57.5	62.5
National Bk Of Cmrc Superior	Superior	55.0	5.0	1.0	8.0	8.0	\$100M-500M	43,046	599	50.0	50.0
M&I Central B&T	Marshfield	55.0	4.0	2.0	8.0	8.0	\$100M-500M	38,262	556	52.5	50.0
Bank One Wi	Milwaukee	55.0	1.0	1.0	10.0	10.0	\$1B-\$10B	622,426	6,783	55.0	55.0
Associated Bk Milwaukee	Milwaukee	55.0	1.0	1.0	10.0	10.0	\$1B-\$10B	209,388	2,355	55.0	55.0
Associated Bk N	Wausau	55.0	1.0	1.0	10.0	10.0	\$1B-\$10B	133,295	1,507	57.5	57.5
Associated Bk Lakeshore Na	Manitowoc	55.0	2.0	1.0	10.0	9.0	\$500M-\$1B	85,592	713	50.0	45.0
Bank Of Mondovi	Mondovi	55.0	5.0	6.0	5.0	6.0	<\$100M	14,056	281	70.0	77.5
Farmers St Bk	Markesan	55.0	5.0	9.0	4.0	4.0	<\$100M	13,178	203	67.5	77.5
Dorchester St Bk	Dorchester	55.0	8.0	7.0	4.0	3.0	<\$100M	11,012	172	67.5	72.5
Bank Of Buffalo	Cochrane	55.0	8.0	8.0	3.0	3.0	<\$100M	10,174	166	42.5	42.5
Bank Of Galesville	Galesville	55.0	5.0	7.0	3.0	7.0	<\$100M	9,119	388	70.0	77.5
State Bk Of Florence	Florence	55.0	8.0	8.0	3.0	3.0	<\$100M	9,000	166	67.5	72.5
M&I Marshall & Ilsley Bk	Milwaukee	55.0	1.0	1.0	10.0	10.0	>\$10B	386,550	3,726	55.0	55.0
M&I Bk Of Shawano	Shawano	52.5	2.0	4.0	8.0	7.0	\$100M-500M	38,036	414	57.5	60.0
American Bk	Fond Du Lac	52.5	6.0	1.0	7.0	7.0	\$100M-500M	32,375	382	40.0	37.5
First Nb Of River Falls	River Falls	52.5	4.0	3.0	7.0	7.0	\$100M-500M	31,246	385	50.0	42.5
First Nb&Tc Baraboo	Baraboo	52.5	5.0	6.0	6.0	4.0	\$100M-500M	20,629	207	70.0	75.0
Farmers & Mrch Union Bk	Columbus	52.5	4.0	5.0	5.0	7.0	\$100M-500M	18,687	363	55.0	57.5
First Bk	Tomah	52.5	8.0	6.0	5.0	2.0	<\$100M	16,335	108	27.5	27.5
Citizens St Bk	Fort Atkinson	52.5	8.0	4.0	5.0	4.0	<\$100M	16,313	190	35.0	35.0
State Fncl Bk Waterford	Waterford	52.5	6.0	5.0	5.0	5.0	<\$100M	16,273	268	55.0	55.0
Oostburg St Bk	Oostburg	52.5	4.0	7.0	5.0	5.0	<\$100M	14,108	257	67.5	77.5
Bank Of Barron	Barron	52.5	3.0	9.0	4.0	5.0	<\$100M	12,307	219	67.5	77.5

Table A.2 Small Business Lending in Wisconsin 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)					
Pioneer Nb Of Ladysmith	Ladysmith	52.5	5.0	7.0	4.0	5.0	<\$100M	10,936	265	67.5	75.0
Lincoln County Bk	Merrill	52.5	6.0	6.0	4.0	5.0	<\$100M	10,685	269	67.5	72.5
Badger St Bk	Cassville	52.5	5.0	7.0	4.0	5.0	<\$100M	10,439	248	65.0	75.0
Chetek St Bk	Chetek	52.5	5.0	8.0	4.0	4.0	<\$100M	10,413	182	65.0	75.0
Peshtigo Nb	Peshtigo	52.5	6.0	7.0	3.0	5.0	<\$100M	10,189	267	70.0	75.0
Union St Bk	Kewaunee	52.5	5.0	8.0	3.0	5.0	<\$100M	9,959	235	65.0	75.0
Brill St Bk	Brill	52.5	7.0	8.0	2.0	4.0	<\$100M	6,171	178	62.5	72.5
Bank Of Lake Mills	Lake Mills	52.5	7.0	5.0	5.0	4.0	<\$100M	15,779	215	47.5	52.5
Bank Of Brodhead	Brodhead	52.5	4.0	8.0	5.0	4.0	<\$100M	14,427	210	67.5	75.0
State Bk Of La Crosse	La Crosse	50.0	3.0	1.0	8.0	8.0	\$100M-500M	42,014	472	50.0	45.0
Walworth St Bk	Walworth	50.0	4.0	4.0	6.0	6.0	\$100M-500M	20,607	347	57.5	35.0
Clare Bk Na	Platteville	50.0	1.0	10.0	4.0	5.0	\$100M-500M	11,140	228	55.0	72.5
Bank Of Prairie Du Sac	Prairie Du Sac	50.0	4.0	3.0	7.0	6.0	\$100M-500M	27,652	311	40.0	35.0
M&I Citizens American Bk	Merrill	50.0	5.0	6.0	5.0	4.0	<\$100M	17,601	213	45.0	45.0
Union Nb&Tc	Sparta	50.0	5.0	6.0	5.0	4.0	<\$100M	14,693	186	47.5	40.0
First Bus Bk Fox River Valle	Appleton	50.0	10.0	3.0	5.0	2.0	<\$100M	14,053	101	40.0	27.5
Bank Of New Glarus	New Glarus	50.0	3.0	10.0	4.0	3.0	<\$100M	11,772	164	62.5	75.0
Calumet Cty Bk	Brillion	50.0	6.0	6.0	4.0	4.0	<\$100M	11,578	185	50.0	55.0
Portage Cty Bk	Almond	50.0	7.0	6.0	4.0	3.0	<\$100M	10,392	174	62.5	70.0
Community First Bk	Rosholt	50.0	7.0	6.0	4.0	3.0	<\$100M	10,297	153	62.5	72.5
S&C Bk Polk Cty	Balsam Lake	50.0	3.0	9.0	3.0	5.0	<\$100M	10,285	253	67.5	77.5
Hiawatha Nb	Hager City	50.0	5.0	8.0	3.0	4.0	<\$100M	9,695	209	70.0	75.0
Grand Marsh St Bk	Grand Marsh	50.0	2.0	10.0	3.0	5.0	<\$100M	9,570	246	62.5	75.0
La Farge St Bk	La Farge	50.0	8.0	4.0	3.0	5.0	<\$100M	8,138	231	65.0	72.5
Union Bk Of Blair	Blair	50.0	5.0	8.0	3.0	4.0	<\$100M	6,970	205	45.0	47.5
Bancroft St Bk	Bancroft	50.0	5.0	8.0	2.0	5.0	<\$100M	6,886	225	62.5	72.5
Bank Wausau	Wausau	50.0	9.0	4.0	5.0	2.0	<\$100M	17,026	99	25.0	12.5
First Nb Of Niagara	Niagara	50.0	3.0	10.0	3.0	4.0	<\$100M	7,196	199	60.0	70.0
Park Bk	Madison	47.5	2.0	1.0	7.0	9.0	\$100M-500M	29,270	639	50.0	50.0
American Cmnty Bk	Wausau	47.5	5.0	1.0	6.0	7.0	\$100M-500M	24,968	397	60.0	50.0
M&I Bk	Superior	47.5	6.0	1.0	6.0	6.0	\$100M-500M	22,588	271	27.5	20.0
M&I Bk Mayville	Mayville	47.5	3.0	4.0	6.0	6.0	\$100M-500M	20,471	296	50.0	47.5
Jackson Cty Bk	Black River Falls	47.5	3.0	5.0	6.0	5.0	\$100M-500M	19,158	238	35.0	30.0
Mcfarland St Bk	Mcfarland	47.5	9.0	2.0	6.0	2.0	<\$100M	26,809	110	17.5	10.0
First Nb Of Platteville	Platteville	47.5	6.0	2.0	6.0	5.0	<\$100M	21,058	231	32.5	35.0
Stratford St Bk	Stratford	47.5	6.0	4.0	5.0	4.0	<\$100M	17,150	211	40.0	35.0
First Nb Of Eagle River	Eagle River	47.5	3.0	6.0	4.0	6.0	<\$100M	13,683	346	57.5	52.5
Northwoods St Bk	Elcho	47.5	7.0	6.0	3.0	3.0	<\$100M	8,951	170	65.0	70.0
Independence St Bk	Independence	47.5	6.0	8.0	3.0	2.0	<\$100M	8,093	103	57.5	62.5
Farmers & Mrch Bk	Rudolph	47.5	6.0	10.0	2.0	1.0	<\$100M	5,494	91	57.5	62.5
Tsb Bk	Lomira	47.5	6.0	7.0	3.0	3.0	<\$100M	9,227	169	35.0	32.5
International Bk Amherst	Amherst	47.5	6.0	8.0	2.0	3.0	<\$100M	6,041	141	60.0	67.5
Union St Bk Of West Salem	West Salem	47.5	3.0	10.0	2.0	4.0	<\$100M	5,682	176	57.5	70.0
Superior Nb	Superior	47.5	4.0	10.0	2.0	3.0	<\$100M	5,014	142	55.0	67.5
Bank Of Elmwood	Racine	45.0	3.0	2.0	7.0	6.0	\$100M-500M	29,530	288	50.0	45.0

Table A.2 Small Business Lending in Wisconsin 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)
Eagle Valley Bk Na	Saint Croix Falls	45.0	5.0	4.0	5.0	4.0	<\$100M	17,518	202	35.0	32.5
First Nb Of Berlin	Berlin	45.0	3.0	5.0	5.0	5.0	<\$100M	15,293	232	42.5	42.5
River Falls St Bk	River Falls	45.0	2.0	10.0	3.0	3.0	<\$100M	9,652	172	37.5	30.0
Markesan St Bk	Markesan	45.0	2.0	8.0	3.0	5.0	<\$100M	7,951	229	57.5	72.5
Farmers St Bk Hillsboro	Hillsboro	45.0	2.0	9.0	3.0	4.0	<\$100M	7,774	211	62.5	72.5
Bank Of Cashton	Cashton	45.0	5.0	8.0	3.0	2.0	<\$100M	7,047	94	57.5	62.5
Security Bk	New Auburn	45.0	8.0	6.0	2.0	2.0	<\$100M	6,505	101	55.0	60.0
Bank Of Turtle Lake	Turtle Lake	45.0	2.0	9.0	2.0	5.0	<\$100M	5,984	221	45.0	52.5
Timberwood Bk	Wabeno	45.0	5.0	10.0	1.0	2.0	<\$100M	3,464	120	55.0	62.5
Citizens St Bk	Cadott	45.0	3.0	6.0	4.0	5.0	<\$100M	12,670	253	55.0	57.5
Bank Monticello	Monticello	45.0	3.0	9.0	3.0	3.0	<\$100M	7,519	143	45.0	37.5
State Bk Stockbridge	Stockbridge	45.0	9.0	6.0	2.0	1.0	<\$100M	6,150	88	55.0	37.5
Intercity St Bk	Schofield	42.5	5.0	3.0	6.0	3.0	\$100M-500M	21,561	167	35.0	30.0
First B&Tc	Menomonie	42.5	5.0	4.0	5.0	3.0	<\$100M	16,059	163	35.0	40.0
Bank North	Crivitz	42.5	3.0	4.0	4.0	6.0	<\$100M	12,966	320	52.5	55.0
S&C Bk Chippewa	Stanley	42.5	4.0	5.0	4.0	4.0	<\$100M	12,384	199	42.5	40.0
Richland Cty Bk	Richland Center	42.5	1.0	8.0	3.0	5.0	<\$100M	7,685	263	45.0	45.0
Bank Of Oakfield	Oakfield	42.5	3.0	10.0	2.0	2.0	<\$100M	6,341	113	55.0	65.0
Dairyland St Bk	Bruce	42.5	5.0	8.0	2.0	2.0	<\$100M	5,213	97	52.5	60.0
Layton St Bk	Milwaukee	42.5	6.0	2.0	5.0	4.0	<\$100M	16,292	199	27.5	25.0
Marathon St Bk	Marathon	42.5	2.0	9.0	4.0	2.0	<\$100M	11,477	127	57.5	67.5
Red Cedar Bk Na	Boyceville	42.5	7.0	5.0	2.0	3.0	<\$100M	6,391	145	55.0	52.5
First St Bk	Fountain City	42.5	6.0	7.0	2.0	2.0	<\$100M	4,237	136	55.0	57.5
Investors Cmnty Bk	Manitowoc	40.0	4.0	4.0	6.0	2.0	\$100M-500M	20,519	137	20.0	17.5
Union B&Tc	Evansville	40.0	3.0	4.0	4.0	5.0	<\$100M	12,531	245	50.0	47.5
State Bk Howards Grove	Howards Grove	40.0	4.0	5.0	4.0	3.0	<\$100M	10,432	141	30.0	30.0
Cuba City St Bk	Cuba City	40.0	5.0	6.0	3.0	2.0	<\$100M	9,561	103	27.5	20.0
Greenleaf Wayside Bk	Greenleaf	40.0	3.0	9.0	2.0	2.0	<\$100M	6,430	117	52.5	65.0
Bank Of Spring Valley	Spring Valley	40.0	2.0	9.0	2.0	3.0	<\$100M	5,538	139	50.0	62.5
John O Melby & Co Bk	Whitehall	40.0	3.0	10.0	2.0	1.0	<\$100M	5,110	93	50.0	60.0
State Bk Of Gilman	Gilman	40.0	3.0	9.0	2.0	2.0	<\$100M	4,933	100	52.5	60.0
Livingston St Bk	Livingston	40.0	2.0	8.0	3.0	3.0	<\$100M	7,158	159	50.0	62.5
Waldo St Bk	Waldo	40.0	5.0	7.0	2.0	2.0	<\$100M	4,181	96	45.0	50.0
Security Nb Of Durand	Durand	37.5	2.0	4.0	5.0	4.0	\$100M-500M	15,794	189	30.0	25.0
Abbotsford St Bk	Abbotsford	37.5	4.0	1.0	6.0	4.0	\$100M-500M	24,339	216	22.5	17.5
Meridian Cap Bk Na	Milwaukee	37.5	5.0	2.0	5.0	3.0	<\$100M	16,551	160	25.0	22.5
National Bk Of Waupun	Waupun	37.5	2.0	3.0	3.0	7.0	<\$100M	10,291	393	52.5	50.0
State Bk Of Withee	Withee	37.5	4.0	5.0	3.0	3.0	<\$100M	9,583	138	30.0	35.0
First Cmnty Bk	Milton	37.5	6.0	4.0	3.0	2.0	<\$100M	9,480	135	42.5	32.5
Bank Of Milton	Milton	37.5	6.0	4.0	3.0	2.0	<\$100M	7,431	119	35.0	32.5
Farmers St Bk	Bangor	37.5	1.0	8.0	2.0	4.0	<\$100M	5,914	184	45.0	60.0
Peoples St Bk	Augusta	37.5	2.0	8.0	2.0	3.0	<\$100M	5,407	156	45.0	57.5
Farmers Exchange Bk Neshkoro	Neshkoro	37.5	4.0	7.0	2.0	2.0	<\$100M	5,365	118	47.5	60.0
Citizens St Bk	Trempealeau	37.5	4.0	9.0	1.0	1.0	<\$100M	3,515	66	52.5	57.5
M&I Bk Of Racine	Racine	35.0	1.0	1.0	6.0	6.0	\$100M-500M	25,865	314	35.0	22.5

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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)					
Lincoln Cmnty Bk	Milwaukee	35.0	5.0	1.0	6.0	2.0	\$100M-500M	22,521	133	22.5	12.5
First Nb Of Barron	Barron	35.0	3.0	7.0	2.0	2.0	<\$100M	6,075	112	50.0	60.0
Bonduel St Bk	Bonduel	35.0	2.0	6.0	2.0	4.0	<\$100M	5,757	190	50.0	62.5
Greenwoods St Bk	Lake Mills	35.0	2.0	9.0	2.0	1.0	<\$100M	4,500	80	42.5	57.5
First Nb Blanchardville	Blanchardville	35.0	4.0	7.0	1.0	2.0	<\$100M	3,395	94	47.5	55.0
Highland St Bk	Highland	35.0	3.0	9.0	1.0	1.0	<\$100M	3,079	90	50.0	55.0
Farmers St Bk	Ridgeland	35.0	2.0	10.0	1.0	1.0	<\$100M	2,389	61	42.5	50.0
State Bk	Gresham	35.0	2.0	10.0	1.0	1.0	<\$100M	2,177	47	42.5	47.5
Farmers & Mrch Bk	Berlin	35.0	1.0	8.0	2.0	3.0	<\$100M	6,434	173	42.5	45.0
Bank Of Juda	Juda	35.0	2.0	9.0	1.0	2.0	<\$100M	3,291	104	45.0	55.0
M&I Lakeview Bk	Sheboygan	32.5	1.0	1.0	7.0	4.0	\$100M-500M	32,045	206	25.0	17.5
State Bk Of Arcadia	Arcadia	32.5	4.0	3.0	4.0	2.0	<\$100M	12,145	122	20.0	17.5
Citizens St Bk Loyal	Loyal	32.5	2.0	5.0	3.0	3.0	<\$100M	8,395	159	32.5	30.0
Palmyra St Bk	Palmyra	32.5	4.0	6.0	2.0	1.0	<\$100M	4,853	85	45.0	25.0
Pineries Bk	Stevens Point	32.5	2.0	9.0	1.0	1.0	<\$100M	3,549	80	35.0	35.0
Gratiot St Bk	Gratiot	32.5	1.0	10.0	1.0	1.0	<\$100M	2,364	19	10.0	10.0
Citizens St Bk Of Clayton	Clayton	32.5	3.0	8.0	1.0	1.0	<\$100M	2,340	49	42.5	50.0
Bank Of Helenville	Helenville	32.5	1.0	10.0	1.0	1.0	<\$100M	376	41	32.5	37.5
First Bus Bk - Milwaukee	Brookfield	32.5	1.0	10.0	1.0	1.0	<\$100M	320	2	10.0	10.0
Farmers & Mrch Bk Kendall	Kendall	32.5	2.0	8.0	1.0	2.0	<\$100M	2,866	99	45.0	52.5
State Bk Of Drummond	Drummond	30.0	2.0	7.0	1.0	2.0	<\$100M	3,573	124	42.5	52.5
Community St Bk	Norwalk	30.0	3.0	7.0	1.0	1.0	<\$100M	3,449	65	42.5	50.0
Bank Of Ontario	Ontario	30.0	2.0	6.0	1.0	3.0	<\$100M	2,152	166	40.0	47.5
Farmers & Mrch St Bk	Waterloo	30.0	2.0	2.0	4.0	4.0	<\$100M	10,714	186	32.5	37.5
Hustisford St Bk	Hustisford	30.0	1.0	8.0	1.0	2.0	<\$100M	2,880	116	37.5	52.5
Waumandee St Bk	Waumandee	30.0	1.0	9.0	1.0	1.0	<\$100M	2,068	70	37.5	47.5
S&C Bk	New Richmond	27.5	3.0	2.0	4.0	2.0	<\$100M	13,468	137	17.5	20.0
Pigeon Falls St Bk	Pigeon Falls	27.5	1.0	6.0	1.0	3.0	<\$100M	2,553	140	37.5	50.0
First Nb At Darlington	Darlington	27.5	1.0	6.0	2.0	2.0	<\$100M	4,199	98	40.0	50.0
Community St Bk	Prentice	27.5	3.0	6.0	1.0	1.0	<\$100M	3,481	84	42.5	50.0
Benton St Bk	Benton	27.5	2.0	7.0	1.0	1.0	<\$100M	2,928	76	37.5	47.5
Woodhouse & Bartley Bk	Bloomington	27.5	1.0	8.0	1.0	1.0	<\$100M	2,214	89	40.0	50.0
State Bk Cazenovia	Cazenovia	27.5	1.0	8.0	1.0	1.0	<\$100M	1,993	66	32.5	42.5
First Nb In Viroqua	Viroqua	25.0	2.0	2.0	3.0	3.0	<\$100M	9,702	150	25.0	27.5
State Bk Reeseville	Reeseville	25.0	1.0	7.0	1.0	1.0	<\$100M	2,823	77	27.5	30.0
Collins St Bk	Collins	25.0	1.0	7.0	1.0	1.0	<\$100M	1,323	40	35.0	42.5
Commercial Bk	Whitewater	25.0	1.0	3.0	3.0	3.0	<\$100M	7,289	157	27.5	22.5
Bank Deerfield	Deerfield	22.5	3.0	2.0	2.0	2.0	<\$100M	5,968	135	30.0	20.0
Cleveland St Bk	Cleveland	22.5	1.0	6.0	1.0	1.0	<\$100M	1,601	50	22.5	25.0
First Nb In Tigerton	Tigerton	22.5	1.0	6.0	1.0	1.0	<\$100M	236	13	27.5	27.5
State Bk Newburg	Newburg	22.5	1.0	3.0	2.0	3.0	<\$100M	5,231	166	40.0	42.5
Farmers & Mrch Bk Orfordvill	Orfordville	22.5	1.0	6.0	1.0	1.0	<\$100M	1,275	53	27.5	35.0
American Nb Beaver Dam	Beaver Dam	20.0	1.0	4.0	2.0	1.0	\$100M-500M	5,332	67	22.5	20.0
Black Earth St Bk	Black Earth	20.0	1.0	5.0	1.0	1.0	<\$100M	4,096	51	30.0	30.0
Bankers' Bk	Madison	12.5	1.0	1.0	2.0	1.0	\$100M-500M	4,782	14	10.0	10.0

Table A.2 Small Business Lending in Wisconsin 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)					
State Bk Wonevoc	Wonevoc	10.0	1.0	1.0	1.0	1.0	<\$100M	1,750	44	10.0	10.0
Associated Card Svc Bk Na	Stevens Point	-	-	-	-	-	<\$100M	-	-	.	.
Bank Kenosha	Kenosha	-	-	-	-	-	<\$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.