



# **BANCONOMICS**

Wisconsin FDIC Insured Institutions  
Liquidity  
Second Quarter 2017

Data compiled by:  **CliftonLarsonAllen**

Data distributed by:  **Wisconsin Bankers  
ASSOCIATION**

FDIC Quarterly Data used as the source material. For updates or questions, please reach out to:

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Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Loan to Assets Rank in Wisc.	Total Deposits	Loans / Deposits %	Rank in Wisc.	Net Non Core Funding Dependence *
Abbybank	Abbotsford	458,356	342,846	75%	61%	403,388	85%	50%	8%
Bank Of Alma	Alma	222,315	134,365	60%	24%	122,226	110%	96%	-5%
Portage County Bank	Almond	157,714	102,317	65%	33%	139,461	73%	26%	12%
Citizens Community Federal National Association	Altoona	665,528	514,626	77%	71%	523,443	98%	81%	14%
International Bank Of Amherst, The	Amherst	64,727	35,378	55%	12%	55,605	64%	11%	-10%
Thrivent Trust Co.	Appleton	11,714	-	0%	0%	2,000	0%	0%	30%
American National Bank-Fox Cities	Appleton	261,937	190,707	73%	56%	224,045	85%	51%	31%
State Bank Of Arcadia	Arcadia	167,309	96,827	58%	19%	145,986	66%	13%	-17%
Northern State Bank	Ashland	245,724	157,481	64%	31%	225,234	70%	20%	-7%
Pioneer Bank	Auburndale	142,468	109,447	77%	69%	127,014	86%	54%	0%
Unity Bank	Augusta	165,298	134,768	82%	84%	145,383	93%	68%	14%
First Bank Of Baldwin, The	Baldwin	169,585	108,211	64%	31%	137,076	79%	37%	7%
First National Bank Of Bangor, The	Bangor	227,406	157,743	69%	45%	166,597	95%	75%	-5%
Baraboo National Bank, The	Baraboo	391,194	240,158	61%	25%	331,796	72%	25%	-14%
Sterling Bank	Barron	227,181	155,290	68%	41%	204,277	76%	32%	7%
American National Bank Of Beaver Dam, The	Beaver Dam	117,607	89,948	76%	68%	105,553	85%	52%	-9%
Blackhawk Bank	Beloit	689,173	428,827	62%	26%	597,180	72%	23%	7%
First National Bank And Trust Company, The	Beloit	1,099,548	756,179	69%	43%	944,691	80%	40%	4%
Benton State Bank	Benton	62,945	54,215	86%	94%	54,128	100%	85%	21%
First National Bank Of Berlin, The	Berlin	421,576	287,397	68%	41%	359,523	80%	39%	8%
Farmers & Merchants Bank, The	Berlin	285,777	221,936	78%	73%	239,954	92%	66%	21%
Banner Banks	Birnamwood	93,745	36,465	39%	4%	82,644	44%	2%	-41%
Jackson County Bank	Black River Falls	250,127	202,870	81%	84%	206,741	98%	81%	28%
Black River Country Bank	Black River Falls	74,401	60,948	82%	86%	60,645	100%	87%	4%
Union Bank Of Blair	Blair	107,737	84,792	79%	77%	85,256	99%	84%	15%
Bonduel State Bank	Bonduel	57,169	17,308	30%	2%	44,128	39%	2%	-23%
Community First Bank	Boscobel	394,053	276,810	70%	47%	324,979	85%	51%	12%
Bank Of Brodhead, The	Brodhead	147,195	81,415	55%	13%	116,445	70%	19%	7%
North Shore Bank, F.S.B.	Brookfield	1,897,760	1,498,943	79%	78%	1,632,757	92%	64%	-3%
Spring Bank	Brookfield	256,264	217,158	85%	91%	208,526	104%	91%	15%
Great Midwest Bank, State Savings Bank	Brookfield	717,449	619,790	86%	95%	484,565	128%	98%	30%
Dairyland State Bank	Bruce	75,167	56,720	75%	63%	66,728	85%	50%	-12%
Fox River State Bank	Burlington	88,141	62,234	71%	49%	76,453	81%	43%	-3%
Citizens State Bank	Cadott	118,861	88,510	74%	60%	94,066	94%	74%	11%
Community Bank Of Cameron	Cameron	115,507	83,654	72%	56%	101,695	82%	44%	-7%
Bank Of Cashton	Cashton	82,908	54,487	66%	36%	71,148	77%	34%	-4%
State Bank Of Cazenovia	Cazenovia	34,565	16,854	49%	7%	28,074	60%	8%	-37%
Partnership Bank	Cedarburg	273,521	214,078	78%	76%	236,578	90%	61%	1%

Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Loan to Assets Rank in Wisc.	Total Deposits	Loans / Deposits %	Rank in Wisc.	Net Non Core Funding Dependence *
State Bank Of Chilton	Chilton	261,197	213,523	82%	86%	229,010	93%	71%	-4%
Northwestern Bank, The	Chippewa Falls	418,240	309,205	74%	59%	372,043	83%	45%	1%
Cleveland State Bank	Cleveland	109,787	68,385	62%	26%	91,828	74%	28%	9%
Collins State Bank	Collins	77,718	53,727	69%	44%	67,506	80%	38%	3%
Farmers & Merchants Union Bank	Columbus	369,826	328,953	89%	100%	327,947	100%	86%	8%
State Bank Of Cross Plains	Cross Plains	899,093	693,394	77%	70%	742,332	93%	72%	7%
American Bank & Trust Wisconsin	Cuba City	153,836	122,215	79%	80%	127,047	96%	77%	3%
Cumberland Federal Bank, Federal Savings Bank	Cumberland	131,231	65,702	50%	8%	111,516	59%	7%	24%
First National Bank At Darlington	Darlington	143,105	93,833	66%	36%	122,550	77%	33%	-10%
Dmb Community Bank	De Forest	478,529	399,679	84%	88%	420,623	95%	75%	41%
Settlers Bank	De Forest	236,522	195,316	83%	87%	198,995	98%	81%	17%
Bank Of Deerfield, The	Deerfield	138,973	119,091	86%	93%	120,214	99%	83%	32%
Denmark State Bank	Denmark	448,103	348,693	78%	74%	388,299	90%	60%	4%
Advantage Community Bank	Dorchester	141,335	97,106	69%	43%	119,727	81%	42%	-5%
Security Financial Bank	Durand	407,730	279,950	69%	42%	293,726	95%	76%	17%
Charter Bank	Eau Claire	858,645	618,906	72%	55%	693,664	89%	57%	22%
Peoples Bank	Elkhorn	226,562	146,048	64%	32%	195,795	75%	29%	-34%
Royal Bank	Elroy	374,715	264,251	71%	49%	320,130	83%	44%	0%
Union Bank & Trust Company	Evansville	230,559	166,050	72%	54%	194,387	85%	52%	10%
Oak Bank	Fitchburg	284,193	215,353	76%	64%	232,890	92%	66%	10%
Great North Bank	Florence	109,799	66,564	61%	25%	90,685	73%	26%	28%
Fox Valley Savings Bank	Fond Du Lac	335,612	180,287	54%	11%	269,499	67%	14%	5%
National Exchange Bank And Trust	Fond Du Lac	1,827,955	1,079,833	59%	22%	1,412,289	76%	33%	-4%
Hometown Bank	Fond Du Lac	290,610	224,771	77%	72%	242,442	93%	68%	-8%
Badger Bank	Fort Atkinson	135,661	82,183	61%	24%	119,209	69%	18%	-9%
Premierbank	Fort Atkinson	318,360	186,589	59%	19%	243,089	77%	34%	-4%
Bank Of Galesville	Galesville	94,876	74,221	78%	75%	72,479	102%	89%	4%
Cornerstone Community Bank	Grafton	176,757	156,707	89%	99%	146,288	107%	94%	27%
Grand Marsh State Bank	Grand Marsh	124,298	55,917	45%	6%	102,808	54%	6%	-20%
Bay Bank	Green Bay	87,935	54,790	62%	27%	70,266	78%	35%	-4%
Nicolet National Bank	Green Bay	2,825,192	2,011,995	71%	51%	2,405,933	84%	47%	9%
Associated Bank, National Association	Green Bay	29,703,427	20,547,616	69%	44%	21,867,226	94%	73%	30%
Pyramax Bank, F.S.B.	Greenfield	458,058	321,139	70%	46%	383,453	84%	48%	8%
Greenleaf Wayside Bank	Greenleaf	86,771	45,675	53%	9%	78,740	58%	7%	-12%
State Bank	Gresham	23,465	13,300	57%	17%	19,624	68%	15%	-4%
Hiawatha National Bank	Hager City	198,091	142,449	72%	54%	146,964	97%	77%	27%
First National Bank Of Hartford	Hartford	197,490	129,806	66%	37%	173,457	75%	29%	-14%
Town Bank	Hartland	1,890,876	1,491,707	79%	77%	1,623,017	92%	64%	10%

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Peoples Bank Midwest	Hayward	346,608	243,304	70%	46%	272,079	89%	58%	-1%
Highland State Bank	Highland	32,011	17,616	55%	13%	28,191	62%	10%	-49%
Farmers State Bank-Hillsboro	Hillsboro	169,135	86,855	51%	9%	139,235	62%	9%	-1%
Park Bank	Holmen	53,074	31,168	59%	20%	43,067	72%	24%	-3%
Horicon Bank	Horicon	678,563	595,267	88%	98%	604,412	98%	82%	7%
Wolf River Community Bank	Hortonville	155,624	105,936	68%	40%	132,796	80%	39%	-7%
First American Bank, National Association	Hudson	184,991	139,283	75%	63%	165,822	84%	48%	-2%
Citizens State Bank	Hudson	182,887	142,114	78%	74%	157,295	90%	61%	6%
Hustisford State Bank	Hustisford	53,398	42,308	79%	79%	40,808	104%	90%	6%
Independence State Bank	Independence	64,697	50,528	78%	75%	54,606	93%	67%	2%
Security State Bank	Iron River	87,902	61,784	70%	47%	69,212	89%	57%	5%
Ixonia Bank	Ixonia	306,148	171,538	56%	15%	252,719	68%	16%	2%
East Wisconsin Savings Bank	Kaukauna	229,041	152,149	66%	38%	183,578	83%	45%	9%
Bank Of Kaukauna, The	Kaukauna	93,307	78,242	84%	90%	76,733	102%	88%	20%
Farmers And Merchants Bank Of Kendall	Kendall	73,920	63,749	86%	95%	60,461	105%	93%	-2%
Southport Bank	Kenosha	285,325	243,317	85%	92%	233,357	104%	92%	4%
State Bank Financial	La Crosse	314,562	154,229	49%	8%	271,875	57%	6%	5%
Coulee Bank	La Crosse	355,339	262,813	74%	59%	283,100	93%	69%	25%
Citizens State Bank - La Crosse	La Crosse	239,202	208,966	87%	97%	197,137	106%	93%	25%
Pioneer Bank Of Wisconsin	Ladysmith	74,665	31,455	42%	5%	64,962	48%	4%	-11%
Ladysmith Federal Savings & Loan Association	Ladysmith	50,933	31,861	63%	27%	45,345	70%	20%	2%
Bank Of Lake Mills	Lake Mills	192,222	146,743	76%	66%	163,975	89%	59%	4%
Greenwood'S State Bank, The	Lake Mills	183,391	148,563	81%	83%	156,504	95%	75%	1%
Headwaters State Bank	Land O'Lakes	62,526	39,650	63%	29%	52,823	75%	30%	0%
Laona State Bank	Laona	174,715	108,323	62%	25%	153,036	71%	21%	4%
Blc Community Bank	Little Chute	221,975	170,002	77%	69%	174,840	97%	78%	21%
Tsb Bank	Lomira	126,552	102,368	81%	83%	109,820	93%	70%	13%
Citizens State Bank Of Loyal	Loyal	203,548	119,843	59%	21%	162,110	74%	27%	0%
Bank Of Luxemburg	Luxemburg	316,563	245,154	77%	72%	275,595	89%	56%	8%
Bankers' Bank	Madison	579,493	245,012	42%	5%	367,180	67%	13%	-8%
Wisconsin Bank And Trust	Madison	1,035,628	660,735	64%	30%	874,845	76%	31%	3%
Capitol Bank	Madison	350,410	251,134	72%	52%	298,759	84%	49%	9%
First Business Bank	Madison	1,763,581	1,439,989	82%	85%	1,475,885	98%	79%	33%
Home Savings Bank	Madison	148,188	126,541	85%	92%	121,392	104%	91%	19%
Park Bank, The	Madison	825,176	709,497	86%	94%	618,976	115%	97%	24%
John Deere Financial, F.S.B.	Madison	3,314,172	3,265,688	99%	100%	1,059,849	308%	100%	86%
Bank First National	Manitowoc	1,305,548	1,066,360	82%	85%	1,147,577	93%	70%	4%
Investors Community Bank	Manitowoc	1,279,212	1,070,201	84%	89%	994,705	108%	94%	35%

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Farmers & Merchants Bank & Trust	Marinette	136,015	80,266	59%	21%	119,853	67%	14%	-3%
Stephenson National Bank And Trust, The	Marinette	508,075	347,821	68%	42%	424,733	82%	43%	3%
Premier Community Bank	Marion	287,001	191,453	67%	39%	254,714	75%	31%	-2%
Markesan State Bank	Markesan	154,450	117,943	76%	67%	135,780	87%	55%	1%
Farmers State Bank	Markesan	80,831	58,060	72%	53%	63,629	91%	63%	10%
Forward Financial Bank	Marshfield	404,971	307,041	76%	65%	326,226	94%	74%	3%
Bank Of Mauston	Mauston	287,535	186,946	65%	34%	245,949	76%	31%	7%
Mayville Savings Bank	Mayville	60,705	46,351	76%	67%	54,089	86%	53%	-4%
Peoples Community Bank, The	Mazomanie	270,458	193,396	72%	51%	184,401	105%	92%	18%
Mcfarland State Bank	Mcfarland	470,298	398,675	85%	91%	358,921	111%	96%	17%
Time Federal Savings Bank	Medford	606,035	384,366	63%	29%	474,637	81%	41%	3%
Lincoln Community Bank	Merrill	59,697	42,038	70%	48%	52,834	80%	38%	-12%
Bank Of Milton	Milton	110,744	73,294	66%	38%	100,789	73%	25%	1%
First Community Bank	Milton	104,651	66,016	63%	28%	89,841	73%	27%	4%
Northwestern Mutual Wealth Management Company	Milwaukee	215,117	-	0%	0%	50,500	0%	0%	25%
Mitchell Bank	Milwaukee	50,237	19,344	39%	3%	42,079	46%	3%	-117%
Park Bank	Milwaukee	869,325	587,998	68%	40%	749,206	78%	36%	5%
Columbia Savings And Loan Association	Milwaukee	24,656	18,105	73%	58%	22,469	81%	41%	18%
Securant Bank & Trust	Milwaukee	208,690	161,241	77%	71%	160,468	100%	86%	17%
Bank Mutual	Milwaukee	2,709,900	2,009,046	74%	60%	1,944,370	103%	90%	20%
Associated Trust Company, National Association	Milwaukee	51,867	-	0%	0%	-	-	-	-2172%
Farmers Savings Bank	Mineral Point	273,687	163,052	60%	22%	247,508	66%	13%	-9%
Alliance Bank	Mondovi	164,974	120,856	73%	58%	144,316	84%	47%	-3%
Monona Bank	Monona	829,967	655,438	79%	78%	658,302	100%	84%	23%
Woodford State Bank	Monroe	207,263	139,350	67%	39%	179,169	78%	35%	0%
Citizens Bank	Mukwonago	709,746	449,367	63%	28%	624,047	72%	24%	-12%
Necedah Bank, The	Necedah	35,294	28,211	80%	81%	28,885	98%	79%	13%
Nekoosa Port Edwards State Bank	Nekoosa	214,027	118,833	56%	14%	183,794	65%	12%	-5%
Security Bank	New Auburn	95,218	75,671	79%	80%	82,553	92%	63%	16%
Bank Of New Glarus, The	New Glarus	272,145	208,600	77%	69%	214,579	97%	78%	6%
First State Bank	New London	298,104	136,368	46%	6%	251,537	54%	5%	-2%
First National Community Bank	New Richmond	197,727	125,574	64%	30%	178,407	70%	21%	-6%
State Bank Of Newburg	Newburg	173,120	132,506	77%	68%	135,279	98%	80%	6%
Tri City National Bank	Oak Creek	1,413,453	795,804	56%	16%	1,253,072	64%	11%	-6%
Bank Of Oakfield	Oakfield	92,292	65,497	71%	50%	75,778	86%	55%	0%
First Bank Financial Centre	Oconomowoc	1,118,782	817,556	73%	57%	876,243	93%	71%	23%
Bank Of Ontario	Ontario	38,385	30,183	79%	76%	31,693	95%	76%	0%
Oostburg State Bank	Oostburg	210,179	153,537	73%	56%	168,606	91%	62%	10%

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Oregon Community Bank	Oregon	296,960	260,987	88%	99%	238,800	109%	95%	13%
Farmers & Merchants Bank Of Orfordville	Orfordville	51,269	30,153	59%	20%	42,366	71%	22%	-14%
West Pointe Bank	Oshkosh	269,536	216,528	80%	82%	201,299	108%	94%	24%
Choice Bank	Oshkosh	352,793	293,734	83%	88%	222,504	132%	99%	34%
United Bank	Osseo	259,138	197,747	76%	66%	221,221	89%	58%	-2%
First National Bank Of Park Falls, The	Park Falls	137,266	73,716	54%	11%	122,508	60%	9%	3%
Peshtigo National Bank	Peshtigo	196,333	129,610	66%	38%	172,990	75%	30%	-5%
Pigeon Falls State Bank	Pigeon Falls	78,094	64,167	82%	87%	68,639	93%	72%	3%
Clare Bank, National Association	Platteville	276,888	147,376	53%	10%	245,178	60%	8%	-23%
Mound City Bank	Platteville	338,175	270,313	80%	81%	273,306	99%	83%	14%
Port Washington State Bank, The	Port Washington	532,212	367,157	69%	44%	480,721	76%	32%	1%
United Community Bank	Poynette	172,902	145,157	84%	90%	144,941	100%	85%	1%
Peoples State Bank	Prairie Du Chien	767,445	503,180	66%	35%	638,267	79%	36%	12%
Bank Of Prairie Du Sac	Prairie Du Sac	402,492	242,149	60%	23%	339,486	71%	23%	-2%
Community Financial Bank	Prentice	30,642	26,876	88%	97%	26,452	102%	88%	-2%
Johnson Bank	Racine	4,525,044	3,579,730	79%	79%	3,622,735	99%	82%	8%
State Bank Of Reeseville	Reeseville	77,437	41,153	53%	10%	51,241	80%	40%	31%
Dairy State Bank	Rice Lake	510,112	197,702	39%	3%	426,857	46%	3%	3%
Richland County Bank	Richland Center	101,230	41,010	41%	4%	83,465	49%	4%	-9%
First National Bank Of River Falls, The	River Falls	277,739	159,024	57%	18%	228,727	70%	19%	6%
River Falls State Bank	River Falls	86,479	52,192	60%	23%	73,179	71%	22%	-24%
Community First Bank	Rosholt	78,321	43,945	56%	15%	68,938	64%	12%	-5%
Eagle Valley Bank, National Association	Saint Croix Falls	137,398	120,519	88%	98%	92,893	130%	98%	31%
Wisconsin River Bank	Sauk City	110,206	95,944	87%	96%	94,777	101%	87%	12%
Intercity State Bank	Schofield	163,272	124,404	76%	65%	127,080	98%	80%	-5%
Shell Lake State Bank	Shell Lake	190,281	84,323	44%	6%	152,915	55%	6%	1%
Union National Bank & Trust Company	Sparta	133,657	95,053	71%	50%	110,483	86%	54%	3%
Partners Bank	Spencer	216,360	138,157	64%	31%	170,246	81%	42%	14%
Pineries Bank, The	Stevens Point	86,890	56,487	65%	33%	77,325	73%	25%	-32%
River Bank	Stoddard	463,147	400,373	86%	96%	392,916	102%	88%	10%
Bank Of Sun Prairie	Sun Prairie	351,406	294,468	84%	89%	270,455	109%	95%	12%
Superior Savings Bank	Superior	66,737	43,451	65%	34%	54,757	79%	38%	-36%
National Bank Of Commerce	Superior	587,216	442,131	75%	63%	493,337	90%	59%	23%
First National Bank In Tigerton	Tigerton	23,376	10,756	46%	7%	20,078	54%	5%	-99%
Timberwood Bank	Tomah	174,171	121,542	70%	45%	143,645	85%	50%	19%
Farmers & Merchants Bank	Tomah	204,766	135,038	66%	37%	145,830	93%	67%	29%
Tomahawk Community Bank S.S.B.	Tomahawk	141,579	102,404	72%	55%	121,469	84%	49%	-8%
Community State Bank	Union Grove	343,064	192,882	56%	16%	305,969	63%	10%	-4%

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Citizens First Bank	Viroqua	191,853	144,389	75%	62%	165,376	87%	56%	5%
Waldo State Bank	Waldo	72,302	46,626	64%	32%	62,946	74%	28%	4%
Farmers & Merchants State Bank	Waterloo	168,452	140,597	83%	88%	122,517	115%	97%	13%
Waukesha State Bank	Waukesha	941,820	526,785	56%	14%	768,701	69%	17%	0%
Sunset Bank & Savings	Waukesha	127,074	90,885	72%	52%	109,061	83%	46%	-1%
First Federal Bank Of Wisconsin	Waukesha	236,150	166,460	70%	48%	185,651	90%	60%	8%
Waumandee State Bank	Waumandee	177,738	136,894	77%	70%	155,413	88%	56%	7%
Farmers State Bank Of Waupaca, The	Waupaca	186,398	106,969	57%	18%	156,238	68%	17%	-3%
First National Bank	Waupaca	444,449	346,473	78%	75%	369,724	94%	73%	-2%
National Bank Of Waupun, The	Waupun	148,527	108,807	73%	57%	130,601	83%	46%	1%
Marathon Savings Bank	Wausau	149,819	87,363	58%	19%	130,292	67%	15%	3%
Peoples State Bank	Wausau	846,658	601,118	71%	50%	698,848	86%	53%	15%
River Valley Bank	Wausau	1,235,681	959,185	78%	73%	1,058,219	91%	62%	13%
Equitable Bank, State Savings Bank, The	Wauwatosa	306,252	263,203	86%	94%	283,709	93%	69%	6%
Waterstone Bank	Wauwatosa	1,880,625	1,407,793	75%	61%	982,175	143%	99%	26%
Westbury Bank	West Bend	797,370	572,513	72%	53%	691,295	83%	44%	6%
Commerce State Bank	West Bend	530,493	455,379	86%	93%	445,993	102%	89%	29%
Union State Bank Of West Salem	West Salem	82,092	61,793	75%	62%	66,993	92%	65%	11%
Commercial Bank	Whitewater	95,771	32,378	34%	2%	83,325	39%	1%	-32%
First Citizens State Bank	Whitewater	303,978	166,981	55%	13%	241,311	69%	18%	-20%
Chippewa Valley Bank	Winter	358,146	271,041	76%	64%	294,503	92%	65%	4%
Bank Of Wisconsin Dells	Wisconsin Dells	508,953	406,230	80%	81%	445,187	91%	63%	31%
Keysavings Bank	Wisconsin Rapids	76,882	41,988	55%	12%	61,845	68%	16%	-1%
Woodtrust Bank	Wisconsin Rapids	380,430	216,285	57%	17%	310,683	70%	19%	-8%
River Cities Bank	Wisconsin Rapids	244,508	159,487	65%	35%	202,159	79%	37%	-3%
Paper City Savings Association	Wisconsin Rapids	163,362	132,060	81%	82%	142,386	93%	69%	-11%

\* Net Non Core Funding Dependence is defined as noncore liabilities less short term investments divided by long term assets



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