Wisconsin FDIC Insured Institutions Profitability Year-end 2012

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Bankers Benefits
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Year-end 2012, Banking Industry Profitability Summary, Nationwide

Asset Size	Number of Banks	% of Profitable Banks	Average Assets Million	Median Equity/ Assets	Aggregate ROAA	Median Yield/ Earning Assets	Median Cost of Funds	Median Net Interest Margin
Under 100 Million	2256	86%	58.1	10.9	0.72	4.46	0.66	3.74
100-250 Million	2301	90%	161.9	10.5	0.92	4.55	0.72	3.79
250-500 Million	1193	92%	346.6	10.2	0.85	4.48	0.73	3.69
500 Million-1 Billion	674	92%	689.2	10.5	0.82	4.41	0.76	3.64
Over 1 Billion	647	93%	19,487.7	10.6	1.03	4.28	0.59	3.63
All Banks	7071	90%	1,978.5	10.5	1.01	4.47	0.69	3.73

Data presented in this report is based on FDIC call reports as of 12-31-2012. Every effort has been made to ensure the accuracy of these data. Information provided is for references only. Copyright © 2012, Bankers Benefits, Inc. Do not reproduce or forward. For update or copies please e-mail info@bankersbenefits.com.

Year-end 2012, Banking Industry Profitability Summary, Wisconsin

Asset Size	Number of Banks	% of Profitable Banks	Average Assets Million	Median Equity/ Assets	Aggregate ROAA	Median Yield/ Earning Assets	Median Cost of Funds	Median Net Interest Margin
Under 100 Million	86	91%	65.7	11.1	0.79	4.70	0.70	3.94
100-250 Million	95	89%	163.9	10.6	1.02	4.64	0.82	3.79
250-500 Million	46	93%	329.1	10.8	0.75	4.68	0.79	3.76
500 Million-1 Billion	28	96%	689.5	10.9	0.86	4.62	0.74	3.74
Over 1 Billion	11	82%	3,783.5	10.5	0.86	4.15	0.61	3.51
All Banks	266	91%	365.7	10.9	0.86	4.63	0.77	3.82

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Profitability, Year-end 2012

Bank	City	ST	Trust Power	"S" Corp	Average Assets Million	Average Equity Million	Equity/ Assets %	% Ranking	Annualized Income Million	Pretax ROA %	% Ranking	ROAA %	ROAE %	Yield/ Earning Assets %	% Ranking	Cost of Funds %	% Ranking	Net Interest Margin %	% Ranking
AbbyBank	Abbotsford	WI			313	29.9	9.6	23%	3.13	1.50	72%	1.00	10.45	4.47	40%	0.97	27%	3.50	26%
Bank of Alma	Alma	WI			200	68.3	34.2	100%	3.08	2.05	93%	1.54	4.51	4.83	65%	0.38	93%	4.46	89%
Portage County Bank	Almond	WI		Y	105	9.9	9.4	20%	0.75	0.71	29%	0.71	7.57	5.74	96%	1.21	10%	4.53	91%
The International Bank of Amherst	Amherst	WI		Y	50	7.0	14.0	86%	0.60	1.20	50%	1.19	8.54	4.29	28%	0.35	94%	3.94	58%
American National Bank - Fox Cities	Appleton	WI		Y	251	29.7	11.8	66%	4.78	1.91	91%	1.91	16.11	5.28	89%	1.19	11%	4.09	72%
The Business Bank	Appleton	WI			289	31.7	11.0	52%	0.11	0.03	10%	0.04	0.36	4.07	18%	1.33	5%	2.74	5%
Thrivent Financial Bank	Appleton	WI	Y		453	63.2	14.0	85%	-2.08	-0.40	5%	-0.46	-3.29	5.05	79%	0.66	66%	4.39	85%
State Bank of Arcadia	Arcadia	WI		Y	125	10.4	8.3	8%	1.09	0.88	35%	0.87	10.48	3.53	4%	0.90	33%	2.63	3%
Northern State Bank	Ashland	WI		Y	228	18.8	8.2	6%	2.71	1.21	51%	1.19	14.47	3.70	6%	0.51	85%	3.18	12%
Pioneer Bank	Auburndale	WI			118	14.0	11.9	66%	0.44	0.55	22%	0.37	3.12	4.46	38%	0.42	91%	4.04	67%
Unity Bank	Augusta	WI		Y	77	8.6	11.1	56%	1.01	1.33	61%	1.31	11.83	5.11	82%	0.66	67%	4.45	88%
The First Bank of Baldwin	Baldwin	WI		Y	169	13.4	7.9	5%	0.19	0.11	11%	0.11	1.39	4.17	22%	0.54	82%	3.63	36%
Bancroft State Bank	Bancroft	WI		Y	69	6.2	9.0	14%	0.09	0.14	12%	0.14	1.51	4.91	72%	0.76	52%	4.15	75%
The First National Bank of Bangor	Bangor	WI			203	42.0	20.7	97%	4.76	3.43	99%	2.35	11.32	4.93	74%	0.56	80%	4.38	84%
The Baraboo National Bank	Baraboo	WI	Y		750	71.7	9.6	23%	-7.98	-1.56	3%	-1.06	-11.13	4.17	22%	0.69	60%	3.47	25%
First National Bank and Trust	Barron	WI	Y	Y	48	4.1	8.6	9%	0.25	0.51	21%	0.51	5.92	4.83	65%	1.08	19%	3.75	46%
Sterling Bank	Barron	WI		Y	197	17.0	8.6	10%	3.90	1.99	91%	1.98	22.96	4.81	62%	0.85	37%	3.96	61%
The American National Bank of Beaver	Beaver Dam	WI	Y		114	11.7	10.3	37%	0.88	0.88	35%	0.77	7.49	3.98	14%	0.40	91%	3.58	32%
Blackhawk Bank	Beloit	WI	Y		559	55.8	10.0	30%	3.39	0.72	30%	0.61	6.08	4.60	49%	0.75	53%	3.85	52%
The First National Bank and Trust Com	Beloit	WI	Y		813	90.2	11.1	55%	6.84	1.00	42%	0.84	7.58	4.15	21%	0.54	82%	3.61	36%
The Benton State Bank	Benton	WI		Y	54	4.3	8.0	5%	0.53	0.97	40%	0.97	12.22	6.47	99%	1.68	1%	4.80	95%
The Farmers & Merchants Bank	Berlin	WI			190	21.7	11.4	62%	1.81	1.42	67%	0.95	8.35	6.73	100%	0.98	27%	5.75	100%
The First National Bank of Berlin	Berlin	WI	Y		287	26.4	9.2	17%	2.33	1.27	55%	0.81	8.83	4.92	72%	0.49	87%	4.43	86%
Banner Banks	Birnamwood	WI		Y	91	12.1	13.2	80%	0.81	0.90	37%	0.89	6.70	3.89	11%	0.65	67%	3.24	15%
Black River Country Bank	Black River Fall	WI		Y	70	9.2	13.2	79%	1.17	1.68	79%	1.67	12.72	5.17	84%	1.12	15%	4.05	69%
Jackson County Bank	Black River Fall	WI		Y	222	22.5	10.2	34%	3.93	1.78	85%	1.77	17.42	4.56	47%	0.93	30%	3.63	37%
Union Bank of Blair	Blair	WI		Y	83	8.2	9.9	29%	1.89	2.29	96%	2.28	23.01	5.40	91%	1.24	8%	4.16	76%
Peoples State Bank of Bloomer	Bloomer	WI			115	14.2	12.3	71%	1.32	1.55	75%	1.14	9.25	4.12	20%	0.54	82%	3.58	31%
Bonduel State Bank	Bonduel	WI			50	11.1	22.2	98%	0.62	1.41	66%	1.24	5.60	4.10	19%	0.57	79%	3.53	28%
Community First Bank	Boscobel	WI		Y	219	22.0	10.0	31%	1.81	0.83	34%	0.83	8.25	4.42	35%	0.70	58%	3.72	43%
Calumet County Bank	Brillion	WI			92	9.5	10.3	37%	0.70	1.03	44%	0.76	7.37	4.52	44%	0.53	83%	3.99	63%
The Bank of Brodhead	Brodhead	WI			133	17.6	13.2	80%	1.28	1.34	62%	0.96	7.28	4.52	44%	1.15	13%	3.37	20%
First Business Bank-Milwaukee	Brookfield	WI			203	14.4	7.1	4%	0.42	0.20	13%	0.20	2.88	3.08	1%	0.99	26%	2.09	1%
Great Midwest Bank, S.S.B.	Brookfield	WI			520	99.5	19.1	97%	3.50	1.04	44%	0.67	3.52	4.39	34%	1.18	11%	3.21	13%
North Shore Bank, FSB	Brookfield	WI			1,753	205.3	11.7	65%	5.66	0.54	22%	0.32	2.75	4.38	33%	0.64	70%	3.74	46%
RidgeStone Bank	Brookfield	WI			414	42.0	10.1	34%	2.23	0.89	36%	0.54	5.31	5.68	96%	1.23	8%	4.45	88%
Spring Bank	Brookfield	WI			151	17.1	11.3	59%	1.68	1.80	87%	1.11	9.83	5.10	81%	1.04	23%	4.06	69%
Bank Mutual	Brown Deer	WI			2,528	265.3	10.5	40%	7.24	0.43	19%	0.29	2.73	3.67	6%	0.96	29%	2.71	4%
Dairyland State Bank	Bruce	WI		Y	77	8.3	10.8	48%	0.58	0.75	31%	0.75	6.93	4.78	59%	0.65	68%	4.13	74%
Fox River State Bank	Burlington	WI			88	10.9	12.4	72%	-0.87	-1.62	2%	-0.99	-7.97	4.99	76%	0.78	49%	4.21	77%
Citizens State Bank	Cadott	WI			102	9.7	9.4	20%	0.80	0.98	41%	0.78	8.27	5.00	78%	0.79	48%	4.22	77%
Cambridge State Bank	Cambridge	WI			78	11.3	14.5	88%	0.23	0.34	16%	0.30	2.07	3.77	8%	1.28	6%	2.49	2%
Community Bank of Cameron	Cameron	WI		Y	107	9.8	9.2	17%	1.37	1.28	56%	1.28	13.90	4.56	46%	0.90	33%	3.66	39%
Bank of Cashton	Cashton	WI		Y	66	7.0	10.6	42%	0.98	1.51	72%	1.48	13.96	5.00	77%	1.05	22%	3.95	60%
State Bank of Cazenovia	Cazenovia	WI			35	5.9	17.0	95%	0.12	0.35	17%	0.34	1.98	3.82	9%	0.33	95%	3.48	26%
State Bank of Chilton	Chilton	WI	Y	Y	153	21.7	14.1	86%	2.07	1.35	62%	1.35	9.56	4.94	74%	0.57	79%	4.37	83%
Northwestern Bank	Chippewa Falls	WI			379	44.9	11.9	66%	4.38	1.82	89%	1.15	9.74	4.61	50%	0.66	65%	3.95	59%
Cleveland State Bank	Cleveland	WI			97	8.7	9.0	15%	1.19	1.71	82%	1.24	13.68	4.43	36%	0.71	56%	3.73	44%
Community Bank of Central Wisconsin	Colby	WI			94	4.7	5.0	2%	-0.83	-0.74	4%	-0.88	-17.63	3.84	10%	0.67	63%	3.17	12%
Collins State Bank	Collins	WI		Y	49	5.0	10.3	37%	0.49	1.00	42%	1.00	9.77	4.86	67%	0.77	51%	4.10	72%
Farmers and Merchants Union Bank	Columbus	WI			274	27.7	10.1	33%	2.17	1.23	53%	0.79	7.83	5.55	93%	0.78	48%	4.77	94%

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Bank North	Crivitz	WI			120	13.9	11.6	63%	0.85	0.98	41%	0.70	6.10	4.76	57%	0.66	67%	4.11	73%
State Bank of Cross Plains	Cross Plains	WI	Y		791	76.7	9.7	25%	3.73	0.70	29%	0.47	4.86	4.62	50%	0.63	71%	3.99	62%
American Bank & Trust Wisconsin	Cuba City	WI	Y		133	15.5	11.7	65%	1.18	1.39	65%	0.89	7.62	4.51	43%	0.68	62%	3.83	51%
Cumberland Federal Bank, FSB	Cumberland	WI			86	10.7	12.5	73%	0.65	1.20	50%	0.76	6.03	3.90	12%	0.85	37%	3.05	9%
First National Bank at Darlington	Darlington	WI			94	12.3	13.0	78%	1.00	1.47	70%	1.06	8.12	4.45	37%	0.85	36%	3.59	33%
DMB Community Bank	De Forest	WI			319	33.1	10.4	39%	2.84	1.38	64%	0.89	8.57	5.27	88%	1.68	0%	3.59	33%
Settlers Bank	De Forest	WI			111	10.4	9.3	19%	0.67	1.02	43%	0.60	6.43	5.00	77%	1.05	22%	3.95	60%
Bank of Deerfield	Deerfield	WI		Y	101	13.8	13.7	83%	2.23	2.21	96%	2.21	16.17	5.70	96%	0.86	36%	4.84	96%
Community Bank CBD	Delavan	WI			230	26.2	11.4	61%	0.31	0.09	10%	0.14	1.19	5.08	81%	0.99	25%	4.08	71%
Denmark State Bank	Denmark	WI			393	41.4	10.5	41%	3.23	1.23	53%	0.82	7.78	4.31	29%	0.84	39%	3.48	25%
Advantage Community Bank	Dorchester	WI			124	13.3	10.7	46%	1.21	1.51	72%	0.97	9.10	4.04	16%	0.81	45%	3.23	14%
State Bank of Drummond	Drummond	WI			44	6.2	13.9	84%	0.41	1.04	45%	0.92	6.63	4.56	46%	0.28	97%	4.29	78%
Security Financial Bank	Durand	WI		Y	315	35.9	11.4	60%	3.68	1.20	51%	1.17	10.25	4.20	24%	1.35	4%	2.85	6%
The First National Bank of Eagle River	Eagle River	WI		Y	144	13.4	9.3	19%	-0.17	-0.12	8%	-0.12	-1.26	4.06	18%	0.82	43%	3.24	15%
Charter Bank Eau Claire	Eau Claire	WI		Y	560	79.4	14.2	86%	13.62	2.44	97%	2.43	17.15	5.32	90%	0.74	54%	4.58	92%
Citizens Community Federal	Eau Claire	WI			532	53.7	10.1	32%	1.08	0.34	16%	0.20	2.00	5.25	87%	1.23	9%	4.02	66%
Peoples Bank	Elkhorn	WI			186	19.6	10.6	42%	1.22	1.07	47%	0.66	6.23	4.51	42%	0.70	57%	3.80	49%
Royal Bank	Elroy	WI			317	33.0	10.4	40%	3.72	1.69	80%	1.17	11.29	4.90	71%	0.59	74%	4.31	80%
Union Bank & Trust Company	Evansville	WI	Y		196	17.9	9.2	16%	1.80	1.23	54%	0.92	10.02	4.83	64%	0.50	86%	4.32	81%
Oak Bank	Fitchburg	WI			220	23.2	10.6	42%	2.01	1.39	65%	0.92	8.68	4.58	48%	0.81	45%	3.77	48%
State Bank of Florence	Florence	WI			77	7.1	9.3	18%	0.65	1.12	47%	0.85	9.11	5.60	95%	1.10	18%	4.50	90%
American Bank	Fond Du Lac	WI			237	44.7	18.9	96%	4.41	2.85	98%	1.86	9.85	3.88	10%	0.35	94%	3.53	29%
Fox Valley Savings Bank	Fond Du Lac	WI			309	39.1	12.7	74%	1.85	0.86	35%	0.60	4.73	3.73	7%	1.10	18%	2.63	3%
Hometown Bank	Fond Du Lac	WI			207	28.1	13.6	82%	2.77	2.21	95%	1.34	9.84	5.06	80%	0.67	63%	4.39	85%
National Exchange Bank and Trust	Fond Du Lac	WI	Y		1,267	212.1	16.7	94%	12.88	1.43	67%	1.02	6.07	3.90	11%	0.39	93%	3.51	26%
Badger Bank	Fort Atkinson	WI	Y		111	12.3	11.1	55%	1.29	1.83	89%	1.16	10.50	4.47	39%	0.35	95%	4.12	74%
PremierBank	Fort Atkinson	WI	Y		292	43.4	14.9	89%	3.24	1.69	81%	1.11	7.47	4.07	18%	0.43	90%	3.63	37%
Bank of Galesville	Galesville	WI		Y	85	13.6	16.0	92%	2.45	2.88	99%	2.88	18.01	5.28	89%	0.53	83%	4.75	93%
Cornerstone Community Bank	Grafton	WI			126	11.5	9.1	15%	1.01	1.27	56%	0.81	8.84	5.59	94%	0.80	47%	4.80	94%
Grand Marsh State Bank	Grand Marsh	WI			125	17.4	13.9	85%	1.18	1.30	58%	0.94	6.77	3.44	3%	0.50	87%	2.94	8%
Gratiot State Bank	Gratiot	WI			45	5.2	11.6	64%	0.34	0.84	34%	0.77	6.65	3.57	4%	1.27	6%	2.30	1%
Associated Bank, National Association	Green Bay	WI	Y		22,175	3,041.0	13.7	83%	197.85	1.30	57%	0.89	6.51	3.67	6%	0.29	96%	3.38	20%
Bay Bank	Green Bay	WI			98	10.6	10.8	48%	0.17	0.00	9%	0.17	1.61	5.60	94%	0.79	47%	4.81	95%
Nicolet National Bank	Green Bay	WI	Y		667	74.3	11.1	57%	3.79	0.84	34%	0.57	5.10	4.71	55%	0.89	34%	3.83	51%
PyraMax Bank, FSB	Greenfield	WI			445	38.9	8.7	12%	1.15	0.26	15%	0.26	2.96	4.21	25%	1.18	12%	3.03	9%
Greenleaf Wayside Bank	Greenleaf	WI		Y	72	6.5	9.0	14%	0.77	1.07	46%	1.07	11.85	3.99	14%	0.69	60%	3.30	17%
State Bank	Gresham	WI		Y	23	6.1	26.1	99%	0.35	1.52	73%	1.52	5.80	3.47	3%	0.19	99%	3.28	17%
Hiawatha National Bank	Hager City	WI			95	15.7	16.5	93%	0.14	0.14	12%	0.14	0.86	4.60	50%	0.66	66%	3.94	59%
Hartford Savings Bank	Hartford	WI	Y		193	19.3	10.0	31%	-1.28	-1.21	3%	-0.66	-6.63	4.23	26%	0.61	73%	3.61	35%
The First National Bank of Hartford	Hartford	WI	Y		170	20.3	11.9	67%	0.97	0.73	31%	0.57	4.78	3.73	7%	0.56	80%	3.17	11%
Town Bank	Hartland	WI			828	100.5	12.1	69%	3.41	0.65	25%	0.41	3.39	3.97	13%	0.70	57%	3.27	16%
Peoples Bank of Wisconsin	Hayward	WI		Y	252	42.0	16.7	94%	3.02	1.20	50%	1.20	7.19	4.90	69%	0.83	41%	4.07	70%
Highland State Bank	Highland	WI		Y	29	2.6	9.2	17%	0.19	0.68	27%	0.68	7.34	4.24	26%	0.64	69%	3.59	34%
Farmers State Bank	Hillsboro	WI			99	13.6	13.8	83%	1.38	1.78	85%	1.39	10.13	4.20	24%	0.88	34%	3.32	18%
Park Bank	Holmen	WI			46	6.9	14.9	90%	0.39	1.29	57%	0.83	5.60	6.03	98%	0.37	94%	5.66	99%
Horicon Bank	Horicon	WI		Y	519	62.3	12.0	68%	8.12	1.57	76%	1.56	13.04	5.33	90%	0.49	87%	4.84	96%
Wolf River Community Bank	Hortonville	WI			125	15.3	12.3	70%	1.49	1.66	79%	1.19	9.73	4.89	68%	0.91	31%	3.98	62%
Citizens State Bank	Hudson	WI		Y	136	8.2	6.0	3%	0.59	0.43	19%	0.43	7.19	4.51	43%	0.59	75%	3.92	56%
First American Bank, N.A.	Hudson	WI		Y	87	9.5	11.0	54%	0.26	0.30	16%	0.30	2.73	5.24	87%	1.00	25%	4.24	78%
Hustisford State Bank	Hustisford	WI			53	7.7	14.5	89%	0.61	1.55	74%	1.15	7.93	5.44	92%	0.78	49%	4.67	92%
Independence State Bank	Independence	WI			64	5.3	8.3	7%	0.15	0.24	14%	0.24	2.89	4.81	63%	0.76	51%	4.05	69%

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Bank	City	ST	Trust Power	"S" Corp	Average Assets Million	Average Equity Million	Equity/ Assets %	% Ranking	Annualized Income Million	Pretax ROA %	% Ranking	ROAA %	ROAE %	Yield/ Earning Assets %	% Ranking	Cost of Funds %	% Ranking	Net Interest Margin %	% Ranking
Security State Bank	Iron River	WI			85	12.7	15.0	90%	0.74	1.53	73%	0.88	5.87	5.26	88%	0.77	50%	4.49	90%
ISB Community Bank	Ixonia	WI			309	24.9	8.1	6%	-13.41	-4.34	0%	-4.34	-53.75	3.82	10%	0.70	59%	3.12	10%
Mid America Bank	Janesville	WI			116	14.8	12.7	75%	-0.71	-0.60	4%	-0.61	-4.78	5.47	93%	0.94	30%	4.53	91%
East Wisconsin Savings Bank, S.A.	Kaukauna	WI			236	20.3	8.6	10%	1.16	0.71	30%	0.49	5.73	4.21	24%	1.32	5%	2.88	7%
The Bank of Kaukauna	Kaukauna	WI		Y	86	8.5	9.8	27%	0.55	0.64	25%	0.64	6.49	4.71	54%	1.06	21%	3.65	38%
Farmers and Merchants Bank of Kenda	Kendall	WI		Y	54	6.9	12.8	76%	1.21	2.25	96%	2.24	17.52	6.55	99%	1.06	20%	5.49	99%
Banks of Wisconsin	Kenosha	WI		Y	152	5.4	3.6	0%	-2.21	-1.46	3%	-1.46	-40.88	4.58	48%	1.13	14%	3.45	23%
Southport Bank	Kenosha	WI		Y	268	17.5	6.5	3%	1.05	0.39	18%	0.39	5.98	4.69	53%	1.11	16%	3.58	31%
Union State Bank	Kewaunee	WI			82	8.8	10.7	46%	0.33	0.53	22%	0.40	3.75	4.68	53%	0.66	65%	4.02	66%
Citizens State Bank of La Crosse	La Crosse	WI		Y	115	9.9	8.6	11%	3.94	3.42	99%	3.42	39.64	5.96	97%	1.17	12%	4.79	94%
Coulee Bank	La Crosse	WI		Y	281	29.2	10.4	39%	5.34	1.91	90%	1.90	18.28	4.86	67%	0.81	43%	4.05	68%
State Bank Financial	La Crosse	WI		Y	321	36.4	11.3	60%	3.08	0.96	38%	0.96	8.46	4.05	17%	0.45	88%	3.60	35%
La Farge State Bank	La Farge	WI			51	15.7	30.9	99%	1.05	2.64	98%	2.08	6.73	4.45	37%	0.43	89%	4.01	64%
Ladysmith Federal Savings and Loan A	Ladysmith	WI			49	4.8	9.9	28%	0.25	0.68	28%	0.52	5.26	4.32	30%	1.19	11%	3.13	10%
Pioneer Bank of Wisconsin	Ladysmith	WI			63	6.6	10.5	40%	0.73	1.34	61%	1.15	10.95	4.17	23%	0.65	68%	3.53	28%
Bank of Lake Mills	Lake Mills	WI		Y	179	17.5	9.8	25%	1.08	0.60	24%	0.60	6.17	4.93	74%	1.11	16%	3.82	50%
The Greenwood's State Bank	Lake Mills	WI			65	7.5	11.6	64%	0.83	0.67	26%	1.28	11.09	4.57	47%	0.64	70%	3.93	58%
Headwaters State Bank	Land O Lakes	WI		Y	66	8.6	13.0	78%	1.15	1.74	84%	1.74	13.38	5.88	97%	0.85	38%	5.03	97%
Laona State Bank	Laona	WI			155	16.6	10.7	47%	1.06	0.75	32%	0.68	6.35	4.25	27%	1.07	20%	3.18	13%
BLC Community Bank	Little Chute	WI		Y	196	26.0	13.3	81%	3.05	1.56	76%	1.56	11.73	4.84	66%	0.82	42%	4.02	65%
Livingston State Bank	Livingston	WI			158	17.2	10.9	49%	1.50	1.47	69%	0.95	8.71	5.05	79%	1.01	24%	4.04	68%
TSB Bank	Lomira	WI			95	8.3	8.7	12%	0.93	1.39	64%	0.98	11.19	5.01	78%	1.04	23%	3.97	61%
Citizens State Bank of Loyal	Loyal	WI			155	16.5	10.6	44%	1.62	1.16	49%	1.05	9.83	4.53	44%	1.11	16%	3.42	22%
Bank of Luxemburg	Luxemburg	WI	Y		254	26.0	10.2	36%	2.56	1.41	66%	1.01	9.82	5.12	83%	0.66	65%	4.46	89%
AnchorBank, fsb	Madison	WI			2,745	127.0	4.6	2%	-9.61	-0.26	7%	-0.35	-7.56	4.22	25%	0.91	32%	3.31	17%
Bankers' Bank	Madison	WI			441	53.2	12.1	69%	4.42	1.68	80%	1.00	8.30	1.63	0%	0.14	100%	1.49	0%
Capitol Bank	Madison	WI			282	24.9	8.8	13%	3.00	1.72	82%	1.07	12.06	4.26	27%	0.58	77%	3.69	40%
First Business Bank	Madison	WI	Y		986	104.0	10.5	41%	11.29	1.80	87%	1.15	10.86	5.21	86%	1.19	10%	4.02	65%
Home Savings Bank	Madison	WI			129	10.0	7.8	5%	-0.23	-0.33	6%	-0.17	-2.25	4.34	31%	0.90	33%	3.44	23%
John Deere Financial, f.s.b.	Madison	WI			2,161	457.7	21.2	98%	97.03	7.04	100%	4.49	21.20	9.29	100%	1.04	22%	8.25	100%
The Park Bank	Madison	WI			746	81.7	11.0	52%	4.36	0.90	37%	0.58	5.33	4.90	69%	0.55	81%	4.35	83%
Wisconsin Bank & Trust	Madison	WI	Y		543	59.5	10.9	51%	6.28	1.72	82%	1.16	10.56	4.65	52%	0.60	74%	4.04	68%
WPS Community Bank, FSB	Madison	WI			63	8.6	13.8	84%	0.08	0.21	13%	0.12	0.90	4.49	41%	0.68	60%	3.80	49%
Bank First National	Manitowoc	WI	Y		941	93.7	10.0	29%	10.87	1.62	77%	1.16	11.60	4.48	40%	0.67	64%	3.81	49%
Investors Community Bank	Manitowoc	WI			710	88.0	12.4	71%	7.98	1.80	87%	1.12	9.06	5.03	79%	1.35	4%	3.68	40%
Farmers & Merchants Bank & Trust	Marinette	WI	Y		157	15.1	9.6	23%	0.41	0.11	11%	0.26	2.69	4.36	32%	1.14	14%	3.22	14%
The Stephenson National Bank and Tr	Marinette	WI	Y	Y	295	31.6	10.7	48%	4.38	1.48	71%	1.48	13.85	4.80	61%	0.86	36%	3.95	60%
Premier Community Bank	Marion	WI			229	24.3	10.6	43%	1.01	0.58	24%	0.44	4.17	4.46	39%	0.67	62%	3.79	48%
Farmers State Bank	Markesan	WI			75	10.6	14.2	87%	0.65	0.97	39%	0.87	6.14	4.43	36%	0.68	62%	3.75	46%
Markesan State Bank	Markesan	WI	Y		147	16.1	11.0	51%	1.47	1.47	70%	1.00	9.12	5.41	92%	0.81	45%	4.61	92%
Forward Financial Bank SSB	Marshfield	WI			271	30.5	11.3	58%	1.89	1.04	45%	0.70	6.19	4.77	58%	0.75	53%	4.02	65%
Bank of Mauston	Mauston	WI		Y	249	28.4	11.4	61%	5.01	2.01	92%	2.01	17.66	4.93	73%	0.84	40%	4.09	71%
Mayville Savings Bank	Mayville	WI			57	5.2	9.1	16%	0.17	0.44	20%	0.30	3.24	4.64	51%	1.27	6%	3.37	20%
The Peoples Community Bank	Mazomanie	WI	Y		242	28.8	11.9	68%	2.53	1.70	81%	1.05	8.78	4.85	66%	0.52	84%	4.34	82%
McFarland State Bank	Mc Farland	WI		Y	452	57.0	12.6	74%	1.06	0.23	13%	0.23	1.85	5.26	88%	1.41	3%	3.85	52%
Fidelity National Bank	Medford	WI			90	9.9	11.0	52%	0.37	0.57	23%	0.41	3.71	5.24	87%	0.77	50%	4.47	89%
Mid-Wisconsin Bank	Medford	WI	Y		468	43.2	9.2	18%	-2.26	-0.21	7%	-0.48	-5.23	4.48	41%	1.03	23%	3.45	24%
Time Federal Savings Bank	Medford	WI			615	107.0	17.4	95%	7.87	2.06	93%	1.28	7.36	3.96	13%	0.81	44%	3.15	11%
Securant Bank & Trust	Menomonee Falls	WI	Y		215	11.8	5.5	2%	-4.79	-2.22	1%	-2.22	-40.63	4.73	55%	1.12	15%	3.60	35%
Bremer Bank, National Association	Menomonie	WI	Y		668	57.0	8.5	9%	6.67	1.31	59%	1.00	11.68	4.09	19%	0.57	78%	3.51	27%
Lincoln Community Bank	Merrill	WI			60	6.7	11.3	58%	0.35	0.75	32%	0.58	5.18	4.13	21%	0.45	88%	3.68	40%

Bankers Benefits

Profitability, Year-end 2012

Bank	City	ST	Trust Power	"S" Corp	Average Assets Million	Average Equity Million	Equity/ Assets %	% Ranking	Annualized Income Million	Pretax ROA %	% Ranking	ROAA %	ROAE %	Yield/ Earning Assets %	% Ranking	Cost of Funds %	% Ranking	Net Interest Margin %	% Ranking
Merrill Federal Savings and Loan Asso	Merrill	WI			45	5.0	11.0	54%	0.45	1.63	78%	0.99	8.97	4.90	70%	0.61	73%	4.29	79%
Middleton Community Bank	Middleton	WI			225	27.9	12.4	72%	2.37	1.55	74%	1.05	8.51	4.58	49%	0.75	53%	3.84	51%
Bank of Milton	Milton	WI		Y	88	7.3	8.3	8%	1.85	2.13	95%	2.09	25.23	5.17	84%	0.71	56%	4.45	88%
First Community Bank	Milton	WI		Y	80	8.9	11.1	57%	1.38	1.74	84%	1.73	15.59	4.39	34%	0.50	85%	3.88	54%
Bay View Federal Savings and Loan As	Milwaukee	WI			136	17.6	12.9	77%	1.33	1.37	62%	0.97	7.54	4.06	17%	1.15	13%	2.90	8%
Columbia Savings and Loan Associatio	Milwaukee	WI			23	2.4	10.2	35%	-0.03	-0.12	9%	-0.12	-1.13	6.21	98%	1.07	20%	5.14	98%
Guaranty Bank	Milwaukee	WI			1,173	22.6	1.9	0%	-28.07	-2.45	0%	-2.39	-124.05	3.82	9%	0.24	98%	3.58	32%
Mitchell Bank	Milwaukee	WI			58	7.7	13.2	80%	0.75	1.29	57%	1.29	9.75	5.19	85%	0.39	92%	4.80	95%
North Milwaukee State Bank	Milwaukee	WI			91	7.6	8.4	9%	-0.98	-1.74	1%	-1.08	-12.84	4.90	70%	0.97	28%	3.92	57%
Northwestern Mutual Wealth Manage	Milwaukee	WI	Y		181	121.6	67.0	100%	22.82	20.27	100%	12.58	18.77	1.77	0%	0.17	100%	1.60	0%
Park Bank	Milwaukee	WI		Y	789	81.7	10.4	38%	4.76	0.62	24%	0.60	5.82	4.05	16%	0.32	96%	3.73	45%
Farmers Savings Bank	Mineral Point	WI		Y	234	20.8	8.9	13%	3.90	1.67	79%	1.67	18.81	3.75	8%	0.51	85%	3.25	15%
Alliance Bank	Mondovi	WI	Y	Y	150	15.0	10.0	30%	1.55	1.05	46%	1.03	10.31	4.48	40%	0.79	48%	3.69	41%
Monona State Bank	Monona	WI			344	42.1	12.2	69%	2.25	0.97	40%	0.65	5.35	4.91	71%	0.92	31%	3.99	63%
Bank of Monticello	Monticello	WI			75	8.2	10.9	50%	0.33	0.65	26%	0.44	4.06	4.67	53%	0.67	63%	4.00	63%
Citizens Bank of Mukwonago	Mukwonago	WI			673	74.8	11.1	55%	4.74	1.01	43%	0.70	6.33	3.99	15%	0.62	72%	3.36	19%
The Necedah Bank	Necedah	WI			33	4.2	12.7	75%	-0.08	-0.37	5%	-0.26	-2.02	4.33	30%	0.74	54%	3.60	34%
The First National Bank - Fox Valley	Neenah	WI			322	36.0	11.2	57%	3.10	1.38	63%	0.96	8.62	4.81	62%	0.91	32%	3.90	56%
Nekoosa Port Edwards State Bank	Nekoosa	WI		Y	206	25.2	12.3	70%	2.61	1.27	55%	1.27	10.35	4.28	28%	1.54	2%	2.74	5%
Farmers Exchange Bank	Neshkoro	WI			55	6.8	12.4	73%	0.67	1.78	86%	1.22	9.84	4.85	66%	0.43	90%	4.42	86%
Security Bank	New Auburn	WI			72	8.9	12.4	71%	0.83	1.89	90%	1.16	9.35	5.82	97%	0.81	46%	5.02	97%
The Bank of New Glarus	New Glarus	WI			208	21.5	10.3	38%	2.15	1.49	71%	1.03	9.98	4.87	68%	0.76	52%	4.11	73%
First State Bank	New London	WI			268	35.1	13.1	79%	1.26	0.37	17%	0.47	3.59	4.82	63%	0.83	41%	3.99	62%
First National Community Bank	New Richmond	WI		Y	166	15.6	9.4	20%	1.89	1.13	48%	1.13	12.13	4.77	57%	0.64	68%	4.12	74%
State Bank of Newburg	Newburg	WI			162	23.2	14.3	87%	2.48	2.35	97%	1.53	10.65	4.98	76%	0.95	29%	4.03	67%
The First National Bank of Niagara	Niagara	WI			69	7.0	10.2	35%	0.33	0.47	21%	0.48	4.73	4.74	56%	1.10	17%	3.64	37%
Community State Bank	Norwalk	WI		Y	27	2.2	8.2	7%	-0.55	-2.04	1%	-2.04	-24.71	3.26	2%	0.68	61%	2.58	3%
Tri City National Bank	Oak Creek	WI	Y		1,198	117.3	9.8	26%	8.19	1.02	43%	0.68	6.98	4.15	22%	0.29	97%	3.86	53%
Bank of Oakfield	Oakfield	WI			80	8.2	10.2	35%	0.91	1.64	78%	1.13	11.11	5.35	91%	0.84	40%	4.52	91%
First Bank Financial Centre	Oconomowoc	WI			742	67.2	9.1	15%	5.37	0.94	37%	0.72	8.00	4.56	46%	0.84	39%	3.72	44%
Bank of Ontario	Ontario	WI		Y	34	3.9	11.3	60%	0.70	2.04	93%	2.04	18.03	6.34	99%	1.08	19%	5.26	98%
Oostburg State Bank	Oostburg	WI			179	23.2	13.0	77%	1.82	1.37	63%	1.02	7.85	4.71	54%	0.82	42%	3.89	55%
Oregon Community Bank & Trust	Oregon	WI	Y		167	21.2	12.7	75%	2.41	2.12	94%	1.44	11.37	5.02	78%	0.68	61%	4.34	82%
Farmers & Merchants Bank, of Orford	Orfordville	WI			43	4.6	10.9	49%	0.39	1.30	58%	0.91	8.37	4.12	21%	0.57	78%	3.55	30%
Choice bank	Oshkosh	WI			183	17.7	9.7	24%	3.01	1.44	68%	1.65	16.99	5.32	90%	1.14	14%	4.18	76%
West Pointe Bank	Oshkosh	WI	Y		327	43.4	13.3	81%	2.80	1.22	52%	0.85	6.44	4.56	45%	1.01	24%	3.54	29%
United Bank	Osseo	WI			213	20.4	9.5	22%	2.18	1.55	75%	1.02	10.70	5.18	85%	0.92	30%	4.25	78%
PALMYRA STATE BANK	Palmyra	WI			40	7.0	17.3	95%	0.24	0.68	27%	0.61	3.50	2.94	1%	0.44	88%	2.50	2%
The First National Bank of Park Falls	Park Falls	WI		Y	113	12.7	11.3	58%	1.55	1.37	63%	1.37	12.15	4.64	51%	0.92	31%	3.72	43%
The Peshtigo National Bank	Peshtigo	WI		Y	171	18.2	10.6	45%	2.91	1.70	81%	1.70	15.96	5.20	86%	0.83	40%	4.36	83%
Foundations Bank	Pewaukee	WI			143	9.9	6.9	4%	-0.20	-0.14	8%	-0.14	-2.00	4.73	56%	1.58	2%	3.15	11%
Pigeon Falls State Bank	Pigeon Falls	WI			67	7.4	10.9	51%	0.61	1.41	66%	0.91	8.32	5.51	93%	1.07	19%	4.44	87%
Clare Bank, National Association	Platteville	WI	Y	Y	271	27.4	10.1	32%	4.68	1.73	83%	1.73	17.11	3.66	5%	0.86	35%	2.80	6%
Mound City Bank	Platteville	WI	Y		260	24.7	9.5	21%	2.26	1.31	60%	0.87	9.15	4.92	73%	1.19	10%	3.73	45%
The Port Washington State Bank	Port Washington	WI			430	37.2	8.6	11%	2.47	0.76	32%	0.57	6.65	3.94	12%	0.55	80%	3.38	21%
Bank of Poynette	Poynette	WI			95	8.4	8.8	12%	0.83	1.24	54%	0.86	9.81	4.11	20%	0.63	70%	3.47	24%
Peoples State Bank	Prairie Du Chien	WI	Y	Y	530	56.7	10.7	47%	9.05	1.73	83%	1.71	15.95	4.81	62%	1.11	17%	3.70	42%
Bank of Prairie du Sac	Prairie Du Sac	WI			307	50.4	16.4	93%	4.85	2.09	94%	1.58	9.62	4.31	29%	0.42	91%	3.89	55%
Community Financial Bank	Prentice	WI			31	4.6	14.9	89%	0.12	0.51	21%	0.39	2.65	4.96	75%	0.58	77%	4.39	84%
Johnson Bank	Racine	WI	Y		3,897	372.0	9.5	22%	24.71	0.58	23%	0.63	6.64	4.05	16%	0.61	72%	3.44	23%
State Bank of Reeseville	Reeseville	WI			53	6.9	12.8	76%	0.46	1.17	49%	0.86	6.72	4.18	23%	0.33	96%	3.86	52%

Bankers Benefits

Profitability, Year-end 2012

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Community Bank of Northern Wiscons	Rice Lake	WI		Y	147	14.0	9.5	*21%*	1.55	**1.06**	*46%*	**1.06**	11.11	4.82	*64%*	1.11	*17%*	3.72	*43%*
Dairy State Bank	Rice Lake	WI			435	47.8	11.0	*53%*	2.52	**0.77**	*33%*	**0.58**	5.27	3.48	*4%*	0.72	*55%*	2.76	*5%*
Richland County Bank	Richland Center	WI			105	22.3	21.2	*98%*	1.02	**1.25**	*54%*	**0.97**	4.56	4.07	*19%*	0.64	*69%*	3.43	*22%*
River Falls State Bank	River Falls	WI		Y	83	13.3	16.0	*92%*	0.73	**0.89**	*36%*	**0.88**	5.46	3.63	*5%*	0.39	*93%*	3.24	*14%*
The First National Bank of River Falls	River Falls	WI		Y	262	30.0	11.5	*63%*	3.45	**1.32**	*60%*	**1.32**	11.51	4.48	*41%*	0.58	*77%*	3.90	*55%*
Community First Bank	Rosholt	WI		Y	68	6.9	10.2	*34%*	0.98	**1.45**	*68%*	**1.44**	14.19	5.59	*94%*	0.43	*90%*	5.16	*98%*
Farmers and Merchants Bank	Rudolph	WI			27	2.9	10.7	*46%*	0.20	**0.98**	*40%*	**0.75**	7.06	4.91	*71%*	0.61	*73%*	4.30	*79%*
Wisconsin River Bank	Sauk City	WI			66	9.2	13.9	*85%*	0.15	**0.29**	*15%*	**0.23**	1.63	4.78	*59%*	0.77	*51%*	4.01	*64%*
Intercity State Bank	Schofield	WI			163	26.1	16.0	*92%*	2.50	**2.47**	*97%*	**1.53**	9.58	4.29	*28%*	0.70	*58%*	3.59	*32%*
Community Bank & Trust	Sheboygan	WI	Y		550	52.4	9.5	*22%*	5.05	**0.77**	*33%*	**0.92**	9.62	4.78	*59%*	1.22	*9%*	3.56	*31%*
Shell Lake State Bank	Shell Lake	WI		Y	151	29.6	19.7	*97%*	2.61	**1.74**	*84%*	**1.73**	8.80	4.46	*38%*	0.69	*59%*	3.76	*47%*
Union National Bank & Trust Company	Sparta	WI	Y		104	16.2	15.6	*91%*	1.37	**1.81**	*88%*	**1.32**	8.47	4.87	*68%*	0.72	*55%*	4.15	*75%*
Heritage Bank	Spencer	WI			102	10.0	9.8	*27%*	0.83	**1.17**	*49%*	**0.81**	8.29	4.44	*37%*	0.79	*47%*	3.65	*38%*
Eagle Valley Bank, National Associatio	St. Croix Falls	WI			145	6.3	4.3	*1%*	-0.45	**-0.31**	*6%*	**-0.31**	-7.09	4.37	*32%*	1.44	*3%*	2.94	*8%*
The Pineries Bank	Stevens Point	WI		Y	65	6.4	9.8	*26%*	1.01	**1.55**	*75%*	**1.55**	15.75	4.46	*38%*	0.59	*76%*	3.87	*53%*
River Bank	Stoddard	WI		Y	426	48.8	11.4	*63%*	6.83	**1.60**	*77%*	**1.60**	14.01	4.67	*52%*	1.15	*13%*	3.52	*28%*
Stratford State Bank	Stratford	WI			103	12.2	11.9	*67%*	0.94	**0.97**	*39%*	**0.91**	7.67	4.21	*25%*	0.85	*38%*	3.36	*19%*
Baylake Bank	Sturgeon Bay	WI	Y		1,041	112.7	10.8	*49%*	7.99	**1.04**	*44%*	**0.77**	7.09	4.24	*26%*	0.59	*76%*	3.65	*38%*
Bank of Sun Prairie	Sun Prairie	WI	Y		317	42.4	13.4	*82%*	2.73	**1.39**	*65%*	**0.86**	6.44	5.07	*81%*	0.73	*54%*	4.33	*82%*
National Bank of Commerce	Superior	WI		Y	513	63.8	12.4	*72%*	5.19	**1.28**	*56%*	**1.01**	8.14	4.99	*76%*	0.97	*28%*	4.02	*66%*
Superior Savings Bank	Superior	WI			63	10.7	16.9	*94%*	0.59	**1.54**	*74%*	**0.93**	5.48	4.39	*34%*	0.29	*97%*	4.10	*72%*
First National Bank in Tigerton	Tigerton	WI		Y	21	3.3	15.7	*91%*	0.20	**0.97**	*38%*	**0.95**	6.05	3.80	*9%*	0.26	*98%*	3.54	*29%*
Farmers & Merchants Bank	Tomah	WI			198	20.9	10.6	*43%*	0.01	**-0.24**	*7%*	**0.00**	0.03	4.41	*35%*	1.24	*8%*	3.17	*12%*
First Bank	Tomah	WI			100	9.2	9.3	*18%*	1.18	**1.95**	*91%*	**1.18**	12.77	4.95	*75%*	0.50	*86%*	4.45	*87%*
Timberwood Bank	Tomah	WI			173	23.2	13.4	*82%*	2.14	**1.76**	*85%*	**1.24**	9.22	4.71	*54%*	0.99	*26%*	3.72	*42%*
Tomahawk Community Bank S.S.B.	Tomahawk	WI			80	8.7	10.9	*50%*	0.34	**0.75**	*31%*	**0.42**	3.86	4.40	*35%*	0.52	*84%*	3.89	*54%*
Bank of Turtle Lake	Turtle Lake	WI		Y	66	5.9	8.9	*14%*	0.46	**0.71**	*29%*	**0.70**	7.82	3.90	*12%*	0.55	*81%*	3.35	*18%*
Community State Bank	Union Grove	WI	Y	Y	286	31.5	11.0	*54%*	3.44	**1.21**	*51%*	**1.20**	10.93	4.83	*65%*	0.39	*92%*	4.43	*86%*
Citizens First Bank	Viroqua	WI		Y	156	17.6	11.3	*59%*	2.28	**1.46**	*69%*	**1.46**	12.97	5.16	*84%*	0.84	*39%*	4.32	*80%*
Waldo State Bank	Waldo	WI			60	6.8	11.4	*62%*	0.46	**1.23**	*53%*	**0.77**	6.79	4.57	*47%*	1.25	*7%*	3.32	*18%*
Walworth State Bank	Walworth	WI		Y	244	24.6	10.1	*32%*	2.83	**1.16**	*48%*	**1.16**	11.48	4.80	*60%*	0.67	*64%*	4.13	*75%*
Farmers & Merchants State Bank	Waterloo	WI			149	17.0	11.4	*62%*	1.01	**0.96**	*38%*	**0.68**	5.95	4.64	*51%*	0.98	*27%*	3.66	*39%*
Town and Country Bank	Watertown	WI			49	5.2	10.7	*45%*	0.02	**0.07**	*10%*	**0.05**	0.42	4.79	*60%*	0.86	*34%*	3.93	*58%*
First Federal Bank of Wisconsin	Waukesha	WI			118	12.5	10.6	*44%*	0.34	**0.41**	*19%*	**0.28**	2.68	3.97	*13%*	0.59	*75%*	3.38	*21%*
InvestorsBank	Waukesha	WI		Y	234	27.5	11.7	*65%*	-0.75	**-0.32**	*6%*	**-0.32**	-2.73	4.75	*57%*	1.26	*7%*	3.48	*25%*
Sunset Bank & Savings	Waukesha	WI			137	14.6	10.6	*45%*	0.40	**0.29**	*15%*	**0.29**	2.74	4.81	*63%*	0.99	*25%*	3.82	*50%*
Waukesha State Bank	Waukesha	WI	Y	Y	814	103.1	12.7	*74%*	7.90	**0.98**	*41%*	**0.97**	7.67	3.75	*7%*	0.23	*99%*	3.52	*27%*
Waumandee State Bank	Waumandee	WI			158	15.9	10.1	*31%*	1.45	**1.33**	*60%*	**0.92**	9.10	5.19	*85%*	0.77	*50%*	4.42	*85%*
First National Bank	Waupaca	WI	Y	Y	771	84.8	11.0	*53%*	13.96	**1.82**	*88%*	**1.81**	16.46	5.67	*95%*	0.82	*43%*	4.85	*97%*
The Farmers State Bank of Waupaca	Waupaca	WI			184	26.6	14.4	*88%*	2.23	**1.46**	*69%*	**1.21**	8.39	5.40	*91%*	0.71	*56%*	4.69	*93%*
The National Bank of Waupun	Waupun	WI			131	12.8	9.8	*26%*	1.09	**1.13**	*47%*	**0.83**	8.47	4.49	*42%*	0.57	*79%*	3.92	*57%*
Bank of Wausau	Wausau	WI			59	2.4	4.1	*1%*	-0.93	**-1.58**	*2%*	**-1.57**	-38.24	5.11	*82%*	1.34	*5%*	3.77	*47%*
Integrity First Bank	Wausau	WI			93	7.4	8.0	*6%*	0.29	**0.41**	*18%*	**0.31**	3.88	5.10	*82%*	1.67	*1%*	3.42	*22%*
Marathon Savings Bank	Wausau	WI			180	21.5	12.0	*68%*	-0.36	**-0.55**	*4%*	**-0.20**	-1.66	4.80	*61%*	1.54	*2%*	3.26	*16%*
Peoples State Bank	Wausau	WI			634	62.5	9.9	*28%*	6.90	**1.56**	*76%*	**1.09**	11.04	4.80	*60%*	1.06	*21%*	3.74	*45%*
River Valley Bank	Wausau	WI		Y	993	110.4	11.1	*56%*	6.68	**0.67**	*26%*	**0.67**	6.05	5.15	*83%*	0.82	*42%*	4.33	*81%*
The Equitable Bank, S.S.B.	Wauwatosa	WI			386	22.9	5.9	*3%*	2.46	**0.68**	*28%*	**0.64**	10.75	4.37	*33%*	0.60	*74%*	3.78	*48%*
WaterStone Bank, SSB	Wauwatosa	WI			1,681	173.8	10.3	*38%*	33.45	**1.30**	*59%*	**1.99**	19.25	4.59	*49%*	1.83	*0%*	2.76	*6%*
Layton State Bank	West Allis	WI			149	14.8	10.0	*29%*	0.23	**0.24**	*14%*	**0.15**	1.52	4.36	*31%*	0.80	*46%*	3.56	*30%*
Commerce State Bank	West Bend	WI			310	30.7	9.9	*28%*	1.01	**0.45**	*20%*	**0.32**	3.28	5.06	*80%*	1.36	*3%*	3.70	*41%*
Westbury Bank	West Bend	WI			548	47.3	8.6	*11%*	1.49	**0.40**	*18%*	**0.27**	3.15	4.51	*43%*	0.59	*76%*	3.92	*57%*

Bankers Benefits

Profitability, Year-end 2012

Bank	City	ST	Trust Power	"S" Corp	Average Assets Million	Average Equity Million	Equity/ Assets %	% *Ranking*	Annualized Income Million	Pretax ROA %	% *Ranking*	ROAA %	ROAE %	Yield/ Earning Assets %	% *Ranking*	Cost of Funds %	% *Ranking*	Net Interest Margin %	% *Ranking*
Union State Bank of West Salem	West Salem	WI			61	8.0	13.0	*77%*	0.61	**1.44**	*68%*	**0.99**	7.59	4.89	*69%*	0.81	*44%*	4.08	*71%*
John O. Melby & Co. Bank	Whitehall	WI		Y	42	7.4	17.6	*96%*	0.27	**0.65**	*25%*	**0.64**	3.67	4.04	*15%*	0.44	*89%*	3.60	*34%*
Commercial Bank	Whitewater	WI	Y		100	10.2	10.1	*33%*	0.14	**0.11**	*12%*	**0.14**	1.35	3.27	*2%*	0.53	*83%*	2.73	*4%*
First Citizens State Bank	Whitewater	WI	Y		252	38.4	15.2	*91%*	3.08	**1.81**	*88%*	**1.22**	8.02	4.34	*31%*	0.63	*71%*	3.71	*42%*
Chippewa Valley Bank	Winter	WI		Y	265	22.2	8.4	*8%*	1.84	**0.69**	*28%*	**0.69**	8.28	4.77	*58%*	0.69	*59%*	4.08	*70%*
Bank of Wisconsin Dells	Wisconsin Dells	WI			384	40.7	10.6	*43%*	4.19	**1.64**	*78%*	**1.09**	10.30	4.92	*72%*	0.70	*57%*	4.21	*77%*
KeySavings Bank	Wisconsin Rapids	WI			80	11.5	14.5	*88%*	-0.03	**-0.05**	*9%*	**-0.03**	-0.22	3.28	*3%*	0.85	*37%*	2.44	*2%*
Paper City Savings Association	Wisconsin Rapids	WI			159	15.3	9.6	*24%*	1.24	**1.30**	*59%*	**0.78**	8.15	3.99	*15%*	0.96	*28%*	3.02	*9%*
River Cities Bank	Wisconsin Rapids	WI			189	24.8	13.1	*78%*	2.42	**1.84**	*90%*	**1.28**	9.76	4.75	*56%*	0.86	*35%*	3.88	*54%*
WOODTRUST BANK, N. A.	Wisconsin Rapids	WI	Y	Y	341	35.0	10.3	*36%*	6.88	**2.03**	*92%*	**2.02**	19.67	3.09	*1%*	0.21	*99%*	2.88	*7%*
Woodford State Bank	Woodford	WI		Y	177	17.1	9.7	*25%*	2.64	**1.49**	*71%*	**1.49**	15.37	4.94	*75%*	0.63	*71%*	4.31	*80%*

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