

Table 1. Small Business Lending in Wisconsin, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST BKG CTR-BURLINGTON	BURLINGTON	95.0	20.0	25.0	25.0	25.0	\$100M-500M	1	91,218	1,211	60.0	60.0
F&M BK-KAUKAUNA	KAUKAUNA	90.0	25.0	22.5	22.5	20.0	\$100M-500M	2	45,022	499	65.0	47.5
FIRST NB HARTFORD	HARTFORD	90.0	22.5	25.0	20.0	22.5	\$100M-500M	3	32,629	932	97.5	100.0
FIRST NB FOX VALLEY	MENASHA	87.5	25.0	22.5	20.0	20.0	<\$100M	1	29,215	471	92.5	97.5
BANK OF WAUNAKEE	WAUNAKEE	87.5	25.0	25.0	20.0	17.5	<\$100M	2	35,963	373	72.5	70.0
MIDDLETON CMNTY BK	MIDDLETON	87.5	25.0	25.0	17.5	20.0	<\$100M	3	21,479	462	80.0	77.5
F&M BK WINNEBAGO CTY	OMRO	87.5	22.5	22.5	20.0	22.5	\$100M-500M	4	29,429	616	95.0	97.5
STEPHENSON NB&TC	MARINETTE	87.5	25.0	17.5	22.5	22.5	\$100M-500M	5	49,304	653	92.5	92.5
FIRST NB OF NEW RICHMOND	NEW RICHMOND	85.0	25.0	25.0	17.5	17.5	<\$100M	4	21,392	334	87.5	90.0
COMMUNITY BK GRAFTON	GRAFTON	85.0	25.0	25.0	17.5	17.5	<\$100M	5	23,127	375	72.5	55.0
F&M BK CENTRAL	STEVENS POINT	85.0	25.0	17.5	22.5	20.0	\$100M-500M	6	43,227	462	55.0	37.5
NORTHWESTERN BK	CHIPPEWA FALLS	85.0	17.5	22.5	22.5	22.5	\$100M-500M	7	38,832	704	95.0	97.5
COMMUNITY FIRST NB	SPOONER	85.0	22.5	22.5	20.0	20.0	\$100M-500M	8	32,331	546	95.0	97.5
FIRST NB OF BALDWIN	BALDWIN	82.5	22.5	25.0	17.5	17.5	<\$100M	6	23,125	380	60.0	52.5
PARK BK	HOLMEN	82.5	25.0	25.0	12.5	20.0	<\$100M	7	12,503	414	85.0	90.0
JOHNSON BK	HAYWARD	82.5	25.0	20.0	17.5	20.0	<\$100M	8	23,455	446	87.5	90.0
DAIRY ST BK	RICE LAKE	82.5	22.5	12.5	22.5	25.0	\$100M-500M	9	49,487	1,002	70.0	57.5
CAPITOL BK	MADISON	82.5	25.0	25.0	20.0	12.5	<\$100M	9	29,892	216	47.5	35.0
RIVER BK	STODDARD	82.5	22.5	20.0	20.0	20.0	\$100M-500M	10	35,972	546	72.5	70.0
FIRST NB MANITOWOC	MANITOWOC	82.5	22.5	10.0	25.0	25.0	\$100M-500M	11	107,584	1,594	90.0	87.5
FARMERS & MRCH BK	TOMAH	80.0	22.5	17.5	20.0	20.0	<\$100M	10	31,457	441	87.5	90.0
DAIRYMANS ST BK	CLINTONVILLE	80.0	22.5	22.5	15.0	20.0	<\$100M	11	20,663	498	75.0	62.5
M&I MERCHANTS BK	RHINELANDER	80.0	22.5	7.5	25.0	25.0	\$100M-500M	12	86,424	1,410	80.0	75.0
F&M BK LANDMARK	HUDSON	80.0	25.0	25.0	15.0	15.0	<\$100M	12	15,548	286	70.0	60.0
CITIZENS BK NA	SHAWANO	80.0	20.0	20.0	20.0	20.0	\$100M-500M	13	34,504	482	90.0	95.0
GRAFTON ST BK	GRAFTON	80.0	20.0	25.0	17.5	17.5	<\$100M	13	26,427	371	62.5	52.5
DENMARK ST BK	DENMARK	80.0	10.0	22.5	22.5	25.0	\$100M-500M	14	40,868	1,169	70.0	75.0
CITIZENS ST BK	WOODVILLE	80.0	22.5	25.0	15.0	17.5	<\$100M	14	20,565	362	67.5	57.5
REEDSBURG BK	REEDSBURG	80.0	20.0	20.0	20.0	20.0	\$100M-500M	15	29,680	413	90.0	92.5
BAYLAKE BK	STURGEON BAY	80.0	22.5	7.5	25.0	25.0	\$100M-500M	16	140,741	2,384	80.0	75.0
BANK OF LITTLE CHUTE	LITTLE CHUTE	80.0	22.5	22.5	20.0	15.0	\$100M-500M	17	28,540	256	52.5	37.5
COMMUNITY BK	SHEBOYGAN	80.0	25.0	10.0	22.5	22.5	\$100M-500M	18	65,914	850	72.5	67.5
M&I BK S	JANESVILLE	77.5	20.0	7.5	25.0	25.0	\$500M-\$1B	1	175,317	1,426	62.5	60.0
FORTRESS BK WESTBY	WESTBY	77.5	20.0	20.0	17.5	20.0	<\$100M	15	22,394	545	90.0	92.5
CHIPPEWA VALLEY BK	WINTER	77.5	22.5	20.0	15.0	20.0	<\$100M	16	18,412	431	87.5	90.0
M&I NORTHERN BK	BROOKFIELD	77.5	25.0	2.5	25.0	25.0	\$100M-500M	19	164,494	1,837	60.0	55.0
BANK OF SUN PRAIRIE	SUN PRAIRIE	77.5	25.0	5.0	25.0	22.5	\$100M-500M	20	73,960	870	75.0	70.0
RIVER VALLEY ST BK	ROTHSCHILD	77.5	22.5	10.0	22.5	22.5	\$100M-500M	21	53,858	945	70.0	65.0
MOUND CITY BK	PLATTEVILLE	77.5	22.5	15.0	20.0	20.0	\$100M-500M	22	36,236	498	80.0	72.5
F&M BK NE	PULASKI	77.5	20.0	7.5	25.0	25.0	\$100M-500M	23	87,930	1,071	77.5	67.5
AMCORE BK NA S CENTRAL	MONROE	77.5	17.5	10.0	25.0	25.0	\$100M-500M	24	72,312	1,016	77.5	72.5
CITIZENS BK MUKWONAGO	MUKWONAGO	77.5	22.5	7.5	22.5	25.0	\$100M-500M	25	67,397	1,075	85.0	75.0
M&I FIRST NB	WEST BEND	77.5	20.0	10.0	25.0	22.5	\$100M-500M	26	79,988	852	57.5	57.5

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		(1)	(2)	(3)	(4)	(5)		(7)			(8)	(9)
F&M BK-LAKELAND	WOODRUFF	77.5	22.5	10.0	22.5	22.5	\$100M-500M	27	47,987	861	77.5	72.5
FIRST NB OF PARK FALLS	PARK FALLS	75.0	22.5	20.0	15.0	17.5	<\$100M	17	19,995	395	87.5	90.0
F&M BK SUPERIOR	SUPERIOR	75.0	25.0	22.5	12.5	15.0	<\$100M	18	13,250	259	55.0	42.5
LIBERTY BK	MILWAUKEE	75.0	20.0	25.0	15.0	15.0	<\$100M	19	16,696	261	52.5	47.5
FIRST CITIZENS ST BK WHITEWT	WHITEWATER	75.0	15.0	22.5	17.5	20.0	<\$100M	20	21,140	462	85.0	87.5
F&M BK-HILBERT	HILBERT	75.0	25.0	22.5	12.5	15.0	<\$100M	21	11,273	281	80.0	87.5
PARK BK	MILWAUKEE	75.0	22.5	2.5	25.0	25.0	\$100M-500M	28	128,728	1,143	60.0	52.5
FIRST BUS BK	MADISON	75.0	25.0	2.5	25.0	22.5	\$100M-500M	29	69,427	788	60.0	55.0
BANK OF WI DELLS	WISCONSIN DELLS	75.0	25.0	2.5	22.5	25.0	\$100M-500M	30	60,206	1,096	72.5	67.5
PORT WASHINGTON ST BK	PORT WASHINGTON	75.0	20.0	10.0	22.5	22.5	\$100M-500M	31	43,654	629	70.0	60.0
LINCOLN ST BK	MILWAUKEE	75.0	25.0	5.0	22.5	22.5	\$100M-500M	32	66,072	706	70.0	55.0
BANK OF VERONA	VERONA	72.5	20.0	25.0	15.0	12.5	<\$100M	22	20,543	212	42.5	37.5
RIVERBANK	OSCEOLA	72.5	25.0	10.0	20.0	17.5	<\$100M	23	28,011	357	62.5	47.5
SECURITY ST BK	IRON RIVER	72.5	25.0	12.5	17.5	17.5	<\$100M	24	24,482	376	77.5	67.5
STATE BK CHILTON	CHILTON	72.5	25.0	7.5	17.5	22.5	<\$100M	25	26,948	606	72.5	62.5
DAIRY ST BK	PLYMOUTH	72.5	17.5	25.0	15.0	15.0	<\$100M	26	14,514	325	62.5	60.0
FIDELITY NB	MEDFORD	72.5	25.0	10.0	17.5	20.0	<\$100M	27	24,417	494	80.0	65.0
FARMERS SVG BK	MINERAL POINT	72.5	20.0	15.0	17.5	20.0	<\$100M	28	23,677	415	65.0	55.0
F&M BK-NEW LONDON	NEW LONDON	72.5	25.0	22.5	12.5	12.5	<\$100M	29	13,752	219	80.0	82.5
PEOPLES ST BK	PRAIRIE DU CHIEN	72.5	20.0	12.5	20.0	20.0	\$100M-500M	33	35,959	489	85.0	90.0
PEOPLES ST BK	WAUSAU	72.5	20.0	7.5	22.5	22.5	\$100M-500M	34	56,834	593	57.5	47.5
FIRST AMERICAN BK NA	MENOMONIE	72.5	12.5	12.5	22.5	25.0	\$100M-500M	35	64,976	1,350	80.0	70.0
M&I BK EAGLE RIVER	EAGLE RIVER	72.5	17.5	10.0	22.5	22.5	\$100M-500M	36	47,411	651	75.0	60.0
FIRST NB OF BANGOR	BANGOR	72.5	20.0	10.0	20.0	22.5	\$100M-500M	37	35,330	740	67.5	62.5
AMERICAN BK	FOND DU LAC	72.5	25.0	7.5	22.5	17.5	\$100M-500M	38	46,559	333	37.5	30.0
M&I LAKE COUNTRY BK	HARTLAND	72.5	17.5	5.0	25.0	25.0	\$100M-500M	39	77,892	1,064	60.0	52.5
MONONA ST BK	MONONA	72.5	22.5	10.0	20.0	20.0	\$100M-500M	40	34,208	461	72.5	60.0
FIRSTAR BK WI	MADISON	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	1	973,981	18,105	60.0	57.5
NATIONAL EXCHANGE B&T	FOND DU LAC	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	2	122,886	1,877	67.5	70.0
ASSOCIATED BK S CENTRAL	MADISON	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	3	126,385	1,929	62.5	65.0
ASSOCIATED BK N	WAUSAU	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	4	124,888	2,183	62.5	62.5
PIONEER ST BK	AUBURNDALE	70.0	15.0	22.5	15.0	17.5	<\$100M	30	14,512	341	82.5	87.5
INTERCITY ST BK	SCHOFIELD	70.0	15.0	25.0	15.0	15.0	<\$100M	31	19,151	259	65.0	65.0
AMERICAN NB-FOX CITIES	APPLETON	70.0	25.0	10.0	20.0	15.0	<\$100M	32	28,037	276	62.5	47.5
WEST POINTE BK	OSHKOSH	70.0	22.5	22.5	17.5	7.5	<\$100M	33	20,938	159	25.0	10.0
BLACKHAWK ST BK	BELOIT	70.0	10.0	22.5	20.0	17.5	\$100M-500M	41	32,078	387	47.5	42.5
JACKSON CTY BK	BLACK RIVER FALLS	70.0	17.5	15.0	20.0	17.5	\$100M-500M	42	27,335	404	85.0	90.0
COMMUNITY ST BK	UNION GROVE	70.0	20.0	7.5	20.0	22.5	\$100M-500M	43	37,199	709	80.0	75.0
COMMUNITY BK ELKHORN	ELKHORN	70.0	12.5	22.5	15.0	20.0	\$100M-500M	44	19,997	451	82.5	87.5
BANK OF ALMA	ALMA	70.0	20.0	12.5	20.0	17.5	\$100M-500M	45	29,028	371	45.0	40.0
FIRST BK OCONOMOWOC	OCONOMOWOC	70.0	20.0	5.0	22.5	22.5	\$100M-500M	46	49,986	641	65.0	50.0
M&I MID ST BK	STEVENS POINT	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	5	114,896	1,261	60.0	57.5
ASSOCIATED BK MILWAUKEE	MILWAUKEE	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	6	182,232	2,602	57.5	55.0

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DEFOREST MORRISONVILLE BK	DEFOREST	67.5	22.5	10.0	17.5	17.5	<\$100M	34	22,082	348	67.5	50.0
LAONA ST BK	LAONA	67.5	22.5	12.5	15.0	17.5	<\$100M	35	17,703	360	80.0	85.0
COMMUNITY NB	OREGON	67.5	22.5	7.5	20.0	17.5	<\$100M	36	29,043	341	55.0	42.5
FIRST NB OF PLATTEVILLE	PLATTEVILLE	67.5	17.5	15.0	17.5	17.5	<\$100M	37	20,710	357	77.5	85.0
BANNER BKS	BIRNAMWOOD	67.5	20.0	20.0	15.0	12.5	<\$100M	38	17,469	246	52.5	50.0
EAGLE VALLEY BK NA	SAINT CROIX FALLS	67.5	22.5	17.5	15.0	12.5	<\$100M	39	16,002	234	47.5	37.5
COMMUNITY BK	SUPERIOR	67.5	17.5	22.5	12.5	15.0	<\$100M	40	12,005	272	77.5	87.5
M&I CENTRAL ST BK	OSHKOSH	67.5	12.5	5.0	25.0	25.0	\$100M-500M	47	86,092	1,153	62.5	62.5
CHARTER BK EAU CLAIRE	EAU CLAIRE	67.5	20.0	7.5	20.0	20.0	\$100M-500M	48	32,470	505	67.5	60.0
F&M BK-WAUSHARA CTY	WAUTOMA	67.5	17.5	7.5	20.0	22.5	\$100M-500M	49	27,989	923	77.5	72.5
M&I CMNTY ST BK	EAU CLAIRE	67.5	12.5	5.0	25.0	25.0	\$100M-500M	50	94,210	1,320	62.5	65.0
PARK BK	MADISON	67.5	17.5	5.0	22.5	22.5	\$100M-500M	51	38,815	675	60.0	55.0
FIRST NB	WAUPACA	67.5	17.5	5.0	22.5	22.5	\$100M-500M	52	46,767	957	67.5	70.0
IXONIA ST BK	IXONIA	67.5	20.0	7.5	20.0	20.0	\$100M-500M	53	32,154	460	62.5	57.5
F&M BK JEFFERSON	JEFFERSON	67.5	17.5	15.0	17.5	17.5	\$100M-500M	54	23,244	356	57.5	52.5
F&M BK GRANT-CTY	FENNIMORE	67.5	17.5	7.5	20.0	22.5	\$100M-500M	55	31,939	569	60.0	52.5
STATE FNCL BK	HALES CORNERS	67.5	17.5	5.0	22.5	22.5	\$100M-500M	56	66,502	914	62.5	55.0
BANK OF PRAIRIE DU SAC	PRAIRIE DU SAC	67.5	12.5	20.0	17.5	17.5	\$100M-500M	57	23,926	335	45.0	37.5
MIDAMERICA BK NORTH	PHILLIPS	65.0	15.0	20.0	15.0	15.0	<\$100M	41	20,355	257	50.0	62.5
COMMUNITY FIRST BK	BOSCOBEL	65.0	15.0	15.0	17.5	17.5	<\$100M	42	20,919	363	77.5	82.5
PEOPLES ST BK OF BLOOMER	BLOOMER	65.0	10.0	22.5	12.5	20.0	<\$100M	43	12,875	486	67.5	65.0
HEADWATERS ST BK	LAND O'LAKES	65.0	20.0	22.5	10.0	12.5	<\$100M	44	10,271	254	75.0	80.0
OOSTBURG ST BK	OOSTBURG	65.0	12.5	25.0	12.5	15.0	<\$100M	45	14,011	326	80.0	85.0
PEOPLES ST BK MAZOMANIE WI	MAZOMANIE	65.0	17.5	25.0	10.0	12.5	<\$100M	46	10,323	233	72.5	82.5
AMERICAN BK	EAU CLAIRE	65.0	25.0	7.5	17.5	15.0	<\$100M	47	26,312	314	57.5	40.0
BANK OF LUXEMBURG	LUXEMBURG	65.0	20.0	7.5	17.5	20.0	<\$100M	48	21,644	412	70.0	65.0
MITCHELL BK	MILWAUKEE	65.0	25.0	10.0	20.0	10.0	<\$100M	49	31,523	205	30.0	20.0
GREEN LAKE ST BK	GREEN LAKE	65.0	22.5	15.0	12.5	15.0	<\$100M	50	10,981	260	75.0	77.5
M&I BK OF LA CROSSE	LA CROSSE	65.0	17.5	7.5	20.0	20.0	\$100M-500M	58	29,403	517	60.0	52.5
MILWAUKEE WESTERN BK	MILWAUKEE	65.0	22.5	5.0	22.5	15.0	\$100M-500M	59	38,243	271	37.5	20.0
WAUKESHA ST BK	WAUKESHA	65.0	10.0	5.0	25.0	25.0	\$100M-500M	60	68,080	1,670	67.5	67.5
M&I BK S CENTRAL	WATERTOWN	65.0	12.5	7.5	22.5	22.5	\$100M-500M	61	47,312	821	57.5	60.0
NORTHERN ST BK	ASHLAND	65.0	15.0	12.5	17.5	20.0	\$100M-500M	62	23,259	517	77.5	82.5
MID-WISCONSIN BK	MEDFORD	65.0	12.5	5.0	22.5	25.0	\$100M-500M	63	53,354	1,036	65.0	67.5
FIRST ST BK	NEW LONDON	65.0	12.5	7.5	22.5	22.5	\$100M-500M	64	45,221	754	65.0	62.5
EVERGREEN BK NA	POY SIPPI	65.0	22.5	7.5	20.0	15.0	\$100M-500M	65	29,730	310	65.0	55.0
ASSOCIATED BK NA	NEENAH	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	7	94,773	1,181	57.5	55.0
BANK NORTH	CRIVITZ	62.5	10.0	17.5	12.5	22.5	<\$100M	51	12,829	635	75.0	82.5
BANK OF NEW RICHMOND	NEW RICHMOND	62.5	12.5	25.0	15.0	10.0	<\$100M	52	14,434	210	50.0	55.0
F&M BK E TROY	EAST TROY	62.5	15.0	22.5	12.5	12.5	<\$100M	53	12,175	229	72.5	80.0
HOMETOWN BK	SAINT CLOUD	62.5	25.0	12.5	12.5	12.5	<\$100M	54	13,562	216	72.5	75.0
FRANKLIN ST BK	FRANKLIN	62.5	25.0	10.0	17.5	10.0	<\$100M	55	23,253	178	40.0	20.0
SHELL LAKE ST BK	SHELL LAKE	62.5	10.0	22.5	12.5	17.5	<\$100M	56	13,330	341	80.0	85.0

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SOUTHPORT BK	KENOSHA	62.5	20.0	25.0	12.5	5.0	<\$100M	57	13,028	116	30.0	22.5
BARABOO NB	BARABOO	62.5	17.5	2.5	22.5	20.0	\$100M-500M	66	44,641	556	50.0	45.0
TRI CITY NB	OAK CREEK	62.5	10.0	5.0	25.0	22.5	\$100M-500M	67	79,960	984	60.0	57.5
M&I BK BURLINGTON	BURLINGTON	62.5	12.5	7.5	22.5	20.0	\$100M-500M	68	42,916	548	62.5	55.0
STATE BK OF CROSS PLAINS	CROSS PLAINS	62.5	15.0	5.0	22.5	20.0	\$100M-500M	69	37,398	548	60.0	55.0
FARMERS ST BK OF WAUPACA	WAUPACA	62.5	10.0	22.5	15.0	15.0	\$100M-500M	70	16,913	317	77.5	85.0
STATE BK OF LA CROSSE	LA CROSSE	62.5	12.5	5.0	22.5	22.5	\$100M-500M	71	57,416	751	62.5	75.0
M&I BK SOUTHERN WI	MADISON	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	2	353,621	3,551	55.0	57.5
ASSOCIATED BK GREEN BAY NA	GREEN BAY	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	3	201,703	3,052	55.0	57.5
M&I FIRST AMER BK	WAUSAU	60.0	10.0	2.5	25.0	22.5	\$500M-\$1B	8	90,366	900	57.5	60.0
M&I CITIZENS AMERICAN BK	MERRILL	60.0	15.0	17.5	15.0	12.5	<\$100M	58	17,858	239	55.0	55.0
AMCORE BK CLINTON	CLINTON	60.0	17.5	10.0	15.0	17.5	<\$100M	59	19,869	342	62.5	57.5
FIRST NB STOUGHTON	STOUGHTON	60.0	20.0	5.0	17.5	17.5	<\$100M	60	23,328	353	62.5	45.0
PIONEER NB OF LADYSMITH	LADYSMITH	60.0	15.0	20.0	10.0	15.0	<\$100M	61	9,104	286	57.5	57.5
COULEE ST BK	LA CROSSE	60.0	20.0	5.0	17.5	17.5	<\$100M	62	21,913	334	47.5	42.5
WISCONSIN CMNTY BK	COTTAGE GROVE	60.0	15.0	25.0	10.0	10.0	<\$100M	63	10,024	192	45.0	35.0
RURAL AMERICAN BK LUCK	LUCK	60.0	15.0	17.5	10.0	17.5	<\$100M	64	10,667	336	77.5	80.0
ROYAL BK	ELROY	60.0	15.0	15.0	12.5	17.5	<\$100M	65	12,634	341	75.0	82.5
M&I BK OF ASHLAND	ASHLAND	60.0	20.0	7.5	17.5	15.0	<\$100M	66	21,484	316	52.5	57.5
CITIZENS ST BK	FORT ATKINSON	60.0	20.0	15.0	15.0	10.0	<\$100M	67	14,926	188	40.0	32.5
COMMUNITY BK DELAVAN	DELAVAN	60.0	25.0	10.0	15.0	10.0	<\$100M	68	19,269	192	30.0	17.5
UNITED BK	OSSEO	60.0	7.5	20.0	15.0	17.5	\$100M-500M	72	15,159	375	72.5	85.0
OZAUKEE BK	CEDARBURG	60.0	10.0	5.0	22.5	22.5	\$100M-500M	73	49,794	812	60.0	55.0
PEOPLES NB	HAYWARD	60.0	15.0	5.0	20.0	20.0	\$100M-500M	74	29,421	456	57.5	52.5
WOOD CTY NB	WISCONSIN RAPIDS	60.0	12.5	5.0	22.5	20.0	\$100M-500M	75	41,223	469	50.0	42.5
JOHNSON BK	RACINE	57.5	7.5	2.5	25.0	22.5	\$500M-\$1B	9	123,951	952	55.0	55.0
M&I BK FOX VALLEY	APPLETON	57.5	5.0	2.5	25.0	25.0	\$500M-\$1B	10	101,627	1,470	55.0	55.0
M&I BK NE	GREEN BAY	57.5	5.0	2.5	25.0	25.0	\$500M-\$1B	11	132,073	1,521	55.0	57.5
LINCOLN COUNTY BK	MERRILL	57.5	15.0	17.5	10.0	15.0	<\$100M	69	9,218	270	70.0	75.0
CAMBRIDGE ST BK	CAMBRIDGE	57.5	22.5	10.0	12.5	12.5	<\$100M	70	11,391	244	62.5	55.0
COMMUNITY ST BK	PRENTICE	57.5	22.5	20.0	7.5	7.5	<\$100M	71	6,014	149	62.5	70.0
STATE BK VIROQUA	VIROQUA	57.5	22.5	10.0	15.0	10.0	<\$100M	72	19,236	212	35.0	35.0
BANK OF GALESVILLE	GALESVILLE	57.5	12.5	20.0	7.5	17.5	<\$100M	73	7,493	336	70.0	77.5
BANK OF MILTON	MILTON	57.5	15.0	25.0	5.0	12.5	<\$100M	74	5,508	249	70.0	72.5
MARION ST BK	MARION	57.5	7.5	22.5	12.5	15.0	<\$100M	75	11,516	272	70.0	82.5
NORWEST BK LACROSSE NA	LA CROSSE	57.5	10.0	2.5	22.5	22.5	\$100M-500M	76	52,091	887	55.0	52.5
CAPITAL BK	HOWARD	57.5	25.0	10.0	15.0	7.5	<\$100M	76	16,548	176	45.0	32.5
FARMERS & MRCH B&TC	MARINETTE	57.5	10.0	17.5	15.0	15.0	\$100M-500M	77	18,015	305	52.5	52.5
AMERICAN CMNTY BK	WAUSAU	57.5	17.5	7.5	17.5	15.0	<\$100M	77	21,924	305	47.5	40.0
RIDGESTONE BK	BROOKFIELD	57.5	22.5	5.0	17.5	12.5	<\$100M	78	21,714	223	40.0	30.0
FIRSTAR BK MILWAUKEE NA	MILWAUKEE	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	4	460,118	23,023	55.0	55.0
NORWEST BK WI NA	MILWAUKEE	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	5	158,693	2,113	55.0	55.0
BANK ONE WI	MILWAUKEE	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	6	738,046	8,951	55.0	55.0

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Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank by Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
M&I MARSHALL & ILSLEY BK	MILWAUKEE	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	7	403,318	4,349	55.0	55.0
M&I BK MAYVILLE	MAYVILLE	55.0	10.0	10.0	17.5	17.5	\$100M-500M	78	23,169	393	57.5	50.0
PORTAGE CTY BK	ALMOND	55.0	17.5	17.5	10.0	10.0	<\$100M	79	9,425	178	67.5	75.0
M&I CENTRAL B&T	MARSHFIELD	55.0	10.0	2.5	20.0	22.5	\$100M-500M	79	36,294	677	55.0	55.0
FARMERS & MRCH ST BK	WATERLOO	55.0	12.5	15.0	15.0	12.5	<\$100M	80	14,358	230	42.5	45.0
M&I BK OF MENOMONEE FALLS	MENOMONEE FALLS	55.0	7.5	2.5	22.5	22.5	\$100M-500M	80	61,506	804	50.0	47.5
WALDO ST BK	WALDO	55.0	17.5	25.0	5.0	7.5	<\$100M	81	4,679	131	40.0	42.5
NATIONAL BK OF CMRC SUPERIOR	SUPERIOR	55.0	10.0	2.5	20.0	22.5	\$100M-500M	81	33,979	612	57.5	55.0
STATE FNCL BK WATERFORD	WATERFORD	55.0	12.5	25.0	10.0	7.5	<\$100M	82	10,378	173	45.0	37.5
NEKOOSA PORT EDWARDS ST BK	NEKOOSA	55.0	12.5	10.0	17.5	15.0	\$100M-500M	82	21,368	283	50.0	42.5
PESHTIGO NB	PESHTIGO	55.0	15.0	17.5	10.0	12.5	<\$100M	83	9,932	231	67.5	75.0
BANK OF LAKE MILLS	LAKE MILLS	55.0	17.5	15.0	12.5	10.0	<\$100M	84	13,469	212	50.0	42.5
HIAWATHA NB	HAGER CITY	55.0	10.0	25.0	7.5	12.5	<\$100M	85	7,319	228	65.0	75.0
F&M BK ALGOMA	ALGOMA	55.0	15.0	17.5	12.5	10.0	<\$100M	86	14,288	199	72.5	75.0
POLK COUNTY BK	BALSAM LAKE	55.0	12.5	17.5	10.0	15.0	<\$100M	87	10,760	281	72.5	80.0
NORTH MILWAUKEE ST BK	MILWAUKEE	55.0	15.0	25.0	10.0	5.0	<\$100M	88	9,317	106	22.5	35.0
STRATFORD ST BK	STRATFORD	55.0	7.5	25.0	10.0	12.5	<\$100M	89	10,262	216	65.0	75.0
COMMUNITY BK OCONTO CTY	OCONTO FALLS	55.0	12.5	17.5	10.0	15.0	<\$100M	90	9,930	286	70.0	77.5
COMMUNITY BK SPRNG GRN & PLA	SPRING GREEN	55.0	20.0	20.0	10.0	5.0	<\$100M	91	8,126	97	37.5	25.0
BANK OF ELMWOOD	RACINE	52.5	10.0	7.5	17.5	17.5	\$100M-500M	83	25,147	387	47.5	42.5
ASSOCIATED BK LAKESHORE NA	MANITOWOC	52.5	7.5	2.5	22.5	20.0	\$100M-500M	84	60,024	546	45.0	40.0
BANK OF MAUSTON	MAUSTON	52.5	12.5	2.5	17.5	20.0	\$100M-500M	85	23,098	551	60.0	65.0
FIRST NB OF RIVER FALLS	RIVER FALLS	52.5	10.0	5.0	20.0	17.5	\$100M-500M	86	28,525	395	45.0	42.5
M&I BK	SUPERIOR	52.5	17.5	2.5	17.5	15.0	\$100M-500M	87	24,709	282	50.0	42.5
M&I BK OF SHAWANO	SHAWANO	52.5	7.5	7.5	20.0	17.5	\$100M-500M	88	31,137	405	55.0	57.5
SECURITY BK	NEW AUBURN	52.5	20.0	22.5	5.0	5.0	<\$100M	92	5,153	127	65.0	67.5
FIRST NB&TC BARABOO	BARABOO	52.5	7.5	20.0	15.0	10.0	<\$100M	93	14,717	185	65.0	75.0
STATE BK STOCKBRIDGE	STOCKBRIDGE	52.5	22.5	22.5	5.0	2.5	<\$100M	94	5,550	70	60.0	62.5
AMCORE BK MONTELLO	MONTELLO	52.5	10.0	17.5	12.5	12.5	<\$100M	95	12,979	228	67.5	75.0
AMCORE BK MOUNT HOREB	MOUNT HOREB	52.5	15.0	7.5	15.0	15.0	<\$100M	96	20,290	267	45.0	35.0
MIDAMERICA BK HUDSON	HUDSON	52.5	17.5	10.0	12.5	12.5	<\$100M	97	11,789	218	50.0	52.5
BLACK RIVER CNTRY BK	BLACK RIVER FALLS	52.5	12.5	15.0	10.0	15.0	<\$100M	98	10,150	266	67.5	75.0
MID AMER BK	FOOTVILLE	52.5	15.0	25.0	7.5	5.0	<\$100M	99	5,852	127	62.5	67.5
NECEDAH BK	NECEDAH	52.5	17.5	15.0	7.5	12.5	<\$100M	100	6,582	220	65.0	72.5
FARMERS & MRCH BK	RUDOLPH	52.5	17.5	22.5	7.5	5.0	<\$100M	101	5,793	91	60.0	67.5
COMMUNITY BUS BK	SAUK CITY	52.5	20.0	20.0	5.0	7.5	<\$100M	102	5,241	137	42.5	42.5
BAY BK	ASHWAUBENON	52.5	25.0	10.0	12.5	5.0	<\$100M	103	11,093	93	22.5	17.5
HORICON ST BK	HORICON	50.0	2.5	12.5	15.0	20.0	\$100M-500M	89	17,446	411	65.0	75.0
AMCORE BK ARGYLE	ARGYLE	50.0	12.5	17.5	10.0	10.0	<\$100M	104	8,125	201	65.0	70.0
SPENCER ST BK	SPENCER	50.0	15.0	7.5	12.5	15.0	<\$100M	105	11,310	331	60.0	62.5
MIDAMERICA BK	DODGEVILLE	50.0	17.5	5.0	15.0	12.5	<\$100M	106	19,520	239	52.5	60.0
UNION BK OF BLAIR	BLAIR	50.0	12.5	20.0	7.5	10.0	<\$100M	107	6,060	189	62.5	70.0
JEFFERSON CTY BK	JEFFERSON	50.0	17.5	15.0	12.5	5.0	<\$100M	108	13,220	90	17.5	10.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FARMERS ST BK	MARKESAN	50.0	10.0	15.0	12.5	12.5	<\$100M	109	11,762	216	50.0	45.0
LA FARGE ST BK	LA FARGE	50.0	15.0	22.5	7.5	5.0	<\$100M	110	5,958	125	37.5	35.0
CALUMET CTY BK	BRILLION	47.5	10.0	22.5	7.5	7.5	<\$100M	111	7,385	176	50.0	45.0
FARMERS & MRCH UNION BK	COLUMBUS	47.5	10.0	7.5	15.0	15.0	<\$100M	112	16,794	321	52.5	47.5
UNION NB&TC	SPARTA	47.5	7.5	17.5	12.5	10.0	<\$100M	113	11,139	188	40.0	37.5
CITIZENS ST BK	CADOTT	47.5	10.0	10.0	12.5	15.0	<\$100M	114	11,002	289	52.5	52.5
F&M BK PRAIRIE DU CHIEN	PRAIRIE DU CHIEN	47.5	7.5	12.5	12.5	15.0	<\$100M	115	13,824	289	40.0	52.5
STATE BK OF ARCADIA	ARCADIA	47.5	12.5	10.0	12.5	12.5	<\$100M	116	12,458	221	35.0	35.0
DAIRYLAND ST BK	BRUCE	47.5	15.0	20.0	7.5	5.0	<\$100M	117	5,817	89	57.5	62.5
F&M BK DARLINGTON	DARLINGTON	47.5	7.5	17.5	12.5	10.0	<\$100M	118	12,974	206	60.0	72.5
BANCROFT ST BK	BANCROFT	47.5	12.5	20.0	7.5	7.5	<\$100M	119	5,893	150	57.5	67.5
STATE BK OF FLORENCE	FLORENCE	47.5	20.0	12.5	7.5	7.5	<\$100M	120	7,214	155	60.0	67.5
COMMUNITY BK CENTRAL WI	COLBY	47.5	15.0	12.5	10.0	10.0	<\$100M	121	8,962	189	62.5	70.0
BANK DEERFIELD	DEERFIELD	47.5	10.0	25.0	7.5	5.0	<\$100M	122	5,848	113	57.5	65.0
FARMERS ST BK	HILLSBORO	47.5	7.5	20.0	7.5	12.5	<\$100M	123	7,210	216	60.0	70.0
SUPERIOR NB	SUPERIOR	47.5	10.0	22.5	5.0	10.0	<\$100M	124	4,373	197	57.5	65.0
ABBOTSFORD ST BK	ABBOTSFORD	45.0	12.5	2.5	17.5	12.5	\$100M-500M	90	26,857	234	27.5	17.5
FIRST NB&TC BELOIT	BELOIT	45.0	7.5	2.5	20.0	15.0	\$100M-500M	91	36,388	287	37.5	35.0
F&M BK BRODHEAD	BRODHEAD	45.0	12.5	15.0	7.5	10.0	<\$100M	125	5,897	205	57.5	65.0
FIRST NB IN VIROQUA	VIROQUA	45.0	7.5	20.0	7.5	10.0	<\$100M	126	7,700	180	60.0	67.5
FARMERS EXCHANGE BK NESHKOR	NESHKORO	45.0	15.0	17.5	5.0	7.5	<\$100M	127	5,049	171	60.0	62.5
FIRST BK TOMAH	TOMAH	45.0	12.5	17.5	10.0	5.0	<\$100M	128	8,954	91	27.5	20.0
UNION ST BK	KEWAUNEE	45.0	10.0	15.0	7.5	12.5	<\$100M	129	7,595	219	60.0	67.5
BANK OF BRODHEAD	BRODHEAD	45.0	7.5	15.0	12.5	10.0	<\$100M	130	12,100	186	60.0	67.5
BANK OF BARRON	BARRON	45.0	7.5	12.5	10.0	15.0	<\$100M	131	10,613	256	60.0	70.0
FIRST CMNTY BK	MILTON	45.0	17.5	10.0	10.0	7.5	<\$100M	132	8,595	143	40.0	30.0
FARMERS & MERCHANTS ST BK	STANLEY	45.0	7.5	22.5	7.5	7.5	<\$100M	133	7,938	157	60.0	70.0
NATIONAL BK OF WAUPUN	WAUPUN	45.0	7.5	10.0	10.0	17.5	<\$100M	134	8,751	366	52.5	55.0
RICHLAND CTY BK	RICHLAND CENTER	42.5	2.5	20.0	7.5	12.5	\$100M-500M	92	7,115	248	40.0	42.5
SECURITY NB OF DURAND	DURAND	42.5	2.5	17.5	10.0	12.5	\$100M-500M	93	10,016	223	45.0	42.5
NORTHWOODS ST BK	ELCHO	42.5	15.0	17.5	5.0	5.0	<\$100M	135	4,827	123	55.0	60.0
COMMERCIAL BK	WHITEWATER	42.5	5.0	22.5	7.5	7.5	<\$100M	136	7,046	149	25.0	22.5
STATE BK RANDOM LAKE	RANDOM LAKE	42.5	5.0	25.0	7.5	5.0	<\$100M	137	6,611	103	52.5	60.0
BADGER ST BK	CASSVILLE	42.5	7.5	15.0	7.5	12.5	<\$100M	138	7,172	234	57.5	67.5
BANK OF KAUKAUNA	KAUKAUNA	42.5	20.0	5.0	10.0	7.5	<\$100M	139	10,376	135	35.0	27.5
FARMERS ST BK	BANGOR	42.5	2.5	25.0	5.0	10.0	<\$100M	140	4,642	190	45.0	60.0
RED CEDAR BK NA	BOYCEVILLE	42.5	17.5	12.5	5.0	7.5	<\$100M	141	5,003	138	57.5	25.0
BANK OF BUFFALO	COCHRANE	42.5	12.5	12.5	7.5	10.0	<\$100M	142	6,077	195	45.0	50.0
PEOPLES ST BK	AUGUSTA	42.5	2.5	22.5	5.0	12.5	<\$100M	143	3,505	232	47.5	60.0
CHETEK ST BK	CHETEK	42.5	10.0	12.5	10.0	10.0	<\$100M	144	8,255	198	57.5	65.0
MCFARLAND ST BK	MCFARLAND	42.5	20.0	5.0	15.0	2.5	<\$100M	145	16,226	76	17.5	10.0
BANK OF SOMERSET	SOMERSET	42.5	17.5	7.5	10.0	7.5	<\$100M	146	9,464	149	47.5	40.0
BANK OF SPRING VALLEY	SPRING VALLEY	42.5	5.0	25.0	5.0	7.5	<\$100M	147	5,526	139	50.0	60.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST NB OF NIAGARA	NIAGARA	42.5	7.5	17.5	7.5	10.0	<\$100M	148	6,400	191	55.0	65.0
UNION ST BK OF WEST SALEM	WEST SALEM	42.5	5.0	25.0	5.0	7.5	<\$100M	149	3,731	145	45.0	57.5
RIVER CITIES BK	WISCONSIN RAPIDS	42.5	22.5	7.5	10.0	2.5	<\$100M	150	8,930	72	12.5	17.5
TCF NB WI	MILWAUKEE	40.0	2.5	2.5	22.5	12.5	\$500M-\$1B	12	40,132	242	32.5	15.0
FIRST AMER B&TC	FORT ATKINSON	40.0	5.0	5.0	15.0	15.0	\$100M-500M	94	15,027	278	40.0	45.0
M&I BK OF RACINE	RACINE	40.0	2.5	2.5	17.5	17.5	\$100M-500M	95	26,558	360	42.5	30.0
BONDUEL ST BK	BONDUEL	40.0	5.0	20.0	5.0	10.0	<\$100M	151	4,648	186	47.5	62.5
BANK OF POYNETTE	POYNETTE	40.0	15.0	5.0	10.0	10.0	<\$100M	152	9,297	207	35.0	17.5
UNION B&TC	EVANSVILLE	40.0	7.5	10.0	10.0	12.5	<\$100M	153	10,612	235	42.5	40.0
FIRST NB OF BERLIN	BERLIN	40.0	10.0	7.5	12.5	10.0	<\$100M	154	14,006	197	37.5	30.0
FIRST ST BK	FOUNTAIN CITY	40.0	15.0	12.5	5.0	7.5	<\$100M	155	4,032	148	52.5	57.5
FIRST B&TC	MENOMONIE	40.0	12.5	7.5	12.5	7.5	<\$100M	156	13,448	160	30.0	32.5
COMMUNITY BK OF CAMERON	CAMERON	40.0	12.5	12.5	5.0	10.0	<\$100M	157	4,569	195	50.0	62.5
MARKESAN ST BK	MARKESAN	40.0	7.5	15.0	7.5	10.0	<\$100M	158	7,451	205	55.0	67.5
INTERNATIONAL BK AMHERST	AMHERST	40.0	10.0	20.0	5.0	5.0	<\$100M	159	4,683	123	55.0	60.0
F&M BK-APPLETON	APPLETON	40.0	15.0	2.5	15.0	7.5	<\$100M	160	15,382	139	35.0	20.0
BRILL ST BK	BRILL	40.0	15.0	12.5	5.0	7.5	<\$100M	161	4,470	143	50.0	57.5
GREENLEAF WAYSIDE BK	GREENLEAF	40.0	5.0	22.5	5.0	7.5	<\$100M	162	4,791	134	52.5	60.0
LINCOLN CMNTY BK	MILWAUKEE	40.0	15.0	2.5	17.5	5.0	<\$100M	163	21,639	121	17.5	12.5
LEBANON ST BK	LEBANON	40.0	17.5	12.5	5.0	5.0	<\$100M	164	3,056	95	50.0	52.5
BANK OF TURTLE LAKE	TURTLE LAKE	40.0	7.5	12.5	7.5	12.5	<\$100M	165	6,241	221	47.5	47.5
GRAND MARSH ST BK	GRAND MARSH	40.0	7.5	10.0	10.0	12.5	<\$100M	166	9,363	234	57.5	67.5
LAYTON ST BK	MILWAUKEE	40.0	15.0	5.0	12.5	7.5	<\$100M	167	12,842	156	22.5	22.5
INVESTORSBANK	PEWAUKEE	40.0	20.0	5.0	12.5	2.5	<\$100M	168	11,791	45	10.0	10.0
STATE BK OF WITHEE	WITHEE	37.5	7.5	12.5	7.5	10.0	<\$100M	169	7,566	183	55.0	62.5
STATE BK OF INDEPENDENCE	INDEPENDENCE	37.5	10.0	20.0	5.0	2.5	<\$100M	170	4,280	65	47.5	52.5
F&M BK-KIEL	KIEL	37.5	12.5	5.0	10.0	10.0	<\$100M	171	8,869	209	27.5	17.5
GREENWOODS ST BK	LAKE MILLS	37.5	12.5	15.0	7.5	2.5	<\$100M	172	5,931	82	52.5	60.0
HIGHLAND ST BK	HIGHLAND	37.5	12.5	15.0	5.0	5.0	<\$100M	173	3,017	111	50.0	55.0
BANK MONTICELLO	MONTICELLO	37.5	10.0	15.0	7.5	5.0	<\$100M	174	6,527	115	35.0	40.0
BANK OF NEW GLARUS	NEW GLARUS	37.5	5.0	15.0	10.0	7.5	<\$100M	175	8,847	139	50.0	62.5
JOHN O MELBY & CO BK	WHITEHALL	37.5	7.5	20.0	5.0	5.0	<\$100M	176	4,586	114	45.0	57.5
WALWORTH ST BK	WALWORTH	35.0	5.0	5.0	12.5	12.5	\$100M-500M	96	13,628	229	47.5	30.0
CLARE BK NA	PLATTEVILLE	35.0	2.5	15.0	7.5	10.0	\$100M-500M	97	7,015	191	40.0	52.5
BANK OF MONDOVI	MONDOVI	35.0	5.0	12.5	7.5	10.0	<\$100M	177	7,642	195	50.0	62.5
BLACK EARTH ST BK	BLACK EARTH	35.0	2.5	25.0	5.0	2.5	<\$100M	178	3,203	67	37.5	50.0
PIGEON FALLS ST BK	PIGEON FALLS	35.0	5.0	20.0	2.5	7.5	<\$100M	179	2,451	139	40.0	50.0
COMMUNITY FIRST BK	ROSHOLT	35.0	7.5	17.5	5.0	5.0	<\$100M	180	4,832	91	47.5	57.5
WOODFORD ST BK	WOODFORD	35.0	5.0	17.5	5.0	7.5	<\$100M	181	5,169	133	37.5	40.0
FIRST NB OF BARRON	BARRON	35.0	10.0	12.5	7.5	5.0	<\$100M	182	6,239	101	50.0	55.0
FIRST NB BLANCHARDVILLE	BLANCHARDVILLE	35.0	10.0	17.5	2.5	5.0	<\$100M	183	2,560	95	47.5	50.0
DORCHESTER ST BK	DORCHESTER	35.0	10.0	12.5	5.0	7.5	<\$100M	184	4,897	129	52.5	57.5
NEIGHBORHOOD ST BK	NICHOLS	35.0	7.5	22.5	2.5	2.5	<\$100M	185	2,921	34	35.0	30.0

Table 1. Small Business Lending in Wisconsin, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank by Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
CITIZENS ST BK LOYAL	LOYAL	35.0	5.0	12.5	10.0	7.5	<\$100M	186	8,198	145	50.0	60.0
STATE BK OF DRUMMOND	DRUMMOND	32.5	7.5	12.5	5.0	7.5	<\$100M	187	3,321	139	42.5	52.5
BANK OF CASHTON	CASHTON	32.5	5.0	17.5	5.0	5.0	<\$100M	188	3,869	86	40.0	50.0
LIVINGSTON ST BK	LIVINGSTON	32.5	5.0	15.0	5.0	7.5	<\$100M	189	5,739	140	40.0	52.5
FARMERS & MRCH BK	BERLIN	32.5	2.5	15.0	5.0	10.0	<\$100M	190	4,784	184	42.5	52.5
STATE BK OF GILMAN	GILMAN	32.5	5.0	20.0	2.5	5.0	<\$100M	191	2,309	102	40.0	50.0
BANK OF ONTARIO	ONTARIO	30.0	5.0	20.0	2.5	2.5	<\$100M	192	2,387	82	42.5	50.0
FARMERS & MRCH BK ORFORDVILL	ORFORDVILLE	30.0	2.5	22.5	2.5	2.5	<\$100M	193	1,489	74	35.0	45.0
THERESA ST BK	LOMIRA	30.0	7.5	12.5	5.0	5.0	<\$100M	194	5,793	92	47.5	55.0
COMMUNITY ST BK	NORWALK	30.0	5.0	17.5	2.5	5.0	<\$100M	195	2,486	113	40.0	37.5
STATE BK HOWARDS GROVE	HOWARDS GROVE	30.0	7.5	7.5	7.5	7.5	<\$100M	196	6,698	141	35.0	32.5
PINERIES BK	STEVENS POINT	30.0	5.0	20.0	2.5	2.5	<\$100M	197	2,047	47	40.0	47.5
CITIZENS ST BK	TREMPEALEAU	30.0	5.0	20.0	2.5	2.5	<\$100M	198	2,133	69	40.0	47.5
BANK OF OAKFIELD	OAKFIELD	30.0	7.5	12.5	5.0	5.0	<\$100M	199	3,857	111	42.5	52.5
STATE BK	GRESHAM	30.0	5.0	20.0	2.5	2.5	<\$100M	200	1,997	49	37.5	45.0
RIVER FALLS ST BK	RIVER FALLS	30.0	5.0	10.0	10.0	5.0	<\$100M	201	8,110	128	30.0	15.0
JOHNSON BK NA	JANESVILLE	27.5	2.5	2.5	15.0	7.5	\$100M-500M	98	15,787	144	22.5	17.5
FIRST NB IN TIGERTON	TIGERTON	27.5	2.5	20.0	2.5	2.5	<\$100M	202	589	26	30.0	32.5
BENTON ST BK	BENTON	27.5	5.0	17.5	2.5	2.5	<\$100M	203	2,354	62	35.0	45.0
COLLINS ST BK	COLLINS	27.5	5.0	17.5	2.5	2.5	<\$100M	204	1,169	43	35.0	42.5
STATE BK NEWBURG	NEWBURG	27.5	5.0	7.5	5.0	10.0	<\$100M	205	5,133	181	40.0	37.5
CITIZENS ST BK OF CLAYTON	CLAYTON	27.5	5.0	17.5	2.5	2.5	<\$100M	206	1,383	48	32.5	40.0
WOODHOUSE & BARTLEY BK	BLOOMINGTON	27.5	5.0	15.0	2.5	5.0	<\$100M	207	2,463	89	35.0	45.0
STATE BK CAZENOVIA	CAZENOVIA	27.5	2.5	20.0	2.5	2.5	<\$100M	208	1,517	69	30.0	35.0
FARMERS & MRCH BK KENDALL	KENDALL	27.5	5.0	17.5	2.5	2.5	<\$100M	209	1,799	55	35.0	42.5
FARMERS ST BK	RIDGELAND	27.5	7.5	12.5	2.5	5.0	<\$100M	210	2,941	111	42.5	50.0
TIMBERWOOD BK	WABENO	27.5	5.0	15.0	2.5	5.0	<\$100M	211	1,887	94	35.0	42.5
CLEVELAND ST BK	CLEVELAND	25.0	2.5	17.5	2.5	2.5	<\$100M	212	947	44	27.5	27.5
BANK OF EDGAR	EDGAR	25.0	2.5	10.0	5.0	7.5	<\$100M	213	5,367	147	30.0	32.5
FIRST NB OF EAGLE RIVER	EAGLE RIVER	25.0	5.0	5.0	10.0	5.0	<\$100M	214	10,268	123	37.5	25.0
GRATIOT ST BK	GRATIOT	25.0	2.5	17.5	2.5	2.5	<\$100M	215	1,022	16	27.5	22.5
PALMYRA ST BK	PALMYRA	22.5	2.5	15.0	2.5	2.5	<\$100M	216	1,989	74	30.0	42.5
CUBA CITY ST BK	CUBA CITY	22.5	2.5	15.0	2.5	2.5	<\$100M	217	1,687	84	27.5	25.0
ROYAL BK COBB	COBB	22.5	2.5	15.0	2.5	2.5	<\$100M	218	1,176	37	30.0	37.5
HUSTISFORD ST BK	HUSTISFORD	22.5	2.5	12.5	2.5	5.0	<\$100M	219	2,436	119	30.0	45.0
MARATHON ST BK	MARATHON	22.5	2.5	5.0	7.5	7.5	<\$100M	220	7,328	153	22.5	22.5
BANK OF JUDA	JUDA	22.5	2.5	15.0	2.5	2.5	<\$100M	221	2,169	79	27.5	42.5
WAUMANDEE ST BK	WAUMANDEE	22.5	2.5	12.5	2.5	5.0	<\$100M	222	2,024	87	30.0	42.5
STATE BK WONEWOC	WONEWOC	22.5	2.5	15.0	2.5	2.5	<\$100M	223	1,317	39	27.5	32.5
ROYAL BK	GAYS MILLS	22.5	5.0	12.5	2.5	2.5	<\$100M	224	1,373	85	32.5	37.5
BANK OF HELENVILLE	HELENVILLE	22.5	2.5	15.0	2.5	2.5	<\$100M	225	166	8	27.5	27.5
INVESTORS CMNTY BK	MANITOWOC	22.5	5.0	7.5	7.5	2.5	<\$100M	226	6,490	46	10.0	12.5
AMERICAN NB BEAVER DAM	BEAVER DAM	20.0	2.5	12.5	2.5	2.5	\$100M-500M	99	2,657	44	27.5	27.5

Table 1. Small Business Lending in Wisconsin, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bank Asset Sz.	Rank by Bank Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
STATE BK REESEVILLE	REESEVILLE	20.0	2.5	12.5	2.5	2.5	<\$100M	227	2,493	79	27.5	42.5
BANKERS' BK	MADISON	20.0	5.0	2.5	10.0	2.5	<\$100M	228	9,700	36	10.0	10.0
FIRST NB AT DARLINGTON	DARLINGTON	17.5	2.5	10.0	2.5	2.5	<\$100M	229	2,067	64	20.0	20.0
FIRSTAR TC	MILWAUKEE	0.0	2.5		2.5	2.5	\$500M-\$1B	13	0	0		
ASSOCIATED CARD SVC BK NA	STEVENS POINT		2.5		2.5	2.5	\$100M-500M	100	0	0		
FIRSTAR BK WAUSAU NA	WAUSAU	0.0	2.5		2.5	2.5	<\$100M	230	0	0		

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 2. Small-Business-Friendly Banks by Bank Size in Wisconsin, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$)(4)	Rank LSBL(#)(5)	Bank Asset Sz. (6)	Rank by Bnk Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
FIRST BKG CTR-BURLINGTON	BURLINGTON	WI	95.0	20.0	25.0	25.0	25.0	\$100M-500M	1	91,218	1,211	60.0	60.0
F&M BK-KAUKAUNA	KAUKAUNA	WI	90.0	25.0	22.5	22.5	20.0	\$100M-500M	2	45,022	499	65.0	47.5
FIRST NB HARTFORD	HARTFORD	WI	90.0	22.5	25.0	20.0	22.5	\$100M-500M	3	32,629	932	97.5	100.0
FIRST NB FOX VALLEY	MENASHA	WI	87.5	25.0	22.5	20.0	20.0	<\$100M	1	29,215	471	92.5	97.5
BANK OF WAUNAKEE	WAUNAKEE	WI	87.5	25.0	25.0	20.0	17.5	<\$100M	2	35,963	373	72.5	70.0
MIDDLETON CMNTY BK	MIDDLETON	WI	87.5	25.0	25.0	17.5	20.0	<\$100M	3	21,479	462	80.0	77.5
F&M BK WINNEBAGO CTY	OMRO	WI	87.5	22.5	22.5	20.0	22.5	\$100M-500M	4	29,429	616	95.0	97.5
STEPHENSON NB&TC	MARINETTE	WI	87.5	25.0	17.5	22.5	22.5	\$100M-500M	5	49,304	653	92.5	92.5
FIRST NB OF NEW RICHMOND	NEW RICHMOND	WI	85.0	25.0	25.0	17.5	17.5	<\$100M	4	21,392	334	87.5	90.0
COMMUNITY BK GRAFTON	GRAFTON	WI	85.0	25.0	25.0	17.5	17.5	<\$100M	5	23,127	375	72.5	55.0
F&M BK CENTRAL	STEVENS POINT	WI	85.0	25.0	17.5	22.5	20.0	\$100M-500M	6	43,227	462	55.0	37.5
NORTHWESTERN BK	CHIPPEWA FALLS	WI	85.0	17.5	22.5	22.5	22.5	\$100M-500M	7	38,832	704	95.0	97.5
COMMUNITY FIRST NB	SPOONER	WI	85.0	22.5	22.5	20.0	20.0	\$100M-500M	8	32,331	546	95.0	97.5
M&I BK S	JANESVILLE	WI	77.5	20.0	7.5	25.0	25.0	\$500M-\$1B	1	175,317	1,426	62.5	60.0
FIRSTAR BK WI	MADISON	WI	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	1	973,981	18,105	60.0	57.5

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 3. Top Lenders in Small Business Loans in Wisconsin under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
MARSHALL & ILSLEY CORPORATIO	WI	1,801,099	15,923	\$10B-\$50B	402,996	11,455	838,588	14,008	
FIRSTAR CORPORATION	WI	556,188	6,376	\$10B-\$50B	143,405	5,119	259,109	5,784	
ASSOCIATED BANC-CORP.	WI	454,013	4,845	\$1B-\$10B	114,730	3,784	214,135	4,384	
BANC ONE CORPORATION	OH	382,351	4,481	>\$50B	104,919	3,597	188,642	4,094	
NORWEST CORPORATION	MN	197,771	1,943	>\$50B	50,577	1,431	103,103	1,746	
JOHNSON INTERNATIONAL INC.	WI	73,243	575	\$1B-\$10B	14,972	403	31,673	497	
BANKMANAGERS CORP.	WI	64,558	521	<\$1B	14,308	357	30,858	457	
BAYLAKE CORP.	WI	63,152	851	<\$1B	18,751	692	34,872	789	
FIRST MANITOWOC BANCORP INC	WI	60,984	875	<\$1B	19,844	739	33,997	823	
BREMER FINANCIAL CORPORATION	MN	48,754	922	\$1B-\$10B	23,089	807	37,065	897	
WAUKESHA ST BK	WI	47,991	802	<\$1B	19,358	693	31,014	766	
1ST SOURCE CORPORATION	IN	41,987	258	\$1B-\$10B	8,015	133	20,169	208	
NEB CORPORATION	WI	41,895	765	<\$1B	16,586	665	26,319	728	
AMERICAN EXPRESS CENTURION B	UT	38,765	3,536	\$10B-\$50B	38,765	3,536	38,765	3,536	**
FIRST CHICAGO NBD CORPORATIO	IL	34,311	99	>\$50B	1,364	26	5,370	48	
TRI CITY BANKSHARES CORPORAT	WI	30,029	471	<\$1B	9,789	391	19,162	447	
ADVANTA FNCL CORP	UT	19,729	2,141	<\$1B	19,729	2,141	19,729	2,141	
TCF FINANCIAL CORPORATION	MN	18,573	116	\$1B-\$10B	2,717	65	8,677	98	
WELLS FARGO & COMPANY	CA	15,210	908	>\$50B	15,210	908	15,210	908	
MOUNTAINWEST FNCL	UT	14,798	4,807	<\$1B	14,798	4,807	14,798	4,807	
MARINE MIDLAND BK	NY	14,590	61	\$10B-\$50B	460	9	6,220	44	
WACHOVIA CORPORATION	NC	12192	27	>\$50B	500	5	1541	10	
COMMUNITY FIRST BANKSHARES	ND	9,939	277	\$1B-\$10B	5,557	254	8,571	273	
NATIONAL CITY CORPORATION	OH	7,498	45	>\$50B	1,692	33	2,248	37	
FIRST MIDWEST BANCORP INC.	IL	6,182	43	\$1B-\$10B	849	25	2,228	33	
MBNA CORPORATION	DE	5,770	529	\$10B-\$50B	5,640	528	5,770	529	**
MERCHANTS HOLDING COMPANY T	MN	4,705	55	<\$1B	1,992	46	2,968	52	
HARRIS T&SB	IL	3,654	27	\$10B-\$50B	694	21	694	21	
BANKAMERICA CORPORATION	CA	3,180	8	>\$50B	0	0	375	2	
CHASE MANHATTAN CORPORATION	NY	3,083	179	>\$50B	1,883	177	2,083	178	
NATIONSBANK CORPORATION	NC	3,000	16	>\$50B	626	10	926	12	
FIFTH THIRD BANCORP	OH	2,871	4	\$10B-\$50B	0	0	0	0	
HEARTLAND FINANCIAL USA INC	IA	2,811	11	<\$1B	166	5	411	6	
AMCORE FINANCIAL INC.	IL	2,718	7	\$1B-\$10B	188	3	188	3	
LASALLE NB	IL	2,457	5	\$10B-\$50B	54	1	54	1	
NORTH COUNTRY FINANCIAL CORP	MI	2,264	27	<\$1B	616	21	1,005	24	
FIRST AMERICAN BANK CORPORAT	IL	2,151	9	\$1B-\$10B	187	3	581	6	
MERCANTILE BANCORPORATION IN	MO	2,115	21	\$10B-\$50B	550	15	1,315	19	
NATIONAL CITY BANCORPORATION	MN	2,028	5	<\$1B	0	0	621	3	
FLEET FINANCIAL GROUP INC.	MA	1,884	3	>\$50B	33	1	33	1	
MIDAMERICA BANCSHARES INC.	MN	1,774	147	<\$1B	1,616	146	1,774	147	
ANTIOCH HOLDING COMPANY	IL	1,596	18	<\$1B	377	13	859	16	

Table 3. Top Lenders in Small Business Loans in Wisconsin under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
AMTRUST INC.	IA	1,573	22	<\$1B	560	16	1,573	22	
OLD KENT FINANCIAL CORPORATI	MI	1,547	6	\$10B-\$50B	24	2	499	4	
KEYCORP	OH	1,088	5	>\$50B	93	4	93	4	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

Source: Office of Advocacy, U.S. Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.