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## PROFITABILITY

**Wisconsin FDIC Insured Institutions**

**4th Quarter 2020**

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



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## WI Profitability

December 31, 2020  
Dollars in Thousands



Data compiled by



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Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
ABBYBANK	ABBOTSFORD		584,835	4,515	8%	1.06%	0.77%	9.22%	3.97%	0.87%	3.10%
ALLIANCE BANK	MONDOVI	Y	191,720	2,739	10%	1.59%	1.43%	14.00%	4.37%	0.78%	3.59%
AMERICAN BANK OF BEAVER DAM	BEAVER DAM		167,230	2,162	9%	1.76%	1.29%	12.63%	3.92%	0.24%	3.68%
AMERICAN NATIONAL BANK-FOX CITIES	APPLETON	Y	327,293	4,636	13%	1.42%	1.42%	10.26%	4.54%	0.95%	3.58%
ASSOCIATED BANK, NATIONAL ASSOCIATION	GREEN BAY		34,263,134	317,983	9%	1.04%	0.93%	8.06%	2.99%	0.46%	2.54%
ASSOCIATED TRUST COMPANY, NATIONAL ASSOCIATION	MILWAUKEE		65,861	18,042	82%	37.51%	27.39%	32.00%	1.00%	0.00%	1.00%
BADGER BANK	FORT ATKINSON		151,663	2,651	12%	2.39%	1.75%	13.49%	3.94%	0.29%	3.65%
BANK FIRST, NATIONAL ASSOCIATION	MANITOWOC		2,490,953	40,717	9%	2.22%	1.63%	14.30%	4.45%	0.57%	3.88%
BANK FIVE NINE	OCONOMOWOC		1,304,925	22,182	10%	2.14%	1.70%	16.96%	4.55%	0.84%	3.71%
BANK OF ALMA	ALMA		287,749	7,432	44%	3.52%	2.58%	6.27%	4.28%	0.24%	4.04%
BANK OF BRODHEAD, THE	BRODHEAD		216,300	2,159	12%	1.37%	1.00%	6.76%	4.14%	0.82%	3.32%
BANK OF CASHTON	CASHTON	Y	110,867	1,512	9%	1.43%	1.36%	13.29%	4.62%	1.10%	3.52%
BANK OF DEERFIELD, THE	DEERFIELD	Y	168,094	4,767	11%	3.11%	2.84%	23.69%	4.43%	0.88%	3.55%
BANK OF KAUKAUNA, THE	KAUKAUNA	Y	113,762	2,020	9%	1.95%	1.78%	18.91%	4.11%	0.40%	3.70%
BANK OF LAKE MILLS	LAKE MILLS	Y	248,018	4,811	12%	2.24%	1.94%	15.63%	5.06%	0.74%	4.32%
BANK OF LUXEMBURG	LUXEMBURG		435,445	6,689	9%	2.10%	1.54%	16.84%	4.57%	0.68%	3.90%
BANK OF MAUSTON	MAUSTON	Y	325,597	9,655	13%	3.04%	2.97%	22.59%	4.32%	0.55%	3.77%
BANK OF MILTON	MILTON		147,154	3,128	9%	2.43%	2.13%	22.16%	4.37%	0.41%	3.95%
BANK OF NEW GLARUS, THE	NEW GLARUS		344,704	4,746	10%	1.84%	1.38%	12.14%	4.33%	0.71%	3.62%
BANK OF ONTARIO	ONTARIO	Y	52,289	404	12%	0.81%	0.77%	6.38%	5.50%	0.90%	4.60%
BANK OF PRAIRIE DU SAC	PRAIRIE DU SAC		510,524	8,505	14%	2.29%	1.67%	11.00%	3.70%	0.40%	3.30%
BANK OF SUN PRAIRIE	SUN PRAIRIE		475,976	4,856	12%	1.38%	1.02%	8.94%	4.29%	0.77%	3.52%
BANK OF WISCONSIN DELLS	WISCONSIN DELLS		667,792	10,238	11%	2.07%	1.53%	13.26%	4.62%	0.70%	3.92%
BANKERS' BANK	MADISON		962,542	13,240	10%	1.87%	1.38%	14.09%	2.52%	0.61%	1.91%
BANNER BANKS	BIRNAMWOOD	Y	108,280	792	11%	0.85%	0.73%	6.14%	2.80%	0.28%	2.52%

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BARABOO STATE BANK	BARABOO		447,794	3,045	10%	0.94%	0.68%	6.48%	3.69%	0.53%	3.16%
BAY BANK	GREEN BAY		120,473	1,532	13%	1.73%	1.27%	9.58%	4.50%	0.52%	3.99%
BENTON STATE BANK	BENTON	Y	68,136	888	9%	1.33%	1.30%	14.08%	5.28%	0.93%	4.35%
BLACK RIVER COUNTRY BANK	BLACK RIVER FALLS	Y	87,290	1,230	10%	1.45%	1.41%	13.46%	4.75%	0.89%	3.86%
BLACKHAWK BANK	BELOIT		1,053,622	11,034	9%	1.42%	1.05%	9.57%	4.19%	0.30%	3.90%
BLC COMMUNITY BANK	LITTLE CHUTE	Y	303,110	6,983	11%	2.31%	2.30%	20.13%	3.99%	1.05%	2.93%
BLUFF VIEW BANK	GALESVILLE	Y	114,296	2,740	18%	2.69%	2.40%	12.61%	4.36%	0.48%	3.87%
BONDUEL STATE BANK	BONDUEL		68,420	723	18%	1.37%	1.06%	5.01%	3.92%	0.70%	3.22%
BRISTOL MORGAN BANK	OAKFIELD		124,377	962	9%	0.92%	0.77%	8.11%	4.65%	0.91%	3.74%
CAPITOL BANK	MADISON		452,932	5,063	11%	1.52%	1.12%	9.99%	3.51%	0.65%	2.86%
CHARTER BANK	EAU CLAIRE	Y	1,021,438	16,549	11%	1.77%	1.62%	13.19%	4.07%	0.74%	3.33%
CHIPPEWA VALLEY BANK	HAYWARD	Y	550,134	6,909	8%	1.43%	1.26%	16.25%	4.05%	0.76%	3.30%
CITIZENS BANK	MUKWONAGO		869,193	11,699	12%	1.82%	1.35%	10.77%	3.93%	0.56%	3.37%
CITIZENS COMMUNITY FEDERAL NATIONAL ASSOCIATION	ALTOONA		1,588,334	14,978	10%	1.29%	0.94%	7.81%	4.38%	0.80%	3.59%
CITIZENS FIRST BANK	VIROQUA	Y	242,193	3,743	10%	1.58%	1.55%	13.27%	4.65%	0.89%	3.75%
CITIZENS STATE BANK	CADOTT		128,882	1,152	10%	1.24%	0.89%	8.09%	4.36%	0.48%	3.88%
CITIZENS STATE BANK	HUDSON		253,692	2,391	8%	1.28%	0.94%	12.22%	4.44%	0.58%	3.85%
CITIZENS STATE BANK - LA CROSSE	LA CROSSE	Y	367,937	13,241	9%	3.61%	3.60%	42.08%	5.39%	0.97%	4.43%
CITIZENS STATE BANK OF LOYAL	LOYAL		232,098	2,539	11%	1.43%	1.09%	8.74%	3.80%	0.51%	3.29%
CLARE BANK, NATIONAL ASSOCIATION	PLATTEVILLE	Y	294,035	3,390	11%	1.22%	1.15%	9.18%	3.09%	0.53%	2.56%
CLEVELAND STATE BANK	CLEVELAND		136,140	2,454	13%	2.47%	1.80%	15.41%	4.43%	0.56%	3.88%
COLLINS STATE BANK	COLLINS	Y	105,308	1,883	8%	1.82%	1.79%	19.90%	4.22%	0.51%	3.71%
COLUMBIA SAVINGS AND LOAN ASSOCIATION	MILWAUKEE		23,386	-159	7%	-0.68%	-0.68%	-7.97%	5.41%	0.93%	4.49%
COMMERCE STATE BANK	WEST BEND		745,921	7,154	10%	1.31%	0.96%	9.75%	4.53%	0.91%	3.62%
COMMUNITY BANK OF CAMERON	CAMERON	Y	136,742	1,975	9%	1.49%	1.44%	16.48%	4.83%	0.70%	4.13%
COMMUNITY FINANCIAL BANK	PRENTICE		48,678	426	10%	0.97%	0.88%	8.37%	3.76%	0.99%	2.78%

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COMMUNITY FIRST BANK	BOSCOBEL	Y	464,916	6,193	10%	1.42%	1.33%	11.14%	4.49%	0.52%	3.97%
COMMUNITY FIRST BANK	ROSHOLT	Y	100,860	1,467	9%	1.54%	1.45%	14.12%	4.09%	0.11%	3.98%
COMMUNITY STATE BANK	UNION GROVE	Y	476,380	7,027	8%	1.51%	1.48%	16.96%	3.80%	0.29%	3.51%
CORNERSTONE COMMUNITY BANK	GRAFTON		227,239	4,070	9%	2.46%	1.79%	19.83%	4.97%	0.63%	4.34%
COULEE BANK	LA CROSSE	Y	423,973	6,284	9%	1.55%	1.48%	15.68%	4.49%	0.62%	3.87%
CUMBERLAND FEDERAL BANK, FEDERAL SAVINGS BANK	CUMBERLAND		181,626	2,336	11%	1.77%	1.29%	12.47%	3.84%	0.87%	2.97%
DAIRY STATE BANK	RICE LAKE		576,086	4,649	11%	1.11%	0.81%	6.37%	3.25%	0.62%	2.63%
DENMARK STATE BANK	DENMARK		598,187	3,815	9%	0.86%	0.64%	6.88%	3.92%	0.77%	3.15%
DMB COMMUNITY BANK	DE FOREST		527,160	6,441	12%	1.66%	1.22%	9.89%	3.89%	0.95%	2.93%
EAST WISCONSIN SAVINGS BANK	KAUKAUNA		254,671	544	8%	0.27%	0.21%	2.37%	3.61%	1.10%	2.51%
EQUITABLE BANK, S.S.B., THE	WAUWATOSA		300,137	4,029	10%	1.34%	1.34%	16.37%	4.20%	0.64%	3.55%
ERGO BANK	MARKESAN		103,998	623	10%	0.77%	0.60%	5.14%	4.68%	0.75%	3.93%
FARMERS & MERCHANTS BANK & TRUST	MARINETTE		155,800	1,003	11%	0.89%	0.64%	5.61%	4.17%	0.50%	3.67%
FARMERS & MERCHANTS BANK, THE	BERLIN		352,638	4,092	9%	1.53%	1.16%	11.50%	5.88%	1.14%	4.74%
FARMERS & MERCHANTS STATE BANK	WATERLOO		192,258	3,119	11%	2.24%	1.62%	14.71%	4.13%	0.76%	3.37%
FARMERS & MERCHANTS UNION BANK	COLUMBUS		409,640	4,580	12%	1.66%	1.12%	9.31%	4.37%	0.91%	3.46%
FARMERS AND MERCHANTS BANK OF KENDALL	KENDALL	Y	75,870	1,660	16%	2.36%	2.19%	13.82%	5.24%	0.65%	4.59%
FARMERS SAVINGS BANK	MINERAL POINT	Y	345,156	6,250	9%	2.13%	1.81%	18.57%	3.56%	0.41%	3.15%
FARMERS STATE BANK OF WAUPACA, THE	WAUPACA		217,955	3,039	11%	1.87%	1.39%	10.65%	4.62%	0.42%	4.20%
FARMERS STATE BANK-HILLSBORO	HILLSBORO		184,377	2,943	18%	2.03%	1.60%	8.56%	3.63%	0.46%	3.16%
FIRST BANK OF BALDWIN, THE	BALDWIN	Y	210,218	3,082	9%	1.50%	1.47%	13.16%	4.15%	0.42%	3.74%
FIRST BUSINESS BANK	MADISON		2,404,592	21,283	9%	1.03%	0.89%	9.46%	4.20%	0.64%	3.56%
FIRST CITIZENS STATE BANK	WHITEWATER		346,869	4,248	18%	1.59%	1.22%	6.55%	3.78%	0.41%	3.37%
FIRST COMMUNITY BANK	MILTON	Y	123,611	2,509	9%	2.07%	2.03%	20.80%	4.33%	0.54%	3.79%
FIRST FEDERAL BANK OF WISCONSIN	WAUKESHA		285,325	2,167	25%	1.01%	0.76%	3.08%	4.31%	0.63%	3.68%
FIRST NATIONAL BANK AND TRUST COMPANY, THE	BELOIT		1,258,311	9,413	9%	0.98%	0.75%	6.81%	3.55%	0.37%	3.18%

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FIRST NATIONAL BANK AT DARLINGTON	DARLINGTON		158,473	1,280	15%	1.12%	0.81%	5.30%	4.00%	0.88%	3.12%
FIRST NATIONAL BANK IN TIGERTON	TIGERTON	Y	24,299	43	14%	0.27%	0.18%	1.29%	3.10%	0.25%	2.85%
FIRST NATIONAL BANK OF BANGOR, THE	BANGOR		241,643	5,529	30%	3.20%	2.29%	7.54%	4.41%	0.35%	4.07%
FIRST NATIONAL BANK OF RIVER FALLS, THE	RIVER FALLS	Y	307,412	3,509	10%	1.26%	1.14%	10.22%	3.66%	0.39%	3.27%
FIRST NATIONAL COMMUNITY BANK	NEW RICHMOND	Y	247,837	3,015	8%	1.40%	1.22%	13.93%	3.92%	0.33%	3.58%
FIRST STATE BANK	NEW LONDON		472,763	4,388	10%	1.26%	0.93%	8.05%	4.47%	0.36%	4.10%
FORTE BANK	HARTFORD		263,077	2,767	10%	1.41%	1.05%	10.20%	3.98%	0.45%	3.52%
FORTIFI BANK	BERLIN		507,480	5,768	9%	1.56%	1.14%	12.47%	4.48%	0.62%	3.86%
FORWARD BANK	MARSHFIELD		681,497	7,178	8%	1.44%	1.05%	10.71%	4.41%	0.63%	3.78%
FOX VALLEY SAVINGS BANK	FOND DU LAC		367,217	3,124	14%	1.14%	0.85%	5.56%	3.42%	0.69%	2.73%
GREAT MIDWEST BANK, STATE SAVINGS BANK	BROOKFIELD		876,629	11,305	16%	1.75%	1.29%	8.30%	3.97%	1.32%	2.65%
GREAT NORTH BANK	FLORENCE		144,163	1,222	9%	1.15%	0.85%	8.90%	4.56%	1.55%	3.01%
GREENLEAF BANK	GREENLEAF	Y	110,060	1,098	9%	1.18%	1.00%	9.82%	3.56%	0.45%	3.11%
GREENWOOD'S STATE BANK, THE	LAKE MILLS		356,053	4,052	8%	1.43%	1.14%	10.86%	4.88%	0.68%	4.19%
HEADWATERS STATE BANK	LAND O'LAKES	Y	70,473	677	13%	0.99%	0.96%	6.37%	4.46%	0.53%	3.94%
HIAWATHA NATIONAL BANK	HAGER CITY		519,830	5,110	9%	1.35%	0.98%	9.91%	3.56%	0.73%	2.83%
HIGHLAND STATE BANK	HIGHLAND	Y	35,196	536	11%	1.56%	1.52%	13.58%	3.38%	0.26%	3.13%
HOME SAVINGS BANK	MADISON		175,353	2,525	9%	0.53%	1.44%	15.50%	3.84%	0.92%	2.93%
HOMETOWN BANK	FOND DU LAC		553,067	8,147	12%	1.94%	1.47%	11.62%	3.87%	0.28%	3.59%
HORICON BANK	HORICON	Y	996,909	13,578	9%	1.47%	1.36%	14.21%	4.13%	0.51%	3.63%
HUSTISFORD STATE BANK	HUSTISFORD		60,239	547	16%	1.24%	0.91%	5.20%	4.45%	0.75%	3.71%
INCREDIBLEBANK	WAUSAU	Y	1,582,897	27,109	8%	1.74%	1.71%	19.50%	4.69%	0.59%	4.10%
INDEPENDENCE STATE BANK	INDEPENDENCE		74,994	464	8%	0.86%	0.62%	6.89%	4.14%	0.68%	3.46%
INTERCITY STATE BANK	SCHOFIELD		201,159	3,404	21%	2.36%	1.69%	7.81%	4.01%	0.52%	3.50%
INTERNATIONAL BANK OF AMHERST, THE	AMHERST	Y	80,595	1,285	13%	1.77%	1.59%	11.86%	3.96%	0.27%	3.69%
INVESTORS COMMUNITY BANK	MANITOWOC		1,443,469	13,971	14%	1.29%	0.97%	6.88%	4.18%	1.11%	3.07%

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IXONIA BANK	IXONIA		461,077	8,998	10%	2.68%	1.95%	17.82%	4.64%	0.81%	3.84%
JACKSON COUNTY BANK	BLACK RIVER FALLS	Y	202,473	4,458	10%	17.56%	17.52%	178.80%	2.90%	0.83%	2.08%
JOHN DEERE FINANCIAL, F.S.B.	MADISON		3,400,386	134,700	19%	5.07%	3.96%	21.25%	7.84%	1.68%	6.16%
JOHNSON BANK	RACINE		5,907,127	88,516	12%	2.02%	1.50%	12.66%	3.40%	0.24%	3.17%
KEYSAVINGS BANK	WISCONSIN RAPIDS		85,643	46	13%	0.06%	0.05%	0.40%	3.07%	0.72%	2.35%
LADYSMITH FEDERAL SAVINGS & LOAN ASSOCIATION	LADYSMITH		64,795	392	9%	0.80%	0.60%	6.18%	4.37%	1.08%	3.29%
LAONA STATE BANK	LAONA		225,234	1,393	10%	0.87%	0.62%	5.61%	3.48%	0.70%	2.78%
MARATHON BANK	WAUSAU		163,489	877	13%	0.70%	0.54%	4.20%	3.88%	0.79%	3.09%
MAYVILLE SAVINGS BANK	MAYVILLE		69,505	381	11%	0.73%	0.55%	5.00%	3.67%	0.69%	2.97%
MONONA BANK	MONONA		1,004,463	10,736	10%	1.42%	1.07%	9.60%	4.17%	0.61%	3.56%
MOUND CITY BANK	PLATTEVILLE		406,197	4,975	11%	1.68%	1.22%	10.98%	3.89%	0.81%	3.08%
NATIONAL BANK OF COMMERCE	SUPERIOR	Y	1,023,054	17,428	11%	1.86%	1.70%	13.71%	4.82%	0.44%	4.38%
NATIONAL EXCHANGE BANK AND TRUST	FOND DU LAC		2,250,315	14,703	17%	0.97%	0.65%	3.53%	3.61%	0.20%	3.41%
NEKOOSA PORT EDWARDS STATE BANK	NEKOOSA	Y	227,487	3,130	14%	1.47%	1.38%	9.72%	3.63%	0.87%	2.76%
NICOLET NATIONAL BANK	GREEN BAY		4,234,293	60,114	8%	1.92%	1.42%	12.00%	3.91%	0.46%	3.45%
NORTH SHORE BANK, F.S.B.	BROOKFIELD		2,306,935	14,023	11%	0.84%	0.61%	5.30%	3.50%	0.49%	3.01%
NORTHERN STATE BANK	ASHLAND	Y	274,595	3,461	8%	1.31%	1.26%	14.14%	3.42%	0.33%	3.09%
NORTHWESTERN BANK, THE	CHIPPEWA FALLS	Y	487,568	8,891	10%	2.09%	1.82%	15.75%	4.48%	0.42%	4.07%
NORTHWESTERN MUTUAL WEALTH MANAGEMENT COMPANY	MILWAUKEE		377,346	104,954	64%	37.22%	27.81%	46.01%	1.56%	0.29%	1.27%
OAK BANK	FITCHBURG		379,203	4,773	9%	1.73%	1.26%	12.32%	3.58%	0.51%	3.07%
OAKWOOD BANK	PIGEON FALLS	Y	97,469	1,192	8%	1.30%	1.22%	9.29%	5.09%	1.31%	3.77%
ONE COMMUNITY BANK	OREGON		1,322,522	16,948	10%	1.76%	1.28%	10.76%	4.02%	0.50%	3.53%
OOSTBURG STATE BANK	OOSTBURG		273,969	3,196	11%	1.59%	1.17%	9.32%	4.26%	0.61%	3.65%
PAPER CITY SAVINGS ASSOCIATION	WISCONSIN RAPIDS		193,992	2,001	12%	1.42%	1.03%	8.01%	3.30%	0.97%	2.33%



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PARK BANK	HOLMEN		61,786	385	15%	0.81%	0.62%	4.11%	4.37%	0.25%	4.12%
PARK BANK, THE	MADISON		1,143,029	11,860	10%	1.44%	1.04%	10.20%	4.08%	0.47%	3.61%
PARTNERS BANK	SPENCER		225,224	1,961	13%	1.17%	0.87%	5.82%	3.90%	0.60%	3.30%
PEOPLES COMMUNITY BANK, THE	MAZOMANIE		325,249	4,003	11%	1.69%	1.23%	9.91%	3.67%	0.46%	3.21%
PEOPLES STATE BANK	WAUSAU		1,055,156	11,348	9%	1.46%	1.08%	10.95%	3.92%	0.52%	3.40%
PEOPLES STATE BANK	PRAIRIE DU CHIEN	Y	852,436	8,739	10%	1.14%	1.03%	8.89%	3.84%	0.62%	3.22%
PESHTIGO NATIONAL BANK	PESHTIGO	Y	232,460	1,928	9%	0.99%	0.83%	7.58%	4.02%	0.45%	3.57%
PINERIES BANK, THE	STEVENS POINT	Y	115,144	1,188	9%	1.06%	1.03%	10.75%	3.42%	0.63%	2.79%
PORT WASHINGTON STATE BANK, THE	PORT WASHINGTON		699,777	7,708	8%	1.50%	1.10%	12.34%	3.53%	0.51%	3.02%
PORTAGE COUNTY BANK, THE	ALMOND	Y	176,903	1,541	10%	1.01%	0.87%	8.22%	4.07%	0.46%	3.61%
PREMIER COMMUNITY BANK	MARION		347,715	2,518	9%	0.98%	0.72%	7.56%	3.94%	0.40%	3.55%
PREMIERBANK	FORT ATKINSON		456,674	5,620	10%	1.68%	1.23%	9.95%	3.72%	0.22%	3.50%
PREVAIL BANK	MEDFORD		820,387	2,758	14%	0.45%	0.34%	1.95%	3.50%	0.78%	2.71%
PYRAMAX BANK, F.S.B.	GREENFIELD		478,292	2,098	10%	0.87%	0.44%	4.03%	3.45%	0.70%	2.75%
RICHLAND COUNTY BANK	RICHLAND CENTER	Y	109,777	1,768	16%	1.63%	1.61%	8.94%	3.64%	0.27%	3.37%
RIVER BANK	STODDARD	Y	745,627	12,493	11%	1.78%	1.68%	13.92%	4.26%	1.06%	3.20%
RIVER FALLS STATE BANK	RIVER FALLS	Y	108,416	2,021	12%	1.88%	1.86%	14.19%	3.68%	0.31%	3.37%
ROYAL BANK	ELROY		523,444	7,408	10%	1.93%	1.42%	13.45%	4.59%	0.40%	4.19%
SECURITY BANK	NEW AUBURN		126,861	2,037	12%	2.22%	1.61%	13.20%	4.57%	1.03%	3.54%
SECURITY FINANCIAL BANK	DURAND	Y	566,773	7,847	8%	1.44%	1.38%	13.27%	4.32%	0.67%	3.65%
SECURITY STATE BANK	IRON RIVER		116,898	1,190	17%	1.34%	1.02%	5.82%	4.08%	0.59%	3.49%
SETTLERS BANK	DE FOREST		356,540	4,257	10%	1.65%	1.19%	13.02%	4.41%	0.82%	3.59%
SHELL LAKE STATE BANK	SHELL LAKE	Y	230,620	2,891	15%	1.40%	1.25%	7.48%	3.90%	0.48%	3.43%
SPRING BANK	BROOKFIELD		341,575	4,236	11%	1.64%	1.24%	11.00%	4.63%	1.20%	3.43%
STATE BANK FINANCIAL	LA CROSSE	Y	412,198	3,873	9%	1.00%	0.94%	9.33%	3.28%	0.44%	2.84%

## WI Profitability

December 31, 2020  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
STATE BANK OF ARCADIA	ARCADIA	Y	190,758	1,521	10%	0.85%	0.80%	6.74%	2.96%	0.57%	2.39%
STATE BANK OF CHILTON	CHILTON	Y	340,067	3,991	10%	1.19%	1.17%	11.14%	4.00%	0.63%	3.37%
STATE BANK OF CROSS PLAINS	CROSS PLAINS		1,455,237	15,614	9%	1.43%	1.07%	9.72%	4.06%	0.46%	3.60%
STATE BANK OF NEWBURG	NEWBURG		199,555	2,972	18%	2.00%	1.49%	7.89%	4.45%	1.00%	3.45%
STATE BANK OF REESEVILLE	REESEVILLE		110,866	779	9%	0.92%	0.70%	7.33%	3.78%	0.93%	2.85%
STEPHENSON NATIONAL BANK AND TRUST, THE	MARINETTE	Y	590,423	9,046	9%	1.65%	1.53%	15.06%	4.26%	0.48%	3.78%
STERLING BANK	BARRON	Y	274,066	5,165	8%	1.99%	1.88%	22.51%	4.07%	0.58%	3.50%
SUNSET BANK & SAVINGS	WAUKESHA		136,804	678	11%	0.65%	0.50%	4.27%	4.32%	1.12%	3.20%
SUPERIOR SAVINGS BANK	SUPERIOR		72,216	635	18%	1.21%	0.88%	4.79%	2.87%	0.06%	2.81%
THRIVENT TRUST CO.	APPLETON		80,737	664	44%	1.24%	0.82%	1.56%	1.88%	1.94%	-0.07%
TOMAHAWK COMMUNITY BANK S.S.B.	TOMAHAWK		162,404	1,550	12%	1.28%	0.95%	7.43%	4.14%	0.31%	3.83%
TOWN BANK, NATIONAL ASSOCIATION	HARTLAND		2,844,903	16,412	8%	0.79%	0.58%	5.45%	2.99%	0.46%	2.53%
TRI CITY NATIONAL BANK	OAK CREEK		1,637,455	14,218	10%	1.04%	0.87%	7.86%	3.49%	0.09%	3.39%
TSB BANK	LOMIRA		153,751	16	11%	-0.03%	0.01%	0.09%	4.22%	0.70%	3.52%
UNION STATE BANK OF WEST SALEM	WEST SALEM		93,570	539	11%	0.78%	0.58%	4.91%	4.43%	0.72%	3.71%
UNITY BANK	AUGUSTA	Y	570,870	5,465	8%	0.97%	0.96%	11.38%	4.70%	0.78%	3.91%
WALDO STATE BANK	WALDO		93,593	924	11%	1.20%	0.99%	8.34%	4.71%	1.20%	3.51%
WATERSTONE BANK	WAUWATOSA		2,149,379	81,121	17%	5.04%	3.77%	22.41%	4.21%	1.30%	2.91%
WAUKESHA STATE BANK	WAUKESHA	Y	1,168,074	23,283	10%	2.14%	1.99%	17.47%	4.22%	0.13%	4.08%
WAUMANDEE STATE BANK	WAUMANDEE		312,138	2,016	8%	0.90%	0.65%	5.84%	3.70%	0.56%	3.14%
WEST POINTE BANK	OSHKOSH		298,266	4,059	18%	1.85%	1.36%	7.77%	4.97%	1.03%	3.94%
WESTBURY BANK	WAUKESHA		874,274	8,420	9%	1.34%	0.96%	10.20%	3.66%	0.41%	3.26%
WISCONSIN BANK & TRUST	MADISON		1,170,574	11,017	10%	1.24%	0.94%	7.93%	4.15%	0.25%	3.89%
WISCONSIN RIVER BANK	SAUK CITY		155,498	1,804	10%	1.48%	1.16%	11.09%	4.61%	1.23%	3.37%
WOLF RIVER COMMUNITY BANK	HORTONVILLE		223,806	3,338	12%	2.03%	1.49%	12.53%	4.44%	0.45%	3.99%
WOODFORD STATE BANK	MONROE	Y	276,401	5,150	8%	1.96%	1.86%	20.23%	4.44%	0.66%	3.78%
WOODTRUST BANK	WISCONSIN RAPIDS	Y	481,676	15,543	9%	3.42%	3.23%	31.30%	3.02%	0.08%	2.94%





## ***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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