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LIQUIDITY

Wisconsin FDIC Insured Institutions
Third Quarter 2018

Data compiled by:  CliftonLarsonAllen

Data distributed by:  Wisconsin Bankers
ASSOCIATION

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

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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	497,336	388,211	78%	69%	424,113	92%	60%	18%
Bank Of Alma	Alma	226,982	136,273	60%	17%	121,574	112%	96%	-4%
Portage County Bank	Almond	159,024	99,222	62%	22%	139,700	71%	17%	-11%
Citizens Community Federal National Association	Altoona	975,338	754,416	77%	66%	806,889	93%	65%	13%
International Bank Of Amherst, The	Amherst	70,409	36,464	52%	7%	60,687	60%	6%	-12%
American National Bank-Fox Cities	Appleton	289,489	217,028	75%	58%	246,813	88%	51%	32%
Thrivent Trust Co.	Appleton	60,291	-	0%	0%	2,000	0%	0%	8%
State Bank Of Arcadia	Arcadia	173,429	97,982	56%	13%	151,482	65%	9%	-27%
Northern State Bank	Ashland	235,346	154,029	65%	32%	210,934	73%	22%	-7%
Pioneer Bank	Auburndale	148,310	120,961	82%	84%	131,989	92%	61%	-1%
Unity Bank	Augusta	179,032	144,564	81%	81%	155,921	93%	63%	10%
First Bank Of Baldwin, The	Baldwin	171,471	107,613	63%	23%	132,731	81%	37%	13%
First National Bank Of Bangor, The	Bangor	218,302	164,205	75%	59%	153,370	107%	91%	-6%
Baraboo State Bank	Baraboo	387,105	252,961	65%	31%	337,220	75%	25%	-14%
Sterling Bank	Barron	236,962	164,053	69%	38%	215,334	76%	29%	0%
American Bank Of Beaver Dam	Beaver Dam	153,345	112,246	73%	52%	135,015	83%	41%	-17%
Blackhawk Bank	Beloit	769,451	502,464	65%	31%	687,423	73%	23%	12%
First National Bank And Trust Company, The	Beloit	1,118,704	799,454	71%	45%	956,970	84%	42%	3%
Benton State Bank	Benton	65,230	56,007	86%	95%	56,084	100%	82%	19%
Fortifi Bank	Berlin	399,079	306,759	77%	65%	339,257	90%	57%	16%
Farmers & Merchants Bank, The	Berlin	309,163	251,541	81%	83%	258,746	97%	74%	29%
Banner Banks	Biramwood	94,772	40,214	42%	3%	83,540	48%	2%	-33%
Jackson County Bank	Black River Falls	221,293	137,044	62%	21%	184,731	74%	24%	8%
Black River Country Bank	Black River Falls	77,928	65,369	84%	88%	62,074	105%	90%	10%
Union Bank Of Blair	Blair	107,368	85,658	80%	76%	87,168	98%	77%	21%
Bonduel State Bank	Bonduel	58,424	22,863	39%	2%	45,003	51%	3%	-11%
Community First Bank	Boscobel	413,966	296,405	72%	47%	348,476	85%	46%	6%
Bank Of Brodhead, The	Brodhead	149,832	84,008	56%	11%	120,114	70%	14%	10%
North Shore Bank, F.S.B.	Brookfield	1,953,139	1,575,292	81%	81%	1,676,018	94%	66%	-6%
Great Midwest Bank, State Savings Bank	Brookfield	779,220	681,730	87%	98%	516,937	132%	99%	33%
Spring Bank	Brookfield	283,867	241,564	85%	93%	225,526	107%	91%	15%
Fox River State Bank	Burlington	94,864	67,909	72%	46%	83,556	81%	39%	-11%
Citizens State Bank	Cadott	117,227	85,880	73%	53%	97,921	88%	50%	0%
Community Bank Of Cameron	Cameron	117,639	91,099	77%	67%	103,064	88%	52%	-5%
Bank Of Cashton	Cashton	88,305	58,850	67%	34%	73,802	80%	34%	-1%
Partnership Bank	Cedarburg	305,356	256,537	84%	90%	267,377	96%	70%	3%
State Bank Of Chilton	Chilton	277,541	210,059	76%	60%	236,332	89%	54%	-9%
Northwestern Bank, The	Chippewa Falls	440,972	334,369	76%	60%	393,349	85%	45%	2%
Cleveland State Bank	Cleveland	114,591	74,946	65%	32%	96,060	78%	32%	11%
Collins State Bank	Collins	83,029	62,566	75%	59%	68,398	91%	60%	10%
Farmers & Merchants Union Bank	Columbus	395,175	338,054	86%	94%	342,637	99%	79%	4%
State Bank Of Cross Plains	Cross Plains	977,433	782,144	80%	78%	801,919	98%	75%	8%
American Bank & Trust Wisconsin	Cuba City	170,378	141,031	83%	86%	138,304	102%	86%	8%

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 *
Cumberland Federal Bank, Federal Savings Bank	Cumberland	140,325	70,284	50%	7%	111,928	63%	8%	32%
First National Bank At Darlington	Darlington	144,058	105,278	73%	51%	118,777	89%	54%	-5%
Dmb Community Bank	De Forest	483,742	407,061	84%	90%	408,309	100%	81%	26%
Settlers Bank	De Forest	280,276	218,248	78%	68%	231,439	94%	67%	0%
Bank Of Deerfield, The	Deerfield	142,396	123,493	87%	97%	122,570	101%	83%	32%
Denmark State Bank	Denmark	488,707	393,534	81%	80%	427,592	92%	62%	2%
Advantage Community Bank	Dorchester	145,034	95,014	66%	33%	124,726	76%	29%	-13%
Security Financial Bank	Durand	474,956	345,861	73%	51%	380,173	91%	58%	11%
Charter Bank	Eau Claire	893,515	664,283	74%	57%	710,267	94%	66%	23%
Royal Bank	Elroy	422,500	302,654	72%	47%	354,216	85%	47%	1%
Union Bank & Trust Company	Evansville	258,615	205,693	80%	74%	214,897	96%	69%	17%
Oak Bank	Fitchburg	309,331	242,941	79%	72%	252,976	96%	71%	11%
Great North Bank	Florence	142,246	101,285	71%	42%	108,874	93%	64%	40%
Hometown Bank	Fond Du Lac	302,432	244,977	81%	82%	249,028	98%	78%	-3%
National Exchange Bank And Trust	Fond Du Lac	1,862,869	1,084,269	58%	15%	1,428,406	76%	28%	-7%
Fox Valley Savings Bank	Fond Du Lac	351,244	194,016	55%	10%	276,669	70%	15%	5%
Badger Bank	Fort Atkinson	138,932	85,105	61%	19%	121,744	70%	14%	-14%
Premierbank	Fort Atkinson	408,702	222,438	54%	9%	319,194	70%	13%	-1%
Bank Of Galesville	Galesville	99,919	79,768	80%	77%	74,468	107%	92%	10%
Cornerstone Community Bank	Grafton	192,682	169,508	88%	99%	154,077	110%	96%	11%
Associated Bank, National Association	Green Bay	33,443,098	22,795,675	68%	36%	24,954,216	91%	59%	25%
Bay Bank	Green Bay	96,059	58,942	61%	20%	75,568	78%	31%	3%
Nicolet National Bank	Green Bay	3,001,488	2,140,453	71%	43%	2,555,381	84%	43%	-1%
Pyramax Bank, F.S.B.	Greenfield	480,448	370,874	77%	65%	403,186	92%	61%	26%
Greenleaf Wayside Bank	Greenleaf	91,226	54,506	60%	16%	81,391	67%	11%	-7%
State Bank	Gresham	27,766	16,118	58%	15%	24,254	66%	10%	-9%
Hiawatha National Bank	Hager City	201,375	153,847	76%	63%	157,337	98%	76%	26%
First National Bank Of Hartford	Hartford	204,761	145,265	71%	42%	179,235	81%	36%	-8%
Town Bank	Hartland	2,041,530	1,602,131	78%	72%	1,730,215	93%	62%	11%
Peoples Bank Midwest	Hayward	358,817	279,577	78%	68%	282,128	99%	80%	4%
Chippewa Valley Bank	Hayward	427,232	327,051	77%	64%	345,958	95%	67%	2%
Highland State Bank	Highland	32,701	17,486	53%	8%	28,635	61%	7%	-49%
Farmers State Bank-Hillsboro	Hillsboro	167,054	82,781	50%	6%	137,892	60%	6%	-6%
Park Bank	Holmen	55,983	35,301	63%	24%	43,470	81%	38%	0%
Horicon Bank	Horicon	726,801	624,510	86%	95%	647,697	96%	73%	2%
Wolf River Community Bank	Hortonville	177,633	138,425	78%	69%	143,993	96%	71%	6%
Citizens State Bank	Hudson	203,872	160,743	79%	73%	173,390	93%	63%	6%
First American Bank, National Association	Hudson	125,086	107,303	86%	94%	97,914	110%	94%	25%
Hustisford State Bank	Hustisford	52,483	41,927	80%	77%	39,924	105%	89%	5%
Independence State Bank	Independence	66,604	49,071	74%	54%	54,808	90%	56%	5%
Security State Bank	Iron River	96,475	65,465	68%	35%	77,519	84%	43%	4%
Ixonia Bank	Ixonia	347,506	207,416	60%	16%	299,615	69%	13%	10%
East Wisconsin Savings Bank	Kaukauna	257,641	185,089	72%	48%	183,593	101%	84%	21%

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Bank Of Kaukauna, The	Kaukauna	97,965	68,600	70%	41%	87,285	79%	33%	-1%
Farmers And Merchants Bank Of Kendall	Kendall	72,297	67,396	93%	100%	59,655	113%	98%	3%
Citizens State Bank - La Crosse	La Crosse	270,488	241,878	89%	99%	215,728	112%	97%	29%
Coulee Bank	La Crosse	378,555	295,927	78%	70%	292,466	101%	85%	17%
State Bank Financial	La Crosse	325,379	174,516	54%	8%	268,620	65%	10%	8%
Ladysmith Federal Savings & Loan Association	Ladysmith	52,712	36,540	69%	39%	46,330	79%	33%	-2%
Bank Of Lake Mills	Lake Mills	210,022	178,423	85%	92%	172,994	103%	88%	13%
Greenwood'S State Bank, The	Lake Mills	177,941	135,411	76%	61%	152,120	89%	55%	-6%
Headwaters State Bank	Land O'Lakes	67,062	40,438	60%	18%	57,524	70%	16%	-9%
Laona State Bank	Laona	179,094	110,159	62%	20%	156,932	70%	15%	-3%
Blc Community Bank	Little Chute	237,910	189,459	80%	75%	187,860	101%	84%	29%
Tsb Bank	Lomira	131,940	108,483	82%	85%	113,175	96%	70%	13%
Citizens State Bank Of Loyal	Loyal	201,683	122,787	61%	18%	164,538	75%	25%	-5%
Bank Of Luxemburg	Luxemburg	351,110	269,385	77%	64%	294,781	91%	59%	12%
Home Savings Bank	Madison	145,134	121,584	84%	88%	118,090	103%	88%	17%
Park Bank, The	Madison	962,050	837,687	87%	98%	768,612	109%	93%	17%
Bankers' Bank	Madison	676,015	384,863	57%	13%	527,658	73%	22%	21%
Wisconsin Bank And Trust	Madison	1,051,160	723,476	69%	38%	891,167	81%	38%	5%
First Business Bank	Madison	1,885,976	1,582,864	84%	89%	1,410,066	112%	97%	34%
Capitol Bank	Madison	359,991	266,568	74%	56%	295,782	90%	56%	14%
John Deere Financial, F.S.B.	Madison	3,782,145	3,744,214	99%	100%	1,179,949	317%	100%	84%
Bank First National	Manitowoc	1,733,181	1,430,481	83%	86%	1,486,839	96%	72%	7%
Investors Community Bank	Manitowoc	1,507,924	1,200,564	80%	75%	1,214,407	99%	79%	32%
Stephenson National Bank And Trust, The	Marinette	513,808	331,744	65%	29%	426,467	78%	31%	10%
Farmers & Merchants Bank & Trust	Marinette	139,431	86,583	62%	22%	121,593	71%	17%	-1%
Premier Community Bank	Marion	289,920	198,359	68%	36%	257,157	77%	30%	-8%
Markesan State Bank	Markesan	127,455	91,504	72%	48%	114,187	80%	36%	-8%
Ergo Bank	Markesan	86,217	63,655	74%	56%	72,578	88%	50%	2%
Forward Bank	Marshfield	452,876	345,590	76%	63%	349,142	99%	80%	10%
Bank Of Mauston	Mauston	289,041	185,421	64%	27%	246,152	75%	26%	6%
Mayville Savings Bank	Mayville	59,722	48,271	81%	82%	52,759	91%	60%	-1%
Peoples Community Bank, The	Mazomanie	273,605	187,326	68%	37%	173,591	108%	92%	19%
Mcfarland State Bank	Mc Farland	497,568	406,325	82%	85%	370,008	110%	95%	21%
Time Federal Savings Bank	Medford	588,262	377,155	64%	26%	455,388	83%	41%	1%
Lincoln Community Bank	Merrill	59,858	38,542	64%	28%	53,213	72%	21%	-23%
Bank Of Milton	Milton	115,783	84,262	73%	50%	105,612	80%	34%	4%
First Community Bank	Milton	100,946	68,362	68%	35%	85,497	80%	35%	2%
Securant Bank & Trust	Milwaukee	223,105	186,816	84%	87%	172,463	108%	93%	25%
Park Bank	Milwaukee	944,305	661,239	70%	41%	825,391	80%	35%	2%
Columbia Savings And Loan Association	Milwaukee	23,586	18,244	77%	66%	21,412	85%	47%	29%
Mitchell Bank	Milwaukee	47,999	16,506	34%	2%	39,369	42%	2%	-160%
Associated Trust Company, National Association	Milwaukee	71,909	-	0%	0%	-	-	0%	N/A
Northwestern Mutual Wealth Management Company	Milwaukee	297,438	-	0%	0%	50,500	0%	0%	18%

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Farmers Savings Bank	Mineral Point	284,229	176,052	62%	21%	258,713	68%	12%	-9%
Alliance Bank	Mondovi	169,111	125,718	74%	57%	146,078	86%	48%	0%
Monona Bank	Monona	884,626	720,619	81%	84%	705,474	102%	87%	23%
Woodford State Bank	Monroe	225,039	148,594	66%	34%	190,338	78%	32%	4%
Citizens Bank	Mukwonago	739,002	476,139	64%	28%	647,427	74%	23%	-13%
Nekoosa Port Edwards State Bank	Nekoosa	212,100	122,066	58%	14%	181,498	67%	11%	-6%
Security Bank	New Auburn	99,616	83,595	84%	89%	85,784	97%	75%	11%
Bank Of New Glarus, The	New Glarus	284,292	224,706	79%	74%	219,101	103%	87%	8%
First State Bank	New London	303,999	149,524	49%	5%	250,076	60%	5%	5%
First National Community Bank	New Richmond	199,524	129,952	65%	30%	179,549	72%	20%	-2%
State Bank Of Newburg	Newburg	176,196	137,867	78%	71%	136,234	101%	85%	5%
Tri City National Bank	Oak Creek	1,398,345	884,785	63%	24%	1,250,422	71%	16%	-2%
Bristol Morgan Bank	Oakfield	101,153	72,170	71%	44%	82,854	87%	49%	8%
First Bank Financial Centre	Oconomowoc	1,156,701	904,900	78%	70%	906,376	100%	82%	25%
Bank Of Ontario	Ontario	49,336	36,378	74%	54%	38,126	95%	68%	23%
Oostburg State Bank	Oostburg	222,484	160,506	72%	49%	180,304	89%	55%	2%
Oregon Community Bank	Oregon	455,639	364,936	80%	79%	370,547	98%	78%	2%
Farmers & Merchants Bank Of Orfordville	Orfordville	52,064	32,670	63%	23%	44,004	74%	24%	-9%
West Pointe Bank	Oshkosh	283,925	230,382	81%	83%	209,544	110%	95%	25%
Choice Bank	Oshkosh	429,510	327,429	76%	62%	282,575	116%	98%	34%
United Bank	Osseo	269,008	201,210	75%	58%	227,524	88%	53%	-18%
First National Bank Of Park Falls, The	Park Falls	141,728	77,259	55%	9%	125,496	62%	7%	8%
Peshtigo National Bank	Peshtigo	194,569	109,701	56%	12%	172,606	64%	9%	-6%
Pigeon Falls State Bank	Pigeon Falls	86,415	63,229	73%	52%	74,572	85%	45%	-9%
Mound City Bank	Platteville	357,578	288,334	81%	80%	288,808	100%	81%	13%
Clare Bank, National Association	Platteville	263,653	146,194	55%	10%	233,152	63%	8%	-19%
Port Washington State Bank, The	Port Washington	572,790	393,722	69%	37%	518,443	76%	28%	-3%
United Community Bank	Poynette	169,030	142,573	84%	91%	152,602	93%	65%	-5%
Peoples State Bank	Prairie Du Chien	786,392	548,479	70%	40%	629,894	87%	48%	16%
Bank Of Prairie Du Sac	Prairie Du Sac	419,457	267,690	64%	26%	352,958	76%	27%	2%
Community Financial Bank	Prentice	41,340	35,344	85%	93%	36,726	96%	72%	-6%
Johnson Bank	Racine	4,950,385	3,898,432	79%	73%	4,039,385	97%	73%	6%
State Bank Of Reeseville	Reeseville	84,810	41,736	49%	6%	57,512	73%	21%	29%
Dairy State Bank	Rice Lake	491,163	221,418	45%	4%	418,911	53%	4%	-2%
Richland County Bank	Richland Center	97,004	39,379	41%	3%	79,701	49%	3%	-25%
River Falls State Bank	River Falls	90,055	55,226	61%	19%	76,616	72%	20%	-31%
First National Bank Of River Falls, The	River Falls	280,203	160,161	57%	14%	235,527	68%	12%	2%
Community First Bank	Rosholt	82,113	53,180	65%	29%	70,250	76%	27%	1%
Wisconsin River Bank	Sauk City	123,784	107,651	87%	97%	98,228	110%	94%	17%
Intercity State Bank	Schofield	184,645	140,239	76%	61%	137,754	102%	86%	0%
Shell Lake State Bank	Shell Lake	214,234	92,311	43%	4%	178,653	52%	4%	0%
Union National Bank & Trust Company	Sparta	139,314	99,362	71%	44%	113,969	87%	49%	2%
Partners Bank	Spencer	212,130	138,051	65%	30%	167,787	82%	40%	8%

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Pineries Bank, The	Stevens Point	96,880	62,351	64%	27%	86,305	72%	20%	-24%
River Bank	Stoddard	482,177	414,368	86%	96%	395,643	105%	89%	14%
Bank Of Sun Prairie	Sun Prairie	405,566	323,563	80%	76%	322,949	100%	83%	11%
Superior Savings Bank	Superior	66,203	43,496	66%	33%	53,621	81%	37%	-42%
National Bank Of Commerce	Superior	610,370	435,697	71%	45%	521,416	84%	42%	15%
First National Bank In Tigerton	Tigerton	23,239	10,801	46%	5%	19,878	54%	5%	-101%
Farmers & Merchants Bank	Tomah	194,606	135,427	70%	40%	148,691	91%	58%	19%
Timberwood Bank	Tomah	177,325	124,140	70%	40%	146,481	85%	44%	16%
Tomahawk Community Bank S.S.B.	Tomahawk	137,335	110,263	80%	80%	116,200	95%	68%	-1%
Community State Bank	Union Grove	378,549	232,200	61%	20%	324,534	72%	19%	4%
Citizens First Bank	Viroqua	204,760	156,049	76%	62%	159,826	98%	76%	18%
Waldo State Bank	Waldo	81,136	59,582	73%	53%	67,417	88%	52%	17%
Farmers & Merchants State Bank	Waterloo	167,693	142,249	85%	92%	118,907	120%	99%	15%
Waukesha State Bank	Waukesha	954,590	608,069	64%	25%	790,589	77%	30%	2%
First Federal Bank Of Wisconsin	Waukesha	268,271	197,873	74%	55%	198,752	100%	80%	16%
Sunset Bank & Savings	Waukesha	127,519	99,839	78%	71%	107,675	93%	64%	4%
Waumandee State Bank	Waumandee	181,170	140,582	78%	67%	159,286	88%	51%	-3%
Farmers State Bank Of Waupaca, The	Waupaca	190,614	120,697	63%	25%	160,843	75%	26%	1%
Nbw Bank	Waupun	151,693	108,600	72%	46%	132,564	82%	40%	-2%
River Valley Bank	Wausau	1,323,874	998,232	75%	60%	1,172,613	85%	46%	12%
Peoples State Bank	Wausau	883,160	636,712	72%	49%	719,583	88%	53%	16%
Marathon Savings Bank	Wausau	151,997	110,252	73%	50%	133,328	83%	40%	5%
Waterstone Bank	Wauwatosa	1,915,322	1,537,103	80%	79%	1,070,067	144%	100%	27%
Equitable Bank, State Savings Bank, The	Wauwatosa	308,345	265,854	86%	96%	249,120	107%	90%	18%
Westbury Bank	West Bend	817,184	653,155	80%	78%	681,588	96%	69%	10%
Commerce State Bank	West Bend	647,897	546,769	84%	91%	562,099	97%	74%	24%
Union State Bank Of West Salem	West Salem	85,615	63,133	74%	55%	69,523	91%	57%	9%
First Citizens State Bank	Whitewater	307,426	172,976	56%	11%	242,658	71%	18%	-22%
Bank Of Wisconsin Dells	Wisconsin Dells	579,688	413,166	71%	43%	508,345	81%	39%	-3%
Paper City Savings Association	Wisconsin Rapids	157,931	131,993	84%	87%	134,904	98%	77%	-9%
Keysavings Bank	Wisconsin Rapids	75,308	42,460	56%	12%	59,601	71%	18%	0%
Woodtrust Bank	Wisconsin Rapids	393,879	237,062	60%	17%	332,048	71%	19%	-6%
River Cities Bank	Wisconsin Rapids	247,438	171,477	69%	39%	202,949	84%	44%	-1%

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



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

CECL Modeling and Accounting

Compliance with the current expected credit loss (CECL) standard starts with organizing your data and selecting the right models. Whether you're evaluating models, tweaking your CECL allowance model, or are just learning about CECL and need some direction, CLA professionals can help.

Our [CECL resources](#) provide the latest information, key insights, and examples to help your team create project plan that will meet compliance requirements.

CECL Allowance Calculator

Estimate the potential impact of the new ALLL accounting standard on your financial institution by pairing this interactive calculating tool with consulting support from CLA professionals. [Learn More](#)

Together, we can:

- Teach leaders in your institution how to use the CECL allowance calculator
- Help management or board members understand CECL concepts
- Evaluate [CECL models](#), including data requirement identification and retention

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

WEALTH ADVISORY | OUTSOURCING | AUDIT, TAX, AND CONSULTING

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I need help with:

- [Calculating my CECL allowance](#)
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