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## LIQUIDITY

Wisconsin FDIC Insured Institutions  
First Quarter 2019

Data compiled by:  CliftonLarsonAllen

Data distributed by:  Wisconsin Bankers  
ASSOCIATION

FDIC Quarterly Data used as the source material. For updates or questions, please contact:

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Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Peer Group Ranking	Total Deposits	Loans / Deposits %	Net Non Core Funding Dependence *
Abbybank	Abbotsford	503,344	390,188	78%	73%	413,108	94%	23%
Bank Of Alma	Alma	232,439	134,385	58%	25%	123,292	109%	-11%
Portage County Bank	Almond	163,834	101,574	62%	34%	145,263	70%	10%
Citizens Community Federal National Association	Altoona	1,326,436	1,012,202	76%	64%	1,035,271	98%	15%
International Bank Of Amherst, The	Amherst	73,205	35,141	48%	29%	63,068	56%	-28%
American National Bank-Fox Cities	Appleton	282,188	212,683	75%	61%	228,681	93%	31%
Thrivent Trust Co.	Appleton	70,247	-	0%	7%	2,000	0%	8%
State Bank Of Arcadia	Arcadia	173,790	95,953	55%	18%	151,471	63%	-32%
Northern State Bank	Ashland	232,488	150,275	65%	42%	210,213	71%	-12%
Pioneer Bank	Auburndale	156,186	127,038	81%	91%	139,079	91%	0%
Unity Bank	Augusta	492,580	404,369	82%	87%	436,198	93%	1%
First Bank Of Baldwin, The	Baldwin	183,753	110,961	60%	24%	133,967	83%	14%
First National Bank Of Bangor, The	Bangor	219,417	173,712	79%	83%	147,366	118%	-3%
Baraboo State Bank	Baraboo	370,867	249,027	67%	37%	325,990	76%	-10%
Sterling Bank	Barron	240,525	165,410	69%	54%	218,076	76%	-2%
American Bank Of Beaver Dam	Beaver Dam	158,016	108,360	69%	53%	139,013	78%	-25%
Blackhawk Bank	Beloit	835,467	541,835	65%	31%	751,417	72%	1%
First National Bank And Trust Company, The	Beloit	1,136,457	806,247	71%	38%	978,935	82%	-1%
Benton State Bank	Benton	65,668	53,813	82%	96%	56,426	95%	15%
Fortifi Bank	Berlin	417,078	320,969	77%	70%	353,610	91%	17%
Farmers & Merchants Bank, The	Berlin	313,441	257,025	82%	87%	265,898	97%	25%
Banner Banks	Birnamwood	97,792	38,974	40%	13%	85,865	45%	-43%
Jackson County Bank	Black River Falls	223,310	111,213	50%	12%	189,603	59%	-5%
Black River Country Bank	Black River Falls	78,842	66,151	84%	94%	65,650	101%	6%
Union Bank Of Blair	Blair	107,261	82,227	77%	85%	83,352	99%	22%
Bonduel State Bank	Bonduel	61,688	23,681	38%	17%	48,083	49%	-14%
Community First Bank	Boscobel	423,553	292,561	69%	43%	356,199	82%	4%
Bank Of Brodhead, The	Brodhead	152,810	84,372	55%	22%	121,192	70%	10%
North Shore Bank, F.S.B.	Brookfield	1,997,947	1,614,049	81%	68%	1,716,110	94%	-5%
Great Midwest Bank, State Savings Bank	Brookfield	806,478	702,763	87%	93%	524,047	134%	36%
Spring Bank	Brookfield	292,330	249,859	85%	92%	229,517	109%	18%
Fox River State Bank	Burlington	95,558	72,914	76%	80%	84,365	86%	-4%
Citizens State Bank	Cadott	113,042	82,193	73%	59%	98,999	83%	-6%
Community Bank Of Cameron	Cameron	117,724	90,365	77%	79%	103,208	88%	-2%
Bank Of Cashton	Cashton	90,016	62,814	70%	72%	75,780	83%	1%
Partnership Bank	Cedarburg	316,209	275,765	87%	97%	276,948	100%	4%
State Bank Of Chilton	Chilton	284,596	214,426	75%	69%	243,324	88%	-9%
Northwestern Bank, The	Chippewa Falls	460,229	330,727	72%	52%	409,362	81%	-5%
Cleveland State Bank	Cleveland	126,754	82,349	65%	61%	102,673	80%	15%
Collins State Bank	Collins	88,928	65,369	74%	77%	74,850	87%	7%

Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Peer Group Ranking	Total Deposits	Loans / Deposits %	Net Non Core Funding Dependence *
Farmers & Merchants Union Bank	Columbus	403,950	336,136	83%	90%	351,781	96%	1%
State Bank Of Cross Plains	Cross Plains	998,411	804,315	81%	82%	826,464	97%	5%
American Bank & Trust Wisconsin	Cuba City	174,128	143,310	82%	93%	138,171	104%	4%
Cumberland Federal Bank, Federal Savings Bank	Cumberland	150,200	69,447	46%	11%	115,716	60%	34%
First National Bank At Darlington	Darlington	152,013	102,814	68%	68%	129,502	79%	-16%
Dmb Community Bank	De Forest	502,397	416,901	83%	89%	423,685	98%	26%
Settlers Bank	De Forest	272,373	241,186	89%	98%	213,828	113%	16%
Bank Of Deerfield, The	Deerfield	146,411	128,257	88%	96%	126,639	101%	64%
Denmark State Bank	Denmark	498,116	402,041	81%	83%	420,475	96%	4%
Advantage Community Bank	Dorchester	144,985	91,200	63%	36%	122,316	75%	-15%
Security Financial Bank	Durand	480,489	342,566	71%	50%	385,804	89%	8%
Charter Bank	Eau Claire	906,952	674,018	74%	60%	713,619	94%	21%
Royal Bank	Elroy	440,718	310,121	70%	47%	373,207	83%	-3%
Union Bank & Trust Company	Evansville	266,404	209,508	79%	81%	233,195	90%	9%
Oak Bank	Fitchburg	315,311	247,183	78%	76%	259,527	95%	10%
Great North Bank	Florence	147,449	102,515	70%	57%	115,021	89%	70%
Hometown Bank	Fond Du Lac	475,997	391,928	82%	88%	406,891	96%	-1%
National Exchange Bank And Trust	Fond Du Lac	1,964,348	1,093,532	56%	10%	1,516,732	72%	-10%
Fox Valley Savings Bank	Fond Du Lac	348,513	189,347	54%	13%	275,290	69%	6%
Badger Bank	Fort Atkinson	136,342	90,522	66%	47%	117,411	77%	-9%
Premierbank	Fort Atkinson	424,512	227,135	54%	12%	327,678	69%	2%
Bluff View Bank	Galesville	102,767	78,965	77%	80%	76,245	104%	6%
Cornerstone Community Bank	Grafton	202,875	171,592	85%	90%	166,630	103%	7%
Associated Bank, National Association	Green Bay	33,653,901	23,010,137	68%	38%	25,554,758	90%	26%
Bay Bank	Green Bay	97,216	62,759	65%	54%	76,490	82%	6%
Nicolet National Bank	Green Bay	3,037,536	2,185,267	72%	45%	2,581,022	85%	0%
Pyramax Bank, F.S.B.	Greenfield	494,390	361,130	73%	36%	416,982	87%	23%
Greenleaf Wayside Bank	Greenleaf	94,002	58,992	63%	50%	83,587	71%	-5%
State Bank	Gresham	27,931	16,443	59%	46%	24,524	67%	1%
Hiawatha National Bank	Hager City	215,726	162,892	76%	70%	167,636	97%	29%
First National Bank Of Hartford	Hartford	211,065	154,746	73%	62%	182,383	85%	-7%
Town Bank	Hartland	2,194,708	1,626,858	74%	56%	1,855,863	88%	3%
Peoples Bank Midwest	Hayward	361,838	286,859	79%	79%	282,545	102%	6%
Chippewa Valley Bank	Hayward	443,470	343,653	77%	72%	359,369	96%	4%
Highland State Bank	Highland	33,068	17,365	53%	57%	28,926	60%	-52%
Farmers State Bank-Hillsboro	Hillsboro	173,393	82,592	48%	10%	142,352	58%	-10%
Park Bank	Holmen	54,147	33,290	61%	56%	44,020	76%	-1%
Horicon Bank	Horicon	753,268	650,360	86%	97%	665,307	98%	2%
Wolf River Community Bank	Hortonville	190,749	147,651	77%	77%	156,648	94%	5%
Citizens State Bank	Hudson	205,434	161,098	78%	81%	181,894	89%	-1%

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First American Bank, National Association	Hudson	131,213	111,947	85%	91%	104,923	107%	25%
Hustisford State Bank	Hustisford	51,478	41,015	80%	90%	39,095	105%	5%
Independence State Bank	Independence	68,060	48,700	72%	71%	56,325	86%	-1%
Security State Bank	Iron River	96,265	68,119	71%	68%	75,881	90%	7%
Ixonia Bank	Ixonia	360,543	215,852	60%	22%	310,814	69%	8%
East Wisconsin Savings Bank	Kaukauna	249,047	179,460	72%	51%	186,579	96%	17%
Bank Of Kaukauna, The	Kaukauna	95,698	69,894	73%	55%	84,958	82%	0%
Farmers And Merchants Bank Of Kendall	Kendall	73,019	66,619	91%	99%	60,148	111%	0%
Citizens State Bank - La Crosse	La Crosse	290,759	259,364	89%	99%	240,384	108%	24%
Coulee Bank	La Crosse	399,568	313,447	78%	76%	307,128	102%	16%
State Bank Financial	La Crosse	323,196	186,819	58%	18%	272,112	69%	-8%
Ladysmith Federal Savings & Loan Association	Ladysmith	52,403	37,808	72%	62%	45,938	82%	-1%
Bank Of Lake Mills	Lake Mills	217,236	185,216	85%	97%	178,174	104%	11%
Greenwood'S State Bank, The	Lake Mills	187,520	147,387	79%	85%	161,228	91%	0%
Headwaters State Bank	Land O'Lakes	66,854	40,663	61%	54%	56,852	72%	-6%
Laona State Bank	Laona	185,120	110,588	60%	29%	161,914	68%	-6%
Blc Community Bank	Little Chute	270,187	204,057	76%	62%	215,550	95%	26%
Tsb Bank	Lomira	139,321	109,962	79%	86%	122,728	90%	6%
Citizens State Bank Of Loyal	Loyal	207,432	125,927	61%	31%	168,858	75%	-6%
Bank Of Luxemburg	Luxemburg	361,121	285,972	79%	79%	308,049	93%	10%
Home Savings Bank	Madison	150,877	119,856	79%	75%	119,812	100%	14%
Park Bank, The	Madison	1,004,292	875,415	87%	97%	761,948	115%	19%
Bankers' Bank	Madison	734,850	419,624	57%	50%	583,588	72%	13%
Wisconsin Bank And Trust	Madison	1,031,305	739,011	72%	43%	872,090	85%	6%
First Business Bank	Madison	1,992,801	1,641,644	82%	86%	1,503,439	109%	29%
Capitol Bank	Madison	375,551	274,990	73%	57%	323,993	85%	5%
John Deere Financial, F.S.B.	Madison	2,904,113	2,851,109	98%	99%	913,830	312%	81%
Bank First, National Association	Manitowoc	1,803,905	1,419,881	79%	73%	1,574,264	90%	1%
Investors Community Bank	Manitowoc	1,484,133	1,168,221	79%	73%	1,181,014	99%	29%
Stephenson National Bank And Trust, The	Marinette	532,799	333,629	63%	26%	453,946	73%	16%
Farmers & Merchants Bank & Trust	Marinette	139,527	86,373	62%	34%	120,732	72%	-2%
Premier Community Bank	Marion	312,806	209,464	67%	36%	278,694	75%	-10%
Markesan State Bank	Markesan	121,743	83,388	68%	53%	108,472	77%	-15%
Ergo Bank	Markesan	84,834	63,999	75%	83%	73,052	88%	0%
Forward Bank	Marshfield	450,893	352,308	78%	58%	367,945	96%	4%
Bank Of Mauston	Mauston	292,601	191,625	65%	45%	250,492	76%	4%
Mayville Savings Bank	Mayville	63,185	49,530	78%	75%	56,008	88%	-5%
Peoples Community Bank, The	Mazomanie	292,517	186,685	64%	32%	182,784	102%	15%
Mcfarland State Bank	Mc Farland	515,288	416,257	81%	83%	415,668	100%	17%
Time Federal Savings Bank	Medford	585,827	369,684	63%	21%	445,725	83%	-4%

Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Peer Group Ranking	Total Deposits	Loans / Deposits %	Net Non Core Funding Dependence *
Bank Of Milton	Milton	120,033	85,502	71%	49%	108,773	79%	2%
First Community Bank	Milton	102,740	70,103	68%	43%	87,055	81%	6%
Park Bank	Milwaukee	954,123	668,853	70%	46%	818,893	82%	1%
Columbia Savings And Loan Association	Milwaukee	22,832	17,817	78%	75%	20,676	86%	20%
Mitchell Bank	Milwaukee	48,000	16,092	34%	6%	39,457	41%	-168%
Associated Trust Company, National Association	Milwaukee	61,805	-	0%	98%	-	-	-1587%
Northwestern Mutual Wealth Management Company	Milwaukee	271,719	-	0%	1%	50,500	0%	19%
Farmers Savings Bank	Mineral Point	298,702	180,498	60%	24%	269,669	1	-11%
Alliance Bank	Mondovi	175,608	124,022	71%	61%	151,001	82%	-4%
Monona Bank	Monona	896,142	745,355	83%	90%	710,814	105%	17%
Woodford State Bank	Monroe	230,267	153,350	67%	40%	190,468	81%	9%
Citizens Bank	Mukwonago	768,354	502,975	65%	32%	671,319	75%	-12%
Nekoosa Port Edwards State Bank	Nekoosa	203,208	122,504	60%	30%	172,232	71%	-3%
Security Bank	New Auburn	101,345	81,990	81%	87%	87,241	94%	14%
Bank Of New Glarus, The	New Glarus	291,168	226,995	78%	78%	229,725	99%	5%
First State Bank	New London	303,042	162,366	54%	13%	251,811	64%	5%
First National Community Bank	New Richmond	205,574	136,081	66%	37%	181,599	75%	-1%
State Bank Of Newburg	Newburg	181,839	142,988	79%	71%	137,903	104%	7%
Tri City National Bank	Oak Creek	1,449,826	901,703	62%	17%	1,268,924	71%	-5%
Bristol Morgan Bank	Oakfield	100,492	69,030	69%	45%	81,083	85%	6%
First Bank Financial Centre	Oconomowoc	1,197,504	910,138	76%	63%	932,019	98%	24%
Bank Of Ontario	Ontario	49,257	36,636	74%	89%	38,119	96%	19%
Oostburg State Bank	Oostburg	226,341	166,030	73%	56%	184,301	90%	2%
Oregon Community Bank	Oregon	480,531	389,831	81%	84%	393,768	99%	0%
Farmers & Merchants Bank Of Orfordville	Orfordville	56,837	32,140	57%	41%	47,954	67%	-30%
West Pointe Bank	Oshkosh	284,809	230,145	81%	78%	212,084	109%	22%
Choice Bank	Oshkosh	440,525	334,249	76%	66%	311,204	107%	26%
First National Bank Of Park Falls, The	Park Falls	139,836	79,008	57%	21%	124,718	63%	7%
Peshigo National Bank	Peshigo	201,583	112,302	56%	19%	177,810	63%	-4%
Oakwood Bank	Pigeon Falls	86,095	67,698	79%	89%	71,802	94%	2%
Mound City Bank	Platteville	360,776	291,891	81%	84%	292,707	100%	14%
Clare Bank, National Association	Platteville	272,379	150,212	55%	18%	239,347	63%	-16%
Port Washington State Bank, The	Port Washington	591,018	405,318	69%	41%	531,994	76%	-1%
Peoples State Bank	Prairie Du Chien	790,554	560,389	71%	49%	639,765	88%	14%
Bank Of Prairie Du Sac	Prairie Du Sac	439,611	277,176	63%	27%	368,545	75%	-1%
Community Financial Bank	Prentice	47,005	33,760	72%	82%	42,254	80%	-24%
Johnson Bank	Racine	4,964,914	3,971,056	80%	81%	4,232,798	94%	2%
State Bank Of Reeseville	Reeseville	86,662	42,434	49%	33%	56,800	75%	26%
Dairy State Bank	Rice Lake	488,929	236,543	48%	8%	409,776	58%	-2%
Richland County Bank	Richland Center	100,140	42,836	43%	22%	81,656	52%	-23%

Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Peer Group Ranking	Total Deposits	Loans / Deposits %	Net Non Core Funding Dependence *
River Falls State Bank	River Falls	93,200	61,619	66%	56%	79,664	77%	-15%
First National Bank Of River Falls, The	River Falls	273,593	153,172	56%	17%	229,382	67%	1%
Community First Bank	Rosholt	81,604	46,888	57%	32%	72,431	65%	-10%
Wisconsin River Bank	Sauk City	126,440	110,360	87%	98%	91,755	120%	23%
Intercity State Bank	Schofield	184,688	142,226	77%	76%	144,059	99%	-7%
Shell Lake State Bank	Shell Lake	212,366	103,468	49%	11%	176,434	59%	9%
Union National Bank & Trust Company	Sparta	141,014	107,864	76%	84%	114,571	94%	18%
Partners Bank	Spencer	214,367	142,086	66%	38%	171,604	83%	7%
Pinerias Bank, The	Stevens Point	99,616	62,831	63%	59%	88,768	71%	-26%
River Bank	Stoddard	509,856	446,445	88%	98%	414,891	108%	18%
Bank Of Sun Prairie	Sun Prairie	422,357	349,171	83%	89%	348,468	100%	10%
Superior Savings Bank	Superior	63,501	43,043	68%	50%	50,791	85%	-39%
National Bank Of Commerce	Superior	607,918	434,284	71%	50%	520,814	83%	14%
First National Bank In Tigerton	Tigerton	25,857	10,585	41%	17%	22,478	47%	-127%
Farmers & Merchants Bank	Tomah	195,117	125,995	65%	61%	151,517	83%	11%
Timberwood Bank	Tomah	187,228	125,453	67%	66%	153,211	82%	15%
Tomahawk Community Bank S.S.B.	Tomahawk	140,874	114,066	81%	78%	118,106	97%	1%
Community State Bank	Union Grove	397,087	255,751	64%	30%	333,292	77%	6%
Citizens First Bank	Viroqua	217,546	160,235	74%	70%	177,990	90%	16%
Waldo State Bank	Waldo	81,132	59,601	73%	71%	68,969	86%	15%
Farmers & Merchants State Bank	Waterloo	178,146	139,052	78%	88%	130,594	106%	5%
Waukesha State Bank	Waukesha	972,807	644,752	66%	27%	808,639	80%	2%
First Federal Bank Of Wisconsin	Waukesha	259,596	198,090	76%	61%	192,600	103%	23%
Sunset Bank & Savings	Waukesha	127,053	100,731	79%	74%	108,762	93%	4%
Waumandee State Bank	Waumandee	186,410	143,466	77%	80%	165,910	86%	-6%
Farmers State Bank Of Waupaca, The	Waupaca	193,721	121,327	63%	35%	163,952	74%	-2%
Nbw Bank	Waupun	151,703	115,569	76%	73%	132,275	87%	3%
River Valley Bank	Wausau	1,380,500	1,016,405	74%	53%	1,215,847	84%	13%
Peoples State Bank	Wausau	893,416	661,001	74%	59%	718,144	92%	15%
Marathon Bank	Wausau	154,021	112,437	73%	54%	134,642	84%	6%
Waterstone Bank	Wauwatosa	1,924,252	1,490,316	77%	55%	1,066,378	140%	25%
Equitable Bank, State Savings Bank, The	Wauwatosa	305,916	262,977	86%	90%	246,411	107%	18%
Westbury Bank	West Bend	823,841	668,135	81%	84%	704,045	95%	6%
Commerce State Bank	West Bend	683,892	568,173	83%	90%	592,999	96%	18%
Union State Bank Of West Salem	West Salem	86,209	61,253	71%	68%	71,661	85%	5%
First Citizens State Bank	Whitewater	308,860	170,782	55%	14%	241,732	71%	-22%
Bank Of Wisconsin Dells	Wisconsin Dells	579,444	430,112	74%	60%	506,528	85%	1%
Paper City Savings Association	Wisconsin Rapids	157,960	134,249	85%	89%	134,285	100%	-7%
Keysavings Bank	Wisconsin Rapids	76,007	42,761	56%	25%	60,067	71%	-2%
Woodtrust Bank	Wisconsin Rapids	403,056	262,666	65%	32%	332,672	79%	-3%

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River Cities Bank	Wisconsin Rapids	256,311	179,057	70%	58%	212,514	84%	0%

\* Net Non Core Funding Dependence is defined as noncore liabilities less short term investments divided by long term asset





*Our vision is to be thought leaders who impact the future of banking.*

This small statement carries big expectations. As industry practitioners, we understand the unique challenges our clients are facing. Our vision, supported by the overarching ideals of the CLA Promise, guides us in applying our specialized capabilities to help our clients build the value of their enterprises.

**What's on your mind?**

- Implementing the Current Expected Credit Loss (CECL) model
- Core contract negotiation and advisory services
- Asset quality management
- Tax planning and compliance
- Regulatory compliance, IT audit and examination services
- Mortgage Electronic Registration System (MERS) Compliance

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