



BANCONOMICS®

financial data and reports for community bankers at

www.Banconomics.com

PROFITABILITY

Wisconsin FDIC Insured Institutions
Fourth 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 contact:

David Braden, CliftonLarsonAllen
david.braden@CLAconnect.com
414-721-7606

Mike Stoetzel, CliftonLarsonAllen
mike.stoetzel@CLAconnect.com
608-662-8663

Eric Skrum, Wisconsin Bankers Association
eskrum@wisbank.com
608-441-1216

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	Net Interest Margin Rank in Wisc.
Abbybank	Abbotsford			450,111	8.99%	12%	3,438	1.30%	46%	0.76%	8.46%	4.31%	57%	0.66%	76%	3.65%	43%
Bank Of Alma	Alma			224,940	44.07%	99%	3,858	3.58%	99%	1.72%	3.91%	4.29%	54%	0.19%	7%	4.10%	84%
Portage County Bank	Almond	Y		160,898	10.56%	43%	1,018	0.74%	12%	0.63%	5.68%	4.16%	43%	0.34%	26%	3.82%	58%
Citizens Community Federal National Association	Altoona			919,447	9.26%	15%	4,706	0.83%	17%	0.51%	4.81%	3.59%	14%	0.61%	74%	2.99%	9%
International Bank Of Amherst, The	Amherst	Y		64,432	14.03%	83%	943	1.90%	82%	1.46%	10.52%	4.30%	56%	0.16%	4%	4.15%	86%
Thrivent Trust Co.	Appleton			37,197	38.65%	99%	(1,100)	-3.67%	0%	-2.96%	-5.45%	1.59%	1%	2.70%	100%	-1.11%	0%
American National Bank-Fox Cities	Appleton	Y		257,217	13.44%	79%	4,479	1.74%	74%	1.74%	12.99%	4.20%	46%	0.80%	90%	3.40%	25%
State Bank Of Arcadia	Arcadia	Y		170,881	10.82%	49%	1,310	0.93%	22%	0.77%	6.37%	3.45%	9%	0.50%	54%	2.95%	8%
Northern State Bank	Ashland	Y		240,491	8.76%	8%	3,263	1.42%	55%	1.36%	16.27%	3.50%	11%	0.24%	9%	3.25%	17%
Pioneer Bank	Auburndale			139,704	10.49%	40%	1,054	1.07%	29%	0.75%	7.16%	4.79%	92%	0.29%	15%	4.50%	96%
Unity Bank	Augusta	Y		165,291	8.52%	6%	1,542	0.95%	23%	0.93%	10.59%	5.01%	95%	0.67%	78%	4.34%	92%
First Bank Of Baldwin, The	Baldwin	Y		165,468	10.42%	39%	2,002	1.23%	38%	1.21%	11.99%	3.95%	29%	0.35%	29%	3.60%	40%
First National Bank Of Bangor, The	Bangor			231,427	26.39%	98%	4,485	3.47%	98%	1.94%	7.64%	4.55%	77%	0.32%	22%	4.23%	89%
Baraboo State Bank	Baraboo			397,072	10.66%	45%	1,876	1.44%	58%	0.47%	3.70%	3.56%	12%	0.30%	17%	3.26%	18%
Sterling Bank	Barron	Y		226,458	8.63%	7%	3,504	1.82%	77%	1.55%	17.77%	4.56%	78%	0.59%	71%	3.98%	74%
American National Bank Of Beaver Dam, The	Beaver Dam			121,185	9.54%	22%	414	0.66%	9%	0.34%	3.49%	3.89%	25%	0.17%	4%	3.73%	48%
Blackhawk Bank	Beloit			689,850	9.92%	27%	5,951	1.29%	44%	0.86%	8.25%	4.11%	40%	0.33%	25%	3.77%	52%
First National Bank And Trust Company, The	Beloit			1,108,989	9.49%	20%	9,877	1.39%	51%	0.89%	7.98%	4.06%	35%	0.29%	15%	3.76%	51%
Benton State Bank	Benton	Y		63,829	8.64%	8%	427	0.68%	10%	0.67%	7.94%	5.56%	99%	1.07%	98%	4.49%	95%
First National Bank Of Berlin, The	Berlin			416,254	8.81%	9%	1,560	0.69%	10%	0.37%	4.21%	4.43%	67%	0.55%	64%	3.89%	67%
Farmers & Merchants Bank, The	Berlin			279,168	10.46%	40%	2,388	1.32%	47%	0.86%	8.25%	5.44%	98%	0.86%	93%	4.57%	97%
Banner Banks	Biramwood	Y		93,407	11.94%	65%	769	1.07%	29%	0.82%	7.11%	3.13%	4%	0.28%	14%	2.86%	5%
Jackson County Bank	Black River Falls	Y		251,755	10.21%	33%	2,816	1.21%	36%	1.12%	11.12%	4.20%	46%	0.70%	83%	3.50%	30%
Black River Country Bank	Black River Falls	Y		75,591	11.33%	58%	1,049	1.47%	59%	1.39%	11.30%	4.64%	84%	0.62%	75%	4.03%	79%
Union Bank Of Blair	Blair			109,546	12.10%	68%	1,349	2.06%	88%	1.23%	9.53%	5.14%	97%	1.03%	97%	4.11%	85%
Bonduel State Bank	Bonduel			56,534	22.52%	98%	605	1.63%	70%	1.07%	4.81%	3.76%	20%	0.37%	32%	3.38%	24%
Community First Bank	Boscobel	Y		397,343	10.34%	35%	5,679	1.52%	63%	1.43%	12.42%	4.34%	61%	0.38%	34%	3.96%	72%
Bank Of Brodhead, The	Brodhead			146,503	14.54%	86%	1,335	1.53%	63%	0.91%	6.16%	4.23%	50%	0.67%	78%	3.56%	36%
North Shore Bank, F.S.B.	Brookfield		Y	1,873,199	11.37%	59%	6,565	0.81%	15%	0.35%	2.83%	3.75%	19%	0.31%	20%	3.44%	27%
Great Midwest Bank, State Savings Bank	Brookfield		Y	712,722	15.71%	88%	4,318	1.08%	30%	0.61%	3.76%	3.63%	16%	0.83%	92%	2.79%	4%
Spring Bank	Brookfield			254,854	11.05%	54%	2,668	1.98%	84%	1.05%	9.44%	4.58%	80%	1.03%	97%	3.54%	34%
Dairyland State Bank	Bruce	Y		77,459	9.72%	25%	572	0.81%	15%	0.74%	6.93%	4.30%	56%	0.32%	22%	3.99%	75%
Fox River State Bank	Burlington			88,305	8.98%	12%	(65)	1.58%	67%	-0.07%	-0.59%	4.47%	73%	0.33%	25%	4.14%	86%
Citizens State Bank	Cadott			119,931	10.34%	36%	735	1.02%	27%	0.61%	5.95%	4.44%	69%	0.56%	66%	3.88%	67%
Community Bank Of Cameron	Cameron	Y		114,902	9.09%	14%	1,501	1.35%	49%	1.31%	14.41%	4.55%	77%	0.55%	64%	4.00%	76%
Bank Of Cashton	Cashton	Y		82,650	10.89%	50%	1,577	2.03%	86%	1.91%	17.33%	4.43%	67%	0.68%	79%	3.75%	49%
Partnership Bank	Cedarburg			268,232	9.16%	15%	2,108	1.29%	44%	0.79%	8.68%	3.88%	25%	0.30%	17%	3.58%	38%
State Bank Of Chilton	Chilton	Y		257,288	11.95%	66%	3,371	1.39%	51%	1.31%	10.72%	4.45%	71%	0.39%	35%	4.06%	83%
Northwestern Bank, The	Chippewa Falls	Y		424,795	10.20%	32%	8,019	1.94%	83%	1.89%	17.57%	4.21%	48%	0.36%	30%	3.85%	61%
Cleveland State Bank	Cleveland			109,837	10.77%	48%	790	1.27%	43%	0.72%	6.78%	4.44%	69%	0.43%	42%	4.01%	78%
Collins State Bank	Collins	Y		75,649	8.59%	6%	642	0.92%	21%	0.85%	9.65%	4.41%	66%	0.31%	20%	4.10%	84%
Farmers & Merchants Union Bank	Columbus			374,205	10.04%	29%	3,927	2.19%	91%	1.05%	10.41%	4.72%	87%	0.68%	79%	4.04%	80%
State Bank Of Cross Plains	Cross Plains			902,275	10.75%	47%	8,086	1.54%	64%	0.90%	8.02%	4.02%	32%	0.42%	40%	3.60%	40%
American Bank & Trust Wisconsin	Cuba City			153,830	11.00%	52%	1,228	1.60%	69%	0.80%	6.22%	4.44%	69%	0.44%	43%	4.00%	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.
Cumberland Federal Bank, Federal Savings Bank	Cumberland		Y	129,004	11.48%	62%	1,160	1.32%	47%	0.90%	7.89%	3.91%	27%	0.68%	79%	3.23%	15%
First National Bank At Darlington	Darlington			144,007	14.01%	83%	1,090	1.57%	65%	0.76%	5.40%	4.13%	40%	0.50%	54%	3.64%	42%
Settlers Bank	De Forest			236,023	9.84%	26%	1,151	0.82%	17%	0.49%	5.12%	4.44%	69%	0.89%	95%	3.55%	35%
Dmb Community Bank	De Forest			467,445	11.42%	61%	3,649	1.43%	56%	0.78%	7.06%	4.06%	35%	0.76%	87%	3.30%	19%
Bank Of Deerfield, The	Deerfield	Y		138,659	12.42%	72%	2,788	2.06%	88%	2.01%	15.98%	4.59%	81%	0.72%	84%	3.87%	65%
Denmark State Bank	Denmark			449,204	10.61%	45%	2,619	0.98%	25%	0.58%	5.37%	4.24%	51%	0.43%	42%	3.81%	57%
Advantage Community Bank	Dorchester			140,730	12.00%	67%	1,247	1.43%	56%	0.89%	7.43%	3.89%	25%	0.40%	37%	3.50%	30%
Security Financial Bank	Durand	Y		410,605	10.52%	41%	5,164	1.39%	51%	1.26%	10.83%	4.47%	73%	0.77%	88%	3.70%	45%
Charter Bank	Eau Claire	Y		849,721	12.06%	67%	18,170	2.52%	96%	2.14%	16.58%	4.71%	86%	0.66%	76%	4.04%	80%
Royal Bank	Elroy			386,765	10.20%	33%	3,887	1.69%	73%	1.01%	9.60%	4.43%	67%	0.26%	11%	4.17%	87%
Union Bank & Trust Company	Evansville			229,878	9.43%	18%	2,025	1.08%	30%	0.88%	9.10%	4.45%	71%	0.54%	62%	3.91%	68%
Oak Bank	Fitchburg			280,623	10.01%	28%	2,409	1.86%	79%	0.86%	7.86%	4.14%	41%	0.30%	17%	3.85%	61%
Great North Bank	Florence			111,441	9.97%	28%	450	0.74%	12%	0.40%	3.91%	4.85%	93%	0.82%	91%	4.04%	80%
Fox Valley Savings Bank	Fond Du Lac		Y	331,417	13.93%	83%	1,647	0.79%	14%	0.50%	3.62%	3.26%	6%	0.48%	51%	2.79%	4%
National Exchange Bank And Trust	Fond Du Lac			1,880,437	18.45%	94%	20,882	2.20%	92%	1.11%	5.98%	4.08%	38%	0.24%	9%	3.84%	60%
Hometown Bank	Fond Du Lac			282,428	13.68%	81%	4,003	2.36%	94%	1.42%	10.36%	4.24%	51%	0.28%	14%	3.96%	72%
Premierbank	Fort Atkinson			363,101	10.74%	46%	1,988	0.97%	24%	0.55%	3.91%	3.40%	8%	0.17%	4%	3.23%	15%
Badger Bank	Fort Atkinson			134,659	11.18%	56%	1,057	1.40%	53%	0.78%	6.83%	4.13%	40%	0.25%	11%	3.88%	67%
Bank Of Galesville	Galesville	Y		96,402	18.36%	93%	1,764	2.04%	87%	1.83%	9.81%	4.81%	92%	0.32%	22%	4.49%	95%
Cornerstone Community Bank	Grafton			174,902	9.34%	17%	1,242	1.57%	65%	0.71%	7.89%	4.75%	90%	0.55%	64%	4.20%	88%
Grand Marsh State Bank	Grand Marsh			128,400	17.07%	91%	1,315	1.66%	71%	1.02%	6.36%	3.10%	3%	0.22%	8%	2.88%	7%
Associated Bank, National Association	Green Bay			29,479,977	8.13%	3%	253,485	1.29%	44%	0.86%	8.22%	3.42%	8%	0.50%	54%	2.93%	8%
Bay Bank	Green Bay			88,049	13.86%	82%	599	1.36%	50%	0.68%	4.81%	4.76%	90%	0.32%	22%	4.44%	94%
Nicolet National Bank	Green Bay			2,649,116	9.32%	17%	31,987	1.93%	82%	1.21%	9.32%	4.72%	87%	0.34%	26%	4.38%	93%
Pyramax Bank, F.S.B.	Greenfield		Y	461,449	7.35%	1%	1,659	-0.39%	1%	0.36%	4.09%	3.58%	13%	0.79%	89%	2.79%	4%
Greenleaf Wayside Bank	Greenleaf	Y		89,238	9.05%	13%	817	1.06%	28%	0.92%	10.44%	3.73%	19%	0.32%	22%	3.41%	26%
State Bank	Gresham			23,061	12.71%	74%	27	0.14%	5%	0.12%	0.71%	4.31%	57%	0.59%	71%	3.72%	47%
Hiawatha National Bank	Hager City			192,981	10.45%	39%	876	0.85%	18%	0.45%	4.31%	4.54%	76%	0.83%	92%	3.72%	47%
First National Bank Of Hartford	Hartford			196,124	11.78%	64%	1,447	1.14%	33%	0.74%	6.17%	4.00%	31%	0.20%	7%	3.79%	54%
Town Bank	Hartland			1,880,168	10.10%	31%	16,519	1.39%	51%	0.88%	6.63%	3.62%	15%	0.33%	25%	3.29%	19%
Chippewa Valley Bank	Hayward	Y		359,337	8.87%	10%	4,784	1.45%	58%	1.33%	14.25%	4.66%	84%	0.39%	35%	4.27%	91%
Peoples Bank Midwest	Hayward	Y		345,565	19.44%	96%	6,673	2.19%	91%	1.93%	9.88%	4.35%	63%	0.36%	30%	3.99%	75%
Highland State Bank	Highland	Y		32,451	10.21%	33%	299	0.98%	25%	0.92%	9.27%	3.68%	17%	0.27%	12%	3.41%	26%
Farmers State Bank-Hillsboro	Hillsboro			166,641	15.92%	89%	2,330	2.26%	93%	1.40%	9.06%	3.89%	25%	0.37%	32%	3.52%	32%
Park Bank	Holmen			54,951	14.51%	85%	324	0.88%	19%	0.59%	3.92%	5.13%	97%	0.27%	12%	4.86%	99%
Horicon Bank	Horicon	Y		665,946	10.07%	30%	9,479	1.45%	58%	1.42%	13.76%	4.44%	69%	0.41%	38%	4.03%	79%
Wolf River Community Bank	Hortonville			156,364	12.51%	73%	1,310	1.49%	60%	0.84%	6.52%	4.31%	57%	0.37%	32%	3.94%	70%
Citizens State Bank	Hudson			177,968	7.97%	2%	1,003	1.00%	26%	0.56%	7.13%	4.33%	60%	0.46%	48%	3.87%	65%
First American Bank, National Association	Hudson	Y		170,170	12.88%	75%	5,755	3.41%	98%	3.38%	33.08%	4.18%	44%	0.49%	53%	3.69%	45%
Hustisford State Bank	Hustisford			53,595	18.58%	94%	640	1.86%	79%	1.19%	6.51%	5.04%	96%	0.45%	45%	4.59%	98%
Independence State Bank	Independence			64,706	8.44%	5%	545	-0.23%	2%	0.84%	9.19%	4.22%	49%	0.52%	59%	3.70%	45%
Security State Bank	Iron River			89,365	18.82%	95%	723	1.24%	40%	0.81%	4.31%	4.31%	57%	0.40%	37%	3.91%	68%
Ixonia Bank	Ixonia			307,939	11.24%	57%	(2,714)	0.42%	7%	-0.88%	-6.28%	3.83%	23%	0.44%	43%	3.39%	25%
East Wisconsin Savings Bank	Kaukauna		Y	230,088	9.52%	21%	458	0.30%	6%	0.20%	2.10%	3.59%	14%	0.73%	85%	2.86%	5%

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	NII Rank in Wisc.
Bank Of Kaukauna, The	Kaukauna	Y		94,799	10.13%	32%	1,175	1.41%	54%	1.24%	12.12%	4.18%	44%	0.58%	69%	3.59%	39%
Farmers And Merchants Bank Of Kendall	Kendall	Y		74,056	14.11%	84%	1,682	2.29%	94%	2.27%	16.07%	5.16%	98%	0.51%	58%	4.65%	98%
Southport Bank	Kenosha			284,614	10.58%	44%	3,057	2.16%	90%	1.07%	9.95%	4.41%	66%	0.56%	66%	3.85%	61%
State Bank Financial	La Crosse	Y		326,767	10.23%	34%	2,363	0.90%	20%	0.72%	6.53%	3.34%	8%	0.27%	12%	3.07%	10%
Coulee Bank	La Crosse	Y		355,408	8.97%	11%	3,764	1.22%	37%	1.06%	11.84%	4.26%	53%	0.67%	78%	3.59%	39%
Citizens State Bank - La Crosse	La Crosse	Y		232,313	8.61%	7%	5,749	2.49%	95%	2.47%	29.46%	4.92%	94%	0.93%	96%	4.00%	76%
Ladysmith Federal Savings & Loan Association	Ladysmith			49,745	10.56%	43%	206	0.61%	8%	0.41%	3.95%	4.37%	64%	0.89%	95%	3.47%	29%
Pioneer Bank Of Wisconsin	Ladysmith			73,004	10.99%	52%	587	1.33%	48%	0.80%	7.41%	3.93%	27%	0.37%	32%	3.56%	36%
Greenwood'S State Bank, The	Lake Mills			180,199	9.38%	17%	373	1.14%	33%	0.21%	1.96%	4.63%	83%	0.45%	45%	4.18%	88%
Bank Of Lake Mills	Lake Mills	Y		195,445	12.31%	70%	2,260	1.24%	40%	1.16%	9.58%	4.61%	83%	0.45%	45%	4.15%	86%
Headwaters State Bank	Land O'Lakes	Y		63,929	15.21%	88%	818	1.38%	50%	1.28%	8.63%	4.71%	86%	0.43%	42%	4.28%	92%
Laona State Bank	Laona			174,457	12.05%	67%	1,255	1.19%	36%	0.72%	6.03%	4.15%	42%	0.69%	82%	3.46%	28%
Blc Community Bank	Little Chute	Y		215,933	13.16%	77%	3,581	1.66%	71%	1.66%	12.26%	3.93%	27%	0.59%	71%	3.34%	22%
Tsb Bank	Lomira			123,526	10.99%	51%	1,461	1.95%	83%	1.18%	10.95%	4.60%	81%	0.52%	59%	4.08%	83%
Citizens State Bank Of Loyal	Loyal			200,432	12.18%	69%	1,794	1.59%	67%	0.90%	7.32%	4.39%	66%	0.57%	69%	3.82%	58%
Bank Of Luxemburg	Luxemburg			316,300	9.52%	21%	2,418	1.41%	54%	0.76%	8.01%	4.52%	75%	0.42%	40%	4.09%	84%
Home Savings Bank	Madison		Y	147,418	7.09%	1%	(112)	-0.08%	2%	-0.08%	-1.03%	3.88%	25%	0.56%	66%	3.32%	21%
Bankers' Bank	Madison			603,117	11.01%	53%	5,066	1.09%	32%	0.84%	7.60%	2.52%	2%	0.50%	54%	2.01%	2%
First Business Bank	Madison			1,775,836	10.56%	44%	15,086	1.18%	35%	0.85%	7.67%	4.57%	79%	0.73%	85%	3.83%	59%
Park Bank, The	Madison			837,505	10.40%	38%	5,968	1.28%	43%	0.71%	6.76%	4.05%	34%	0.30%	17%	3.75%	49%
Capitol Bank	Madison			358,662	11.18%	57%	3,169	1.61%	69%	0.88%	8.48%	3.67%	17%	0.36%	30%	3.31%	20%
Wisconsin Bank And Trust	Madison			1,039,303	10.53%	41%	10,994	1.82%	77%	1.06%	8.39%	4.62%	83%	0.29%	15%	4.33%	92%
John Deere Financial, F.S.B.	Madison		Y	3,098,407	16.22%	90%	90,604	4.75%	99%	2.92%	17.65%	7.97%	100%	1.54%	100%	6.43%	100%
Bank First National	Manitowoc			1,692,658	9.56%	23%	15,720	1.58%	67%	0.93%	8.78%	3.45%	9%	0.48%	51%	2.97%	8%
Investors Community Bank	Manitowoc			1,287,410	10.76%	47%	11,961	1.59%	67%	0.93%	8.46%	4.33%	60%	1.10%	99%	3.23%	15%
Farmers & Merchants Bank & Trust	Marinette			139,737	11.50%	62%	484	0.57%	8%	0.35%	3.09%	4.10%	39%	0.43%	42%	3.67%	44%
Stephenson National Bank And Trust, The	Marinette	Y		497,911	9.51%	20%	7,239	1.48%	59%	1.45%	14.74%	4.30%	56%	0.55%	64%	3.75%	49%
Premier Community Bank	Marion			287,410	9.07%	14%	1,338	1.02%	27%	0.47%	4.76%	4.20%	46%	0.34%	26%	3.86%	63%
Markesan State Bank	Markesan			155,252	7.56%	2%	158	-0.38%	1%	0.10%	1.30%	3.97%	30%	0.75%	86%	3.23%	15%
Farmers State Bank	Markesan			80,197	13.26%	78%	270	0.83%	17%	0.34%	2.44%	4.90%	94%	0.38%	34%	4.52%	96%
Forward Financial Bank	Marshfield		Y	405,506	10.81%	49%	2,167	0.94%	23%	0.53%	4.76%	4.31%	57%	0.53%	61%	3.78%	53%
Bank Of Mauston	Mauston	Y		292,872	11.94%	66%	7,265	2.62%	96%	2.48%	21.37%	4.23%	50%	0.41%	38%	3.82%	58%
Mayville Savings Bank	Mayville			60,115	10.77%	48%	300	0.81%	15%	0.50%	4.75%	4.06%	35%	0.58%	69%	3.48%	29%
Peoples Community Bank, The	Mazomanie			270,996	12.41%	71%	2,164	1.50%	61%	0.80%	6.01%	4.14%	41%	0.34%	26%	3.80%	55%
Mcfarland State Bank	Mcfarland	Y		453,565	11.04%	53%	10,225	2.26%	93%	2.25%	20.98%	4.45%	71%	0.59%	71%	3.86%	63%
Time Federal Savings Bank	Medford		Y	604,220	21.88%	97%	4,088	1.08%	30%	0.68%	3.16%	3.11%	3%	0.56%	66%	2.55%	2%
Lincoln Community Bank	Merrill			61,463	11.16%	55%	639	1.63%	70%	1.04%	9.48%	4.15%	42%	0.10%	1%	4.05%	82%
Bank Of Milton	Milton	Y		114,567	8.80%	9%	1,355	1.31%	46%	1.18%	13.74%	4.20%	46%	0.36%	30%	3.84%	60%
First Community Bank	Milton	Y		103,610	9.53%	22%	1,843	1.87%	80%	1.78%	19.34%	3.96%	30%	0.39%	35%	3.58%	38%
Columbia Savings And Loan Association	Milwaukee			24,117	8.07%	3%	1	0.00%	3%	0.00%	0.05%	5.64%	99%	0.75%	86%	4.89%	99%
Mitchell Bank	Milwaukee			49,890	15.84%	89%	92	0.28%	5%	0.18%	1.14%	3.19%	5%	0.12%	2%	3.07%	10%
Securant Bank & Trust	Milwaukee			205,072	9.71%	25%	860	1.07%	29%	0.42%	3.69%	4.38%	65%	0.87%	94%	3.51%	31%
Bank Mutual	Milwaukee		Y	2,671,168	10.33%	35%	14,976	1.14%	33%	0.56%	5.70%	3.57%	12%	0.52%	59%	3.05%	10%
Park Bank	Milwaukee	Y		910,322	11.14%	54%	14,131	1.59%	67%	1.55%	14.72%	3.59%	14%	0.17%	4%	3.42%	27%

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	Net Interest Margin Rank in Wisc.
Northwestern Mutual Wealth Management Company	Milwaukee		Y	230,386	60.47%	100%	39,357	28.48%	100%	17.08%	28.32%	1.66%	1%	0.30%	17%	1.35%	1%
Associated Trust Company, National Association	Milwaukee			53,763	92.93%	100%	14,352	41.12%	100%	26.70%	30.82%	1.47%	0%	0.02%	0%	1.45%	1%
Farmers Savings Bank	Mineral Point	Y		276,846	8.15%	4%	4,559	2.00%	85%	1.65%	18.96%	3.58%	13%	0.45%	45%	3.13%	12%
Alliance Bank	Mondovi	Y		163,844	10.06%	29%	2,077	1.33%	48%	1.27%	12.95%	4.35%	63%	0.56%	66%	3.80%	55%
Monona Bank	Monona			837,393	9.69%	24%	4,845	0.98%	25%	0.58%	5.06%	4.19%	45%	0.58%	69%	3.61%	41%
Woodford State Bank	Monroe	Y		207,865	9.01%	13%	3,290	1.75%	75%	1.58%	17.51%	4.29%	54%	0.34%	26%	3.95%	71%
Citizens Bank	Mukwonago			706,549	12.50%	73%	6,563	1.50%	61%	0.93%	7.66%	3.83%	23%	0.46%	48%	3.37%	23%
Necedah Bank, The	Necedah			34,356	10.54%	42%	169	1.01%	27%	0.49%	4.22%	4.04%	33%	0.51%	58%	3.53%	34%
Nekoosa Port Edwards State Bank	Nekoosa	Y		214,142	13.65%	81%	2,781	1.49%	60%	1.30%	9.56%	3.69%	18%	0.79%	89%	2.90%	7%
Security Bank	New Auburn			95,946	12.97%	76%	897	1.88%	80%	0.93%	7.30%	4.69%	85%	0.68%	79%	4.01%	78%
Bank Of New Glarus, The	New Glarus			266,116	10.53%	42%	2,891	2.00%	85%	1.09%	9.72%	4.72%	87%	0.47%	50%	4.25%	90%
First State Bank	New London			297,003	12.31%	71%	2,120	1.11%	32%	0.71%	5.69%	3.63%	16%	0.41%	38%	3.22%	15%
First National Community Bank	New Richmond	Y		201,902	8.85%	10%	1,708	0.99%	26%	0.85%	9.46%	4.07%	37%	0.31%	20%	3.76%	51%
State Bank Of Newburg	Newburg			174,215	18.28%	93%	1,695	2.11%	89%	0.97%	5.35%	4.60%	81%	0.81%	90%	3.80%	55%
Tri City National Bank	Oak Creek			1,399,708	10.37%	37%	10,794	1.35%	49%	0.77%	7.69%	3.66%	17%	0.12%	2%	3.54%	34%
Bank Of Oakfield	Oakfield			92,367	11.41%	60%	632	1.22%	37%	0.68%	5.79%	4.57%	79%	0.66%	76%	3.91%	68%
First Bank Financial Centre	Oconomowoc			1,114,963	8.68%	8%	9,001	0.96%	24%	0.81%	9.45%	4.22%	49%	0.66%	76%	3.56%	36%
Bank Of Ontario	Ontario	Y		38,709	13.44%	79%	728	1.93%	82%	1.88%	14.35%	5.87%	100%	0.69%	82%	5.18%	100%
Oostburg State Bank	Oostburg			208,790	13.24%	77%	1,777	1.51%	62%	0.85%	6.42%	4.55%	77%	0.50%	54%	4.05%	82%
Oregon Community Bank	Oregon			292,224	12.16%	68%	3,402	2.21%	92%	1.16%	9.44%	4.51%	75%	0.50%	54%	4.00%	76%
Farmers & Merchants Bank Of Orfordville	Orfordville			51,197	13.25%	78%	311	1.23%	38%	0.61%	4.61%	4.06%	35%	0.44%	43%	3.62%	42%
Choice Bank	Oshkosh			356,623	9.88%	27%	2,334	1.32%	47%	0.65%	6.25%	4.46%	73%	1.16%	99%	3.31%	20%
West Pointe Bank	Oshkosh			271,550	16.61%	91%	2,955	1.81%	76%	1.09%	6.15%	4.52%	75%	0.77%	88%	3.75%	49%
United Bank	Osseo			260,111	11.16%	55%	3,111	1.89%	81%	1.20%	11.49%	4.24%	51%	0.48%	51%	3.76%	51%
First National Bank Of Park Falls, The	Park Falls	Y		139,010	10.41%	38%	1,728	1.48%	59%	1.24%	12.08%	4.38%	65%	0.59%	71%	3.78%	53%
Peshtigo National Bank	Peshtigo	Y		196,475	11.56%	63%	1,993	1.14%	33%	1.01%	8.84%	4.34%	61%	0.42%	40%	3.91%	68%
Pigeon Falls State Bank	Pigeon Falls			77,689	10.27%	34%	587	1.24%	40%	0.76%	7.23%	5.11%	96%	0.86%	93%	4.25%	90%
Clare Bank, National Association	Platteville	Y		278,883	11.62%	64%	3,223	1.23%	38%	1.16%	10.41%	3.02%	2%	0.45%	45%	2.57%	3%
Mound City Bank	Platteville			337,931	10.12%	31%	3,395	1.79%	75%	1.00%	10.03%	4.22%	49%	0.71%	83%	3.51%	31%
Port Washington State Bank, The	Port Washington			534,325	8.88%	11%	3,398	1.17%	35%	0.64%	7.38%	3.80%	22%	0.35%	29%	3.45%	28%
United Community Bank	Poynette			174,129	11.89%	65%	2,020	1.81%	76%	1.16%	10.14%	4.10%	39%	0.29%	15%	3.80%	55%
Peoples State Bank	Prairie Du Chien	Y		755,940	9.67%	23%	12,014	1.75%	75%	1.59%	15.77%	4.06%	35%	0.54%	62%	3.52%	32%
Bank Of Prairie Du Sac	Prairie Du Sac			403,942	14.79%	87%	6,208	2.66%	97%	1.54%	10.08%	4.29%	54%	0.30%	17%	3.99%	75%
Community Financial Bank	Prentice			32,122	12.22%	70%	188	0.70%	11%	0.59%	4.51%	4.42%	67%	0.46%	48%	3.96%	72%
Johnson Bank	Racine			4,526,832	11.46%	61%	36,408	1.29%	44%	0.80%	6.45%	3.79%	22%	0.27%	12%	3.52%	32%
State Bank Of Reeseville	Reeseville			75,124	10.09%	30%	624	1.22%	37%	0.83%	7.25%	3.94%	28%	0.45%	45%	3.49%	30%
Dairy State Bank	Rice Lake			510,481	11.18%	56%	2,853	1.11%	32%	0.56%	4.91%	3.32%	7%	0.44%	43%	2.87%	6%
Richland County Bank	Richland Center	Y		101,413	17.93%	92%	871	0.90%	20%	0.86%	4.97%	3.25%	6%	0.18%	6%	3.07%	10%
River Falls State Bank	River Falls	Y		86,343	14.93%	87%	733	0.87%	19%	0.85%	5.63%	3.46%	10%	0.20%	7%	3.26%	18%
First National Bank Of River Falls, The	River Falls	Y		282,365	10.91%	50%	2,952	1.24%	40%	1.05%	9.58%	3.94%	28%	0.37%	32%	3.57%	37%
Community First Bank	Rosholt	Y		84,006	8.51%	5%	560	0.81%	15%	0.67%	6.75%	4.25%	53%	0.23%	9%	4.02%	79%
Eagle Valley Bank, National Association	Saint Croix Falls			136,155	9.28%	16%	1,138	0.86%	18%	0.84%	9.03%	4.50%	75%	0.85%	92%	3.66%	43%
Wisconsin River Bank	Sauk City			114,912	10.35%	37%	959	1.54%	64%	0.83%	7.86%	4.72%	87%	0.75%	86%	3.97%	73%
Intercity State Bank	Schofield			167,181	21.07%	96%	2,091	2.25%	92%	1.25%	5.95%	3.83%	23%	0.31%	20%	3.52%	32%

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	NII Rank in Wisc.
Shell Lake State Bank	Shell Lake	Y		191,885	16.60%	90%	2,735	1.81%	76%	1.43%	8.34%	4.18%	44%	0.36%	30%	3.82%	58%
Union National Bank & Trust Company	Sparta			132,258	14.73%	86%	1,331	1.40%	53%	1.01%	5.84%	4.49%	74%	0.61%	74%	3.87%	65%
Partners Bank	Spencer			182,013	12.75%	75%	791	0.76%	13%	0.43%	2.68%	3.78%	21%	0.46%	48%	3.32%	21%
Pinerias Bank, The	Stevens Point	Y		86,833	9.83%	25%	1,345	1.57%	65%	1.55%	15.26%	3.77%	20%	0.39%	35%	3.38%	24%
River Bank	Stoddard	Y		465,051	10.53%	42%	8,762	2.03%	86%	1.88%	16.80%	4.31%	57%	0.72%	84%	3.60%	40%
Bank Of Sun Prairie	Sun Prairie			349,688	13.54%	80%	3,020	1.43%	56%	0.86%	6.15%	4.22%	49%	0.52%	59%	3.71%	46%
Superior Savings Bank	Superior			66,727	17.33%	92%	256	0.74%	12%	0.38%	2.18%	3.44%	9%	0.09%	1%	3.35%	22%
National Bank Of Commerce	Superior	Y		593,472	10.95%	51%	10,030	1.98%	84%	1.69%	13.94%	5.02%	95%	0.54%	62%	4.48%	94%
First National Bank In Tigerton	Tigerton	Y		23,233	13.90%	82%	62	0.30%	6%	0.27%	1.89%	3.17%	5%	0.20%	7%	2.97%	8%
Farmers & Merchants Bank	Tomah			201,032	10.92%	50%	1,007	0.91%	21%	0.50%	4.50%	3.87%	24%	0.68%	79%	3.20%	14%
Timberwood Bank	Tomah			174,781	11.33%	58%	2,066	1.88%	80%	1.18%	9.26%	4.34%	61%	0.56%	66%	3.79%	54%
Tomahawk Community Bank S.S.B.	Tomahawk		Y	142,265	12.57%	74%	420	0.61%	8%	0.30%	2.38%	4.08%	38%	0.24%	9%	3.84%	60%
Community State Bank	Union Grove	Y		339,318	9.47%	19%	3,892	1.23%	38%	1.15%	12.29%	4.03%	33%	0.17%	4%	3.86%	63%
Citizens First Bank	Viroqua	Y		191,563	11.33%	59%	2,475	1.42%	55%	1.29%	10.98%	4.69%	85%	0.47%	50%	4.22%	89%
Waldo State Bank	Waldo			72,808	12.17%	69%	388	0.92%	21%	0.53%	4.24%	4.83%	92%	0.87%	94%	3.95%	71%
Farmers & Merchants State Bank	Waterloo			169,977	10.34%	36%	1,646	1.66%	71%	0.97%	9.10%	3.99%	31%	0.59%	71%	3.39%	25%
First Federal Bank Of Wisconsin	Waukesha		Y	247,305	17.20%	92%	(184)	0.05%	4%	-0.07%	-0.50%	4.04%	33%	0.70%	83%	3.35%	22%
Sunset Bank & Savings	Waukesha		Y	128,389	10.71%	46%	(350)	0.35%	7%	-0.27%	-2.21%	4.34%	61%	0.61%	74%	3.73%	48%
Waukesha State Bank	Waukesha	Y		955,688	12.84%	75%	15,858	1.69%	73%	1.66%	12.90%	4.00%	31%	0.15%	3%	3.85%	61%
Waumandee State Bank	Waumandee			176,804	9.47%	19%	1,546	1.42%	55%	0.87%	8.64%	4.56%	78%	0.60%	74%	3.97%	73%
Farmers State Bank Of Waupaca, The	Waupaca			182,764	13.53%	80%	2,154	2.00%	85%	1.18%	8.32%	4.83%	92%	0.29%	15%	4.54%	97%
Nbw Bank	Waupun			149,974	11.29%	58%	1,637	1.85%	78%	1.09%	9.43%	4.67%	85%	0.29%	15%	4.39%	93%
Marathon Savings Bank	Wausau		Y	148,082	12.41%	72%	687	0.54%	8%	0.46%	3.80%	4.76%	90%	0.82%	91%	3.94%	70%
River Valley Bank	Wausau	Y		1,214,955	8.15%	4%	17,711	1.53%	63%	1.46%	15.57%	4.76%	90%	0.50%	54%	4.25%	90%
Peoples State Bank	Wausau			828,963	9.87%	26%	7,470	1.68%	73%	0.90%	9.38%	4.17%	43%	0.51%	58%	3.66%	43%
Equitable Bank, State Savings Bank, The	Wauwatosa		Y	302,290	5.43%	0%	78	0.03%	3%	0.03%	0.57%	4.35%	63%	0.49%	53%	3.86%	63%
Waterstone Bank	Wauwatosa		Y	1,805,660	21.10%	97%	25,938	2.50%	95%	1.44%	6.79%	4.20%	46%	1.00%	97%	3.20%	14%
Westbury Bank	West Bend		Y	766,182	9.68%	24%	2,899	0.78%	14%	0.38%	3.91%	3.77%	20%	0.54%	62%	3.23%	15%
Commerce State Bank	West Bend			519,063	9.30%	16%	5,018	1.66%	71%	0.97%	10.38%	4.74%	89%	0.95%	96%	3.79%	54%
Union State Bank Of West Salem	West Salem			82,003	11.39%	60%	354	0.72%	11%	0.43%	3.80%	4.27%	54%	0.53%	61%	3.74%	49%
First Citizens State Bank	Whitewater			307,125	18.61%	95%	1,902	1.26%	42%	0.62%	3.35%	3.49%	11%	0.32%	22%	3.17%	12%
Bank Of Wisconsin Dells	Wisconsin Dells			502,166	11.55%	63%	5,555	2.07%	89%	1.11%	9.56%	4.60%	81%	0.52%	59%	4.08%	83%
Keysavings Bank	Wisconsin Rapids			76,411	14.27%	85%	2	0.08%	4%	0.00%	0.02%	3.11%	3%	0.47%	50%	2.64%	3%
Paper City Savings Association	Wisconsin Rapids		Y	160,516	12.90%	76%	1,236	1.26%	42%	0.77%	6.10%	3.68%	17%	0.49%	53%	3.19%	13%
River Cities Bank	Wisconsin Rapids			238,453	14.13%	84%	3,104	2.15%	90%	1.30%	9.31%	4.05%	34%	0.41%	38%	3.64%	42%
Woodtrust Bank	Wisconsin Rapids	Y		383,270	9.43%	18%	11,230	2.94%	97%	2.93%	28.74%	3.27%	7%	0.10%	1%	3.17%	12%



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

For more information visit CLAconnect.com/banks or [contact us](#) with questions.

Work with professionals who understand the unique financial, strategic, regulatory, operational, and technology needs of banks.

WEALTH ADVISORY | OUTSOURCING | AUDIT, TAX, AND CONSULTING

Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor. ©2017 CliftonLarsonAllen LLP

