Banconomics Report

Wisconsin FDIC Insured Institutions
Assets Quality
Second Quarter 2016

Data compiled by:

Bankers Benefits

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» FDIC Quarterly Data used as the source material.

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Banconomics Report

Assets Quality, 2nd Quarter 2016

				Assets											**Assets Quality			
Name	City	ST	Mutual	Average Assets for the Quarter Million	Tier 1 Capital Million	Allowance of Loan and Lease Loss Million	Tier 1 Capital + ALLL Million	30-89 Days Past Due Assets Thousand **	Restruct. Loans Thousand (1)	90+ Days Past Due Assets Thousand (2)	Other Real Estate Owned Acquired Thousand (3)	Non-Accrual Assets Thousand (4)	Net Non-Performing Assets (1)+(2)+(3)+(4) 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 %
Guaranty Bank	Milwaukee	WI		1,011	23.0	10.4	33.4	4,455	53,718	384	1,991	40,176	96.3	(8.51)	2.27	9.52	288.11	(22.98)
Columbia Savings and Loan Association	Milwaukee	WI	Y	24	2.2	0.3	2.5	1,248	305	0	1,329	2,140	3.8	0.12	9.32	15.98	153.48	9.71
Markesan State Bank	Markesan	WI		165	17.7	1.2	18.9	2,972	872	0	4,150	10,728	15.8	5.39	10.68	9.52	83.44	29.32
Mitchell Bank	Milwaukee	WI		51	7.9	0.3	8.2	15	1,707	0	4,092	634	6.4	(0.18)	15.54	12.66	78.62	(0.60)
The Bank of Kaukauna	Kaukauna	WI		92	9.1	1.4	10.5	1,100	5,307	75	1,056	577	7.0	0.04	9.87	7.63	66.88	1.52
Securant Bank & Trust	Menomonee Fall	WI		199	17.6	3.5	21.1	32	6,086	0	4,959	2,772	13.8	(1.12)	8.86	6.94	65.41	(6.41)
The Equitable Bank, S.S.B.	Wauwatosa	WI	Y	302	17.9	2.4	20.3	2,192	8,851	0	2,051	1,516	12.4	(0.46)	5.92	4.11	61.13	(2.41)
Layton State Bank	West Allis	WI		123	11.1	1.0	12.1	645	4,130	0	2,637	60	6.8	0.34	8.98	5.54	56.66	4.71
First National Bank	Waupaca	WI		520	79.4	19.0	98.4	9,314	24,046	299	3,843	27,088	55.3	(25.11)	15.27	10.63	56.16	(26.37)
Ladysmith Federal Savings and Loan Associatic	Ladysmith	WI	Y	47	5.1	0.4	5.5	729	1,237	0	539	1,070	2.8	0.28	10.87	6.07	52.15	4.60
Bay Bank	Green Bay	WI		83	11.3	1.8	13.0	1,152	4,460	0	1,017	754	6.2	(0.48)	13.62	7.54	47.90	(5.13)
Independence State Bank	Independence	WI		66	5.6	0.7	6.3	0	228	0	86	2,705	3.0	(0.06)	8.51	4.57	47.81	(1.43)
Mid America Bank	Janesville	WI		82	9.2	1.5	10.7	289	1,668	0	20	2,612	4.3	0.02	11.15	5.24	40.33	0.57
Security State Bank	Iron River	WI		84	15.7	1.3	17.0	253	791	0	188	5,813	6.8	1.20	18.75	8.09	40.00	6.94
Farmers State Bank	Markesan	WI		76	10.0	0.6	10.6	1,186	2,229	0	303	1,684	4.2	(0.49)	13.16	5.55	39.69	(4.09)
West Pointe Bank	Oshkosh	WI		273	49.1	5.0	54.0	1,350	10,390	0	1,037	10,009	21.4	(5.51)	17.98	7.86	39.68	(11.08)
Citizens Bank	Mukwonago	WI		688	84.5	12.3	96.8	873	16,044	0	4,229	16,758	37.0	(4.63)	12.28	5.38	38.24	(5.22)
State Bank of Florence	Florence	WI		94	7.7	0.9	8.6	75	654	175	775	1,662	3.3	0.62	8.17	3.46	37.92	6.87
Community State Bank	Union Grove	WI		322	30.2	6.9	37.1	193	7,750	0	0	4,633	12.4	(0.01)	9.37	3.85	33.38	(0.60)
River Valley Bank	Wausau	WI		1,097	95.8	8.9	104.7	1,393	23,202	0	3,473	6,758	33.4	(0.21)	8.74	3.05	31.94	(0.64)
Marathon Savings Bank	Wausau	WI	Y	145	17.2	2.2	19.4	488	4,278	111	202	1,321	5.9	(0.73)	11.92	4.09	30.47	(2.82)
Union Bank of Blair	Blair	WI		106	12.7	0.8	13.5	1,152	2,052	0	399	1,532	4.0	0.17	11.94	3.76	29.53	0.37
The Benton State Bank	Benton	WI		62	5.0	0.5	5.6	228	390	4	376	848	1.6	(0.74)	8.20	2.63	28.95	(14.57)
Ridgestone Bank	Brookfield	WI		439	58.7	9.7	68.3	4,999	12,638	0	2,038	5,108	19.8	0.27	13.37	4.51	28.95	(0.88)
First National Community Bank	New Richmond	WI		196	17.3	1.5	18.8	526	3,631	0	0	1,794	5.4	1.64	8.82	2.77	28.91	8.43
Farmers & Merchants Bank	Tomah	WI		198	22.0	3.2	25.2	882	3,937	1	172	3,167	7.3	(0.11)	11.12	3.68	28.86	0.06
The Port Washington State Bank	Port Washington	WI		508	43.3	4.9	48.1	1,315	7,639	0	2,616	3,579	13.8	1.07	8.52	2.73	28.75	1.80
Wisconsin River Bank	Sauk City	WI		108	11.1	1.2	12.3	0	24	0	10	3,376	3.4	(0.26)	10.30	3.17	27.83	(2.55)
The Baraboo National Bank	Baraboo	WI		402	55.0	6.3	61.3	47	9,768	0	1,060	5,629	16.5	(18.70)	13.68	4.09	26.85	(31.33)
Sunset Bank & Savings	Waukesha	WI		127	14.0	0.6	14.6	42	637	351	2,128	753	3.9	(0.04)	11.00	3.04	26.56	(0.47)
Waumandee State Bank	Waumandee	WI		170	16.1	2.5	18.6	775	3,789	0	8	1,122	4.9	0.64	9.49	2.90	26.40	3.36
State Bank of Newburg	Newburg	WI		162	30.5	2.2	32.7	430	4,894	0	300	3,338	8.5	(0.53)	18.80	5.26	26.10	(1.99)
Bank of Oakfield	Oakfield	WI		88	10.4	0.8	11.1	25	1,748	0	0	944	2.7	1.12	11.72	3.04	24.20	9.77
Pigeon Falls State Bank	Pigeon Falls	WI		75	8.2	0.8	9.0	163	0	0	22	2,152	2.2	(0.23)	11.02	2.91	24.19	(2.97)
Community Bank of Cameron	Cameron	WI		107	10.0	0.9	10.9	335	1,264	0	609	719	2.6	(0.08)	9.35	2.43	23.86	(1.08)
State Bank of Chilton	Chilton	WI		216	29.9	2.2	32.1	826	719	0	639	6,298	7.7	3.32	13.86	3.55	23.84	8.70
Oostburg State Bank	Oostburg	WI		191	26.3	3.1	29.4	347	2,183	8	32	4,471	6.7	0.16	13.76	3.50	22.74	0.16
State Bank of Cross Plains	Cross Plains	WI		804	89.9	8.4	98.3	797	3,889	1	1,344	16,756	22.0	(2.24)	11.18	2.73	22.36	(2.58)
Fox River State Bank	Burlington	WI		82	7.4	1.6	9.1	150	136	0	664	1,217	2.0	(1.10)	9.05	2.46	22.28	(12.67)
Partnership Bank	Cedarburg	WI		251	22.3	1.7	23.9	274	1,714	0	466	3,029	5.2	(1.12)	8.87	2.07	21.78	(5.02)
Peoples Bank	Elkhorn	WI		227	24.6	2.7	27.2	1,798	2,693	0	1,189	1,975	5.9	(0.35)	10.80	2.57	21.50	(1.17)
The First Bank of Baldwin	Baldwin	WI		151	15.2	2.0	17.1	372	242	318	1,268	1,687	3.5	0.78	10.02	2.32	20.51	4.12
Blackhawk Bank	Beloit	WI		671	56.9	5.0	61.9	2,329	6,349	0	1,006	5,319	12.7	(0.87)	8.48	1.89	20.49	(0.94)
Citizens First Bank	Viroqua	WI		182	19.7	2.4	22.1	1,509	2	0	55	4,471	4.5	(0.69)	10.81	2.49	20.48	(3.54)
Park Bank	Holmen	WI		52	7.8	0.6	8.4	324	761	0	0	919	1.7	0.27	14.88	3.21	20.06	3.18
Black River Country Bank	Black River Fall	WI		73	9.7	0.7	10.5	896	1,947	0	38	87	2.1	0.94	13.29	2.83	19.80	8.91
Laona State Bank	Laona	WI		174	18.9	1.1	20.0	596	1,211	0	566	2,175	4.0	(0.19)	10.88	2.28	19.76	(1.38)
Livingston State Bank	Livingston	WI		163	15.5	0.0	15.5	1,103	584	0	530	1,845	3.0	(0.13)	9.52	1.81	19.03	3.62
WOODTRUST BANK	Wisconsin Rapid:	WI		365	36.3	3.3	39.6	91	2,055	0	0	5,412	7.5	(0.98)	9.95	2.05	18.87	(3.20)
Tri City National Bank	Oak Creek	WI		1,321	134.0	11.4	145.4	1,004	17,110	13	1,877	8,313	27.3	(4.04)	10.15	2.07	18.78	(3.00)
Superior Savings Bank	Superior	WI	Y	65	11.4	1.2	12.6	516	1,204	0	82	1,047	2.3	(0.05)	17.64	3.61	18.50	(0.50)

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Bank of Lake Mills	Lake Mills	WI		204	23.7	2.5	26.2	585	2,444	313	57	1,995	4.8	0.04	11.63	2.36	18.38	(0.28)
The Farmers & Merchants Bank	Berlin	WI		250	26.5	2.6	29.1	2,792	2,725	0	93	2,365	5.2	(0.52)	10.60	2.07	17.82	(2.43)
The National Bank of Waupun	Waupun	WI		143	16.1	1.6	17.7	677	1,784	240	898	221	3.1	(0.08)	11.24	2.20	17.79	(0.75)
Ixonia Bank	Ixonia	WI		298	33.6	2.8	36.4	0	0	0	5,242	1,164	6.4	(2.09)	11.27	2.15	17.59	(6.07)
The Park Bank	Madison	WI		765	85.6	12.4	98.0	907	10,566	0	1,929	4,696	17.2	(3.22)	11.20	2.25	17.54	(3.55)
Bank of Ontario	Ontario	WI		39	5.0	0.4	5.4	617	278	0	160	499	0.9	(0.42)	12.83	2.40	17.47	(7.38)
Farmers & Merchants Bank & Trust	Marinette	WI		147	15.1	0.9	16.0	677	0	0	1,207	1,573	2.8	(0.33)	10.29	1.90	17.40	(2.17)
Bank of Mauston	Mauston	WI		285	32.3	3.7	36.0	105	1,591	0	865	3,738	6.2	(0.98)	11.35	2.17	17.19	(2.89)
American Bank & Trust Wisconsin	Cuba City	WI		149	16.1	1.6	17.7	75	1,983	55	152	820	3.0	0.07	10.83	2.02	16.99	0.18
Capitol Bank	Madison	WI		311	34.7	3.9	38.6	272	2,091	0	0	4,442	6.5	(0.57)	11.16	2.10	16.90	(1.68)
Badger Bank	Fort Atkinson	WI		129	14.3	0.8	15.1	276	0	0	1,022	1,482	2.5	0.20	11.05	1.94	16.59	1.09
The First National Bank of Berlin	Berlin	WI		379	36.7	2.6	39.3	598	176	0	4,259	2,081	6.5	0.31	9.69	1.72	16.56	0.70
PremierBank	Fort Atkinson	WI		304	35.0	2.6	37.5	980	2,952	0	290	2,937	6.2	(5.16)	11.50	2.03	16.46	(13.79)
Union State Bank of West Salem	West Salem	WI		73	9.0	0.5	9.5	2,144	721	0	156	630	1.5	0.43	12.35	2.07	15.90	4.38
Citizens State Bank	Cadott	WI		119	11.8	1.6	13.5	1,079	383	0	271	1,472	2.1	0.16	9.92	1.78	15.78	1.03
Hiawatha National Bank	Hager City	WI		180	18.9	1.4	20.3	337	2,187	0	49	934	3.2	(0.01)	10.52	1.77	15.61	(0.46)
Dairy State Bank	Rice Lake	WI		488	56.2	6.2	62.3	276	8,746	0	121	838	9.7	(0.16)	11.50	1.99	15.57	(0.45)
Paper City Savings Association	Wisconsin Rapid	WI	Y	160	19.2	0.5	19.7	687	1,451	0	0	1,523	3.0	0.37	11.96	1.86	15.10	1.71
Grand Marsh State Bank	Grand Marsh	WI		139	19.1	0.6	19.7	1,048	1,071	170	190	1,524	3.0	0.99	13.72	2.12	14.98	4.89
Fidelity National Bank	Medford	WI		84	7.1	1.0	8.1	65	22	0	22	1,171	1.2	(0.23)	8.56	1.45	14.92	(2.96)
The First National Bank of Bangor	Bangor	WI		226	52.8	2.1	54.9	1,114	3,232	0	302	4,558	8.1	(0.70)	23.39	3.59	14.75	(1.49)
The Greenwood's State Bank	Lake Mills	WI		164	16.0	1.7	17.6	1,916	522	0	0	2,071	2.6	1.48	9.76	1.58	14.71	8.23
Spring Bank	Brookfield	WI		231	25.4	3.4	28.8	853	1,372	0	0	2,851	4.2	(0.79)	10.97	1.82	14.67	(2.97)
North Shore Bank, FSB	Brookfield	WI	Y	1,766	207.7	12.9	220.6	2,015	15,237	0	5,579	11,250	32.1	(1.78)	11.76	1.82	14.53	(0.93)
Associated Bank, National Association	Green Bay	WI		28,491	2,340.0	267.2	2,607.2	22,302	81,688	1,494	13,669	280,105	377.0	(8.30)	8.21	1.32	14.46	(0.41)
Bank of Galesville	Galesville	WI		94	16.6	1.3	17.9	29	2,347	0	0	214	2.6	(0.01)	17.63	2.72	14.32	(0.18)
Bank of Wisconsin Dells	Wisconsin Dells	WI		457	54.7	8.0	62.7	956	8,171	10	470	210	8.9	1.97	11.98	1.94	14.13	2.84
Northern State Bank	Ashland	WI		241	19.9	1.2	21.1	298	2,809	12	0	160	3.0	0.15	8.25	1.24	14.13	0.59
Bank of Luxemburg	Luxemburg	WI		287	28.5	2.8	31.3	218	2,296	0	296	1,777	4.4	(1.36)	9.93	1.52	13.96	(4.37)
The First National Bank of Niagara	Niagara	WI		68	7.1	0.4	7.5	1,119	0	499	348	184	1.0	(0.16)	10.43	1.51	13.75	(2.27)
Community Financial Bank	Prentice	WI		28	4.1	0.2	4.3	20	273	0	274	41	0.6	0.07	14.51	2.11	13.74	1.75
PyraMax Bank, FSB	Greenfield	WI	Y	417	37.0	3.0	40.0	1,714	1,338	0	87	4,018	5.4	(0.33)	8.87	1.30	13.62	(0.93)
First State Bank	New London	WI		268	35.9	3.1	39.0	120	1,064	0	2,282	1,874	5.2	(0.44)	13.42	1.95	13.40	(1.27)
Waukesha State Bank	Waukesha	WI		913	113.8	5.9	119.7	2,281	580	19	12,097	3,229	15.9	2.18	12.46	1.74	13.31	1.61
Investors Community Bank	Manitowoc	WI		1,031	129.4	10.8	140.2	114	389	0	2,789	15,421	18.6	1.32	12.55	1.80	13.27	(1.78)
Bancroft State Bank	Bancroft	WI		70	7.7	0.0	7.7	87	225	0	0	800	1.0	0.37	11.03	1.47	13.24	4.63
Security Bank	New Auburn	WI		95	11.6	1.2	12.8	541	788	0	18	888	1.7	(0.58)	12.16	1.78	13.24	(5.22)
Citizens State Bank	Hudson	WI		158	13.3	1.5	14.8	208	78	0	1,785	85	1.9	(0.34)	8.41	1.23	13.15	(2.58)
First American Bank, N.A.	Hudson	WI		171	16.3	1.5	17.8	1,076	0	0	1,629	698	2.3	(0.97)	9.54	1.36	13.06	(5.80)
The Peoples Community Bank	Mazomanie	WI		270	31.7	3.9	35.6	240	3,441	2	557	644	4.6	(0.25)	11.72	1.72	13.05	(0.99)
Great Midwest Bank, S.S.B.	Brookfield	WI	Y	625	109.8	3.1	112.9	462	6,528	0	314	7,747	14.6	(1.13)	17.59	2.34	12.92	(1.16)
Chippewa Valley Bank	Winter	WI		329	30.6	3.3	33.8	4,047	727	0	2,005	1,612	4.3	(0.23)	9.28	1.32	12.84	(1.25)
The First National Bank of Park Falls	Park Falls	WI		138	13.6	0.6	14.2	68	1,066	0	539	203	1.8	(0.19)	9.89	1.31	12.75	(1.32)
Alliance Bank	Mondovi	WI		163	15.5	1.6	17.1	532	107	1	119	1,892	2.1	0.30	9.52	1.30	12.39	1.70
Peoples State Bank	Wausau	WI		777	73.1	6.4	79.5	1,125	4,725	11	1,242	3,837	9.8	(1.02)	9.41	1.26	12.34	(1.16)
First Federal Bank of Wisconsin	Waukesha	WI	Y	246	34.3	1.5	35.9	1,695	646	0	666	3,110	4.4	0.62	13.93	1.79	12.32	1.87
Hustisford State Bank	Hustisford	WI		53	9.5	0.6	10.2	303	471	0	76	702	1.2	0.05	17.95	2.36	12.29	0.22
Citizens Community Federal National Associati	Altoona	WI		662	67.9	6.2	74.1	3,850	4,188	979	835	2,910	8.9	3.39	10.25	1.35	12.02	3.73
American National Bank - Fox Cities	Appleton	WI		252	32.0	3.7	35.7	1,214	3,972	0	0	292	4.3	(0.14)	12.71	1.69	11.94	(0.41)
The Pineries Bank	Stevens Point	WI		81	7.8	0.6	8.5	458	243	0	52	715	1.0	(0.13)	9.61	1.24	11.92	(1.86)
The American National Bank of Beaver Dam	Beaver Dam	WI		119	12.3	0.7	13.0	778	287	0	529	728	1.5	(0.49)	10.35	1.30	11.88	(4.14)

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The Bank of New Glarus	New Glarus	WI		251	25.0	3.1	28.1	267	1,840	0	387	1,095	3.3	(0.27)	9.96	1.32	11.84	(1.32)
Dairyland State Bank	Bruce	WI		81	7.7	0.7	8.4	380	272	0	277	432	1.0	0.00	9.42	1.20	11.70	0.20
Horicon Bank	Horicon	WI		610	64.8	6.9	71.7	1,203	1,526	1	1,637	5,189	8.4	0.68	10.62	1.37	11.65	0.89
Choice bank	Oshkosh	WI		298	27.4	4.9	32.3	4,456	1,114	0	750	1,897	3.8	0.25	9.20	1.26	11.64	0.52
Nicolet National Bank	Green Bay	WI		1,740	222.9	10.9	233.8	544	0	0	3,017	23,399	26.4	21.91	12.81	1.52	11.30	7.70
Stratford State Bank	Stratford	WI		108	13.3	0.8	14.1	528	882	0	0	700	1.6	0.27	12.27	1.46	11.19	1.84
McFarland State Bank	Mc Farland	WI		423	46.0	6.9	52.8	33	2,041	0	2,751	912	5.7	0.36	10.86	1.35	10.79	0.71
Headwaters State Bank	Land O Lakes	WI		64	9.7	0.7	10.3	1,337	0	0	0	1,095	1.1	(0.14)	15.16	1.71	10.59	(1.46)
Coulee Bank	La Crosse	WI		340	29.5	2.6	32.2	261	2,263	10	316	750	3.3	(0.28)	8.69	0.98	10.38	(0.93)
Southport Bank	Kenosha	WI		274	25.0	4.8	29.8	1,199	339	0	284	2,463	3.1	(0.14)	9.13	1.13	10.36	(0.85)
Citizens State Bank of Loyal	Loyal	WI		198	22.7	1.7	24.5	615	642	17	64	1,780	2.5	(0.40)	11.51	1.27	10.23	(1.92)
The First National Bank of River Falls	River Falls	WI		278	30.5	2.1	32.7	958	1,317	2	917	1,087	3.3	(0.29)	10.98	1.19	10.16	(0.98)
Intercity State Bank	Schofield	WI		163	32.1	1.7	33.9	577	1,170	0	1,137	1,058	3.4	(0.23)	19.77	2.07	9.93	(0.84)
State Bank Financial	La Crosse	WI		331	32.4	2.8	35.2	1,357	448	0	657	2,392	3.5	0.02	9.79	1.06	9.93	0.15
Farmers State Bank	Hillsboro	WI		150	23.1	0.7	23.9	805	1,207	0	87	1,067	2.4	(0.14)	15.44	1.58	9.90	(0.84)
Peoples State Bank	Prairie Du Chien	WI		661	64.7	6.5	71.3	3,103	2,476	0	112	4,426	7.0	(4.02)	9.80	1.06	9.84	(5.93)
The Stephenson National Bank and Trust	Marinette	WI		473	44.8	4.8	49.6	6,046	0	235	139	4,457	4.8	0.34	9.47	1.02	9.74	0.49
Royal Bank	Elroy	WI		351	36.2	4.0	40.2	1,455	843	16	269	2,779	3.9	(0.13)	10.29	1.11	9.71	(0.34)
Cleveland State Bank	Cleveland	WI		106	11.5	1.0	12.5	578	570	0	0	638	1.2	(0.52)	10.80	1.13	9.63	(4.42)
United Bank	Osseo	WI		250	25.1	2.3	27.4	153	1,223	0	323	1,077	2.6	(0.29)	10.03	1.05	9.58	(1.28)
Wolf River Community Bank	Hortonville	WI		142	18.4	1.7	20.2	500	1,093	0	0	838	1.9	(0.55)	12.98	1.36	9.57	(2.86)
Mayville Savings Bank	Mayville	WI	Y	57	6.0	0.2	6.3	368	0	0	212	380	0.6	(0.04)	10.64	1.04	9.43	(0.70)
The First National Bank - Fox Valley	Neenah	WI		450	51.8	3.9	55.6	1,374	4,299	6	179	656	5.1	(0.98)	11.50	1.14	9.24	(1.95)
United Community Bank	Poynette	WI		162	19.7	2.7	22.5	153	1,083	0	159	814	2.1	(0.10)	12.21	1.27	9.15	(0.44)
Woodford State Bank	Monroe	WI		191	17.3	2.9	20.2	277	1,257	0	0	574	1.8	(0.61)	9.06	0.96	9.06	(2.92)
East Wisconsin Savings Bank, S.A.	Kaukauna	WI	Y	229	21.4	1.0	22.4	545	1,419	0	0	605	2.0	(0.07)	9.35	0.88	9.03	(0.40)
Timberwood Bank	Tomah	WI		169	19.6	2.5	22.0	128	1,832	0	0	152	2.0	0.12	11.57	1.17	9.01	0.46
River Cities Bank	Wisconsin Rapid	WI		225	30.7	3.7	34.4	114	2,353	0	308	345	3.0	(0.70)	13.65	1.33	8.73	(2.21)
Commerce State Bank	West Bend	WI		457	42.2	4.3	46.5	128	2,648	0	1,071	320	4.0	(0.16)	9.23	0.88	8.69	(0.66)
Forward Financial Bank	Marshfield	WI	Y	375	32.6	2.9	35.6	870	308	0	2,020	753	3.1	(0.59)	8.71	0.82	8.66	(1.89)
Mound City Bank	Platteville	WI		318	30.7	3.3	34.0	454	2,357	0	24	529	2.9	(0.00)	9.64	0.92	8.57	(0.23)
Wisconsin Bank & Trust	Madison	WI		1,088	102.5	7.1	109.6	2,085	179	0	1,102	8,010	9.3	(1.74)	9.42	0.85	8.48	(1.64)
Middleton Community Bank	Middleton	WI		293	38.1	2.0	40.1	317	1,206	0	0	2,173	3.4	0.51	12.99	1.15	8.43	1.00
Portage County Bank	Almond	WI		89	9.8	1.0	10.7	31	0	0	455	445	0.9	(0.15)	11.03	1.02	8.39	(1.42)
First Business Bank	Madison	WI		1,251	133.2	12.9	146.0	0	54	0	22	12,062	12.1	(0.78)	10.65	0.97	8.31	(0.55)
Tomahawk Community Bank S.S.B.	Tomahawk	WI	Y	91	10.7	1.0	11.8	569	381	0	57	525	1.0	0.04	11.77	1.06	8.19	0.27
Farmers & Merchants State Bank	Waterloo	WI		166	18.6	2.0	20.6	391	412	0	0	1,251	1.7	(0.38)	11.17	1.00	8.08	(1.99)
National Bank of Commerce	Superior	WI		552	67.1	5.3	72.4	1,069	0	483	231	5,114	5.8	(0.12)	12.15	1.06	8.05	(0.35)
Johnson Bank	Racine	WI		4,316	470.1	59.7	529.9	3,972	13,566	99	5,411	23,488	42.6	(2.26)	10.89	0.99	8.03	(0.62)
BLC Community Bank	Little Chute	WI		190	28.7	2.8	31.5	324	0	0	2,475	54	2.5	(0.00)	15.11	1.33	8.03	(0.05)
Sterling Bank	Barron	WI		223	19.7	1.6	21.3	0	0	0	124	1,584	1.7	(0.02)	8.83	0.77	8.02	(0.19)
Waldo State Bank	Waldo	WI		68	8.5	0.9	9.4	581	667	0	0	87	0.8	(0.53)	12.57	1.11	8.02	(5.90)
Northwestern Bank	Chippewa Falls	WI		408	41.3	7.1	48.4	2	2,949	0	0	893	3.8	1.28	10.12	0.94	7.93	2.75
Community First Bank	Rosholt	WI		76	7.5	0.7	8.3	671	0	1	0	653	0.7	0.65	9.88	0.86	7.91	7.91
Advantage Community Bank	Dorchester	WI		136	15.6	1.2	16.7	0	1,283	0	0	0	1.3	1.28	11.48	0.95	7.66	7.66
AbbyBank	Abbotsford	WI		340	33.3	3.9	37.1	1,640	1,145	115	190	1,387	2.8	(0.33)	9.79	0.84	7.64	(0.96)
Pioneer Bank of Wisconsin	Ladysmith	WI		69	6.5	0.3	6.8	30	0	0	292	214	0.5	(0.00)	9.34	0.73	7.43	(0.11)
Peoples Bank Midwest	Hayward	WI		324	62.2	2.6	64.8	223	538	0	3,838	427	4.8	0.02	19.17	1.48	7.41	(0.12)
Home Savings Bank	Madison	WI	*	137	11.3	1.5	12.8	440	709	0	0	236	0.9	(0.14)	8.25	0.69	7.40	(1.13)
Bank of Cashton	Cashton	WI		79	8.2	0.7	8.9	439	109	0	314	232	0.7	(1.03)	10.41	0.83	7.36	(11.91)
Farmers and Merchants Union Bank	Columbus	WI		325	34.2	8.7	43.0	295	1,182	0	0	1,935	3.1	0.67	10.54	0.96	7.25	1.44

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Assets Quality, 2nd Quarter 2016

				Assets											**Assets Quality			
Name	City	ST	Mutual	Average Assets for the Quarter Million	Tier 1 Capital Million	Allowance of Loan and Lease Loss Million	Tier 1 Capital + ALLL Million	30-89 Days Past Due Assets Thousand **	Restruct. Loans Thousand (1)	90+ Days Past Due Assets Thousand (2)	Other Real Estate Owned Acquired Thousand (3)	Non-Accrual Assets Thousand (4)	Net Non-Performing Assets (1)+(2)+(3)+(4) 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 %
Heritage Bank	Spencer	WI		104	12.6	1.2	13.8	369	0	0	357	640	1.0	0.08	12.04	0.96	7.24	0.52
Cornerstone Community Bank	Grafton	WI		159	14.1	1.9	16.1	324	321	0	106	727	1.2	0.18	8.88	0.73	7.18	0.72
WaterStone Bank, SSB	Wauwatosa	WI		1,763	368.2	15.7	383.9	1,837	7,467	0	8,637	11,379	27.5	(4.93)	20.89	1.56	7.16	(1.44)
Bank of Deerfield	Deerfield	WI		127	16.8	2.0	18.8	1,293	998	0	0	318	1.3	(0.01)	13.25	1.03	7.00	(0.16)
First Bank Financial Centre	Oconomowoc	WI		997	86.9	5.5	92.3	3,789	0	0	3,617	2,555	6.2	(1.58)	8.72	0.62	6.68	(1.79)
Bank Mutual	Brown Deer	WI		2,576	259.2	17.9	277.1	10,122	2,900	239	2,768	12,597	18.5	0.38	10.06	0.72	6.68	0.04
TSB Bank	Lomira	WI		115	12.3	1.0	13.4	124	552	0	49	281	0.9	0.15	10.69	0.76	6.60	1.04
Cumberland Federal Bank, FSB	Cumberland	WI	Y	120	13.2	0.7	13.9	611	234	0	0	673	0.9	(0.09)	11.01	0.75	6.53	(0.83)
Citizens State Bank of La Crosse	La Crosse	WI		201	17.3	1.5	18.8	159	126	0	469	619	1.2	0.42	8.60	0.60	6.47	2.02
First National Bank in Tigerton	Tigerton	WI		22	3.3	0.1	3.3	183	68	0	0	146	0.2	0.15	14.72	0.97	6.41	4.35
Community First Bank	Boscobel	WI		238	23.6	2.6	26.3	353	114	0	715	837	1.7	(0.29)	9.93	0.70	6.34	(1.16)
Fox Valley Savings Bank	Fond Du Lac	WI	Y	311	43.5	3.0	46.5	569	286	0	1,054	1,604	2.9	(0.40)	14.02	0.95	6.33	(0.92)
Premier Community Bank	Marion	WI		280	26.2	3.1	29.2	1,070	1,103	0	69	643	1.8	(0.25)	9.34	0.65	6.21	(0.90)
Bank of Alma	Alma	WI		225	92.6	3.1	95.6	1,604	2,240	0	656	2,986	5.9	(0.45)	41.08	2.61	6.15	(0.56)
The Bank of Brodhead	Brodhead	WI		142	20.7	1.2	21.8	253	1,259	0	0	73	1.3	(0.13)	14.50	0.94	6.11	(0.69)
Oregon Community Bank & Trust	Oregon	WI		239	31.6	3.4	35.0	199	609	0	1,164	294	2.1	0.08	13.26	0.87	5.91	0.10
First Business Bank-Milwaukee	Brookfield	WI		287	21.0	2.0	23.0	0	254	0	0	1,096	1.4	(0.02)	7.32	0.47	5.88	(0.61)
Farmers and Merchants Bank of Kendall	Kendall	WI		73	10.0	0.7	10.7	661	0	1	23	594	0.6	0.16	13.83	0.85	5.78	1.48
Town Bank	Hartland	WI		1,760	168.7	7.3	176.0	5,107	3,273	2,973	1,011	2,847	10.1	1.81	9.59	0.57	5.74	0.98
Farmers & Merchants Bank, of Orfordville	Orfordville	WI		50	6.4	0.5	7.0	395	10	0	0	389	0.4	0.03	12.90	0.80	5.72	0.38
Bankers' Bank	Madison	WI		538	65.5	5.8	71.2	121	0	25	92	3,713	3.8	(0.65)	12.17	0.71	5.38	(0.93)
Bank of Milton	Milton	WI		109	9.4	1.4	10.8	0	565	0	0	0	0.6	(0.77)	8.70	0.52	5.23	(6.92)
Lincoln Community Bank	Merrill	WI		57	7.2	0.5	7.7	0	0	0	158	243	0.4	(0.47)	12.66	0.70	5.19	(6.14)
Integrity First Bank	Wausau	WI		82	9.2	0.9	10.1	473	158	9	216	132	0.5	(0.01)	11.27	0.63	5.09	(0.25)
Hometown Bank	Fond Du Lac	WI		276	34.5	4.3	38.8	1,068	672	0	169	1,110	2.0	(0.91)	12.53	0.71	5.03	(2.42)
Highland State Bank	Highland	WI		33	3.1	0.3	3.3	21	0	0	0	167	0.2	0.00	9.20	0.50	5.01	(0.02)
Westbury Bank	West Bend	WI	*	661	67.3	5.1	72.4	526	3,050	0	0	569	3.6	0.09	10.18	0.55	5.00	0.02
Denmark State Bank	Denmark	WI		419	46.8	4.9	51.7	384	1,015	0	0	1,570	2.6	0.50	11.15	0.62	5.00	1.02
National Exchange Bank and Trust	Fond Du Lac	WI		1,365	267.7	21.9	289.6	7,117	5,570	8	995	7,333	13.9	(1.68)	19.61	1.02	4.80	(0.69)
River Bank	Stoddard	WI		445	53.9	3.9	57.7	2,627	1,548	0	0	1,144	2.7	(0.62)	12.10	0.60	4.66	(1.18)
The Necedah Bank	Necedah	WI		35	4.1	0.2	4.4	173	0	0	3	192	0.2	0.03	11.88	0.56	4.47	0.73
Merrill Federal Savings and Loan Association	Merrill	WI	Y	47	6.3	0.5	6.8	253	0	0	110	190	0.3	0.14	13.25	0.63	4.43	2.11
Eagle Valley Bank, National Association	Saint Croix Fall	WI		130	12.6	1.5	14.1	92	41	0	396	179	0.6	(0.20)	9.72	0.47	4.38	(1.47)
Monona State Bank	Monona	WI		458	51.8	5.9	57.7	499	0	1	1,548	933	2.5	(0.39)	11.30	0.54	4.30	(0.75)
State Bank of Arcadia	Arcadia	WI		173	17.4	1.0	18.4	143	0	0	178	596	0.8	(0.07)	10.05	0.45	4.20	(0.39)
Charter Bank	Eau Claire	WI		829	98.8	8.7	107.6	4,655	1,805	0	47	2,635	4.5	(0.39)	11.92	0.54	4.17	(0.41)
State Bank of Reeseville	Reeseville	WI		66	7.6	0.4	8.0	521	332	0	0	0	0.3	(0.04)	11.46	0.50	4.15	(0.53)
Nekoosa Port Edwards State Bank	Nekoosa	WI		212	28.0	2.7	30.7	682	343	0	114	775	1.2	0.05	13.23	0.58	4.02	0.12
The First National Bank of Hartford	Hartford	WI		187	21.5	1.5	23.0	553	118	0	563	234	0.9	0.23	11.49	0.49	3.98	0.98
KeySavings Bank	Wisconsin Rapid:	WI	Y	76	11.0	0.2	11.2	538	0	0	53	388	0.4	0.06	14.48	0.58	3.94	0.55
Park Bank	Milwaukee	WI		880	94.5	9.8	104.4	0	0	0	3,689	326	4.0	(0.45)	10.74	0.46	3.85	(0.52)
Farmers and Merchants Bank	Rudolph	WI		30	3.6	0.3	3.9	29	0	0	24	122	0.1	0.05	11.99	0.49	3.79	1.38
Union National Bank & Trust Company	Sparta	WI		121	19.0	0.7	19.7	48	0	0	48	683	0.7	(0.99)	15.73	0.61	3.72	(5.05)
Bonduel State Bank	Bonduel	WI		58	12.3	0.2	12.5	0	0	0	0	464	0.5	0.02	21.23	0.80	3.70	0.18
Clare Bank, National Association	Platteville	WI		285	32.0	0.6	32.6	1,053	686	6	100	386	1.2	(0.03)	11.23	0.41	3.61	(0.21)
First Community Bank	Milton	WI		96	9.3	0.9	10.2	2	0	5	0	359	0.4	(1.16)	9.69	0.38	3.57	(11.53)
The First National Bank and Trust Company	Beloit	WI		1,122	92.2	9.5	101.7	3,149	1,299	390	632	1,239	3.6	(0.72)	8.21	0.32	3.50	(0.80)
Unity Bank	Augusta	WI		138	11.3	1.2	12.5	492	3	0	318	107	0.4	(0.68)	8.15	0.31	3.43	(5.45)
Collins State Bank	Collins	WI		67	6.2	0.6	6.8	0	20	0	0	211	0.2	(0.85)	9.19	0.34	3.42	(12.76)
Bank of Sun Prairie	Sun Prairie	WI		334	47.2	5.1	52.3	497	1,618	0	28	134	1.8	(0.67)	14.12	0.53	3.40	(1.37)
Security Financial Bank	Durand	WI		409	42.7	4.0	46.6	2,503	974	185	0	319	1.5	(1.22)	10.43	0.36	3.17	(2.66)

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Assets Quality, 2nd Quarter 2016

				Assets											**Assets Quality			
Name	City	ST	Mutual	Average Assets for the Quarter Million	Tier 1 Capital Million	Allowance of Loan and Lease Loss Million	Tier 1 Capital + ALLL Million	30-89 Days Past Due Assets Thousand **	Restruct. Loans Thousand (1)	90+ Days Past Due Assets Thousand (2)	Other Real Estate Owned Acquired Thousand (3)	Non-Accrual Assets Thousand (4)	Net Non-Performing Assets (1)+(2)+(3)+(4) 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 %
Greenleaf Wayside Bank	Greenleaf	WI		82	7.7	0.9	8.6	65	0	0	0	257	0.3	0.14	9.40	0.31	2.99	1.57
The International Bank of Amherst	Amherst	WI		60	8.4	0.3	8.7	249	0	0	55	200	0.3	0.07	14.04	0.43	2.92	0.76
Shell Lake State Bank	Shell Lake	WI		178	31.3	1.1	32.4	855	598	1	118	218	0.9	0.16	17.54	0.52	2.89	0.47
Jackson County Bank	Black River Fall	WI		227	24.1	3.3	27.4	1,474	3	0	0	765	0.8	(1.42)	10.61	0.34	2.80	(5.30)
The Farmers State Bank of Waupaca	Waupaca	WI		177	26.5	1.9	28.3	324	94	0	20	610	0.7	0.14	14.95	0.41	2.55	0.47
First National Bank at Darlington	Darlington	WI		142	18.7	1.0	19.6	497	0	57	100	334	0.5	0.02	13.18	0.35	2.50	0.07
Banner Banks	Birnamwood	WI		94	12.8	0.7	13.5	16	74	0	57	144	0.3	(0.14)	13.58	0.29	2.04	(1.02)
The Peshtigo National Bank	Peshtigo	WI		198	23.4	1.9	25.3	1,247	0	0	0	483	0.5	(0.31)	11.82	0.24	1.91	(1.26)
Oak Bank	Fitchburg	WI		259	29.2	4.4	33.5	161	603	0	0	30	0.6	(0.09)	11.28	0.24	1.89	(0.31)
American Bank	Fond Du Lac	WI		453	53.3	9.5	62.8	83	131	0	0	1,005	1.1	(0.47)	11.78	0.25	1.81	(0.81)
Richland County Bank	Richland Center	WI		101	17.7	0.5	18.2	572	0	0	226	88	0.3	(0.00)	17.58	0.31	1.72	(0.03)
Time Federal Savings Bank	Medford	WI	Y	613	125.7	1.0	126.7	1,124	911	159	0	1,066	2.1	0.04	20.51	0.35	1.69	0.01
River Falls State Bank	River Falls	WI		85	13.2	0.8	14.1	63	0	0	0	226	0.2	0.01	15.56	0.27	1.61	0.04
Farmers Savings Bank	Mineral Point	WI		273	22.4	2.9	25.3	206	100	0	0	278	0.4	(0.03)	8.19	0.14	1.49	(0.13)
Bank First National	Manitowoc	WI		1,256	111.0	10.5	121.5	473	602	151	80	827	1.7	(0.19)	8.84	0.13	1.37	(0.19)
John Deere Financial, f.s.b.	Madison	WI		2,588	486.4	39.7	526.1	27,660	0	5,565	0	1,026	6.6	(3.02)	18.80	0.25	1.25	(0.61)
Pioneer Bank	Auburndale	WI		132	13.6	1.1	14.6	507	0	0	0	173	0.2	(0.14)	10.26	0.13	1.18	(0.98)
Bank of Prairie du Sac	Prairie Du Sac	WI		387	57.9	5.9	63.8	265	520	3	94	34	0.7	0.00	14.97	0.17	1.02	(0.00)
Commercial Bank	Whitewater	WI		95	10.2	0.5	10.6	260	0	0	0	67	0.1	(0.17)	10.73	0.07	0.63	(1.56)
Union Bank & Trust Company	Evansville	WI		226	20.4	1.3	21.7	418	0	0	43	0	0.0	(0.00)	9.04	0.02	0.20	(0.02)
Settlers Bank	De Forest	WI		199	19.1	2.1	21.3	0	0	0	1	0	0.0	0.00	9.60	0.00	0.00	(0.00)
First Citizens State Bank	Whitewater	WI		296	54.6	2.1	56.7	123	0	0	0	0	0.0	(0.15)	18.42	0.00	0.00	(0.27)
DMB Community Bank	De Forest	WI		409	45.0	4.6	49.6	87	0	0	0	0	0.0	0.00	11.00	0.00	0.00	0.00
State Bank of Cazenovia	Cazenovia	WI		37	6.2	0.4	6.6	81	0	0	0	0	0.0	0.00	16.98	0.00	0.00	0.00
State Bank	Gresham	WI		23	2.6	0.0	2.6	205	0	0	0	0	0.0	0.00	11.46	0.00	0.00	0.00
Thrivent Trust Company	Appleton	WI		10	7.9	0.0	7.9	0	0	0	0	0	0.0	0.00	75.59	0.00	0.00	0.00
Northwestern Mutual Wealth Management	Milwaukee	WI		201	126.1	0.0	126.1	0	0	0	0	0	0.0	0.00	62.64	0.00	0.00	0.00

*Recently Converted

Texas Ratio is a measure of a bank's credit troubles. It is calculated by divding the value of the bank's non-performing
*** Excluding assets covered by government*
(1) Restructured loans
(2) 90+ days Past Due Assets excluding what is covered by Government Guarantee or FDIC Loan Loss
(3) Other Real Estate Owned excluding what is covered by FDIC Loss Sharing
(4) 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.

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