Wisconsin FDIC Insured Institutions
Assets Quality
2nd Quarter 2013

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WISCONSIN BANKERS ASSOCIATION

Bankers Benefits
(630) 820- BANK

Bank Assets Quality Report, 2nd Quarter 2013

				Assets				** Net Non-performing Assets							**Assets Quality			
Name	City	ST	Mutual	Assets Million	Tier 1 Capital Million	Allowance of Loan and Lease Loss Million	Tier 1 Capital + ALLL Million	Restruct. Loans Thousand	30-89 Days Past Due Assets Thousand **	90+ Days Past Due Assets Thousand (1)	Other Real Estate Owned Acquired Thousand (2)	Non-Accrual Assets Thousand (3)	Net Non-Performing Assets (1)+(2)+(3) Million	Change in NNPA from Last Quarter Million	Tier 1 Capital/ Total Asset %	NNPA/ Total Assets %	Modified Texas Ratio NNPA/ (Tier 1 + ALLL) %	Change in Modified Texas Ratio from Last Quarter %
Bank of Wausau	Wausau	WI		46.0	0.1	1.3	1.4	3,250	607	0	2,686	1,466	4.2	(0.71)	0.31	9.53	286.74	69.79
Securant Bank & Trust	Menomonee Fall	WI		198.8	8.7	7.7	16.4	1,906	1,626	0	10,000	19,080	29.1	4.59	4.43	14.89	177.59	26.52
Guaranty Bank	Milwaukee	WI		1,173.1	32.7	38.5	71.3	53,697	9,442	0	827	92,450	93.1	(4.21)	2.83	8.04	130.62	2.11
Columbia Savings and Loan Association	Milwaukee	WI	Y	23.6	2.3	0.3	2.6	0	1,232	0	478	2,205	2.7	0.05	9.66	11.34	103.31	1.10
AnchorBank, fsb	Madison	WI		2,356.2	107.1	75.9	182.9	38,303	20,636	12,280	68,241	106,968	187.5	(29.34)	4.57	8.00	102.49	(13.41)
The Equitable Bank, S.S.B.	Wauwatosa	WI	Y	346.1	27.4	2.6	30.0	14,045	4,277	256	20,963	9,227	30.4	(0.82)	7.96	8.84	101.47	(2.72)
North Milwaukee State Bank	Milwaukee	WI		89.7	6.0	2.9	8.9	929	3,203	0	1,856	6,443	8.3	0.56	6.68	9.20	92.33	5.35
Mitchell Bank	Milwaukee	WI		57.4	7.9	1.0	8.9	1,826	5	128	4,725	3,340	8.2	(0.03)	14.12	14.69	92.22	(4.34)
The Bank of Kaukauna	Kaukauna	WI		85.5	8.8	2.2	11.0	1,604	1,188	0	1,593	8,048	9.6	2.01	10.29	11.28	87.93	19.13
The Baraboo National Bank	Baraboo	WI		683.5	53.1	13.3	66.4	20,651	1,037	1	15,312	26,674	41.8	4.39	7.97	6.27	62.88	11.65
Layton State Bank	West Allis	WI		157.4	14.5	1.1	15.6	2,404	154	0	5,703	3,957	9.7	(1.82)	9.25	6.14	61.84	(13.32)
The First National Bank of Eagle River	Eagle River	WI		142.6	12.2	1.3	13.5	866	1,645	503	2,384	5,389	8.3	(0.71)	8.62	5.83	61.28	(5.39)
Fox River State Bank	Burlington	WI		81.0	6.4	2.8	9.3	2,267	1,223	0	3,745	1,854	5.6	(0.30)	8.24	7.19	60.48	(0.91)
Ixonia Bank	Ixonia	WI		282.8	28.7	6.4	35.2	3,492	1,880	0	13,847	6,362	20.2	(3.71)	10.24	7.20	57.48	(11.17)
Fidelity National Bank	Medford	WI		86.1	9.9	1.6	11.4	1,803	206	1,857	3,540	1,114	6.5	0.91	11.85	7.74	56.39	7.33
Eagle Valley Bank, National Association	St. Croix Falls	WI		134.7	7.7	1.8	9.5	45	140	0	3,664	1,526	5.2	(0.20)	5.74	3.89	54.91	(5.37)
Citizens State Bank	Hudson	WI		140.1	7.6	2.0	9.6	4,305	349	0	4,278	368	4.6	(0.44)	5.43	3.32	48.17	(4.94)
Mid America Bank	Janesville	WI		108.1	9.5	2.2	11.7	585	122	0	219	7,308	5.5	(0.25)	9.00	5.21	47.14	1.69
Security State Bank	Iron River	WI		82.0	13.1	2.0	15.1	5,171	915	0	1,320	5,744	7.1	(0.32)	15.85	8.54	46.72	(4.12)
RidgeStone Bank	Brookfield	WI		391.7	46.1	11.7	57.8	5,009	3,031	0	12,715	14,179	26.9	(2.24)	11.88	6.94	46.56	(7.39)
Bay Bank	Green Bay	WI		84.7	8.4	3.8	12.2	6,255	1,573	0	2,540	2,888	5.4	2.22	10.16	6.55	44.61	19.32
State Bank of Cross Plains	Cross Plains	WI		776.0	77.8	12.9	90.7	16,211	7,782	17	4,616	34,622	39.3	(4.29)	9.97	5.03	43.30	(4.13)
State Bank of Florence	Florence	WI		80.3	7.5	1.1	8.5	0	1,453	0	376	3,360	3.5	0.42	9.18	4.35	41.44	4.31
The Business Bank	Appleton	WI		249.1	31.5	6.2	37.7	1,660	157	0	2,612	13,353	15.5	(1.06)	12.84	6.30	41.08	(3.40)
Hartford Savings Bank	Hartford	WI	Y	176.6	16.8	4.1	20.9	7,812	6,610	0	1,854	6,447	8.3	(3.67)	9.64	4.75	39.67	(17.54)
PyraMax Bank, FSB	Greenfield	WI	Y	421.5	36.9	4.8	41.7	3,964	2,990	2,665	1,826	12,025	16.5	(1.66)	8.73	3.91	39.62	(4.19)
Bancroft State Bank	Bancroft	WI		68.4	5.9	0.7	6.6	225	456	0	1,508	1,902	2.6	(1.02)	8.76	3.84	39.21	(14.84)
The National Bank of Waupun	Waupun	WI		134.6	13.4	1.5	14.9	3,031	1,181	197	2,786	2,715	5.7	(0.27)	10.03	4.26	38.21	(2.68)
Ladysmith Federal Savings and Loan Associati	Ladysmith	WI	Y	46.3	4.8	0.4	5.2	1,434	611	0	957	1,191	2.0	(0.32)	10.49	4.31	38.00	(6.51)
WaterStone Bank, SSB	Wauwatosa	WI		1,625.4	197.1	27.8	224.8	23,601	17,283	0	29,983	53,253	83.2	(13.53)	12.10	5.11	37.02	(6.76)
Walworth State Bank	Walworth	WI		240.6	25.3	3.4	28.6	2,760	3,652	0	3,439	7,143	10.6	(1.00)	10.55	4.42	36.95	(4.40)
West Pointe Bank	Oshkosh	WI		302.9	45.4	6.9	52.3	23,739	2,629	0	1,291	17,559	18.9	(12.46)	15.16	6.30	36.05	(20.49)
Peoples Bank	Elkhorn	WI		191.6	20.1	3.2	23.4	2,104	716	0	2,327	6,031	8.4	(0.61)	10.48	4.35	35.77	(2.21)
Bank of Ontario	Ontario	WI		36.3	3.9	0.5	4.4	231	434	37	179	1,327	1.5	0.21	10.68	4.25	34.98	5.91
Chippewa Valley Bank	Winter	WI		262.3	23.0	2.2	25.2	700	4,704	0	3,890	4,624	8.5	(0.49)	8.79	3.26	33.77	(2.50)
Commerce State Bank	West Bend	WI		309.7	30.3	4.0	34.3	2,318	1,133	0	5,223	6,328	11.6	(1.15)	9.74	3.71	33.65	(3.20)
The First National Bank of Berlin	Berlin	WI		305.7	27.3	2.8	30.1	189	318	91	5,822	3,960	9.9	0.00	8.89	3.21	32.75	(0.91)
Sunset Bank & Savings	Waukesha	WI		126.6	12.6	0.9	13.5	2,368	780	0	3,477	806	4.3	(0.32)	9.89	3.36	31.73	(3.09)
Peoples Bank of Wisconsin	Hayward	WI		232.5	41.2	1.5	42.8	1,968	1,355	35	10,211	3,097	13.3	(0.10)	17.85	5.77	31.19	(0.81)
Cambridge State Bank	Cambridge	WI		75.6	9.3	4.8	14.1	2,555	376	5	776	3,535	4.3	(1.00)	12.60	5.84	30.55	(6.49)
The First National Bank of Hartford	Hartford	WI		173.7	20.5	1.5	22.0	348	974	0	1,810	4,900	6.7	(0.63)	11.91	3.89	30.52	(3.17)
McFarland State Bank	Mc Farland	WI		429.7	52.5	10.7	63.2	16,089	1,505	0	12,847	6,308	19.2	(5.27)	12.12	4.42	30.30	(8.28)
Citizens Bank of Mukwonago	Mukwonago	WI		681.5	78.5	7.1	85.6	11,642	1,834	0	16,808	9,248	25.9	0.05	11.64	3.83	30.20	(0.31)
Integrity First Bank	Wausau	WI		82.6	7.9	1.6	9.5	0	0	0	1,421	1,434	2.9	0.83	9.75	3.53	30.17	9.46
The Necedah Bank	Necedah	WI		32.3	4.0	0.4	4.3	0	281	0	501	776	1.3	(0.17)	12.10	3.89	29.48	(4.03)
Wisconsin River Bank	Sauk City	WI		73.1	8.5	1.0	9.5	12	31	0	658	2,150	2.8	0.18	11.57	3.80	29.42	1.51
The First Bank of Baldwin	Baldwin	WI		166.6	11.4	3.4	14.8	2,648	1,278	0	1,800	2,342	4.1	0.17	6.93	2.52	27.97	1.08
Bank of Mauston	Mauston	WI		257.5	27.1	2.6	29.7	1,341	658	2	2,715	5,541	8.3	0.11	10.66	3.25	27.80	2.25
Investors Community Bank	Manitowoc	WI		742.5	93.6	12.1	105.7	804	3,261	0	21,567	9,334	29.4	6.23	12.63	3.96	27.78	5.93
Bank of Cashton	Cashton	WI		69.4	6.6	0.7	7.3	1,576	170	875	286	841	2.0	1.39	9.41	2.86	27.42	19.10
Park Bank	Milwaukee	WI		778.4	82.0	15.0	97.0	958	800	0	5,782	20,392	26.2	(6.32)	10.50	3.35	26.98	(6.84)
Tri City National Bank	Oak Creek	WI		1,188.6	110.5	11.4	121.9	17,865	4,731	7,996	6,509	18,263	32.8	1.89	9.35	2.77	26.87	1.09
State Bank of Drummond	Drummond	WI		47.5	6.1	0.6	6.7	145	771	0	52	1,743	1.8	(0.18)	13.17	3.87	26.78	(2.29)
Community Financial Bank	Prentice	WI		28.8	4.4	0.3	4.7	34	270	0	245	999	1.2	(0.13)	15.89	4.54	26.56	(2.74)
North Shore Bank, FSB	Brookfield	WI	Y	1,772.3	191.0	14.3	205.3	9,695	1,444	0	18,230	36,062	54.3	8.85	10.58	3.01	26.45	4.29

Bankers Benefits

**Please see notes on last Page

Bank Assets Quality Report, 2nd Quarter 2013

				Assets				** Net Non-performing Assets							**Assets Quality			
Name	City	ST	Mutual	Assets Million	Tier 1 Capital Million	Allowance of Loan and Lease Loss Million	Tier 1 Capital + ALLL Million	Restruct. Loans Thousand	30-89 Days Past Due Assets Thousand **	90+ Days Past Due Assets Thousand (1)	Other Real Estate Owned Acquired Thousand (2)	Non-Accrual Assets Thousand (3)	Net Non-Performing Assets (1)+(2)+(3) Million	Change in NNPA from Last Quarter Million	Tier 1 Capital/ Total Asset %	NNPA/ Total Assets %	Modified Texas Ratio NNPA/ (Tier 1 + ALLL) %	Change in Modified Texas Ratio from Last Quarter %
Marathon Savings Bank	Wausau	WI	Y	177.4	18.4	2.7	21.1	3,253	398	0	187	5,279	5.5	0.57	10.46	3.11	25.86	4.25
The Benton State Bank	Benton	WI		54.3	4.4	0.4	4.9	963	124	10	895	334	1.2	(0.32)	8.31	2.32	25.54	(6.95)
First State Bank	New London	WI		260.5	34.4	2.8	37.3	0	1,560	0	5,747	3,722	9.5	(0.86)	13.21	3.64	25.42	(2.44)
Monona State Bank	Monona	WI		354.6	43.5	6.5	50.0	4,775	299	1	2,435	10,074	12.5	(0.62)	12.25	3.53	25.03	(1.79)
Laona State Bank	Laona	WI		157.0	15.5	1.5	17.1	2,352	2,131	65	920	3,603	4.2	(0.70)	9.94	2.69	24.70	(4.73)
First National Bank	Waupaca	WI		801.5	81.8	7.9	89.6	21,323	10,536	644	3,610	17,883	22.1	12.21	10.38	2.81	24.69	14.11
Community State Bank	Union Grove	WI		299.7	31.1	5.4	36.5	4,762	2,390	4	1,431	7,566	9.0	(0.09)	10.38	3.01	24.69	(0.21)
First National Community Bank	New Richmond	WI		162.5	14.8	1.7	16.5	876	971	20	959	3,076	4.1	0.33	9.12	2.50	24.51	1.58
Foundations Bank	Pewaukee	WI		122.6	14.5	2.6	17.1	1,784	43	0	2,111	2,081	4.2	(0.63)	12.26	3.55	24.49	(14.39)
First American Bank, N.A.	Hudson	WI		92.6	10.1	0.9	11.0	0	85	0	1,944	708	2.7	0.05	10.90	2.85	24.08	(0.21)
First Bank	Tomah	WI		116.5	14.1	1.3	15.4	1,079	1,360	0	1,887	1,828	3.7	0.22	11.63	3.06	24.05	(7.85)
Southport Bank	Kenosha	WI		247.2	18.3	8.7	27.0	8,314	1,297	0	2,082	4,473	6.5	(2.55)	7.29	2.57	23.94	(9.16)
Town and Country Bank	Watertown	WI		52.2	4.6	0.9	5.6	2,445	2	0	690	642	1.3	(0.69)	8.76	2.52	23.91	(13.39)
Lincoln Community Bank	Merrill	WI		57.7	7.1	0.7	7.8	295	151	0	15	1,812	1.8	(0.46)	12.25	3.17	23.50	(6.54)
Oostburg State Bank	Oostburg	WI		183.1	24.4	4.0	28.4	1,058	676	18	162	6,464	6.6	(0.14)	13.38	3.64	23.40	(0.98)
The First National Bank of River Falls	River Falls	WI		264.0	29.0	3.2	32.2	1,682	495	8	2,298	5,066	7.4	(0.16)	11.08	2.81	22.89	(0.83)
BLC Community Bank	Little Chute	WI		187.0	26.2	5.3	31.5	7,184	65	0	861	6,333	7.2	(0.04)	14.19	3.90	22.81	(0.37)
Mayville Savings Bank	Mayville	WI	Y	57.1	5.3	0.2	5.5	129	228	0	778	485	1.3	0.03	9.32	2.21	22.78	0.31
Farmers & Merchants Bank & Trust	Marinette	WI		158.2	14.1	1.8	15.9	723	1,541	0	109	3,629	3.6	(0.70)	9.10	2.31	22.46	(3.85)
Home Savings Bank	Madison	WI	Y	122.6	7.7	1.2	9.0	917	505	0	841	1,155	2.0	0.49	6.34	1.64	22.27	6.30
PremierBank	Fort Atkinson	WI		286.1	33.7	2.3	36.0	1,318	683	0	5,735	2,247	8.0	(0.74)	11.85	2.81	22.15	(2.14)
Bank of Poynette	Poynette	WI		95.6	8.9	1.0	9.9	872	0	0	590	1,531	2.1	(0.55)	9.24	2.20	21.47	(6.10)
Waukesha State Bank	Waukesha	WI		812.3	99.4	6.3	105.7	532	3,322	25	16,657	5,946	22.6	(1.26)	12.27	2.79	21.41	(1.35)
River Valley Bank	Wausau	WI		1,008.5	89.6	10.5	100.1	34,128	3,767	0	18,367	2,814	21.2	3.73	8.97	2.12	21.15	4.51
Fox Valley Savings Bank	Fond Du Lac	WI	Y	301.6	37.9	4.2	42.1	0	729	0	2,953	5,880	8.8	(1.67)	12.57	2.93	20.99	(3.82)
Calumet County Bank	Brillion	WI		91.8	9.3	1.0	10.3	0	64	0	24	2,428	2.2	(0.62)	10.38	2.40	20.90	(6.27)
Bank of Lake Mills	Lake Mills	WI		175.7	18.1	2.0	20.1	3,677	2,974	0	813	3,331	4.1	0.08	10.30	2.36	20.65	0.08
Farmers & Merchants State Bank	Waterloo	WI		158.6	17.0	2.2	19.3	664	567	6	1,266	2,648	3.9	(0.33)	10.91	2.51	20.33	(2.28)
The Greenwood's State Bank	Lake Mills	WI		139.1	12.1	0.7	12.8	480	768	0	1,006	1,590	2.6	(1.12)	8.89	1.91	20.31	(7.25)
Union Bank of Blair	Blair	WI		82.4	8.6	1.0	9.5	447	787	47	774	1,108	1.9	(0.09)	10.51	2.37	20.26	(0.44)
First Bank Financial Centre	Oconomowoc	WI		760.9	67.8	7.8	75.6	6,983	613	16	6,907	7,981	14.9	(2.48)	8.94	1.97	19.72	(3.40)
Oregon Community Bank & Trust	Oregon	WI		166.2	22.5	3.3	25.8	281	37	0	4,690	372	5.1	(1.31)	13.24	2.98	19.64	(4.73)
Badger Bank	Fort Atkinson	WI		112.4	12.1	0.7	12.8	0	81	0	1,850	643	2.5	(0.26)	10.85	2.23	19.49	(2.22)
Waldo State Bank	Waldo	WI		60.2	6.9	0.5	7.5	215	953	0	275	1,173	1.4	(0.18)	11.61	2.42	19.34	(2.99)
Hometown Bank	Fond Du Lac	WI		211.9	28.9	3.8	32.6	101	291	0	357	11,878	6.3	(1.15)	13.48	2.94	19.30	(2.20)
Farmers and Merchants Bank of Kendall	Kendall	WI		65.0	8.3	0.8	9.1	0	1,234	1	177	1,702	1.7	0.36	10.99	2.28	18.97	2.27
John O. Melby & Co. Bank	Whitehall	WI		42.6	4.6	0.3	4.9	213	200	0	0	917	0.9	(0.07)	10.95	2.19	18.65	(1.83)
The First National Bank of Niagara	Niagara	WI		69.6	6.9	0.5	7.4	0	1,591	779	227	334	1.3	0.44	10.16	1.96	18.10	6.01
Headwaters State Bank	Land O Lakes	WI		64.3	8.9	0.6	9.5	0	1,884	0	425	1,291	1.7	0.53	13.83	2.65	17.98	5.31
Portage County Bank	Almond	WI		96.2	9.5	1.0	10.5	627	12	0	463	1,416	1.9	(0.13)	10.37	2.05	17.96	(1.27)
Union State Bank	Kewaunee	WI		83.2	8.5	0.6	9.2	585	291	0	770	915	1.6	(0.54)	10.19	1.94	17.72	(5.67)
Nicolet National Bank	Green Bay	WI		868.8	94.2	7.7	101.9	0	1,965	0	3,360	14,359	17.7	12.95	8.78	1.65	17.40	11.39
Farmers State Bank	Markesan	WI		72.0	9.4	1.1	10.5	3,102	954	0	961	858	1.8	(0.28)	13.21	2.54	17.28	(1.83)
State Bank of Chilton	Chilton	WI		149.8	23.6	1.7	25.3	1,175	2,420	0	2,123	2,354	4.3	(0.38)	15.37	2.82	17.09	(2.20)
Wisconsin Bank & Trust	Madison	WI		647.5	59.5	4.4	63.9	2,357	1,403	0	3,318	7,921	10.9	3.95	9.25	1.69	17.03	6.38
Community Bank of Cameron	Cameron	WI		99.9	8.9	0.9	9.8	738	685	0	723	933	1.7	(0.23)	8.78	1.64	16.92	(2.60)
Tomahawk Community Bank S.S.B.	Tomahawk	WI		80.6	8.8	1.3	10.2	132	1,252	0	180	1,528	1.7	(0.02)	10.85	2.10	16.82	(0.48)
State Bank Financial	La Crosse	WI		305.1	30.8	4.0	34.8	3,135	1,938	105	1,129	10,956	5.7	0.12	10.24	1.90	16.42	0.30
The First National Bank of Bangor	Bangor	WI		204.8	42.6	2.6	45.1	5,038	4,479	0	257	7,068	7.3	(0.10)	20.69	3.56	16.23	(0.52)
Blackhawk Bank	Beloit	WI		588.5	50.9	6.7	57.6	11,864	5,759	0	3,138	6,073	9.2	(1.92)	8.59	1.56	15.99	(3.64)
Bank of Alma	Alma	WI		194.5	67.6	3.2	70.8	3,007	1,301	0	2,947	8,335	11.3	(0.28)	35.08	5.86	15.94	(0.61)
River Bank	Stoddard	WI		425.9	45.4	3.8	49.3	779	449	0	5,870	1,964	7.8	0.52	10.66	1.84	15.90	1.04
Grand Marsh State Bank	Grand Marsh	WI		130.9	18.5	0.8	19.3	185	807	0	879	2,170	3.0	(0.66)	14.29	2.35	15.81	(3.74)
Cleveland State Bank	Cleveland	WI		99.5	9.4	1.0	10.4	0	484	0	0	1,627	1.6	0.17	9.30	1.60	15.58	1.14
Security Bank	New Auburn	WI		71.2	8.4	0.9	9.2	1,726	208	0	57	1,350	1.4	(0.24)	11.80	1.99	15.22	(3.41)

Bankers Benefits

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Bank Assets Quality Report, 2nd Quarter 2013

				Assets				** Net Non-performing Assets							**Assets Quality			
Name	City	ST	Mutual	Assets Million	Tier 1 Capital Million	Allowance of Loan and Lease Loss Million	Tier 1 Capital + ALLL Million	Restruct. Loans Thousand	30-89 Days Past Due Assets Thousand **	90+ Days Past Due Assets Thousand (1)	Other Real Estate Owned Acquired Thousand (2)	Non-Accrual Assets Thousand (3)	Net Non-Performing Assets (1)+(2)+(3) Million	Change in NNPA from Last Quarter Million	Tier 1 Capital/ Total Asset %	NNPA/ Total Assets %	Modified Texas Ratio NNPA/ (Tier 1 + ALLL) %	Change in Modified Texas Ratio from Last Quarter %
Markesan State Bank	Markesan	WI		154.6	16.7	1.7	18.4	1,516	2,651	0	722	2,071	2.8	(0.83)	10.91	1.83	15.19	(4.97)
Royal Bank	Elroy	WI		328.4	31.3	3.9	35.2	265	2,757	17	306	4,990	5.3	0.48	9.71	1.65	15.11	1.16
United Bank	Osseo	WI		210.7	20.4	2.6	23.1	1,456	1,509	0	512	2,955	3.5	(0.07)	9.70	1.65	15.04	(0.45)
State Bank of Newburg	Newburg	WI		161.8	25.5	2.7	28.2	4,994	2,162	0	1,212	3,823	4.2	0.40	15.81	2.59	14.83	1.02
Spring Bank	Brookfield	WI		168.0	19.3	2.2	21.5	578	2,567	0	1,087	2,886	3.2	(0.15)	11.40	1.87	14.71	(1.16)
Hustisford State Bank	Hustisford	WI		56.1	8.0	0.6	8.7	0	737	0	68	1,209	1.3	(0.11)	14.32	2.27	14.70	(1.59)
Baylake Bank	Sturgeon Bay	WI		950.3	101.3	8.8	110.1	3,112	4,070	0	7,553	8,345	15.9	(1.32)	10.72	1.68	14.43	(1.15)
Banner Banks	Birnamwood	WI		93.3	11.6	0.9	12.5	734	453	0	487	1,306	1.8	(0.11)	12.55	1.94	14.39	(0.90)
Community First Bank	Boscobel	WI		219.6	23.1	2.2	25.3	45	535	0	2,381	1,242	3.6	(0.95)	10.63	1.67	14.32	(3.99)
Westbury Bank	West Bend	WI		559.0	62.0	4.6	66.6	4,297	1,120	0	1,727	7,756	9.5	(3.29)	11.61	1.77	14.24	(12.55)
Bank North	Wausaukee	WI		124.7	13.5	1.5	15.1	33	3,700	0	141	1,986	2.1	0.36	10.82	1.70	14.12	2.25
The American National Bank of Beaver Dam	Beaver Dam	WI		114.2	11.4	1.1	12.5	984	1,443	0	441	1,303	1.7	(0.42)	10.04	1.53	13.97	(3.55)
Oak Bank	Fitchburg	WI		217.6	23.4	3.6	27.0	0	1,250	0	1,226	3,153	3.8	(1.37)	10.55	1.69	13.90	(4.84)
Horicon Bank	Horicon	WI		527.2	65.0	9.2	74.3	4,240	2,349	11	4,029	6,280	10.3	(1.23)	12.29	1.95	13.89	(1.74)
Heritage Bank	Spencer	WI		104.8	10.4	1.4	11.8	0	2	5	68	1,554	1.6	0.92	9.95	1.55	13.76	7.73
Intercity State Bank	Schofield	WI		161.3	26.6	2.0	28.6	2,902	1,470	0	2,776	1,131	3.9	(0.19)	16.67	2.45	13.68	(0.96)
Community Bank & Trust	Sheboygan	WI		541.8	51.3	10.2	61.5	7,786	313	11	4,299	4,096	8.4	(0.20)	9.28	1.52	13.66	(0.32)
National Exchange Bank and Trust	Fond Du Lac	WI		1,283.8	219.4	15.1	234.5	9,387	1,680	6	14,851	16,096	30.8	(1.72)	17.98	2.52	13.12	(1.00)
The Stephenson National Bank and Trust	Marinette	WI		305.7	31.7	3.6	35.3	0	4,010	1,941	180	3,042	4.6	0.63	10.30	1.48	12.91	1.45
The Port Washington State Bank	Port Washington	WI		456.9	37.1	6.1	43.2	16,138	6,979	0	2,036	3,542	5.6	(2.21)	8.23	1.24	12.90	(5.44)
First National Bank and Trust	Barron	WI		46.1	4.3	0.5	4.7	0	178	0	174	437	0.6	(0.03)	9.26	1.32	12.88	(0.92)
Bank of Deerfield	Deerfield	WI		106.4	14.3	2.6	16.9	112	1,359	0	1,071	1,095	2.2	(0.64)	13.50	2.04	12.85	(4.23)
American Bank & Trust Wisconsin	Cuba City	WI		137.3	13.7	1.3	15.0	1,786	1,520	3	652	2,032	1.9	0.75	9.88	1.39	12.77	4.89
Bankers' Bank	Madison	WI		437.7	58.4	11.8	70.2	1,155	310	11	2,848	6,113	9.0	(5.19)	13.91	2.14	12.77	(7.51)
Bank of Sun Prairie	Sun Prairie	WI		301.8	43.8	6.6	50.4	7,270	1,655	5	5,793	614	6.4	(1.27)	14.51	2.12	12.71	(2.48)
AbbyBank	Abbotsford	WI		332.4	30.7	3.9	34.6	4,304	1,334	0	1,612	2,740	4.4	(0.98)	9.17	1.30	12.58	(3.05)
Wolf River Community Bank	Hortonville	WI		133.2	15.4	1.9	17.3	1,816	283	0	478	1,691	2.2	(0.17)	11.27	1.59	12.57	(1.18)
Citizens State Bank	Cadott	WI		103.5	10.0	1.4	11.4	212	945	0	653	769	1.4	0.10	9.70	1.37	12.43	0.65
Bank of Oakfield	Oakfield	WI		84.9	8.6	0.6	9.2	0	76	0	323	816	1.1	(0.15)	10.11	1.33	12.32	(1.74)
The Bank of New Glarus	New Glarus	WI		209.6	19.6	3.1	22.6	1,529	1,322	381	125	2,276	2.8	0.27	9.27	1.32	12.30	1.07
Northwestern Bank	Chippewa Falls	WI		374.4	41.5	4.7	46.2	3,509	606	0	2,285	3,348	5.6	(0.26)	11.10	1.51	12.19	(1.07)
The Park Bank	Madison	WI		693.5	82.6	12.6	95.2	23,265	5,415	0	4,482	7,194	11.5	(1.01)	11.83	1.65	12.11	(1.18)
American National Bank - Fox Cities	Appleton	WI		243.2	28.5	4.6	33.0	5,332	242	16	2,323	1,635	4.0	(0.52)	11.48	1.60	12.04	(1.32)
La Farge State Bank	La Farge	WI		47.8	12.6	0.4	12.9	0	741	158	0	1,363	1.5	(0.01)	26.65	3.22	11.76	(0.27)
Bank Mutual	Brown Deer	WI		2,373.8	249.3	22.5	271.8	2,414	16,687	406	12,040	19,509	32.0	(4.80)	10.58	1.36	11.76	(1.90)
Bank of Milton	Milton	WI		95.8	7.4	1.1	8.5	0	707	0	310	686	1.0	(0.05)	7.77	1.04	11.72	(0.38)
Cumberland Federal Bank, FSB	Cumberland	WI	Y	88.6	10.9	0.7	11.6	133	1,112	0	73	1,286	1.4	0.28	12.05	1.51	11.71	2.38
Security Financial Bank	Durand	WI		300.5	34.8	4.2	39.0	1,990	2,201	112	3,961	446	4.5	(0.29)	11.70	1.52	11.58	(0.90)
Johnson Bank	Racine	WI		3,635.3	422.2	90.3	512.6	7,037	16,329	78	21,999	37,079	59.2	(13.87)	11.60	1.62	11.54	(3.11)
National Bank of Commerce	Superior	WI		517.2	57.5	5.3	62.8	1,116	2,380	913	783	5,567	7.2	(0.04)	11.24	1.40	11.42	(0.28)
Paper City Savings Association	Wisconsin Rapids	WI	Y	161.9	16.3	0.7	17.0	2,240	455	0	618	1,296	1.9	(0.03)	9.99	1.17	11.26	(0.35)
Peoples State Bank	Wausau	WI		688.7	66.0	7.6	73.7	2,707	1,437	0	1,336	7,007	8.2	(0.82)	9.53	1.19	11.18	(1.05)
Park Bank	Holmen	WI		47.8	7.2	0.6	7.8	0	374	36	87	3,572	0.9	0.20	14.97	1.81	11.15	2.48
Coulee Bank	La Crosse	WI		278.2	25.4	2.8	28.2	1,878	210	0	617	2,511	3.1	(1.16)	9.30	1.15	11.10	(3.44)
Forward Financial Bank	Marshfield	WI		320.7	25.6	3.0	28.7	181	322	0	663	2,509	3.2	(0.17)	7.96	0.98	11.06	(0.93)
Bank of Wisconsin Dells	Wisconsin Dells	WI		385.6	43.2	5.0	48.2	1,080	1,549	28	536	4,770	5.3	(0.72)	11.35	1.40	11.06	(1.80)
Jackson County Bank	Black River Fall	WI		216.3	22.8	2.7	25.5	0	2,268	0	0	2,804	2.8	1.10	10.63	1.31	10.99	4.26
Alliance Bank	Mondovi	WI		154.3	14.8	1.7	16.5	2,087	2,270	173	601	1,027	1.8	(0.29)	9.59	1.17	10.90	(1.70)
Dairy State Bank	Rice Lake	WI		422.9	43.7	5.9	49.5	11,466	4,217	8	2,061	3,302	5.4	(4.46)	10.43	1.28	10.84	(9.17)
Black River Country Bank	Black River Fall	WI		69.2	9.5	0.9	10.4	569	301	0	108	1,002	1.1	0.00	13.78	1.60	10.68	(0.05)
InvestorsBank	Waukesha	WI		211.8	26.2	5.3	31.6	14,517	1,466	0	1,447	1,923	3.4	(5.35)	12.71	1.63	10.68	(15.96)
Shell Lake State Bank	Shell Lake	WI		157.4	27.7	1.3	29.0	457	1,862	0	945	2,077	3.0	0.95	17.93	1.95	10.42	3.19
Community Bank CBD	Delavan	WI		211.1	24.0	4.0	28.1	5,280	798	0	1,070	1,851	2.9	(0.70)	11.67	1.42	10.40	(2.63)
The Pineries Bank	Stevens Point	WI		68.1	6.5	0.6	7.2	153	1,207	82	655	9	0.7	(0.06)	9.49	1.08	10.38	(1.03)
Community First Bank	Rosholt	WI		66.8	7.1	0.7	7.9	40	507	0	499	315	0.8	(0.15)	10.86	1.24	10.36	(1.69)

Bankers Benefits

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Bank Assets Quality Report, 2nd Quarter 2013

				Assets				** Net Non-performing Assets							**Assets Quality			
Name	City	ST	Mutual	Assets Million	Tier 1 Capital Million	Allowance of Loan and Lease Loss Million	Tier 1 Capital + ALLL Million	Restruct. Loans Thousand	30-89 Days Past Due Assets Thousand **	90+ Days Past Due Assets Thousand (1)	Other Real Estate Owned Acquired Thousand (2)	Non-Accrual Assets Thousand (3)	Net Non-Performing Assets (1)+(2)+(3) Million	Change in NNPA from Last Quarter Million	Tier 1 Capital/ Total Asset %	NNPA/ Total Assets %	Modified Texas Ratio NNPA/ (Tier 1 + ALLL) %	Change in Modified Texas Ratio from Last Quarter %
Community Bank of Northern Wisconsin	Rice Lake	WI		155.0	14.8	1.9	16.7	246	1,156	0	404	1,317	1.7	(0.23)	9.78	1.14	10.30	(1.41)
Gratiot State Bank	Gratiot	WI		47.5	4.7	0.1	4.8	0	0	0	7	481	0.5	0.00	9.80	1.03	10.21	(0.14)
Livingston State Bank	Livingston	WI		160.7	16.8	2.0	18.8	0	1,221	0	955	955	1.9	0.11	10.38	1.18	10.18	0.41
Premier Community Bank	Marion	WI		268.2	25.3	3.2	28.5	998	1,848	0	421	2,441	2.9	0.02	9.43	1.07	10.04	0.02
Associated Bank, National Association	Green Bay	WI		23,142.9	2,121.0	270.3	2,391.4	97,406	58,413	1,548	27,282	215,122	240.1	(20.67)	9.10	1.03	10.04	(1.06)
The International Bank of Amherst	Amherst	WI		51.3	7.2	0.3	7.5	0	173	0	156	595	0.8	0.00	14.17	1.48	10.00	(0.06)
Bremer Bank, National Association	Menomonie	WI		689.9	48.2	6.1	54.3	3,261	4,653	12	329	6,064	5.4	(0.30)	6.99	0.78	9.95	(0.78)
Pioneer Bank of Wisconsin	Ladysmith	WI		66.8	6.5	0.3	6.8	0	233	0	51	659	0.7	(0.29)	9.54	0.98	9.79	(4.54)
Union State Bank of West Salem	West Salem	WI		61.8	8.1	0.6	8.7	0	1,182	0	447	394	0.8	0.13	13.21	1.38	9.69	1.37
Union National Bank & Trust Company	Sparta	WI		111.4	16.5	0.8	17.3	198	89	0	881	780	1.7	0.01	14.87	1.49	9.60	(0.14)
Bank of Turtle Lake	Turtle Lake	WI		65.8	5.7	0.4	6.2	0	738	0	0	589	0.6	0.45	9.01	0.93	9.55	7.17
Highland State Bank	Highland	WI		29.1	2.7	0.3	3.0	0	146	0	0	284	0.3	(0.00)	9.47	0.99	9.49	(0.22)
Denmark State Bank	Denmark	WI		395.6	43.3	5.7	49.0	4,667	654	0	164	4,473	4.6	(0.45)	10.88	1.16	9.46	(0.92)
Farmers and Merchants Union Bank	Columbus	WI		255.5	29.3	4.6	33.9	4,763	250	12	900	2,167	3.1	(1.40)	11.65	1.23	9.09	(4.45)
The Peoples Community Bank	Mazomanie	WI		245.7	28.0	4.8	32.9	5,263	826	0	1,700	1,214	2.9	(0.20)	11.48	1.19	8.86	(0.89)
Bank of Prairie du Sac	Prairie Du Sac	WI		325.0	48.2	5.1	53.2	1,244	203	2	592	4,116	4.7	0.29	15.01	1.47	8.85	0.49
The First National Bank - Fox Valley	Neenah	WI		341.4	38.0	3.1	41.0	2,593	598	0	447	3,117	3.6	0.18	11.06	1.04	8.68	0.27
First Business Bank	Madison	WI		1,031.2	107.2	13.5	120.6	928	0	0	565	9,790	10.4	(1.10)	10.16	0.98	8.59	(0.99)
State Bank of Cazenovia	Cazenovia	WI		34.3	6.0	0.4	6.4	0	210	0	40	509	0.5	0.09	17.50	1.59	8.54	1.38
Mound City Bank	Platteville	WI		261.4	25.1	2.3	27.4	755	563	0	924	1,389	2.3	(0.02)	9.73	0.90	8.45	(0.27)
Bay View Federal Savings and Loan Associatio	Milwaukee	WI	Y	136.5	18.9	1.4	20.3	633	0	0	0	1,711	1.7	(0.53)	13.76	1.25	8.44	(2.81)
Dairyland State Bank	Bruce	WI		79.0	7.5	0.8	8.3	640	884	0	276	425	0.7	(0.53)	9.59	0.89	8.40	(6.17)
Stratford State Bank	Stratford	WI		102.2	11.5	0.9	12.4	682	410	0	180	851	1.0	0.01	11.19	1.00	8.33	(0.03)
First Business Bank-Milwaukee	Brookfield	WI		231.6	15.7	1.7	17.4	148	1	0	0	1,451	1.5	0.33	6.71	0.62	8.33	1.42
Woodford State Bank	Woodford	WI		175.5	16.3	2.8	19.1	552	1,644	0	60	1,527	1.6	(0.30)	9.38	0.91	8.30	(1.25)
Citizens First Bank	Viroqua	WI		161.3	16.5	2.4	18.9	597	1,665	0	49	1,501	1.6	(0.05)	10.00	0.94	8.21	(0.44)
River Cities Bank	Wisconsin Rapids	WI		189.0	25.6	3.3	28.9	4,481	734	0	749	1,623	2.4	(0.14)	13.43	1.24	8.20	(0.65)
Farmers & Merchants Bank, of Orfordville	Orfordville	WI		44.5	5.0	0.5	5.5	0	496	0	39	406	0.4	0.19	11.32	1.01	8.03	3.22
Independence State Bank	Independence	WI		65.9	5.3	0.6	5.9	772	502	0	155	314	0.5	0.08	8.15	0.72	7.89	1.29
Choice bank	Oshkosh	WI		186.8	19.0	4.5	23.5	1,924	216	0	950	1,740	1.8	0.47	10.11	0.98	7.81	2.02
Pioneer Bank	Auburndale	WI		121.1	14.0	0.6	14.6	219	239	0	222	918	1.1	(0.01)	11.66	0.95	7.80	(0.11)
KeySavings Bank	Wisconsin Rapids	WI	Y	79.7	11.0	0.2	11.2	0	443	0	343	524	0.9	0.05	13.77	1.09	7.72	0.51
Nekoosa Port Edwards State Bank	Nekoosa	WI		204.2	25.5	2.7	28.2	0	1,635	0	415	1,738	2.2	(0.24)	12.58	1.06	7.64	(0.93)
Farmers and Merchants Bank	Rudolph	WI		27.9	3.0	0.3	3.4	266	116	0	119	135	0.3	0.02	10.84	0.90	7.55	0.79
Union Bank & Trust Company	Evansville	WI		203.7	17.0	1.1	18.0	123	774	0	828	527	1.4	(0.66)	8.36	0.67	7.51	(3.90)
Waumandee State Bank	Waumandee	WI		160.6	14.6	2.5	17.0	3,027	877	0	45	1,534	1.3	0.06	9.07	0.79	7.50	0.31
Citizens State Bank of Loyal	Loyal	WI		182.9	19.4	1.4	20.8	697	564	0	117	1,536	1.6	(1.24)	10.76	0.86	7.49	(6.14)
Northern State Bank	Ashland	WI		232.4	19.5	1.3	20.8	2,193	505	0	744	780	1.5	(0.50)	8.41	0.66	7.32	(2.30)
The Farmers & Merchants Bank	Berlin	WI		204.9	21.8	2.2	24.0	3,414	3,420	0	0	1,756	1.8	(0.24)	10.48	0.84	7.31	(1.16)
Citizens State Bank of La Crosse	La Crosse	WI		126.9	11.6	1.0	12.6	0	780	2	158	719	0.9	0.57	8.91	0.68	6.97	4.51
Superior Savings Bank	Superior	WI	Y	61.6	10.9	1.7	12.6	729	555	0	0	854	0.9	(0.20)	17.57	1.38	6.78	(1.64)
East Wisconsin Savings Bank, S.A.	Kaukauna	WI	Y	232.9	19.8	0.8	20.6	1,462	611	467	335	586	1.4	(0.15)	8.52	0.60	6.74	(0.79)
Farmers Exchange Bank	Neshkoro	WI		55.7	5.3	0.6	5.9	0	345	0	116	277	0.4	(0.10)	9.51	0.71	6.71	(1.91)
Sterling Bank	Barron	WI		204.8	18.2	1.7	19.9	585	0	0	212	1,092	1.3	0.00	8.89	0.64	6.56	(0.07)
Hiawatha National Bank	Hager City	WI		124.4	14.2	0.9	15.1	3,237	644	24	99	865	1.0	0.13	11.05	0.77	6.55	0.82
Farmers & Merchants Bank	Tomah	WI		198.2	19.8	4.2	24.0	6,806	356	1	10	1,554	1.6	(0.47)	10.23	0.81	6.53	(1.69)
First Federal Bank of Wisconsin	Waukesha	WI	Y	117.3	12.8	0.9	13.7	242	1,452	0	805	85	0.9	(0.72)	10.94	0.76	6.49	(5.27)
State Bank of Reeseville	Reeseville	WI		55.3	7.1	0.4	7.5	92	632	0	391	93	0.5	(0.13)	12.74	0.87	6.47	(1.82)
Middleton Community Bank	Middleton	WI		240.6	29.4	5.3	34.7	3,144	1,820	0	751	1,420	2.2	(0.17)	12.00	0.89	6.25	(0.65)
Bank of Galesville	Galesville	WI		88.7	13.9	1.0	14.9	540	2,269	0	153	777	0.9	(1.22)	14.94	1.00	6.25	(7.86)
Citizens Community Federal	Eau Claire	WI		547.3	54.0	6.1	60.1	6,210	3,222	317	748	2,667	3.7	(0.73)	9.78	0.68	6.21	(1.26)
Peoples State Bank of Bloomer	Bloomer	WI		115.7	14.0	0.9	14.9	706	50	0	84	799	0.9	0.02	12.18	0.77	5.93	0.12
DMB Community Bank	De Forest	WI		303.3	35.2	5.2	40.4	13,151	174	3	717	1,664	2.4	(1.06)	11.77	0.80	5.90	(2.76)
Charter Bank Eau Claire	Eau Claire	WI		562.3	73.0	11.4	84.4	7,052	2,440	0	769	4,213	4.8	0.25	13.04	0.86	5.69	0.24
Timberwood Bank	Tomah	WI		172.2	19.5	3.1	22.6	2,587	1,288	0	1,124	126	1.3	(0.43)	11.44	0.73	5.53	(1.94)

Bankers Benefits

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Bank Assets Quality Report, 2nd Quarter 2013

				Assets				** Net Non-performing Assets							**Assets Quality			
Name	City	ST	Mutual	Assets Million	Tier 1 Capital Million	Allowance of Loan and Lease Loss Million	Tier 1 Capital + ALLL Million	Restruct. Loans Thousand	30-89 Days Past Due Assets Thousand **	90+ Days Past Due Assets Thousand (1)	Other Real Estate Owned Acquired Thousand (2)	Non-Accrual Assets Thousand (3)	Net Non-Performing Assets (1)+(2)+(3) Million	Change in NNPA from Last Quarter Million	Tier 1 Capital/ Total Asset %	NNPA/ Total Assets %	Modified Texas Ratio NNPA/ (Tier 1 + ALLL) %	Change in Modified Texas Ratio from Last Quarter %
Peoples State Bank	Prairie Du Chien	WI		537.9	53.7	6.9	60.6	725	1,855	302	302	2,568	3.2	(0.27)	10.00	0.59	5.23	(0.56)
Pigeon Falls State Bank	Pigeon Falls	WI		70.9	7.6	0.8	8.4	0	15	0	101	329	0.4	(0.05)	10.48	0.59	5.09	(0.66)
Merrill Federal Savings and Loan Association	Merrill	WI	Y	45.8	5.2	0.6	5.8	180	178	0	0	293	0.3	0.17	11.23	0.63	5.03	2.87
Unity Bank	Augusta	WI		79.0	7.7	0.8	8.5	0	562	0	70	456	0.4	(0.19)	9.78	0.54	5.01	(2.03)
Commercial Bank	Whitewater	WI		98.9	10.1	0.5	10.6	0	1,217	0	130	398	0.5	(0.26)	10.29	0.54	5.00	(2.41)
Capitol Bank	Madison	WI		278.0	26.9	3.9	30.8	2,320	310	0	1,008	448	1.5	(1.16)	9.91	0.54	4.72	(3.92)
Town Bank	Hartland	WI		854.6	75.5	7.0	82.5	8,364	5,022	221	1,581	2,082	3.9	(1.37)	8.76	0.45	4.71	(1.63)
Farmers State Bank	Hillsboro	WI		103.5	15.0	0.5	15.5	124	811	30	354	344	0.7	0.01	14.34	0.69	4.70	(0.08)
Clare Bank, National Association	Platteville	WI		280.4	26.2	0.6	26.7	0	829	408	274	525	1.2	0.35	9.51	0.44	4.51	1.31
Bonduel State Bank	Bonduel	WI		51.7	11.3	0.2	11.5	0	75	0	0	540	0.5	0.47	22.12	1.00	4.43	4.09
Bank First National	Manitowoc	WI		975.7	83.6	8.4	92.0	316	1,123	106	1,734	2,022	3.8	(2.22)	8.50	0.39	4.17	(2.68)
Advantage Community Bank	Dorchester	WI		127.4	13.4	1.5	14.9	0	155	0	521	90	0.6	(0.03)	10.37	0.47	4.11	(0.25)
The Farmers State Bank of Waupaca	Waupaca	WI		173.9	25.5	3.2	28.8	1,299	2,879	0	141	1,020	1.2	(0.78)	14.89	0.68	4.04	(2.86)
Farmers Savings Bank	Mineral Point	WI		241.0	19.9	3.1	23.1	1,922	1,255	0	255	546	0.8	(0.22)	8.25	0.33	3.47	(0.98)
Bank of Luxemburg	Luxemburg	WI		257.9	26.0	3.1	29.1	3,962	1,449	0	478	526	1.0	(0.47)	10.02	0.39	3.45	(1.65)
First Community Bank	Milton	WI		79.4	8.4	1.0	9.3	143	1,019	12	0	298	0.3	0.00	10.39	0.38	3.33	0.02
The First National Bank and Trust Company	Beloit	WI		822.1	80.6	8.7	89.3	1,496	4,175	227	445	2,232	2.9	0.35	9.73	0.35	3.25	0.36
American Bank	Fond Du Lac	WI		264.4	46.9	4.5	51.4	0	32	0	128	1,359	1.5	(0.31)	19.10	0.61	2.89	(0.65)
WOODTRUST BANK, N. A.	Wisconsin Rapids	WI		350.5	33.5	3.1	36.6	1,611	116	0	212	803	1.0	0.05	9.57	0.29	2.77	0.11
First National Bank in Tigerton	Tigerton	WI		22.4	3.4	0.1	3.4	0	403	51	0	39	0.1	(0.06)	15.56	0.42	2.61	(1.62)
Great Midwest Bank, S.S.B.	Brookfield	WI	Y	501.9	101.2	4.3	105.4	7,288	4,722	0	677	1,995	2.7	(0.38)	20.07	0.53	2.53	(0.38)
The Peshtigo National Bank	Peshtigo	WI		172.2	19.5	1.9	21.4	0	715	2	0	520	0.5	(0.72)	11.37	0.30	2.44	(3.48)
First National Bank at Darlington	Darlington	WI		97.2	12.5	0.8	13.4	0	619	12	100	298	0.3	(0.24)	13.15	0.31	2.20	(1.90)
Cornerstone Community Bank	Grafton	WI		129.3	11.9	1.6	13.4	1,791	224	0	106	192	0.3	(0.57)	9.03	0.21	2.07	(4.36)
The First National Bank of Park Falls	Park Falls	WI		117.9	11.9	0.6	12.5	1,186	68	0	175	80	0.3	0.03	10.32	0.22	2.05	0.27
Richland County Bank	Richland Center	WI		102.3	21.2	0.7	21.8	33	1,158	0	105	295	0.4	(0.05)	20.80	0.39	1.83	(0.20)
TSB Bank	Lomira	WI		107.6	9.1	1.1	10.2	785	493	0	99	53	0.2	(0.00)	8.28	0.14	1.49	(0.07)
PALMYRA STATE BANK	Palmyra	WI		40.1	7.1	0.2	7.3	0	158	0	0	105	0.1	0.07	18.23	0.27	1.44	0.92
State Bank of Arcadia	Arcadia	WI		127.5	11.1	0.7	11.7	0	259	0	143	5	0.1	(0.00)	8.65	0.12	1.26	(0.05)
The Bank of Brodhead	Brodhead	WI		138.9	17.8	1.0	18.8	0	420	1	0	229	0.2	0.15	12.81	0.17	1.23	0.81
Time Federal Savings Bank	Medford	WI	Y	621.4	113.7	0.8	114.5	669	6,573	483	112	582	1.2	0.20	18.23	0.19	1.03	0.16
River Falls State Bank	River Falls	WI		82.7	13.1	0.8	13.9	0	282	0	89	17	0.1	(0.64)	15.88	0.13	0.76	(4.59)
Greenleaf Wayside Bank	Greenleaf	WI		73.2	6.6	0.9	7.4	27	169	0	0	41	0.0	(0.05)	8.99	0.06	0.55	(0.74)
John Deere Financial, f.s.b.	Madison	WI		2,237.2	523.7	39.7	563.4	0	17,263	2,151	0	834	3.0	0.10	20.96	0.12	0.53	0.02
First Citizens State Bank	Whitewater	WI		249.9	40.7	2.3	42.9	0	19	0	0	78	0.1	(0.32)	16.32	0.03	0.18	(0.76)
Collins State Bank	Collins	WI		49.9	5.3	0.5	5.7	128	0	0	0	0	0.0	(0.20)	10.40	0.00	0.00	(3.74)
State Bank	Gresham	WI		24.0	5.1	0.1	5.2	0	77	0	0	0	0.0	0.00	21.28	0.00	0.00	0.00
Thrivent Trust Company	Appleton	WI		36.4	7.3	0.0	7.3	0	0	0	0	0	0.0	0.00	71.67	0.00	0.00	0.00
Northwestern Mutual Wealth Management	Milwaukee	WI		180.4	119.0	0.0	119.0	0	0	0	0	0	0.0	0.00	64.96	0.00	0.00	0.00
Settlers Bank	De Forest	WI		128.0	12.1	1.5	13.6	0	1,721	0	0	0	0.0	0.00	9.66	0.00	0.00	0.00
WPS Community Bank, FSB	Madison	WI		78.0	8.7	0.8	9.5	0	0	0	0	0	0.0	0.00	10.97	0.00	0.00	0.00

Texas Ratio is a measure of a bank's credit troubles. It is calculated by divding the value of the bank's non-performing assets by the sum of its tangible common equity and loan loss reserves. The Modified Texas Ratio illustrated takes into the account of the non-performing assets that are guaranteed by the government or covered by the FDIC Loss Sharing Program.

*** Excluding assets covered by government*

(1) 90+ days Past Due Assets excluding what is covered by Government Guarantee or FDIC Loan Loss

(2) Other Real Estate Owned excluding what is covered by FDIC Loss Sharing

(3) Assets in Non-Accrual status, excluding what is covered by government guarantees or FDIC Loss Shaing

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Texas Ratio

What Does *Texas Ratio* Mean?

A ratio developed by Gerald Cassidy and other analysts at RDC Capital Markets to measure the credit problems of particular banks or regions of banks. The Texas ratio takes the amount of a bank's non-performing assets and loans, as well as loans delinquent for more than 90 days, and divides this number by the firm's tangible capital equity plus its loan loss reserve. A ratio of more than 100 (or 1:1) is considered a warning sign.

Investopedia explains *Texas Ratio*

The Texas ratio was developed as an early warning system to identify potential problem banks. It was originally applied to banks in Texas in the 1980s and proved useful for New England banks in the early 1990s. This ratio can be useful when an asset held on a bank's balance sheet is falling in value, such as with oil reserves or mortgage assets.

Texas Ratio is a measure of a bank's credit troubles. It is calculated by dividing the value of the bank's non-performing assets by the sum of its tangible common equity and loan loss reserves. However some banks might have acquired non-performing assets that are covered by Federal Deposit Insurance Corporation Loss Sharing arrangements; thus, the financial strength of these institutions may be stronger than the data reflects.