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## LIQUIDITY

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

Data compiled by



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



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Bank Name	City	Id Rssd	Total Assets	Net Loans and Leases	Net Loans and Leases ..	Peer Group Ranking	Total Deposits	Loans / Deposits %
ABBYBANK	ABBOTSFORD	198149	615,507	437,207	71%	56%	516,571	85%
ADVANTAGE COMMUNITY BANK	DORCHESTER	189549	160,033	88,064	55%	26%	134,983	65%
ALLIANCE BANK	MONDOVI	21658	196,440	133,568	68%	62%	169,819	79%
AMERICAN BANK OF BEAVER DAM	BEAVER DAM	510648	169,133	113,241	67%	58%	146,966	77%
AMERICAN NATIONAL BANK-FOX CITIES	APPLETON	2051127	347,725	261,954	75%	69%	273,807	96%
ASSOCIATED BANK, NATIONAL ASSOCIATION	GREEN BAY	917742	35,452,244	24,669,107	70%	54%	26,590,330	93%
ASSOCIATED TRUST COMPANY, NATIONAL ASSOCIA..	MILWAUKEE	1629903	68,539	0	0%	97%	0	
BADGER BANK	FORT ATKINSON	846945	155,356	97,421	63%	44%	129,739	75%
BANK FIRST, NATIONAL ASSOCIATION	MANITOWOC	594947	2,657,671	2,100,432	79%	78%	2,264,702	93%
BANK FIVE NINE	OCONOMOWOC	806846	1,329,375	1,037,095	78%	74%	1,032,568	100%
BANK OF ALMA	ALMA	564052	295,911	161,182	54%	24%	175,951	92%
BANK OF BRODHEAD, THE	BRODHEAD	517441	230,207	130,875	57%	30%	183,086	71%
BANK OF CASHTON	CASHTON	458946	116,350	71,945	62%	58%	94,924	76%
BANK OF DEERFIELD, THE	DEERFIELD	588245	171,224	146,811	86%	94%	144,894	101%
BANK OF KAUKAUNA, THE	KAUKAUNA	380944	115,127	89,859	78%	78%	98,463	91%
BANK OF LAKE MILLS	LAKE MILLS	477349	253,881	209,396	82%	95%	203,043	103%
BANK OF LUXEMBURG	LUXEMBURG	580548	448,440	333,847	74%	66%	385,842	87%
BANK OF MAUSTON	MAUSTON	601443	333,828	193,710	58%	22%	284,343	68%
BANK OF MILTON	MILTON	426945	149,893	107,930	72%	61%	131,596	82%
BANK OF NEW GLARUS, THE	NEW GLARUS	797140	354,669	251,449	71%	55%	283,940	89%
BANK OF ONTARIO	ONTARIO	37341	50,623	42,873	85%	97%	43,132	99%
BANK OF PRAIRIE DU SAC	PRAIRIE DU SAC	997847	531,346	327,758	62%	29%	446,255	73%
BANK OF SUN PRAIRIE	SUN PRAIRIE	124344	493,032	410,801	83%	92%	422,327	97%
BANK OF WISCONSIN DELLS	WISCONSIN DELLS	894348	706,300	537,175	76%	71%	609,207	88%
BANKERS' BANK	MADISON	408642	894,373	487,497	55%	46%	669,957	73%
BANNER BANKS	BIRNAMWOOD	453147	111,435	41,654	37%	5%	98,118	42%
BARABOO STATE BANK	BARABOO	24949	474,091	322,962	68%	46%	384,533	84%
BAY BANK	GREEN BAY	2329200	126,387	76,903	61%	37%	98,058	78%
BENTON STATE BANK	BENTON	208347	69,733	59,303	85%	97%	58,902	101%
BLACK RIVER COUNTRY BANK	BLACK RIVER FALLS	603540	94,106	67,319	72%	81%	79,167	85%
BLACKHAWK BANK	BELOIT	27548	1,098,200	697,881	64%	21%	943,831	74%
BLC COMMUNITY BANK	LITTLE CHUTE	578741	320,368	243,067	76%	73%	240,558	101%
BLUFF VIEW BANK	GALESVILLE	167453	118,342	82,673	70%	68%	87,682	94%
BONDUEL STATE BANK	BONDUEL	35646	67,895	26,815	39%	18%	52,538	51%
BRISTOL MORGAN BANK	OAKFIELD	807348	131,128	92,728	71%	63%	103,952	89%
CAPITOL BANK	MADISON	2339599	485,675	324,904	67%	43%	427,575	76%
CHARTER BANK	EAU CLAIRE	160650	1,033,957	720,645	70%	40%	739,140	97%
CHIPPEWA VALLEY BANK	HAYWARD	779650	581,571	413,134	71%	56%	463,871	89%
CITIZENS BANK	MUKWONAGO	783844	893,273	588,053	66%	39%	768,474	77%
CITIZENS COMMUNITY FEDERAL NATIONAL ASSOCI..	ALTOONA	962890	1,606,886	1,276,678	79%	79%	1,275,978	100%
CITIZENS FIRST BANK	VIROQUA	716954	253,791	168,478	66%	57%	212,870	79%
CITIZENS STATE BANK	CADOTT	149150	132,561	90,283	68%	53%	113,215	80%
	HUDSON	867856	262,096	209,265	80%	90%	222,512	94%
CITIZENS STATE BANK - LA CROSSE	LA CROSSE	447557	378,352	336,711	89%	98%	323,864	104%
CITIZENS STATE BANK OF LOYAL	LOYAL	479446	235,282	131,822	56%	28%	193,330	68%



Bank Name	City	Id Rssd	Total Assets	Net Loans and Leases	Net Loans and Leases ..	Peer Group Ranking	Total Deposits	Loans / Deposits %
CLARE BANK, NATIONAL ASSOCIATION	PLATTEVILLE	988144	297,894	151,390	51%	16%	255,592	59%
CLEVELAND STATE BANK	CLEVELAND	48440	143,698	96,422	67%	71%	115,621	83%
COLLINS STATE BANK	COLLINS	219044	106,792	71,885	67%	59%	88,243	81%
COLUMBIA SAVINGS AND LOAN ASSOCIATION	MILWAUKEE	596277	23,533	16,182	69%	60%	21,524	75%
COMMERCE STATE BANK	WEST BEND	3366239	767,958	653,941	85%	95%	651,629	100%
COMMUNITY BANK OF CAMERON	CAMERON	385350	141,208	100,926	71%	72%	123,909	81%
COMMUNITY FINANCIAL BANK	PRENTICE	47256	50,781	31,897	63%	71%	41,533	77%
COMMUNITY FIRST BANK	BOSCOBEL	175140	478,517	328,163	69%	48%	396,315	83%
	ROSHOLT	62147	106,388	56,746	53%	29%	86,962	65%
COMMUNITY STATE BANK	UNION GROVE	130345	489,362	310,121	63%	33%	438,178	71%
CORNERSTONE COMMUNITY BANK	GRAFTON	1478231	235,769	209,369	89%	99%	184,311	114%
COULEE BANK	LA CROSSE	457752	441,635	360,146	82%	89%	344,852	104%
CUMBERLAND FEDERAL BANK, FEDERAL SAVINGS B..	CUMBERLAND	28675	184,590	83,038	45%	12%	134,182	62%
DAIRY STATE BANK	RICE LAKE	57451	598,095	243,837	41%	5%	491,100	50%
DENMARK STATE BANK	DENMARK	222446	617,303	463,236	75%	68%	532,183	87%
DMB COMMUNITY BANK	DE FOREST	56548	539,101	432,927	80%	85%	449,853	96%
EAST WISCONSIN SAVINGS BANK	KAUKAUNA	35879	256,120	184,217	72%	59%	211,424	87%
EQUITABLE BANK, S.S.B., THE	WAUWATOSA	336576	305,302	255,429	84%	90%	270,061	95%
ERGO BANK	MARKESAN	599643	105,923	77,157	73%	83%	84,312	92%
FARMERS & MERCHANTS BANK & TRUST	MARINETTE	672247	159,960	99,950	62%	43%	134,793	74%
FARMERS & MERCHANTS BANK, THE	BERLIN	574949	345,193	274,175	79%	83%	280,235	98%
FARMERS & MERCHANTS STATE BANK	WATERLOO	79145	202,687	165,253	82%	95%	148,934	111%
FARMERS & MERCHANTS UNION BANK	COLUMBUS	51842	419,959	319,686	76%	72%	362,165	88%
FARMERS AND MERCHANTS BANK OF KENDALL	KENDALL	472643	76,697	64,308	84%	96%	62,874	102%
FARMERS SAVINGS BANK	MINERAL POINT	205346	357,859	189,351	53%	13%	316,340	60%
FARMERS STATE BANK OF WAUPACA, THE	WAUPACA	879747	224,284	129,896	58%	31%	189,454	69%
FARMERS STATE BANK-HILLSBORO	HILLSBORO	680747	186,980	96,079	51%	17%	152,055	63%
FIRST AMERICAN BANK, NATIONAL ASSOCIATION	HUDSON	3595682	135,021	98,881	73%	63%	111,103	89%
FIRST BANK OF BALDWIN, THE	BALDWIN	143952	215,911	119,452	55%	19%	151,819	79%
FIRST BUSINESS BANK	MADISON	537449	2,455,828	2,043,071	83%	89%	1,713,207	119%
FIRST CITIZENS STATE BANK	WHITEWATER	831642	345,053	197,006	57%	20%	271,286	73%
FIRST COMMUNITY BANK	MILTON	742542	127,138	81,227	64%	43%	105,859	77%
FIRST FEDERAL BANK OF WISCONSIN	WAUKESHA	331076	293,359	200,140	68%	46%	202,638	99%
FIRST NATIONAL BANK AND TRUST COMPANY, THE	BELOIT	207845	1,286,270	895,232	70%	39%	1,126,517	79%
FIRST NATIONAL BANK AT DARLINGTON	DARLINGTON	57040	158,567	105,070	66%	69%	133,906	78%
FIRST NATIONAL BANK IN TIGERTON	TIGERTON	74449	24,666	10,884	44%	26%	21,295	51%
FIRST NATIONAL BANK OF BANGOR, THE	BANGOR	627854	243,752	176,553	72%	70%	169,196	104%
FIRST NATIONAL BANK OF RIVER FALLS, THE	RIVER FALLS	956255	321,319	163,297	51%	10%	263,647	62%
FIRST NATIONAL COMMUNITY BANK	NEW RICHMOND	23755	251,958	158,724	63%	37%	223,425	71%
FIRST STATE BANK	NEW LONDON	801047	487,124	308,019	63%	33%	424,242	73%
FORTE BANK	HARTFORD	742944	273,896	195,991	72%	65%	233,553	84%
FORTIFI BANK	BERLIN	111942	544,537	383,915	71%	54%	467,818	82%
FORWARD BANK	MARSHFIELD	313577	714,980	512,133	72%	47%	587,631	87%
FOX VALLEY SAVINGS BANK	FOND DU LAC	835770	370,212	201,861	55%	14%	286,945	70%
GREAT MIDWEST BANK, STATE SAVINGS BANK	BROOKFIELD	524579	901,006	756,487	84%	91%	577,420	131%

Liquidity

June 30, 2020  
Dollars in Thousands



**BANCONOMICS**<sup>®</sup>



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GREAT NORTH BANK	FLORENCE	576354	151,260	92,952	61%	41%	119,317	78%
GREENLEAF BANK	GREENLEAF	675248	114,011	57,546	50%	19%	98,171	59%
GREENWOOD'S STATE BANK, THE	LAKE MILLS	576644	367,239	284,244	77%	76%	317,311	90%
HEADWATERS STATE BANK	LAND O'LAKES	224954	69,793	39,958	57%	50%	58,870	68%
HIAWATHA NATIONAL BANK	HAGER CITY	505550	374,150	280,604	75%	68%	243,447	115%
HIGHLAND STATE BANK	HIGHLAND	681249	34,861	16,144	46%	50%	30,163	54%
HOME SAVINGS BANK	MADISON	255873	182,976	133,848	73%	70%	139,039	96%
HOMETOWN BANK	FOND DU LAC	63742	575,931	452,371	79%	80%	490,704	92%
HORICON BANK	HORICON	528849	1,041,844	843,228	81%	87%	930,159	91%
HUSTISFORD STATE BANK	HUSTISFORD	467144	61,868	44,731	72%	82%	46,454	96%
INCREDIBLEBANK	WAUSAU	163549	1,656,359	1,302,881	79%	76%	1,367,910	95%
INDEPENDENCE STATE BANK	INDEPENDENCE	396057	75,951	50,042	66%	61%	61,268	82%
INTERCITY STATE BANK	SCHOFIELD	1016941	203,466	145,029	71%	64%	158,647	91%
INTERNATIONAL BANK OF AMHERST, THE	AMHERST	504647	82,322	42,360	51%	38%	71,337	59%
INVESTORS COMMUNITY BANK	MANITOWOC	2524797	1,510,322	1,080,801	72%	46%	1,099,860	98%
IXONIA BANK	IXONIA	529341	479,976	320,174	67%	42%	399,633	80%
JACKSON COUNTY BANK	BLACK RIVER FALLS	112444	206,056	74,219	36%	4%	180,526	41%
JOHN DEERE FINANCIAL, F.S.B.	MADISON	2992547	3,814,581	3,779,747	99%	99%	1,262,304	299%
JOHNSON BANK	RACINE	58243	6,209,079	4,707,179	76%	69%	5,340,754	88%
KEYSAVINGS BANK	WISCONSIN RAPIDS	208972	89,160	45,792	51%	22%	70,593	65%
LADYSMITH FEDERAL SAVINGS & LOAN ASSOCIATIO..	LADYSMITH	686570	66,472	45,372	68%	58%	55,551	82%
LAONA STATE BANK	LAONA	178150	234,543	114,220	49%	14%	208,067	55%
MARATHON BANK	WAUSAU	596978	170,966	117,179	69%	49%	135,063	87%
MAYVILLE SAVINGS BANK	MAYVILLE	411576	69,840	48,174	69%	61%	61,924	78%
MITCHELL BANK	MILWAUKEE	761347	53,358	17,028	32%	12%	44,716	38%
MONONA BANK	MONONA	1872996	1,037,754	862,751	83%	89%	862,937	100%
MOUND CITY BANK	PLATTEVILLE	259442	412,192	292,519	71%	55%	341,960	86%
NATIONAL BANK OF COMMERCE	SUPERIOR	775456	1,049,601	831,599	79%	78%	880,988	94%
NATIONAL EXCHANGE BANK AND TRUST	FOND DU LAC	722544	2,304,864	1,383,587	60%	15%	1,754,400	79%
NEKOOSA PORT EDWARDS STATE BANK	NEKOOSA	791942	221,244	130,239	59%	33%	187,483	69%
NICOLET NATIONAL BANK	GREEN BAY	2941068	4,530,161	2,820,611	62%	22%	3,606,455	78%
NORTH SHORE BANK, F.S.B.	BROOKFIELD	376273	2,375,036	1,732,578	73%	43%	1,920,989	90%
NORTHERN STATE BANK	ASHLAND	625757	280,014	163,613	58%	32%	254,574	64%
NORTHWESTERN BANK, THE	CHIPPEWA FALLS	153054	492,687	401,214	81%	89%	431,380	93%
NORTHWESTERN MUTUAL WEALTH MANAGEMENT ..	MILWAUKEE	3017081	321,941	0	0%	0%	50,500	0%
OAK BANK	FITCHBURG	2857600	405,235	308,526	76%	72%	331,605	93%
OAKWOOD BANK	PIGEON FALLS	37051	99,064	72,729	73%	85%	79,872	91%
OOSTBURG STATE BANK	OOSTBURG	248745	278,325	182,474	66%	46%	230,959	79%
OREGON COMMUNITY BANK	OREGON	247140	1,321,817	1,111,941	84%	91%	1,057,038	105%
PAPER CITY SAVINGS ASSOCIATION	WISCONSIN RAPIDS	102874	198,241	132,932	67%	43%	160,990	83%
PARK BANK	HOLMEN	518354	62,668	34,550	55%	48%	51,512	67%
PARK BANK, THE	MADISON	403946	1,177,642	1,027,916	87%	97%	907,882	113%
PARTNERS BANK	SPENCER	114149	229,061	142,924	62%	35%	178,215	80%
PEOPLES BANK MIDWEST	HAYWARD	456157	480,239	337,018	70%	53%	392,395	86%
PEOPLES COMMUNITY BANK, THE	MAZOMANIE	420644	325,428	204,822	63%	32%	240,409	85%



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PEOPLES STATE BANK	PRAIRIE DU CHIEN	262844	874,830	510,192	58%	22%	705,700	72%
	WAUSAU	340144	1,092,154	811,472	74%	57%	887,091	91%
PESHTIGO NATIONAL BANK	PESHTIGO	257345	239,062	132,568	55%	27%	208,755	64%
PINERIES BANK, THE	STEVENS POINT	674344	118,934	67,314	57%	47%	102,613	66%
PORT WASHINGTON STATE BANK, THE	PORT WASHINGTON	937740	712,968	471,408	66%	40%	637,744	74%
PORTAGE COUNTY BANK, THE	ALMOND	12647	180,582	114,562	63%	46%	157,231	73%
PREMIER COMMUNITY BANK	MARION	597546	357,526	245,033	69%	48%	314,843	78%
PREMIERBANK	FORT ATKINSON	907547	469,296	256,853	55%	16%	353,731	73%
PREVAIL BANK	MEDFORD	27070	835,710	554,411	66%	30%	665,770	83%
PYRAMAX BANK, F.S.B.	GREENFIELD	713476	495,372	326,626	66%	28%	366,198	89%
RICHLAND COUNTY BANK	RICHLAND CENTER	331544	111,660	46,502	42%	17%	91,295	51%
RIVER BANK	STODDARD	279842	755,773	631,178	84%	92%	592,624	107%
RIVER FALLS STATE BANK	RIVER FALLS	955753	110,098	68,153	62%	39%	91,180	75%
ROYAL BANK	ELROY	532042	528,594	375,686	71%	56%	458,573	82%
SECURITY BANK	NEW AUBURN	20053	131,901	99,053	75%	77%	111,720	89%
SECURITY FINANCIAL BANK	DURAND	450959	595,073	421,307	71%	55%	460,440	92%
SECURITY STATE BANK	IRON RIVER	43052	123,128	81,409	66%	55%	95,863	85%
SETTLERS BANK	DE FOREST	3625664	382,272	322,153	84%	94%	277,615	116%
SHELL LAKE STATE BANK	SHELL LAKE	896155	233,509	119,181	51%	17%	183,290	65%
SPRING BANK	BROOKFIELD	3721605	350,240	285,698	82%	89%	270,423	106%
STATE BANK FINANCIAL	LA CROSSE	2631172	440,627	266,323	60%	27%	371,271	72%
STATE BANK OF ARCADIA	ARCADIA	380654	197,395	92,052	47%	11%	174,135	53%
STATE BANK OF CHILTON	CHILTON	120542	350,120	258,314	74%	64%	302,601	85%
STATE BANK OF CROSS PLAINS	CROSS PLAINS	525549	1,508,544	1,166,508	77%	71%	1,262,174	92%
STATE BANK OF NEWBURG	NEWBURG	228345	203,716	150,515	74%	66%	152,242	99%
STATE BANK OF REESEVILLE	REESEVILLE	159645	108,637	49,777	46%	22%	71,582	70%
STEPHENSON NATIONAL BANK AND TRUST, THE	MARINETTE	598048	610,922	401,379	66%	39%	475,269	84%
STERLING BANK	BARRON	628356	279,542	171,663	61%	41%	251,163	68%
SUNSET BANK & SAVINGS	WAUKESHA	2756767	138,510	101,906	74%	71%	120,603	84%
SUPERIOR SAVINGS BANK	SUPERIOR	575375	72,776	42,128	58%	33%	59,001	71%
THRIVENT TRUST CO.	APPLETON	2745529	71,919	0	0%	6%	2,000	0%
TOMAHAWK COMMUNITY BANK S.S.B.	TOMAHAWK	465672	165,170	120,042	73%	68%	138,667	87%
TOWN BANK, NATIONAL ASSOCIATION	HARTLAND	2693264	3,058,679	2,043,250	67%	29%	2,576,741	79%
TRI CITY NATIONAL BANK	OAK CREEK	242444	1,682,704	986,490	59%	12%	1,455,692	68%
TSB BANK	LOMIRA	186548	154,867	115,557	75%	81%	136,580	85%
UNION BANK OF BLAIR	BLAIR	506052	114,451	88,671	77%	90%	89,378	99%
UNION STATE BANK OF WEST SALEM	WEST SALEM	903754	96,804	62,944	65%	56%	77,697	81%
UNITY BANK	AUGUSTA	443353	582,720	460,687	79%	82%	518,468	89%
WALDO STATE BANK	WALDO	131940	95,322	64,356	68%	63%	82,003	78%
WATERSTONE BANK	WAUWATOSA	310978	2,217,011	1,799,458	81%	80%	1,202,347	150%
WAUKESHA STATE BANK	WAUKESHA	290249	1,191,861	889,678	75%	59%	998,968	89%
WAUMANDEE STATE BANK	WAUMANDEE	780955	199,248	150,914	76%	85%	176,722	85%
WEST POINTE BANK	OSHKOSH	2371816	303,053	247,713	82%	89%	222,667	111%
WESTBURY BANK	WEST BEND	524971	906,381	681,464	75%	68%	790,236	86%
WISCONSIN BANK & TRUST	MADISON	463342	1,203,108	823,166	68%	36%	1,050,766	78%

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WISCONSIN RIVER BANK	SAUK CITY	2164111	160,412	129,956	81%	94%	124,687	104%
WOLF RIVER COMMUNITY BANK	HORTONVILLE	2505424	224,739	159,855	71%	64%	181,830	88%
WOODFORD STATE BANK	MONROE	93244	278,805	176,375	63%	39%	215,097	82%
WOODTRUST BANK	WISCONSIN RAPIDS	833749	524,423	290,791	55%	17%	426,025	68%



# BANCONOMICS®



## ***UFS – created by bankers, for bankers.***

*Nearly 30 years ago, a visionary group of community bankers collaborated to leverage the intersection of passionate people, best of breed technology, and continually evolving community expectations to empower bankers to simply be great bankers. Owned by community banks and heavily staffed with former bankers, UFS provides confidence in the execution of each bank's unique strategy. Sharing data insight around financial, customer, and technology trends is just one way to drive success.*

*Today, UFS is the community bank technology outfitter that inspires confidence for community banks by providing purpose-built solutions that make technology work for them, instead of the other way around.*

*Whether you need efficiency through bank exclusive cloud services, confidence around cybersecurity, regulatory compliant IT, or meeting changing customer digital expectations, let's start a conversation to see how UFS can support your strategies.*



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