

# Ratings for selected banks operating in southern Wisconsin

Ratings based on data filed Dec. 31, 2009, with the Federal Deposit Insurance Corp.

Institution	Headquarters	The Street.com	Bauer Financial	Total assets as of 12/31/09 (in thousands)	2009 net income (in thousands)
Amcore Bank	Rockford, Ill.	E-	0	\$3,800,000	-\$213,200
American Bank & Trust	Cuba City	C-	★ ★ ★ ★	\$130,300	\$1,200
American National Bank	Beaver Dam	D-	★ ★	\$113,800	-\$778
AnchorBank	Madison	E-	0	\$4,500,000	-\$158,700
Associated Bank	Green Bay	D	★ ★ ★	\$22,600,000	-\$117,600
Badger Bank	Fort Atkinson	D-	★ ★ ★ ½	\$117,000	\$381
Badger State Bank	Cassville	E-	0	\$95,200	-\$4,000
Bank Mutual	Brown Deer	C+	★ ★ ★ ★ ★	\$3,500,000	\$14,300
Bank of Brodhead	Brodhead	B	★ ★ ★ ★ ★	\$112,400	\$815
Bank of Deerfield	Deerfield	C+	★ ★ ★ ★	\$91,200	\$1,500
Bank of Lake Mills	Lake Mills	D-	★ ★ ★	\$180,100	\$191
Bank of Mauston	Mauston	C-	★ ★ ★ ½	\$225,200	\$4,000
Bank of Milton	Milton	C+	★ ★ ★ ★ ★	\$67,300	\$989
Bank of Monticello	Monticello	D	★ ★ ★ ½	\$72,400	-\$92
Bank of New Glarus	New Glarus	B-	★ ★ ★ ★ ★	\$176,000	\$1,700
Bank of Poynette	Poynette	C-	★ ★ ★ ½	\$88,600	\$575
Bank of Prairie du Sac	Prairie du Sac	A	★ ★ ★ ★ ★	\$267,400	\$4,000
Bank of Sun Prairie	Sun Prairie	C-	★ ★ ★ ½	\$348,400	\$1,200
Bank of Wisconsin Dells	Wisconsin Dells	C-	★ ★ ★ ★	\$370,400	\$2,600
Bankers Bank	Madison	C+	★ ★ ★ ½	\$353,400	\$1,100
Baraboo National Bank	Baraboo	D-	★ ★	\$774,400	-\$7,600
Black Earth State Bank*	Black Earth	D-	★ ★	\$45,600	-\$740
Blackhawk State Bank	Beloit	C-	★ ★ ★ ★	\$522,800	\$2,500
Cambridge State Bank	Cambridge	C-	★ ★	\$112,100	-\$2,000
Capitol Bank	Madison	C-	★ ★ ★ ★	\$228,300	\$2,000
Citizens First Bank	Viroqua	C+	★ ★ ★ ★	\$143,800	\$1,500
Clare Bank	Platteville	B	★ ★ ★ ★ ★	\$241,200	\$4,200
Community Business Bank	Sauk City	D	★ ★ ★	\$65,700	-\$331
Community First Bank	Boscobel	D	★ ★ ★	\$249,600	-\$7,100
DMB Community Bank	DeForest	C+	★ ★ ★ ★	\$358,500	\$2,500
Evergreen State Bank	Stoughton	E	★ ★	\$284,300	-\$3,500
Farmers & Merchants Bank	Orfordville	D+	★ ★ ★ ★	\$36,100	\$115
Farmers and Merchants Bank	Tomah	C+	★ ★ ★ ★	\$221,000	\$1,700
Farmers & Merchants State Bank	Waterloo	C+	★ ★ ★ ★	\$137,900	\$430
Farmers & Merchants Union Bank	Columbus	D+	★ ★ ★ ★	\$294,300	\$1,500
Farmers Savings Bank	Mineral Point	C-	★ ★ ★ ★	\$212,100	\$2,600
Farmers State Bank	Hillsboro	A	★ ★ ★ ★ ★	\$87,600	\$1,200
First Bank	Tomah	D-	★ ★ ★	\$89,000	-\$500
First Business Bank	Madison	C-	★ ★ ★ ★	\$930,600	\$2,900
First Community Bank	Milton	C+	★ ★ ★ ½	\$81,400	\$590
First National Bank & Trust	Beloit	C+	★ ★ ★ ★ ★	\$825,900	\$3,900
First National Bank	Darlington	B	★ ★ ★ ★	\$86,000	\$626
First National Bank	Platteville	D-	★ ★ ★	\$135,600	-\$1,500
FPC Financial	Madison	B	★ ★ ★ ★ ★	\$1,900,000	\$28,600
Greenwoods State Bank	Lake Mills	D-	★ ★ ★	\$63,700	-\$3,100
Guaranty Bank	Milwaukee	E+	★ ★	\$1,300,000	-\$52,600
Highland State Bank	Highland	C+	★ ★ ★ ★ ★	\$27,900	\$311
Home Savings Bank	Madison	D	★ ★ ★	\$149,100	-\$265
JP Morgan Chase Bank	Columbus, Ohio	C	★ ★ ★ ½	\$1,600,000,000	\$8,400,000
Johnson Bank	Racine	D+	★ ★ ★ ½	\$5,600,000	\$4,100
La Farge State Bank	La Farge	B	★ ★ ★ ½	\$44,900	\$924
Livingston State Bank	Livingston	D	★ ★ ★	\$161,400	\$646
M&I Marshall & Ilsley	Milwaukee	D	★ ★ ★	\$50,300,000	-\$735,600
McFarland State Bank	McFarland	B-	★ ★ ★ ★	\$363,200	\$5,700
Mid America Bank	Janesville	D-	★ ★ ★ ½	\$83,400	-\$444
Middleton Community Bank	Middleton	B-	★ ★ ★ ★	\$217,000	\$1,400
Milton Savings Bank	Milton	E+	★ ★ ★	\$17,200	-\$202
Monona State Bank	Monona	C-	★ ★ ★ ★	\$347,300	\$1,700
Mound City Bank	Platteville	C-	★ ★ ★ ½	\$260,100	\$981
National Bank of Waupun	Waupun	D-	★ ★	\$130,000	-\$340
Oak Bank	Fitchburg	B-	★ ★ ★ ★	\$209,200	\$963
Oregon Community Bank & Trust	Oregon	D-	★ ★	\$198,500	-\$2,900
Park Bank	Madison	C-	★ ★ ★ ½	\$823,600	\$175
Peoples Community Bank	Mazomanie	C+	★ ★ ★ ★	\$243,300	\$2,500
Peoples State Bank	Prairie du Chien	C	★ ★ ★ ★ ★	\$359,100	\$5,100
PremierBank	Fort Atkinson	C-	★ ★ ★ ★ ★	\$286,000	\$2,100
Richland County Bank	Richland Center	B+	★ ★ ★ ★ ★	\$108,200	\$869
Royal Bank	Elroy	B-	★ ★ ★ ★	\$224,700	\$2,200
Settlers Bank	DeForest	C	★ ★ ★ ★	\$73,700	\$435
Starion Financial	Bismarck, N.D.	C	★ ★ ★ ½	\$712,600	\$5,200
State Bank of Cazenovia	Cazenovia	B+	★ ★ ★ ★ ★	\$35,400	\$244
State Bank of Cross Plains	Cross Plains	D+	★ ★ ★ ½	\$721,600	\$3,900
State Bank of Reeseville	Reeseville	C	★ ★ ★ ★	\$48,600	\$157
Timberwood Bank	Tomah	D	★ ★ ★	\$181,600	-\$3,100
Town Bank	Hartland	D+	★ ★ ★ ½	\$705,300	-\$100
Town & Country Bank	Watertown	D-	★ ★ ★	\$53,100	-\$56
U.S. Bank	Cincinnati, Ohio	C	★ ★ ★ ½	\$276,400,000	\$2,400,000
Union Bank & Trust	Evansville	C-	★ ★ ★ ★	\$182,200	\$1,100
Wells Fargo Bank	Sioux Falls, S.D.	C-	★ ★ ★	\$608,800,000	\$7,900,000
Wisconsin Community Bank	Madison	C-	★ ★ ★	\$448,100	\$4,400
WPS Community Bank	Madison	C	(new)	\$27,700	-\$772

Source: TheStreet.com Ratings, Bauer Financial  
\* = Black Earth State Bank expects to be acquired by the State Bank of Cross Plains

## WHAT THE RATINGS MEAN

TheStreet.com Ratings uses letter grades to rate banks.

- A** = excellent financial strength
- B** = good financial strength
- C** = fair financial strength
- D** = weak financial strength
- E** = very weak financial strength

Web link: [www.thestreet.com](http://www.thestreet.com)

Note: Dec. 31, 2009, results were not yet available online as of Friday. The State Journal received an advance copy of the report.

**Bauer Financial uses a star system to rate banks and credit unions.**

- ★★★★★ = superior
- ★★★★ = excellent
- ★★★½ = good
- ★★★ = adequate
- ★★ = problematic
- ★ = troubled
- 0 = lowest rating

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