



Banconomics Report

Wisconsin FDIC Insured Institutions Profitability First Quarter 2017

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Banconomics Report

1st Qtr 2017 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 | 1518 | 91% | 59.5 | 11.2 | 0.91 | 4.01 | 0.38 | 3.58 |
| 100-250 Million | 1801 | 97% | 164.1 | 10.7 | 1.17 | 4.12 | 0.41 | 3.67 |
| 250-500 Million | 1119 | 98% | 352.4 | 10.4 | 0.99 | 4.05 | 0.43 | 3.59 |
| 500 Million-1 Billion | 677 | 97% | 705.0 | 10.4 | 1.02 | 4.01 | 0.44 | 3.56 |
| Over 1 Billion | 731 | 99% | 21,263.5 | 10.7 | 1.04 | 3.82 | 0.39 | 3.41 |
| All Banks | 5846 | 96% | 2,874.0 | 10.7 | 1.04 | 4.03 | 0.41 | 3.59 |

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Banconomics Report

| 1s Qtr 2017 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 | 48 | 100% | 66.2 | 12.4 | 0.84 | 4.01 | 0.36 | 3.63 |
| 100-250 Million | 79 | 99% | 168.2 | 11.2 | 1.19 | 4.04 | 0.48 | 3.61 |
| 250-500 Million | 57 | 96% | 345.9 | 10.8 | 1.13 | 4.07 | 0.43 | 3.61 |
| 500 Million-1 Billion | 19 | 100% | 707.4 | 10.6 | 1.00 | 3.72 | 0.43 | 3.37 |
| Over 1 Billion | 18 | 100% | 3,293.2 | 10.8 | 0.98 | 3.82 | 0.32 | 3.40 |
| All Banks | 221 | 99% | 492.8 | 11.1 | 1.03 | 4.01 | 0.43 | 3.60 |

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Banconomics Report

Profitability, 1st Qtr 2017

| Bank | City | ST | Trust Power | "S" Corp | Mutual | Average Assets | Average Equity | Equity/Assets | % | Annualized Income | Pretax ROA | % | ROAA | ROAE | Yield/Earning Assets | % | Cost of Funds | % | Net Interest Margin | % |
|---|------------------|----|-------------|----------|--------|----------------|----------------|---------------|---------|-------------------|------------|---------|------|-------|----------------------|---------|---------------|---------|---------------------|---------|
| | | | | | | Million | Million | % | Ranking | Million | % | Ranking | % | % | Ranking | Ranking | Ranking | Ranking | Ranking | Ranking |
| AbbyBank | Abbotsford | WI | | | | 440.4 | 39.6 | 9.0 | 12% | 3.85 | 1.33 | 63% | 0.87 | 9.71 | 4.21 | 67% | 0.57 | 25% | 3.63 | 57% |
| Bank of Alma | Alma | WI | | | | 223.5 | 97.0 | 43.4 | 99% | 4.84 | 3.08 | 98% | 2.17 | 5.00 | 3.78 | 30% | 0.17 | 93% | 3.61 | 53% |
| Portage County Bank | Almond | WI | | Y | | 166.6 | 17.9 | 10.7 | 43% | 1.09 | 0.65 | 19% | 0.65 | 6.08 | 3.98 | 47% | 0.37 | 59% | 3.61 | 53% |
| Citizens Community Federal National Association | Altoona | WI | | | | 677.4 | 71.1 | 10.5 | 35% | 4.92 | 1.11 | 47% | 0.73 | 6.92 | 4.12 | 59% | 0.76 | 11% | 3.36 | 29% |
| The International Bank of Amherst | Amherst | WI | | Y | | 63.6 | 8.7 | 13.8 | 79% | 0.99 | 1.57 | 76% | 1.56 | 11.34 | 3.81 | 30% | 0.16 | 94% | 3.65 | 60% |
| American National Bank - Fox Cities | Appleton | WI | | Y | | 251.1 | 33.7 | 13.4 | 77% | 3.91 | 1.56 | 76% | 1.56 | 11.60 | 3.98 | 47% | 0.71 | 12% | 3.27 | 24% |
| Thrivent Trust Company | Appleton | WI | Y | | | 10.3 | 7.9 | 76.5 | 100% | 0.03 | 0.43 | 9% | 0.27 | 0.35 | 1.65 | 0% | 0.00 | 100% | 1.65 | 0% |
| State Bank of Arcadia | Arcadia | WI | | Y | | 174.0 | 20.2 | 11.6 | 57% | 1.71 | 1.00 | 41% | 0.98 | 8.45 | 3.21 | 9% | 0.48 | 40% | 2.73 | 6% |
| Northern State Bank | Ashland | WI | | Y | | 241.2 | 19.6 | 8.1 | 2% | 2.37 | 1.00 | 40% | 0.98 | 12.09 | 3.40 | 11% | 0.24 | 87% | 3.15 | 19% |
| Pioneer Bank | Auburndale | WI | | | | 139.1 | 14.4 | 10.3 | 33% | 0.72 | 0.77 | 25% | 0.52 | 5.01 | 4.50 | 85% | 0.21 | 91% | 4.29 | 93% |
| Unity Bank | Augusta | WI | | Y | | 154.2 | 13.5 | 8.7 | 8% | 1.17 | 0.76 | 25% | 0.76 | 8.66 | 5.06 | 96% | 0.62 | 21% | 4.44 | 97% |
| The First Bank of Baldwin | Baldwin | WI | | Y | | 159.3 | 15.7 | 9.9 | 25% | 1.68 | 1.06 | 45% | 1.05 | 10.70 | 3.98 | 46% | 0.32 | 73% | 3.66 | 60% |
| The First National Bank of Bangor | Bangor | WI | | | | 232.8 | 57.2 | 24.6 | 99% | 5.30 | 3.11 | 99% | 2.28 | 9.26 | 4.04 | 53% | 0.29 | 79% | 3.75 | 70% |
| The Baraboo National Bank | Baraboo | WI | Y | | | 407.6 | 53.6 | 13.1 | 75% | 2.70 | 1.07 | 46% | 0.66 | 5.04 | 3.45 | 14% | 0.27 | 84% | 3.18 | 21% |
| Sterling Bank | Barron | WI | | Y | | 225.9 | 19.4 | 8.6 | 6% | 3.20 | 1.42 | 67% | 1.42 | 16.54 | 4.20 | 66% | 0.58 | 23% | 3.63 | 56% |
| The American National Bank of Beaver Dam | Beaver Dam | WI | Y | | | 123.7 | 11.6 | 9.4 | 15% | 0.56 | 0.64 | 18% | 0.45 | 4.79 | 3.78 | 29% | 0.14 | 96% | 3.64 | 58% |
| Blackhawk Bank | Beloit | WI | | | | 667.9 | 67.8 | 10.1 | 29% | 4.66 | 0.91 | 32% | 0.70 | 6.88 | 3.83 | 33% | 0.27 | 83% | 3.56 | 46% |
| The First National Bank and Trust Company | Beloit | WI | Y | | | 1,135.0 | 120.2 | 10.6 | 40% | 8.83 | 0.93 | 33% | 0.78 | 7.35 | 3.71 | 25% | 0.26 | 84% | 3.45 | 39% |
| The Benton State Bank | Benton | WI | | Y | | 63.8 | 5.2 | 8.2 | 3% | 0.42 | 0.66 | 20% | 0.66 | 8.11 | 5.35 | 98% | 1.20 | 1% | 4.15 | 89% |
| The Farmers & Merchants Bank | Berlin | WI | | | | 273.7 | 27.9 | 10.2 | 29% | 2.65 | 1.34 | 63% | 0.97 | 9.50 | 5.21 | 97% | 0.77 | 9% | 4.43 | 96% |
| The First National Bank of Berlin | Berlin | WI | Y | | | 409.7 | 36.6 | 8.9 | 11% | 1.60 | 0.58 | 16% | 0.39 | 4.36 | 4.22 | 68% | 0.49 | 38% | 3.73 | 69% |
| Banner Banks | Birnamwood | WI | | Y | | 95.2 | 10.6 | 11.2 | 50% | 0.64 | 0.69 | 21% | 0.68 | 6.06 | 2.78 | 2% | 0.25 | 86% | 2.53 | 3% |
| Black River Country Bank | Black River Fall | WI | | Y | | 76.1 | 9.3 | 12.3 | 65% | 1.11 | 1.47 | 71% | 1.46 | 11.91 | 4.45 | 82% | 0.57 | 26% | 3.89 | 79% |
| Jackson County Bank | Black River Fall | WI | | Y | | 251.5 | 24.5 | 9.7 | 21% | 4.00 | 1.59 | 78% | 1.59 | 16.34 | 4.22 | 68% | 0.63 | 19% | 3.60 | 50% |
| Union Bank of Blair | Blair | WI | | | | 108.5 | 13.8 | 12.7 | 72% | 1.39 | 2.19 | 94% | 1.28 | 10.07 | 5.37 | 99% | 0.99 | 1% | 4.38 | 95% |
| Bonduel State Bank | Bonduel | WI | | | | 57.6 | 12.5 | 21.7 | 98% | 0.60 | 1.17 | 54% | 1.04 | 4.80 | 3.12 | 6% | 0.36 | 64% | 2.76 | 7% |
| Community First Bank | Boscobel | WI | | Y | | 395.8 | 44.5 | 11.2 | 52% | 4.60 | 1.16 | 53% | 1.16 | 10.34 | 4.19 | 65% | 0.33 | 71% | 3.86 | 76% |
| The Bank of Brodhead | Brodhead | WI | | | | 143.7 | 21.2 | 14.7 | 85% | 1.26 | 1.27 | 59% | 0.88 | 5.97 | 4.01 | 49% | 0.64 | 18% | 3.36 | 30% |
| First Business Bank-Milwaukee | Brookfield | WI | | | | 255.1 | 22.4 | 8.8 | 9% | 1.74 | 0.99 | 40% | 0.68 | 7.75 | 3.43 | 13% | 0.36 | 61% | 3.07 | 16% |
| Great Midwest Bank, S.S.B. | Brookfield | WI | | | Y | 686.8 | 112.9 | 16.4 | 90% | 3.51 | 0.78 | 26% | 0.51 | 3.11 | 3.55 | 20% | 0.75 | 12% | 2.80 | 8% |
| North Shore Bank, FSB | Brookfield | WI | | Y | | 1,878.6 | 227.8 | 12.1 | 62% | 6.58 | 0.58 | 15% | 0.35 | 2.89 | 3.72 | 25% | 0.30 | 77% | 3.42 | 36% |
| Spring Bank | Brookfield | WI | | | | 242.4 | 27.3 | 11.3 | 53% | 2.81 | 1.87 | 89% | 1.16 | 10.30 | 4.48 | 84% | 0.98 | 2% | 3.50 | 43% |
| Bank Mutual | Brown Deer | WI | | | | 2,657.7 | 260.0 | 9.8 | 23% | 14.59 | 0.83 | 28% | 0.55 | 5.61 | 3.49 | 16% | 0.46 | 44% | 3.03 | 14% |
| Dairyland State Bank | Bruce | WI | | Y | | 77.3 | 8.3 | 10.7 | 42% | 0.68 | 0.89 | 30% | 0.88 | 8.22 | 4.36 | 77% | 0.31 | 75% | 4.05 | 88% |
| Fox River State Bank | Burlington | WI | | | | 86.8 | 11.1 | 12.7 | 71% | 0.42 | 0.79 | 27% | 0.48 | 3.76 | 4.37 | 79% | 0.34 | 67% | 4.03 | 87% |
| Citizens State Bank | Cadott | WI | | | | 120.1 | 12.1 | 10.1 | 28% | 0.92 | 1.18 | 55% | 0.76 | 7.54 | 4.22 | 69% | 0.54 | 29% | 3.68 | 65% |
| Community Bank of Cameron | Cameron | WI | | Y | | 113.4 | 10.2 | 9.0 | 11% | 1.44 | 1.27 | 59% | 1.27 | 14.13 | 4.46 | 83% | 0.52 | 32% | 3.94 | 83% |
| Bank of Cashton | Cashton | WI | | Y | | 82.5 | 8.8 | 10.7 | 42% | 2.02 | 2.45 | 97% | 2.45 | 22.89 | 4.15 | 62% | 0.63 | 20% | 3.52 | 45% |
| State Bank of Cazenovia | Cazenovia | WI | | | | 36.4 | 6.4 | 17.5 | 93% | 0.15 | 0.46 | 10% | 0.42 | 2.39 | 3.16 | 8% | 0.07 | 99% | 3.09 | 16% |
| Partnership Bank | Cedarburg | WI | | | | 264.1 | 23.5 | 8.9 | 10% | 2.04 | 1.28 | 60% | 0.77 | 8.69 | 3.75 | 27% | 0.31 | 76% | 3.44 | 38% |
| State Bank of Chilton | Chilton | WI | Y | Y | | 255.6 | 30.8 | 12.0 | 61% | 2.60 | 1.02 | 42% | 1.02 | 8.44 | 4.24 | 70% | 0.36 | 61% | 3.88 | 77% |
| Northwestern Bank | Chippewa Falls | WI | | Y | | 424.9 | 44.7 | 10.5 | 37% | 9.16 | 2.15 | 93% | 2.15 | 20.46 | 4.17 | 64% | 0.36 | 63% | 3.81 | 75% |
| Cleveland State Bank | Cleveland | WI | | | | 109.8 | 11.3 | 10.3 | 31% | 0.78 | 0.94 | 34% | 0.71 | 6.93 | 4.18 | 65% | 0.40 | 56% | 3.77 | 71% |
| Collins State Bank | Collins | WI | | Y | | 72.2 | 6.4 | 8.8 | 10% | 0.40 | 0.56 | 14% | 0.56 | 6.32 | 4.21 | 67% | 0.30 | 78% | 3.92 | 80% |
| Farmers and Merchants Union Bank | Columbus | WI | | | | 370.9 | 36.3 | 9.8 | 22% | 5.01 | 2.40 | 96% | 1.35 | 13.82 | 4.57 | 86% | 0.57 | 24% | 4.00 | 85% |
| State Bank of Cross Plains | Cross Plains | WI | Y | | | 890.9 | 98.8 | 11.1 | 50% | 6.87 | 1.19 | 55% | 0.77 | 6.95 | 3.72 | 26% | 0.35 | 65% | 3.37 | 32% |
| American Bank & Trust Wisconsin | Cuba City | WI | Y | | | 149.9 | 19.4 | 12.9 | 75% | 1.26 | 1.28 | 60% | 0.84 | 6.53 | 4.24 | 70% | 0.37 | 59% | 3.87 | 77% |
| Cumberland Federal Bank, FSB | Cumberland | WI | | | Y | 127.6 | 14.2 | 11.1 | 49% | 0.90 | 1.13 | 49% | 0.71 | 6.39 | 3.53 | 19% | 0.56 | 28% | 2.98 | 12% |
| First National Bank at Darlington | Darlington | WI | | | | 144.6 | 19.7 | 13.7 | 78% | 1.39 | 1.40 | 65% | 0.96 | 7.03 | 3.81 | 31% | 0.50 | 37% | 3.32 | 27% |
| DMB Community Bank | De Forest | WI | | | | 450.3 | 47.3 | 10.5 | 36% | 4.29 | 1.43 | 68% | 0.95 | 9.06 | 3.98 | 46% | 0.67 | 16% | 3.31 | 26% |
| Settlers Bank | De Forest | WI | | | | 226.9 | 21.6 | 9.5 | 17% | 1.83 | 1.25 | 58% | 0.81 | 8.45 | 4.72 | 93% | 0.79 | 8% | 3.92 | 81% |
| Bank of Deerfield | Deerfield | WI | | Y | | 139.3 | 17.1 | 12.3 | 66% | 2.39 | 1.74 | 87% | 1.71 | 13.93 | 4.47 | 83% | 0.69 | 14% | 3.78 | 73% |
| Denmark State Bank | Denmark | WI | | | | 445.0 | 48.6 | 10.9 | 46% | 2.47 | 0.81 | 27% | 0.56 | 5.09 | 4.07 | 55% | 0.41 | 53% | 3.66 | 61% |
| Advantage Community Bank | Dorchester | WI | | | | 141.8 | 16.5 | 11.6 | 57% | 1.34 | 1.39 | 65% | 0.95 | 8.15 | 3.58 | 21% | 0.38 | 58% | 3.20 | 22% |
| Security Financial Bank | Durand | WI | | Y | | 410.9 | 46.7 | 11.4 | 54% | 4.57 | 1.13 | 48% | 1.11 | 9.78 | 4.31 | 74% | 0.77 | 11% | 3.54 | 45% |



Banconomics Report

Profitability, 1st Qtr 2017

| Bank | City | ST | Trust Power | "S" Corp | Mutual | Average Assets | Average Equity | Equity/Assets | % | Annualized Income | Pretax ROA | % | ROAA | ROAE | Yield/Earning Assets | % | Cost of Funds | % | Net Interest Margin | % |
|--|---------------|----|-------------|----------|--------|----------------|----------------|---------------|---------|-------------------|------------|---------|------|-------|----------------------|---------|---------------|---------|---------------------|---------|
| | | | | | | Million | Million | % | Ranking | Million | % | Ranking | % | % | % | Ranking | Ranking | Ranking | Ranking | Ranking |
| Charter Bank | Eau Claire | WI | | Y | | 845.4 | 106.3 | 12.6 | 70% | 16.78 | 1.99 | 90% | 1.98 | 15.78 | 4.24 | 71% | 0.58 | 24% | 3.67 | 62% |
| Peoples Bank | Elkhorn | WI | | | | 233.0 | 25.5 | 11.0 | 47% | 1.43 | 1.00 | 40% | 0.61 | 5.59 | 3.41 | 12% | 0.31 | 74% | 3.10 | 17% |
| Royal Bank | Elroy | WI | | | | 371.6 | 38.3 | 10.3 | 32% | 3.70 | 1.46 | 70% | 1.00 | 9.67 | 4.18 | 65% | 0.25 | 85% | 3.93 | 82% |
| Union Bank & Trust Company | Evansville | WI | Y | | | 230.3 | 21.7 | 9.4 | 15% | 1.49 | 0.78 | 26% | 0.65 | 6.87 | 4.13 | 59% | 0.46 | 46% | 3.67 | 64% |
| Oak Bank | Fitchburg | WI | | | | 276.5 | 29.9 | 10.8 | 45% | 3.04 | 1.72 | 84% | 1.10 | 10.19 | 3.96 | 45% | 0.28 | 81% | 3.68 | 65% |
| Great North Bank | Florence | WI | | | | 108.3 | 10.6 | 9.8 | 23% | 0.28 | 0.17 | 4% | 0.26 | 2.67 | 4.25 | 71% | 0.78 | 8% | 3.47 | 40% |
| Fox Valley Savings Bank | Fond Du Lac | WI | | | Y | 331.6 | 44.8 | 13.5 | 78% | 1.60 | 0.65 | 19% | 0.48 | 3.57 | 3.12 | 6% | 0.46 | 45% | 2.67 | 4% |
| Hometown Bank | Fond Du Lac | WI | | | | 269.5 | 37.4 | 13.9 | 80% | 6.82 | 3.20 | 99% | 2.53 | 18.23 | 4.23 | 69% | 0.29 | 80% | 3.94 | 83% |
| National Exchange Bank and Trust | Fond Du Lac | WI | Y | | | 1,970.1 | 340.3 | 17.3 | 92% | 24.91 | 1.78 | 88% | 1.26 | 7.32 | 3.61 | 23% | 0.22 | 90% | 3.38 | 34% |
| Badger Bank | Fort Atkinson | WI | Y | | | 132.9 | 15.3 | 11.5 | 55% | 0.85 | 0.98 | 38% | 0.64 | 5.59 | 4.04 | 52% | 0.25 | 86% | 3.79 | 74% |
| PremierBank | Fort Atkinson | WI | Y | | | 309.7 | 42.9 | 13.8 | 80% | 2.31 | 1.08 | 46% | 0.75 | 5.39 | 3.67 | 24% | 0.17 | 92% | 3.50 | 43% |
| Bank of Galesville | Galesville | WI | | Y | | 94.4 | 17.7 | 18.8 | 95% | 1.90 | 2.02 | 91% | 2.01 | 10.71 | 4.64 | 90% | 0.33 | 69% | 4.31 | 94% |
| Cornerstone Community Bank | Grafton | WI | | | | 172.9 | 15.0 | 8.7 | 7% | 1.54 | 1.43 | 68% | 0.89 | 10.26 | 4.70 | 91% | 0.51 | 35% | 4.19 | 90% |
| Grand Marsh State Bank | Grand Marsh | WI | | | | 130.9 | 20.1 | 15.4 | 89% | 1.08 | 1.35 | 64% | 0.83 | 5.37 | 2.78 | 2% | 0.24 | 87% | 2.54 | 3% |
| Associated Bank, National Association | Green Bay | WI | Y | | | 29,058.1 | 3,049.4 | 10.5 | 36% | 236.30 | 1.13 | 50% | 0.81 | 7.75 | 3.17 | 9% | 0.35 | 66% | 2.82 | 8% |
| Bay Bank | Green Bay | WI | | | | 86.1 | 12.2 | 14.2 | 83% | 0.63 | 1.00 | 41% | 0.73 | 5.13 | 4.75 | 94% | 0.34 | 67% | 4.42 | 95% |
| Nicolet National Bank | Green Bay | WI | Y | | | 2,294.9 | 285.8 | 12.5 | 69% | 25.77 | 1.68 | 81% | 1.12 | 9.02 | 4.60 | 89% | 0.24 | 88% | 4.36 | 94% |
| PyraMax Bank, FSB | Greenfield | WI | | | Y | 451.0 | 38.9 | 8.6 | 6% | 11.62 | (0.09) | 1% | 2.58 | 29.86 | 3.55 | 20% | 0.77 | 11% | 2.79 | 7% |
| Greenleaf Wayside Bank | Greenleaf | WI | | Y | | 88.5 | 7.5 | 8.5 | 5% | 0.64 | 0.73 | 24% | 0.73 | 8.57 | 3.53 | 19% | 0.33 | 69% | 3.19 | 22% |
| State Bank | Gresham | WI | | | | 24.8 | 3.8 | 15.2 | 88% | 0.10 | 0.50 | 11% | 0.42 | 2.75 | 4.15 | 61% | 0.48 | 41% | 3.67 | 63% |
| Hiawatha National Bank | Hager City | WI | | | | 188.8 | 19.7 | 10.4 | 35% | 0.78 | 0.43 | 10% | 0.41 | 3.94 | 4.37 | 78% | 0.77 | 10% | 3.60 | 50% |
| The First National Bank of Hartford | Hartford | WI | | | | 193.4 | 23.0 | 11.9 | 60% | 1.37 | 0.98 | 38% | 0.71 | 5.96 | 3.89 | 38% | 0.18 | 92% | 3.72 | 68% |
| Town Bank | Hartland | WI | | | | 1,925.3 | 244.3 | 12.7 | 70% | 15.53 | 1.28 | 60% | 0.81 | 6.36 | 3.34 | 10% | 0.28 | 82% | 3.05 | 14% |
| Peoples Bank Midwest | Hayward | WI | | Y | | 339.5 | 65.4 | 19.3 | 96% | 5.72 | 1.68 | 82% | 1.68 | 8.75 | 4.05 | 54% | 0.34 | 68% | 3.72 | 68% |
| Highland State Bank | Highland | WI | | Y | | 33.3 | 3.2 | 9.5 | 17% | 0.24 | 0.72 | 22% | 0.71 | 7.46 | 3.48 | 16% | 0.27 | 83% | 3.20 | 23% |
| Farmers State Bank | Hillsboro | WI | | | | 159.6 | 24.8 | 15.5 | 89% | 2.22 | 1.75 | 87% | 1.39 | 8.97 | 3.51 | 17% | 0.38 | 57% | 3.13 | 18% |
| Park Bank | Holmen | WI | | | | 53.6 | 8.2 | 15.2 | 88% | 0.30 | 0.57 | 15% | 0.57 | 3.73 | 4.65 | 90% | 0.22 | 91% | 4.43 | 96% |
| Horicon Bank | Horicon | WI | | Y | | 645.4 | 67.3 | 10.4 | 34% | 7.47 | 1.16 | 52% | 1.16 | 11.10 | 4.34 | 75% | 0.33 | 71% | 4.02 | 86% |
| Wolf River Community Bank | Hortonville | WI | | | | 151.3 | 19.5 | 12.9 | 73% | 1.30 | 1.15 | 52% | 0.86 | 6.65 | 3.97 | 45% | 0.36 | 62% | 3.61 | 54% |
| Citizens State Bank | Hudson | WI | | | | 166.8 | 13.2 | 7.9 | 2% | 0.75 | 0.67 | 20% | 0.45 | 5.70 | 4.00 | 49% | 0.39 | 57% | 3.61 | 54% |
| First American Bank, N.A. | Hudson | WI | | Y | | 177.2 | 16.8 | 9.5 | 16% | 0.99 | 0.56 | 14% | 0.56 | 5.87 | 4.09 | 57% | 0.39 | 56% | 3.69 | 66% |
| Hustisford State Bank | Hustisford | WI | | | | 55.1 | 9.6 | 17.5 | 93% | 0.62 | 1.72 | 85% | 1.13 | 6.47 | 5.00 | 95% | 0.43 | 51% | 4.57 | 97% |
| Independence State Bank | Independence | WI | | | | 64.9 | 5.7 | 8.7 | 7% | 0.10 | 0.15 | 3% | 0.15 | 1.76 | 4.10 | 58% | 0.48 | 40% | 3.62 | 55% |
| Security State Bank | Iron River | WI | | | | 86.4 | 16.5 | 19.1 | 95% | 1.24 | 1.81 | 89% | 1.43 | 7.52 | 4.29 | 73% | 0.37 | 58% | 3.92 | 80% |
| Ixonia Bank | Ixonia | WI | | | | 309.7 | 43.4 | 14.0 | 81% | 1.04 | 0.53 | 12% | 0.34 | 2.40 | 3.58 | 22% | 0.41 | 54% | 3.18 | 20% |
| East Wisconsin Savings Bank, S.A. | Kaukauna | WI | | | Y | 233.5 | 21.5 | 9.2 | 14% | 0.52 | 0.28 | 6% | 0.22 | 2.44 | 3.42 | 13% | 0.68 | 15% | 2.73 | 6% |
| The Bank of Kaukauna | Kaukauna | WI | | Y | | 92.7 | 9.6 | 10.3 | 32% | 0.90 | 0.97 | 36% | 0.97 | 9.38 | 4.01 | 51% | 0.53 | 31% | 3.49 | 41% |
| Farmers and Merchants Bank of Kendall | Kendall | WI | | Y | | 75.1 | 10.5 | 14.0 | 81% | 2.02 | 2.70 | 98% | 2.70 | 19.29 | 5.20 | 96% | 0.52 | 34% | 4.68 | 98% |
| Southport Bank | Kenosha | WI | | | | 273.3 | 29.9 | 10.9 | 47% | 3.84 | 2.34 | 96% | 1.41 | 12.85 | 4.44 | 80% | 0.51 | 35% | 3.92 | 81% |
| Citizens State Bank of La Crosse | La Crosse | WI | | Y | | 225.6 | 18.5 | 8.2 | 3% | 5.26 | 2.33 | 95% | 2.33 | 28.40 | 4.74 | 94% | 0.86 | 4% | 3.88 | 78% |
| Coulee Bank | La Crosse | WI | | Y | | 348.5 | 30.6 | 8.8 | 8% | 4.10 | 1.18 | 55% | 1.18 | 13.42 | 4.16 | 63% | 0.61 | 22% | 3.55 | 46% |
| State Bank Financial | La Crosse | WI | | Y | | 332.1 | 35.8 | 10.8 | 43% | 1.80 | 0.55 | 13% | 0.54 | 5.04 | 3.11 | 5% | 0.23 | 90% | 2.88 | 9% |
| Ladysmith Federal Savings and Loan Association | Ladysmith | WI | | | Y | 48.5 | 5.1 | 10.5 | 38% | 0.11 | 0.23 | 5% | 0.22 | 2.11 | 3.79 | 30% | 0.80 | 6% | 2.99 | 13% |
| Pioneer Bank of Wisconsin | Ladysmith | WI | | | | 71.7 | 7.7 | 10.8 | 44% | 0.47 | 0.85 | 29% | 0.66 | 6.09 | 3.52 | 18% | 0.36 | 60% | 3.15 | 19% |
| Bank of Lake Mills | Lake Mills | WI | | Y | | 201.5 | 23.7 | 11.8 | 58% | 3.42 | 1.70 | 83% | 1.69 | 14.39 | 4.81 | 95% | 0.44 | 49% | 4.37 | 95% |
| The Greenwood's State Bank | Lake Mills | WI | | | | 175.7 | 18.7 | 10.6 | 41% | 1.22 | 0.99 | 39% | 0.69 | 6.52 | 4.68 | 90% | 0.42 | 53% | 4.26 | 91% |
| Headwaters State Bank | Land O Lakes | WI | | Y | | 64.8 | 9.3 | 14.4 | 85% | 0.62 | 0.96 | 35% | 0.96 | 6.68 | 4.72 | 93% | 0.46 | 46% | 4.26 | 92% |
| Laona State Bank | Laona | WI | | | | 179.0 | 20.3 | 11.3 | 54% | 1.24 | 0.97 | 36% | 0.69 | 6.14 | 3.77 | 28% | 0.64 | 19% | 3.13 | 18% |
| BLC Community Bank | Little Chute | WI | | Y | | 206.2 | 28.8 | 13.9 | 80% | 3.26 | 1.58 | 77% | 1.58 | 11.35 | 3.88 | 36% | 0.48 | 41% | 3.40 | 35% |
| TSB Bank | Lomira | WI | | | | 120.6 | 12.7 | 10.6 | 39% | 1.22 | 1.45 | 69% | 1.01 | 9.58 | 4.29 | 72% | 0.50 | 38% | 3.79 | 74% |
| Citizens State Bank of Loyal | Loyal | WI | | | | 202.2 | 24.0 | 11.9 | 60% | 2.27 | 1.46 | 70% | 1.12 | 9.46 | 3.95 | 43% | 0.51 | 34% | 3.44 | 37% |
| Bank of Luxemburg | Luxemburg | WI | | Y | | 310.0 | 29.6 | 9.5 | 18% | 2.95 | 1.41 | 66% | 0.95 | 9.98 | 4.35 | 76% | 0.36 | 62% | 3.99 | 84% |
| Bankers' Bank | Madison | WI | | | | 539.3 | 64.8 | 12.0 | 61% | 3.67 | 1.05 | 45% | 0.68 | 5.66 | 2.21 | 1% | 0.35 | 65% | 1.86 | 1% |
| Capitol Bank | Madison | WI | | | | 348.0 | 36.1 | 10.4 | 34% | 3.33 | 1.45 | 70% | 0.96 | 9.24 | 3.52 | 18% | 0.34 | 66% | 3.18 | 20% |
| First Business Bank | Madison | WI | | Y | | 1,295.8 | 134.2 | 10.4 | 33% | 15.39 | 1.74 | 86% | 1.19 | 11.47 | 4.45 | 82% | 0.77 | 10% | 3.69 | 66% |



Banconomics Report

Profitability, 1st Qtr 2017

| Bank | City | ST | Trust Power | "S" Corp | Mu-tual | 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 |
|----------------|------------------|----|-------------|----------|---------|------------------------|------------------------|-----------------|-----------|---------------------------|--------------|-----------|--------|--------|------------------------|-----------|-----------------|-----------|-----------------------|-----------|
| WOODTRUST BANK | Wisconsin Rapids | WI | Y | Y | | 390.3 | 36.8 | 9.4 | 16% | 10.47 | 2.69 | 97% | 2.68 | 28.46 | 3.13 | 7% | 0.07 | 99% | 3.06 | 15% |

*Recently converted

Data presented in this report is based on FDIC statistics as of 3/31/2017. Every effort has been made to ensure the accuracy of these data. Information provided is for references only. Copyright © 2017 Bankers Benefits, LLC. Do not reproduce or forward. For update or copies please e-mail info@bankersbenefits.com.





» **How we started.**

We saw an opportunity to give community banks products and services that were traditionally only attainable by larger entities. We offer a wide range of compensation and benefit consulting services that assist clients in attracting, retaining and motivating key employees.

» **What we do.**

Incentives and Retention Plans

We create compensation systems that assist your bank in growing talent, retaining high performers, and aligning executives with shareholder values.

Funding and Financing Options

We work hard to ensure that the product design and the BOLI carrier are optimizing performance and maintaining the desired asset credit quality.

Supplemental Retirement Plans

We design smart retirement, 401(k), profit-sharing and defined benefit plans that free up resources and keeps your talent motivated so you can stay competitive.

» Get in touch today and find how we can help you and your community bank.

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