

# Ratings for selected banks in Southern Wisconsin

June ratings based on first-quarter data filed with the Federal Deposit Insurance Corp.

Institution	Headquarters city	TheStreet.com rating	Bauer Financial rating	Total assets as of 3/31/08 (in thousands)	First quarter 3/31/08 net income (in thousands)
Premier Bank	Fort Atkinson	A+	★★★★★	\$225,995	\$1,110
Bank of Prairie du Sac	Prairie du Sac	A	★★★★★	\$239,056	\$1,107
Farmers State Bank	Hillsboro	A	★★★★★	\$77,975	\$347
Bankers Bank	Madison	A	★★★★	\$345,473	\$1,779
La Farge State Bank	La Farge	A	★★★★	\$43,885	\$239
Richland County Bank	Richland Center	A-	★★★★★	\$105,576	\$356
Bank of Sun Prairie	Sun Prairie	A-	★★★★	\$284,394	\$837
Farmers & Merchants State Bank	Waterloo	A-	★★★★	\$133,359	\$321
Oregon Community	Oregon	A-	★★★★	\$204,854	\$716
FPC Financial FSB	Madison	B+	★★★★★	\$1,335,460	\$10,214
State Bank of Cazenovia	Cazenovia	B+	★★★★★	\$33,961	\$66
Middleton Community Bank	Middleton	B+	★★★★	\$177,184	\$432
Bank of Brodhead	Brodhead	B	★★★★★	\$104,532	\$177
Bank of Wisconsin Dells	Wisconsin Dells	B	★★★★★	\$336,676	\$1,056
Monona State Bank	Monona	B	★★★★★	\$323,107	\$698
DMB Community Bank	DeForest	B	★★★★	\$241,345	\$607
Farmers & Merchants Bank	Tomah	B	★★★★	\$194,620	\$589
First National Bank	Darlington	B	★★★★	\$75,510	\$136
National Bank of Waupun	Waupun	B	★★★★	\$119,438	\$314
Peoples State Bank	Prairie du Chien	B	★★★★	\$322,829	\$1,207
State Bank of Reeseville	Reeseville	B	★★★★	\$45,214	\$115
Bank of New Glarus	New Glarus	B-	★★★★★	\$130,891	\$293
Clare Bank	Platteville	B-	★★★★★	\$197,106	\$553
Greenwoods State Bank	Lake Mills	B-	★★★★★	\$47,112	\$112
Bank of Mauston	Mauston	B-	★★★★	\$219,427	\$1,580
Cambridge State Bank	Cambridge	B-	★★★★	\$101,759	\$293
First National Bank	Beloit	B-	★★★★	\$598,658	\$1,438
Oak Bank	Fitchburg	B-	★★★★	\$177,008	\$478
Peoples Community Bank	Mazomanie	B-	★★★★	\$208,812	\$621
M&I Marshall & Ilsley Bank	Milwaukee	B-	★★★★	\$53,592,449	\$112,128
Mound City Bank	Platteville	B-	★★★★	\$226,868	\$427
Bank of Poynette	Poynette	B-	★★★★	\$80,768	\$253
Johnson Bank	Racine	B-	★★★★	\$4,727,297	8,867
First Community Bank	Milton	B-	★★★★	\$74,157	\$384
Bank of Milton	Milton	C+	★★★★★	\$57,595	\$105
American Bank & Trust Wisconsin	Cuba City	C+	★★★★	\$107,843	\$187
Associated Bank	Green Bay	C+	★★★★	\$20,288,628	\$69,408
Badger Bank	Fort Atkinson	C+	★★★★	\$120,374	\$228
Blackhawk State Bank	Beloit	C+	★★★★	\$463,357	\$756
Citizens First Bank	Viroqua	C+	★★★★	\$126,553	\$329
Community Business Bank	Sauk City	C+	★★★★	\$65,980	\$62
Capitol Bank	Madison	C+	★★★★	\$184,925	\$498
Farmers & Merchants Bank	Orfordville	C+	★★★★	\$32,068	\$75
Farmers Savings Bank	Mineral Point	C+	★★★★	\$199,338	\$490
McFarland State Bank	McFarland	C+	★★★★	\$301,655	\$1,433
Royal Bank	Elroy	C+	★★★★	\$205,440	\$504
State Bank of Cross Plains	Cross Plains	C+	★★★★	\$633,686	\$1,249
Bank of Deerfield	Deerfield	C+	★★★★	\$83,700	\$413
US Bank	Cincinnati, Ohio	C+	★★★★	\$219,005,769	\$1,191,259
JP Morgan Chase Bank	Columbus, Ohio	C+	★★★	\$1,315,137,000	\$2,134,000
Wisconsin Community Bank	Madison	C+	★★★	\$388,104	\$874
Farmers & Merchants Union Bank	Columbus	C	★★★★	\$236,715	\$527
First Business Bank	Madison	C	★★★★	\$820,350	\$1,397
Black Earth State Bank	Black Earth	C-	★★★★	\$45,655	\$41
Park Bank	Madison	C-	★★★★	\$668,310	\$1,324
Wells Fargo Financial Bank	Sioux Falls, S.D.	C-	★★★★	\$457,554,000	\$1,578,000
First Bank	Tomah	C-	★★★★	\$77,231	\$94
First National Bank	Platteville	C-	★★★★	\$133,115	\$387
Community First Bank	Boscobel	C-	★★★	\$217,262	\$633
Town & Country Bank	Watertown	D+	★★★★★	\$39,168	\$22
Home Savings Bank	Madison	D+	★★★★	\$137,708	(\$4)
Bank of Monticello	Monticello	D+	★★★★	\$68,723	\$107
State Bank of Viroqua	Viroqua	D+	★★★★	\$82,139	\$235
Timberwood Bank	Tomah	D+	★★★★	\$147,125	\$292
Union Bank	Evansville	D+	★★★★	\$130,378	\$334
Amcore Bank	Rockford, Ill.	D+	★★★	\$5,123,391	(\$24,173)
American National Bank	Beaver Dam	D+	★★★	\$145,104	\$280
AnchorBank	Madison	D+	★★★	\$5,007,375	\$5,222
Badger State Bank	Cassville	D+	★★★	\$108,725	\$378
Baraboo NB	Baraboo	D+	★★★	\$596,839	\$1,669
Bank of Lake Mills	Lake Mills	D	★★★	\$148,672	\$510
Evergreen State Bank	Stoughton	D	★★★	\$263,467	\$15
Mid America Bank	Footville	D-	★★★★	\$40,392	(\$32)
Milton Savings Bank	Milton	D-	★★★★	\$17,493	(\$42)

SOURCE: TheStreet.com Ratings, Bauer Financial



## WHAT THE RATINGS MEAN

Bauer Financial uses a star system to rate banks and credit unions. The number of stars is defined as follows:

- ★★★★★ = Superior
- ★★★★ = Excellent
- ★★★ = Good
- ★★ = Adequate
- ★ = Problematic
- ★ = Troubled

(0 stars) = The lowest rating

S.U. = Start up; too new to rate

TheStreet.com Ratings uses letter grades to rate banks. They include:

- A+, A, A- = Excellent financial strength
- B+, B, B- = Good financial strength
- C+, C, C- = Fair financial strength
- D+, D, D- = Weak financial strength
- E+, E, E- = Very weak financial strength

To look up ratings for an individual bank online, go to [www.bauerfinancial.com/btc\\_ratings.asp](http://www.bauerfinancial.com/btc_ratings.asp) for Bauer Financial and [www.thestreet.com/screener/index.html?src=ratingsindex&tab=3](http://www.thestreet.com/screener/index.html?src=ratingsindex&tab=3) for TheStreet.com Ratings.