



BANCONOMICS®

financial data and reports for community bankers at

www.Banconomics.com

PROFITABILITY

Wisconsin FDIC Insured Institutions
First Quarter 2019

Data compiled by:  **CliftonLarsonAllen**

Data distributed by:  **Wisconsin Bankers
ASSOCIATION**

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

David Braden, CliftonLarsonAllen
david.braden@CLAconnect.com
414-721-7606

Eric Skrum, Wisconsin Bankers Association
eskrum@wisbank.com
608-441-1216

Bank	City	"S" Corp	Mutual	Average Assets	Tier 1 Leverage Capital	Annualized Income	Pretax ROA	ROAA %	ROAE %	Yield / Earning Assets %	Cost of Funds%	Net Interest Margin
Abbybank	Abbotsford			506,632	8.90%	3,670	0.98%	0.71%	8.14%	4.58%	1.25%	3.33%
Bank Of Alma	Alma			234,137	46.51%	6,448	3.74%	2.72%	5.88%	4.56%	0.33%	4.23%
Portage County Bank	Almond	Y		165,442	10.67%	1,123	0.75%	0.67%	6.07%	4.34%	0.64%	3.70%
Citizens Community Federal National Association	Altoona			1,305,012	9.58%	7,345	0.75%	0.56%	4.60%	4.61%	1.09%	3.52%
International Bank Of Amherst, The	Amherst	Y		73,247	13.53%	1,156	1.77%	1.56%	11.56%	4.19%	0.34%	3.84%
American National Bank-Fox Cities	Appleton	Y		286,837	13.82%	5,098	1.76%	1.75%	12.82%	4.73%	1.28%	3.45%
Thrivent Trust Co.	Appleton			76,523	32.56%	(2,604)	-4.60%	-3.36%	-6.44%	2.03%	3.05%	-1.02%
State Bank Of Arcadia	Arcadia	Y		175,211	11.15%	1,784	1.10%	1.00%	8.14%	3.60%	0.83%	2.77%
Northern State Bank	Ashland	Y		234,112	9.53%	3,946	1.71%	1.66%	18.11%	4.00%	0.34%	3.65%
Pioneer Bank	Auburndale			153,427	10.96%	1,237	1.08%	0.80%	7.37%	4.99%	0.62%	4.37%
Unity Bank	Augusta	Y		499,878	8.71%	4,494	0.90%	0.89%	10.01%	5.39%	0.92%	4.48%
First Bank Of Baldwin, The	Baldwin	Y		177,813	9.90%	1,999	1.12%	1.11%	11.49%	4.38%	0.51%	3.87%
First National Bank Of Bangor, The	Bangor			223,594	29.90%	5,779	3.42%	2.55%	8.57%	4.97%	0.54%	4.44%
Baraboo State Bank	Baraboo			377,551	10.64%	4,587	1.63%	1.20%	11.18%	4.31%	0.48%	3.83%
Sterling Bank	Barron	Y		241,045	8.91%	3,459	1.54%	1.42%	16.35%	4.58%	0.81%	3.78%
American Bank Of Beaver Dam	Beaver Dam			161,408	10.30%	1,391	1.18%	0.85%	8.35%	4.38%	0.28%	4.10%
Blackhawk Bank	Beloit			830,993	8.92%	8,496	1.36%	1.01%	10.50%	4.74%	0.83%	3.91%
First National Bank And Trust Company, The	Beloit			1,143,248	9.32%	6,878	0.72%	0.59%	5.19%	4.25%	0.65%	3.59%
Benton State Bank	Benton	Y		65,558	9.06%	170	0.26%	0.26%	2.86%	5.17%	1.22%	3.95%
Fortifi Bank	Berlin			417,716	9.88%	2,129	0.68%	0.50%	5.38%	5.02%	0.93%	4.09%
Farmers & Merchants Bank, The	Berlin			313,403	10.31%	3,131	1.34%	0.99%	9.63%	5.37%	1.46%	3.91%
Banner Banks	Birnamwood	Y		95,845	12.29%	803	0.95%	0.83%	6.89%	3.39%	0.47%	2.92%
Jackson County Bank	Black River Falls	Y		219,978	9.55%	673	0.36%	0.30%	3.20%	3.56%	0.80%	2.77%
Black River Country Bank	Black River Falls	Y		77,574	11.70%	1,241	1.62%	1.58%	13.97%	4.81%	0.90%	3.91%
Union Bank Of Blair	Blair			108,115	13.58%	852	1.06%	0.78%	5.48%	4.75%	1.23%	3.52%
Bonduel State Bank	Bonduel			60,513	21.65%	568	1.23%	0.93%	4.30%	3.91%	0.62%	3.29%
Community First Bank	Boscobel	Y		414,647	10.60%	5,808	1.47%	1.38%	11.88%	4.66%	0.71%	3.95%
Bank Of Brodhead, The	Brodhead			152,408	15.06%	1,395	1.24%	0.90%	6.02%	4.26%	0.95%	3.30%
North Shore Bank, F.S.B.	Brookfield		Y	1,961,391	11.99%	11,964	0.83%	0.60%	4.72%	4.28%	0.56%	3.71%
Great Midwest Bank, State Savings Bank	Brookfield		Y	793,009	15.48%	4,384	0.75%	0.55%	3.53%	3.95%	1.42%	2.53%
Spring Bank	Brookfield			288,818	11.87%	3,987	1.83%	1.36%	11.66%	5.08%	1.65%	3.43%
Fox River State Bank	Burlington			92,122	10.09%	953	1.40%	1.02%	8.80%	5.05%	0.64%	4.41%
Citizens State Bank	Cadott			116,014	11.50%	633	0.74%	0.54%	4.76%	4.36%	0.69%	3.67%
Community Bank Of Cameron	Cameron	Y		120,204	9.26%	1,565	1.35%	1.28%	14.07%	4.96%	0.90%	4.05%
Bank Of Cashton	Cashton	Y		88,685	11.10%	1,509	1.76%	1.68%	15.21%	4.73%	1.11%	3.62%
Partnership Bank	Cedarburg			310,057	9.14%	2,101	0.93%	0.67%	7.33%	4.47%	0.81%	3.66%
State Bank Of Chilton	Chilton	Y		286,425	11.27%	4,786	1.68%	1.65%	14.26%	4.49%	0.79%	3.71%
Northwestern Bank, The	Chippewa Falls	Y		456,647	10.31%	9,149	2.03%	1.98%	18.77%	4.42%	0.60%	3.82%
Cleveland State Bank	Cleveland			122,820	10.59%	1,184	1.30%	0.95%	9.27%	4.74%	0.84%	3.90%
Collins State Bank	Collins	Y		88,036	9.02%	1,492	1.72%	1.67%	19.14%	4.69%	0.58%	4.11%
Farmers & Merchants Union Bank	Columbus			399,096	10.96%	5,280	1.93%	1.30%	12.06%	4.89%	1.19%	3.70%

Bank	City	"S" Corp	Mutual	Average Assets	Tier 1 Leverage Capital	Annualized Income	Pretax ROA	ROAA %	ROAE %	Yield / Earning Assets %	Cost of Funds%	Net Interest Margin
State Bank Of Cross Plains	Cross Plains			988,896	11.12%	10,179	1.37%	1.02%	8.88%	4.18%	0.90%	3.28%
American Bank & Trust Wisconsin	Cuba City			172,538	11.35%	1,991	1.56%	1.14%	9.03%	4.75%	0.83%	3.93%
Cumberland Federal Bank, Federal Savings Bank	Cumberland		Y	140,773	11.78%	1,265	1.23%	0.89%	7.45%	4.38%	1.25%	3.14%
First National Bank At Darlington	Darlington			151,781	14.40%	410	0.34%	0.27%	1.82%	4.27%	0.82%	3.45%
Dmb Community Bank	De Forest			492,504	12.04%	5,941	1.62%	1.19%	10.01%	4.23%	1.39%	2.84%
Settlers Bank	De Forest			272,071	10.25%	1,168	0.60%	0.42%	4.23%	4.99%	1.35%	3.64%
Bank Of Deerfield, The	Deerfield	Y		142,921	12.70%	2,324	2.06%	1.60%	12.69%	5.01%	1.01%	4.00%
Denmark State Bank	Denmark			488,479	10.63%	6,006	1.65%	1.21%	11.59%	4.61%	0.80%	3.81%
Advantage Community Bank	Dorchester			145,242	12.81%	1,768	1.62%	1.20%	9.32%	4.16%	0.51%	3.65%
Security Financial Bank	Durand	Y		482,448	9.34%	7,182	1.54%	1.47%	13.80%	4.76%	0.87%	3.89%
Charter Bank	Eau Claire	Y		908,166	12.57%	17,630	2.09%	1.91%	15.08%	4.82%	1.16%	3.67%
Royal Bank	Elroy			437,242	10.23%	5,589	1.72%	1.26%	11.96%	4.70%	0.56%	4.14%
Union Bank & Trust Company	Evansville			262,951	8.65%	1,330	0.67%	0.50%	5.46%	4.57%	1.14%	3.43%
Oak Bank	Fitchburg			313,041	10.65%	4,915	2.12%	1.55%	14.42%	4.56%	0.68%	3.88%
Great North Bank	Florence			148,172	7.90%	600	0.50%	0.40%	4.63%	5.23%	1.86%	3.36%
Hometown Bank	Fond Du Lac			486,041	10.93%	6,744	1.87%	1.37%	10.86%	5.09%	0.62%	4.48%
National Exchange Bank And Trust	Fond Du Lac			1,944,809	19.24%	30,668	2.10%	1.56%	7.97%	4.38%	0.60%	3.79%
Fox Valley Savings Bank	Fond Du Lac		Y	348,290	14.26%	2,608	0.99%	0.74%	5.20%	3.72%	0.86%	2.86%
Badger Bank	Fort Atkinson			132,952	13.24%	8,456	6.54%	6.27%	48.59%	4.40%	0.31%	4.08%
Premierbank	Fort Atkinson			422,495	9.68%	3,362	1.09%	0.78%	6.67%	3.82%	0.44%	3.37%
Bluff View Bank	Galesville	Y		100,470	19.36%	1,902	1.97%	1.87%	9.72%	5.05%	0.66%	4.39%
Cornerstone Community Bank	Grafton			198,396	9.14%	2,174	1.48%	1.08%	11.91%	4.81%	1.00%	3.81%
Associated Bank, National Association	Green Bay			33,449,642	8.24%	356,114	1.37%	1.05%	9.77%	4.07%	1.18%	2.89%
Bay Bank	Green Bay			95,924	14.63%	779	1.07%	0.80%	5.49%	4.96%	0.62%	4.35%
Nicolet National Bank	Green Bay			3,049,403	9.35%	42,093	1.81%	1.36%	10.71%	4.87%	0.72%	4.15%
Pyramax Bank, F.S.B.	Greenfield		Y	487,774	9.34%	49	-0.01%	0.01%	0.11%	3.95%	1.18%	2.77%
Greenleaf Wayside Bank	Greenleaf	Y		95,084	9.72%	1,387	1.52%	1.44%	15.55%	4.10%	0.53%	3.57%
State Bank	Gresham			29,230	8.61%	(357)	-1.59%	-1.20%	-10.51%	4.46%	2.07%	2.39%
Hiawatha National Bank	Hager City			212,641	10.22%	1,667	1.09%	0.77%	7.38%	5.06%	1.28%	3.78%
First National Bank Of Hartford	Hartford			209,024	11.88%	1,395	0.85%	0.66%	5.52%	4.25%	0.45%	3.80%
Town Bank	Hartland			2,211,750	9.38%	17,548	1.06%	0.78%	6.42%	4.16%	1.00%	3.17%
Peoples Bank Midwest	Hayward	Y		363,289	20.94%	5,471	2.16%	1.49%	7.12%	4.68%	0.57%	4.11%
Chippewa Valley Bank	Hayward	Y		441,319	8.17%	5,751	1.35%	1.29%	15.37%	4.78%	0.93%	3.85%
Highland State Bank	Highland	Y		32,939	10.77%	292	0.92%	0.87%	8.16%	3.92%	0.31%	3.61%
Farmers State Bank-Hillsboro	Hillsboro			169,956	18.00%	2,989	2.26%	1.73%	9.71%	3.89%	0.51%	3.39%
Park Bank	Holmen			54,198	16.35%	450	0.81%	0.82%	5.04%	5.32%	0.56%	4.76%
Horicon Bank	Horicon	Y		746,386	10.86%	12,949	1.51%	1.71%	15.84%	4.68%	0.70%	3.98%
Wolf River Community Bank	Hortonville			185,080	12.30%	1,939	1.40%	1.03%	8.43%	4.86%	0.64%	4.22%
Citizens State Bank	Hudson			209,681	8.03%	1,675	1.06%	0.79%	9.98%	4.64%	0.99%	3.65%
First American Bank, National Association	Hudson	Y		128,929	13.70%	949	0.74%	0.73%	5.37%	4.80%	1.36%	3.44%
Hustisford State Bank	Hustisford			51,869	19.70%	531	1.36%	1.01%	5.20%	5.00%	0.54%	4.46%

Bank	City	"S" Corp	Mutual	Average Assets	Tier 1 Leverage Capital	Annualized Income	Pretax ROA	ROAA %	ROAE %	Yield / Earning Assets %	Cost of Funds%	Net Interest Margin
Independence State Bank	Independence			66,949	8.35%	324	0.58%	0.48%	5.24%	4.37%	0.82%	3.56%
Security State Bank	Iron River			97,124	19.11%	1,253	1.61%	1.27%	6.81%	4.69%	0.58%	4.10%
Ixonia Bank	Ixonia			357,302	10.77%	2,113	0.76%	0.58%	4.85%	4.55%	0.86%	3.68%
East Wisconsin Savings Bank	Kaukauna		Y	249,487	8.74%	118	0.04%	0.05%	0.55%	3.77%	1.21%	2.56%
Bank Of Kaukauna, The	Kaukauna	Y		103,933	9.01%	762	1.00%	0.72%	7.67%	4.06%	0.96%	3.10%
Farmers And Merchants Bank Of Kendall	Kendall	Y		73,575	15.27%	1,200	2.77%	1.61%	10.57%	5.67%	0.77%	4.90%
Citizens State Bank - La Crosse	La Crosse	Y		283,652	8.67%	7,779	2.71%	2.70%	31.75%	5.43%	1.30%	4.13%
Coulee Bank	La Crosse	Y		396,802	9.12%	3,699	0.98%	0.92%	10.38%	4.45%	1.20%	3.25%
State Bank Financial	La Crosse	Y		328,621	10.88%	3,054	0.99%	0.92%	8.07%	3.91%	0.59%	3.32%
Ladysmith Federal Savings & Loan Association	Ladysmith			51,601	11.08%	365	0.94%	0.70%	6.46%	4.90%	1.21%	3.69%
Bank Of Lake Mills	Lake Mills	Y		216,211	12.26%	2,965	1.48%	1.35%	11.15%	4.79%	0.83%	3.96%
Greenwood'S State Bank, The	Lake Mills			180,516	10.12%	1,164	0.56%	0.64%	5.67%	4.64%	0.72%	3.92%
Headwaters State Bank	Land O'Lakes	Y		68,775	14.59%	998	1.46%	1.43%	10.20%	4.41%	0.53%	3.88%
Laona State Bank	Laona			186,810	11.93%	1,334	0.96%	0.70%	5.89%	4.08%	0.91%	3.18%
Blc Community Bank	Little Chute	Y		263,979	11.75%	3,958	1.48%	1.48%	12.75%	4.35%	1.26%	3.10%
Tsb Bank	Lomira			140,486	11.63%	1,594	1.54%	1.12%	9.87%	4.70%	0.97%	3.73%
Citizens State Bank Of Loyal	Loyal			206,356	12.98%	3,845	2.40%	1.84%	14.41%	3.83%	0.90%	2.93%
Bank Of Luxemburg	Luxemburg			357,027	9.44%	2,875	1.08%	0.79%	8.60%	4.70%	0.83%	3.87%
Home Savings Bank	Madison		Y	145,105	7.63%	564	0.38%	0.38%	5.06%	4.20%	0.95%	3.25%
Park Bank, The	Madison			985,772	10.49%	9,036	1.26%	0.90%	8.80%	4.35%	0.88%	3.47%
Bankers' Bank	Madison			744,757	10.62%	7,065	1.25%	0.94%	9.13%	3.54%	1.25%	2.29%
Wisconsin Bank And Trust	Madison			1,052,167	11.05%	19,090	2.38%	1.79%	13.63%	5.03%	0.76%	4.27%
First Business Bank	Madison			1,965,032	10.28%	28,551	1.29%	1.43%	13.49%	5.43%	1.52%	3.91%
Capitol Bank	Madison			365,422	11.81%	4,465	1.64%	1.21%	10.37%	4.47%	0.84%	3.62%
John Deere Financial, F.S.B.	Madison		Y	2,779,259	20.55%	106,527	4.39%	3.78%	18.18%	8.63%	2.43%	6.21%
Bank First, National Association	Manitowoc			1,769,346	9.68%	27,002	2.05%	1.51%	14.34%	4.86%	1.05%	3.80%
Investors Community Bank	Manitowoc			1,494,016	12.83%	18,153	1.68%	1.20%	9.51%	4.86%	1.67%	3.20%
Stephenson National Bank And Trust, The	Marinette	Y		518,641	9.63%	6,270	1.20%	1.19%	12.06%	4.39%	1.01%	3.38%
Farmers & Merchants Bank & Trust	Marinette			140,235	11.75%	653	0.63%	0.46%	4.01%	4.39%	0.66%	3.73%
Premier Community Bank	Marion			302,886	9.57%	1,886	0.83%	0.61%	6.30%	4.41%	0.67%	3.73%
Markesan State Bank	Markesan			123,441	7.80%	211	0.18%	0.17%	1.99%	5.11%	0.73%	4.38%
Ergo Bank	Markesan			83,898	13.37%	251	0.36%	0.30%	2.17%	5.24%	0.88%	4.36%
Forward Bank	Marshfield		Y	455,900	10.55%	2,421	0.70%	0.52%	4.56%	4.80%	0.87%	3.93%
Bank Of Mauston	Mauston	Y		291,604	12.94%	7,693	2.68%	2.60%	20.56%	4.58%	0.72%	3.86%
Mayville Savings Bank	Mayville			62,464	11.22%	454	0.98%	0.72%	6.47%	4.26%	0.85%	3.41%
Peoples Community Bank, The	Mazomanie			285,737	12.25%	2,835	1.36%	0.98%	7.53%	4.52%	1.00%	3.53%
Mcfarland State Bank	Mc Farland	Y		503,333	10.96%	6,063	1.19%	1.19%	11.06%	4.72%	1.18%	3.54%
Time Federal Savings Bank	Medford		Y	583,664	23.46%	3,378	0.77%	0.57%	2.47%	3.18%	0.91%	2.27%
Bank Of Milton	Milton			120,849	8.91%	1,436	1.50%	1.17%	13.05%	4.56%	0.51%	4.05%
First Community Bank	Milton	Y		102,316	10.42%	2,162	2.13%	2.08%	21.23%	4.77%	0.76%	4.01%
Park Bank	Milwaukee	Y		977,214	11.50%	17,496	1.92%	1.77%	16.13%	4.21%	0.55%	3.65%

Bank	City	"S" Corp	Mutual	Average Assets	Tier 1 Leverage Capital	Annualized Income	Pretax ROA	ROAA %	ROAE %	Yield / Earning Assets %	Cost of Funds%	Net Interest Margin
Columbia Savings And Loan Association	Milwaukee			22,946	8.82%	(122)	-0.52%	-0.52%	-5.63%	5.40%	0.77%	4.63%
Mitchell Bank	Milwaukee			47,341	17.34%	284	0.81%	0.59%	3.27%	3.76%	0.13%	3.64%
Associated Trust Company, National Association	Milwaukee			67,712	73.56%	12,605	25.08%	18.36%	21.22%	2.63%	0.04%	2.59%
Northwestern Mutual Wealth Management Company	Milwaukee		Y	314,984	54.01%	61,117	25.72%	19.14%	35.29%	2.49%	0.54%	1.96%
Farmers Savings Bank	Mineral Point	Y		295,644	8.52%	4,169	1.59%	1.39%	16.56%	3.95%	1.04%	2.91%
Alliance Bank	Mondovi	Y		174,385	9.94%	2,154	1.25%	1.22%	12.44%	4.52%	0.98%	3.54%
Monona Bank	Monona			893,518	9.96%	7,811	1.17%	0.86%	7.55%	4.60%	1.15%	3.45%
Woodford State Bank	Monroe	Y		229,158	9.26%	4,125	1.89%	1.78%	19.22%	4.53%	0.58%	3.95%
Citizens Bank	Mukwonago			754,184	12.92%	7,547	1.38%	0.99%	7.93%	4.35%	0.86%	3.49%
Nekoosa Port Edwards State Bank	Nekoosa	Y		208,124	14.24%	3,176	1.62%	1.50%	10.50%	3.84%	0.84%	3.00%
Security Bank	New Auburn			100,648	13.73%	1,059	1.42%	1.04%	7.70%	4.85%	0.95%	3.89%
Bank Of New Glarus, The	New Glarus			287,422	11.58%	4,591	2.14%	1.58%	13.06%	5.15%	0.75%	4.39%
First State Bank	New London			306,818	12.99%	2,441	1.06%	0.78%	6.08%	3.93%	0.78%	3.15%
First National Community Bank	New Richmond	Y		205,645	9.34%	1,318	0.70%	0.63%	7.03%	4.34%	0.55%	3.78%
State Bank Of Newburg	Newburg			179,982	19.30%	2,900	2.13%	1.59%	8.32%	4.90%	1.18%	3.72%
Tri City National Bank	Oak Creek			1,406,370	11.42%	18,124	1.54%	1.27%	11.58%	4.14%	0.20%	3.95%
Bristol Morgan Bank	Oakfield			100,147	10.99%	73	0.14%	0.07%	0.65%	4.69%	1.02%	3.67%
First Bank Financial Centre	Oconomowoc			1,169,252	9.16%	12,893	1.26%	1.09%	11.93%	4.82%	1.19%	3.63%
Bank Of Ontario	Ontario	Y		49,968	11.62%	754	1.58%	1.49%	13.30%	5.27%	1.15%	4.13%
Oostburg State Bank	Oostburg			228,053	13.72%	2,778	1.64%	1.20%	8.75%	4.77%	0.77%	4.00%
Oregon Community Bank	Oregon			464,216	14.95%	10,557	2.88%	2.24%	15.27%	4.60%	0.54%	4.06%
Farmers & Merchants Bank Of Orfordville	Orfordville			55,746	13.26%	535	1.26%	0.95%	7.25%	4.16%	0.74%	3.41%
West Pointe Bank	Oshkosh			283,281	17.17%	5,090	2.41%	1.77%	10.40%	5.47%	1.40%	4.06%
Choice Bank	Oshkosh			430,274	9.68%	5,102	1.59%	1.17%	12.09%	4.58%	1.64%	2.95%
First National Bank Of Park Falls, The	Park Falls	Y		145,479	10.08%	(223)	-0.15%	-0.15%	-1.52%	4.27%	0.91%	3.37%
Peshtigo National Bank	Peshtigo	Y		198,086	11.69%	1,237	0.73%	0.62%	5.36%	4.12%	0.50%	3.63%
Oakwood Bank	Pigeon Falls	Y		83,754	9.12%	904	1.09%	1.08%	7.56%	5.38%	1.28%	4.10%
Mound City Bank	Platteville			359,950	10.83%	3,837	1.44%	1.05%	9.83%	4.32%	1.11%	3.21%
Clare Bank, National Association	Platteville	Y		269,087	12.02%	3,597	1.38%	1.32%	11.02%	3.44%	0.66%	2.78%
Port Washington State Bank, The	Port Washington			593,459	9.09%	5,353	1.21%	0.89%	10.04%	4.17%	0.78%	3.38%
Peoples State Bank	Prairie Du Chien	Y		786,727	9.87%	9,741	1.31%	1.22%	11.65%	4.48%	0.87%	3.61%
Bank Of Prairie Du Sac	Prairie Du Sac			448,070	15.19%	8,156	2.46%	1.80%	11.86%	4.37%	0.62%	3.74%
Community Financial Bank	Prentice			46,791	9.88%	138	0.35%	0.29%	2.93%	4.24%	1.23%	3.00%
Johnson Bank	Racine			5,002,598	12.29%	57,694	1.54%	1.14%	8.92%	4.46%	0.72%	3.74%
State Bank Of Reeseville	Reeseville			87,375	10.75%	799	1.28%	0.90%	8.19%	4.21%	0.95%	3.26%
Dairy State Bank	Rice Lake			487,990	12.36%	3,107	0.86%	0.63%	5.08%	3.69%	0.91%	2.78%
Richland County Bank	Richland Center	Y		99,914	18.34%	1,184	1.18%	1.17%	6.54%	3.65%	0.25%	3.40%
River Falls State Bank	River Falls	Y		91,559	14.52%	758	0.84%	0.82%	5.68%	3.93%	0.25%	3.68%
First National Bank Of River Falls, The	River Falls	Y		275,199	11.27%	2,884	1.15%	1.03%	9.61%	4.00%	0.54%	3.45%
Community First Bank	Rosholt	Y		82,505	10.31%	856	1.09%	1.02%	9.65%	4.32%	0.13%	4.19%
Wisconsin River Bank	Sauk City			126,479	11.18%	1,334	1.51%	1.04%	9.32%	5.09%	1.37%	3.73%

Bank	City	"S" Corp	Mutual	Average Assets	Tier 1 Leverage Capital	Annualized Income	Pretax ROA	ROAA %	ROAE %	Yield / Earning Assets %	Cost of Funds%	Net Interest Margin
Intercity State Bank	Schofield			187,611	21.31%	2,879	2.08%	1.51%	7.17%	4.13%	0.66%	3.47%
Shell Lake State Bank	Shell Lake	Y		211,571	16.18%	2,754	1.46%	1.28%	8.17%	3.99%	0.69%	3.30%
Union National Bank & Trust Company	Sparta			140,734	15.30%	1,695	1.63%	1.19%	6.62%	4.49%	0.96%	3.53%
Partners Bank	Spencer			214,192	12.94%	1,322	0.81%	0.61%	4.33%	4.48%	0.79%	3.68%
Pineries Bank, The	Stevens Point	Y		98,119	9.82%	1,221	1.26%	1.23%	12.21%	4.16%	0.76%	3.40%
River Bank	Stoddard	Y		503,461	10.57%	8,776	1.80%	1.72%	15.53%	4.45%	1.24%	3.21%
Bank Of Sun Prairie	Sun Prairie			417,070	12.66%	3,768	1.19%	0.89%	7.18%	4.44%	0.94%	3.50%
Superior Savings Bank	Superior			63,401	19.67%	572	1.24%	0.89%	4.55%	4.09%	0.07%	4.01%
National Bank Of Commerce	Superior	Y		615,416	11.32%	8,711	1.55%	1.40%	11.72%	4.93%	0.74%	4.19%
First National Bank In Tigerton	Tigerton	Y		24,361	13.78%	101	0.52%	0.41%	2.99%	3.84%	0.39%	3.44%
Farmers & Merchants Bank	Tomah			193,286	12.57%	5,629	3.89%	2.87%	23.37%	4.10%	0.78%	3.31%
Timberwood Bank	Tomah			186,551	11.21%	2,567	1.86%	1.36%	11.11%	4.46%	0.90%	3.56%
Tomahawk Community Bank S.S.B.	Tomahawk		Y	141,202	13.16%	957	0.92%	0.67%	5.03%	4.41%	0.27%	4.14%
Community State Bank	Union Grove	Y		392,743	9.17%	4,648	1.23%	1.17%	13.39%	4.43%	0.47%	3.95%
Citizens First Bank	Viroqua	Y		216,943	10.87%	1,959	0.92%	0.89%	7.75%	5.06%	1.10%	3.96%
Waldo State Bank	Waldo			80,943	12.41%	653	0.97%	0.80%	6.50%	5.07%	1.30%	3.77%
Farmers & Merchants State Bank	Waterloo			174,350	11.18%	2,348	1.84%	1.33%	12.16%	4.62%	0.89%	3.73%
Waukesha State Bank	Waukesha	Y		1,012,281	11.13%	11,822	1.17%	1.15%	10.48%	4.53%	0.44%	4.09%
First Federal Bank Of Wisconsin	Waukesha		Y	262,696	18.65%	1,282	0.63%	0.48%	2.57%	4.50%	1.13%	3.37%
Sunset Bank & Savings	Waukesha		Y	127,108	11.12%	365	0.35%	0.28%	2.32%	4.56%	1.22%	3.34%
Waumandee State Bank	Waumandee			184,107	10.04%	1,342	0.99%	0.72%	6.77%	4.85%	1.00%	3.85%
Farmers State Bank Of Waupaca, The	Waupaca			196,552	13.25%	2,811	1.90%	1.41%	10.81%	4.99%	0.68%	4.31%
Nbw Bank	Waupun			152,906	12.22%	2,222	1.93%	1.43%	11.77%	5.10%	0.41%	4.69%
River Valley Bank	Wausau	Y		1,348,413	8.14%	19,357	1.45%	1.42%	15.40%	5.06%	1.04%	4.02%
Peoples State Bank	Wausau			898,559	10.28%	11,672	1.72%	1.28%	12.75%	4.58%	0.89%	3.69%
Marathon Bank	Wausau		Y	154,803	12.53%	414	0.29%	0.26%	2.17%	4.21%	0.99%	3.22%
Waterstone Bank	Wauwatosa		Y	1,913,730	20.36%	26,414	1.79%	1.36%	6.77%	4.44%	1.42%	3.01%
Equitable Bank, State Savings Bank, The	Wauwatosa		Y	305,389	5.21%	(1,140)	-0.37%	-0.37%	-8.01%	4.51%	1.04%	3.47%
Westbury Bank	West Bend			835,129	9.61%	6,509	1.05%	0.77%	8.15%	4.09%	0.82%	3.27%
Commerce State Bank	West Bend			657,579	9.64%	7,357	1.51%	1.10%	11.63%	5.22%	1.65%	3.57%
Union State Bank Of West Salem	West Salem			86,615	11.45%	130	0.29%	0.15%	1.30%	4.31%	0.97%	3.34%
First Citizens State Bank	Whitewater			316,687	19.28%	3,861	1.55%	1.20%	6.29%	3.83%	0.52%	3.31%
Bank Of Wisconsin Dells	Wisconsin Dells			569,446	11.58%	8,208	1.92%	1.42%	12.48%	4.66%	0.98%	3.68%
Paper City Savings Association	Wisconsin Rapids		Y	154,849	14.67%	1,488	1.31%	0.95%	6.51%	4.23%	0.71%	3.52%
Keysavings Bank	Wisconsin Rapids			75,831	14.72%	85	0.13%	0.11%	0.78%	3.48%	0.85%	2.63%
Woodtrust Bank	Wisconsin Rapids	Y		412,118	10.72%	13,923	3.42%	3.33%	32.69%	3.99%	0.38%	3.61%
River Cities Bank	Wisconsin Rapids			256,332	15.00%	3,208	1.67%	1.23%	8.28%	4.34%	0.85%	3.49%



Our vision is to be thought leaders who impact the future of banking.

This small statement carries big expectations. As industry practitioners, we understand the unique challenges our clients are facing. Our vision, supported by the overarching ideals of the CLA Promise, guides us in applying our specialized capabilities to help our clients build the value of their enterprises.

What's on your mind?

- Implementing the Current Expected Credit Loss (CECL) model
- Core contract negotiation and advisory services
- Asset quality management
- Tax planning and compliance
- Regulatory compliance, IT audit and examination services
- Mortgage Electronic Registration System (MERS) Compliance

For more information visit CLAconnect.com/banks or [contact us](#) with questions.

Work with professionals who understand the unique financial, strategic, regulatory, operational, and technology needs of banks.

WEALTH ADVISORY | OUTSOURCING | AUDIT, TAX, AND CONSULTING

Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor. ©2017 CliftonLarsonAllen LLP

