



# BANCONOMICS®

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## PROFITABILITY

### Wisconsin FDIC Insured Institutions – 2nd Quarter 2020

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



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## Profitability

June 30, 2020  
Dollars in Thousands



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Bank Name	City	Id Rssd	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Ca..	Pretax ROA	ROA%	ROAE %	Yield/Earning Asse..	Cost of Funds %	Net Interest Margin
ABBYBANK	ABBOTSFORD	198149		564,363	4,780	8%	1.15%	0.85%	9.98%	4.30%	1.03%	3.27%
ADVANTAGE COMMUNITY BANK	DORCHESTER	189549		152,632	2,088	13%	1.86%	1.37%	10.27%	3.75%	0.49%	3.26%
ALLIANCE BANK	MONDOVI	21658	Y	185,673	2,646	10%	1.57%	1.43%	13.96%	4.51%	0.93%	3.58%
AMERICAN BANK OF BEAVER DAM	BEAVER DAM	510648		157,504	2,184	10%	1.90%	1.39%	12.91%	4.10%	0.30%	3.81%
AMERICAN NATIONAL BANK-FOX CITIES	APPLETON	2051127	Y	318,250	6,890	13%	2.17%	2.16%	15.57%	4.98%	1.16%	3.82%
ASSOCIATED BANK, NATIONAL ASSOCIATION	GREEN BAY	917742		33,714,071	402,402	9%	1.61%	1.19%	10.35%	3.26%	0.60%	2.66%
ASSOCIATED TRUST COMPANY, NATIONAL ASS..	MILWAUKEE	1629903		64,586	15,828	89%	33.54%	24.51%	28.43%	1.29%	0.05%	1.24%
BADGER BANK	FORT ATKINSON	846945		143,055	2,400	13%	2.29%	1.68%	12.64%	4.15%	0.34%	3.81%
BANK FIRST, NATIONAL ASSOCIATION	MANITOWOC	594947		2,348,042	35,012	9%	1.99%	1.49%	12.98%	4.48%	0.72%	3.76%
BANK FIVE NINE	OCONOMOWOC	806846		1,231,197	23,900	10%	2.46%	1.94%	19.27%	4.39%	1.01%	3.38%
BANK OF ALMA	ALMA	564052		294,487	7,348	41%	3.40%	2.50%	6.30%	4.06%	0.26%	3.81%
BANK OF BRODHEAD, THE	BRODHEAD	517441		198,991	2,302	13%	1.59%	1.16%	7.32%	4.38%	0.96%	3.42%
BANK OF CASHTON	CASHTON	458946	Y	103,349	1,780	10%	1.80%	1.72%	16.06%	5.14%	1.17%	3.97%
BANK OF DEERFIELD, THE	DEERFIELD	588245	Y	162,809	4,120	12%	2.78%	2.53%	21.01%	4.63%	0.98%	3.65%
BANK OF KAUKAUNA, THE	KAUKAUNA	380944	Y	110,100	2,778	9%	2.76%	2.52%	26.52%	4.72%	0.51%	4.21%
BANK OF LAKE MILLS	LAKE MILLS	477349	Y	246,695	2,580	12%	1.33%	1.05%	8.56%	5.13%	0.82%	4.30%
BANK OF LUXEMBURG	LUXEMBURG	580548		409,869	5,380	9%	1.79%	1.31%	14.15%	4.67%	0.80%	3.87%
BANK OF MAUSTON	MAUSTON	601443	Y	308,604	9,140	13%	3.03%	2.96%	22.02%	4.64%	0.66%	3.98%
BANK OF MILTON	MILTON	426945		137,155	2,950	9%	2.47%	2.15%	22.28%	4.51%	0.50%	4.01%
BANK OF NEW GLARUS, THE	NEW GLARUS	797140		329,855	5,092	11%	2.07%	1.54%	13.43%	4.90%	0.80%	4.10%
BANK OF ONTARIO	ONTARIO	37341	Y	49,741	-214	12%	-0.43%	-0.43%	-3.46%	5.38%	1.00%	4.39%
BANK OF PRAIRIE DU SAC	PRAIRIE DU SAC	997847		484,054	8,762	14%	2.48%	1.81%	11.60%	3.95%	0.50%	3.45%
BANK OF SUN PRAIRIE	SUN PRAIRIE	124344		457,541	3,216	11%	0.94%	0.70%	6.07%	4.16%	0.96%	3.19%
BANK OF WISCONSIN DELLS	WISCONSIN DELLS	894348		625,739	9,852	12%	2.12%	1.57%	13.12%	4.81%	0.81%	4.00%
BANKERS' BANK	MADISON	408642		870,573	8,918	11%	1.37%	1.02%	10.11%	2.83%	0.83%	2.00%
BANNER BANKS	BIRNAMWOOD	453147	Y	105,265	1,002	12%	1.08%	0.95%	7.89%	2.99%	0.34%	2.64%
BARABOO STATE BANK	BARABOO	24949		406,661	4,166	11%	1.37%	1.02%	9.04%	3.93%	0.59%	3.33%
BAY BANK	GREEN BAY	2329200		116,711	1,030	12%	1.19%	0.88%	6.63%	4.39%	0.55%	3.84%
BENTON STATE BANK	BENTON	208347	Y	65,898	724	9%	1.12%	1.10%	11.76%	5.69%	1.04%	4.65%
BLACK RIVER COUNTRY BANK	BLACK RIVER FALLS	603540	Y	83,586	1,420	11%	1.74%	1.70%	15.73%	5.08%	0.97%	4.11%
BLACKHAWK BANK	BELOIT	27548		1,014,415	9,482	9%	1.25%	0.93%	8.40%	4.31%	0.39%	3.93%
BLC COMMUNITY BANK	LITTLE CHUTE	578741	Y	255,104	5,776	14%	2.27%	2.26%	17.15%	3.91%	1.24%	2.67%
BLUFF VIEW BANK	GALESVILLE	167453	Y	108,558	3,046	19%	3.10%	2.81%	14.39%	4.77%	0.61%	4.15%
BONDUEL STATE BANK	BONDUEL	35646		63,823	1,014	22%	2.11%	1.59%	7.09%	4.03%	0.65%	3.38%
BRISTOL MORGAN BANK	OAKFIELD	807348		112,834	300	10%	0.35%	0.27%	2.59%	4.95%	1.01%	3.94%
CAPITOL BANK	MADISON	2339599		413,349	4,636	12%	1.53%	1.12%	9.39%	3.94%	0.81%	3.13%
CHARTER BANK	EAU CLAIRE	160650	Y	978,100	13,788	12%	1.56%	1.41%	11.16%	4.20%	0.86%	3.34%
CHIPPewa VALLEY BANK	HAYWARD	779650	Y	504,199	6,532	8%	1.52%	1.30%	16.09%	4.49%	0.87%	3.62%
CITIZENS BANK	MUKWONAGO	783844		831,374	10,772	12%	1.82%	1.30%	10.21%	4.13%	0.70%	3.42%
CITIZENS COMMUNITY FEDERAL NATIONAL AS..	ALTOONA	962890		1,549,691	13,672	10%	1.20%	0.88%	7.22%	4.57%	0.94%	3.64%
CITIZENS FIRST BANK	VIROQUA	716954	Y	232,573	3,812	10%	1.69%	1.64%	14.03%	5.00%	0.96%	4.04%
CITIZENS STATE BANK	CADOTT	149150		122,489	1,072	11%	1.20%	0.88%	7.69%	4.74%	0.59%	4.15%
	HUDSON	867856		241,884	1,950	7%	1.11%	0.81%	10.44%	4.32%	0.73%	3.58%
CITIZENS STATE BANK - LA CROSSE	LA CROSSE	447557	Y	352,646	13,428	9%	3.82%	3.81%	45.17%	5.13%	1.10%	4.03%
CITIZENS STATE BANK OF LOYAL	LOYAL	479446		214,236	2,704	13%	1.67%	1.26%	9.47%	4.43%	0.62%	3.81%
CLARE BANK, NATIONAL ASSOCIATION	PLATTEVILLE	988144	Y	283,150	3,628	12%	1.35%	1.28%	10.04%	3.29%	0.65%	2.63%
CLEVELAND STATE BANK	CLEVELAND	48440		137,260	2,532	11%	2.55%	1.84%	16.74%	4.61%	0.66%	3.95%
COLLINS STATE BANK	COLLINS	219044	Y	98,060	1,826	9%	1.90%	1.86%	20.36%	4.53%	0.60%	3.93%
COLUMBIA SAVINGS AND LOAN ASSOCIATION	MILWAUKEE	596277		22,739	-260	8%	-1.14%	-1.14%	-12.78%	5.37%	0.91%	4.46%
COMMERCE STATE BANK	WEST BEND	3366239		732,913	5,350	9%	1.00%	0.73%	7.50%	4.62%	1.20%	3.41%
COMMUNITY BANK OF CAMERON	CAMERON	385350	Y	129,840	2,076	9%	1.65%	1.60%	18.01%	5.08%	0.81%	4.27%
COMMUNITY FINANCIAL BANK	PRENTICE	47256		46,566	358	11%	0.88%	0.77%	7.19%	4.14%	1.16%	2.98%
COMMUNITY FIRST BANK	BOSCOBEL	175140	Y	444,014	7,086	11%	1.69%	1.60%	13.05%	4.90%	0.65%	4.25%
	ROSHOLT	62147	Y	96,422	1,588	10%	1.73%	1.65%	15.85%	4.51%	0.13%	4.38%
COMMUNITY STATE BANK	UNION GROVE	130345	Y	434,546	5,728	9%	1.36%	1.32%	14.21%	4.03%	0.36%	3.67%
CORNERSTONE COMMUNITY BANK	GRAFTON	1478231		220,623	2,946	9%	1.83%	1.34%	14.77%	4.71%	0.79%	3.92%

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COULEE BANK	LA CROSSE	457752	Y	406,722	7,644	9%	1.94%	1.88%	19.82%	5.01%	0.77%	4.24%
CUMBERLAND FEDERAL BANK, FEDERAL SAVI..	CUMBERLAND	28675		175,254	2,842	11%	2.25%	1.62%	16.42%	4.20%	1.03%	3.17%
DAIRY STATE BANK	RICE LAKE	57451		546,928	3,550	11%	0.89%	0.65%	5.07%	3.39%	0.76%	2.63%
DENMARK STATE BANK	DENMARK	222446		566,035	3,878	9%	0.92%	0.69%	7.08%	4.16%	0.77%	3.39%
DMB COMMUNITY BANK	DE FOREST	56548		517,198	6,162	12%	1.62%	1.19%	9.67%	4.01%	1.19%	2.82%
EAST WISCONSIN SAVINGS BANK	KAUKAUNA	35879		245,887	258	9%	0.12%	0.10%	1.14%	3.79%	1.19%	2.60%
EQUITABLE BANK, S.S.B., THE	WAUWATOSA	336576		299,006	400	9%	0.13%	0.13%	1.67%	4.32%	0.75%	3.56%
ERGO BANK	MARKESAN	599643		96,777	406	11%	0.71%	0.42%	3.37%	5.13%	0.85%	4.28%
FARMERS & MERCHANTS BANK & TRUST	MARINETTE	672247		150,190	984	11%	0.90%	0.66%	5.58%	4.28%	0.60%	3.67%
FARMERS & MERCHANTS BANK, THE	BERLIN	574949		329,530	3,696	10%	1.51%	1.12%	10.73%	5.77%	1.32%	4.45%
FARMERS & MERCHANTS STATE BANK	WATERLOO	79145		187,133	2,358	11%	1.74%	1.26%	11.40%	4.17%	0.87%	3.30%
FARMERS & MERCHANTS UNION BANK	COLUMBUS	51842		401,340	5,224	12%	1.86%	1.30%	10.88%	4.57%	1.05%	3.52%
FARMERS AND MERCHANTS BANK OF KENDALL	KENDALL	472643	Y	74,929	1,890	16%	2.69%	2.52%	15.97%	5.60%	0.77%	4.84%
FARMERS SAVINGS BANK	MINERAL POINT	205346	Y	329,871	4,746	9%	1.72%	1.44%	15.26%	3.65%	0.56%	3.09%
FARMERS STATE BANK OF WAUPACA, THE	WAUPACA	879747		209,663	3,550	13%	2.29%	1.69%	12.95%	4.96%	0.54%	4.42%
FARMERS STATE BANK-HILLSBORO	HILLSBORO	680747		176,545	2,976	19%	2.16%	1.69%	8.83%	3.90%	0.53%	3.37%
FIRST AMERICAN BANK, NATIONAL ASSOCIATI..	HUDSON	3595682		128,724	1,434	8%	1.51%	1.11%	7.80%	4.56%	0.74%	3.83%
FIRST BANK OF BALDWIN, THE	BALDWIN	143952	Y	198,718	2,610	9%	1.34%	1.31%	12.05%	4.24%	0.48%	3.75%
FIRST BUSINESS BANK	MADISON	537449		2,240,857	16,448	9%	0.72%	0.73%	7.41%	4.39%	0.84%	3.55%
FIRST CITIZENS STATE BANK	WHITEWATER	831642		336,075	4,024	19%	1.56%	1.20%	6.29%	3.89%	0.50%	3.38%
FIRST COMMUNITY BANK	MILTON	742542	Y	118,794	2,204	9%	1.89%	1.86%	19.19%	3.88%	0.65%	3.23%
FIRST FEDERAL BANK OF WISCONSIN	WAUKESHA	331076		282,192	1,960	25%	0.91%	0.69%	2.94%	4.51%	0.79%	3.72%
FIRST NATIONAL BANK AND TRUST COMPANY, ..	BELOIT	207845		1,197,378	7,970	9%	0.86%	0.67%	5.82%	3.63%	0.47%	3.16%
FIRST NATIONAL BANK AT DARLINGTON	DARLINGTON	57040		155,566	1,410	15%	1.25%	0.91%	5.91%	4.24%	0.96%	3.28%
FIRST NATIONAL BANK IN TIGERTON	TIGERTON	74449	Y	24,144	72	14%	0.44%	0.30%	2.16%	3.43%	0.33%	3.10%
FIRST NATIONAL BANK OF BANGOR, THE	BANGOR	627854		232,422	5,944	31%	3.36%	2.56%	8.25%	4.68%	0.43%	4.24%
FIRST NATIONAL BANK OF RIVER FALLS, THE	RIVER FALLS	956255	Y	294,016	4,136	10%	1.54%	1.41%	12.57%	3.97%	0.40%	3.57%
FIRST NATIONAL COMMUNITY BANK	NEW RICHMOND	23755	Y	228,879	2,682	9%	1.31%	1.17%	12.93%	4.10%	0.41%	3.69%
FIRST STATE BANK	NEW LONDON	801047		457,037	4,650	10%	1.38%	1.02%	8.71%	4.91%	0.50%	4.41%
FORTE BANK	HARTFORD	742944		247,541	2,352	10%	1.26%	0.95%	8.86%	4.25%	0.53%	3.72%
FORTIFI BANK	BERLIN	111942		483,686	4,154	9%	1.17%	0.86%	9.29%	4.65%	0.79%	3.86%
FORWARD BANK	MARSHFIELD	313577		640,729	7,296	8%	1.55%	1.14%	11.30%	4.44%	0.70%	3.74%
FOX VALLEY SAVINGS BANK	FOND DU LAC	835770		359,657	2,508	14%	0.93%	0.70%	4.58%	3.42%	0.86%	2.56%
GREAT MIDWEST BANK, STATE SAVINGS BANK	BROOKFIELD	524579		857,312	10,062	16%	1.59%	1.17%	7.56%	4.14%	1.44%	2.70%
GREAT NORTH BANK	FLORENCE	576354		144,336	596	8%	0.52%	0.41%	4.49%	4.80%	1.68%	3.12%
GREENLEAF BANK	GREENLEAF	675248	Y	105,110	1,340	10%	1.36%	1.27%	12.43%	3.83%	0.48%	3.35%
GREENWOOD'S STATE BANK, THE	LAKE MILLS	576644		335,163	3,836	8%	1.47%	1.14%	10.61%	5.21%	0.74%	4.46%
HEADWATERS STATE BANK	LAND O'LAKES	224954	Y	66,821	762	15%	1.16%	1.14%	7.27%	4.72%	0.57%	4.14%
HIAWATHA NATIONAL BANK	HAGER CITY	505550		288,881	2,164	8%	1.05%	0.75%	9.23%	3.90%	1.04%	2.86%
HIGHLAND STATE BANK	HIGHLAND	681249	Y	33,767	844	12%	2.53%	2.50%	21.93%	3.60%	0.29%	3.30%
HOME SAVINGS BANK	MADISON	255873		171,761	914	9%	0.53%	0.53%	5.93%	3.97%	1.01%	2.96%
HOMETOWN BANK	FOND DU LAC	63742		526,966	7,660	11%	1.99%	1.45%	11.23%	4.21%	0.39%	3.82%
HORICON BANK	HORICON	528849	Y	924,810	8,768	9%	0.96%	0.95%	9.51%	4.41%	0.63%	3.78%
HUSTISFORD STATE BANK	HUSTISFORD	467144		57,089	534	18%	1.31%	0.94%	5.12%	4.84%	0.75%	4.08%
INCREDIBLEBANK	WAUSAU	163549	Y	1,510,780	19,922	7%	1.35%	1.32%	14.68%	4.67%	0.73%	3.94%
INDEPENDENCE STATE BANK	INDEPENDENCE	396057		71,640	552	8%	1.06%	0.77%	8.36%	4.80%	0.82%	3.98%
INTERCITY STATE BANK	SCHOFIELD	1016941		195,411	3,048	22%	2.13%	1.56%	7.08%	3.98%	0.61%	3.37%
INTERNATIONAL BANK OF AMHERST, THE	AMHERST	504647	Y	76,818	1,200	14%	1.76%	1.56%	11.27%	4.02%	0.33%	3.69%
INVESTORS COMMUNITY BANK	MANITOWOC	2524797		1,396,755	8,118	14%	0.74%	0.58%	3.99%	4.26%	1.31%	2.95%
IXONIA BANK	IXONIA	529341		420,238	6,906	10%	2.26%	1.64%	14.47%	4.45%	0.91%	3.54%
JACKSON COUNTY BANK	BLACK RIVER FALLS	112444	Y	206,576	-6,064	8%	-2.93%	-2.94%	-30.65%	3.06%	0.87%	2.19%
JOHN DEERE FINANCIAL, F.S.B.	MADISON	2992547		3,086,789	87,122	18%	3.44%	2.82%	13.96%	7.94%	1.96%	5.98%
JOHNSON BANK	RACINE	58243		5,680,865	67,162	11%	1.61%	1.18%	9.84%	3.58%	0.36%	3.22%
KEYSAVINGS BANK	WISCONSIN RAPIDS	208972		83,330	64	13%	0.09%	0.08%	0.56%	3.28%	0.82%	2.47%
LADYSMITH FEDERAL SAVINGS & LOAN ASSOC..	LADYSMITH	686570		60,215	344	10%	0.77%	0.57%	5.56%	4.76%	1.20%	3.56%
LAONA STATE BANK	LAONA	178150		214,989	1,496	11%	0.98%	0.70%	6.19%	3.59%	0.81%	2.78%

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MARATHON BANK	WAUSAU	596978		155,233	738	13%	0.61%	0.48%	3.56%	4.34%	0.89%	3.45%
MAYVILLE SAVINGS BANK	MAYVILLE	411576		68,747	388	11%	0.76%	0.56%	5.17%	3.83%	0.81%	3.02%
MITCHELL BANK	MILWAUKEE	761347		49,676	54	16%	0.15%	0.11%	0.63%	3.13%	0.07%	3.07%
MONONA BANK	MONONA	1872996		978,243	9,986	10%	1.31%	1.02%	9.07%	4.23%	0.81%	3.42%
MOUND CITY BANK	PLATTEVILLE	259442		392,719	5,858	11%	2.05%	1.49%	13.33%	4.24%	0.96%	3.28%
NATIONAL BANK OF COMMERCE	SUPERIOR	775456	Y	990,809	11,526	11%	1.25%	1.16%	9.34%	4.83%	0.58%	4.25%
NATIONAL EXCHANGE BANK AND TRUST	FOND DU LAC	722544		2,150,228	24,014	18%	1.54%	1.12%	5.85%	4.21%	0.29%	3.92%
NEKOOSA PORT EDWARDS STATE BANK	NEKOOSA	791942	Y	225,624	3,286	15%	1.56%	1.46%	10.33%	3.84%	0.89%	2.95%
NICOLET NATIONAL BANK	GREEN BAY	2941068		3,918,893	50,252	9%	1.72%	1.28%	10.24%	4.22%	0.56%	3.66%
NORTH SHORE BANK, F.S.B.	BROOKFIELD	376273		2,193,993	12,212	11%	0.77%	0.56%	4.67%	3.71%	0.59%	3.13%
NORTHERN STATE BANK	ASHLAND	625757	Y	260,437	4,014	9%	1.59%	1.54%	16.61%	3.93%	0.40%	3.53%
NORTHWESTERN BANK, THE	CHIPPEWA FALLS	153054	Y	460,756	10,586	11%	2.35%	2.30%	19.14%	4.99%	0.51%	4.48%
NORTHWESTERN MUTUAL WEALTH MANAGE..	MILWAUKEE	3017081		365,037	104,352	61%	38.10%	28.59%	49.18%	1.93%	0.30%	1.63%
OAK BANK	FITCHBURG	2857600		350,533	5,098	10%	2.00%	1.45%	13.50%	3.93%	0.59%	3.34%
OAKWOOD BANK	PIGEON FALLS	37051	Y	93,591	1,244	9%	1.41%	1.33%	9.83%	5.06%	1.36%	3.70%
OOSTBURG STATE BANK	OOSTBURG	248745		255,669	3,632	12%	1.94%	1.42%	10.90%	4.80%	0.70%	4.10%
OREGON COMMUNITY BANK	OREGON	247140		1,110,658	13,356	13%	1.62%	1.20%	8.38%	3.34%	0.51%	2.83%
PAPER CITY SAVINGS ASSOCIATION	WISCONSIN RAPIDS	102874		182,262	2,028	13%	1.53%	1.11%	8.30%	3.80%	1.04%	2.76%
PARK BANK	HOLMEN	518354		59,250	518	16%	1.02%	0.87%	5.60%	4.53%	0.32%	4.20%
PARK BANK, THE	MADISON	403946		1,114,346	9,378	10%	1.17%	0.84%	8.26%	4.02%	0.64%	3.38%
PARTNERS BANK	SPENCER	114149		217,729	1,930	14%	1.19%	0.89%	5.82%	3.96%	0.71%	3.26%
PEOPLES BANK MIDWEST	HAYWARD	456157	Y	419,186	10,284	9%	2.53%	2.45%	14.85%	4.91%	0.46%	4.45%
PEOPLES COMMUNITY BANK, THE	MAZOMANIE	420644		313,175	4,198	12%	1.83%	1.34%	10.59%	4.11%	0.63%	3.48%
PEOPLES STATE BANK	WAUSAU	340144		1,010,909	10,182	9%	1.36%	1.01%	10.13%	4.21%	0.66%	3.54%
	PRAIRIE DU CHIEN	262844	Y	829,191	9,174	10%	1.21%	1.11%	9.66%	3.92%	0.76%	3.16%
PESHTIGO NATIONAL BANK	PESHTIGO	257345	Y	218,745	1,660	10%	0.88%	0.76%	6.62%	4.05%	0.52%	3.53%
PINERIES BANK, THE	STEVENS POINT	674344	Y	109,380	1,542	10%	1.44%	1.41%	14.09%	3.59%	0.75%	2.84%
PORT WASHINGTON STATE BANK, THE	PORT WASHINGTON	937740		658,768	7,196	9%	1.49%	1.09%	11.86%	3.87%	0.65%	3.21%
PORTAGE COUNTY BANK, THE	ALMOND	12647	Y	171,543	1,656	11%	1.09%	0.97%	8.83%	4.53%	0.58%	3.95%
PREMIER COMMUNITY BANK	MARION	597546		330,477	2,424	9%	0.99%	0.73%	7.38%	4.21%	0.50%	3.71%
PREMIERBANK	FORT ATKINSON	907547		434,147	4,346	10%	1.36%	1.00%	7.94%	3.82%	0.29%	3.53%
PREVAIL BANK	MEDFORD	27070		805,814	1,440	14%	0.24%	0.18%	1.03%	3.78%	0.92%	2.86%
PYRAMAX BANK, F.S.B.	GREENFIELD	713476		455,923	1,792	10%	0.62%	0.39%	3.49%	3.52%	0.86%	2.66%
RICHLAND COUNTY BANK	RICHLAND CENTER	331544	Y	105,905	2,368	18%	2.26%	2.24%	12.09%	4.04%	0.29%	3.75%
RIVER BANK	STODDARD	279842	Y	709,027	10,742	11%	1.72%	1.52%	12.21%	4.36%	1.19%	3.17%
RIVER FALLS STATE BANK	RIVER FALLS	955753	Y	100,949	2,216	13%	2.22%	2.20%	15.80%	4.08%	0.35%	3.73%
ROYAL BANK	ELROY	532042		486,127	6,942	10%	1.95%	1.43%	13.54%	5.14%	0.50%	4.65%
SECURITY BANK	NEW AUBURN	20053		119,265	1,802	12%	2.11%	1.51%	12.05%	4.58%	1.14%	3.45%
SECURITY FINANCIAL BANK	DURAND	450959	Y	527,248	8,568	9%	1.68%	1.63%	14.92%	4.62%	0.76%	3.86%
SECURITY STATE BANK	IRON RIVER	43052		111,704	1,150	17%	1.43%	1.03%	5.80%	3.99%	0.66%	3.33%
SETTLERS BANK	DE FOREST	3625664		340,023	3,598	9%	1.46%	1.06%	11.41%	4.32%	1.09%	3.23%
SHELL LAKE STATE BANK	SHELL LAKE	896155	Y	219,112	3,410	16%	1.71%	1.56%	9.00%	4.14%	0.56%	3.57%
SPRING BANK	BROOKFIELD	3721605		329,263	3,920	11%	1.56%	1.19%	10.44%	4.84%	1.39%	3.45%
STATE BANK FINANCIAL	LA CROSSE	2631172	Y	385,840	3,688	9%	1.02%	0.96%	9.06%	3.41%	0.53%	2.88%
STATE BANK OF ARCADIA	ARCADIA	380654	Y	183,587	1,630	11%	0.98%	0.89%	7.26%	3.25%	0.67%	2.58%
STATE BANK OF CHILTON	CHILTON	120542	Y	332,003	3,740	10%	1.15%	1.13%	10.57%	3.96%	0.71%	3.25%
STATE BANK OF CROSS PLAINS	CROSS PLAINS	525549		1,379,524	14,438	10%	1.40%	1.05%	9.20%	4.25%	0.59%	3.66%
STATE BANK OF NEWBURG	NEWBURG	228345		193,769	3,446	19%	2.37%	1.78%	9.27%	4.72%	1.10%	3.61%
STATE BANK OF REESEVILLE	REESEVILLE	159645		104,967	722	10%	0.87%	0.69%	7.40%	3.88%	1.10%	2.78%
STEPHENSON NATIONAL BANK AND TRUST, TH..	MARINETTE	598048	Y	559,797	9,228	9%	1.66%	1.65%	15.73%	4.32%	0.63%	3.69%
STERLING BANK	BARRON	628356	Y	261,360	4,606	8%	1.87%	1.76%	20.64%	4.23%	0.67%	3.56%
SUNSET BANK & SAVINGS	WAUKESHA	2756767		133,009	426	11%	0.40%	0.32%	2.70%	4.28%	1.28%	3.00%
SUPERIOR SAVINGS BANK	SUPERIOR	575375		69,645	704	18%	1.39%	1.01%	5.38%	3.17%	0.07%	3.10%
THRIVENT TRUST CO.	APPLETON	2745529		80,554	18	34%	0.03%	0.02%	0.04%	2.16%	2.25%	-0.08%
TOMAHAWK COMMUNITY BANK S.S.B.	TOMAHAWK	465672		154,483	1,518	13%	1.32%	0.98%	7.43%	4.60%	0.35%	4.24%
TOWN BANK, NATIONAL ASSOCIATION	HARTLAND	2693264		2,689,961	16,364	8%	0.84%	0.61%	5.52%	3.30%	0.61%	2.69%

## Profitability

June 30, 2020  
Dollars in Thousands



# BANCONOMICS®

Data compiled by



Data distributed by



Bank Name	City	Id Rssd	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Ca..	Pretax ROA	ROA%	ROAE %	Yield/Earning Asse..	Cost of Funds %	Net Interest Margin
TRI CITY NATIONAL BANK	OAK CREEK	242444		1,529,855	13,034	11%	1.02%	0.85%	7.39%	3.65%	0.12%	3.53%
TSB BANK	LOMIRA	186548		147,633	138	12%	0.12%	0.09%	0.79%	4.29%	0.77%	3.52%
UNION BANK OF BLAIR	BLAIR	506052		101,685	1,476	15%	2.00%	1.45%	8.71%	5.08%	1.29%	3.79%
UNION STATE BANK OF WEST SALEM	WEST SALEM	903754		88,967	698	11%	1.11%	0.78%	6.47%	4.93%	0.84%	4.09%
UNITY BANK	AUGUSTA	443353	Y	547,859	6,316	8%	1.17%	1.15%	13.24%	4.90%	0.89%	4.02%
WALDO STATE BANK	WALDO	131940		86,644	878	12%	1.18%	1.01%	8.10%	5.03%	1.34%	3.69%
WATERSTONE BANK	WAUWATOSA	310978		2,088,001	53,982	17%	3.46%	2.59%	15.23%	4.31%	1.44%	2.87%
WAUKESHA STATE BANK	WAUKESHA	290249	Y	1,106,531	20,970	10%	2.20%	1.90%	16.36%	4.28%	0.20%	4.07%
WAUMANDEE STATE BANK	WAUMANDEE	780955		189,622	1,394	10%	1.01%	0.74%	6.54%	4.76%	0.94%	3.82%
WEST POINTE BANK	OSHKOSH	2371816		298,731	3,338	17%	1.52%	1.12%	6.48%	4.70%	1.23%	3.47%
WESTBURY BANK	WEST BEND	524971		856,804	7,194	9%	1.17%	0.84%	8.80%	3.75%	0.54%	3.21%
WISCONSIN BANK & TRUST	MADISON	463342		1,117,391	5,198	9%	0.61%	0.47%	3.82%	4.29%	0.37%	3.92%
WISCONSIN RIVER BANK	SAUK CITY	2164111		149,798	1,652	10%	1.39%	1.10%	10.49%	4.78%	1.45%	3.33%
WOLF RIVER COMMUNITY BANK	HORTONVILLE	2505424		209,509	2,790	12%	1.81%	1.33%	10.85%	5.05%	0.59%	4.46%
WOODFORD STATE BANK	MONROE	93244	Y	261,629	5,358	9%	2.14%	2.05%	21.91%	4.81%	0.74%	4.06%
WOODTRUST BANK	WISCONSIN RAPIDS	833749	Y	449,443	15,352	10%	3.67%	3.42%	32.10%	3.30%	0.11%	3.19%



# BANCONOMICS®



## ***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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