Banconomics Report

Wisconsin FDIC Insured Institutions
Liquidity
Second Quarter 2015

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Liquidity, 3rd Quarter 2015

Bank	City	ST	Mutual	Total Asset Million	Net Loans and Leases Million	Net Loans and Leases/ Assets %	% Ranking	Total Deposit Million	Loan/Dep %	Brokered Deposit Million	Brokered Deposit/ Total Deposit %	Total Liabilities Million	** Cash & Balances Due Million (1)	** Marketable Securities Million (2)	** Maturing Loans and Leases Million (3)	Liquid Assets Million (1)+(2)+(3)	Liquidity Ratio Liq. Assets/ Total Liabilities %	% Ranking
AbbyBank	Abbotsford	WI		**336**	251.8	74.9	*71%*	297.8	84.5	2.5	0.8	303.1	36.5	21.3	8.7	66.5	21.9	*30%*
Bank of Alma	Alma	WI		**217.5**	112.1	51.5	*12%*	128.0	87.6	0.0	0.0	128.9	3.7	90.0	10.8	104.5	81.1	*98%*
Portage County Bank	Almond	WI		**99.5**	62.2	62.5	*33%*	87.7	71.0	16.1	18.3	87.9	14.7	16.2	6.7	37.6	42.7	*76%*
Citizens Community Federal National Ass	Altoona	WI		**580**	444.8	76.7	*77%*	457.1	97.3	22.8	5.0	520.3	29.6	82.0	3.3	114.8	22.1	*32%*
The International Bank of Amherst	Amherst	WI		**56.8**	32.9	58.0	*21%*	48.5	68.0	0.0	0.0	48.6	3.9	17.2	3.9	25.0	51.4	*89%*
American National Bank - Fox Cities	Appleton	WI		**251.6**	180.9	71.9	*59%*	214.7	84.2	64.8	30.2	220.9	11.3	41.3	2.3	55.0	24.9	*40%*
The Business Bank	Appleton	WI		**255.1**	148.3	58.1	*22%*	220.0	67.4	0.0	0.0	222.9	45.8	16.2	1.3	63.3	28.4	*53%*
Thrivent Trust Company	Appleton	WI		**10.6**	0.0	0.0	*0%*	2.0	0.0	0.0	0.0	2.6	3.1	5.1	0.0	8.3	319.3	*100%*
State Bank of Arcadia	Arcadia	WI		**164.3**	89.7	54.6	*16%*	144.2	62.2	0.0	0.0	144.5	24.7	31.4	4.8	60.9	42.1	*76%*
Northern State Bank	Ashland	WI		**237.6**	145.1	61.1	*31%*	217.4	66.8	0.0	0.0	217.8	4.0	39.3	24.0	67.3	30.9	*57%*
Pioneer Bank	Auburndale	WI		**124.8**	99.6	79.8	*86%*	110.1	90.5	2.3	2.0	110.7	8.3	8.8	4.1	21.2	19.2	*24%*
Unity Bank	Augusta	WI		**133.3**	95.4	71.6	*59%*	121.0	78.8	3.9	3.2	121.4	18.2	8.0	4.1	30.3	25.0	*41%*
The First Bank of Baldwin	Baldwin	WI		**156.4**	98.7	63.1	*36%*	134.3	73.4	0.0	0.0	141.4	10.1	24.2	2.8	37.0	26.2	*43%*
Bancroft State Bank	Bancroft	WI		**72.1**	46.3	64.2	*37%*	65.8	70.3	0.0	0.0	65.9	11.9	10.8	6.5	29.2	44.3	*80%*
The First National Bank of Bangor	Bangor	WI		**223.1**	134.9	60.5	*29%*	168.6	80.0	0.0	0.0	173.0	3.1	66.9	9.2	79.3	45.8	*83%*
The Baraboo National Bank	Baraboo	WI		**436**	266.7	61.1	*31%*	375.6	71.0	4.0	1.1	384.8	117.0	6.2	19.6	142.8	37.1	*71%*
Sterling Bank	Barron	WI		**219.2**	149.2	68.1	*48%*	193.8	77.0	10.4	5.4	199.7	6.8	48.6	7.8	63.2	31.7	*59%*
The American National Bank of Beaver Da	Beaver Dam	WI		**116.0**	88.2	76.1	*75%*	103.6	85.1	0.3	0.2	104.0	8.0	12.4	9.8	30.2	29.0	*54%*
Blackhawk Bank	Beloit	WI		**613.6**	412.6	67.2	*47%*	548.2	75.3	4.2	0.8	551.2	21.1	19.2	22.0	62.3	11.3	*6%*
The First National Bank and Trust Compar	Beloit	WI		**841.2**	578.2	68.7	*51%*	712.5	81.1	14.5	2.0	739.1	38.1	128.2	13.0	179.3	24.3	*38%*
The Benton State Bank	Benton	WI		**62.0**	53.5	86.2	*97%*	51.4	104.0	7.4	14.3	57.2	1.8	1.3	1.4	4.5	7.8	*2%*
The Farmers & Merchants Bank	Berlin	WI		**229.9**	178.9	77.8	*81%*	185.8	96.3	2.8	1.5	203.8	2.9	14.3	18.0	35.3	17.3	*19%*
The First National Bank of Berlin	Berlin	WI		**359**	258.6	72.1	*61%*	294.2	87.9	7.0	2.4	322.3	27.6	37.1	11.1	75.8	23.5	*35%*
Banner Banks	Birnamwood	WI		**94.9**	40.9	43.1	*5%*	81.0	50.5	0.0	0.0	82.2	19.4	25.0	1.2	45.5	55.4	*91%*
Black River Country Bank	Black River Fall	WI		**72.8**	57.7	79.3	*85%*	59.6	96.7	0.0	0.0	62.9	7.0	3.1	5.5	15.6	24.8	*39%*
Jackson County Bank	Black River Fall	WI		**218.0**	164.9	75.6	*74%*	180.6	91.3	10.0	5.5	193.6	14.0	5.8	7.7	27.5	14.2	*11%*
Union Bank of Blair	Blair	WI		**101.8**	77.2	75.9	*74%*	86.0	89.8	6.6	7.7	88.7	8.0	11.0	5.3	24.2	27.3	*47%*
Bonduel State Bank	Bonduel	WI		**52.3**	16.0	30.6	*2%*	39.7	40.4	0.0	0.0	40.1	8.9	24.0	1.2	34.1	85.1	*99%*
Community First Bank	Boscobel	WI		**235.1**	141.3	60.1	*28%*	195.1	72.4	21.9	11.2	211.0	14.3	45.5	10.9	70.8	33.5	*65%*
Calumet County Bank	Brillion	WI		**90.8**	54.4	59.9	*28%*	81.6	66.6	0.0	0.0	81.8	16.3	12.6	3.1	32.0	39.1	*72%*
The Bank of Brodhead	Brodhead	WI		**140.7**	76.2	54.1	*15%*	113.6	67.1	0.0	0.0	120.1	7.4	48.4	2.5	58.3	48.5	*85%*
First Business Bank-Milwaukee	Brookfield	WI		**242.9**	141.7	58.4	*22%*	223.0	63.6	65.9	29.6	223.7	60.7	34.8	4.3	99.8	44.6	*80%*
Great Midwest Bank, S.S.B.	Brookfield	WI	Y	**600.2**	502.6	83.7	*93%*	400.8	125.4	50.0	12.5	492.7	17.9	60.3	102.6	180.8	36.7	*70%*
North Shore Bank, FSB	Brookfield	WI	Y	**1,806.9**	1,314.0	72.7	*63%*	1,456.1	90.2	0.0	0.0	1,585.5	281.1	55.4	156.4	492.9	31.1	*58%*
Ridgestone Bank	Brookfield	WI		**424**	346.2	81.7	*90%*	349.0	99.2	44.7	12.8	370.7	18.3	11.7	0.9	30.8	8.3	*3%*
Spring Bank	Brookfield	WI		**213.9**	169.1	79.1	*85%*	174.4	97.0	4.0	2.3	190.1	16.5	20.1	5.3	41.8	22.0	*31%*
Bank Mutual	Brown Deer	WI		**2,465.6**	1,688.8	68.5	*50%*	1,799.1	93.9	0.0	0.0	2,212.7	63.6	479.6	132.2	675.3	30.5	*56%*
Dairyland State Bank	Bruce	WI		**83.4**	62.0	74.3	*69%*	74.8	82.9	4.6	6.1	75.0	9.4	7.3	4.5	21.2	28.3	*52%*
Fox River State Bank	Burlington	WI		**82.2**	53.4	65.0	*39%*	70.8	75.5	0.0	0.0	71.7	11.9	5.4	4.7	22.0	30.6	*57%*
Citizens State Bank	Cadott	WI		**115.0**	77.2	67.2	*46%*	90.1	85.8	0.0	0.0	103.4	3.2	21.2	3.9	28.3	27.4	*48%*
Cambridge State Bank	Cambridge	WI		**66.0**	50.3	76.1	*75%*	49.6	101.3	2.3	4.6	55.6	4.4	1.4	4.7	10.5	18.9	*22%*
Community Bank of Cameron	Cameron	WI		**104.4**	77.1	73.8	*67%*	88.9	86.7	5.5	6.2	94.6	15.6	2.0	9.0	26.7	28.2	*52%*
Bank of Cashton	Cashton	WI		**77.2**	46.1	59.6	*27%*	67.0	68.8	1.5	2.2	69.0	8.0	19.6	1.9	29.5	42.8	*77%*
State Bank of Cazenovia	Cazenovia	WI		**35.8**	18.4	51.4	*12%*	29.3	62.8	0.0	0.0	29.5	8.1	8.6	2.4	19.1	64.9	*97%*
Partnership Bank	Cedarburg	WI		**231.3**	173.9	75.2	*73%*	206.3	84.3	8.4	4.1	209.1	5.1	30.4	13.0	48.4	23.2	*34%*
State Bank of Chilton	Chilton	WI		**170.7**	145.9	85.5	*97%*	139.3	104.7	6.5	4.7	144.5	11.4	4.3	2.7	18.3	12.7	*9%*
Northwestern Bank	Chippewa Falls	WI		**405**	248.1	61.3	*32%*	352.3	70.4	0.0	0.0	353.5	23.3	91.1	10.6	125.0	35.3	*67%*
Cleveland State Bank	Cleveland	WI		**103.2**	59.8	57.9	*21%*	89.8	66.6	3.8	4.2	91.9	4.9	32.0	5.9	42.8	46.5	*83%*
Collins State Bank	Collins	WI		**63.8**	43.7	68.5	*51%*	55.2	79.2	2.7	4.8	57.5	2.1	15.4	3.0	20.6	35.8	*69%*
Farmers and Merchants Union Bank	Columbus	WI		**307**	265.5	86.6	*98%*	269.9	98.4	12.2	4.5	272.4	8.2	5.2	14.2	27.6	10.1	*4%*
State Bank of Cross Plains	Cross Plains	WI		**780.8**	534.4	68.4	*49%*	644.2	82.9	2.1	0.3	688.1	42.2	86.7	30.3	159.3	23.1	*34%*
American Bank & Trust Wisconsin	Cuba City	WI		**142.4**	107.3	75.3	*73%*	120.0	89.4	0.0	0.0	123.9	4.9	11.5	1.9	18.2	14.7	*13%*

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Cumberland Federal Bank, FSB	Cumberland	WI	Y	**111.3**	56.8	51.0	*11%*	95.3	59.6	21.9	23.0	98.4	3.3	38.7	1.5	43.5	44.2	*80%*
First National Bank at Darlington	Darlington	WI		**100.9**	72.1	71.4	*58%*	84.1	85.7	0.0	0.0	86.1	7.9	16.2	1.0	25.1	29.2	*55%*
DMB Community Bank	De Forest	WI		**383**	308.9	80.6	*88%*	337.9	91.4	108.7	32.2	340.7	20.2	30.7	11.3	62.2	18.2	*20%*
Settlers Bank	De Forest	WI		**193.4**	150.8	78.0	*82%*	165.5	91.1	46.7	28.2	176.7	11.0	2.8	3.0	16.7	9.5	*4%*
Bank of Deerfield	Deerfield	WI		**129.0**	106.8	82.8	*93%*	111.3	95.9	41.1	37.0	112.5	2.1	6.4	15.7	24.1	21.4	*28%*
Denmark State Bank	Denmark	WI		**413**	306.6	74.3	*69%*	362.2	84.6	8.0	2.2	365.6	10.7	39.9	9.2	59.9	16.4	*17%*
Advantage Community Bank	Dorchester	WI		**133.0**	95.9	72.1	*62%*	113.0	84.8	1.5	1.3	117.6	16.3	15.6	5.3	37.3	31.7	*60%*
State Bank of Drummond	Drummond	WI		**44.1**	18.9	42.7	*4%*	37.6	50.1	0.0	0.0	37.8	13.9	8.8	0.2	22.9	60.5	*94%*
Security Financial Bank	Durand	WI		**406**	262.3	64.5	*38%*	299.2	87.6	5.1	1.7	357.7	15.1	70.7	11.6	97.4	27.2	*47%*
The First National Bank of Eagle River	Eagle River	WI		**141.0**	82.7	58.7	*23%*	96.1	86.0	0.3	0.3	127.7	4.1	19.0	17.9	41.1	32.2	*60%*
Charter Bank Eau Claire	Eau Claire	WI		**608.7**	419.4	68.9	*52%*	498.0	84.2	59.1	11.9	526.0	10.4	155.2	28.1	193.8	36.8	*70%*
Peoples Bank	Elkhorn	WI		**219.3**	164.8	75.1	*72%*	185.2	89.0	4.8	2.6	196.3	37.9	5.4	14.9	58.2	29.7	*55%*
Royal Bank	Elroy	WI		**338**	236.9	70.2	*53%*	284.6	83.2	0.0	0.0	300.8	18.2	46.7	18.0	82.9	27.5	*49%*
Union Bank & Trust Company	Evansville	WI		**211.2**	143.1	67.7	*47%*	182.3	78.5	5.9	3.2	190.7	3.2	21.2	12.3	36.6	19.2	*24%*
Oak Bank	Fitchburg	WI		**250.1**	197.3	78.9	*84%*	210.7	93.7	2.8	1.3	221.8	11.7	30.3	5.8	47.8	21.5	*29%*
State Bank of Florence	Florence	WI		**91.1**	60.4	66.3	*44%*	73.4	82.2	15.3	20.9	83.8	3.0	16.2	1.1	20.2	24.1	*37%*
American Bank	Fond Du Lac	WI		**453**	323.2	71.3	*57%*	375.8	86.0	22.2	5.9	399.3	50.8	31.1	16.4	98.4	24.6	*38%*
Fox Valley Savings Bank	Fond Du Lac	WI	Y	**306**	151.9	49.6	*9%*	260.3	58.4	0.0	0.0	262.9	14.8	88.4	24.8	128.1	48.7	*86%*
Hometown Bank	Fond Du Lac	WI		**210.0**	171.6	81.7	*89%*	168.6	101.8	11.1	6.6	176.8	18.9	5.7	3.8	28.4	16.1	*16%*
National Exchange Bank and Trust	Fond Du Lac	WI		**1,351.2**	741.6	54.9	*16%*	1,026.7	72.2	0.0	0.0	1,087.2	138.3	189.4	35.4	363.1	33.4	*64%*
Badger Bank	Fort Atkinson	WI		**124.8**	81.7	65.5	*41%*	109.5	74.6	2.5	2.3	110.4	8.0	18.1	9.6	35.8	32.4	*61%*
PremierBank	Fort Atkinson	WI		**291**	164.8	56.6	*18%*	216.6	76.1	0.0	0.0	246.8	41.7	15.5	11.8	68.9	27.9	*50%*
Bank of Galesville	Galesville	WI		**95.5**	73.8	77.3	*80%*	72.2	102.2	4.2	5.8	79.6	4.8	5.5	4.3	14.5	18.3	*20%*
Cornerstone Community Bank	Grafton	WI		**146.9**	127.3	86.7	*98%*	129.0	98.7	22.9	17.7	133.9	11.2	0.8	6.6	18.6	13.9	*11%*
Grand Marsh State Bank	Grand Marsh	WI		**140.8**	53.6	38.1	*3%*	122.0	43.9	0.0	0.0	122.2	10.4	71.1	21.3	102.8	84.1	*99%*
Gratiot State Bank	Gratiot	WI		**39.8**	10.4	26.0	*1%*	35.6	29.1	0.0	0.0	35.7	0.4	19.5	0.2	20.1	56.2	*91%*
Associated Bank, National Association	Green Bay	WI		**27,334.5**	18,362.7	67.2	*46%*	21,105.8	87.0	3,250.6	15.4	24,057.0	661.8	2,139.1	699.5	3,500.4	14.6	*13%*
Bay Bank	Green Bay	WI		**81.8**	48.1	58.8	*24%*	65.9	73.0	0.3	0.4	70.8	8.2	2.3	4.7	15.3	21.6	*29%*
Nicolet National Bank	Green Bay	WI		**1,151.3**	877.5	76.2	*76%*	1,021.3	85.9	26.7	2.6	1,036.4	61.2	138.4	55.2	254.8	24.6	*38%*
PyraMax Bank, FSB	Greenfield	WI	Y	**421**	306.0	72.8	*64%*	362.7	84.4	56.3	15.5	383.5	10.3	75.0	19.8	105.1	27.4	*48%*
Greenleaf Wayside Bank	Greenleaf	WI		**80.8**	43.1	53.3	*13%*	73.1	59.0	0.0	0.0	73.2	12.2	20.7	3.5	36.4	49.8	*87%*
State Bank	Gresham	WI		**24.4**	14.5	59.4	*26%*	19.2	75.6	1.7	9.1	19.2	9.8	0.0	1.2	10.9	56.9	*93%*
Hiawatha National Bank	Hager City	WI		**154.4**	103.3	66.9	*45%*	126.7	81.5	21.7	17.2	137.0	6.9	23.4	3.9	34.2	25.0	*41%*
The First National Bank of Hartford	Hartford	WI		**184.3**	112.8	61.2	*31%*	161.8	69.7	0.0	0.0	162.6	15.2	38.8	3.5	57.4	35.3	*67%*
Town Bank	Hartland	WI		**1,526.0**	1,187.5	77.8	*81%*	1,305.4	91.0	202.1	15.5	1,320.6	52.7	93.3	17.7	163.6	12.4	*8%*
Peoples Bank Midwest	Hayward	WI		**322**	211.5	65.6	*42%*	250.7	84.4	4.1	1.6	262.5	41.4	34.1	4.6	80.2	30.5	*56%*
Highland State Bank	Highland	WI		**31.0**	18.3	59.1	*25%*	27.4	66.8	0.0	0.0	28.0	8.7	2.4	2.4	13.6	48.5	*85%*
Farmers State Bank	Hillsboro	WI		**146.1**	66.9	45.8	*7%*	123.5	54.2	0.0	0.0	124.5	4.0	70.6	3.6	78.1	62.7	*96%*
Park Bank	Holmen	WI		**50.8**	29.4	57.9	*20%*	41.6	70.7	0.0	0.0	43.1	1.4	0.0	1.6	3.0	7.0	*2%*
Horicon Bank	Horicon	WI		**609.4**	538.1	88.3	*98%*	537.2	100.2	18.8	3.5	543.1	20.7	3.3	26.1	50.1	9.2	*4%*
Wolf River Community Bank	Hortonville	WI		**135.9**	101.6	74.8	*70%*	111.3	91.3	6.3	5.7	117.0	1.6	15.6	14.3	31.5	26.9	*45%*
Citizens State Bank	Hudson	WI		**156.1**	115.8	74.2	*69%*	134.1	86.3	0.0	0.0	143.4	6.2	14.0	4.9	25.1	17.5	*19%*
First American Bank, N.A.	Hudson	WI		**174.8**	124.7	71.4	*58%*	154.9	80.5	0.0	0.0	158.6	29.0	1.2	4.6	34.8	22.0	*31%*
Hustisford State Bank	Hustisford	WI		**54.9**	44.0	80.2	*87%*	41.3	106.6	2.7	6.5	45.7	1.1	4.7	1.1	6.9	15.0	*14%*
Independence State Bank	Independence	WI		**68.0**	48.2	70.8	*56%*	58.5	82.3	0.0	0.0	62.3	3.7	5.8	2.1	11.6	18.6	*22%*
Security State Bank	Iron River	WI		**82.0**	56.3	68.7	*51%*	66.3	85.0	1.0	1.5	66.5	3.1	17.3	3.1	23.5	35.2	*66%*
Ixonia Bank	Ixonia	WI		**278.9**	133.1	47.7	*7%*	244.4	54.5	0.0	0.0	249.9	19.7	97.6	1.8	119.0	47.6	*84%*
Mid America Bank	Janesville	WI		**88.2**	56.8	64.4	*38%*	78.2	72.6	1.6	2.1	78.7	4.8	4.7	4.4	14.0	17.7	*20%*
East Wisconsin Savings Bank, S.A.	Kaukauna	WI	Y	**230.6**	126.8	55.0	*17%*	187.6	67.6	0.0	0.0	208.8	9.7	81.8	15.2	106.6	51.1	*89%*
The Bank of Kaukauna	Kaukauna	WI		**89.6**	66.4	74.1	*68%*	72.6	91.4	5.4	7.4	80.0	10.7	6.6	2.6	19.9	24.9	*40%*
Farmers and Merchants Bank of Kendall	Kendall	WI		**72.6**	65.6	90.4	*100%*	57.8	113.4	1.1	1.8	62.9	4.3	0.0	4.7	9.0	14.3	*12%*
Southport Bank	Kenosha	WI		**263.8**	203.6	77.2	*79%*	219.0	93.0	0.0	0.0	239.4	26.8	18.8	5.2	50.8	21.2	*27%*

** Refer to the last page

Bankers Benefits
Wisconsin Bankers ASSOCIATION

Banconomics Report

Liquidity, 3rd Quarter 2015

Bank	City	ST	Mutual	Total Asset Million	Net Loans and Leases Million	Net Loans and Leases/ Assets %	% Ranking	Total Deposit Million	Loan/Dep %	Brokered Deposit Million	Brokered Deposit/ Total Deposit %	Total Liabilities Million	** Cash & Balances Due Million (1)	** Marketable Securities Million (2)	** Maturing Loans and Leases Million (3)	Liquid Assets Million (1)+(2)+(3)	Liquidity Ratio Liq. Assets/ Total Liabilities %	% Ranking
Union State Bank	Kewaunee	WI		**81.9**	47.9	58.4	*22%*	72.5	66.0	0.0	0.0	73.0	6.7	21.6	5.1	33.4	45.8	*82%*
Citizens State Bank of La Crosse	La Crosse	WI		**184.7**	166.7	90.3	*99%*	152.9	109.0	33.5	21.9	169.2	2.4	3.4	13.2	19.0	11.2	*6%*
Coulee Bank	La Crosse	WI		**324**	234.1	72.3	*62%*	263.4	88.9	34.1	13.0	294.2	3.3	51.7	3.7	58.7	20.0	*25%*
State Bank Financial	La Crosse	WI		**334**	165.4	49.5	*9%*	270.2	61.2	21.6	8.0	297.3	40.6	53.3	4.0	98.0	33.0	*63%*
Ladysmith Federal Savings and Loan Asso	Ladysmith	WI	Y	**45.6**	29.0	63.7	*36%*	39.6	73.2	0.0	0.0	40.4	5.0	6.0	7.2	18.2	45.1	*81%*
Pioneer Bank of Wisconsin	Ladysmith	WI		**67.8**	29.2	43.1	*6%*	56.4	51.8	0.0	0.0	60.1	4.8	25.2	0.6	30.6	50.9	*88%*
Bank of Lake Mills	Lake Mills	WI		**211.0**	169.8	80.4	*88%*	174.5	97.3	2.0	1.1	188.7	11.6	15.1	13.2	39.9	21.1	*27%*
The Greenwood's State Bank	Lake Mills	WI		**161.8**	124.6	77.0	*78%*	143.4	86.9	3.3	2.3	145.5	4.2	12.7	5.6	22.5	15.5	*16%*
Headwaters State Bank	Land O Lakes	WI		**68.2**	42.2	61.9	*33%*	58.3	72.3	1.5	2.6	58.5	6.5	18.4	1.8	26.7	45.7	*82%*
Laona State Bank	Laona	WI		**173.2**	104.6	60.4	*29%*	153.1	68.4	0.0	0.0	153.8	15.7	35.0	10.9	61.7	40.1	*74%*
BLC Community Bank	Little Chute	WI		**173.5**	127.3	73.4	*65%*	135.1	94.2	7.6	5.6	145.1	6.7	29.5	3.3	39.4	27.2	*46%*
Livingston State Bank	Livingston	WI		**164.3**	119.9	73.0	*64%*	138.1	86.8	1.9	1.4	144.0	13.4	10.8	3.8	28.1	19.5	*24%*
TSB Bank	Lomira	WI		**119.9**	78.2	65.3	*40%*	106.4	73.5	2.0	1.9	108.7	4.2	18.7	4.1	27.1	24.9	*40%*
Citizens State Bank of Loyal	Loyal	WI		**192.9**	116.0	60.1	*29%*	153.6	75.5	0.0	0.0	170.4	8.6	30.9	5.3	44.8	26.3	*43%*
Bank of Luxemburg	Luxemburg	WI		**271.3**	200.0	73.7	*66%*	234.0	85.5	0.2	0.1	242.6	5.4	47.4	8.7	61.5	25.3	*42%*
AnchorBank, fsb	Madison	WI		**2,231.7**	1,528.1	68.5	*50%*	1,842.5	82.9	1.8	0.1	1,890.2	183.9	270.4	193.6	647.9	34.3	*66%*
Bankers' Bank	Madison	WI		**415**	76.0	18.3	*1%*	227.7	33.4	0.0	0.0	350.8	106.0	3.1	2.1	111.1	31.7	*60%*
Capitol Bank	Madison	WI		**302.6**	209.9	69.4	*53%*	248.7	84.4	87.2	35.1	269.5	17.1	50.2	4.3	71.6	26.6	*44%*
First Business Bank	Madison	WI		**1,215.3**	983.4	80.9	*89%*	1,081.2	90.9	488.9	45.2	1,087.2	47.3	126.1	5.8	179.2	16.5	*18%*
Home Savings Bank	Madison	WI		**133.5**	110.0	82.4	*91%*	107.3	102.5	8.0	7.4	122.4	7.5	5.6	12.2	25.4	20.8	*26%*
John Deere Financial, f.s.b.	Madison	WI		**2,675.4**	2,638.8	98.6	*100%*	889.5	296.7	0.0	0.0	2,185.5	0.7	0.0	0.0	0.7	0.0	*0%*
The Park Bank	Madison	WI		**761.5**	639.0	83.9	*94%*	646.2	98.9	65.8	10.2	676.0	27.5	59.5	9.8	96.8	14.3	*12%*
Wisconsin Bank & Trust	Madison	WI		**1,098.4**	843.4	76.8	*77%*	904.8	93.2	61.5	6.8	965.4	35.6	39.5	34.0	109.1	11.3	*7%*
Bank First National	Manitowoc	WI		**1,198.4**	920.8	76.8	*78%*	986.9	93.3	5.6	0.6	1,085.0	30.9	27.4	12.0	70.3	6.5	*1%*
Investors Community Bank	Manitowoc	WI		**844.2**	707.9	83.9	*94%*	654.5	108.2	158.3	24.2	731.5	13.3	53.7	10.7	77.8	10.6	*5%*
Farmers & Merchants Bank & Trust	Marinette	WI		**143.8**	87.4	60.7	*30%*	127.8	68.4	0.0	0.0	128.4	10.8	42.2	9.5	62.5	48.7	*86%*
The Stephenson National Bank and Trus	**Marinette**	**WI**		**457**	**342.4**	**75.0**	***71%***	**355.8**	**96.2**	**10.4**	**2.9**	**409.9**	**22.8**	**17.9**	**14.4**	**55.0**	**13.4**	***9%***
Premier Community Bank	Marion	WI		**277.1**	174.0	62.8	*34%*	239.9	72.5	10.4	4.3	249.3	23.0	55.9	9.8	88.7	35.6	*68%*
Farmers State Bank	Markesan	WI		**75.5**	36.7	48.6	*8%*	61.8	59.4	0.0	0.0	64.5	1.4	29.6	5.7	36.7	56.8	*92%*
Markesan State Bank	Markesan	WI		**163.6**	130.8	80.0	*86%*	136.1	96.1	1.3	1.0	145.9	7.9	15.6	11.5	35.1	24.0	*36%*
Forward Financial Bank	Marshfield	WI		**366**	279.4	76.3	*76%*	276.6	101.0	10.1	3.7	330.2	49.4	9.7	14.2	73.3	22.2	*32%*
Bank of Mauston	Mauston	WI		**281.9**	160.9	57.1	*20%*	243.7	66.0	0.0	0.0	252.1	13.5	61.7	14.7	89.9	35.7	*68%*
Mayville Savings Bank	Mayville	WI	Y	**54.5**	44.8	82.2	*91%*	48.5	92.4	0.0	0.0	48.6	1.6	4.2	15.7	21.5	44.2	*79%*
The Peoples Community Bank	Mazomanie	WI		**256.1**	189.9	74.1	*68%*	177.2	107.2	4.4	2.5	222.1	3.4	4.5	12.0	20.0	9.0	*3%*
McFarland State Bank	Mc Farland	WI		**415**	352.3	84.9	*96%*	299.0	117.8	23.6	7.9	356.1	7.9	6.2	4.1	18.2	5.1	*0%*
Fidelity National Bank	Medford	WI		**85.3**	53.8	63.1	*35%*	75.9	70.9	0.0	0.0	77.0	5.8	15.7	4.1	25.6	33.3	*64%*
Time Federal Savings Bank	Medford	WI	Y	**612.1**	365.7	59.7	*27%*	487.5	75.0	0.0	0.0	489.3	29.9	202.7	7.6	240.2	49.1	*87%*
Securant Bank & Trust	Menomonee Falls	WI		**178.5**	132.7	74.4	*70%*	147.2	90.2	0.0	0.0	167.2	5.6	2.5	17.6	25.7	15.4	*15%*
Lincoln Community Bank	Merrill	WI		**57.5**	40.8	71.0	*56%*	49.2	83.0	0.0	0.0	50.3	7.2	3.4	2.2	12.8	25.4	*42%*
Merrill Federal Savings and Loan Associat	Merrill	WI	Y	**46.6**	41.4	88.9	*99%*	39.1	106.0	0.0	0.0	40.4	3.5	0.0	14.0	17.6	43.5	*78%*
Middleton Community Bank	Middleton	WI		**283.6**	178.9	63.1	*35%*	243.9	73.3	46.8	19.2	248.0	9.6	73.0	6.5	89.1	35.9	*69%*
Bank of Milton	Milton	WI		**102.7**	73.9	71.9	*60%*	93.4	79.1	0.0	0.0	93.5	8.6	16.2	5.7	30.6	32.7	*62%*
First Community Bank	Milton	WI		**93.1**	60.9	65.4	*41%*	81.7	74.6	1.0	1.2	83.7	8.7	16.3	1.4	26.4	31.5	*59%*
Columbia Savings and Loan Association	Milwaukee	WI	Y	**23.9**	19.2	80.1	*87%*	21.4	89.3	0.0	0.0	21.6	1.5	0.0	1.3	2.8	12.8	*9%*
Guaranty Bank	Milwaukee	WI		**1,001.4**	720.0	71.9	*60%*	964.5	74.6	0.0	0.0	974.4	169.9	1.5	35.3	206.7	21.2	*27%*
Mitchell Bank	Milwaukee	WI		**52.0**	22.3	42.8	*5%*	44.0	50.6	0.0	0.0	44.1	24.5	0.0	2.2	26.8	60.6	*95%*
North Milwaukee State Bank	Milwaukee	WI		**70.5**	42.0	59.5	*27%*	64.4	65.1	3.0	4.7	66.6	2.6	3.2	1.3	7.1	10.6	*5%*
Northwestern Mutual Wealth Manageme	Milwaukee	WI		**196.6**	0.0	0.0	*0%*	50.5	0.0	0.0	0.0	67.9	3.0	188.8	0.0	191.8	282.3	*100%*
Park Bank	Milwaukee	WI		**894.8**	546.3	61.0	*30%*	760.4	71.8	7.5	1.0	804.1	125.4	136.1	7.6	269.0	33.5	*64%*
Farmers Savings Bank	Mineral Point	WI		**267.8**	151.4	56.5	*18%*	242.1	62.5	7.6	3.1	244.6	16.4	74.8	4.9	96.1	39.3	*73%*
Alliance Bank	Mondovi	WI		**159.2**	94.2	59.2	*26%*	142.4	66.2	0.0	0.0	143.8	10.0	41.6	5.0	56.6	39.4	*73%*
Monona State Bank	Monona	WI		**424**	358.7	84.6	*95%*	338.7	105.9	39.0	11.5	373.4	16.4	23.2	11.0	50.6	13.5	*10%*

** Refer to the last page

Bankers Benefits
Wisconsin Bankers ASSOCIATION

Banconomics Report

Liquidity, 3rd Quarter 2015

Bank	City	ST	Mutual	Total Asset Million	Net Loans and Leases Million	Net Loans and Leases/ Assets %	% Ranking	Total Deposit Million	Loan/Dep %	Brokered Deposit Million	Brokered Deposit/ Total Deposit %	Total Liabilities Million	** Cash & Balances Due Million (1)	** Marketable Securities Million (2)	** Maturing Loans and Leases Million (3)	Liquid Assets Million (1)+(2)+(3)	Liquidity Ratio Liq. Assets/ Total Liabilities %	% Ranking
Woodford State Bank	Monroe	WI		**186.8**	117.7	63.0	*34%*	163.7	71.9	0.0	0.0	169.4	20.4	29.5	7.3	57.1	33.7	*65%*
Citizens Bank	Mukwonago	WI		**664.4**	411.0	61.9	*33%*	579.5	70.9	0.0	0.0	581.6	96.6	45.2	12.1	153.8	26.4	*44%*
The Necedah Bank	Necedah	WI		**33.8**	23.3	68.8	*52%*	27.4	85.0	1.2	4.5	29.6	5.0	3.6	1.9	10.5	35.5	*67%*
The First National Bank - Fox Valley	Neenah	WI		**428**	348.2	81.3	*89%*	345.4	100.8	174.1	50.4	374.7	31.7	30.0	12.8	74.5	19.9	*25%*
Nekoosa Port Edwards State Bank	Nekoosa	WI		**203.9**	116.2	57.0	*19%*	175.2	66.3	0.0	0.0	176.1	24.7	56.3	10.2	91.1	51.7	*90%*
Farmers Exchange Bank	Neshkoro	WI		**57.4**	28.1	48.9	*8%*	49.1	57.3	0.0	0.0	49.4	8.9	14.5	7.1	30.5	61.7	*95%*
Security Bank	New Auburn	WI		**90.0**	68.8	76.4	*76%*	78.9	87.1	8.4	10.7	79.1	7.9	9.3	3.9	21.1	26.7	*45%*
The Bank of New Glarus	New Glarus	WI		**239.2**	176.1	73.6	*65%*	185.7	94.8	1.0	0.5	213.6	11.5	26.8	8.3	46.5	21.8	*29%*
First State Bank	New London	WI		**258.7**	109.2	42.2	*4%*	209.7	52.0	1.1	0.5	221.5	11.6	107.1	9.6	128.4	58.0	*93%*
First National Community Bank	New Richmond	WI		**191.7**	125.4	65.4	*40%*	173.3	72.3	0.0	0.0	174.4	9.1	22.4	1.8	33.3	19.1	*23%*
State Bank of Newburg	Newburg	WI		**165.0**	126.8	76.8	*78%*	134.2	94.4	11.9	8.9	135.6	2.0	29.4	13.8	45.1	33.2	*63%*
The First National Bank of Niagara	Niagara	WI		**69.1**	34.9	50.5	*11%*	59.6	58.5	0.0	0.0	61.8	7.5	18.6	1.9	27.9	45.2	*82%*
Tri City National Bank	Oak Creek	WI		**1,280.5**	703.4	54.9	*16%*	1,143.6	61.5	0.0	0.0	1,148.8	168.1	255.6	81.7	505.4	44.0	*79%*
Bank of Oakfield	Oakfield	WI		**86.9**	61.1	70.4	*55%*	72.1	84.8	3.0	4.1	76.8	6.5	11.8	2.1	20.4	26.6	*44%*
First Bank Financial Centre	Oconomowoc	WI		**909.2**	682.9	75.1	*72%*	735.9	92.8	12.1	1.6	827.1	24.2	73.4	25.0	122.6	14.8	*14%*
Bank of Ontario	Ontario	WI		**37.1**	27.4	74.0	*67%*	32.0	85.7	1.2	3.6	32.2	3.9	2.4	1.1	7.4	22.9	*33%*
Oostburg State Bank	Oostburg	WI		**183.5**	128.9	70.2	*54%*	144.8	89.0	11.4	7.9	157.4	2.4	33.9	8.4	44.8	28.5	*53%*
Oregon Community Bank & Trust	Oregon	WI		**221.6**	184.1	83.1	*93%*	174.6	105.4	23.2	13.3	192.4	4.7	12.4	9.4	26.5	13.8	*10%*
Farmers & Merchants Bank, of Orfordville	Orfordville	WI		**48.5**	31.7	65.3	*40%*	41.2	76.9	0.3	0.6	42.3	2.1	11.0	2.9	16.0	37.8	*71%*
Choice bank	Oshkosh	WI		**258.9**	214.2	82.7	*92%*	196.5	109.0	42.2	21.5	233.4	8.7	13.5	21.0	43.2	18.5	*21%*
West Pointe Bank	Oshkosh	WI		**265.6**	208.8	78.6	*84%*	199.6	104.6	17.4	8.7	215.5	3.1	36.2	21.3	60.6	28.1	*51%*
United Bank	Osseo	WI		**237.3**	185.3	78.1	*82%*	196.2	94.5	4.1	2.1	213.9	15.5	9.7	9.2	34.4	16.1	*16%*
PALMYRA STATE BANK	Palmyra	WI		**39.1**	13.7	35.1	*2%*	31.7	43.3	0.0	0.0	32.0	0.5	17.2	1.0	18.7	58.5	*94%*
The First National Bank of Park Falls	Park Falls	WI		**132.5**	70.8	53.5	*14%*	118.3	59.9	7.8	6.6	118.6	7.5	36.5	7.0	51.0	43.0	*78%*
The Peshtigo National Bank	Peshtigo	WI		**195.3**	128.3	65.7	*43%*	171.8	74.7	1.3	0.8	172.4	22.6	17.6	8.2	48.5	28.1	*51%*
Foundations Bank	Pewaukee	WI		**124.9**	71.2	57.0	*19%*	97.5	73.0	4.1	4.3	102.0	16.9	12.6	3.5	32.9	32.3	*61%*
Pigeon Falls State Bank	Pigeon Falls	WI		**74.1**	57.9	78.1	*83%*	65.9	87.8	0.0	0.0	66.1	7.8	2.6	0.5	10.9	16.5	*18%*
Clare Bank, National Association	Platteville	WI		**275.7**	149.8	54.3	*15%*	244.1	61.4	0.0	0.0	244.6	29.9	54.6	3.3	87.9	35.9	*69%*
Mound City Bank	Platteville	WI		**299.6**	240.7	80.4	*87%*	251.1	95.8	13.5	5.4	270.6	9.3	1.7	3.1	14.1	5.2	*1%*
The Port Washington State Bank	Port Washington	WI		**482**	306.3	63.5	*36%*	437.8	70.0	0.0	0.0	441.3	23.7	56.1	24.5	104.3	23.6	*36%*
Bank of Poynette	Poynette	WI		**100.9**	73.5	72.8	*64%*	87.9	83.6	0.3	0.3	90.3	11.9	9.8	3.5	25.1	27.8	*49%*
Peoples State Bank	Prairie Du Chien	WI		**645.5**	424.0	65.7	*43%*	536.1	79.1	8.3	1.6	577.2	20.2	112.2	10.4	142.8	24.7	*39%*
Bank of Prairie du Sac	Prairie Du Sac	WI		**373**	218.7	58.6	*23%*	312.8	69.9	3.8	1.2	314.9	24.1	122.1	3.0	149.2	47.4	*84%*
Community Financial Bank	Prentice	WI		**26.6**	19.1	71.9	*60%*	22.1	86.6	0.0	0.0	22.1	4.8	0.5	1.6	6.9	31.4	*58%*
Johnson Bank	Racine	WI		**4,091.8**	3,230.3	78.9	*84%*	3,424.4	94.3	0.5	0.0	3,578.9	134.1	262.4	143.0	539.6	15.1	*15%*
State Bank of Reeseville	Reeseville	WI		**64.6**	36.2	56.0	*17%*	49.7	72.9	6.6	13.2	57.3	1.4	24.0	2.8	28.1	49.1	*87%*
Community Bank of Northern Wisconsin	Rice Lake	WI		**154.9**	111.8	72.2	*62%*	133.1	84.0	1.2	0.9	138.5	9.8	11.9	6.8	28.5	20.6	*26%*
Dairy State Bank	Rice Lake	WI		**505**	181.4	35.9	*3%*	404.9	44.8	2.4	0.6	447.7	22.2	200.1	8.5	230.9	51.6	*89%*
Richland County Bank	Richland Center	WI		**96.9**	42.2	43.6	*6%*	78.9	53.6	0.0	0.0	79.0	4.9	40.1	4.3	49.2	62.3	*96%*
River Falls State Bank	River Falls	WI		**84.6**	43.7	51.7	*13%*	71.0	61.5	0.0	0.0	71.5	10.9	23.8	2.7	37.4	52.2	*91%*
The First National Bank of River Falls	River Falls	WI		**273.5**	161.2	58.9	*24%*	224.0	71.9	0.0	0.0	241.8	12.2	50.4	6.5	69.1	28.6	*53%*
Community First Bank	Rosholt	WI		**74.8**	44.0	58.9	*24%*	61.9	71.2	0.0	0.0	66.8	2.6	24.5	2.8	30.0	44.9	*81%*
Farmers and Merchants Bank	Rudolph	WI		**29.0**	19.8	68.3	*49%*	25.5	77.7	1.8	7.2	25.5	3.4	3.6	1.3	8.3	32.4	*62%*
Eagle Valley Bank, National Association	Saint Croix Fall	WI		**133.6**	94.5	70.7	*55%*	96.0	98.4	3.0	3.1	121.3	9.9	16.9	1.7	28.5	23.5	*35%*
Wisconsin River Bank	Sauk City	WI		**98.3**	83.6	85.1	*96%*	85.1	98.2	3.8	4.5	87.5	2.3	3.2	1.5	7.0	8.0	*2%*
Intercity State Bank	Schofield	WI		**160.5**	108.8	67.8	*48%*	129.0	84.3	0.0	0.0	129.9	12.7	30.1	8.0	50.8	39.1	*73%*
Shell Lake State Bank	Shell Lake	WI		**175.7**	70.6	40.2	*4%*	135.1	52.3	1.0	0.7	142.9	4.4	70.3	6.0	80.6	56.4	*92%*
Union National Bank & Trust Company	Sparta	WI		**117.9**	83.4	70.7	*56%*	98.8	84.4	6.2	6.2	99.1	5.8	16.5	1.6	23.9	24.1	*36%*
Heritage Bank	Spencer	WI		**102.4**	70.8	69.2	*53%*	85.2	83.2	0.0	0.0	90.2	8.4	9.6	5.5	23.5	26.0	*42%*
The Pineries Bank	Stevens Point	WI		**75.6**	48.9	64.7	*39%*	66.3	73.7	0.0	0.0	67.8	18.6	4.9	10.7	34.2	50.5	*88%*
River Bank	Stoddard	WI		**438**	372.5	84.9	*96%*	376.2	99.0	0.0	0.0	383.3	10.7	21.0	12.2	43.9	11.5	*7%*
Stratford State Bank	Stratford	WI		**106.9**	53.0	49.6	*9%*	87.1	60.9	15.7	18.0	92.7	8.4	29.1	1.2	38.8	41.9	*75%*

** Refer to the last page

Bankers Benefits
Wisconsin Bankers ASSOCIATION

Banconomics Report

Liquidity, 3rd Quarter 2015

Bank	City	ST	Mutual	Total Asset Million	Net Loans and Leases Million	Net Loans and Leases/ Assets %	% Ranking	Total Deposit Million	Loan/Dep %	Brokered Deposit Million	Brokered Deposit/ Total Deposit %	Total Liabilities Million	** Cash & Balances Due Million (1)	** Marketable Securities Million (2)	** Maturing Loans and Leases Million (3)	Liquid Assets Million (1)+(2)+(3)	Liquidity Ratio Liq. Assets/ Total Liabilities %	% Ranking
Baylake Bank	Sturgeon Bay	WI		**1,023.0**	685.3	67.0	*45%*	803.8	85.3	2.0	0.2	900.6	89.6	61.7	18.6	169.9	18.9	*23%*
Bank of Sun Prairie	Sun Prairie	WI		**314**	257.8	82.1	*90%*	253.6	101.6	23.4	9.2	268.6	19.8	15.0	3.3	38.0	14.2	*11%*
National Bank of Commerce	Superior	WI		**560**	382.4	68.2	*49%*	451.6	84.7	54.0	12.0	490.5	47.3	47.2	13.3	107.7	22.0	*30%*
Superior Savings Bank	Superior	WI	Y	**66.1**	42.4	64.1	*37%*	54.6	77.6	0.0	0.0	54.9	6.4	3.6	5.7	15.7	28.6	*54%*
First National Bank in Tigerton	Tigerton	WI		**21.4**	10.8	50.5	*11%*	18.2	59.4	0.0	0.0	18.2	6.1	1.2	4.8	12.1	66.4	*97%*
Farmers & Merchants Bank	Tomah	WI		**195.5**	119.9	61.3	*32%*	140.6	85.3	25.6	18.2	173.0	6.1	28.4	3.6	38.1	22.0	*31%*
Timberwood Bank	Tomah	WI		**169.6**	112.1	66.1	*44%*	136.4	82.2	16.0	11.7	146.0	2.7	25.0	5.7	33.4	22.9	*33%*
Tomahawk Community Bank S.S.B.	Tomahawk	WI		**86.2**	56.6	65.7	*42%*	74.3	76.2	0.0	0.0	75.7	7.1	14.5	3.1	24.7	32.6	*62%*
Community State Bank	Union Grove	WI		**313**	157.5	50.3	*10%*	279.9	56.3	2.3	0.8	284.1	27.2	113.0	6.8	147.0	51.8	*90%*
Citizens First Bank	Viroqua	WI		**174.1**	128.5	73.8	*67%*	148.3	86.6	0.0	0.0	153.2	6.0	22.7	4.0	32.7	21.4	*28%*
Waldo State Bank	Waldo	WI		**66.0**	43.2	65.5	*42%*	57.4	75.3	1.3	2.3	57.6	4.8	13.9	4.9	23.6	41.1	*75%*
Walworth State Bank	Walworth	WI		**269.3**	173.2	64.3	*38%*	235.2	73.7	0.0	0.0	240.5	39.9	35.2	22.0	97.1	40.4	*74%*
Farmers & Merchants State Bank	Waterloo	WI		**159.1**	131.1	82.4	*91%*	112.8	116.2	1.5	1.3	141.0	5.4	6.0	5.2	16.6	11.7	*7%*
First Federal Bank of Wisconsin	Waukesha	WI	Y	**240.2**	171.8	71.5	*58%*	187.1	91.8	0.5	0.3	205.1	9.4	42.0	12.4	63.9	31.1	*58%*
Sunset Bank & Savings	Waukesha	WI		**130.9**	75.0	57.3	*20%*	111.3	67.4	0.0	0.0	114.9	9.1	29.4	9.6	48.1	41.9	*76%*
Waukesha State Bank	Waukesha	WI		**892.6**	482.6	54.1	*14%*	743.0	65.0	0.0	0.0	779.9	64.8	210.8	20.4	296.0	38.0	*71%*
Waumandee State Bank	Waumandee	WI		**165.7**	124.8	75.3	*73%*	147.6	84.6	15.6	10.6	148.0	9.8	22.1	9.4	41.3	27.9	*50%*
First National Bank	Waupaca	WI		**560**	420.1	75.0	*71%*	469.8	89.4	48.6	10.4	472.4	17.3	91.0	36.0	144.4	30.6	*56%*
The Farmers State Bank of Waupaca	Waupaca	WI		**181.5**	97.0	53.4	*13%*	151.0	64.3	0.0	0.0	154.2	8.4	52.0	28.8	89.3	57.9	*93%*
The National Bank of Waupun	Waupun	WI		**140.5**	93.7	66.7	*44%*	123.6	75.8	0.0	0.0	124.3	5.7	25.0	4.2	35.0	28.1	*51%*
Integrity First Bank	Wausau	WI		**78.6**	57.9	73.7	*66%*	60.3	95.9	2.6	4.3	66.5	4.1	3.0	2.4	9.6	14.4	*13%*
Marathon Savings Bank	Wausau	WI	Y	**145.7**	72.6	49.8	*10%*	124.8	58.2	0.0	0.0	129.1	12.9	45.7	27.8	86.4	66.9	*98%*
Peoples State Bank	Wausau	WI		**758.5**	549.3	72.4	*63%*	643.3	85.4	63.7	9.9	684.8	20.7	107.5	30.3	158.5	23.1	*33%*
River Valley Bank	Wausau	WI		**1,048.6**	820.8	78.3	*83%*	885.4	92.7	41.1	4.6	937.1	31.1	57.4	27.7	116.2	12.4	*8%*
The Equitable Bank, S.S.B.	Wauwatosa	WI	Y	**297**	251.8	84.8	*95%*	271.0	92.9	0.0	0.0	281.3	6.5	13.6	56.6	76.8	27.3	*47%*
WaterStone Bank, SSB	Wauwatosa	WI		**1,741.0**	1,225.5	70.4	*54%*	929.6	131.8	0.0	0.0	1,383.2	108.2	167.2	372.7	648.1	46.9	*84%*
Layton State Bank	West Allis	WI		**127.6**	91.0	71.3	*57%*	113.7	80.1	0.0	0.0	114.4	9.6	8.5	3.4	21.5	18.8	*22%*
Commerce State Bank	West Bend	WI		**402**	331.6	82.5	*92%*	360.6	91.9	57.1	15.8	364.2	20.6	22.7	16.2	59.6	16.4	*17%*
Westbury Bank	West Bend	WI		**636.8**	493.9	77.6	*80%*	537.4	91.9	0.0	0.0	565.8	18.0	79.7	57.9	155.5	27.5	*49%*
Union State Bank of West Salem	West Salem	WI		**69.5**	50.1	72.1	*61%*	58.1	86.2	1.8	3.0	60.8	1.2	10.0	5.2	16.4	27.0	*46%*
Commercial Bank	Whitewater	WI		**99.5**	32.7	32.9	*2%*	88.7	36.9	0.0	0.0	89.4	25.0	35.0	7.5	67.5	75.5	*98%*
First Citizens State Bank	Whitewater	WI		**248.0**	146.7	59.2	*25%*	196.9	74.5	0.0	0.0	202.1	9.9	66.8	10.5	87.2	43.1	*78%*
Chippewa Valley Bank	Winter	WI		**305**	237.9	77.9	*82%*	256.8	92.6	0.0	0.0	278.0	22.8	3.8	24.7	51.3	18.5	*21%*
Bank of Wisconsin Dells	Wisconsin Dells	WI		**446**	344.2	77.2	*79%*	388.4	88.6	77.2	19.9	393.7	36.9	19.4	11.0	67.3	17.1	*18%*
KeySavings Bank	Wisconsin Rapids	WI	Y	**75.8**	35.6	46.9	*7%*	63.8	55.7	0.0	0.0	64.6	8.6	28.6	3.1	40.3	62.4	*96%*
Paper City Savings Association	Wisconsin Rapids	WI	Y	**160.2**	124.0	77.4	*80%*	141.2	87.8	0.0	0.0	141.7	29.6	3.2	27.8	60.6	42.7	*77%*
River Cities Bank	Wisconsin Rapids	WI		**224.2**	150.7	67.2	*47%*	178.1	84.6	15.4	8.6	195.1	25.7	16.9	4.6	47.1	24.2	*37%*
WOODTRUST BANK	Wisconsin Rapids	WI		**364**	204.1	56.1	*18%*	291.0	70.1	0.0	0.0	325.7	40.1	80.5	3.4	124.0	38.1	*72%*

(1) Cash & Balances due from depository institutions + Cash items in process of collection

(2) Held to maturity securities (book value) + Available-for-sale securities (fair market value) - Pledged securities

(3) Fixed and floating rate closed-end loans secured by first lien on 1-4 family residential properties held in domestic offices with a remaining maturity or next repricing date of twelve months or less

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** Refer to the last page

Bankers Benefits

Wisconsin Bankers Association

Bankers Benefits

» **How we started.**

We saw an opportunity to give community banks products and services that were traditionally only attainable by larger entities. We offer a wide range of compensation and benefit consulting services that assist clients in attracting, retaining and motivating key employees.

» **What we do.**

Incentives and Retention Plans

We create compensation systems that assist your bank in growing talent, retaining high performers, and aligning executives with shareholder values.

Funding and Financing Options

We work hard to ensure that the product design and the BOLI carrier are optimizing performance and maintaining the desired asset credit quality.

Supplemental Retirement Plans

We design smart retirement, 401(k), profit-sharing and defined benefit plans that free up resources and keeps your talent motivated so you can stay competitive.

» Get in touch today and find how we can help you and your community bank.

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