

Table 3A Expanded. Small Business Lending Institutions in Wisconsin Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
State Bank of Chilton	Chilton	87.5	0.512	0.831	78,527	545	100M-500M	80	8,490	271	0.001
Community State Bank	Union Grove	85.0	0.278	0.737	83,136	501	100M-500M	80	11,669	278	0.003
Horicon Bank	Horicon	85.0	0.257	0.525	135,853	1,065	500M-1B	78	17,274	604	0.001
Bank of Luxemburg	Luxemburg	85.0	0.278	0.742	72,197	659	100M-500M	85	12,138	397	0.000
The Stephenson National Bank and Trust	Marinette	85.0	0.289	0.606	88,908	736	100M-500M	78	10,690	405	0.002
Waumandee State Bank	Waumandee	85.0	0.282	0.870	45,350	431	100M-500M	95	15,234	299	0.001
Citizens State Bank of La Crosse	La Crosse	82.5	0.409	0.911	53,127	337	100M-500M	65	4,492	167	0.002
The Farmers State Bank of Waupaca	Waupaca	82.5	0.215	0.962	36,896	488	100M-500M	95	11,905	356	0.001
Calumet County Bank	Brillion	80.0	0.438	1.000	39,359	208	<100M	53	2,944	111	0.001
Advantage Community Bank	Dorchester	80.0	0.256	0.884	33,030	281	100M-500M	73	5,109	165	0.001
Forward Financial Bank	Marshfield	80.0	0.195	0.748	62,732	745	100M-500M	90	13,792	497	0.001
Bank First National	Manitowoc	80.0	0.232	0.465	228,782	1,574	500M-1B	73	23,241	752	0.001
Bank of Wisconsin Dells	Wisconsin D	80.0	0.260	0.480	98,887	709	100M-500M	78	13,130	431	0.001
The Port Washington State Bank	Port Washin	80.0	0.205	0.670	92,660	714	100M-500M	78	12,841	407	0.001
Middleton Community Bank	Middleton	80.0	0.255	0.740	62,285	429	100M-500M	75	8,399	220	0.003
Town Bank	Hartland	80.0	0.225	0.464	194,215	6,780	500M-1B	88	44,555	6,150	0.000
TSB Bank	Lomira	77.5	0.292	0.896	32,264	261	100M-500M	70	4,766	145	0.000
The Benton State Bank	Benton	77.5	0.211	1.000	11,302	1,205	<100M	98	11,302	1,205	0.001
The Peshtigo National Bank	Peshtigo	77.5	0.183	1.000	31,403	486	100M-500M	100	31,403	486	0.000
Northern State Bank	Ashland	77.5	0.193	0.824	44,676	652	100M-500M	95	12,762	470	0.001
RidgeStone Bank	Brookfield	77.5	0.254	0.351	98,470	840	100M-500M	65	9,066	268	0.000
Community Bank CBD	Delavan	77.5	0.223	0.770	45,894	400	100M-500M	70	5,966	229	0.002
John Deere Financial, f.s.b.	Madison	77.5	0.061	1.000	153,099	54,954	1B-10B	100	153,099	54,954	0.165
Bank North	Wausaukee	75.0	0.231	0.853	28,837	302	100M-500M	85	7,219	187	0.000
Blackhawk Bank	Beloit	75.0	0.197	0.504	116,783	1,031	500M-1B	75	14,193	533	0.000
Farmers Savings Bank	Mineral Poi	75.0	0.168	0.876	40,514	420	100M-500M	80	6,926	270	0.000
Baylake Bank	Sturgeon Ba	75.0	0.186	0.462	176,039	1,342	500M-1B	70	18,890	703	0.002
First Bank Financial Centre	Oconomowoc	75.0	0.197	0.462	149,197	1,391	500M-1B	60	11,144	582	0.000
The National Bank of Waupun	Waupun	75.0	0.240	0.895	32,048	334	100M-500M	90	8,298	241	0.002
Cornerstone Community Bank	Grafton	75.0	0.331	0.641	43,528	278	100M-500M	58	3,897	138	0.000
Oak Bank	Fitchburg	75.0	0.253	0.545	56,059	506	100M-500M	70	6,701	327	0.002
Commerce State Bank	West Bend	75.0	0.210	0.485	65,224	913	100M-500M	70	7,628	472	0.000
The First National Bank of Park Falls	Park Falls	72.5	0.224	0.912	25,749	285	100M-500M	78	5,777	191	0.000
The First National Bank of Berlin	Berlin	72.5	0.203	0.581	62,403	455	100M-500M	63	6,390	224	0.001
Citizens State Bank	Cadott	72.5	0.254	0.953	26,319	273	100M-500M	75	4,596	183	0.003

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Northwestern Bank	Chippewa Fa	72.5	0.192	0.553	71,826	607	100M-500M	65	7,807	359	0.001
Community First Bank	Boscobel	72.5	0.195	0.722	42,418	364	100M-500M	60	4,906	200	0.001
Peoples Bank of Wisconsin	Hayward	72.5	0.217	0.554	50,228	462	100M-500M	65	6,345	228	0.000
First National Bank	Waupaca	72.5	0.185	0.359	145,755	1,418	500M-1B	78	23,876	937	0.000
Union Bank of Blair	Blair	72.5	0.334	0.877	27,144	210	<100M	68	4,130	117	0.004
Royal Bank	Elroy	72.5	0.160	0.740	51,665	809	100M-500M	95	17,982	629	0.001
Chippewa Valley Bank	Winter	72.5	0.189	0.720	49,307	403	100M-500M	70	6,654	220	0.000
Monona State Bank	Monona	72.5	0.205	0.460	72,650	538	100M-500M	53	5,595	242	0.003
Spring Bank	Brookfield	72.5	0.336	0.680	56,970	235	100M-500M	33	2,571	61	0.000
First National Community Bank	New Richmon	70.0	0.242	0.731	39,276	216	100M-500M	48	3,141	108	0.000
Hometown Bank	Fond Du Lac	70.0	0.269	0.409	57,638	325	100M-500M	25	2,052	95	0.000
River Valley Bank	Wausau	70.0	0.176	0.375	175,601	1,281	500M-1B	68	18,140	633	0.000
Waukesha State Bank	Waukesha	70.0	0.151	0.506	122,254	826	500M-1B	60	9,742	392	0.004
State Bank of Cross Plains	Cross Plain	70.0	0.167	0.495	129,908	822	500M-1B	73	15,375	467	0.009
The Greenwood's State Bank	Lake Mills	70.0	0.209	0.887	28,418	223	100M-500M	53	3,037	119	0.000
Citizens First Bank	Viroqua	70.0	0.199	0.742	32,813	352	100M-500M	85	8,222	243	0.002
The First National Bank of Hartford	Hartford	70.0	0.204	0.703	35,121	314	100M-500M	55	3,346	177	0.001
Merrill Federal Savings and Loan Associat	Merrill	70.0	0.336	1.000	15,565	160	<100M	73	3,650	108	0.000
Portage County Bank	Almond	67.5	0.250	0.847	22,869	272	<100M	73	3,953	173	0.000
The First Bank of Baldwin	Baldwin	67.5	0.208	0.653	34,135	317	100M-500M	68	4,883	194	0.001
Denmark State Bank	Denmark	67.5	0.147	0.638	58,580	498	100M-500M	68	7,568	280	0.001
Headwaters State Bank	Land O Lake	67.5	0.233	0.980	15,041	183	<100M	80	4,536	138	0.000
Tri City National Bank	Oak Creek	67.5	0.142	0.480	167,569	1,409	1B-10B	65	17,130	650	0.000
River Bank	Stoddard	67.5	0.177	0.581	75,229	450	100M-500M	58	6,886	232	0.000
Peoples State Bank	Wausau	67.5	0.157	0.435	108,942	813	500M-1B	63	10,751	415	0.001
Union State Bank	Kewaunee	67.5	0.211	0.909	17,655	303	<100M	85	5,266	229	0.000
Bank of Cashton	Cashton	67.5	0.216	0.925	15,135	178	<100M	65	2,944	138	0.000
Westbury Bank	West Bend	67.5	0.164	0.664	87,777	395	500M-1B	40	4,364	131	0.000
Premier Community Bank	Marion	67.5	0.147	0.834	39,425	536	100M-500M	93	12,484	412	0.000
PremierBank	Fort Atkins	67.5	0.190	0.513	54,102	450	100M-500M	65	6,653	256	0.000
Bay Bank	Green Bay	67.5	0.321	0.775	26,560	177	<100M	60	3,337	106	0.005
West Pointe Bank	Oshkosh	67.5	0.203	0.424	60,763	475	100M-500M	85	15,165	326	0.000
Peoples Bank	Elkhorn	67.5	0.205	0.741	39,322	259	100M-500M	45	3,152	109	0.000
Integrity First Bank	Wausau	67.5	0.322	0.822	26,109	206	<100M	60	3,528	93	0.000
Choice bank	Oshkosh	67.5	0.271	0.550	50,748	207	100M-500M	28	2,230	76	0.000
Union National Bank & Trust Company	Sparta	65.0	0.277	0.578	30,756	266	100M-500M	78	6,428	159	0.000
Laona State Bank	Laona	65.0	0.168	0.903	26,348	341	100M-500M	78	5,450	216	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Park Bank	Milwaukee	65.0	0.169	0.282	132,027	672	500M-1B	48	7,290	215	0.003
Walworth State Bank	Walworth	65.0	0.180	0.578	43,141	399	100M-500M	73	7,047	215	0.001
Bank of Lake Mills	Lake Mills	65.0	0.182	0.854	31,953	262	100M-500M	50	3,244	125	0.000
Bank of Deerfield	Deerfield	65.0	0.213	0.883	22,574	189	100M-500M	60	3,048	113	0.002
Sterling Bank	Barron	65.0	0.190	0.526	38,893	371	100M-500M	68	6,319	222	0.000
Farmers & Merchants Bank & Trust	Marinette	65.0	0.202	0.794	31,239	253	100M-500M	70	5,138	167	0.001
The First National Bank - Fox Valley	Neenah	65.0	0.190	0.394	65,269	430	100M-500M	50	5,113	169	0.001
National Exchange Bank and Trust	Fond Du Lac	65.0	0.121	0.452	148,283	1,707	1B-10B	80	32,311	1,339	0.002
Citizens Bank of Mukwonago	Mukwonago	65.0	0.146	0.374	98,180	809	500M-1B	65	11,605	448	0.001
The Bank of New Glarus	New Glarus	65.0	0.180	0.633	38,039	370	100M-500M	68	5,979	228	0.002
Stratford State Bank	Stratford	65.0	0.215	0.890	22,058	188	100M-500M	48	2,242	111	0.001
The Business Bank	Appleton	65.0	0.224	0.439	54,982	229	100M-500M	25	2,297	70	0.000
Nicolet National Bank	Green Bay	65.0	0.155	0.340	166,439	1,293	1B-10B	63	13,195	549	0.001
Woodford State Bank	Woodford	62.5	0.177	0.649	30,812	417	100M-500M	85	7,553	328	0.000
Waldo State Bank	Waldo	62.5	0.204	1.000	12,227	153	<100M	75	3,647	109	0.000
Pioneer Bank of Wisconsin	Ladysmith	62.5	0.204	1.000	13,862	182	<100M	73	3,331	128	0.000
Fidelity National Bank	Medford	62.5	0.216	0.836	17,982	243	<100M	75	4,000	162	0.001
Farmers Exchange Bank	Neshkoro	62.5	0.203	1.000	11,287	163	<100M	90	11,287	163	0.000
Bank of Milton	Milton	62.5	0.273	0.697	26,104	147	<100M	43	2,477	70	0.001
Unity Bank	Augusta	62.5	0.188	0.966	14,838	180	<100M	68	3,377	121	0.001
Dairyland State Bank	Bruce	62.5	0.185	0.982	14,563	178	<100M	75	4,306	138	0.000
Bank of Mauston	Mauston	62.5	0.163	0.491	41,353	575	100M-500M	85	10,824	436	0.000
McFarland State Bank	Mc Farland	62.5	0.200	0.348	86,443	455	100M-500M	58	8,552	205	0.000
North Milwaukee State Bank	Milwaukee	62.5	0.305	0.664	27,372	147	<100M	38	2,212	53	0.000
Bank of Turtle Lake	Turtle Lake	62.5	0.167	1.000	10,629	240	<100M	85	3,807	208	0.011
Nekoosa Port Edwards State Bank	Nekoosa	62.5	0.138	0.888	27,849	318	100M-500M	70	5,642	203	0.000
Citizens State Bank	Hudson	62.5	0.205	0.587	28,723	309	100M-500M	60	3,698	178	0.000
Community Bank & Trust	Sheboygan	62.5	0.162	0.307	89,486	975	500M-1B	60	10,097	426	0.001
First American Bank, N.A.	Hudson	62.5	0.312	0.705	29,096	124	<100M	18	929	38	0.000
Lincoln Community Bank	Merrill	60.0	0.240	0.915	13,802	147	<100M	65	2,982	102	0.000
Alliance Bank	Mondovi	60.0	0.145	0.794	22,403	373	100M-500M	85	6,774	249	0.001
Union Bank & Trust Company	Evansville	60.0	0.151	0.767	30,563	332	100M-500M	75	6,320	213	0.002
Heritage Bank	Spencer	60.0	0.205	0.666	21,456	256	100M-500M	70	4,351	168	0.001
Charter Bank Eau Claire	Eau Claire	60.0	0.149	0.386	83,323	538	500M-1B	53	6,582	221	0.000
United Bank	Osseo	60.0	0.184	0.483	38,834	341	100M-500M	63	5,507	203	0.000
Collins State Bank	Collins	60.0	0.216	0.938	10,910	113	<100M	55	1,798	76	0.000
Oostburg State Bank	Oostburg	60.0	0.192	0.476	35,132	287	100M-500M	55	4,449	138	0.008

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Mound City Bank	Platteville	60.0	0.151	0.754	38,980	275	100M-500M	85	12,221	123	0.003
Peoples State Bank	Prairie Du	60.0	0.110	0.485	59,197	721	500M-1B	80	12,759	511	0.000
First Bank	Tomah	60.0	0.207	0.589	25,100	290	100M-500M	75	5,843	173	0.000
The Peoples Community Bank	Mazomanie	60.0	0.165	0.531	40,393	472	100M-500M	60	5,018	249	0.004
Coulee Bank	La Crosse	60.0	0.178	0.459	48,380	306	100M-500M	40	3,585	140	0.001
Markesan State Bank	Markesan	60.0	0.149	0.825	22,773	359	100M-500M	88	8,006	285	0.000
Hiawatha National Bank	Hager City	60.0	0.189	0.808	24,370	178	100M-500M	63	3,799	113	0.001
Bancroft State Bank	Bancroft	60.0	0.222	0.847	14,917	169	<100M	63	2,767	115	0.007
The Farmers & Merchants Bank	Berlin	60.0	0.150	0.695	31,320	375	100M-500M	75	6,480	207	0.003
Town and Country Bank	Watertown	60.0	0.231	0.941	12,209	125	<100M	55	2,101	75	0.000
Mitchell Bank	Milwaukee	60.0	0.272	0.852	15,198	94	<100M	38	1,298	37	0.001
First State Bank	New London	60.0	0.132	0.701	34,417	287	100M-500M	80	9,081	163	0.000
The First National Bank of River Falls	River Falls	60.0	0.162	0.621	42,435	262	100M-500M	43	3,150	125	0.001
Clare Bank, National Association	Platteville	60.0	0.102	1.000	27,965	274	100M-500M	98	27,965	274	0.001
Wisconsin River Bank	Sauk City	60.0	0.242	0.826	17,900	157	<100M	48	2,017	88	0.000
River Cities Bank	Wisconsin R	60.0	0.205	0.472	39,070	227	100M-500M	33	2,728	81	0.000
Southport Bank	Kenosha	60.0	0.198	0.408	49,806	298	100M-500M	53	5,208	126	0.000
Fox River State Bank	Burlington	60.0	0.320	0.705	24,908	130	<100M	30	1,537	55	0.001
Security State Bank	Iron River	57.5	0.240	0.543	19,832	209	<100M	45	2,158	103	0.001
Dairy State Bank	Rice Lake	57.5	0.122	0.510	51,067	476	100M-500M	68	8,113	276	0.001
Johnson Bank	Racine	57.5	0.094	0.268	343,195	1,789	1B-10B	55	21,778	628	0.003
Community First Bank	Rosholt	57.5	0.212	0.852	13,911	130	<100M	53	2,230	72	0.004
AbbyBank	Abbotsford	57.5	0.127	0.529	42,505	403	100M-500M	65	6,776	244	0.000
The First National Bank and Trust Company	Beloit	57.5	0.109	0.314	90,477	589	500M-1B	53	8,247	263	0.001
The Bank of Kaukauna	Kaukauna	57.5	0.300	0.531	25,614	168	<100M	55	3,313	81	0.001
The Park Bank	Madison	57.5	0.109	0.248	76,238	790	500M-1B	60	9,384	502	0.008
Park Bank	Holmen	57.5	0.230	0.780	11,041	162	<100M	53	1,950	80	0.006
First Business Bank	Madison	57.5	0.113	0.189	119,411	550	1B-10B	40	6,227	195	0.000
The Baraboo National Bank	Baraboo	55.0	0.118	0.277	78,249	560	500M-1B	55	7,657	265	0.001
Community Financial Bank	Prentice	55.0	0.247	1.000	6,770	103	<100M	83	6,770	103	0.000
Bank of Poynette	Poynette	55.0	0.203	0.712	19,599	124	<100M	40	1,997	62	0.001
Richland County Bank	Richland Ce	55.0	0.132	1.000	13,466	200	100M-500M	75	4,388	152	0.000
North Shore Bank, FSB	Brookfield	55.0	0.044	0.486	79,268	564	1B-10B	50	7,083	229	0.000
Bremer Bank, National Association	Menomonie	55.0	0.105	0.433	72,411	657	500M-1B	63	9,694	362	0.000
BLC Community Bank	Little Chut	55.0	0.183	0.349	33,817	263	100M-500M	45	3,449	126	0.000
National Bank of Commerce	Superior	55.0	0.124	0.301	63,563	707	500M-1B	65	9,596	370	0.000
Associated Bank, National Association	Green Bay	55.0	0.052	0.163	1,215,522	31,320	10-50B	55	98,088	17,241	0.000

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Timberwood Bank	Tomah	55.0	0.179	0.453	30,610	277	100M-500M	55	3,987	150	0.000
Capitol Bank	Madison	55.0	0.182	0.425	49,296	219	100M-500M	35	3,536	87	0.001
Security Bank	New Auburn	52.5	0.170	0.808	12,043	188	<100M	75	3,910	136	0.001
Bonduel State Bank	Bonduel	52.5	0.175	0.997	9,006	164	<100M	80	3,961	145	0.001
Cambridge State Bank	Cambridge	52.5	0.214	0.781	15,800	102	<100M	30	1,154	39	0.004
First National Bank and Trust	Barron	52.5	0.192	1.000	8,854	85	<100M	58	2,186	50	0.000
Bank of Galesville	Galesville	52.5	0.173	0.842	16,067	163	<100M	55	2,576	100	0.006
State Bank of Drummond	Drummond	52.5	0.173	1.000	7,999	123	<100M	68	2,629	93	0.000
Wisconsin Bank & Trust	Madison	52.5	0.101	0.251	65,276	612	500M-1B	48	5,398	310	0.000
The International Bank of Amherst	Amherst	52.5	0.184	1.000	9,368	99	<100M	83	9,368	99	0.000
Bank of Alma	Alma	52.5	0.146	0.616	28,220	272	100M-500M	65	5,003	168	0.000
AnchorBank, fsb	Madison	52.5	0.041	0.299	95,387	646	1B-10B	43	5,708	252	0.003
Bank Mutual	Brown Deer	52.5	0.041	0.246	95,920	548	1B-10B	45	8,022	211	0.002
First Citizens State Bank	Whitewater	52.5	0.147	0.587	36,732	233	100M-500M	33	2,827	98	0.001
Shell Lake State Bank	Shell Lake	52.5	0.122	0.969	18,785	215	100M-500M	70	4,576	152	0.001
Bank of Prairie du Sac	Prairie Du	52.5	0.128	0.425	40,920	296	100M-500M	38	3,248	143	0.002
Intercity State Bank	Schofield	52.5	0.182	0.660	29,102	167	100M-500M	28	1,839	54	0.000
Settlers Bank	De Forest	52.5	0.250	0.424	31,364	160	100M-500M	20	1,541	54	0.000
Farmers & Merchants Bank	Tomah	50.0	0.165	0.466	31,935	220	100M-500M	50	4,336	107	0.000
Pigeon Falls State Bank	Pigeon Fall	50.0	0.161	0.936	11,708	128	<100M	55	2,179	89	0.000
State Bank of Reeseville	Reeseville	50.0	0.156	1.000	8,656	128	<100M	63	2,338	95	0.000
Peoples State Bank of Bloomer	Bloomer	50.0	0.140	0.918	16,090	161	100M-500M	58	2,968	102	0.000
Mayville Savings Bank	Mayville	50.0	0.151	1.000	8,626	118	<100M	60	2,123	90	0.000
Livingston State Bank	Livingston	50.0	0.088	0.959	14,248	178	100M-500M	58	3,029	121	0.001
The First National Bank of Bangor	Bangor	50.0	0.117	0.637	24,025	276	100M-500M	58	3,789	182	0.000
Farmers State Bank	Hillsboro	50.0	0.115	0.925	12,035	186	100M-500M	80	5,774	156	0.000
Eagle Valley Bank, National Association	St. Croix F	50.0	0.184	0.560	24,575	146	100M-500M	33	2,089	66	0.000
The First National Bank of Niagara	Niagara	50.0	0.150	1.000	10,219	148	<100M	88	10,219	148	0.001
Union State Bank of West Salem	West Salem	50.0	0.170	0.911	10,402	138	<100M	65	2,645	99	0.000
Wolf River Community Bank	Hortonville	50.0	0.181	0.681	24,707	163	100M-500M	38	2,403	77	0.000
First National Bank at Darlington	Darlington	47.5	0.092	1.000	8,815	179	<100M	90	8,815	179	0.001
Securant Bank & Trust	Menomonee F	47.5	0.176	0.427	34,281	175	100M-500M	23	1,974	56	0.001
American Bank	Fond Du Lac	47.5	0.123	0.371	30,192	439	100M-500M	73	7,386	324	0.001
The Necedah Bank	Necedah	47.5	0.234	0.794	7,684	50	<100M	30	756	22	0.000
Badger Bank	Fort Atkins	47.5	0.157	0.742	17,467	162	100M-500M	50	2,588	90	0.000
Investors Community Bank	Manitowoc	47.5	0.077	0.350	57,417	339	500M-1B	30	3,423	115	0.000
Bank of Sun Prairie	Sun Prairie	45.0	0.121	0.261	36,452	284	100M-500M	43	3,817	156	0.006

Table 3A Expanded. Small Business Lending Institutions in Wisconsin Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Oregon Community Bank & Trust	Oregon	45.0	0.169	0.362	28,752	165	100M-500M	23	1,745	75	0.002
WaterStone Bank, SSB	Wauwatosa	45.0	0.027	0.486	43,700	246	1B-10B	30	3,020	93	0.000
Community Bank of Northern Wisconsin	Rice Lake	45.0	0.119	0.703	17,974	195	100M-500M	63	4,016	122	0.000
State Bank of Florence	Florence	45.0	0.165	0.781	13,383	123	<100M	53	2,394	71	0.004
Columbia Savings and Loan Association	Milwaukee	45.0	0.211	0.913	4,985	31	<100M	23	341	8	0.000
Farmers State Bank	Markesan	45.0	0.163	0.837	11,640	118	<100M	60	2,491	85	0.000
The First National Bank of Eagle River	Eagle River	45.0	0.125	0.874	17,736	129	100M-500M	38	2,076	65	0.002
PyraMax Bank, FSB	Greenfield	45.0	0.082	0.454	34,614	227	100M-500M	35	3,005	90	0.000
Bank of Oakfield	Oakfield	45.0	0.154	0.801	13,123	109	<100M	33	1,267	60	0.003
InvestorsBank	Waukesha	45.0	0.183	0.267	37,778	118	100M-500M	10	773	15	0.000
Cumberland Federal Bank, FSB	Cumberland	42.5	0.080	1.000	7,224	104	<100M	83	7,224	104	0.000
Cleveland State Bank	Cleveland	42.5	0.121	0.830	12,327	170	100M-500M	58	2,647	121	0.001
American Bank & Trust Wisconsin	Cuba City	42.5	0.130	0.559	17,954	193	100M-500M	63	3,878	134	0.000
DMB Community Bank	De Forest	42.5	0.113	0.357	33,907	201	100M-500M	25	2,096	81	0.004
Hustisford State Bank	Hustisford	42.5	0.126	1.000	7,068	100	<100M	53	1,714	74	0.001
Superior Savings Bank	Superior	42.5	0.149	1.000	9,238	49	<100M	35	1,105	29	0.000
Mid America Bank	Janesville	42.5	0.169	0.433	17,922	176	100M-500M	43	2,153	125	0.000
The Pineries Bank	Stevens Poi	42.5	0.121	1.000	8,372	65	<100M	30	788	34	0.003
Highland State Bank	Highland	42.5	0.136	1.000	3,907	86	<100M	75	3,907	86	0.001
WOODTRUST BANK, N. A.	Wisconsin R	42.5	0.097	0.334	34,137	324	100M-500M	38	3,444	141	0.004
Layton State Bank	West Allis	42.5	0.167	0.543	26,226	129	100M-500M	20	1,633	48	0.001
Bank of Ontario	Ontario	40.0	0.109	1.000	3,938	93	<100M	75	3,938	93	0.000
First Federal Bank of Wisconsin	Waukesha	40.0	0.155	0.690	18,137	90	100M-500M	23	1,315	37	0.001
Independence State Bank	Independenc	40.0	0.167	0.672	10,914	89	<100M	35	1,352	43	0.000
Security Financial Bank	Durand	40.0	0.099	0.437	29,558	183	100M-500M	25	1,841	82	0.001
The American National Bank of Beaver Dam	Beaver Dam	40.0	0.139	0.657	15,810	112	100M-500M	35	1,793	57	0.000
Ixonia Bank	Ixonia	40.0	0.108	0.342	30,260	241	100M-500M	40	3,623	119	0.002
Grand Marsh State Bank	Grand Marsh	40.0	0.101	0.861	13,070	128	100M-500M	45	1,976	82	0.000
State Bank	Gresham	40.0	0.133	1.000	3,209	47	<100M	68	3,209	47	0.000
John O. Melby & Co. Bank	Whitehall	40.0	0.139	1.000	5,809	54	<100M	33	697	30	0.000
Farmers and Merchants Bank	Rudolph	40.0	0.171	0.910	4,811	34	<100M	28	487	16	0.008
Sunset Bank & Savings	Waukesha	40.0	0.125	0.709	15,890	139	100M-500M	45	2,324	84	0.000
Foundations Bank	Pewaukee	40.0	0.166	0.350	19,566	161	100M-500M	23	1,010	85	0.001
Farmers & Merchants Bank, of Orfordville	Orfordville	37.5	0.091	1.000	4,038	84	<100M	75	4,038	84	0.000
Palmyra State Bank	Palmyra	37.5	0.147	0.950	5,720	63	<100M	50	1,270	43	0.000
Farmers & Merchants State Bank	Waterloo	37.5	0.142	0.391	22,258	147	100M-500M	30	2,170	77	0.000
State Bank of Newburg	Newburg	37.5	0.116	0.599	18,761	133	100M-500M	33	2,016	75	0.001

Table 3A Expanded. Small Business Lending Institutions in Wisconsin Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
State Bank of Cazenovia	Cazenovia	37.5	0.099	1.000	3,398	65	<100M	55	1,433	55	0.001
Pioneer Bank	Auburndale	37.5	0.088	0.820	10,597	145	100M-500M	48	2,120	85	0.000
Black River Country Bank	Black River	37.5	0.136	0.728	9,439	104	<100M	58	2,684	77	0.001
Greenleaf Wayside Bank	Greenleaf	37.5	0.132	0.826	9,672	80	<100M	40	1,427	46	0.000
Ladysmith Federal Savings and Loan Association	Ladysmith	37.5	0.140	0.884	6,489	68	<100M	53	1,652	37	0.000
American National Bank - Fox Cities	Appleton	37.5	0.117	0.184	29,012	196	100M-500M	15	1,214	44	0.000
East Wisconsin Savings Bank, S.A.	Kaukauna	35.0	0.032	1.000	7,526	43	100M-500M	23	731	19	0.001
Farmers and Merchants Union Bank	Columbus	35.0	0.098	0.229	24,553	254	100M-500M	53	4,625	173	0.000
Tomahawk Community Bank S.S.B.	Tomahawk	35.0	0.126	0.826	10,260	90	<100M	38	1,461	50	0.000
The Bank of Brodhead	Brodhead	35.0	0.095	0.664	13,164	151	100M-500M	53	2,686	106	0.000
Marathon Savings Bank	Wausau	35.0	0.055	0.968	9,712	96	100M-500M	33	1,199	49	0.000
Guaranty Bank	Milwaukee	35.0	0.006	1.000	6,378	68	1B-10B	35	1,359	40	0.000
Time Federal Savings Bank	Medford	32.5	0.001	1.000	793	6	500M-1B	33	238	3	0.001
First National Bank in Tigerton	Tigerton	32.5	0.034	1.000	738	23	<100M	48	738	23	0.000
Paper City Savings Association	Wisconsin R	32.5	0.023	1.000	3,743	15	100M-500M	13	115	4	0.000
Great Midwest Bank, S.S.B.	Brookfield	32.5	0.001	1.000	310	1	500M-1B	10	0	0	0.000
La Farge State Bank	La Farge	32.5	0.164	0.543	7,728	87	<100M	68	3,105	70	0.000
Gratiot State Bank	Gratiot	32.5	0.055	1.000	2,631	28	<100M	28	327	18	0.001
State Bank Financial	La Crosse	32.5	0.101	0.323	30,288	175	100M-500M	23	1,901	75	0.000
Bank of Wausau	Wausau	32.5	0.173	0.578	7,531	48	<100M	20	548	25	0.002
WPS Community Bank, FSB	Madison	32.5	0.161	0.514	12,723	50	<100M	15	827	19	0.000
Commercial Bank	Whitewater	30.0	0.075	0.753	7,372	73	<100M	30	1,122	42	0.000
Jackson County Bank	Black River	30.0	0.050	0.695	10,784	118	100M-500M	33	1,574	74	0.001
Key Savings Bank	Wisconsin R	30.0	0.004	0.997	298	4	<100M	33	109	2	0.000
Banner Banks	Birnamwood	30.0	0.085	0.701	7,875	86	<100M	40	1,450	62	0.001
Farmers and Merchants Bank of Kendall	Kendall	30.0	0.074	0.808	5,623	78	<100M	45	1,579	58	0.000
State Bank of Arcadia	Arcadia	27.5	0.076	0.636	9,715	100	100M-500M	33	1,443	63	0.005
Hartford Savings Bank	Hartford	25.0	0.063	0.687	11,051	55	100M-500M	13	441	13	0.000
Citizens State Bank of Loyal	Loyal	25.0	0.064	0.481	11,589	137	100M-500M	40	2,240	88	0.000
River Falls State Bank	River Falls	25.0	0.077	0.708	6,321	50	<100M	20	539	32	0.001
First Business Bank-Milwaukee	Brookfield	25.0	0.095	0.311	22,117	82	100M-500M	10	651	16	0.000
Bay View Federal Savings and Loan Association	Milwaukee	20.0	0.051	0.540	7,025	15	100M-500M	10	78	2	0.000
Community Bank of Cameron	Cameron	20.0	0.066	0.399	6,704	118	100M-500M	43	1,821	90	0.000
First Community Bank	Milton	20.0	0.106	0.408	8,567	72	<100M	25	952	37	0.004
Citizens Community Federal	Eau Claire	20.0	0.004	0.689	2,476	17	500M-1B	25	498	7	0.000
The Equitable Bank, S.S.B.	Wauwatosa	17.5	0.042	0.335	14,422	55	100M-500M	10	330	9	0.000
Home Savings Bank	Madison	15.0	0.064	0.402	7,807	60	100M-500M	18	762	32	0.002

Table 3A Expanded. Small Business Lending Institutions in Wisconsin Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Bankers' Bank	Madison	10.0	0.006	0.074	2,538	6	100M-500M	10	0	0	0.007
Fox Valley Savings Bank	Fond Du Lac	10.0	0.016	0.131	4,752	33	100M-500M	10	325	12	0.000
Thrivent Trust Company	Appleton	10.0	0.000	.	0	0	<100M	10	0	0	0.000
Northwestern Mutual Wealth Management	Milwaukee	10.0	0.000	.	0	0	100M-500M	10	0	0	0.000

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 3B. Expanded. Micro Business Lending Institutions in Wisconsin Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
The Peshtigo National Bank	Peshtigo	100.0	0.183	1.000	31,403	486	100M-500M	78.0	31,403	486	-
John Deere Financial, f.s.b.	Madison	100.0	0.061	1.000	153,099	54,954	1B-10B	78.0	153,099	54,954	0.165
The Benton State Bank	Benton	97.5	0.211	1.000	11,302	1,205	<100M	78.0	11,302	1,205	0.001
Clare Bank, National Association	Platteville	97.5	0.102	1.000	27,965	274	100M-500M	60.0	27,965	274	0.001
Royal Bank	Elroy	95.0	0.056	0.257	17,982	629	100M-500M	73.0	51,665	809	0.001
Northern State Bank	Ashland	95.0	0.055	0.236	12,762	470	100M-500M	78.0	44,676	652	0.001
Waumandee State Bank	Waumandee	95.0	0.095	0.292	15,234	299	100M-500M	85.0	45,350	431	0.001
The Farmers State Bank of Waupaca	Waupaca	95.0	0.069	0.310	11,905	356	100M-500M	83.0	36,896	488	0.001
Premier Community Bank	Marion	92.5	0.047	0.264	12,484	412	100M-500M	68.0	39,425	536	-
First National Bank at Darlington	Darlington	90.0	0.092	1.000	8,815	179	<100M	48.0	8,815	179	0.001
Farmers Exchange Bank	Neshkoro	90.0	0.203	1.000	11,287	163	<100M	63.0	11,287	163	-
Forward Financial Bank	Marshfield	90.0	0.043	0.164	13,792	497	100M-500M	80.0	62,732	745	0.001
The National Bank of Waupun	Waupun	90.0	0.062	0.232	8,298	241	100M-500M	75.0	32,048	334	0.002
Markesan State Bank	Markesan	87.5	0.052	0.290	8,006	285	100M-500M	60.0	22,773	359	-
The First National Bank of Niagara	Niagara	87.5	0.150	1.000	10,219	148	<100M	50.0	10,219	148	0.001
Town Bank	Hartland	87.5	0.052	0.106	44,555	6,150	500M-1B	80.0	194,215	6,780	-
Bank North	Wausaukee	85.0	0.058	0.214	7,219	187	100M-500M	75.0	28,837	302	-
Alliance Bank	Mondovi	85.0	0.044	0.240	6,774	249	100M-500M	60.0	22,403	373	0.001
Woodford State Bank	Woodford	85.0	0.043	0.159	7,553	328	100M-500M	63.0	30,812	417	-
Mound City Bank	Platteville	85.0	0.047	0.236	12,221	123	100M-500M	60.0	38,980	275	0.003
Union State Bank	Kewaunee	85.0	0.063	0.271	5,266	229	<100M	68.0	17,655	303	-
Bank of Luxemburg	Luxemburg	85.0	0.047	0.125	12,138	397	100M-500M	85.0	72,197	659	-
Bank of Mauston	Mauston	85.0	0.043	0.128	10,824	436	100M-500M	63.0	41,353	575	-
Citizens First Bank	Viroqua	85.0	0.050	0.186	8,222	243	100M-500M	70.0	32,813	352	0.002
Bank of Turtle Lake	Turtle Lake	85.0	0.060	0.358	3,807	208	<100M	63.0	10,629	240	0.011
West Pointe Bank	Oshkosh	85.0	0.051	0.106	15,165	326	100M-500M	68.0	60,763	475	-
Cumberland Federal Bank, FSB	Cumberland	82.5	0.080	1.000	7,224	104	<100M	43.0	7,224	104	-
Community Financial Bank	Prentice	82.5	0.247	1.000	6,770	103	<100M	55.0	6,770	103	-
The International Bank of Amherst	Amherst	82.5	0.184	1.000	9,368	99	<100M	53.0	9,368	99	-
Bonduel State Bank	Bonduel	80.0	0.077	0.438	3,961	145	<100M	53.0	9,006	164	0.001
State Bank of Chilton	Chilton	80.0	0.055	0.090	8,490	271	100M-500M	88.0	78,527	545	0.001
Community State Bank	Union Grove	80.0	0.039	0.103	11,669	278	100M-500M	85.0	83,136	501	0.003
Farmers Savings Bank	Mineral Poi	80.0	0.029	0.150	6,926	270	100M-500M	75.0	40,514	420	-
Headwaters State Bank	Land O Lake	80.0	0.070	0.296	4,536	138	<100M	68.0	15,041	183	-
Peoples State Bank	Prairie Du	80.0	0.024	0.105	12,759	511	500M-1B	60.0	59,197	721	-

Table 3B. Expanded. Micro Business Lending Institutions in Wisconsin Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Farmers State Bank	Hillsboro	80.0	0.055	0.444	5,774	156	100M-500M	50.0	12,035	186	-
National Exchange Bank and Trust	Fond Du Lac	80.0	0.026	0.099	32,311	1,339	1B-10B	65.0	148,283	1,707	0.002
First State Bank	New London	80.0	0.035	0.185	9,081	163	100M-500M	60.0	34,417	287	-
The First National Bank of Park Falls	Park Falls	77.5	0.050	0.205	5,777	191	100M-500M	73.0	25,749	285	-
Union National Bank & Trust Company	Sparta	77.5	0.058	0.121	6,428	159	100M-500M	65.0	30,756	266	-
Laona State Bank	Laona	77.5	0.035	0.187	5,450	216	100M-500M	65.0	26,348	341	-
First National Bank	Waupaca	77.5	0.030	0.059	23,876	937	500M-1B	73.0	145,755	1,418	-
Horicon Bank	Horicon	77.5	0.033	0.067	17,274	604	500M-1B	85.0	135,853	1,065	0.001
The Stephenson National Bank and Trust	Marinette	77.5	0.035	0.073	10,690	405	100M-500M	85.0	88,908	736	0.002
Bank of Wisconsin Dells	Wisconsin D	77.5	0.034	0.064	13,130	431	100M-500M	80.0	98,887	709	0.001
The Port Washington State Bank	Port Washin	77.5	0.028	0.093	12,841	407	100M-500M	80.0	92,660	714	0.001
Security Bank	New Auburn	75.0	0.055	0.262	3,910	136	<100M	53.0	12,043	188	0.001
Blackhawk Bank	Beloit	75.0	0.024	0.061	14,193	533	500M-1B	75.0	116,783	1,031	-
Bank of Ontario	Ontario	75.0	0.109	1.000	3,938	93	<100M	40.0	3,938	93	-
Farmers & Merchants Bank, of Orfordville	Orfordville	75.0	0.091	1.000	4,038	84	<100M	38.0	4,038	84	-
Union Bank & Trust Company	Evansville	75.0	0.031	0.159	6,320	213	100M-500M	60.0	30,563	332	0.002
Waldo State Bank	Waldo	75.0	0.061	0.298	3,647	109	<100M	63.0	12,227	153	-
Citizens State Bank	Cadott	75.0	0.044	0.166	4,596	183	100M-500M	73.0	26,319	273	0.003
Fidelity National Bank	Medford	75.0	0.048	0.186	4,000	162	<100M	63.0	17,982	243	0.001
First Bank	Tomah	75.0	0.048	0.137	5,843	173	100M-500M	60.0	25,100	290	-
Richland County Bank	Richland Ce	75.0	0.043	0.326	4,388	152	100M-500M	55.0	13,466	200	-
Dairyland State Bank	Bruce	75.0	0.055	0.290	4,306	138	<100M	63.0	14,563	178	-
The Farmers & Merchants Bank	Berlin	75.0	0.031	0.144	6,480	207	100M-500M	60.0	31,320	375	0.003
Highland State Bank	Highland	75.0	0.136	1.000	3,907	86	<100M	43.0	3,907	86	0.001
Middleton Community Bank	Middleton	75.0	0.034	0.100	8,399	220	100M-500M	80.0	62,285	429	0.003
Portage County Bank	Almond	72.5	0.043	0.146	3,953	173	<100M	68.0	22,869	272	-
Pioneer Bank of Wisconsin	Ladysmith	72.5	0.049	0.240	3,331	128	<100M	63.0	13,862	182	-
Advantage Community Bank	Dorchester	72.5	0.040	0.137	5,109	165	100M-500M	80.0	33,030	281	0.001
Walworth State Bank	Walworth	72.5	0.029	0.094	7,047	215	100M-500M	65.0	43,141	399	0.001
State Bank of Cross Plains	Cross Plain	72.5	0.020	0.059	15,375	467	500M-1B	70.0	129,908	822	0.009
Bank First National	Manitowoc	72.5	0.024	0.047	23,241	752	500M-1B	80.0	228,782	1,574	0.001
American Bank	Fond Du Lac	72.5	0.030	0.091	7,386	324	100M-500M	48.0	30,192	439	0.001
Merrill Federal Savings and Loan Associat	Merrill	72.5	0.079	0.235	3,650	108	<100M	70.0	15,565	160	-
Heritage Bank	Spencer	70.0	0.042	0.135	4,351	168	100M-500M	60.0	21,456	256	0.001
TSB Bank	Lomira	70.0	0.043	0.132	4,766	145	100M-500M	78.0	32,264	261	-
Baylake Bank	Sturgeon Ba	70.0	0.020	0.050	18,890	703	500M-1B	75.0	176,039	1,342	0.002

Table 3B. Expanded. Micro Business Lending Institutions in Wisconsin Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Farmers & Merchants Bank & Trust	Marinette	70.0	0.033	0.131	5,138	167	100M-500M	65.0	31,239	253	0.001
Chippewa Valley Bank	Winter	70.0	0.025	0.097	6,654	220	100M-500M	73.0	49,307	403	-
Nekoosa Port Edwards State Bank	Nekoosa	70.0	0.028	0.180	5,642	203	100M-500M	63.0	27,849	318	-
Shell Lake State Bank	Shell Lake	70.0	0.030	0.236	4,576	152	100M-500M	53.0	18,785	215	0.001
Community Bank CBD	Delavan	70.0	0.029	0.100	5,966	229	100M-500M	78.0	45,894	400	0.002
Oak Bank	Fitchburg	70.0	0.030	0.065	6,701	327	100M-500M	75.0	56,059	506	0.002
Commerce State Bank	West Bend	70.0	0.025	0.057	7,628	472	100M-500M	75.0	65,224	913	-
Dairy State Bank	Rice Lake	67.5	0.019	0.081	8,113	276	100M-500M	58.0	51,067	476	0.001
The First Bank of Baldwin	Baldwin	67.5	0.030	0.093	4,883	194	100M-500M	68.0	34,135	317	0.001
River Valley Bank	Wausau	67.5	0.018	0.039	18,140	633	500M-1B	70.0	175,601	1,281	-
State Bank of Drummond	Drummond	67.5	0.057	0.329	2,629	93	<100M	53.0	7,999	123	-
Denmark State Bank	Denmark	67.5	0.019	0.082	7,568	280	100M-500M	68.0	58,580	498	0.001
Unity Bank	Augusta	67.5	0.043	0.220	3,377	121	<100M	63.0	14,838	180	0.001
Union Bank of Blair	Blair	67.5	0.051	0.134	4,130	117	<100M	73.0	27,144	210	0.004
Sterling Bank	Barron	67.5	0.031	0.085	6,319	222	100M-500M	65.0	38,893	371	-
La Farge State Bank	La Farge	67.5	0.066	0.218	3,105	70	<100M	33.0	7,728	87	-
The Bank of New Glarus	New Glarus	67.5	0.028	0.099	5,979	228	100M-500M	65.0	38,039	370	0.002
State Bank	Gresham	67.5	0.133	1.000	3,209	47	<100M	40.0	3,209	47	-
Lincoln Community Bank	Merrill	65.0	0.052	0.198	2,982	102	<100M	60.0	13,802	147	-
Northwestern Bank	Chippewa Fa	65.0	0.021	0.060	7,807	359	100M-500M	73.0	71,826	607	0.001
AbbyBank	Abbotsford	65.0	0.020	0.084	6,776	244	100M-500M	58.0	42,505	403	-
Tri City National Bank	Oak Creek	65.0	0.014	0.049	17,130	650	1B-10B	68.0	167,569	1,409	-
Citizens State Bank of La Crosse	La Crosse	65.0	0.035	0.077	4,492	167	100M-500M	83.0	53,127	337	0.002
Peoples Bank of Wisconsin	Hayward	65.0	0.027	0.070	6,345	228	100M-500M	73.0	50,228	462	-
Bank of Cashton	Cashton	65.0	0.042	0.180	2,944	138	<100M	68.0	15,135	178	-
Bank of Alma	Alma	65.0	0.026	0.109	5,003	168	100M-500M	53.0	28,220	272	-
National Bank of Commerce	Superior	65.0	0.019	0.046	9,596	370	500M-1B	55.0	63,563	707	-
Citizens Bank of Mukwonago	Mukwonago	65.0	0.017	0.044	11,605	448	500M-1B	65.0	98,180	809	0.001
Union State Bank of West Salem	West Salem	65.0	0.043	0.232	2,645	99	<100M	50.0	10,402	138	-
PremierBank	Fort Atkins	65.0	0.023	0.063	6,653	256	100M-500M	68.0	54,102	450	-
RidgeStone Bank	Brookfield	65.0	0.023	0.032	9,066	268	100M-500M	78.0	98,470	840	-
American Bank & Trust Wisconsin	Cuba City	62.5	0.028	0.121	3,878	134	100M-500M	43.0	17,954	193	-
The First National Bank of Berlin	Berlin	62.5	0.021	0.060	6,390	224	100M-500M	73.0	62,403	455	0.001
State Bank of Reeseville	Reeseville	62.5	0.042	0.270	2,338	95	<100M	50.0	8,656	128	-
United Bank	Osseo	62.5	0.026	0.068	5,507	203	100M-500M	60.0	38,834	341	-
Peoples State Bank	Wausau	62.5	0.016	0.043	10,751	415	500M-1B	68.0	108,942	813	0.001

Table 3B. Expanded. Micro Business Lending Institutions in Wisconsin Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bremer Bank, National Association	Menomonie	62.5	0.014	0.058	9,694	362	500M-1B	55.0	72,411	657	-
Hiawatha National Bank	Hager City	62.5	0.030	0.126	3,799	113	100M-500M	60.0	24,370	178	0.001
Community Bank of Northern Wisconsin	Rice Lake	62.5	0.027	0.157	4,016	122	100M-500M	45.0	17,974	195	-
Bancroft State Bank	Bancroft	62.5	0.041	0.157	2,767	115	<100M	60.0	14,917	169	0.007
Nicolet National Bank	Green Bay	62.5	0.012	0.027	13,195	549	1B-10B	65.0	166,439	1,293	0.001
Community First Bank	Boscobel	60.0	0.023	0.084	4,906	200	100M-500M	73.0	42,418	364	0.001
Waukesha State Bank	Waukesha	60.0	0.012	0.040	9,742	392	500M-1B	70.0	122,254	826	0.004
The Park Bank	Madison	60.0	0.013	0.030	9,384	502	500M-1B	58.0	76,238	790	0.008
Mayville Savings Bank	Mayville	60.0	0.037	0.246	2,123	90	<100M	50.0	8,626	118	-
The Peoples Community Bank	Mazomanie	60.0	0.021	0.066	5,018	249	100M-500M	60.0	40,393	472	0.004
Bank of Deerfield	Deerfield	60.0	0.029	0.119	3,048	113	100M-500M	65.0	22,574	189	0.002
Farmers State Bank	Markesan	60.0	0.035	0.179	2,491	85	<100M	45.0	11,640	118	-
First Bank Financial Centre	Oconomowoc	60.0	0.015	0.035	11,144	582	500M-1B	75.0	149,197	1,391	-
Citizens State Bank	Hudson	60.0	0.026	0.076	3,698	178	100M-500M	63.0	28,723	309	-
Community Bank & Trust	Sheboygan	60.0	0.018	0.035	10,097	426	500M-1B	63.0	89,486	975	0.001
Bay Bank	Green Bay	60.0	0.040	0.097	3,337	106	<100M	68.0	26,560	177	0.005
Integrity First Bank	Wausau	60.0	0.044	0.111	3,528	93	<100M	68.0	26,109	206	-
Cleveland State Bank	Cleveland	57.5	0.026	0.178	2,647	121	100M-500M	43.0	12,327	170	0.001
First National Bank and Trust	Barron	57.5	0.047	0.247	2,186	50	<100M	53.0	8,854	85	-
Peoples State Bank of Bloomer	Bloomer	57.5	0.026	0.169	2,968	102	100M-500M	50.0	16,090	161	-
River Bank	Stoddard	57.5	0.016	0.053	6,886	232	100M-500M	68.0	75,229	450	-
Livingston State Bank	Livingston	57.5	0.019	0.204	3,029	121	100M-500M	50.0	14,248	178	0.001
Black River Country Bank	Black River	57.5	0.039	0.207	2,684	77	<100M	38.0	9,439	104	0.001
The First National Bank of Bangor	Bangor	57.5	0.018	0.100	3,789	182	100M-500M	50.0	24,025	276	-
McFarland State Bank	Mc Farland	57.5	0.020	0.034	8,552	205	100M-500M	63.0	86,443	455	-
Cornerstone Community Bank	Grafton	57.5	0.030	0.057	3,897	138	100M-500M	75.0	43,528	278	-
The Baraboo National Bank	Baraboo	55.0	0.012	0.027	7,657	265	500M-1B	55.0	78,249	560	0.001
Pigeon Falls State Bank	Pigeon Fall	55.0	0.030	0.174	2,179	89	<100M	50.0	11,708	128	-
Johnson Bank	Racine	55.0	0.006	0.017	21,778	628	1B-10B	58.0	343,195	1,789	0.003
Bank of Galesville	Galesville	55.0	0.028	0.135	2,576	100	<100M	53.0	16,067	163	0.006
Collins State Bank	Collins	55.0	0.036	0.155	1,798	76	<100M	60.0	10,910	113	-
Oostburg State Bank	Oostburg	55.0	0.024	0.060	4,449	138	100M-500M	60.0	35,132	287	0.008
The Bank of Kaukauna	Kaukauna	55.0	0.039	0.069	3,313	81	<100M	58.0	25,614	168	0.001
State Bank of Cazenovia	Cazenovia	55.0	0.042	0.422	1,433	55	<100M	38.0	3,398	65	0.001
Town and Country Bank	Watertown	55.0	0.040	0.162	2,101	75	<100M	60.0	12,209	125	-
The First National Bank of Hartford	Hartford	55.0	0.019	0.067	3,346	177	100M-500M	70.0	35,121	314	0.001

Table 3B. Expanded. Micro Business Lending Institutions in Wisconsin Using Call Report Data, June 2013

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		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Associated Bank, National Association	Green Bay	55.0	0.004	0.013	98,088	17,241	10-50B	55.0	1,215,522	31,320	-
Timberwood Bank	Tomah	55.0	0.023	0.059	3,987	150	100M-500M	55.0	30,610	277	-
Calumet County Bank	Brillion	52.5	0.033	0.075	2,944	111	<100M	80.0	39,359	208	0.001
Farmers and Merchants Union Bank	Columbus	52.5	0.018	0.043	4,625	173	100M-500M	35.0	24,553	254	-
Community First Bank	Rosholt	52.5	0.034	0.137	2,230	72	<100M	58.0	13,911	130	0.004
Charter Bank Eau Claire	Eau Claire	52.5	0.012	0.031	6,582	221	500M-1B	60.0	83,323	538	-
The First National Bank and Trust Compa	Beloit	52.5	0.010	0.029	8,247	263	500M-1B	58.0	90,477	589	0.001
Hustisford State Bank	Hustisford	52.5	0.031	0.243	1,714	74	<100M	43.0	7,068	100	0.001
The Bank of Brodhead	Brodhead	52.5	0.019	0.136	2,686	106	100M-500M	35.0	13,164	151	-
Park Bank	Holmen	52.5	0.041	0.138	1,950	80	<100M	58.0	11,041	162	0.006
State Bank of Florence	Florence	52.5	0.029	0.140	2,394	71	<100M	45.0	13,383	123	0.004
The Greenwood's State Bank	Lake Mills	52.5	0.022	0.095	3,037	119	100M-500M	70.0	28,418	223	-
Ladysmith Federal Savings and Loan Asso	Ladysmith	52.5	0.036	0.225	1,652	37	<100M	38.0	6,489	68	-
Monona State Bank	Monona	52.5	0.016	0.035	5,595	242	100M-500M	73.0	72,650	538	0.003
Southport Bank	Kenosha	52.5	0.021	0.043	5,208	126	100M-500M	60.0	49,806	298	-
Farmers & Merchants Bank	Tomah	50.0	0.022	0.063	4,336	107	100M-500M	50.0	31,935	220	-
PALMYRA STATE BANK	Palmyra	50.0	0.033	0.211	1,270	43	<100M	38.0	5,720	63	-
North Shore Bank, FSB	Brookfield	50.0	0.004	0.043	7,083	229	1B-10B	55.0	79,268	564	-
Bank of Lake Mills	Lake Mills	50.0	0.019	0.087	3,244	125	100M-500M	65.0	31,953	262	-
The First National Bank - Fox Valley	Neenah	50.0	0.015	0.031	5,113	169	100M-500M	65.0	65,269	430	0.001
Badger Bank	Fort Atkins	50.0	0.023	0.110	2,588	90	100M-500M	48.0	17,467	162	-
First National Community Bank	New Richmon	47.5	0.019	0.058	3,141	108	100M-500M	70.0	39,276	216	-
First National Bank in Tigerton	Tigerton	47.5	0.034	1.000	738	23	<100M	33.0	738	23	-
Park Bank	Milwaukee	47.5	0.009	0.016	7,290	215	500M-1B	65.0	132,027	672	0.003
Wisconsin Bank & Trust	Madison	47.5	0.008	0.021	5,398	310	500M-1B	53.0	65,276	612	-
Pioneer Bank	Auburndale	47.5	0.018	0.164	2,120	85	100M-500M	38.0	10,597	145	-
Stratford State Bank	Stratford	47.5	0.022	0.090	2,242	111	100M-500M	65.0	22,058	188	0.001
Wisconsin River Bank	Sauk City	47.5	0.027	0.093	2,017	88	<100M	60.0	17,900	157	-
Security State Bank	Iron River	45.0	0.026	0.059	2,158	103	<100M	58.0	19,832	209	0.001
Farmers and Merchants Bank of Kendall	Kendall	45.0	0.021	0.227	1,579	58	<100M	30.0	5,623	78	-
BLC Community Bank	Little Chut	45.0	0.019	0.036	3,449	126	100M-500M	55.0	33,817	263	-
Bank Mutual	Brown Deer	45.0	0.003	0.021	8,022	211	1B-10B	53.0	95,920	548	0.002
Grand Marsh State Bank	Grand Marsh	45.0	0.015	0.130	1,976	82	100M-500M	40.0	13,070	128	-
Sunset Bank & Savings	Waukesha	45.0	0.018	0.104	2,324	84	100M-500M	40.0	15,890	139	-
Peoples Bank	Elkhorn	45.0	0.016	0.059	3,152	109	100M-500M	68.0	39,322	259	-
Bank of Sun Prairie	Sun Prairie	42.5	0.013	0.027	3,817	156	100M-500M	45.0	36,452	284	0.006

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Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Community Bank of Cameron	Cameron	42.5	0.018	0.108	1,821	90	100M-500M	20.0	6,704	118	-
Bank of Milton	Milton	42.5	0.026	0.066	2,477	70	<100M	63.0	26,104	147	0.001
Mid America Bank	Janesville	42.5	0.020	0.052	2,153	125	100M-500M	43.0	17,922	176	-
AnchorBank, fsb	Madison	42.5	0.002	0.018	5,708	252	1B-10B	53.0	95,387	646	0.003
The First National Bank of River Falls	River Falls	42.5	0.012	0.046	3,150	125	100M-500M	60.0	42,435	262	0.001
Bank of Poynette	Poynette	40.0	0.021	0.073	1,997	62	<100M	55.0	19,599	124	0.001
Banner Banks	Birnamwood	40.0	0.016	0.129	1,450	62	<100M	30.0	7,875	86	0.001
Coulee Bank	La Crosse	40.0	0.013	0.034	3,585	140	100M-500M	60.0	48,380	306	0.001
Citizens State Bank of Loyal	Loyal	40.0	0.012	0.093	2,240	88	100M-500M	25.0	11,589	137	-
Westbury Bank	West Bend	40.0	0.008	0.033	4,364	131	500M-1B	68.0	87,777	395	-
Ixonia Bank	Ixonia	40.0	0.013	0.041	3,623	119	100M-500M	40.0	30,260	241	0.002
First Business Bank	Madison	40.0	0.006	0.010	6,227	195	1B-10B	58.0	119,411	550	-
Greenleaf Wayside Bank	Greenleaf	40.0	0.020	0.122	1,427	46	<100M	38.0	9,672	80	-
Tomahawk Community Bank S.S.B.	Tomahawk	37.5	0.018	0.118	1,461	50	<100M	35.0	10,260	90	-
The First National Bank of Eagle River	Eagle River	37.5	0.015	0.102	2,076	65	100M-500M	45.0	17,736	129	0.002
North Milwaukee State Bank	Milwaukee	37.5	0.025	0.054	2,212	53	<100M	63.0	27,372	147	-
Mitchell Bank	Milwaukee	37.5	0.023	0.073	1,298	37	<100M	60.0	15,198	94	0.001
WOODTRUST BANK, N. A.	Wisconsin R	37.5	0.010	0.034	3,444	141	100M-500M	43.0	34,137	324	0.004
Bank of Prairie du Sac	Prairie Du	37.5	0.010	0.034	3,248	143	100M-500M	53.0	40,920	296	0.002
Wolf River Community Bank	Hortonville	37.5	0.018	0.066	2,403	77	100M-500M	50.0	24,707	163	-
Independence State Bank	Independenc	35.0	0.021	0.083	1,352	43	<100M	40.0	10,914	89	-
The American National Bank of Beaver Dam	Beaver Dam	35.0	0.016	0.075	1,793	57	100M-500M	40.0	15,810	112	-
Superior Savings Bank	Superior	35.0	0.018	0.120	1,105	29	<100M	43.0	9,238	49	-
Guaranty Bank	Milwaukee	35.0	0.001	0.213	1,359	40	1B-10B	35.0	6,378	68	-
PyraMax Bank, FSB	Greenfield	35.0	0.007	0.039	3,005	90	100M-500M	45.0	34,614	227	-
Capitol Bank	Madison	35.0	0.013	0.030	3,536	87	100M-500M	55.0	49,296	219	0.001
Time Federal Savings Bank	Medford	32.5	-	0.300	238	3	500M-1B	33.0	793	6	0.001
Jackson County Bank	Black River	32.5	0.007	0.101	1,574	74	100M-500M	30.0	10,784	118	0.001
KeySavings Bank	Wisconsin R	32.5	0.001	0.365	109	2	<100M	30.0	298	4	-
State Bank of Newburg	Newburg	32.5	0.013	0.064	2,016	75	100M-500M	38.0	18,761	133	0.001
State Bank of Arcadia	Arcadia	32.5	0.011	0.094	1,443	63	100M-500M	28.0	9,715	100	0.005
Marathon Savings Bank	Wausau	32.5	0.007	0.120	1,199	49	100M-500M	35.0	9,712	96	-
Eagle Valley Bank, National Association	St. Croix F	32.5	0.016	0.048	2,089	66	100M-500M	50.0	24,575	146	-
Bank of Oakfield	Oakfield	32.5	0.015	0.077	1,267	60	<100M	45.0	13,123	109	0.003
First Citizens State Bank	Whitewater	32.5	0.011	0.045	2,827	98	100M-500M	53.0	36,732	233	0.001
John O. Melby & Co. Bank	Whitehall	32.5	0.017	0.120	697	30	<100M	40.0	5,809	54	-

Table 3B. Expanded. Micro Business Lending Institutions in Wisconsin Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
River Cities Bank	Wisconsin R	32.5	0.014	0.033	2,728	81	100M-500M	60.0	39,070	227	-
Spring Bank	Brookfield	32.5	0.015	0.031	2,571	61	100M-500M	73.0	56,970	235	-
Cambridge State Bank	Cambridge	30.0	0.016	0.057	1,154	39	<100M	53.0	15,800	102	0.004
Farmers & Merchants State Bank	Waterloo	30.0	0.014	0.038	2,170	77	100M-500M	38.0	22,258	147	-
Commercial Bank	Whitewater	30.0	0.011	0.115	1,122	42	<100M	30.0	7,372	73	-
WaterStone Bank, SSB	Wauwatosa	30.0	0.002	0.034	3,020	93	1B-10B	45.0	43,700	246	-
The Pinerias Bank	Stevens Poi	30.0	0.011	0.094	788	34	<100M	43.0	8,372	65	0.003
The Necedah Bank	Necedah	30.0	0.023	0.078	756	22	<100M	48.0	7,684	50	-
Investors Community Bank	Manitowoc	30.0	0.005	0.021	3,423	115	500M-1B	48.0	57,417	339	-
Fox River State Bank	Burlington	30.0	0.020	0.043	1,537	55	<100M	60.0	24,908	130	0.001
Gratiot State Bank	Gratiot	27.5	0.007	0.124	327	18	<100M	33.0	2,631	28	0.001
Farmers and Merchants Bank	Rudolph	27.5	0.017	0.092	487	16	<100M	40.0	4,811	34	0.008
Intercity State Bank	Schofield	27.5	0.012	0.042	1,839	54	100M-500M	53.0	29,102	167	-
Choice bank	Oshkosh	27.5	0.012	0.024	2,230	76	100M-500M	68.0	50,748	207	-
DMB Community Bank	De Forest	25.0	0.007	0.022	2,096	81	100M-500M	43.0	33,907	201	0.004
Hometown Bank	Fond Du Lac	25.0	0.010	0.015	2,052	95	100M-500M	70.0	57,638	325	-
Security Financial Bank	Durand	25.0	0.006	0.027	1,841	82	100M-500M	40.0	29,558	183	0.001
First Community Bank	Milton	25.0	0.012	0.045	952	37	<100M	20.0	8,567	72	0.004
Citizens Community Federal	Eau Claire	25.0	0.001	0.139	498	7	500M-1B	20.0	2,476	17	-
The Business Bank	Appleton	25.0	0.009	0.018	2,297	70	100M-500M	65.0	54,982	229	-
East Wisconsin Savings Bank, S.A.	Kaukauna	22.5	0.003	0.097	731	19	100M-500M	35.0	7,526	43	0.001
Securant Bank & Trust	Menomonee F	22.5	0.010	0.025	1,974	56	100M-500M	48.0	34,281	175	0.001
Oregon Community Bank & Trust	Oregon	22.5	0.010	0.022	1,745	75	100M-500M	45.0	28,752	165	0.002
First Federal Bank of Wisconsin	Waukesha	22.5	0.011	0.050	1,315	37	100M-500M	40.0	18,137	90	0.001
Columbia Savings and Loan Association	Milwaukee	22.5	0.014	0.062	341	8	<100M	45.0	4,985	31	-
State Bank Financial	La Crosse	22.5	0.006	0.020	1,901	75	100M-500M	33.0	30,288	175	-
Foundations Bank	Pewaukee	22.5	0.009	0.018	1,010	85	100M-500M	40.0	19,566	161	0.001
River Falls State Bank	River Falls	20.0	0.007	0.060	539	32	<100M	25.0	6,321	50	0.001
Layton State Bank	West Allis	20.0	0.010	0.034	1,633	48	100M-500M	43.0	26,226	129	0.001
Bank of Wausau	Wausau	20.0	0.013	0.042	548	25	<100M	33.0	7,531	48	0.002
Settlers Bank	De Forest	20.0	0.012	0.021	1,541	54	100M-500M	53.0	31,364	160	-
Home Savings Bank	Madison	17.5	0.006	0.039	762	32	100M-500M	15.0	7,807	60	0.002
First American Bank, N.A.	Hudson	17.5	0.010	0.023	929	38	<100M	63.0	29,096	124	-
American National Bank - Fox Cities	Appleton	15.0	0.005	0.008	1,214	44	100M-500M	38.0	29,012	196	-
WPS Community Bank, FSB	Madison	15.0	0.010	0.033	827	19	<100M	33.0	12,723	50	-
Paper City Savings Association	Wisconsin R	12.5	0.001	0.031	115	4	100M-500M	33.0	3,743	15	-

Table 3B. Expanded. Micro Business Lending Institutions in Wisconsin Using Call Report Data, June 2013

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		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Hartford Savings Bank	Hartford	12.5	0.003	0.027	441	13	100M-500M	25.0	11,051	55	-
Bay View Federal Savings and Loan Assoc	Milwaukee	10.0	0.001	0.006	78	2	100M-500M	20.0	7,025	15	-
The Equitable Bank, S.S.B.	Wauwatosa	10.0	0.001	0.008	330	9	100M-500M	18.0	14,422	55	-
Bankers' Bank	Madison	10.0	-	-	-	-	100M-500M	10.0	2,538	6	0.007
Great Midwest Bank, S.S.B.	Brookfield	10.0	-	-	-	-	500M-1B	33.0	310	1	-
Fox Valley Savings Bank	Fond Du Lac	10.0	0.001	0.009	325	12	100M-500M	10.0	4,752	33	-
InvestorsBank	Waukesha	10.0	0.004	0.005	773	15	100M-500M	45.0	37,778	118	-
Thrivent Trust Company	Appleton	10.0	-	-	-	-	<100M	10.0	-	-	-
First Business Bank-Milwaukee	Brookfield	10.0	0.003	0.009	651	16	100M-500M	25.0	22,117	82	-
Northwestern Mutual Wealth Management	Milwaukee	10.0	-	-	-	-	100M-500M	10.0	-	-	-

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.