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LIQUIDITY

Wisconsin FDIC Insured Institutions

4th Quarter 2020

Data compiled by



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FFIEC Quarterly Data used as the source material. For updates or inquiries, please contact:



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WI Liquidity

December 31, 2020
Dollars in Thousands



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Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans to Deposits
ABBYBANK	ABBOTSFORD	618,383	401,215	65%	47	527,247	76%
ALLIANCE BANK	MONDOVI	203,621	124,155	61%	52	175,927	71%
AMERICAN BANK OF BEAVER DAM	BEAVER DAM	186,397	104,670	56%	37	168,691	62%
AMERICAN NATIONAL BANK-FOX CITIES	APPLETON	332,216	234,903	71%	65	265,000	89%
ASSOCIATED BANK, NATIONAL ASSOCIATION	GREEN BAY	33,372,697	24,197,180	73%	81	26,536,894	91%
ASSOCIATED TRUST COMPANY, NATIONAL ASSOCIATION	MILWAUKEE	65,954	0	0%	97	0	
BADGER BANK	FORT ATKINSON	161,598	95,299	59%	46	135,560	70%
BANK FIRST, NATIONAL ASSOCIATION	MANITOWOC	2,718,008	2,174,611	80%	86	2,322,621	94%
BANK FIVE NINE	OCONOMOWOC	1,421,797	1,004,073	71%	54	1,074,442	93%
BANK OF ALMA	ALMA	286,183	154,419	54%	31	163,582	94%
BANK OF BRODHEAD, THE	BRODHEAD	235,401	133,804	57%	37	192,996	69%
BANK OF CASHTON	CASHTON	123,844	70,346	57%	56	101,981	69%
BANK OF DEERFIELD, THE	DEERFIELD	175,798	147,146	84%	95	149,564	98%
BANK OF KAUKAUNA, THE	KAUKAUNA	126,579	90,537	72%	67	109,918	82%
BANK OF LAKE MILLS	LAKE MILLS	261,622	191,087	73%	89	224,727	85%
BANK OF LUXEMBURG	LUXEMBURG	479,438	306,916	64%	45	418,656	73%
BANK OF MAUSTON	MAUSTON	347,353	197,878	57%	28	299,243	66%
BANK OF MILTON	MILTON	164,826	115,867	70%	65	139,707	83%
BANK OF NEW GLARUS, THE	NEW GLARUS	363,169	250,465	69%	59	293,785	85%
BANK OF ONTARIO	ONTARIO	60,451	49,464	82%	97	49,196	101%
BANK OF PRAIRIE DU SAC	PRAIRIE DU SAC	569,369	295,600	52%	18	483,866	61%
BANK OF SUN PRAIRIE	SUN PRAIRIE	491,417	399,006	81%	91	426,879	93%
BANK OF WISCONSIN DELLS	WISCONSIN DELLS	703,332	546,994	78%	85	604,063	91%
BANKERS' BANK	MADISON	1,138,423	584,058	51%	69	873,140	67%
BANNER BANKS	BIRNAMWOOD	113,360	41,371	36%	6	99,962	41%
BARABOO STATE BANK	BARABOO	489,383	307,621	63%	42	420,850	73%
BAY BANK	GREEN BAY	122,797	74,640	61%	44	92,399	81%
BENTON STATE BANK	BENTON	70,843	59,567	84%	97	59,816	100%
BLACK RIVER COUNTRY BANK	BLACK RIVER FALLS	90,252	61,936	69%	83	75,753	82%
BLACKHAWK BANK	BELOIT	1,131,767	668,321	59%	21	988,153	68%

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BLC COMMUNITY BANK	LITTLE CHUTE	329,664	240,583	73%	71	260,657	92%
BLUFF VIEW BANK	GALESVILLE	123,478	77,235	63%	57	93,445	83%
BONDUEL STATE BANK	BONDUEL	78,352	26,632	34%	16	63,157	42%
BRISTOL MORGAN BANK	OAKFIELD	147,519	113,798	77%	88	120,980	94%
CAPITOL BANK	MADISON	485,077	339,319	70%	62	424,386	80%
CHARTER BANK	EAU CLAIRE	1,120,018	696,989	62%	29	820,790	85%
CHIPPEWA VALLEY BANK	HAYWARD	589,029	434,369	74%	74	469,437	93%
CITIZENS BANK	MUKWONAGO	930,850	595,295	64%	44	809,920	74%
CITIZENS COMMUNITY FEDERAL NATIONAL ASSOCIATION	ALTOONA	1,648,971	1,223,613	74%	68	1,319,509	93%
CITIZENS FIRST BANK	VIROQUA	259,497	170,965	66%	67	224,749	76%
CITIZENS STATE BANK	HUDSON	268,933	207,770	77%	89	227,590	91%
CITIZENS STATE BANK	CADOTT	145,284	91,105	63%	51	129,474	70%
CITIZENS STATE BANK - LA CROSSE	LA CROSSE	403,491	349,615	87%	98	347,917	100%
CITIZENS STATE BANK OF LOYAL	LOYAL	266,386	127,777	48%	19	224,558	57%
CLARE BANK, NATIONAL ASSOCIATION	PLATTEVILLE	319,658	142,720	45%	8	276,855	52%
CLEVELAND STATE BANK	CLEVELAND	163,806	95,117	58%	59	135,918	70%
COLLINS STATE BANK	COLLINS	112,018	76,961	69%	76	100,842	76%
COLUMBIA SAVINGS AND LOAN ASSOCIATION	MILWAUKEE	24,844	16,970	68%	63	22,856	74%
COMMERCE STATE BANK	WEST BEND	751,626	619,742	82%	93	642,621	96%
COMMUNITY BANK OF CAMERON	CAMERON	146,327	100,615	69%	76	128,412	78%
COMMUNITY FINANCIAL BANK	PRENTICE	51,316	32,982	64%	74	41,844	79%
COMMUNITY FIRST BANK	BOSCOBEL	497,574	322,636	65%	47	421,414	77%
COMMUNITY FIRST BANK	ROSHOLT	109,972	58,917	54%	30	91,791	64%
COMMUNITY STATE BANK	UNION GROVE	537,722	294,541	55%	23	488,970	60%
CORNERSTONE COMMUNITY BANK	GRAFTON	228,089	206,705	91%	99	186,017	111%
COULEE BANK	LA CROSSE	446,368	335,061	75%	78	343,900	97%
CUMBERLAND FEDERAL BANK, FEDERAL SAVINGS BANK	CUMBERLAND	187,329	84,158	45%	14	137,335	61%
DAIRY STATE BANK	RICE LAKE	628,992	239,258	38%	5	518,345	46%
DENMARK STATE BANK	DENMARK	646,420	470,746	73%	71	572,048	82%
DMB COMMUNITY BANK	DE FOREST	540,567	443,084	82%	92	450,705	98%

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EAST WISCONSIN SAVINGS BANK	KAUKAUNA	269,932	193,613	72%	68	225,765	86%
EQUITABLE BANK, S.S.B., THE	WAUWATOSA	301,223	247,666	82%	90	266,448	93%
ERGO BANK	MARKESAN	116,873	81,028	69%	84	95,242	85%
FARMERS & MERCHANTS BANK & TRUST	MARINETTE	172,523	100,124	58%	42	147,347	68%
FARMERS & MERCHANTS BANK, THE	BERLIN	386,814	294,634	76%	81	320,789	92%
FARMERS & MERCHANTS STATE BANK	WATERLOO	197,577	162,471	82%	98	154,425	105%
FARMERS & MERCHANTS UNION BANK	COLUMBUS	429,933	305,602	71%	66	370,689	82%
FARMERS AND MERCHANTS BANK OF KENDALL	KENDALL	79,566	59,584	75%	92	65,895	90%
FARMERS SAVINGS BANK	MINERAL POINT	378,469	195,831	52%	17	337,411	58%
FARMERS STATE BANK OF WAUPACA, THE	WAUPACA	241,798	126,596	52%	29	208,245	61%
FARMERS STATE BANK-HILLSBORO	HILLSBORO	200,472	91,530	46%	14	164,564	56%
FIRST BANK OF BALDWIN, THE	BALDWIN	229,541	112,770	49%	18	163,406	69%
FIRST BUSINESS BANK	MADISON	2,556,560	2,126,145	83%	92	1,858,893	114%
FIRST CITIZENS STATE BANK	WHITEWATER	374,209	197,641	53%	19	298,262	66%
FIRST COMMUNITY BANK	MILTON	131,662	74,963	57%	38	110,109	68%
FIRST FEDERAL BANK OF WISCONSIN	WAUKESHA	338,541	216,431	64%	45	252,892	86%
FIRST NATIONAL BANK AND TRUST COMPANY, THE	BELOIT	1,412,929	867,356	61%	27	1,249,833	69%
FIRST NATIONAL BANK AT DARLINGTON	DARLINGTON	170,724	97,568	57%	57	145,813	67%
FIRST NATIONAL BANK IN TIGERTON	TIGERTON	24,527	10,612	43%	30	21,177	50%
FIRST NATIONAL BANK OF BANGOR, THE	BANGOR	271,574	174,662	64%	56	195,494	89%
FIRST NATIONAL BANK OF RIVER FALLS, THE	RIVER FALLS	317,983	156,451	49%	13	269,022	58%
FIRST NATIONAL COMMUNITY BANK	NEW RICHMOND	270,454	163,050	60%	46	240,803	68%
FIRST STATE BANK	NEW LONDON	505,126	302,875	60%	35	445,846	68%
FORTE BANK	HARTFORD	289,586	201,040	69%	71	250,599	80%
FORTIFI BANK	BERLIN	525,258	390,547	74%	76	457,985	85%
FORWARD BANK	MARSHFIELD	723,809	523,830	72%	59	622,132	84%
FOX VALLEY SAVINGS BANK	FOND DU LAC	384,306	214,223	56%	20	298,075	72%
GREAT MIDWEST BANK, STATE SAVINGS BANK	BROOKFIELD	853,481	720,369	84%	95	566,258	127%
GREAT NORTH BANK	FLORENCE	143,194	86,846	61%	51	114,885	76%
GREENLEAF BANK	GREENLEAF	121,814	53,386	44%	16	105,818	50%

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GREENWOOD'S STATE BANK, THE	LAKE MILLS	389,427	311,887	80%	89	333,607	93%
HEADWATERS STATE BANK	LAND O'LAKES	78,249	41,464	53%	50	67,171	62%
HIAWATHA NATIONAL BANK	HAGER CITY	515,312	360,923	70%	63	369,475	98%
HIGHLAND STATE BANK	HIGHLAND	39,194	15,949	41%	50	34,464	46%
HOME SAVINGS BANK	MADISON	178,261	137,868	77%	84	132,042	104%
HOMETOWN BANK	FOND DU LAC	604,268	424,684	70%	63	515,791	82%
HORICON BANK	HORICON	1,119,003	811,176	72%	61	997,200	81%
HUSTISFORD STATE BANK	HUSTISFORD	66,566	41,680	63%	69	51,696	81%
INCREDIBLEBANK	WAUSAU	1,651,034	1,267,521	77%	75	1,394,407	91%
INDEPENDENCE STATE BANK	INDEPENDENCE	80,314	51,491	64%	70	69,463	74%
INTERCITY STATE BANK	SCHOFIELD	229,104	157,543	69%	68	184,895	85%
INTERNATIONAL BANK OF AMHERST, THE	AMHERST	87,176	38,901	45%	31	75,863	51%
INVESTORS COMMUNITY BANK	MANITOWOC	1,468,929	1,017,453	69%	51	1,072,153	95%
IXONIA BANK	IXONIA	522,517	318,846	61%	38	452,308	70%
JACKSON COUNTY BANK	BLACK RIVER FALLS	200,252	62,708	31%	3	174,032	36%
JOHN DEERE FINANCIAL, F.S.B.	MADISON	2,755,507	2,721,843	99%	99	1,150,671	237%
JOHNSON BANK	RACINE	5,967,069	4,392,047	74%	65	5,111,606	86%
KEYSAVINGS BANK	WISCONSIN RAPIDS	88,238	47,095	53%	26	70,016	67%
LADYSMITH FEDERAL SAVINGS & LOAN ASSOCIATION	LADYSMITH	73,512	49,482	67%	60	59,793	83%
LAONA STATE BANK	LAONA	244,461	122,147	50%	22	218,035	56%
MARATHON BANK	WAUSAU	174,536	123,224	71%	64	139,790	88%
MAYVILLE SAVINGS BANK	MAYVILLE	68,943	44,166	64%	55	60,908	73%
MONONA BANK	MONONA	1,072,161	870,181	81%	88	915,934	95%
MOUND CITY BANK	PLATTEVILLE	420,173	290,919	69%	60	358,138	81%
NATIONAL BANK OF COMMERCE	SUPERIOR	1,065,262	805,158	76%	73	899,508	90%
NATIONAL EXCHANGE BANK AND TRUST	FOND DU LAC	2,480,601	1,237,803	50%	9	1,972,488	63%
NEKOOSA PORT EDWARDS STATE BANK	NEKOOSA	242,755	134,870	56%	36	208,395	65%
NICOLET NATIONAL BANK	GREEN BAY	4,542,731	2,778,378	61%	28	3,960,427	70%
NORTH SHORE BANK, F.S.B.	BROOKFIELD	2,449,855	1,712,091	70%	45	1,987,366	86%

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NORTHERN STATE BANK	ASHLAND	298,411	153,001	51%	26	273,369	56%
NORTHWESTERN BANK, THE	CHIPPEWA FALLS	542,519	389,576	72%	68	479,557	81%
NORTHWESTERN MUTUAL WEALTH MANAGEMENT COMPANY	MILWAUKEE	366,887	0	0%	0	50,500	0%
OAK BANK	FITCHBURG	415,135	290,122	70%	62	342,634	85%
OAKWOOD BANK	PIGEON FALLS	101,019	73,959	73%	86	83,723	88%
ONE COMMUNITY BANK	OREGON	1,356,056	1,143,739	84%	93	1,095,761	104%
OOSTBURG STATE BANK	OOSTBURG	303,261	192,893	64%	50	259,298	74%
PAPER CITY SAVINGS ASSOCIATION	WISCONSIN RAPIDS	211,543	130,765	62%	36	173,968	75%
PARK BANK	HOLMEN	64,738	29,790	46%	25	53,875	55%
PARK BANK, THE	MADISON	1,249,994	979,377	78%	81	1,001,807	98%
PARTNERS BANK	SPENCER	238,983	143,093	60%	44	186,376	77%
PEOPLES COMMUNITY BANK, THE	MAZOMANIE	343,842	193,291	56%	26	261,825	74%
PEOPLES STATE BANK	PRAIRIE DU CHIEN	900,547	494,945	55%	23	731,331	68%
PEOPLES STATE BANK	WAUSAU	1,130,783	821,909	73%	62	938,158	88%
PESHTIGO NATIONAL BANK	PESHTIGO	258,098	125,415	49%	19	231,622	54%
PINERIES BANK, THE	STEVENS POINT	119,275	66,190	55%	52	102,962	64%
PORT WASHINGTON STATE BANK, THE	PORT WASHINGTON	840,817	465,355	55%	24	766,783	61%
PORTAGE COUNTY BANK, THE	ALMOND	183,744	111,980	61%	51	160,681	70%
PREMIER COMMUNITY BANK	MARION	389,361	237,153	61%	38	345,489	69%
PREMIERBANK	FORT ATKINSON	500,517	251,765	50%	15	387,250	65%
PREVAIL BANK	MEDFORD	860,665	571,910	66%	42	696,607	82%
PYRAMAX BANK, F.S.B.	GREENFIELD	515,748	331,543	64%	37	386,558	86%
RICHLAND COUNTY BANK	RICHLAND CENTER	115,422	44,826	39%	19	94,674	47%
RIVER BANK	STODDARD	820,355	697,056	85%	97	653,649	107%
RIVER FALLS STATE BANK	RIVER FALLS	118,203	71,146	60%	43	101,400	70%
ROYAL BANK	ELROY	638,481	396,146	62%	40	556,865	71%
SECURITY BANK	NEW AUBURN	137,375	104,947	76%	88	115,950	91%
SECURITY FINANCIAL BANK	DURAND	624,141	404,371	65%	46	525,825	77%

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SECURITY STATE BANK	IRON RIVER	122,274	80,976	66%	67	93,316	87%
SETTLERS BANK	DE FOREST	366,197	291,204	80%	89	268,918	108%
SHELL LAKE STATE BANK	SHELL LAKE	247,237	114,464	46%	15	196,488	58%
SPRING BANK	BROOKFIELD	356,599	299,590	84%	96	277,569	108%
STATE BANK FINANCIAL	LA CROSSE	457,300	231,863	51%	16	374,880	62%
STATE BANK OF ARCADIA	ARCADIA	207,409	89,192	43%	10	184,706	48%
STATE BANK OF CHILTON	CHILTON	373,999	269,137	72%	69	325,264	83%
STATE BANK OF CROSS PLAINS	CROSS PLAINS	1,611,748	1,138,238	71%	54	1,396,945	81%
STATE BANK OF NEWBURG	NEWBURG	211,358	153,276	73%	70	160,139	96%
STATE BANK OF REESEVILLE	REESEVILLE	121,979	58,939	48%	37	78,966	75%
STEPHENSON NATIONAL BANK AND TRUST, THE	MARINETTE	629,638	406,539	65%	46	506,239	80%
STERLING BANK	BARRON	284,196	156,668	55%	35	259,134	60%
SUNSET BANK & SAVINGS	WAUKESHA	136,473	92,027	67%	56	119,112	77%
SUPERIOR SAVINGS BANK	SUPERIOR	78,109	48,919	63%	50	64,068	76%
THRIVENT TRUST CO.	APPLETON	81,260	0	0%	6	2,000	0%
TOMAHAWK COMMUNITY BANK S.S.B.	TOMAHAWK	179,748	112,784	63%	39	152,443	74%
TOWN BANK, NATIONAL ASSOCIATION	HARTLAND	3,027,707	2,068,301	68%	47	2,524,246	82%
TRI CITY NATIONAL BANK	OAK CREEK	1,799,416	946,224	53%	12	1,576,153	60%
TSB BANK	LOMIRA	168,038	109,128	65%	64	149,982	73%
UNION STATE BANK OF WEST SALEM	WEST SALEM	106,460	68,915	65%	66	86,302	80%
UNITY BANK	AUGUSTA	591,843	458,176	77%	84	529,042	87%
WALDO STATE BANK	WALDO	107,635	67,416	63%	48	93,758	72%
WATERSTONE BANK	WAUWATOSA	2,181,407	1,758,317	81%	80	1,256,562	140%
WAUKESHA STATE BANK	WAUKESHA	1,307,608	868,522	66%	40	1,058,860	82%
WAUMANDEE STATE BANK	WAUMANDEE	315,836	230,203	73%	71	279,896	82%
WEST POINTE BANK	OSHKOSH	288,553	235,482	82%	91	211,123	112%
WESTBURY BANK	WAUKESHA	907,544	656,010	72%	70	805,308	81%
WISCONSIN BANK & TRUST	MADISON	1,267,488	806,408	64%	32	1,057,369	76%
WISCONSIN RIVER BANK	SAUK CITY	161,433	114,182	71%	81	132,254	86%
WOLF RIVER COMMUNITY BANK	HORTONVILLE	247,144	148,603	60%	45	205,113	72%

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WOODFORD STATE BANK	MONROE	301,037	192,055	64%	53	227,457	84%
WOODTRUST BANK	WISCONSIN RAPIDS	510,145	302,898	59%	34	437,935	69%



UFS — created by bankers, for bankers.

Nearly 30 years ago, a visionary group of community bankers collaborated to leverage the intersection of passionate people, best of breed technology, and continually evolving community expectations to empower bankers to simply be great bankers. Owned by community banks and heavily staffed with former bankers, UFS provides confidence in the execution of each bank's unique strategy. Sharing data insight around financial, customer, and technology trends is just one way to drive success.

Today, UFS is the community bank technology outfitter that inspires confidence for community banks by providing purpose-built solutions that make technology work for them, instead of the other way around.

Whether you need efficiency through bank exclusive cloud services, confidence around cybersecurity, regulatory compliant IT, or meeting changing customer digital expectations, let's start a conversation to see how UFS can support your strategies.



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