

Table 1 Small-Business-Friendly Banks in Wisconsin, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
F&M BK WINNEBAGO CTY	OMRO	90.0	\$100M-500M	31,117	1,189
STEPHENSON NB&TC	MARINETTE	90.0	\$100M-500M	53,113	669
PEOPLES NB	HAYWARD	87.5	\$100M-500M	52,617	556
F&M BK CENTRAL	STEVENS POINT	87.5	\$100M-500M	57,046	444
F&M BK WAUSHARA CTY	WAUTOMA	85.0	\$100M-500M	32,475	484
FIRST NB FOX VALLEY	MENASHA	85.0	<\$100M	31,277	415
FIDELITY NB	MEDFORD	85.0	<\$100M	28,760	519
CITIZENS ST BK	WOODVILLE	85.0	<\$100M	26,545	442
MIDDLETON CMNTY BK	MIDDLETON	82.5	<\$100M	24,475	350
COMMUNITY ST BK	UNION GROVE	82.5	\$100M-500M	56,858	777
FIRST NB OF NEW RICHMOND	NEW RICHMOND	82.5	<\$100M	23,867	345
BANK OF MAUSTON	MAUSTON	82.5	\$100M-500M	40,274	1,552
FIRST BK OCONOMOWOC	OCONOMOWOC	82.5	\$100M-500M	72,727	796
FIRST NB OF BALDWIN	BALDWIN	82.5	<\$100M	25,472	380
FORTRESS BK WESTBY	WESTBY	82.5	<\$100M	25,981	562
FIRST NB MANITOWOC	MANITOWOC	82.5	\$100M-500M	113,653	1,715
FARMERS & MRCH BK	TOMAH	82.5	\$100M-500M	37,041	428
COMMUNITY BK GRAFTON	GRAFTON	82.5	<\$100M	23,388	385
BAYLAKE BK	STURGEON BAY	80.0	\$500M-\$1B	192,557	3,130
FIRSTAR BK WI	MADISON	67.5	\$1B-\$10B	796,667	25,911
M&I MARSHALL & ILSLEY BK	MILWAUKEE	55.0	>\$10B	389,352	3,124

*Figures reflect business loans of less than \$ 1 million

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.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

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

Table A.1 Small Business Lending in Wisconsin , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
F&M Bk Winnebago Cty	Omro	90.0	22.5	22.5	20.0	25.0	\$100M-500M	31,117	1,189	97.5	100.0
Stephenson Nb&Tc	Marinette	90.0	25.0	20.0	22.5	22.5	\$100M-500M	53,113	669	92.5	92.5
F&M Bk Central	Stevens Point	87.5	25.0	20.0	22.5	20.0	\$100M-500M	57,046	444	52.5	50.0
Peoples Nb	Hayward	87.5	25.0	20.0	22.5	20.0	\$100M-500M	52,617	556	62.5	47.5
Fidelity Nb	Medford	85.0	25.0	22.5	17.5	20.0	<\$100M	28,760	519	90.0	95.0
F&M Bk Waushara Cty	Wautoma	85.0	22.5	22.5	20.0	20.0	\$100M-500M	32,475	484	92.5	97.5
First Nb Fox Valley	Menasha	85.0	25.0	22.5	20.0	17.5	<\$100M	31,277	415	92.5	95.0
Citizens St Bk	Woodville	85.0	25.0	25.0	17.5	17.5	<\$100M	26,545	442	70.0	57.5
Farmers & Mrch Bk	Tomah	82.5	25.0	20.0	20.0	17.5	\$100M-500M	37,041	428	92.5	92.5
First Nb Of New Richmond	New Richmond	82.5	22.5	25.0	17.5	17.5	<\$100M	23,867	345	87.5	90.0
Community St Bk	Union Grove	82.5	25.0	12.5	22.5	22.5	\$100M-500M	56,858	777	75.0	75.0
First Nb Of Baldwin	Baldwin	82.5	22.5	25.0	17.5	17.5	<\$100M	25,472	380	70.0	70.0
Fortress Bk Westby	Westby	82.5	22.5	22.5	17.5	20.0	<\$100M	25,981	562	90.0	95.0
First Nb Manitowoc	Manitowoc	82.5	22.5	10.0	25.0	25.0	\$100M-500M	113,653	1,715	87.5	90.0
Bank Of Mauston	Mauston	82.5	20.0	17.5	20.0	25.0	\$100M-500M	40,274	1,552	70.0	77.5
First Bk Oconomowoc	Oconomowoc	82.5	25.0	12.5	22.5	22.5	\$100M-500M	72,727	796	67.5	57.5
Community Bk Grafton	Grafton	82.5	25.0	25.0	15.0	17.5	<\$100M	23,388	385	75.0	55.0
Middleton Cmnty Bk	Middleton	82.5	25.0	25.0	17.5	15.0	<\$100M	24,475	350	70.0	67.5
M&I Merchants Bk	Rhineland	80.0	22.5	7.5	25.0	25.0	\$100M-500M	84,542	1,399	77.5	67.5
Dmb Cmnty Bk	De Forest	80.0	22.5	25.0	17.5	15.0	<\$100M	25,489	373	67.5	50.0
State Bk Chilton	Chilton	80.0	25.0	12.5	20.0	22.5	<\$100M	38,547	747	82.5	77.5
River Valley St Bk	Rothschild	80.0	25.0	10.0	22.5	22.5	\$100M-500M	74,256	1,026	72.5	70.0
Reedsburg Bk	Reedsburg	80.0	20.0	20.0	20.0	20.0	\$100M-500M	31,194	449	90.0	92.5
Baylake Bk	Sturgeon Bay	80.0	22.5	7.5	25.0	25.0	\$500M-\$1B	192,557	3,130	77.5	75.0
Johnson Bk	Hayward	80.0	22.5	20.0	17.5	20.0	<\$100M	26,599	446	90.0	92.5
First Nb Hartford	Hartford	80.0	17.5	25.0	17.5	20.0	\$100M-500M	30,496	528	72.5	67.5
Citizens Bk Mukwonago	Mukwonago	80.0	20.0	10.0	25.0	25.0	\$100M-500M	74,635	1,168	80.0	70.0
Security St Bk	Iron River	77.5	25.0	15.0	17.5	20.0	<\$100M	30,911	442	85.0	87.5
Dairy St Bk	Plymouth	77.5	20.0	25.0	15.0	17.5	<\$100M	17,675	391	67.5	65.0
M&I Mid St Bk	Stevens Point	77.5	15.0	12.5	25.0	25.0	\$500M-\$1B	140,203	1,174	57.5	57.5
Park Bk	Holmen	77.5	22.5	25.0	12.5	17.5	<\$100M	11,958	392	82.5	90.0
Chippewa Valley Bk	Winter	77.5	22.5	20.0	15.0	20.0	<\$100M	20,529	433	87.5	90.0
Port Washington St Bk	Port Washington	77.5	20.0	12.5	22.5	22.5	\$100M-500M	49,293	678	65.0	57.5
Lincoln St Bk	Milwaukee	77.5	25.0	5.0	25.0	22.5	\$100M-500M	80,419	816	70.0	57.5
Capital Bk	Howard	77.5	25.0	25.0	15.0	12.5	<\$100M	21,893	232	55.0	37.5
First Nb Of Park Falls	Park Falls	75.0	22.5	20.0	15.0	17.5	<\$100M	20,220	379	85.0	90.0
M&I Northern Bk	Brookfield	75.0	22.5	2.5	25.0	25.0	\$500M-\$1B	174,270	1,598	60.0	52.5
Bank Of Sun Prairie	Sun Prairie	75.0	25.0	5.0	22.5	22.5	\$100M-500M	71,814	862	70.0	70.0
Farmers Svg Bk	Mineral Point	75.0	20.0	17.5	17.5	20.0	\$100M-500M	29,843	489	77.5	75.0
Community Nb	Oregon	75.0	22.5	25.0	17.5	10.0	<\$100M	30,722	212	47.5	32.5
Mound City Bk	Platteville	75.0	20.0	15.0	20.0	20.0	\$100M-500M	40,292	460	72.5	70.0
Peoples St Bk	Prairie Du Chie	75.0	20.0	15.0	20.0	20.0	\$100M-500M	40,972	563	90.0	90.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Bank Of Alma	Alma	75.0	22.5	15.0	20.0	17.5	\$100M-500M	34,659	436	45.0	47.5
F&M Bk Superior	Superior	75.0	25.0	25.0	12.5	12.5	<\$100M	14,133	257	57.5	42.5
First Citizens St Bk Whitew	Whitewater	75.0	15.0	22.5	15.0	22.5	\$100M-500M	22,948	766	90.0	95.0
F&M Bk-Lakeland	Woodruff	75.0	20.0	10.0	22.5	22.5	\$100M-500M	49,039	807	75.0	70.0
Premierbank	Fort Atkinson	75.0	12.5	17.5	20.0	25.0	\$100M-500M	31,943	1,407	87.5	92.5
Community B&Tc	Sheboygan	75.0	22.5	7.5	22.5	22.5	\$100M-500M	72,652	925	67.5	60.0
West Pointe Bk	Oshkosh	75.0	22.5	22.5	20.0	10.0	\$100M-500M	37,386	212	45.0	10.0
Northwestern Bk	Chippewa Falls	72.5	17.5	10.0	22.5	22.5	\$100M-500M	46,261	771	67.5	65.0
Park Bk	Milwaukee	72.5	20.0	2.5	25.0	25.0	\$100M-500M	130,407	1,151	60.0	52.5
F&M Bk New London	New London	72.5	25.0	22.5	12.5	12.5	<\$100M	15,460	226	80.0	82.5
F&M Bk Northeast	Pulaski	72.5	17.5	7.5	25.0	22.5	\$100M-500M	81,052	1,006	65.0	62.5
Peoples St Bk	Wausau	72.5	20.0	7.5	22.5	22.5	\$100M-500M	67,957	697	62.5	50.0
Banner Bks	Birnamwood	72.5	17.5	22.5	12.5	20.0	<\$100M	17,095	534	60.0	60.0
First Nb	Waupaca	72.5	17.5	7.5	22.5	25.0	\$100M-500M	48,459	1,080	72.5	70.0
Bremer Bk Na	Menomonie	72.5	10.0	15.0	22.5	25.0	\$100M-500M	62,854	1,473	77.5	72.5
Pioneer St Bk	Auburndale	72.5	17.5	22.5	15.0	17.5	<\$100M	18,224	406	85.0	90.0
First Bus Bk	Madison	72.5	22.5	2.5	25.0	22.5	\$100M-500M	75,192	947	60.0	65.0
F&M Bk Algoma	Algoma	72.5	22.5	17.5	17.5	15.0	<\$100M	27,113	280	82.5	85.0
American Bk	Eau Claire	72.5	25.0	10.0	17.5	20.0	<\$100M	28,004	570	70.0	72.5
Bank Of Little Chute	Little Chute	72.5	20.0	22.5	17.5	12.5	<\$100M	28,021	268	52.5	45.0
Bank Of Luxemburg	Luxemburg	72.5	20.0	17.5	17.5	17.5	<\$100M	29,918	431	87.5	90.0
Community Bk Central Wi	Colby	72.5	25.0	15.0	17.5	15.0	<\$100M	25,009	282	77.5	82.5
American Bk	Fond Du Lac	72.5	25.0	10.0	22.5	15.0	\$100M-500M	57,681	305	35.0	30.0
Community Bk	Superior	72.5	22.5	22.5	12.5	15.0	<\$100M	16,365	312	82.5	87.5
M&I Bk S	Janesville	72.5	15.0	7.5	25.0	25.0	\$500M-\$1B	167,073	1,464	60.0	60.0
National Exchange B&T	Fond Du Lac	72.5	17.5	5.0	25.0	25.0	\$500M-\$1B	147,054	2,317	72.5	75.0
First St Bk	New London	72.5	17.5	10.0	22.5	22.5	\$100M-500M	55,740	839	67.5	67.5
Bank Of Waunakee	Waunakee	72.5	25.0	10.0	20.0	17.5	<\$100M	37,908	430	70.0	67.5
American Nb-Fox Cities	Appleton	72.5	25.0	10.0	20.0	17.5	<\$100M	35,735	403	62.5	42.5
Bank Of Verona	Verona	70.0	20.0	25.0	15.0	10.0	<\$100M	22,014	221	42.5	30.0
Riverbank	Osceola	70.0	22.5	10.0	20.0	17.5	<\$100M	32,041	423	65.0	50.0
First Bkg Ctr	Burlington	70.0	15.0	5.0	25.0	25.0	\$100M-500M	79,367	1,167	67.5	60.0
Laona St Bk	Laona	70.0	22.5	15.0	15.0	17.5	<\$100M	18,482	431	80.0	85.0
Denmark St Bk	Denmark	70.0	12.5	10.0	22.5	25.0	\$100M-500M	49,234	1,323	72.5	72.5
First Nb Of Platteville	Platteville	70.0	20.0	15.0	17.5	17.5	<\$100M	24,063	368	82.5	87.5
M&I Bk Eagle River	Eagle River	70.0	15.0	10.0	22.5	22.5	\$100M-500M	51,350	719	72.5	60.0
Ixonia St Bk	Ixonia	70.0	20.0	7.5	22.5	20.0	\$100M-500M	42,427	516	62.5	55.0
F&M Bk Jefferson	Jefferson	70.0	17.5	17.5	17.5	17.5	<\$100M	23,843	373	57.5	52.5
First Nb Of Bangor	Bangor	70.0	17.5	10.0	20.0	22.5	\$100M-500M	33,887	848	62.5	65.0
Mid Amer Bk	Footville	70.0	20.0	25.0	10.0	15.0	<\$100M	10,245	262	77.5	82.5
Community First Nb	Spooner	70.0	22.5	7.5	20.0	20.0	\$100M-500M	32,983	562	70.0	67.5
M&I First Nb	West Bend	70.0	15.0	7.5	25.0	22.5	\$100M-500M	75,605	983	57.5	60.0
Bank Of Wi Dells	Wisconsin Dell	70.0	22.5	2.5	22.5	22.5	\$100M-500M	59,676	1,048	70.0	67.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Green Lake St Bk	Green Lake	70.0	25.0	17.5	12.5	15.0	<\$100M	12,999	302	75.0	82.5
M&I Lake Country Bk	Hartland	70.0	17.5	5.0	25.0	22.5	\$100M-500M	86,133	919	60.0	50.0
Monona St Bk	Monona	70.0	20.0	10.0	20.0	20.0	\$100M-500M	34,980	480	70.0	62.5
Capitol Bk	Madison	70.0	25.0	10.0	20.0	15.0	<\$100M	32,834	281	55.0	40.0
M&I Central St Bk	Oshkosh	67.5	12.5	5.0	25.0	25.0	\$100M-500M	87,418	897	52.5	52.5
State Bk Viroqua	Viroqua	67.5	25.0	12.5	15.0	15.0	<\$100M	22,544	273	42.5	57.5
Charter Bk Eau Claire	Eau Claire	67.5	17.5	10.0	20.0	20.0	\$100M-500M	34,918	558	67.5	55.0
United Bk	Osseo	67.5	12.5	22.5	15.0	17.5	\$100M-500M	20,663	390	65.0	72.5
Oostburg St Bk	Oostburg	67.5	12.5	25.0	12.5	17.5	<\$100M	14,997	350	80.0	85.0
River Bk	Stoddard	67.5	20.0	7.5	20.0	20.0	\$100M-500M	38,252	514	65.0	57.5
Royal Bk	Elroy	67.5	15.0	17.5	15.0	20.0	\$100M-500M	21,551	463	82.5	87.5
M&I Bk Fox Valley	Appleton	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	176,738	1,754	60.0	62.5
Firstar Bk Wi	Madison	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	796,667	25,911	60.0	60.0
Northern St Bk	Ashland	67.5	17.5	12.5	17.5	20.0	\$100M-500M	28,366	548	82.5	90.0
Grafton St Bk	Grafton	67.5	20.0	12.5	17.5	17.5	\$100M-500M	28,997	403	57.5	50.0
Wood Cty Nb	Wisconsin Rapi	67.5	17.5	7.5	22.5	20.0	\$100M-500M	53,864	449	45.0	42.5
F&M Bk Hilbert	Hilbert	67.5	22.5	22.5	10.0	12.5	<\$100M	11,153	257	80.0	82.5
Farmers St Bk Of Waupaca	Waupaca	67.5	12.5	22.5	15.0	17.5	\$100M-500M	20,834	379	82.5	90.0
State Fncl Bk	Hales Corners	67.5	17.5	5.0	22.5	22.5	\$100M-500M	71,977	952	62.5	55.0
Community Bk Delavan	Delavan	67.5	25.0	12.5	17.5	12.5	<\$100M	24,069	266	57.5	42.5
Hometown Bk	Saint Cloud	65.0	25.0	12.5	15.0	12.5	<\$100M	18,225	279	70.0	52.5
M&I Bk Of La Crosse	La Crosse	65.0	17.5	7.5	20.0	20.0	\$100M-500M	33,887	471	50.0	40.0
Headwaters St Bk	Land O'Lakes	65.0	20.0	22.5	10.0	12.5	<\$100M	10,850	258	80.0	82.5
M&I Bk S Central	Watertown	65.0	10.0	10.0	22.5	22.5	\$100M-500M	48,365	679	55.0	60.0
Dairymans St Bk	Clintonville	65.0	20.0	12.5	15.0	17.5	<\$100M	20,471	409	67.5	57.5
M&I Bk Of Ashland	Ashland	65.0	20.0	12.5	15.0	17.5	<\$100M	23,096	383	80.0	85.0
F&M Bk Kaukauna	Kaukauna	65.0	17.5	7.5	20.0	20.0	\$100M-500M	39,650	487	57.5	45.0
Mid-Wisconsin Bk	Medford	65.0	12.5	5.0	22.5	25.0	\$100M-500M	53,257	1,056	65.0	67.5
Mitchell Bk	Milwaukee	65.0	25.0	10.0	20.0	10.0	<\$100M	35,408	193	35.0	22.5
F&M Bk Grant Cty	Fennimore	65.0	17.5	7.5	20.0	20.0	\$100M-500M	33,167	595	62.5	62.5
Baraboo Nb	Baraboo	62.5	15.0	2.5	22.5	22.5	\$100M-500M	44,173	642	55.0	50.0
Cambridge St Bk	Cambridge	62.5	22.5	12.5	12.5	15.0	<\$100M	11,959	289	65.0	55.0
Farmers & Mrch Union Bk	Columbus	62.5	10.0	15.0	15.0	22.5	\$100M-500M	17,406	937	65.0	67.5
Community First Bk	Boscobel	62.5	15.0	15.0	15.0	17.5	\$100M-500M	20,830	393	75.0	85.0
Tri City Nb	Oak Creek	62.5	10.0	5.0	25.0	22.5	\$500M-\$1B	82,935	1,000	57.5	57.5
Waukesha St Bk	Waukesha	62.5	10.0	5.0	22.5	25.0	\$100M-500M	73,625	1,698	65.0	67.5
Peoples St Bk Mazomanie V	Mazomanie	62.5	15.0	25.0	10.0	12.5	<\$100M	10,672	241	70.0	80.0
M&I Bk Burlington	Burlington	62.5	12.5	7.5	22.5	20.0	\$100M-500M	43,011	503	57.5	50.0
Rural American Bk Luck	Luck	62.5	15.0	20.0	10.0	17.5	<\$100M	11,403	353	77.5	80.0
State Bk Of Cross Plains	Cross Plains	62.5	15.0	5.0	20.0	22.5	\$100M-500M	41,111	663	65.0	57.5
F&M Bk Landmark	Hudson	62.5	25.0	10.0	12.5	15.0	<\$100M	16,726	330	70.0	62.5
Associated Bk S Central	Madison	62.5	7.5	5.0	25.0	25.0	\$500M-\$1B	132,303	1,756	60.0	62.5
Liberty Bk	Milwaukee	62.5	22.5	7.5	17.5	15.0	<\$100M	25,002	354	62.5	52.5

Table A.1 Small Business Lending in Wisconsin , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Amcore Bk Na S Central	Monroe	62.5	7.5	5.0	25.0	25.0	\$100M-500M	76,885	1,151	65.0	60.0
National Bk Of Cmrc Super	Superior	62.5	15.0	2.5	22.5	22.5	\$100M-500M	47,032	656	57.5	57.5
Franklin St Bk	Franklin	62.5	25.0	10.0	17.5	10.0	<\$100M	27,643	210	45.0	32.5
Shell Lake St Bk	Shell Lake	62.5	10.0	22.5	12.5	17.5	<\$100M	13,905	382	75.0	85.0
Community Bus Bk	Sauk City	62.5	22.5	20.0	10.0	10.0	<\$100M	9,322	190	45.0	47.5
Johnson Bk	Racine	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	176,227	1,378	57.5	57.5
Bank Of Galesville	Galesville	60.0	15.0	22.5	7.5	15.0	<\$100M	8,113	305	67.5	77.5
Ozaukee Bk	Cedarburg	60.0	10.0	5.0	22.5	22.5	\$100M-500M	59,849	934	60.0	55.0
Milwaukee Western Bk	Milwaukee	60.0	20.0	5.0	20.0	15.0	\$100M-500M	40,956	275	35.0	20.0
M&I Cmnty St Bk	Eau Claire	60.0	10.0	2.5	25.0	22.5	\$500M-\$1B	93,079	1,123	60.0	62.5
Park Bk	Madison	60.0	15.0	2.5	20.0	22.5	\$100M-500M	35,867	669	60.0	55.0
Wisconsin Cmnty Bk	Cottage Grove	60.0	22.5	7.5	17.5	12.5	<\$100M	24,740	267	42.5	27.5
F&M Bk-Kiel	Kiel	60.0	20.0	20.0	10.0	10.0	<\$100M	11,614	216	45.0	50.0
Marion St Bk	Marion	60.0	10.0	22.5	12.5	15.0	<\$100M	15,854	299	75.0	82.5
Farmers & Mrch B&Tc	Marinette	60.0	10.0	20.0	15.0	15.0	\$100M-500M	18,531	306	52.5	57.5
M&I Bk Southern Wi	Madison	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	363,227	2,748	57.5	62.5
Associated Bk Na	Neenah	60.0	7.5	2.5	25.0	25.0	\$500M-\$1B	110,189	1,180	55.0	52.5
M&I First Amer Bk	Wausau	60.0	10.0	2.5	25.0	22.5	\$500M-\$1B	104,565	897	57.5	60.0
Ridgestone Bk	Brookfield	60.0	22.5	5.0	17.5	15.0	<\$100M	24,337	249	45.0	37.5
River Cities Bk	Wisconsin Rapi	60.0	25.0	12.5	15.0	7.5	<\$100M	18,766	119	20.0	22.5
Southport Bk	Kenosha	60.0	20.0	7.5	17.5	15.0	<\$100M	24,364	290	52.5	47.5
State Bk Of La Crosse	La Crosse	60.0	12.5	5.0	22.5	20.0	\$100M-500M	52,827	611	60.0	62.5
M&I Citizens American Bk	Merrill	57.5	15.0	17.5	12.5	12.5	<\$100M	17,175	240	60.0	62.5
Portage Cty Bk	Almond	57.5	17.5	20.0	10.0	10.0	<\$100M	9,918	183	67.5	75.0
Bank Of Poynette	Poynette	57.5	20.0	15.0	12.5	10.0	<\$100M	12,665	227	57.5	45.0
Spencer St Bk	Spencer	57.5	17.5	12.5	12.5	15.0	<\$100M	14,901	363	67.5	60.0
Pioneer Nb Of Ladysmith	Ladysmith	57.5	12.5	20.0	10.0	15.0	<\$100M	9,178	271	70.0	75.0
Abbotsford St Bk	Abbotsford	57.5	20.0	7.5	20.0	10.0	\$100M-500M	40,783	195	25.0	17.5
Peshtigo Nb	Peshtigo	57.5	15.0	20.0	10.0	12.5	<\$100M	9,862	253	70.0	75.0
M&I Bk Of Menomonee Fa	Menomonee Fa	57.5	10.0	2.5	22.5	22.5	\$100M-500M	70,299	747	55.0	57.5
Eagle Valley Bk Na	Saint Croix Fall	57.5	17.5	12.5	15.0	12.5	<\$100M	18,277	254	40.0	37.5
M&I Bk Ne	Green Bay	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	130,409	1,345	55.0	55.0
Norwest Bk Wi Na	Milwaukee	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	195,247	3,493	55.0	55.0
Associated Bk Green Bay N	Green Bay	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	261,274	2,772	55.0	55.0
Community Bk Oconto Cty	Oconto Falls	57.5	15.0	20.0	10.0	12.5	<\$100M	11,691	258	75.0	77.5
Lincoln County Bk	Merrill	55.0	15.0	17.5	10.0	12.5	<\$100M	9,886	250	70.0	75.0
Amcore Bk Clinton	Clinton	55.0	17.5	7.5	15.0	15.0	<\$100M	19,351	342	60.0	50.0
Union Nb&Tc	Sparta	55.0	12.5	20.0	12.5	10.0	<\$100M	12,761	186	42.5	35.0
First Nb Stoughton	Stoughton	55.0	17.5	5.0	15.0	17.5	<\$100M	22,819	411	62.5	47.5
Norwest Bk Lacrosse Na	La Crosse	55.0	7.5	5.0	22.5	20.0	\$100M-500M	43,844	625	57.5	60.0
Peoples St Bk Of Bloomer	Bloomer	55.0	10.0	12.5	12.5	20.0	<\$100M	14,015	525	65.0	67.5
F&M Bk Elkhorn	Elkhorn	55.0	15.0	7.5	15.0	17.5	\$100M-500M	20,509	406	55.0	55.0
Bank Of Milton	Milton	55.0	17.5	25.0	7.5	5.0	<\$100M	7,380	112	62.5	72.5

Table A.1 Small Business Lending in Wisconsin , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Associated Bk Milwaukee	Milwaukee	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	181,280	1,646	55.0	55.0
F&M Bk Darlington	Darlington	55.0	10.0	17.5	15.0	12.5	\$100M-500M	18,283	230	67.5	77.5
Black River Cntry Bk	Black River Fal	55.0	12.5	17.5	10.0	15.0	<\$100M	10,498	260	67.5	75.0
Polk County Bk	Balsam Lake	55.0	10.0	20.0	10.0	15.0	<\$100M	10,123	259	67.5	75.0
Firststar Bk Milwaukee Na	Milwaukee	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	436,011	48,229	55.0	55.0
Nekoosa Port Edwards St B	Nekoosa	55.0	12.5	10.0	15.0	17.5	\$100M-500M	23,275	433	57.5	55.0
Associated Bk N	Wausau	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	130,958	1,740	57.5	57.5
Superior Nb	Superior	55.0	12.5	25.0	5.0	12.5	<\$100M	5,250	218	65.0	70.0
Bank One Wi	Milwaukee	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	663,744	7,923	55.0	55.0
M&I Marshall & Ilsley Bk	Milwaukee	55.0	2.5	2.5	25.0	25.0	>\$10B	389,352	3,124	55.0	55.0
Bank Of Prairie Du Sac	Prairie Du Sac	55.0	12.5	10.0	17.5	15.0	\$100M-500M	26,868	308	37.5	35.0
M&I Bk Of Shawano	Shawano	55.0	7.5	10.0	20.0	17.5	\$100M-500M	36,097	421	57.5	60.0
Security Bk	New Auburn	52.5	17.5	25.0	5.0	5.0	<\$100M	5,512	95	60.0	67.5
First Nb&Tc Baraboo	Baraboo	52.5	10.0	20.0	12.5	10.0	<\$100M	15,593	186	67.5	75.0
Calumet Cty Bk	Brillion	52.5	12.5	22.5	7.5	10.0	<\$100M	8,636	194	52.5	50.0
Community St Bk	Prentice	52.5	20.0	20.0	5.0	7.5	<\$100M	6,020	177	60.0	52.5
Dairy St Bk	Rice Lake	52.5	12.5	5.0	20.0	15.0	\$100M-500M	35,950	313	40.0	30.0
State Bk Random Lake	Random Lake	52.5	7.5	25.0	7.5	12.5	<\$100M	8,611	221	65.0	72.5
Union St Bk	Kewaunee	52.5	15.0	17.5	10.0	10.0	<\$100M	10,036	214	67.5	72.5
Associated Bk Lakeshore N	Manitowoc	52.5	5.0	2.5	22.5	22.5	\$500M-\$1B	71,884	648	47.5	45.0
M&I Bk Mayville	Mayville	52.5	10.0	12.5	15.0	15.0	\$100M-500M	21,849	378	55.0	52.5
Coulee St Bk	La Crosse	52.5	17.5	5.0	15.0	15.0	<\$100M	21,466	344	45.0	37.5
Bank Of Lake Mills	Lake Mills	52.5	15.0	17.5	12.5	7.5	<\$100M	13,440	218	60.0	22.5
M&I Central B&T	Marshfield	52.5	7.5	5.0	20.0	20.0	\$100M-500M	34,344	679	50.0	45.0
Bancroft St Bk	Bancroft	52.5	12.5	20.0	7.5	12.5	<\$100M	6,314	227	62.5	70.0
Farmers St Bk	Markesan	52.5	12.5	17.5	12.5	10.0	<\$100M	12,894	215	45.0	40.0
Citizens St Bk	Fort Atkinson	52.5	20.0	10.0	12.5	10.0	<\$100M	16,260	190	40.0	32.5
First Nb Of River Falls	River Falls	52.5	10.0	7.5	17.5	17.5	\$100M-500M	30,067	434	47.5	45.0
Blackhawk St Bk	Beloit	50.0	5.0	5.0	20.0	20.0	\$100M-500M	35,048	465	45.0	40.0
F&M Bk East Troy	East Troy	50.0	15.0	12.5	12.5	10.0	<\$100M	12,310	216	65.0	65.0
First Nb Of Berlin	Berlin	50.0	10.0	12.5	12.5	15.0	<\$100M	15,169	323	50.0	40.0
State Fncl Bk Waterford	Waterford	50.0	17.5	10.0	12.5	10.0	<\$100M	12,469	212	50.0	47.5
First Nb&Tc Beloit	Beloit	50.0	10.0	2.5	22.5	15.0	\$100M-500M	41,493	282	32.5	25.0
Badger St Bk	Cassville	50.0	12.5	15.0	10.0	12.5	<\$100M	9,247	243	65.0	75.0
Bank Of Elmwood	Racine	50.0	7.5	5.0	17.5	20.0	\$100M-500M	24,062	474	55.0	42.5
Hiawatha Nb	Hager City	50.0	7.5	25.0	7.5	10.0	<\$100M	7,668	203	65.0	72.5
Horicon St Bk	Horicon	50.0	5.0	7.5	17.5	20.0	\$100M-500M	26,973	591	55.0	55.0
State Bk Of Florence	Florence	50.0	20.0	15.0	7.5	7.5	<\$100M	7,807	151	60.0	67.5
Bank Deerfield	Deerfield	50.0	12.5	25.0	7.5	5.0	<\$100M	6,735	110	60.0	67.5
Bank Of Somerset	Somerset	50.0	20.0	10.0	12.5	7.5	<\$100M	12,269	157	47.5	40.0
Farmers & Merchants St Bk	Stanley	50.0	7.5	25.0	10.0	7.5	<\$100M	10,366	174	37.5	47.5
Necedah Bk	Necedah	50.0	15.0	17.5	5.0	12.5	<\$100M	6,036	221	62.5	67.5
River Falls St Bk	River Falls	50.0	7.5	25.0	10.0	7.5	<\$100M	9,946	183	37.5	32.5

Table A.1 Small Business Lending in Wisconsin , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bay Bk	Ashwaubenon	50.0	22.5	10.0	12.5	5.0	<\$100M	13,183	126	35.0	30.0
Community Bk Sprng Grn & Spring Green	Spring Green	50.0	22.5	12.5	10.0	5.0	<\$100M	11,416	116	37.5	25.0
Investorsbank	Pewaukee	50.0	25.0	2.5	17.5	5.0	<\$100M	27,696	67	15.0	10.0
Bank Of Mondovi	Mondovi	47.5	10.0	15.0	10.0	12.5	<\$100M	11,608	226	62.5	67.5
Community First Bk	Rosholt	47.5	12.5	20.0	7.5	7.5	<\$100M	6,496	149	57.5	67.5
F&M Bk Brodhead	Brodhead	47.5	15.0	15.0	7.5	10.0	<\$100M	7,586	214	65.0	70.0
State Bk Stockbridge	Stockbridge	47.5	17.5	22.5	5.0	2.5	<\$100M	4,438	72	55.0	62.5
Dorchester St Bk	Dorchester	47.5	17.5	15.0	7.5	7.5	<\$100M	8,701	146	60.0	67.5
First Bk Tomah	Tomah	47.5	12.5	20.0	10.0	5.0	<\$100M	10,020	108	32.5	30.0
Walworth St Bk	Walworth	47.5	10.0	7.5	15.0	15.0	\$100M-500M	18,246	304	55.0	37.5
Red Cedar Bk Na	Boyceville	47.5	20.0	12.5	7.5	7.5	<\$100M	6,181	166	55.0	52.5
Bank Of Buffalo	Cochrane	47.5	17.5	15.0	7.5	7.5	<\$100M	8,338	155	45.0	42.5
Independence St Bk	Independence	47.5	15.0	22.5	7.5	2.5	<\$100M	6,211	76	55.0	62.5
Farmers St Bk Hillsboro	Hillsboro	47.5	5.0	22.5	7.5	12.5	<\$100M	7,425	233	57.5	70.0
Lebanon St Bk	Watertown	47.5	20.0	17.5	5.0	5.0	<\$100M	4,569	109	55.0	60.0
American Cmnty Bk	Wausau	47.5	12.5	5.0	15.0	15.0	\$100M-500M	21,308	359	52.5	45.0
Northwoods St Bk	Elcho	45.0	17.5	17.5	5.0	5.0	<\$100M	5,269	124	55.0	60.0
Woodford St Bk	Woodford	45.0	10.0	17.5	7.5	10.0	<\$100M	8,499	217	55.0	50.0
Amcore Bk Montello	Montello	45.0	10.0	12.5	12.5	10.0	<\$100M	12,665	237	50.0	40.0
Community Bk Of Cameron	Cameron	45.0	15.0	12.5	7.5	10.0	<\$100M	6,851	199	60.0	65.0
Markesan St Bk	Markesan	45.0	7.5	17.5	7.5	12.5	<\$100M	8,404	244	57.5	70.0
Union Bk Of Blair	Blair	45.0	7.5	22.5	5.0	10.0	<\$100M	5,145	191	52.5	65.0
Bank Of Brodhead	Brodhead	45.0	7.5	15.0	12.5	10.0	<\$100M	13,098	193	62.5	72.5
Mcfarland St Bk	Mcfarland	45.0	22.5	5.0	15.0	2.5	<\$100M	20,823	98	20.0	10.0
La Farge St Bk	La Farge	45.0	15.0	12.5	7.5	10.0	<\$100M	6,288	213	60.0	65.0
First Nb Of Niagara	Niagara	45.0	7.5	20.0	7.5	10.0	<\$100M	7,153	192	55.0	70.0
Stratford St Bk	Stratford	45.0	12.5	10.0	12.5	10.0	<\$100M	13,438	206	30.0	35.0
Bonduel St Bk	Bonduel	42.5	5.0	22.5	5.0	10.0	<\$100M	4,870	177	50.0	60.0
Union B&Tc	Evansville	42.5	7.5	12.5	10.0	12.5	<\$100M	10,847	258	50.0	47.5
Jackson Cty Bk	Black River Fal	42.5	7.5	7.5	12.5	15.0	\$100M-500M	17,296	275	40.0	37.5
Citizens St Bk	Cadott	42.5	7.5	12.5	10.0	12.5	<\$100M	10,912	293	55.0	50.0
First B&Tc	Menomonie	42.5	12.5	10.0	12.5	7.5	<\$100M	13,764	147	27.5	22.5
Farmers Exchange Bk Neshkoro	Neshkoro	42.5	10.0	20.0	5.0	7.5	<\$100M	4,471	151	50.0	62.5
Richland Cty Bk	Richland Cente	42.5	2.5	20.0	7.5	12.5	\$100M-500M	7,646	277	45.0	42.5
Bank Of Kaukauna	Kaukauna	42.5	17.5	7.5	10.0	7.5	<\$100M	10,264	170	47.5	30.0
Farmers St Bk	Bangor	42.5	2.5	25.0	5.0	10.0	<\$100M	4,350	178	45.0	55.0
Peoples St Bk	Augusta	42.5	5.0	25.0	5.0	7.5	<\$100M	5,237	160	52.5	62.5
Meridian Cap Bk Na	Milwaukee	42.5	2.5	25.0	7.5	7.5	<\$100M	7,293	134	52.5	65.0
Chetek St Bk	Chetek	42.5	10.0	12.5	10.0	10.0	<\$100M	9,416	183	57.5	67.5
Norwest Bk Hudson Na	Hudson	42.5	7.5	25.0	5.0	5.0	<\$100M	5,746	113	30.0	32.5
Bank Of Barron	Barron	42.5	7.5	12.5	10.0	12.5	<\$100M	10,224	228	57.5	70.0
Greenleaf Wayside Bk	Greenleaf	42.5	7.5	25.0	5.0	5.0	<\$100M	5,633	121	52.5	62.5
Lincoln Cmnty Bk	Milwaukee	42.5	17.5	2.5	17.5	5.0	<\$100M	23,397	117	20.0	12.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Of New Glarus	New Glarus	42.5	7.5	17.5	10.0	7.5	<\$100M	11,465	172	62.5	67.5
Union St Bk Of West Salem	West Salem	42.5	5.0	25.0	5.0	7.5	<\$100M	4,588	142	50.0	60.0
Grand Marsh St Bk	Grand Marsh	42.5	5.0	12.5	7.5	17.5	<\$100M	8,832	415	55.0	60.0
M&I Bk	Superior	42.5	12.5	2.5	15.0	12.5	\$100M-500M	21,429	233	27.5	25.0
Layton St Bk	Milwaukee	42.5	15.0	5.0	12.5	10.0	<\$100M	14,821	185	27.5	25.0
Farmers & Mrch Bk	Rudolph	42.5	12.5	22.5	5.0	2.5	<\$100M	5,174	86	52.5	62.5
Intercity St Bk	Schofield	42.5	10.0	10.0	15.0	7.5	<\$100M	17,347	156	30.0	25.0
Bank North	Crivitz	40.0	7.5	7.5	10.0	15.0	<\$100M	10,673	351	50.0	57.5
State Bk Of Withee	Withee	40.0	7.5	15.0	7.5	10.0	<\$100M	7,992	191	52.5	65.0
First St Bk	Fountain City	40.0	12.5	15.0	5.0	7.5	<\$100M	3,370	142	50.0	55.0
Tsb Bk	Lomira	40.0	12.5	15.0	7.5	5.0	<\$100M	7,701	113	52.5	62.5
Dairyland St Bk	Bruce	40.0	12.5	20.0	5.0	2.5	<\$100M	5,279	91	55.0	60.0
Bank Of Cashton	Cashton	40.0	10.0	20.0	5.0	5.0	<\$100M	5,962	105	52.5	60.0
International Bk Amherst	Amherst	40.0	10.0	20.0	5.0	5.0	<\$100M	5,106	123	52.5	60.0
F&M Bk Appleton	Appleton	40.0	15.0	2.5	15.0	7.5	<\$100M	17,396	173	35.0	22.5
Brill St Bk	Brill	40.0	15.0	12.5	5.0	7.5	<\$100M	5,030	151	52.5	60.0
Bank Of Juda	Juda	40.0	5.0	17.5	5.0	12.5	<\$100M	3,382	253	52.5	60.0
Bank Of Spring Valley	Spring Valley	40.0	5.0	25.0	5.0	5.0	<\$100M	5,154	124	47.5	60.0
Bank Monticello	Monticello	40.0	7.5	17.5	7.5	7.5	<\$100M	6,678	133	35.0	42.5
Bank Of Turtle Lake	Turtle Lake	40.0	5.0	15.0	7.5	12.5	<\$100M	6,052	248	40.0	55.0
John O Melby & Co Bk	Whitehall	40.0	7.5	22.5	5.0	5.0	<\$100M	4,848	111	47.5	60.0
Clare Bk Na	Platteville	40.0	2.5	15.0	10.0	12.5	\$100M-500M	9,054	217	47.5	57.5
M&I Bk Of Racine	Racine	40.0	2.5	2.5	17.5	17.5	\$100M-500M	28,668	330	35.0	25.0
Black Earth St Bk	Black Earth	37.5	5.0	25.0	5.0	2.5	<\$100M	4,077	72	42.5	52.5
Pigeon Falls St Bk	Pigeon Falls	37.5	5.0	22.5	2.5	7.5	<\$100M	2,609	149	42.5	55.0
First Cmnty Bk	Milton	37.5	15.0	10.0	7.5	5.0	<\$100M	8,554	143	37.5	27.5
Bank Of Oakfield	Oakfield	37.5	10.0	15.0	5.0	7.5	<\$100M	5,323	147	50.0	57.5
Tcf Nb Wi	Milwaukee	37.5	2.5	2.5	20.0	12.5	\$500M-\$1B	37,213	202	25.0	15.0
Bank Of New Richmond	New Richmond	35.0	7.5	7.5	12.5	7.5	<\$100M	12,123	151	20.0	22.5
Farmers & Mrch St Bk	Waterloo	35.0	7.5	5.0	10.0	12.5	<\$100M	11,110	227	40.0	45.0
Waldo St Bk	Waldo	35.0	17.5	7.5	5.0	5.0	<\$100M	4,925	113	37.5	35.0
Neighborhood St Bk	Nichols	35.0	7.5	22.5	2.5	2.5	<\$100M	2,938	50	45.0	52.5
F&M Bk Prairie Du Chien	Prairie Du Chie	35.0	5.0	10.0	12.5	7.5	<\$100M	12,612	140	20.0	20.0
Security Nb Of Durand	Durand	35.0	2.5	12.5	10.0	10.0	\$100M-500M	10,342	213	40.0	37.5
Livingston St Bk	Livingston	35.0	5.0	15.0	7.5	7.5	<\$100M	7,133	157	47.5	62.5
Citizens St Bk Loyal	Loyal	35.0	5.0	15.0	7.5	7.5	<\$100M	8,440	148	47.5	60.0
Greenwoods St Bk	Lake Mills	35.0	10.0	17.5	5.0	2.5	<\$100M	5,661	74	25.0	35.0
State Bk Of Gilman	Gilman	35.0	5.0	22.5	2.5	5.0	<\$100M	2,711	94	42.5	50.0
State Bk Howards Grove	Howards Grove	35.0	10.0	10.0	7.5	7.5	<\$100M	8,815	152	37.5	30.0
Highland St Bk	Highland	35.0	10.0	17.5	2.5	5.0	<\$100M	2,993	118	45.0	52.5
Citizens St Bk	Trempealeau	35.0	7.5	22.5	2.5	2.5	<\$100M	2,542	71	42.5	47.5
National Bk Of Waupun	Waupun	35.0	5.0	5.0	7.5	17.5	<\$100M	8,048	394	45.0	50.0
Investors Cmnty Bk	Manitowoc	35.0	12.5	7.5	12.5	2.5	<\$100M	15,115	74	10.0	10.0

Table A.1 Small Business Lending in Wisconsin , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Wausau	Wausau	35.0	5.0	25.0	2.5	2.5	<\$100M	1,623	7	10.0	10.0
Bank Of Ontario	Ontario	32.5	5.0	22.5	2.5	2.5	<\$100M	2,414	74	40.0	50.0
Farmers & Mrch Bk Orford	Orfordville	32.5	2.5	25.0	2.5	2.5	<\$100M	1,377	63	35.0	42.5
State Bk Newburg	Newburg	32.5	5.0	12.5	5.0	10.0	<\$100M	6,034	188	42.5	45.0
State Bk Of Arcadia	Arcadia	32.5	10.0	7.5	10.0	5.0	<\$100M	11,043	132	20.0	17.5
Farmers & Mrch Bk Kendal	Kendall	32.5	7.5	20.0	2.5	2.5	<\$100M	2,780	89	47.5	52.5
Farmers & Mrch Bk	Berlin	32.5	2.5	17.5	5.0	7.5	<\$100M	5,866	172	45.0	57.5
North Milwaukee St Bk	Milwaukee	32.5	12.5	5.0	10.0	5.0	<\$100M	9,037	106	20.0	25.0
State Bk	Gresham	32.5	5.0	22.5	2.5	2.5	<\$100M	1,922	52	37.5	45.0
Timberwood Bk	Wabeno	32.5	10.0	15.0	2.5	5.0	<\$100M	3,076	110	45.0	52.5
Cuba City St Bk	Cuba City	30.0	5.0	15.0	5.0	5.0	<\$100M	5,789	107	27.5	20.0
First Nb In Tigerton	Tigerton	30.0	2.5	22.5	2.5	2.5	<\$100M	314	22	30.0	30.0
First Nb Of Barron	Barron	30.0	7.5	12.5	5.0	5.0	<\$100M	5,922	103	45.0	55.0
First Nb Blanchardville	Blanchardville	30.0	5.0	17.5	2.5	5.0	<\$100M	2,275	99	40.0	47.5
Community St Bk	Norwalk	30.0	2.5	20.0	2.5	5.0	<\$100M	2,125	97	40.0	40.0
Citizens St Bk Of Clayton	Clayton	30.0	5.0	20.0	2.5	2.5	<\$100M	1,793	49	37.5	45.0
Pineries Bk	Stevens Point	30.0	5.0	20.0	2.5	2.5	<\$100M	3,265	85	37.5	27.5
M & I Lakeview Bk	Sheboygan	30.0	2.5	2.5	17.5	7.5	\$100M-500M	24,034	156	20.0	15.0
Delafield St Bk	Delafield	30.0	15.0	2.5	10.0	2.5	<\$100M	9,846	75	20.0	12.5
First Nb At Darlington	Darlington	27.5	2.5	17.5	2.5	5.0	<\$100M	2,936	129	35.0	45.0
Commercial Bk	Whitewater	27.5	5.0	7.5	7.5	7.5	<\$100M	8,075	150	20.0	20.0
State Bk Of Drummond	Drummond	27.5	5.0	15.0	2.5	5.0	<\$100M	3,145	125	40.0	47.5
State Bk Cazenovia	Cazenovia	27.5	2.5	20.0	2.5	2.5	<\$100M	1,692	68	30.0	25.0
First Nb Of Eagle River	Eagle River	27.5	5.0	7.5	10.0	5.0	<\$100M	10,505	150	35.0	27.5
Farmers St Bk	Ridgeland	27.5	5.0	15.0	2.5	5.0	<\$100M	2,645	109	37.5	45.0
First Bus Bk Fox River Vall	Appleton	27.5	17.5	5.0	2.5	2.5	<\$100M	2,534	18	15.0	12.5
Cleveland St Bk	Cleveland	25.0	2.5	17.5	2.5	2.5	<\$100M	796	40	27.5	27.5
Palmyra St Bk	Palmyra	25.0	2.5	17.5	2.5	2.5	<\$100M	2,391	71	25.0	27.5
First Nb In Viroqua	Viroqua	25.0	5.0	5.0	7.5	7.5	<\$100M	8,018	133	20.0	27.5
Benton St Bk	Benton	25.0	2.5	17.5	2.5	2.5	<\$100M	2,114	65	32.5	40.0
Collins St Bk	Collins	25.0	2.5	17.5	2.5	2.5	<\$100M	1,159	55	32.5	40.0
Hustisford St Bk	Hustisford	25.0	2.5	15.0	2.5	5.0	<\$100M	2,844	127	35.0	45.0
Bank Of Helenville	Helenville	25.0	2.5	17.5	2.5	2.5	<\$100M	292	11	27.5	30.0
Gratiot St Bk	Gratiot	25.0	2.5	17.5	2.5	2.5	<\$100M	1,889	16	15.0	12.5
State Bk Reeseville	Reeseville	22.5	2.5	15.0	2.5	2.5	<\$100M	2,477	79	25.0	27.5
Woodhouse & Bartley Bk	Bloomington	22.5	2.5	15.0	2.5	2.5	<\$100M	2,249	88	32.5	42.5
Waumandee St Bk	Waumandee	22.5	2.5	15.0	2.5	2.5	<\$100M	2,234	74	30.0	37.5
Marathon St Bk	Marathon	17.5	2.5	5.0	5.0	5.0	<\$100M	4,905	117	22.5	22.5
Bankers' Bk	Madison	12.5	2.5	2.5	5.0	2.5	\$100M-500M	5,230	10	10.0	10.0
American Nb Beaver Dam	Beaver Dam	10.0	2.5	2.5	2.5	2.5	\$100M-500M	3,059	60	17.5	17.5
State Bk Wonewoc	Wonewoc	10.0	2.5	2.5	2.5	2.5	<\$100M	737	40	10.0	10.0
Firstar Bk Wausau Na	Milwaukee	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Associated Card Svc Bk Na	Stevens Point	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0

Table A.1 Small Business Lending in Wisconsin, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz. (6)	Dollars in SBL (7)	Number of SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					

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.

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

A.2 Top Small Business Lenders in Wisconsin under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
MARSHALL & ILSLEY CORPORATIO	WI	2,051,903	14,571	\$10B-\$50B	844,361	12,193	369,837	9,447	
FIRSTAR CORPORATION	WI	656,177	6,821	\$10B-\$50B	272,243	6,133	143,813	5,393	
ASSOCIATED BANC-CORP	WI	492,774	4,260	\$10B-\$50B	204,573	3,717	102,385	3,097	
BANK ONE CORPORATION	IL	302,088	2,933	>\$50B	140,581	2,633	75,011	2,260	
WELLS FARGO & COMPANY	CA	222,396	2,373	>\$50B	110,127	2,152	58,632	1,856	
F & M BANCORPORATION INC.	WI	168,268	2,832	\$1B-\$10B	111,530	2,706	59,119	2,382	
U.S. BANCORP	MN	88,511	2,150	>\$50B	45,304	2,069	30,008	1,983	
BANKMANAGERS CORP.	WI	81,550	530	<\$1B	32,412	438	13,942	331	
BAYLAKE CORP.	WI	79,106	806	<\$1B	33,812	719	17,685	628	
JOHNSON INTERNATIONAL INC.	WI	75,331	609	\$1B-\$10B	34,444	526	14,328	409	
FIRST BANKING CENTER INC.	WI	60,387	648	<\$1B	35,633	598	14,885	466	
ST. FRANCIS BANK F.S.B.	WI	59,661	384	N/A	20,145	313	9,949	253	
NEB CORPORATION	WI	56,660	899	<\$1B	32,589	849	19,595	765	
ANCHORBANK S.S.B	WI	51,238	501	N/A	24,518	449	14,096	385	
BREMER FINANCIAL CORPORATION	MN	50,664	738	\$1B-\$10B	32,030	693	19,307	608	
OZAUKEE BK	WI	49,830	408	<\$1B	23,909	358	10,118	280	
FIRST MANITOWOC BANCORP INC	WI	48,254	812	<\$1B	31,627	779	18,857	701	
WAUKESHA ST BK	WI	43,406	696	<\$1B	26,854	662	17,775	607	
FIRST FEDERAL SAVINGS BANK	WI	43,077	235	N/A	23,691	192	5,795	83	
MID-WISCONSIN FINANCIAL SERV	WI	41,214	759	<\$1B	27,032	726	17,464	669	
HERITAGE BANK N.A.	WI	37,227	223	N/A	14,834	179	5,184	126	
1ST SOURCE CORPORATION	IN	35,277	229	\$1B-\$10B	17,065	187	7,192	122	
TRI CITY BANKSHARES CORPORAT	WI	28,413	315	<\$1B	15,480	283	6,526	231	
COMMUNITY FIRST BANKSHARES	ND	27,948	307	\$1B-\$10B	14,011	280	7,796	242	
STATE FINANCIAL SERVICES COR	WI	27,127	250	<\$1B	13,978	223	6,938	180	
ADVANTA BK CORP	UT	21,528	2,288	<\$1B	21,528	2,288	21,528	2,288	
TCF FINANCIAL CORPORATION	MN	19,389	98	\$10B-\$50B	7,629	77	2,488	48	
HSBC BK USA	NY	18,292	69	\$10B-\$50B	4,731	37	746	13	
AMCORE FINANCIAL INC.	IL	15,642	52	\$1B-\$10B	2,279	28	1,171	22	
WACHOVIA CORPORATION	NC	15,555	28	>\$50B	642	3	0	0	
FOX CITIES BANK	WI	12,830	116	N/A	4,630	98	3,188	89	
MORGAN STANLEY DEAN WITTER B	UT	11,336	3,214	<\$1B	11,336	3,214	11,336	3,214	
LASALLE BK NA	IL	9,574	17	\$10B-\$50B	257	4	107	3	
MERCANTILE BANCORPORATION IN	MO	9,396	36	\$10B-\$50B	1,117	25	1,117	25	
HALLMARK CAPITAL CORP.	WI	7,309	40	N/A	1,980	28	970	22	
FIRST MIDWEST BANCORP INC.	IL	5,990	37	\$1B-\$10B	3,069	30	668	15	
NORTHERN STATES FINANCIAL CO	IL	5,899	39	<\$1B	1,724	32	719	26	
HEARTLAND FINANCIAL USA INC	IA	5,431	17	<\$1B	771	9	260	6	
FIRST UNION CORPORATION	NC	4,574	115	>\$50B	1,324	110	1,130	109	
WAUWATOSA SAVINGS BANK	WI	4,567	28	N/A	1,760	20	718	13	
MERCHANTS HOLDING COMPANY T	MN	4,265	77	<\$1B	4,265	77	2,872	68	
ASSOCIATED BANK CHICAGO	IL	4,235	8	N/A	235	3	235	3	
MUTUAL SAVINGS BANK	WI	4,143	46	N/A	3,400	44	1,925	35	
CHASE MANHATTAN CORPORATION	NY	3,809	106	>\$50B	2,313	104	2,163	103	
NATIONAL CITY CORPORATION	OH	3,807	25	>\$50B	1,817	20	561	14	
AMTRUST INC.	IA	3,056	17	<\$1B	797	14	257	10	

A.2 Top Small Business Lenders in Wisconsin under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
ANTIOCH HOLDING COMPANY	IL	2,965	24	<\$1B	2,965	24	544	12	
STEARNS FINANCIAL SERVICES	MN	2,760	5	<\$1B	90	1	90	1	
NATIONAL CITY BANCORPORATION	MN	2,734	7	<\$1B	434	4	184	3	
NORTH COUNTRY FINANCIAL CORP	MI	2,604	17	<\$1B	436	13	243	12	
UNION PLANTERS CORPORATION	TN	2,452	5	\$10B-\$50B	230	1	0	0	
FIRSTMERIT CORPORATION	OH	2,250	3	\$1B-\$10B	0	0	0	0	
FIRST AMERICAN BANK CORPORAT	IL	2,234	8	\$1B-\$10B	152	4	152	4	
TAYLOR CAPITAL GROUP INC.	IL	2,033	8	\$1B-\$10B	974	6	199	2	
BANK OF AMERICA CORPORATION	NC	2,022	12	>\$50B	822	10	243	7	
SHOREBANK CORPORATION THE	IL	1,950	4	<\$1B	150	1	0	0	
NORTH SHORE BANK FSB	WI	1,600	42	N/A	1,600	42	1,047	39	
COMERICA INCORPORATED	MI	1,540	3	\$10B-\$50B	0	0	0	0	
FIRST FEDERAL SAVINGS BANK	IA	1,475	4	N/A	225	2	75	1	
WINTRUST FINANCIAL CORPORATI	IL	1,381	9	\$1B-\$10B	457	6	349	5	
UNION FEDERAL SAVINGS BANK	IN	1,341	4	N/A	75	1	75	1	
FIRST INTERNATIONAL BANCORP	CT	1,300	2	<\$1B	0	0	0	0	
FIFTH THIRD BANCORP	OH	1,151	4	\$10B-\$50B	350	3	100	1	
HARRIS T&SB	IL	1,142	16	\$10B-\$50B	642	15	477	14	
MIDWAY NB OF ST PAUL	MN	1,057	2	<\$1B	57	1	57	1	
AMERICAN EXPRESS CENTURION B	UT	25,233	3,970	\$10B-\$50B	25,233	3,970	25,233	3,970	0.81
MBNA CORPORATION	DE	5,193	608	\$10B-\$50B	5,193	608	5,193	608	0.55

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