



# Banconomics Report

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## Wisconsin FDIC Insured Institutions Liquidity Year-end 2016

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# Banconomics Report

Liquidity, Year-end 2016

Bank	City	ST	Mutual	Net Loans and Leases/Assets				Total Deposits				Liquidity Ratio						
				Total Asset Million	Net Loans and Leases Million	%	Ranking	Total Deposit Million	Loan/Dep %	Brokered Deposit Million	Brokered Deposit %	Total Liabilities Million	Cash & Balances Due Million (1)	Marketable Securities Million (2)	Maturing Loans and Leases Million (3)	Liquid Assets Million (1)+(2)+(3)	Liq. Assets/Total Liabilities %	Ranking
AbbyBank	Abbotsford	WI		434	330.1	76.1	71%	386.3	85.4	0.9	0.2	394.4	24.7	40.0	8.9	73.6	18.7	25%
Bank of Alma	Alma	WI		223	136.2	61.1	29%	126.0	108.1	0.0	0.0	126.7	4.9	71.8	8.9	85.6	67.6	97%
Portage County Bank	Almond	WI		172	99.0	57.6	19%	153.6	64.5	19.8	12.9	154.1	38.5	24.8	11.4	74.6	48.4	90%
Citizens Community Federal National Assn	Altoona	WI		686	543.4	79.2	81%	538.5	100.9	6.4	1.2	614.9	24.2	56.6	6.6	87.5	14.2	12%
The International Bank of Amherst	Amherst	WI		63	33.8	53.5	14%	54.4	62.2	0.0	0.0	54.5	3.7	22.4	3.3	29.4	54.0	93%
American National Bank - Fox Cities	Appleton	WI		250	177.0	70.7	54%	210.0	84.3	54.0	25.7	216.8	10.3	44.3	2.2	56.8	26.2	53%
Thrivent Trust Company	Appleton	WI		10	0.0	0.0	0%	2.0	0.0	0.0	0.0	2.4	3.1	6.2	0.0	9.3	382.8	100%
State Bank of Arcadia	Arcadia	WI		173	91.9	53.0	13%	152.9	60.1	0.0	0.0	153.2	29.8	31.0	2.6	63.5	41.4	81%
Northern State Bank	Ashland	WI		241	149.9	62.2	31%	221.4	67.7	0.0	0.0	221.6	7.8	38.2	23.1	69.0	31.2	63%
Pioneer Bank	Auburndale	WI		137	107.2	78.4	79%	122.0	87.9	4.3	3.6	122.5	12.5	9.5	3.3	25.3	20.6	30%
Unity Bank	Augusta	WI		149	119.0	79.9	85%	131.3	90.6	13.8	10.5	136.8	10.5	1.7	4.2	16.4	12.0	6%
The First Bank of Baldwin	Baldwin	WI		157	97.9	62.3	32%	129.5	75.6	0.0	0.0	141.8	6.4	24.9	2.5	33.8	23.9	44%
The First National Bank of Bangor	Bangor	WI		238	156.0	65.5	39%	180.7	86.3	0.0	0.0	181.6	12.6	46.7	3.8	63.1	34.7	69%
The Baraboo National Bank	Baraboo	WI		423	244.5	57.7	19%	361.6	67.6	2.0	0.6	370.3	90.3	39.0	13.9	143.1	38.6	76%
Sterling Bank	Barron	WI		224	153.9	68.6	45%	194.4	79.1	12.1	6.2	205.4	8.7	48.5	6.4	63.5	30.9	62%
The American National Bank of Beaver Dam	Beaver Dam	WI		126	88.1	69.8	52%	114.2	77.1	0.0	0.0	114.7	17.7	8.6	7.7	34.0	29.7	60%
Blackhawk Bank	Beloit	WI		664	408.4	61.5	30%	576.1	70.9	19.8	3.4	600.8	33.7	77.1	17.7	128.5	21.4	34%
The First National Bank and Trust Company	Beloit	WI		1,148	740.0	64.4	37%	1,010.0	73.3	10.0	1.0	1,029.5	81.2	214.6	24.5	320.3	31.1	63%
The Benton State Bank	Benton	WI		63	52.7	83.0	90%	54.7	96.3	7.3	13.3	58.3	4.2	2.2	2.3	8.6	14.8	13%
The Farmers & Merchants Bank	Berlin	WI		265	205.7	77.7	77%	216.1	95.2	3.3	1.5	237.2	6.2	17.5	11.0	34.7	14.6	12%
The First National Bank of Berlin	Berlin	WI		396	275.6	69.7	50%	331.6	83.1	14.4	4.4	359.1	43.2	26.6	5.8	75.6	21.1	33%
Banner Banks	Biramwood	WI		95	36.0	37.8	2%	84.7	42.5	0.0	0.0	84.9	21.8	27.2	1.5	50.6	59.6	95%
Black River Country Bank	Black River Fall	WI		76	61.1	80.3	86%	62.1	98.4	0.0	0.0	66.8	5.2	4.3	4.5	14.0	20.9	31%
Jackson County Bank	Black River Fall	WI		245	190.0	77.6	75%	203.3	93.5	24.3	11.9	221.1	16.8	5.2	1.4	23.3	10.6	3%
Union Bank of Blair	Blair	WI		108	86.0	79.5	84%	86.4	99.5	8.3	9.6	94.6	7.8	9.4	2.1	19.3	20.4	29%
Bonduel State Bank	Bonduel	WI		57	15.8	27.5	1%	44.6	35.4	0.0	0.0	45.0	13.5	23.1	0.2	36.8	81.8	99%
Community First Bank	Boscobel	WI		396	272.9	68.9	47%	326.6	83.5	24.2	7.4	351.8	19.0	54.3	14.3	87.6	24.9	47%
The Bank of Brodhead	Brodhead	WI		144	77.5	53.8	15%	118.3	65.5	0.0	0.0	123.0	5.0	52.6	1.7	59.3	48.2	89%
First Business Bank-Milwaukee	Brookfield	WI		257	182.9	71.3	57%	233.1	78.5	50.6	21.7	234.4	25.7	40.0	3.9	69.5	29.7	60%
Great Midwest Bank, S.S.B.	Brookfield	WI	Y	666	585.2	87.9	97%	438.6	133.4	72.8	16.6	553.4	14.6	54.5	102.7	171.8	31.0	62%
North Shore Bank, FSB	Brookfield	WI	Y	1,877	1,442.8	76.9	73%	1,616.0	89.3	0.0	0.0	1,649.6	113.1	162.4	140.0	415.5	25.2	49%
Spring Bank	Brookfield	WI		238	194.4	81.7	89%	195.9	99.3	2.4	1.2	211.1	20.2	17.4	6.4	44.0	20.9	31%
Bank Mutual	Brown Deer	WI		2,647	1,949.0	73.6	62%	1,912.9	101.9	0.0	0.0	2,388.5	80.6	421.5	109.9	612.0	25.6	50%
Dairyland State Bank	Bruce	WI		79	60.1	75.9	70%	70.8	84.8	1.8	2.6	70.9	9.0	5.5	2.9	17.4	24.5	46%
Fox River State Bank	Burlington	WI		87	59.4	68.6	46%	75.2	78.9	0.0	0.0	75.6	9.9	5.5	4.1	19.5	25.7	51%
Citizens State Bank	Cadott	WI		122	86.2	70.6	53%	98.0	87.9	0.0	0.0	110.1	6.4	15.3	2.9	24.6	22.4	39%
Community Bank of Cameron	Cameron	WI		113	84.0	74.6	65%	99.3	84.5	4.5	4.5	102.6	16.5	3.0	7.9	27.4	26.7	55%
Bank of Cashton	Cashton	WI		83	54.3	65.2	38%	71.0	76.6	3.2	4.5	74.7	7.9	17.4	0.9	26.2	35.1	70%
State Bank of Cazenovia	Cazenovia	WI		37	17.3	46.1	6%	31.0	55.6	0.0	0.0	31.1	9.1	9.7	1.1	19.9	63.9	96%
Partnership Bank	Cedarburg	WI		261	212.3	81.4	88%	227.2	93.4	3.7	1.6	237.6	5.3	18.3	8.9	32.5	13.7	9%
State Bank of Chilton	Chilton	WI		257	204.2	79.6	84%	225.4	90.6	4.9	2.2	225.9	25.9	7.5	5.6	38.9	17.2	21%
Northwestern Bank	Chippewa Falls	WI		420	305.6	72.8	59%	375.1	81.5	13.1	3.5	375.6	33.2	52.5	4.5	90.2	24.0	45%
Cleveland State Bank	Cleveland	WI		110	66.9	60.8	28%	95.9	69.8	3.7	3.9	99.0	4.9	30.3	1.8	37.0	37.4	73%
Collins State Bank	Collins	WI		72	47.5	66.5	40%	64.9	73.3	1.5	2.3	65.2	2.9	18.7	2.5	24.1	36.9	73%
Farmers and Merchants Union Bank	Columbus	WI		373	312.2	83.6	92%	334.2	93.4	18.5	5.5	337.8	28.0	7.3	9.0	44.3	13.1	7%
State Bank of Cross Plains	Cross Plains	WI		878	636.1	72.5	58%	755.5	84.2	1.0	0.1	779.5	37.7	97.8	22.9	158.4	20.3	29%
American Bank & Trust Wisconsin	Cuba City	WI		149	115.9	77.6	76%	125.3	92.5	0.3	0.2	130.1	8.3	10.9	2.8	22.0	16.9	19%
Cumberland Federal Bank, FSB	Cumberland	WI	Y	127	61.3	48.1	7%	107.7	57.0	23.0	21.3	113.5	3.7	42.1	2.0	47.7	42.1	81%
First National Bank at Darlington	Darlington	WI		144	88.1	61.1	29%	124.4	70.8	0.0	0.0	124.7	17.1	28.4	1.9	47.3	38.0	74%
DMB Community Bank	De Forest	WI		446	373.0	83.6	91%	390.6	95.5	144.8	37.1	399.6	13.6	40.4	8.3	62.2	15.6	15%
Settlers Bank	De Forest	WI		217	192.6	88.6	99%	179.8	107.1	33.6	18.7	195.9	14.5	3.5	3.5	21.5	11.0	4%
Bank of Deerfield	Deerfield	WI		142	119.1	84.2	94%	123.3	96.6	51.3	41.6	124.5	3.6	7.1	16.7	27.4	22.0	37%

Bank	City	ST	Mutual	Net Loans and Leases/Assets				Total Deposit		Brokered Deposit		Total Liabilities	** Cash & Balances Due Million	** Marketable Securities Million	** Maturing Loans and Leases Million	Liquid Assets Million (1)+(2)+(3)	Liquidity Ratio	
				Million	Million	%	Ranking	Million	%	Million	%						Liabilities	%
Denmark State Bank	Denmark	WI		444	348.7	78.4	80%	384.8	90.6	13.1	3.4	396.3	9.0	44.6	8.6	62.2	15.7	16%
Advantage Community Bank	Dorchester	WI		143	93.2	65.4	38%	122.0	76.4	1.2	1.0	126.3	21.1	20.2	4.4	45.7	36.2	72%
Security Financial Bank	Durand	WI		417	278.8	66.9	41%	305.0	91.4	2.7	0.9	370.3	17.1	72.4	11.1	100.6	27.2	55%
Charter Bank	Eau Claire	WI		835	595.9	71.4	57%	681.6	87.4	89.8	13.2	730.2	25.4	135.7	30.0	191.0	26.2	53%
Peoples Bank	Elkhorn	WI		237	164.1	69.3	48%	203.2	80.8	4.8	2.4	211.3	53.4	4.4	11.1	68.9	32.6	65%
Royal Bank	Elroy	WI		368	254.9	69.3	48%	313.2	81.4	0.0	0.0	329.7	22.9	57.9	14.8	95.5	29.0	58%
Union Bank & Trust Company	Evansville	WI		234	163.0	69.7	50%	207.2	78.7	20.5	9.9	212.3	10.5	13.4	11.4	35.4	16.7	19%
Oak Bank	Fitchburg	WI		271	208.0	76.9	73%	223.7	93.0	6.4	2.9	241.1	15.5	35.2	6.7	57.4	23.8	43%
State Bank of Florence	Florence	WI		105	61.8	58.8	22%	89.7	68.9	20.3	22.7	95.5	4.1	26.4	0.8	31.4	32.8	65%
Fox Valley Savings Bank	Fond Du Lac	WI	Y	331	176.3	53.3	13%	259.2	68.0	0.0	0.0	286.5	17.6	73.4	18.5	109.5	38.2	76%
Hometown Bank	Fond Du Lac	WI		272	213.8	78.7	81%	226.1	94.6	6.6	2.9	235.1	22.6	14.1	3.3	39.9	17.0	20%
National Exchange Bank and Trust	Fond Du Lac	WI		1,998	1,066.9	53.4	14%	1,596.7	66.8	4.6	0.3	1,661.0	401.4	225.2	42.3	668.9	40.3	79%
Badger Bank	Fort Atkinson	WI		132	81.3	61.4	30%	116.6	69.8	0.0	0.0	117.3	13.7	20.2	8.5	42.5	36.2	72%
Premier Bank	Fort Atkinson	WI		315	183.0	58.0	20%	246.9	74.1	0.2	0.1	272.9	54.7	10.5	6.9	72.0	26.4	54%
Bank of Galesville	Galesville	WI		97	73.6	76.2	72%	71.5	102.9	2.3	3.2	78.9	4.5	6.7	3.2	14.3	18.2	23%
Cornerstone Community Bank	Grafton	WI		167	150.8	90.1	99%	138.1	109.2	25.0	18.1	152.8	7.4	0.4	3.8	11.6	7.6	0%
Grand Marsh State Bank	Grand Marsh	WI		128	57.2	44.5	5%	108.4	52.7	0.0	0.0	108.5	12.1	50.9	17.5	80.5	74.2	99%
Associated Bank, National Association	Green Bay	WI		29,071	19,921.7	68.5	45%	22,286.0	89.4	3,948.2	17.7	25,833.9	1,012.1	4,108.4	700.9	5,821.4	22.5	40%
Bay Bank	Green Bay	WI		85	53.2	62.9	33%	66.8	79.6	0.3	0.4	72.4	14.2	3.8	3.1	21.1	29.1	59%
Nicolet National Bank	Green Bay	WI		2,300	1,572.3	68.4	44%	1,999.3	78.6	20.9	1.0	2,018.1	175.3	330.2	65.3	570.8	28.3	57%
PyraMax Bank, FSB	Greenfield	WI	Y	448	313.0	69.8	52%	360.7	86.8	38.5	10.7	411.1	10.2	95.2	13.8	119.2	29.0	59%
Greenleaf Wayside Bank	Greenleaf	WI		89	44.3	49.7	8%	81.6	54.2	0.0	0.0	81.8	11.6	23.6	2.1	37.3	45.6	85%
State Bank	Gresham	WI		25	14.9	59.7	25%	21.2	70.5	2.8	13.1	21.2	4.6	3.8	1.5	9.8	46.3	86%
Hiawatha National Bank	Hager City	WI		186	138.3	74.5	65%	138.3	100.0	26.5	19.2	166.0	6.6	25.6	4.9	37.1	22.3	38%
The First National Bank of Hartford	Hartford	WI		194	133.2	68.6	46%	170.5	78.1	0.0	0.0	171.2	14.2	28.6	3.9	46.6	27.2	56%
Town Bank	Hartland	WI		1,943	1,441.1	74.2	63%	1,668.4	86.4	201.9	12.1	1,700.9	115.6	58.0	30.3	203.9	12.0	5%
Peoples Bank Midwest	Hayward	WI		344	240.1	69.8	52%	272.7	88.0	8.9	3.2	279.5	36.5	31.4	6.3	74.2	26.6	54%
Highland State Bank	Highland	WI		34	17.7	52.2	11%	30.1	58.8	0.0	0.0	30.8	11.1	3.2	3.0	17.2	55.9	94%
Farmers State Bank	Hillsboro	WI		151	76.3	50.4	9%	126.6	60.3	0.0	0.0	126.9	3.7	64.9	2.9	71.5	56.3	95%
Park Bank	Holmen	WI		54	28.9	53.8	14%	44.3	65.3	0.0	0.0	45.7	5.5	0.7	3.3	9.6	20.9	32%
Horicon Bank	Horicon	WI		640	562.9	88.0	98%	566.8	99.3	23.6	4.2	572.5	31.2	3.8	24.7	59.7	10.4	2%
Wolf River Community Bank	Hortonville	WI		146	102.2	69.8	51%	124.6	82.0	6.2	5.0	127.2	3.3	13.0	11.2	27.5	21.6	34%
Citizens State Bank	Hudson	WI		165	122.9	74.6	66%	147.8	83.1	0.0	0.0	151.5	8.3	9.2	5.4	22.8	15.1	14%
First American Bank, N.A.	Hudson	WI		176	141.1	80.1	86%	158.9	88.8	0.0	0.0	159.6	9.5	9.3	3.5	22.3	14.0	10%
Hustisford State Bank	Hustisford	WI		55	42.1	76.0	70%	42.6	98.7	1.9	4.4	45.8	3.5	4.9	1.7	10.1	22.1	37%
Independence State Bank	Independence	WI		65	47.7	73.7	62%	55.2	86.4	1.2	2.1	59.0	4.6	4.5	2.3	11.3	19.2	26%
Security State Bank	Iron River	WI		86	59.7	69.8	51%	65.5	91.1	0.5	0.8	69.2	1.2	19.7	2.3	23.3	33.6	66%
Ixonia Bank	Ixonia	WI		314	156.4	49.7	8%	262.0	59.7	0.0	0.0	271.3	34.1	82.1	2.2	118.4	43.7	83%
East Wisconsin Savings Bank, S.A.	Kaukauna	WI	Y	236	129.9	55.0	16%	182.8	71.1	0.0	0.0	214.8	14.4	78.1	10.6	103.1	48.0	88%
The Bank of Kaukauna	Kaukauna	WI		94	74.3	79.4	83%	81.5	91.1	7.6	9.3	83.7	6.7	4.8	2.0	13.5	16.1	18%
Farmers and Merchants Bank of Kendall	Kendall	WI		75	64.9	86.2	95%	62.0	104.7	0.3	0.5	65.0	7.3	0.0	4.1	11.4	17.6	22%
Southport Bank	Kenosha	WI		275	229.7	83.5	91%	229.3	100.1	0.0	0.0	245.4	18.9	11.2	4.4	34.6	14.1	11%
Citizens State Bank of La Crosse	La Crosse	WI		222	200.3	90.2	100%	181.4	110.4	40.4	22.3	203.8	10.6	4.6	17.0	32.2	15.8	17%
Coulee Bank	La Crosse	WI		342	250.8	73.3	61%	265.5	94.5	24.7	9.3	312.0	7.5	52.2	3.5	63.2	20.3	29%
State Bank Financial	La Crosse	WI		340	159.7	46.9	6%	273.9	58.3	21.2	7.7	305.0	45.4	60.3	4.0	109.7	36.0	71%
Ladysmith Federal Savings and Loan Asso	Ladysmith	WI	Y	48	32.2	67.7	43%	42.2	76.4	0.0	0.0	42.5	4.1	5.0	5.8	14.9	35.1	69%
Pioneer Bank of Wisconsin	Ladysmith	WI		72	30.4	42.4	4%	62.6	48.6	0.0	0.0	64.1	8.1	24.0	0.4	32.5	50.7	91%
Bank of Lake Mills	Lake Mills	WI		203	161.0	79.2	82%	171.4	93.9	1.5	0.9	179.4	10.2	10.6	12.1	32.9	18.3	24%
The Greenwood's State Bank	Lake Mills	WI		171	137.9	80.7	86%	144.6	95.3	2.2	1.5	152.2	4.9	10.6	7.1	22.6	14.8	13%
Headwaters State Bank	Land O Lakes	WI		68	40.4	59.4	24%	58.4	69.1	0.0	0.0	58.6	10.7	16.0	2.6	29.3	50.0	90%
Laona State Bank	Laona	WI		180	108.5	60.3	26%	159.1	68.2	0.0	0.0	159.9	15.3	39.1	8.3	62.7	39.2	77%
BLC Community Bank	Little Chute	WI		203	153.0	75.3	67%	157.4	97.3	12.6	8.0	174.7	7.7	29.6	4.1	41.3	23.7	43%



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TSB Bank	Lomira	WI		122	92.8	76.0	71%	109.2	84.9	2.0	1.8	109.5	3.7	4.0	4.0	11.7	10.7	3%
Citizens State Bank of Loyal	Loyal	WI		204	120.8	59.1	23%	164.2	73.6	1.0	0.6	180.8	12.7	27.6	2.5	42.7	23.6	42%
Bank of Luxemburg	Luxemburg	WI		309	234.3	75.8	69%	273.2	85.8	3.5	1.3	279.8	5.6	47.7	3.4	56.7	20.3	28%
Bankers' Bank	Madison	WI		554	170.5	30.8	1%	309.8	55.1	10.6	3.4	489.5	93.2	72.1	4.0	169.3	34.6	68%
Capitol Bank	Madison	WI		349	244.8	70.2	53%	297.7	82.2	74.1	24.9	313.4	11.6	62.4	4.2	78.2	24.9	48%
First Business Bank	Madison	WI		1,275	1,037.4	81.3	88%	1,104.4	93.9	438.8	39.7	1,141.3	36.0	140.1	7.8	183.9	16.1	18%
Home Savings Bank	Madison	WI	*	144	122.7	85.1	95%	115.6	106.1	10.2	8.8	132.7	8.1	3.2	12.0	23.3	17.6	22%
John Deere Financial, f.s.b.	Madison	WI		2,540	2,483.3	97.8	100%	846.8	293.3	0.0	0.0	2,046.7	4.2	0.0	0.0	4.2	0.2	0%
The Park Bank	Madison	WI		812	685.9	84.5	95%	702.0	97.7	104.1	14.8	726.9	34.8	70.1	8.5	113.4	15.6	15%
Wisconsin Bank & Trust	Madison	WI		1,066	646.2	60.6	27%	899.7	71.8	9.7	1.1	937.6	54.1	219.7	26.4	300.1	32.0	64%
Bank First National	Manitowoc	WI		1,313	1,015.5	77.3	74%	1,127.6	90.1	6.3	0.6	1,188.9	45.3	52.7	21.8	119.8	10.1	2%
Investors Community Bank	Manitowoc	WI		1,235	1,019.0	82.5	90%	978.7	104.1	193.6	19.8	1,099.3	43.2	44.9	9.3	97.4	8.9	1%
Farmers & Merchants Bank & Trust	Marinette	WI		144	81.3	56.4	18%	128.4	63.3	0.0	0.0	128.8	19.6	37.6	7.5	64.7	50.2	91%
The Stephenson National Bank and Trust	Marinette	WI		479	345.9	72.2	57%	392.0	88.2	1.8	0.4	432.2	16.1	55.2	12.7	84.0	19.4	27%
Premier Community Bank	Marion	WI		282	184.7	65.6	39%	250.3	73.8	11.3	4.5	254.2	20.4	47.1	8.0	75.5	29.7	61%
Farmers State Bank	Markesan	WI		80	46.9	58.9	22%	66.2	70.8	2.0	3.0	68.7	2.9	24.1	6.1	33.1	48.1	88%
Markesan State Bank	Markesan	WI		167	122.6	73.5	62%	140.2	87.4	0.0	0.0	154.6	9.6	7.3	11.1	28.1	18.2	24%
Forward Financial Bank	Marshfield	WI	Y	391	300.4	76.9	72%	313.5	95.8	4.1	1.3	352.5	45.9	14.1	13.4	73.3	20.8	30%
Bank of Mauston	Mauston	WI		286	176.5	61.8	31%	246.1	71.7	0.0	0.0	253.1	19.1	23.5	12.6	55.2	21.8	35%
Mayville Savings Bank	Mayville	WI	Y	61	45.4	74.2	64%	54.8	82.8	0.0	0.0	55.0	2.0	6.1	9.5	17.6	32.1	64%
The Peoples Community Bank	Mazomanie	WI		279	186.1	66.8	41%	188.1	99.0	4.0	2.1	243.9	26.6	4.5	9.6	40.6	16.7	19%
McFarland State Bank	Mc Farland	WI		435	376.0	86.5	97%	324.3	115.9	18.0	5.6	388.3	8.9	20.9	3.2	33.1	8.5	1%
Time Federal Savings Bank	Medford	WI	Y	605	379.8	62.7	33%	478.3	79.4	0.0	0.0	479.3	15.5	192.4	7.9	215.8	45.0	85%
Securant Bank & Trust	Menomonee Fall	WI		200	158.4	79.2	82%	155.8	101.6	0.0	0.0	177.3	5.0	6.9	10.3	22.2	12.5	7%
Lincoln Community Bank	Merrill	WI		68	41.2	60.4	27%	61.1	67.4	0.0	0.0	61.6	14.1	4.5	2.8	21.3	34.6	68%
Middleton Community Bank	Middleton	WI		307	191.1	62.3	32%	264.2	72.3	49.1	18.6	268.2	11.5	62.1	1.1	74.7	27.8	57%
Bank of Milton	Milton	WI		118	74.8	63.5	35%	108.1	69.2	0.0	0.0	108.2	16.3	21.9	3.7	41.9	38.7	76%
First Community Bank	Milton	WI		102	61.1	59.9	25%	88.7	68.9	0.0	0.0	92.9	5.3	31.0	2.1	38.4	41.3	80%
Columbia Savings and Loan Association	Milwaukee	WI	Y	24	18.4	75.6	68%	22.1	83.0	0.4	1.7	22.2	2.2	0.0	1.2	3.4	15.4	14%
Guaranty Bank	Milwaukee	WI		1,009	719.0	71.3	56%	951.0	75.6	0.0	0.0	988.5	179.0	1.5	27.2	207.6	21.0	33%
Mitchell Bank	Milwaukee	WI		50	19.0	38.0	3%	41.9	45.4	0.0	0.0	42.0	26.6	0.0	3.2	29.8	70.9	97%
Northwestern Mutual Wealth Managemen	Milwaukee	WI		218	0.0	0.0	0%	50.5	0.0	0.0	0.0	78.4	4.6	205.1	0.0	209.7	267.4	100%
Park Bank	Milwaukee	WI		944	550.0	58.3	21%	825.5	66.6	0.0	0.0	851.8	121.7	241.0	3.3	366.1	43.0	82%
Farmers Savings Bank	Mineral Point	WI		282	159.7	56.7	19%	256.8	62.2	7.2	2.8	258.6	25.5	56.5	5.9	87.9	34.0	67%
Alliance Bank	Mondovi	WI		162	115.2	71.2	55%	143.7	80.1	1.2	0.9	146.0	11.0	19.8	4.0	34.8	23.8	43%
Monona State Bank	Monona	WI		515	421.1	81.7	90%	395.4	106.5	59.3	15.0	461.1	48.7	15.1	8.4	72.2	15.7	16%
Woodford State Bank	Monroe	WI		203	127.7	63.0	34%	173.5	73.6	2.1	1.2	184.3	27.8	32.1	5.3	65.3	35.4	71%
Citizens Bank	Mukwonago	WI		709	431.9	60.9	29%	623.3	69.3	0.0	0.0	623.6	107.7	21.8	15.7	145.2	23.3	41%
The Necedah Bank	Necedah	WI		34	26.1	77.6	75%	27.3	95.5	0.0	0.0	29.6	2.4	1.4	1.2	5.1	17.1	21%
The First National Bank - Fox Valley	Neenah	WI		464	360.8	77.7	77%	384.3	93.9	129.8	33.8	411.1	58.0	31.9	16.8	106.7	26.0	52%
Nekoosa Port Edwards State Bank	Nekoosa	WI		221	122.2	55.2	17%	191.9	63.7	0.0	0.0	192.9	38.9	49.0	12.0	99.9	51.8	92%
Security Bank	New Auburn	WI		96	74.8	78.0	78%	83.9	89.2	9.1	10.9	84.2	3.4	14.2	3.3	20.8	24.8	46%
The Bank of New Glarus	New Glarus	WI		263	191.6	73.0	60%	206.7	92.7	0.3	0.1	234.3	11.3	24.5	8.0	43.8	18.7	26%
First State Bank	New London	WI		272	115.6	42.5	5%	230.7	50.1	1.6	0.7	238.1	23.0	98.3	6.9	128.3	53.9	93%
First National Community Bank	New Richmond	WI		202	127.3	63.1	34%	183.3	69.4	0.0	0.0	184.2	18.7	21.4	2.9	43.0	23.3	41%
State Bank of Newburg	Newburg	WI		175	130.7	74.9	66%	140.5	93.1	15.7	11.2	143.6	2.2	35.6	11.2	49.0	34.1	67%
Tri City National Bank	Oak Creek	WI		1,426	788.8	55.3	17%	1,285.3	61.4	0.0	0.0	1,289.6	174.4	313.4	57.2	545.0	42.3	81%
Bank of Oakfield	Oakfield	WI		91	60.2	66.0	40%	76.6	78.6	1.0	1.3	80.7	11.8	12.3	3.3	27.3	33.9	66%
First Bank Financial Centre	Oconomowoc	WI		1,096	757.1	69.1	48%	812.6	93.2	47.3	5.8	1,005.0	21.1	83.6	20.6	125.3	12.5	6%
Bank of Ontario	Ontario	WI		39	30.0	76.1	71%	34.3	87.5	1.8	5.2	34.6	3.3	2.2	1.2	6.7	19.2	27%
Oostburg State Bank	Oostburg	WI		199	143.6	72.3	58%	160.1	89.7	9.9	6.2	171.7	5.6	29.5	7.8	42.9	25.0	48%
Oregon Community Bank & Trust	Oregon	WI		258	226.5	87.9	98%	198.3	114.2	15.9	8.0	223.8	7.1	11.6	13.0	31.6	14.1	11%



# Banconomics Report

Liquidity, Year-end 2016

Bank	City	ST	Mutual	Net Loans and Leases/ Assets				Total Deposit				Brokered Deposit/ Total Deposit		Total Liabilities	** Cash & Balances Due Million (1)	** Marketable Securities Million (2)	** Maturing Loans and Leases Million (3)	Liquid Assets Million (1)+(2)+(3)	Liquidity Ratio	
				Total Asset Million	Net Loans and Leases Million	%	Ranking	Loan/Dep %	Brokered Deposit Million	Total Deposit Million	Loan/Dep %	Brokered Deposit %	Liabilities						%	Ranking
Farmers & Merchants Bank, of Orfordville	Orfordville	WI		51	30.9	60.7	28%	43.6	70.7	0.5	1.0	44.3	5.4	10.7	2.2	18.3	41.4	80%		
Choice bank	Oshkosh	WI		334	279.4	83.6	92%	222.7	125.5	32.8	14.7	297.9	12.8	22.5	22.9	58.2	19.5	28%		
West Pointe Bank	Oshkosh	WI		266	210.9	79.4	83%	199.6	105.7	18.5	9.2	214.8	2.9	34.4	18.2	55.5	25.8	52%		
United Bank	Osseo	WI		265	199.9	75.5	67%	227.6	87.8	1.7	0.8	239.3	22.9	17.7	12.9	53.5	22.4	38%		
The First National Bank of Park Falls	Park Falls	WI		136	74.9	55.1	16%	119.0	63.0	11.9	10.0	122.2	8.5	30.0	4.5	43.0	35.2	70%		
The Peshtigo National Bank	Peshtigo	WI		199	133.1	66.9	42%	176.4	75.4	0.6	0.4	177.0	17.9	23.6	6.7	48.3	27.3	57%		
Pigeon Falls State Bank	Pigeon Falls	WI		78	60.8	78.2	79%	68.5	88.8	0.0	0.0	69.6	10.2	1.6	3.8	15.6	22.5	39%		
Clare Bank, National Association	Platteville	WI		280	143.7	51.3	10%	248.8	57.8	0.0	0.0	249.6	38.1	55.9	3.2	97.2	38.9	77%		
Mound City Bank	Platteville	WI		330	263.3	79.8	85%	276.9	95.1	26.3	9.5	297.6	14.7	21.6	5.5	41.7	14.0	10%		
The Port Washington State Bank	Port Washington	WI		537	361.6	67.3	42%	488.1	74.1	0.0	0.0	493.0	45.3	18.1	27.1	90.5	18.4	24%		
United Community Bank	Poynette	WI		177	138.3	77.9	78%	154.8	89.3	0.3	0.2	157.2	16.7	9.6	8.3	34.6	22.0	36%		
Peoples State Bank	Prairie Du Chien	WI		736	469.0	63.7	35%	632.7	74.1	2.9	0.5	665.3	28.5	144.7	7.6	180.7	27.2	56%		
Bank of Prairie du Sac	Prairie Du Sac	WI		406	237.7	58.5	21%	346.3	68.6	3.8	1.1	347.2	30.5	127.1	3.3	161.0	46.4	86%		
Community Financial Bank	Prentice	WI		32	23.9	75.5	67%	27.5	86.9	0.0	0.0	27.5	5.4	0.0	0.4	5.8	20.9	32%		
Johnson Bank	Racine	WI		4,454	3,502.5	78.6	80%	3,713.2	94.3	0.0	0.0	3,907.0	201.1	279.8	148.5	629.3	16.1	17%		
State Bank of Reeseville	Reeseville	WI		68	40.8	59.6	24%	49.1	83.1	0.0	0.0	60.4	2.2	23.5	2.2	27.9	46.3	86%		
Dairy State Bank	Rice Lake	WI		504	196.8	39.0	3%	422.7	46.5	2.1	0.5	447.2	20.0	188.8	4.1	212.9	47.6	87%		
Richland County Bank	Richland Center	WI		102	40.2	39.4	4%	84.2	47.7	0.0	0.0	84.7	11.3	40.4	2.8	54.4	64.2	96%		
River Falls State Bank	River Falls	WI		85	50.5	59.1	23%	72.4	69.7	0.0	0.0	72.5	12.0	16.0	3.6	31.6	43.6	82%		
The First National Bank of River Falls	River Falls	WI		285	158.7	55.7	18%	239.2	66.3	0.0	0.0	255.0	14.2	59.8	4.1	78.1	30.6	61%		
Community First Bank	Rosholt	WI		80	41.9	52.5	12%	70.9	59.2	0.0	0.0	71.9	7.1	26.1	2.7	35.9	50.0	90%		
Farmers and Merchants Bank	Rudolph	WI		32	19.2	60.1	26%	28.4	67.5	1.6	5.7	28.6	3.9	2.5	2.4	8.8	30.7	62%		
Eagle Valley Bank, National Association	Saint Croix Fall	WI		132	110.3	83.7	93%	89.8	122.8	3.0	3.3	119.1	3.9	9.6	2.3	15.8	13.3	8%		
Wisconsin River Bank	Sauk City	WI		113	91.6	80.7	87%	99.3	92.2	8.1	8.2	101.7	4.1	6.6	1.5	12.2	12.0	5%		
Intercity State Bank	Schofield	WI		170	120.6	70.9	54%	135.1	89.3	0.0	0.0	136.0	17.3	23.5	5.7	46.4	34.1	67%		
Shell Lake State Bank	Shell Lake	WI		184	81.1	44.1	5%	150.0	54.0	0.2	0.2	151.9	4.8	57.5	5.7	67.9	44.7	84%		
Union National Bank & Trust Company	Sparta	WI		131	83.8	64.0	36%	108.8	77.0	5.8	5.3	109.0	10.2	16.2	1.0	27.4	25.1	48%		
Heritage Bank	Spencer	WI		107	76.1	71.3	56%	86.4	88.1	0.0	0.0	93.9	8.6	7.7	7.3	23.6	25.1	49%		
The Pineries Bank	Stevens Point	WI		85	55.4	64.8	38%	76.3	72.6	0.0	0.0	77.0	19.3	4.7	10.6	34.6	45.0	84%		
River Bank	Stoddard	WI		453	391.1	86.2	96%	393.2	99.5	0.0	0.0	402.8	12.4	17.5	15.3	45.2	11.2	4%		
Stratford State Bank	Stratford	WI		113	58.0	51.5	10%	89.6	64.8	17.5	19.5	98.1	8.6	29.2	1.1	38.9	39.6	78%		
Bank of Sun Prairie	Sun Prairie	WI		345	265.7	77.0	74%	283.2	93.8	17.6	6.2	296.7	46.4	14.3	4.6	65.2	22.0	36%		
National Bank of Commerce	Superior	WI		586	425.6	72.6	59%	510.7	83.3	102.3	20.0	516.2	35.5	40.1	12.4	88.1	17.1	20%		
Superior Savings Bank	Superior	WI	Y	67	42.8	64.2	36%	55.0	77.8	0.0	0.0	55.2	7.2	2.8	3.7	13.8	24.9	47%		
First National Bank in Tigerton	Tigerton	WI		22	10.5	48.3	7%	18.4	56.9	0.0	0.0	18.4	8.5	0.3	4.3	13.1	71.5	98%		
Farmers & Merchants Bank	Tomah	WI		199	128.0	64.3	37%	140.6	91.0	23.0	16.4	177.3	5.2	21.8	4.4	31.4	17.7	23%		
Timberwood Bank	Tomah	WI		171	115.5	67.5	43%	142.4	81.2	12.8	9.0	149.3	4.2	22.9	6.1	33.2	22.2	38%		
Tomahawk Community Bank S.S.B.	Tomahawk	WI		146	101.1	69.4	49%	125.8	80.4	0.0	0.0	128.2	22.2	12.6	14.1	48.8	38.1	75%		
Community State Bank	Union Grove	WI		343	185.3	54.0	15%	307.8	60.2	2.3	0.7	312.8	26.5	115.4	7.0	148.9	47.6	87%		
Citizens First Bank	Viroqua	WI		186	138.4	74.3	64%	161.1	85.9	3.5	2.1	164.7	8.3	22.8	3.6	34.7	21.1	33%		
Waldo State Bank	Waldo	WI		72	45.2	62.5	33%	63.4	71.3	1.7	2.7	63.5	6.3	13.8	4.1	24.2	38.1	75%		
Farmers & Merchants State Bank	Waterloo	WI		167	139.6	83.8	94%	121.2	115.1	0.2	0.2	149.0	4.3	9.3	3.1	16.7	11.2	5%		
First Federal Bank of Wisconsin	Waukesha	WI	Y	242	167.7	69.4	49%	184.7	90.8	0.0	0.0	207.7	9.1	47.6	17.9	74.5	35.9	71%		
Sunset Bank & Savings	Waukesha	WI		129	89.0	68.9	47%	110.7	80.4	0.3	0.3	113.5	5.9	19.2	7.8	32.9	28.9	58%		
Waukesha State Bank	Waukesha	WI		981	499.6	50.9	9%	815.8	61.2	0.0	0.0	864.6	141.5	156.6	24.9	323.1	37.4	74%		
Waumandee State Bank	Waumandee	WI		176	133.6	75.8	69%	157.2	85.0	13.2	8.4	158.6	12.0	21.3	7.2	40.5	25.5	50%		
First National Bank	Waupaca	WI		479	371.6	77.6	76%	405.6	91.6	0.0	0.0	407.5	24.0	51.6	21.8	97.4	23.9	44%		
The Farmers State Bank of Waupaca	Waupaca	WI		179	103.7	57.9	20%	151.6	68.4	0.0	0.0	154.3	6.0	47.0	31.0	84.0	54.5	94%		
The National Bank of Waupun	Waupun	WI		155	105.4	67.9	44%	136.9	77.0	0.0	0.0	138.6	8.1	23.8	3.8	35.7	25.8	52%		
Integrity First Bank	Wausau	WI		82	64.3	78.7	81%	63.0	102.0	9.8	15.6	69.1	4.3	1.8	3.5	9.5	13.8	9%		
Marathon Savings Bank	Wausau	WI	Y	146	86.6	59.2	24%	127.2	68.1	0.0	0.0	128.7	9.4	38.2	20.5	68.0	52.8	92%		
Peoples State Bank	Wausau	WI		827	586.9	70.9	55%	690.6	85.0	54.0	7.8	751.3	42.3	109.7	25.7	177.7	23.7	42%		



# Banconomics Report

Liquidity, Year-end 2016

Bank	City	ST	Mutual	Net Loans and Leases/Assets				Total Deposit				Liquidity Ratio						
				Total Asset Million	Net Loans and Leases Million	Leases/Assets %	% Ranking	Total Deposit Million	Loan/Dep %	Brokered Deposit Million	Brokered Deposit/Total Deposit %	Total Liabilities Million	** Cash & Balances Due Million (1)	** Marketable Securities Million (2)	** Maturing Loans and Leases Million (3)	Liquid Assets Million (1)+(2)+(3)	Liq. Assets/Total Liabilities %	% Ranking
River Valley Bank	Wausau	WI		1,142	863.5	75.6	68%	997.6	86.6	74.1	7.4	1,033.7	32.8	104.5	22.0	159.3	15.4	14%
The Equitable Bank, S.S.B.	Wauwatosa	WI	Y	307	264.6	86.3	96%	284.4	93.0	0.0	0.0	293.5	7.3	13.8	49.9	71.0	24.2	45%
WaterStone Bank, SSB	Wauwatosa	WI		1,787	1,387.1	77.6	76%	1,014.2	136.8	0.8	0.1	1,413.7	36.8	139.9	443.3	620.0	43.9	83%
Commerce State Bank	West Bend	WI		494	414.1	83.7	93%	425.8	97.2	35.2	8.3	449.8	32.5	19.5	9.5	61.6	13.7	8%
Westbury Bank	West Bend	WI		734	544.4	74.2	63%	631.0	86.3	0.0	0.0	661.6	43.8	75.8	50.5	170.0	25.7	51%
Union State Bank of West Salem	West Salem	WI	*	85	62.4	73.3	61%	70.5	88.6	3.5	5.0	76.1	4.8	6.6	2.6	14.0	18.5	25%
Commercial Bank	Whitewater	WI		100	34.7	34.6	2%	89.8	38.6	0.0	0.0	90.1	32.6	27.7	3.8	64.1	71.1	98%
First Citizens State Bank	Whitewater	WI		315	164.4	52.2	11%	253.2	64.9	0.0	0.0	259.4	27.1	90.1	7.8	124.9	48.2	89%
Chippewa Valley Bank	Winter	WI		346	252.2	73.0	60%	293.2	86.0	0.0	0.0	312.8	34.9	14.2	22.7	71.9	23.0	40%
Bank of Wisconsin Dells	Wisconsin Dells	WI		481	392.6	81.6	89%	419.0	93.7	88.5	21.1	425.7	25.0	20.2	14.6	59.8	14.1	10%
KeySavings Bank	Wisconsin Rapids	WI	Y	76	38.7	51.1	10%	62.1	62.4	0.0	0.0	64.9	6.5	27.3	3.6	37.4	57.6	95%
Paper City Savings Association	Wisconsin Rapids	WI	Y	159	128.5	80.8	87%	138.6	92.7	0.0	0.0	139.4	24.8	2.5	28.8	56.1	40.2	79%
River Cities Bank	Wisconsin Rapids	WI		230	154.9	67.3	43%	186.9	82.9	10.7	5.7	198.4	26.2	13.7	3.2	43.0	21.7	35%
WOODTRUST BANK	Wisconsin Rapids	WI		404	213.8	53.0	12%	328.3	65.1	0.0	0.0	369.8	85.9	54.7	5.3	145.8	39.4	78%

\*Recently converted

(1) Cash & Balances due from depository institutions + Cash items in process of collection

(2) Held to maturity securities (book value) + Available-for-sale securities (fair market value) - Pledged securities

(3) Fixed and floating rate closed-end loans secured by first lien on 1-4 family residential properties held in domestic offices with a remaining maturity or next repricing date of twelve months or less

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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.

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