



# **BANCONOMICS**

Wisconsin FDIC Insured Institutions  
Profitability  
Second Quarter 2017

Data compiled by:  **CliftonLarsonAllen**

Data distributed by:  **Wisconsin Bankers  
ASSOCIATION**

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

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Bank	City	"S" Corp	Mutual	Average Assets	Tier 1 Leverage Capital	Tier 1 Capital Rank in Wisc.	Annualized Income	Pretax ROA	Pretax ROA Rank in Wisc.	ROAA %	ROAE %	Yield / Earning Assets %	Yield Rank in Wisc.	Cost of Funds %	COF Rank in Wisc.	Net Interest Margin	Nil Rank in Wisc.
Abbybank	Abbotsford			442,076	9.12%	14%	3,932	1.42%	58%	0.88%	9.71%	4.26%	58%	0.61%	78%	3.66%	44%
Bank Of Alma	Alma			222,999	44.39%	99%	4,570	3.61%	99%	2.03%	4.65%	4.29%	60%	0.17%	8%	4.12%	86%
Portage County Bank	Almond	Y		160,880	10.85%	44%	916	0.66%	12%	0.56%	5.10%	4.13%	46%	0.36%	39%	3.76%	55%
Citizens Community Federal National Association	Altoona			668,051	10.30%	33%	5,140	1.22%	42%	0.76%	7.18%	4.20%	50%	0.76%	89%	3.44%	30%
International Bank Of Amherst, The	Amherst	Y		63,451	14.11%	82%	990	1.92%	85%	1.55%	11.13%	4.24%	56%	0.16%	6%	4.08%	85%
American National Bank-Fox Cities	Appleton	Y		249,505	13.47%	77%	4,094	1.63%	71%	1.63%	11.99%	4.08%	43%	0.74%	88%	3.34%	25%
Thrivent Trust Co.	Appleton			9,844	89.64%	100%	(276)	-2.95%	0%	-2.78%	-3.30%	1.96%	1%	0.00%	0%	1.96%	2%
State Bank Of Arcadia	Arcadia	Y		172,875	10.99%	49%	1,585	1.05%	31%	0.91%	7.67%	3.37%	10%	0.47%	58%	2.89%	8%
Northern State Bank	Ashland	Y		237,765	8.52%	6%	2,511	1.11%	35%	1.05%	12.64%	3.44%	12%	0.24%	13%	3.19%	16%
Pioneer Bank	Auburndale			137,150	10.38%	35%	851	0.95%	27%	0.62%	5.83%	4.66%	88%	0.25%	13%	4.41%	94%
Unity Bank	Augusta	Y		159,553	8.63%	6%	1,335	0.85%	21%	0.83%	8.93%	5.01%	96%	0.65%	81%	4.36%	93%
First Bank Of Baldwin, The	Baldwin	Y		162,417	9.88%	24%	1,799	1.20%	40%	1.10%	10.89%	4.06%	41%	0.33%	30%	3.73%	50%
First National Bank Of Bangor, The	Bangor			232,734	25.39%	98%	5,144	3.53%	98%	2.19%	8.82%	4.49%	78%	0.30%	24%	4.19%	89%
Baraboo National Bank, The	Baraboo			393,280	12.32%	69%	3,690	1.52%	64%	0.93%	7.01%	3.52%	14%	0.28%	18%	3.23%	19%
Sterling Bank	Barron	Y		224,374	8.86%	9%	3,354	1.76%	77%	1.48%	16.88%	4.51%	80%	0.58%	75%	3.94%	73%
American National Bank Of Beaver Dam, The	Beaver Dam			121,037	10.14%	29%	520	0.67%	13%	0.43%	4.41%	3.98%	34%	0.15%	5%	3.83%	63%
Blackhawk Bank	Beloit			678,670	9.88%	24%	6,092	1.30%	49%	0.89%	8.33%	3.97%	33%	0.28%	19%	3.69%	47%
First National Bank And Trust Company, The	Beloit			1,203,289	7.92%	2%	9,716	1.23%	42%	0.80%	7.87%	3.96%	33%	0.27%	15%	3.69%	47%
Benton State Bank	Benton	Y		63,471	8.48%	5%	454	0.72%	16%	0.71%	8.55%	5.42%	98%	1.11%	100%	4.31%	92%
First National Bank Of Berlin, The	Berlin			415,776	8.70%	7%	1,789	0.68%	14%	0.43%	4.82%	4.28%	59%	0.53%	70%	3.75%	54%
Farmers & Merchants Bank, The	Berlin			275,982	10.38%	35%	2,736	1.53%	66%	0.98%	9.53%	5.48%	98%	0.83%	94%	4.65%	98%
Banner Banks	Birnamwood	Y		93,921	11.71%	62%	700	0.98%	29%	0.74%	6.44%	3.04%	4%	0.26%	14%	2.78%	6%
Jackson County Bank	Black River Falls	Y		250,698	9.96%	26%	4,521	1.88%	83%	1.79%	17.91%	4.37%	69%	0.64%	80%	3.73%	51%
Black River Country Bank	Black River Falls	Y		75,078	12.89%	74%	1,083	1.52%	65%	1.43%	11.49%	4.55%	83%	0.59%	75%	3.96%	75%
Union Bank Of Blair	Blair			108,728	12.20%	68%	1,339	1.98%	88%	1.22%	9.49%	5.55%	99%	0.98%	97%	4.57%	97%
Bonduel State Bank	Bonduel			56,901	22.32%	98%	587	1.61%	69%	1.02%	4.65%	3.67%	20%	0.36%	38%	3.31%	23%
Community First Bank	Boscobel	Y		394,350	10.54%	39%	5,166	1.38%	55%	1.30%	11.33%	4.25%	56%	0.32%	28%	3.93%	72%
Bank Of Brodhead, The	Brodhead			144,258	14.89%	86%	1,291	1.41%	57%	0.89%	5.96%	4.21%	53%	0.65%	81%	3.56%	40%
North Shore Bank, F.S.B.	Brookfield		Y	1,856,863	11.52%	58%	8,026	0.72%	16%	0.43%	3.49%	3.68%	21%	0.30%	23%	3.38%	28%
Great Midwest Bank, State Savings Bank	Brookfield		Y	692,452	16.24%	90%	4,910	1.14%	36%	0.70%	4.30%	3.61%	18%	0.78%	91%	2.83%	7%
Spring Bank	Brookfield			246,176	11.23%	54%	2,976	1.95%	86%	1.20%	10.64%	4.50%	79%	0.98%	97%	3.52%	35%
Dairyland State Bank	Bruce	Y		76,865	10.34%	34%	619	0.88%	24%	0.80%	7.44%	4.35%	67%	0.31%	27%	4.04%	82%
Fox River State Bank	Burlington			85,791	9.37%	18%	413	0.79%	19%	0.48%	3.70%	4.37%	68%	0.34%	32%	4.03%	81%
Citizens State Bank	Cadott			119,019	10.53%	38%	843	1.15%	36%	0.70%	6.80%	4.42%	73%	0.53%	67%	3.89%	69%
Community Bank Of Cameron	Cameron	Y		113,238	9.32%	16%	1,656	1.49%	62%	1.45%	15.89%	4.53%	82%	0.53%	67%	4.01%	80%
Bank Of Cashton	Cashton	Y		81,866	10.97%	48%	1,726	2.22%	93%	2.09%	18.93%	4.33%	64%	0.64%	81%	3.68%	46%
State Bank Of Cazenovia	Cazenovia			35,476	18.48%	93%	175	0.75%	17%	0.49%	2.73%	3.42%	11%	0.07%	1%	3.35%	26%
Partnership Bank	Cedarburg			264,480	8.98%	12%	1,998	1.24%	44%	0.75%	8.29%	3.78%	25%	0.30%	25%	3.47%	33%
State Bank Of Chilton	Chilton	Y		254,293	11.92%	65%	3,341	1.39%	56%	1.30%	10.68%	4.33%	64%	0.37%	41%	3.95%	75%
Northwestern Bank, The	Chippewa Falls	Y		421,424	10.12%	28%	8,532	2.04%	89%	2.01%	18.72%	4.20%	51%	0.36%	37%	3.85%	64%
Cleveland State Bank	Cleveland			109,278	10.93%	47%	760	1.18%	38%	0.69%	6.53%	4.31%	62%	0.40%	44%	3.91%	70%
Collins State Bank	Collins	Y		72,815	8.88%	10%	532	0.80%	20%	0.73%	8.05%	4.34%	65%	0.29%	21%	4.04%	83%
Farmers & Merchants Union Bank	Columbus			366,298	10.24%	32%	5,084	2.46%	95%	1.38%	13.59%	4.68%	88%	0.60%	76%	4.08%	84%
State Bank Of Cross Plains	Cross Plains			891,895	10.59%	41%	7,314	1.28%	48%	0.81%	7.30%	3.74%	24%	0.38%	42%	3.37%	27%

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American Bank & Trust Wisconsin	Cuba City			149,810	11.51%	58%	1,450	1.57%	68%	0.96%	7.37%	4.40%	70%	0.39%	43%	4.01%	81%
Cumberland Federal Bank, Federal Savings Bank	Cumberland		Y	127,803	11.18%	54%	1,004	1.28%	47%	0.78%	6.90%	3.77%	25%	0.61%	78%	3.17%	15%
First National Bank At Darlington	Darlington			144,724	13.67%	79%	1,375	1.55%	66%	0.94%	6.84%	4.02%	38%	0.49%	60%	3.53%	36%
Dmb Community Bank	De Forest			456,986	11.58%	59%	4,253	1.45%	59%	0.92%	8.32%	4.03%	38%	0.69%	85%	3.33%	24%
Settlers Bank	De Forest			229,217	9.54%	18%	1,773	1.27%	46%	0.77%	8.02%	4.48%	76%	0.84%	94%	3.64%	44%
Bank Of Deerfield, The	Deerfield	Y		137,767	12.81%	73%	2,634	1.95%	86%	1.90%	15.12%	4.50%	79%	0.70%	86%	3.80%	60%
Denmark State Bank	Denmark			445,617	10.91%	47%	2,571	0.90%	25%	0.57%	5.26%	4.21%	52%	0.41%	48%	3.79%	60%
Advantage Community Bank	Dorchester			140,160	11.72%	63%	1,381	1.55%	67%	0.98%	8.26%	3.80%	26%	0.38%	43%	3.42%	30%
Security Financial Bank	Durand	Y		407,298	10.74%	44%	4,737	1.28%	47%	1.15%	9.93%	4.41%	71%	0.78%	91%	3.63%	44%
Charter Bank	Eau Claire	Y		846,556	12.42%	71%	18,004	2.47%	96%	2.11%	16.41%	4.65%	86%	0.61%	79%	4.03%	81%
Peoples Bank	Elkhorn			231,210	9.66%	20%	1,484	1.06%	32%	0.64%	6.23%	3.48%	13%	0.31%	25%	3.18%	15%
Royal Bank	Elroy			367,609	10.12%	28%	3,815	1.65%	73%	1.03%	9.79%	4.35%	67%	0.25%	14%	4.10%	85%
Union Bank & Trust Company	Evansville			228,227	9.10%	13%	1,587	0.92%	25%	0.69%	7.27%	4.35%	68%	0.46%	55%	3.89%	69%
Oak Bank	Fitchburg			276,420	11.10%	52%	3,134	1.82%	80%	1.12%	10.19%	4.07%	42%	0.29%	20%	3.78%	58%
Great North Bank	Florence			107,770	10.47%	37%	504	0.71%	15%	0.46%	4.27%	4.72%	90%	0.78%	90%	3.94%	74%
Hometown Bank	Fond Du Lac			273,372	14.12%	83%	5,154	2.60%	96%	1.87%	13.36%	4.19%	49%	0.27%	16%	3.92%	72%
National Exchange Bank And Trust	Fond Du Lac			1,906,842	18.58%	94%	25,558	2.12%	90%	1.33%	7.33%	3.95%	32%	0.22%	10%	3.73%	52%
Fox Valley Savings Bank	Fond Du Lac		Y	330,565	13.72%	79%	1,686	0.71%	15%	0.51%	3.71%	3.22%	7%	0.46%	54%	2.77%	5%
Badger Bank	Fort Atkinson			132,599	11.14%	53%	1,041	1.31%	50%	0.78%	6.75%	4.01%	38%	0.24%	13%	3.77%	56%
Premierbank	Fort Atkinson			304,739	11.95%	66%	2,293	1.20%	40%	0.75%	5.29%	3.73%	23%	0.17%	7%	3.55%	38%
Bank Of Galesville	Galesville	Y		94,073	19.05%	95%	1,869	2.19%	91%	1.97%	10.42%	4.82%	93%	0.33%	31%	4.49%	95%
Cornerstone Community Bank	Grafton			173,397	8.88%	10%	1,633	1.51%	64%	0.93%	10.52%	4.69%	90%	0.54%	71%	4.15%	87%
Grand Marsh State Bank	Grand Marsh			132,260	15.85%	89%	1,627	1.60%	69%	1.22%	7.94%	2.95%	4%	0.23%	11%	2.73%	5%
Associated Bank, National Association	Green Bay			28,967,543	8.31%	4%	247,583	1.21%	41%	0.85%	8.05%	3.32%	8%	0.41%	45%	2.92%	9%
Bay Bank	Green Bay			86,313	13.82%	81%	676	1.22%	41%	0.78%	5.45%	4.78%	92%	0.33%	31%	4.44%	94%
Nicolet National Bank	Green Bay			2,458,338	10.20%	31%	30,059	1.90%	84%	1.21%	8.98%	4.66%	87%	0.27%	17%	4.38%	94%
Pyramax Bank, F.S.B.	Greenfield		Y	452,945	8.52%	6%	10,137	0.19%	5%	2.22%	24.28%	3.57%	16%	0.76%	89%	2.82%	7%
Greenleaf Wayside Bank	Greenleaf	Y		88,342	9.16%	14%	663	0.89%	24%	0.74%	8.50%	3.61%	18%	0.32%	29%	3.29%	21%
State Bank	Gresham			23,394	13.22%	76%	145	0.93%	26%	0.62%	3.84%	4.45%	75%	0.47%	56%	3.98%	79%
Hiawatha National Bank	Hager City			191,893	10.17%	31%	678	0.72%	17%	0.35%	3.37%	4.48%	77%	0.79%	93%	3.69%	46%
First National Bank Of Hartford	Hartford			193,162	11.80%	64%	1,482	1.15%	37%	0.76%	6.37%	4.00%	37%	0.18%	8%	3.82%	62%
Town Bank	Hartland			1,882,825	10.22%	31%	17,621	1.34%	51%	0.93%	7.08%	3.52%	15%	0.30%	22%	3.22%	18%
Peoples Bank Midwest	Hayward	Y		338,063	19.73%	96%	5,804	1.97%	88%	1.70%	8.66%	4.30%	62%	0.34%	33%	3.96%	76%
Highland State Bank	Highland	Y		32,519	10.07%	27%	290	0.95%	26%	0.89%	9.12%	3.59%	17%	0.27%	17%	3.31%	23%
Farmers State Bank-Hillsboro	Hillsboro			165,898	15.37%	87%	2,509	2.25%	94%	1.50%	9.87%	3.83%	27%	0.36%	39%	3.47%	32%
Park Bank	Holmen			53,432	15.45%	88%	220	0.58%	11%	0.41%	2.68%	5.05%	96%	0.22%	10%	4.84%	99%
Horicon Bank	Horicon	Y		646,840	10.24%	32%	8,738	1.37%	53%	1.34%	12.84%	4.42%	72%	0.35%	35%	4.07%	83%
Wolf River Community Bank	Hortonville			152,008	13.07%	75%	1,357	1.41%	57%	0.89%	6.80%	4.15%	47%	0.35%	36%	3.79%	59%
Citizens State Bank	Hudson			169,158	7.96%	2%	1,105	1.07%	33%	0.65%	8.15%	4.30%	61%	0.41%	45%	3.89%	69%
First American Bank, National Association	Hudson	Y		177,484	9.74%	22%	1,158	0.68%	14%	0.65%	6.70%	4.15%	46%	0.41%	48%	3.73%	51%
Hustisford State Bank	Hustisford			53,582	18.54%	94%	542	1.76%	76%	1.00%	5.52%	4.99%	95%	0.44%	51%	4.56%	96%
Independence State Bank	Independence			65,178	8.92%	11%	119	0.19%	5%	0.18%	2.08%	4.05%	40%	0.49%	60%	3.56%	39%
Security State Bank	Iron River			87,155	19.61%	95%	1,087	1.52%	65%	1.24%	6.48%	4.22%	55%	0.36%	38%	3.86%	67%
Ixonia Bank	Ixonia			305,223	11.62%	59%	1,135	0.57%	10%	0.37%	2.58%	3.66%	20%	0.41%	47%	3.25%	20%

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East Wisconsin Savings Bank	Kaukauna		Y	230,269	9.66%	20%	478	0.19%	4%	0.21%	2.19%	3.47%	13%	0.69%	84%	2.78%	6%
Bank Of Kaukauna, The	Kaukauna	Y		93,887	10.00%	26%	990	1.23%	43%	1.05%	10.38%	3.95%	31%	0.54%	71%	3.41%	29%
Farmers And Merchants Bank Of Kendall	Kendall	Y		74,557	13.80%	80%	1,817	2.44%	94%	2.42%	17.26%	5.12%	97%	0.51%	64%	4.61%	97%
Southport Bank	Kenosha			274,479	10.85%	44%	3,769	2.23%	93%	1.36%	12.31%	4.43%	74%	0.53%	68%	3.90%	70%
Citizens State Bank - La Crosse	La Crosse	Y		227,736	8.37%	4%	5,558	2.45%	95%	2.42%	29.01%	4.83%	94%	0.89%	96%	3.94%	73%
Coulee Bank	La Crosse	Y		348,604	8.96%	12%	4,059	1.31%	51%	1.15%	12.77%	4.25%	57%	0.62%	79%	3.63%	43%
State Bank Financial	La Crosse	Y		323,890	10.37%	35%	2,180	0.85%	22%	0.67%	6.00%	3.34%	9%	0.24%	12%	3.11%	12%
Pioneer Bank Of Wisconsin	Ladysmith			72,602	10.72%	43%	557	1.20%	39%	0.76%	7.03%	3.88%	28%	0.37%	40%	3.51%	34%
Ladysmith Federal Savings & Loan Association	Ladysmith			48,745	10.62%	41%	278	0.79%	19%	0.57%	5.35%	4.22%	54%	0.88%	95%	3.35%	25%
Bank Of Lake Mills	Lake Mills	Y		199,011	11.65%	60%	2,220	1.18%	38%	1.11%	9.50%	4.82%	93%	0.44%	52%	4.38%	93%
Greenwood'S State Bank, The	Lake Mills			178,158	8.99%	13%	1,285	1.02%	29%	0.72%	6.76%	4.73%	91%	0.43%	50%	4.30%	91%
Headwaters State Bank	Land O'Lakes	Y		63,621	15.61%	88%	730	1.24%	45%	1.14%	7.70%	4.73%	91%	0.43%	50%	4.31%	91%
Laona State Bank	Laona			176,059	11.74%	63%	1,331	1.34%	52%	0.75%	6.40%	4.18%	48%	0.65%	82%	3.52%	35%
Blc Community Bank	Little Chute	Y		209,037	13.66%	78%	3,428	1.63%	71%	1.63%	11.73%	3.88%	29%	0.52%	65%	3.37%	27%
Tsb Bank	Lomira			121,411	10.67%	42%	1,357	1.80%	80%	1.11%	10.37%	4.48%	78%	0.51%	63%	3.98%	79%
Citizens State Bank Of Loyal	Loyal			199,405	12.20%	68%	2,200	1.68%	75%	1.09%	8.97%	4.37%	69%	0.53%	69%	3.84%	64%
Bank Of Luxemburg	Luxemburg			311,132	9.62%	19%	2,978	1.55%	67%	0.95%	9.89%	4.48%	77%	0.38%	42%	4.10%	86%
Home Savings Bank	Madison		Y	145,043	7.40%	1%	(83)	-0.06%	2%	-0.06%	-0.77%	3.85%	27%	0.55%	72%	3.31%	22%
Park Bank, The	Madison			809,180	10.94%	48%	5,183	1.05%	31%	0.64%	5.92%	3.98%	34%	0.26%	15%	3.72%	49%
Bankers' Bank	Madison			582,907	11.28%	56%	3,965	1.07%	34%	0.67%	5.99%	2.38%	2%	0.41%	46%	1.97%	2%
Wisconsin Bank And Trust	Madison			1,043,106	10.35%	34%	10,922	1.62%	70%	1.04%	8.39%	4.42%	73%	0.29%	19%	4.14%	87%
First Business Bank	Madison			1,779,192	10.52%	38%	14,519	1.24%	44%	0.81%	8.77%	4.52%	81%	0.70%	85%	3.83%	63%
Capitol Bank	Madison			355,380	10.58%	40%	3,539	1.62%	70%	0.99%	9.54%	3.58%	16%	0.33%	32%	3.24%	19%
John Deere Financial, F.S.B.	Madison		Y	2,819,562	15.59%	88%	75,430	3.94%	99%	2.65%	14.95%	8.08%	100%	1.41%	100%	6.67%	100%
Bank First National	Manitowoc			1,380,023	8.75%	8%	16,897	1.96%	87%	1.21%	13.14%	3.74%	23%	0.53%	68%	3.21%	18%
Investors Community Bank	Manitowoc			1,241,750	11.25%	55%	10,367	1.34%	52%	0.83%	7.42%	4.22%	53%	1.02%	99%	3.20%	16%
Stephenson National Bank And Trust, The	Marinette	Y		483,556	9.75%	23%	7,746	1.61%	69%	1.59%	15.70%	4.35%	66%	0.49%	61%	3.85%	65%
Farmers & Merchants Bank & Trust	Marinette			139,541	11.28%	56%	571	0.67%	12%	0.41%	3.65%	4.12%	45%	0.42%	50%	3.70%	48%
Premier Community Bank	Marion			279,385	9.68%	21%	1,720	0.97%	28%	0.61%	6.12%	4.10%	44%	0.31%	27%	3.79%	59%
Markesan State Bank	Markesan			158,433	7.33%	1%	(175)	-0.15%	1%	-0.11%	-1.45%	3.88%	29%	0.71%	87%	3.17%	14%
Farmers State Bank	Markesan			79,910	12.91%	75%	274	0.55%	9%	0.34%	2.48%	4.87%	94%	0.36%	36%	4.51%	95%
Forward Financial Bank	Marshfield		Y	395,621	11.12%	52%	1,888	0.76%	18%	0.47%	4.26%	4.23%	55%	0.51%	63%	3.72%	49%
Bank Of Mauston	Mauston	Y		288,612	11.93%	66%	6,653	2.41%	94%	2.29%	19.69%	4.18%	48%	0.37%	41%	3.80%	61%
Mayville Savings Bank	Mayville			60,151	10.51%	38%	309	0.83%	20%	0.51%	4.91%	4.04%	39%	0.57%	74%	3.47%	32%
Peoples Community Bank, The	Mazomanie			272,833	12.39%	70%	2,799	1.67%	74%	1.02%	7.78%	4.08%	44%	0.30%	23%	3.78%	56%
Mcfarland State Bank	Mcfarland	Y		445,031	10.70%	43%	7,623	1.70%	75%	1.70%	15.86%	4.41%	72%	0.55%	73%	3.86%	66%
Time Federal Savings Bank	Medford		Y	605,644	21.36%	96%	4,553	1.16%	38%	0.75%	3.53%	3.07%	5%	0.53%	69%	2.54%	4%
Lincoln Community Bank	Merrill			62,312	11.07%	51%	553	1.37%	54%	0.88%	8.20%	3.99%	35%	0.10%	3%	3.89%	68%
Bank Of Milton	Milton	Y		115,704	8.63%	6%	1,387	1.31%	50%	1.19%	14.21%	4.09%	44%	0.35%	35%	3.74%	52%
First Community Bank	Milton	Y		103,182	9.32%	16%	1,724	1.76%	77%	1.66%	18.08%	3.91%	30%	0.34%	33%	3.56%	40%
Securant Bank & Trust	Milwaukee			200,784	9.56%	19%	859	0.42%	6%	0.42%	3.69%	4.33%	65%	0.83%	94%	3.51%	34%
Park Bank	Milwaukee	Y		909,195	11.06%	51%	12,364	1.38%	54%	1.35%	12.97%	3.46%	12%	0.16%	6%	3.30%	22%
Columbia Savings And Loan Association	Milwaukee			24,153	8.50%	5%	12	0.05%	3%	0.05%	0.58%	5.80%	100%	0.77%	90%	5.03%	99%
Mitchell Bank	Milwaukee			49,244	15.85%	89%	(18)	-0.04%	2%	-0.04%	-0.22%	3.14%	6%	0.12%	4%	3.02%	11%

Bank	City	"S" Corp	Mutual	Average Assets	Tier 1 Leverage Capital	Tier 1 Capital Rank in Wisc.	Annualized Income	Pretax ROA	Pretax ROA Rank in Wisc.	ROAA %	ROAE %	Yield / Earning Assets %	Yield Rank in Wisc.	Cost of Funds %	COF Rank in Wisc.	Net Interest Margin	Nil Rank in Wisc.
Bank Mutual	Milwaukee		Y	2,655,417	10.15%	30%	16,369	0.95%	27%	0.61%	6.23%	3.48%	13%	0.47%	57%	3.00%	10%
Associated Trust Company, National Association	Milwaukee			49,532	91.00%	100%	11,805	38.73%	100%	23.64%	26.92%	1.28%	0%	0.03%	1%	1.26%	0%
Northwestern Mutual Wealth Management Company	Milwaukee		Y	219,643	60.74%	99%	35,697	26.27%	100%	16.12%	27.82%	1.59%	1%	0.31%	28%	1.28%	1%
Farmers Savings Bank	Mineral Point	Y		275,986	8.80%	8%	3,269	1.51%	62%	1.17%	13.48%	3.49%	14%	0.41%	47%	3.07%	11%
Alliance Bank	Mondovi	Y		162,222	9.73%	22%	2,000	1.29%	48%	1.22%	12.57%	4.29%	60%	0.54%	72%	3.74%	53%
Monona Bank	Monona			821,268	9.92%	25%	3,019	0.58%	10%	0.36%	4.04%	4.07%	43%	0.53%	69%	3.54%	38%
Woodford State Bank	Monroe	Y		204,006	8.86%	9%	3,130	1.68%	75%	1.52%	16.86%	4.26%	58%	0.33%	29%	3.94%	74%
Citizens Bank	Mukwonago			701,816	12.31%	69%	6,304	1.41%	56%	0.89%	7.46%	3.74%	24%	0.45%	53%	3.30%	21%
Necedah Bank, The	Necedah			34,082	11.89%	65%	204	0.92%	25%	0.59%	4.96%	3.96%	32%	0.47%	55%	3.50%	33%
Nekoosa Port Edwards State Bank	Nekoosa	Y		213,325	13.98%	81%	2,751	1.47%	60%	1.28%	9.45%	3.64%	19%	0.79%	92%	2.85%	8%
Security Bank	New Auburn			95,842	12.86%	74%	1,057	1.78%	79%	1.09%	8.63%	4.53%	81%	0.66%	82%	3.87%	67%
Bank Of New Glarus, The	New Glarus			261,972	10.41%	36%	3,015	1.83%	81%	1.14%	10.21%	4.61%	85%	0.45%	53%	4.16%	88%
First State Bank	New London			296,152	12.16%	67%	2,073	1.05%	32%	0.69%	5.46%	3.61%	17%	0.41%	46%	3.20%	17%
First National Community Bank	New Richmond	Y		197,226	9.28%	15%	1,444	0.88%	23%	0.73%	7.99%	4.04%	39%	0.30%	22%	3.74%	53%
State Bank Of Newburg	Newburg			173,895	18.34%	93%	2,134	2.09%	89%	1.22%	6.75%	4.57%	84%	0.79%	92%	3.78%	57%
Tri City National Bank	Oak Creek			1,392,515	10.14%	29%	10,422	1.16%	37%	0.74%	7.44%	3.56%	15%	0.12%	3%	3.44%	31%
Bank Of Oakfield	Oakfield			89,990	12.18%	67%	593	1.04%	31%	0.65%	5.45%	4.51%	80%	0.60%	77%	3.91%	71%
First Bank Financial Centre	Oconomowoc			1,117,218	8.28%	3%	7,728	0.96%	28%	0.69%	8.18%	4.19%	50%	0.63%	80%	3.56%	39%
Bank Of Ontario	Ontario	Y		38,574	13.74%	80%	704	1.85%	82%	1.81%	13.80%	5.80%	99%	0.61%	77%	5.19%	100%
Oostburg State Bank	Oostburg			206,651	13.20%	76%	1,970	1.51%	63%	0.95%	7.15%	4.44%	74%	0.48%	58%	3.96%	77%
Oregon Community Bank	Oregon			277,682	12.33%	69%	3,799	2.21%	92%	1.36%	10.79%	4.54%	82%	0.48%	59%	4.07%	84%
Farmers & Merchants Bank Of Orfordville	Orfordville			51,089	13.37%	77%	387	1.31%	50%	0.75%	5.74%	3.95%	31%	0.42%	49%	3.53%	38%
West Pointe Bank	Oshkosh			267,941	16.69%	91%	3,196	1.87%	82%	1.18%	6.57%	4.40%	70%	0.68%	84%	3.72%	50%
Choice Bank	Oshkosh			341,986	10.86%	45%	3,539	1.66%	74%	1.03%	9.49%	4.47%	75%	1.08%	99%	3.39%	29%
United Bank	Osseo			259,133	10.46%	37%	2,609	1.58%	68%	1.00%	9.84%	4.18%	49%	0.47%	57%	3.71%	48%
First National Bank Of Park Falls, The	Park Falls	Y		139,400	10.27%	33%	1,708	1.44%	59%	1.22%	11.84%	4.32%	63%	0.59%	75%	3.73%	50%
Peshtigo National Bank	Peshtigo	Y		196,198	11.69%	61%	2,103	1.19%	39%	1.06%	9.28%	4.39%	69%	0.42%	49%	3.97%	78%
Pigeon Falls State Bank	Pigeon Falls			77,959	10.53%	38%	528	1.10%	34%	0.67%	6.39%	4.88%	95%	0.84%	95%	4.04%	82%
Mound City Bank	Platteville			332,859	10.13%	29%	3,698	1.80%	79%	1.10%	11.02%	4.20%	51%	0.68%	83%	3.52%	36%
Clare Bank, National Association	Platteville	Y		279,943	11.03%	50%	2,926	1.10%	35%	1.04%	9.49%	2.90%	3%	0.44%	52%	2.46%	3%
Port Washington State Bank, The	Port Washington			530,039	8.88%	10%	3,590	1.06%	33%	0.67%	7.85%	3.66%	19%	0.33%	31%	3.33%	24%
United Community Bank	Poynette			173,807	11.44%	57%	2,000	1.78%	78%	1.14%	10.37%	4.05%	40%	0.28%	19%	3.77%	56%
Peoples State Bank	Prairie Du Chien	Y		749,248	9.35%	17%	12,257	1.78%	78%	1.62%	16.16%	4.05%	41%	0.52%	66%	3.53%	37%
Bank Of Prairie Du Sac	Prairie Du Sac			397,041	15.11%	86%	6,580	2.69%	97%	1.64%	10.69%	4.25%	56%	0.27%	16%	3.98%	78%
Community Financial Bank	Prentice			30,546	13.59%	78%	103	0.45%	7%	0.33%	2.49%	4.30%	61%	0.35%	34%	3.95%	75%
Johnson Bank	Racine			4,421,392	11.66%	61%	34,409	1.26%	46%	0.77%	6.15%	3.70%	21%	0.24%	12%	3.45%	31%
State Bank Of Reeseville	Reeseville			69,874	11.42%	56%	619	1.24%	44%	0.88%	7.22%	3.99%	36%	0.33%	30%	3.67%	45%
Dairy State Bank	Rice Lake			512,347	11.02%	50%	2,791	0.87%	23%	0.54%	4.78%	3.21%	7%	0.41%	44%	2.81%	6%
Richland County Bank	Richland Center	Y		101,608	17.56%	92%	647	0.67%	13%	0.63%	3.70%	3.17%	6%	0.19%	9%	2.98%	10%
River Falls State Bank	River Falls	Y		85,888	15.28%	87%	730	0.87%	22%	0.84%	5.57%	3.42%	11%	0.19%	9%	3.22%	19%
First National Bank Of River Falls, The	River Falls	Y		282,184	11.24%	55%	3,662	1.48%	61%	1.29%	11.76%	3.95%	31%	0.36%	37%	3.59%	42%
Community First Bank	Rosholt	Y		80,395	9.88%	24%	432	0.62%	11%	0.53%	5.22%	4.35%	66%	0.17%	6%	4.18%	88%
Eagle Valley Bank, National Association	Saint Croix Falls			132,990	9.01%	13%	839	0.67%	13%	0.63%	6.71%	4.52%	81%	0.99%	98%	3.53%	37%
Wisconsin River Bank	Sauk City			112,234	10.74%	44%	873	1.29%	49%	0.77%	7.24%	4.66%	88%	0.70%	86%	3.96%	76%

Bank	City	"S" Corp	Mutual	Average Assets	Tier 1 Leverage Capital	Tier 1 Capital Rank in Wisc.	Annualized Income	Pretax ROA	Pretax ROA Rank in Wisc.	ROAA %	ROAE %	Yield / Earning Assets %	Yield Rank in Wisc.	Cost of Funds %	COF Rank in Wisc.	Net Interest Margin	Nil Rank in Wisc.
Intercity State Bank	Schofield			165,476	21.41%	97%	2,236	2.21%	92%	1.34%	6.41%	3.76%	25%	0.31%	25%	3.46%	31%
Shell Lake State Bank	Shell Lake	Y		187,596	17.03%	91%	2,946	1.97%	87%	1.56%	8.97%	4.20%	52%	0.35%	34%	3.86%	66%
Union National Bank & Trust Company	Sparta			132,507	14.18%	83%	1,170	1.48%	60%	0.88%	5.17%	4.41%	71%	0.52%	66%	3.89%	68%
Partners Bank	Spencer			214,599	12.34%	70%	670	0.50%	8%	0.31%	3.14%	2.24%	2%	0.30%	24%	1.94%	1%
Pinerias Bank, The	Stevens Point	Y		84,869	10.00%	26%	1,270	1.51%	63%	1.48%	14.55%	3.72%	22%	0.37%	40%	3.36%	26%
River Bank	Stoddard	Y		457,288	10.63%	42%	8,058	1.89%	84%	1.75%	15.55%	4.25%	57%	0.68%	83%	3.57%	41%
Bank Of Sun Prairie	Sun Prairie			335,333	14.48%	84%	3,523	1.64%	72%	1.04%	7.19%	4.22%	54%	0.40%	44%	3.82%	62%
Superior Savings Bank	Superior			65,462	17.78%	92%	355	1.02%	30%	0.54%	3.04%	3.36%	9%	0.09%	2%	3.27%	20%
National Bank Of Commerce	Superior	Y		578,444	11.79%	64%	11,079	2.18%	91%	1.90%	15.35%	5.22%	97%	0.49%	61%	4.73%	98%
First National Bank In Tigerton	Tigerton	Y		22,915	14.09%	82%	89	0.43%	7%	0.38%	2.71%	3.09%	6%	0.15%	5%	2.94%	9%
Farmers & Merchants Bank	Tomah			200,336	10.99%	49%	1,119	0.83%	21%	0.55%	4.98%	3.86%	28%	0.70%	87%	3.16%	13%
Timberwood Bank	Tomah			173,408	11.44%	57%	2,127	1.90%	85%	1.22%	9.54%	4.32%	63%	0.54%	70%	3.78%	58%
Tomahawk Community Bank S.S.B.	Tomahawk		Y	142,302	12.53%	72%	482	0.53%	9%	0.34%	2.73%	4.01%	37%	0.23%	11%	3.78%	57%
Community State Bank	Union Grove	Y		336,013	9.54%	18%	3,979	1.26%	45%	1.17%	12.52%	4.00%	36%	0.17%	7%	3.83%	63%
Citizens First Bank	Viroqua	Y		190,443	10.90%	46%	2,378	1.37%	53%	1.24%	10.57%	4.68%	89%	0.47%	56%	4.21%	89%
Waldo State Bank	Waldo			71,493	12.84%	73%	724	1.43%	58%	1.00%	7.92%	4.80%	92%	0.82%	93%	3.99%	80%
Farmers & Merchants State Bank	Waterloo			166,385	11.03%	50%	1,533	1.51%	63%	0.91%	8.47%	3.95%	30%	0.56%	73%	3.39%	28%
Waukesha State Bank	Waukesha	Y		966,812	13.07%	75%	17,671	1.83%	81%	1.81%	14.24%	3.82%	26%	0.14%	4%	3.68%	45%
First Federal Bank Of Wisconsin	Waukesha		Y	236,168	14.52%	84%	387	0.20%	6%	0.16%	1.13%	4.06%	42%	0.72%	88%	3.34%	25%
Sunset Bank & Savings	Waukesha		Y	128,626	10.88%	46%	496	0.42%	6%	0.38%	3.11%	4.19%	50%	0.60%	76%	3.59%	41%
Waumandee State Bank	Waumandee			175,407	9.35%	17%	1,478	1.38%	55%	0.84%	8.28%	4.48%	76%	0.57%	74%	3.91%	71%
First National Bank	Waupaca	Y		463,354	16.15%	90%	3,259	0.78%	19%	0.70%	1.22%	4.47%	75%	0.50%	63%	3.97%	77%
Farmers State Bank Of Waupaca, The	Waupaca			180,044	14.60%	85%	2,357	2.01%	88%	1.30%	9.01%	4.84%	94%	0.28%	18%	4.55%	96%
National Bank Of Waupun, The	Waupun			147,622	11.69%	61%	1,736	1.85%	81%	1.17%	10.03%	4.60%	85%	0.29%	20%	4.32%	92%
River Valley Bank	Wausau	Y		1,185,597	8.00%	3%	16,913	1.48%	61%	1.41%	14.89%	4.68%	89%	0.47%	56%	4.21%	90%
Peoples State Bank	Wausau			822,230	9.64%	20%	8,663	1.65%	73%	1.05%	10.92%	4.11%	45%	0.48%	59%	3.63%	43%
Marathon Savings Bank	Wausau		Y	145,995	12.46%	71%	631	0.51%	8%	0.43%	3.49%	4.56%	83%	0.75%	88%	3.81%	61%
Waterstone Bank	Wauwatosa		Y	1,758,680	21.47%	97%	31,096	2.72%	97%	1.75%	8.16%	4.17%	47%	1.00%	98%	3.16%	14%
Equitable Bank, State Savings Bank, The	Wauwatosa		Y	300,772	5.42%	0%	(369)	-0.12%	1%	-0.12%	-2.84%	4.31%	63%	0.46%	54%	3.85%	65%
Westbury Bank	West Bend		Y	743,372	9.77%	23%	3,547	0.78%	18%	0.47%	4.80%	3.72%	22%	0.52%	65%	3.21%	17%
Commerce State Bank	West Bend			490,189	9.80%	24%	4,969	1.64%	72%	1.01%	10.47%	4.63%	86%	0.88%	96%	3.75%	54%
Union State Bank Of West Salem	West Salem			81,478	11.62%	59%	480	1.04%	30%	0.58%	5.15%	4.27%	59%	0.51%	64%	3.76%	55%
Commercial Bank	Whitewater			96,988	10.58%	40%	109	0.18%	4%	0.11%	1.07%	2.55%	3%	0.30%	21%	2.25%	3%
First Citizens State Bank	Whitewater			307,499	18.84%	94%	2,904	1.40%	56%	0.94%	5.12%	3.41%	10%	0.31%	26%	3.10%	12%
Chippewa Valley Bank	Winter		Y	349,580	9.30%	15%	5,610	1.72%	76%	1.59%	16.73%	4.57%	84%	0.31%	26%	4.26%	90%
Bank Of Wisconsin Dells	Wisconsin Dells			492,940	11.76%	63%	6,616	2.14%	90%	1.33%	11.41%	4.66%	87%	0.50%	62%	4.16%	88%
Paper City Savings Association	Wisconsin Rapids		Y	158,797	12.64%	72%	1,182	1.23%	43%	0.74%	5.88%	3.65%	19%	0.50%	62%	3.16%	13%
Keysavings Bank	Wisconsin Rapids			75,721	14.56%	85%	56	0.02%	3%	0.07%	0.51%	3.05%	5%	0.44%	51%	2.61%	4%
Woodtrust Bank	Wisconsin Rapids		Y	375,549	11.16%	53%	10,887	2.88%	98%	2.88%	26.77%	3.23%	8%	0.08%	2%	3.16%	13%
River Cities Bank	Wisconsin Rapids			233,733	14.01%	81%	2,884	1.87%	83%	1.22%	8.76%	3.98%	35%	0.36%	38%	3.62%	42%



*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
- Risks regarding capital, liquidity, and interest rates
- Asset quality management
- Tax planning and compliance
- Regulatory compliance
- Safeguarding customer information
- Assessing and advising on vendor contracts

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