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## LIQUIDITY

Wisconsin FDIC Insured Institutions  
Fourth Quarter 2017

Data compiled by:  CliftonLarsonAllen

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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 %	Total Deposits	Loans / Deposits %	Rank in Wisc.	Net Non Core Funding Dependence *
Abbybank	Abbotsford	464,461	357,882	77%	402,732	89%	58%	12%
Bank Of Alma	Alma	228,729	129,605	57%	127,653	102%	89%	-7%
Portage County Bank	Almond	164,741	100,895	61%	146,629	69%	20%	-5%
Citizens Community Federal National Association	Altoona	942,777	727,238	77%	746,847	97%	80%	14%
International Bank Of Amherst, The	Amherst	66,984	34,630	52%	57,596	60%	8%	-12%
Thrivent Trust Co.	Appleton	62,272	-	0%	2,000	0%	0%	8%
American National Bank-Fox Cities	Appleton	276,914	203,003	73%	230,663	88%	54%	33%
State Bank Of Arcadia	Arcadia	172,405	97,163	56%	151,466	64%	14%	-22%
Northern State Bank	Ashland	244,494	154,585	63%	223,782	69%	21%	-8%
Pioneer Bank	Auburndale	147,708	113,106	77%	131,927	86%	50%	-3%
Unity Bank	Augusta	172,617	135,862	79%	152,678	89%	60%	12%
First Bank Of Baldwin, The	Baldwin	168,238	107,323	64%	136,747	78%	36%	8%
First National Bank Of Bangor, The	Bangor	235,970	161,875	69%	169,284	96%	76%	-3%
Baraboo State Bank	Baraboo	397,287	249,688	63%	349,186	72%	25%	-17%
Sterling Bank	Barron	231,455	160,425	69%	203,975	79%	37%	9%
American National Bank Of Beaver Dam, The	Beaver Dam	119,016	89,514	75%	106,910	84%	48%	-15%
Blackhawk Bank	Beloit	718,393	480,287	67%	622,938	77%	34%	13%
First National Bank And Trust Company, The	Beloit	1,121,071	763,738	68%	972,000	79%	36%	2%
Benton State Bank	Benton	66,891	56,767	85%	57,353	99%	84%	21%
First National Bank Of Berlin, The	Berlin	431,130	297,526	69%	369,679	80%	41%	6%
Farmers & Merchants Bank, The	Berlin	290,488	232,511	80%	247,729	94%	72%	27%
Banner Banks	Birnamwood	93,811	34,949	37%	82,782	42%	1%	-42%
Jackson County Bank	Black River Falls	250,129	184,867	74%	206,434	90%	61%	24%
Black River Country Bank	Black River Falls	76,672	63,610	83%	64,982	98%	82%	2%
Union Bank Of Blair	Blair	112,310	83,599	74%	89,392	94%	70%	15%
Bonduel State Bank	Bonduel	57,593	19,892	35%	44,543	45%	2%	-20%
Community First Bank	Boscobel	402,641	287,457	71%	335,380	86%	50%	12%
Bank Of Brodhead, The	Brodhead	151,069	83,969	56%	122,273	69%	20%	7%
North Shore Bank, F.S.B.	Brookfield	2,040,344	1,484,028	73%	1,700,785	87%	52%	-10%
Spring Bank	Brookfield	267,893	225,270	84%	218,909	103%	91%	13%
Great Midwest Bank, State Savings Bank	Brookfield	738,688	642,103	87%	496,887	129%	98%	31%
Dairyland State Bank	Bruce	79,146	53,664	68%	70,834	76%	32%	-24%
Fox River State Bank	Burlington	90,546	65,944	73%	79,910	83%	45%	-4%
Citizens State Bank	Cadott	125,003	90,645	73%	102,232	89%	58%	5%
Community Bank Of Cameron	Cameron	118,285	86,830	73%	102,914	84%	49%	-5%
Bank Of Cashton	Cashton	85,109	58,770	69%	71,486	82%	44%	3%
Partnership Bank	Cedarburg	275,381	230,383	84%	235,828	98%	81%	7%
State Bank Of Chilton	Chilton	265,913	214,202	81%	233,430	92%	68%	-4%

Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Total Deposits	Loans / Deposits %	Rank in Wisc.	Net Non Core Funding Dependence *
Northwestern Bank, The	Chippewa Falls	428,382	297,474	69%	381,011	78%	35%	-2%
Cleveland State Bank	Cleveland	113,697	72,099	63%	96,896	74%	29%	9%
Collins State Bank	Collins	81,177	56,422	70%	69,716	81%	42%	4%
Farmers & Merchants Union Bank	Columbus	394,890	338,362	86%	352,688	96%	77%	5%
State Bank Of Cross Plains	Cross Plains	935,935	716,280	77%	812,014	88%	56%	2%
American Bank & Trust Wisconsin	Cuba City	160,774	125,905	78%	134,421	94%	71%	1%
Cumberland Federal Bank, Federal Savings Bank	Cumberland	131,175	65,169	50%	108,274	60%	9%	27%
First National Bank At Darlington	Darlington	145,497	99,497	68%	124,854	80%	40%	-9%
Dmb Community Bank	De Forest	470,009	396,090	84%	396,020	100%	86%	31%
Settlers Bank	De Forest	246,737	212,828	86%	208,317	102%	90%	17%
Bank Of Deerfield, The	Deerfield	139,924	123,219	88%	121,175	102%	89%	34%
Denmark State Bank	Denmark	462,413	354,865	77%	402,445	88%	55%	2%
Advantage Community Bank	Dorchester	146,618	97,809	67%	127,013	77%	33%	-10%
Security Financial Bank	Durand	420,083	286,525	68%	319,768	90%	62%	12%
Charter Bank	Eau Claire	863,355	625,413	72%	705,738	89%	58%	19%
Royal Bank	Elroy	414,950	291,614	70%	355,166	82%	43%	-1%
Union Bank & Trust Company	Evansville	240,330	169,703	71%	210,162	81%	42%	10%
Oak Bank	Fitchburg	299,137	237,378	79%	235,022	101%	88%	16%
Great North Bank	Florence	110,114	76,897	70%	83,516	92%	69%	30%
Fox Valley Savings Bank	Fond Du Lac	331,712	172,114	52%	269,223	64%	13%	1%
National Exchange Bank And Trust	Fond Du Lac	1,897,836	1,112,736	59%	1,481,602	75%	31%	-6%
Hometown Bank	Fond Du Lac	298,889	244,341	82%	249,847	98%	81%	-2%
Premierbank	Fort Atkinson	423,796	218,384	52%	336,102	65%	15%	-4%
Badger Bank	Fort Atkinson	135,944	82,928	61%	119,315	70%	22%	-12%
Bank Of Galesville	Galesville	97,683	74,102	76%	74,991	99%	83%	0%
Cornerstone Community Bank	Grafton	187,886	167,370	89%	155,765	107%	94%	23%
Grand Marsh State Bank	Grand Marsh	125,415	56,211	45%	103,986	54%	6%	-11%
Bay Bank	Green Bay	87,422	55,062	63%	69,276	79%	39%	1%
Nicolet National Bank	Green Bay	2,931,212	2,087,732	71%	2,500,284	83%	47%	3%
Associated Bank, National Association	Green Bay	30,422,051	20,602,445	68%	22,927,676	90%	63%	27%
Pyramax Bank, F.S.B.	Greenfield	466,132	331,433	71%	389,987	85%	49%	21%
Greenleaf Wayside Bank	Greenleaf	94,143	53,720	57%	86,002	62%	11%	-11%
State Bank	Gresham	25,757	13,450	52%	21,975	61%	9%	-11%
Hiawatha National Bank	Hager City	196,691	145,696	74%	150,206	97%	79%	26%
First National Bank Of Hartford	Hartford	200,285	131,060	65%	175,692	75%	30%	-14%
Town Bank	Hartland	1,913,419	1,506,970	79%	1,648,364	91%	67%	9%
Peoples Bank Midwest	Hayward	362,236	256,280	71%	288,314	89%	59%	-2%
Chippewa Valley Bank	Hayward	366,928	290,948	79%	304,555	96%	75%	6%

Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Total Deposits	Loans / Deposits %	Rank in Wisc.	Net Non Core Funding Dependence *
Highland State Bank	Highland	33,797	17,856	53%	29,839	60%	8%	-52%
Farmers State Bank-Hillsboro	Hillsboro	168,662	87,584	52%	141,587	62%	10%	-6%
Park Bank	Holmen	60,474	34,414	57%	50,883	68%	18%	2%
Horicon Bank	Horicon	694,345	598,933	86%	617,168	97%	79%	3%
Wolf River Community Bank	Hortonville	167,912	126,526	75%	137,840	92%	68%	6%
Citizens State Bank	Hudson	194,092	150,789	78%	166,249	91%	65%	5%
First American Bank, National Association	Hudson	120,115	98,993	82%	98,551	100%	87%	26%
Hustisford State Bank	Hustisford	54,875	43,369	79%	42,231	103%	90%	6%
Independence State Bank	Independence	65,651	48,182	73%	55,842	86%	51%	4%
Security State Bank	Iron River	92,471	64,443	70%	73,583	88%	53%	5%
Ixonia Bank	Ixonia	320,835	194,856	61%	270,298	72%	25%	3%
East Wisconsin Savings Bank	Kaukauna	237,205	163,095	69%	184,276	89%	57%	13%
Bank Of Kaukauna, The	Kaukauna	94,344	78,277	83%	81,754	96%	76%	15%
Farmers And Merchants Bank Of Kendall	Kendall	73,925	62,257	84%	62,942	99%	83%	-8%
Southport Bank	Kenosha	288,452	239,364	83%	241,997	99%	84%	-1%
State Bank Financial	La Crosse	355,756	165,934	47%	297,426	56%	7%	-1%
Coulee Bank	La Crosse	356,305	271,436	76%	287,555	94%	73%	21%
Citizens State Bank - La Crosse	La Crosse	245,801	222,201	90%	202,426	110%	95%	26%
Pioneer Bank Of Wisconsin	Ladysmith	73,598	30,672	42%	64,099	48%	3%	-13%
Ladysmith Federal Savings & Loan Association	Ladysmith	50,537	34,018	67%	44,141	77%	34%	3%
Greenwood'S State Bank, The	Lake Mills	179,961	140,734	78%	155,103	91%	66%	-4%
Bank Of Lake Mills	Lake Mills	199,580	158,648	79%	166,379	95%	75%	6%
Headwaters State Bank	Land O'Lakes	68,018	39,494	58%	58,308	68%	18%	-2%
Laona State Bank	Laona	175,418	109,064	62%	153,728	71%	24%	3%
Blc Community Bank	Little Chute	230,965	175,161	76%	191,602	91%	67%	16%
Tsb Bank	Lomira	126,728	101,579	80%	112,317	90%	64%	5%
Citizens State Bank Of Loyal	Loyal	208,023	120,405	58%	171,905	70%	23%	-3%
Bank Of Luxemburg	Luxemburg	327,312	242,163	74%	287,807	84%	48%	6%
Bankers' Bank	Madison	690,531	290,162	42%	462,792	63%	12%	-9%
Wisconsin Bank And Trust	Madison	1,079,222	682,764	63%	890,835	77%	33%	6%
Capitol Bank	Madison	361,375	244,610	68%	309,850	79%	37%	16%
First Business Bank	Madison	1,788,027	1,485,027	83%	1,395,879	106%	92%	39%
Home Savings Bank	Madison	152,342	127,934	84%	119,930	107%	93%	22%
Park Bank, The	Madison	896,579	772,411	86%	708,130	109%	94%	20%
John Deere Financial, F.S.B.	Madison	2,856,384	2,804,317	98%	946,098	296%	100%	81%
Bank First National	Manitowoc	1,750,612	1,385,935	79%	1,507,007	92%	69%	2%
Investors Community Bank	Manitowoc	1,389,952	1,142,280	82%	1,109,964	103%	91%	33%
Farmers & Merchants Bank & Trust	Marinette	143,001	81,911	57%	126,960	65%	15%	-2%

Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Total Deposits	Loans / Deposits %	Rank in Wisc.	Net Non Core Funding Dependence *
Stephenson National Bank And Trust, The	Marinette	494,749	335,411	68%	415,514	81%	41%	3%
Premier Community Bank	Marion	298,967	202,062	68%	266,577	76%	32%	-5%
Markesan State Bank	Markesan	150,229	106,984	71%	135,511	79%	38%	-8%
Farmers State Bank	Markesan	79,462	56,164	71%	67,604	83%	47%	-3%
Forward Financial Bank	Marshfield	440,717	330,089	75%	328,456	100%	87%	13%
Bank Of Mauston	Mauston	291,324	185,604	64%	250,112	74%	28%	6%
Mayville Savings Bank	Mayville	60,380	47,134	78%	53,808	88%	53%	-1%
Peoples Community Bank, The	Mazomanie	270,234	195,119	72%	178,560	109%	95%	20%
Mcfarland State Bank	Mcfarland	483,546	413,158	85%	358,434	115%	97%	20%
Time Federal Savings Bank	Medford	601,951	384,543	64%	469,577	82%	43%	2%
Lincoln Community Bank	Merrill	65,161	40,207	62%	58,180	69%	21%	-24%
First Community Bank	Milton	103,174	65,724	64%	88,280	74%	29%	4%
Bank Of Milton	Milton	115,907	79,627	69%	105,533	75%	31%	2%
Northwestern Mutual Wealth Management Company	Milwaukee	251,698	-	0%	50,500	0%	0%	21%
Mitchell Bank	Milwaukee	50,440	18,569	37%	42,185	44%	2%	-132%
Park Bank	Milwaukee	943,628	621,790	66%	815,850	76%	33%	-2%
Columbia Savings And Loan Association	Milwaukee	23,973	19,155	80%	21,867	88%	54%	16%
Bank Mutual	Milwaukee	2,638,543	1,941,325	74%	1,921,158	101%	88%	20%
Securant Bank & Trust	Milwaukee	208,006	171,197	82%	160,744	107%	93%	19%
Associated Trust Company, National Association	Milwaukee	65,993	-	0%	-	-	-	-2549%
Farmers Savings Bank	Mineral Point	288,028	167,553	58%	263,982	63%	12%	-13%
Alliance Bank	Mondovi	166,953	120,688	72%	148,162	81%	42%	-4%
Monona Bank	Monona	899,348	684,145	76%	727,131	94%	72%	21%
Woodford State Bank	Monroe	221,690	139,549	63%	189,992	73%	27%	-3%
Citizens Bank	Mukwonago	723,719	463,281	64%	635,990	73%	26%	-11%
Necedah Bank, The	Necedah	33,630	26,381	78%	27,716	95%	75%	22%
Nekoosa Port Edwards State Bank	Nekoosa	224,071	120,001	54%	193,833	62%	10%	-13%
Security Bank	New Auburn	99,402	79,249	80%	86,005	92%	70%	14%
Bank Of New Glarus, The	New Glarus	279,419	217,051	78%	221,275	98%	82%	6%
First State Bank	New London	303,723	139,358	46%	257,075	54%	6%	-1%
First National Community Bank	New Richmond	206,519	126,514	61%	187,298	68%	17%	-6%
State Bank Of Newburg	Newburg	177,759	137,648	77%	140,001	98%	83%	5%
Tri City National Bank	Oak Creek	1,414,429	815,487	58%	1,268,633	64%	14%	-2%
Bank Of Oakfield	Oakfield	96,148	66,085	69%	79,922	83%	46%	1%
First Bank Financial Centre	Oconomowoc	1,136,234	838,753	74%	843,715	99%	85%	26%
Bank Of Ontario	Ontario	41,284	30,742	74%	34,808	88%	56%	5%
Oostburg State Bank	Oostburg	219,798	166,374	76%	172,945	96%	77%	11%
Oregon Community Bank	Oregon	313,978	281,581	90%	253,362	111%	96%	11%

## Liquidity Fourth Quarter 2017

Dollars in Thousands

Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Total Deposits	Loans / Deposits %	Rank in Wisc.	Net Non Core Funding Dependence *
Farmers & Merchants Bank Of Orfordville	Orfordville	52,042	31,338	60%	44,482	70%	23%	-13%
West Pointe Bank	Oshkosh	278,861	225,252	81%	205,202	110%	96%	24%
Choice Bank	Oshkosh	400,011	335,658	84%	251,170	134%	99%	44%
United Bank	Osseo	269,890	205,225	76%	229,040	90%	62%	-2%
First National Bank Of Park Falls, The	Park Falls	143,089	76,655	54%	128,377	60%	8%	4%
Peshtigo National Bank	Peshtigo	204,619	121,496	59%	181,678	67%	17%	-11%
Pigeon Falls State Bank	Pigeon Falls	78,477	63,791	81%	70,289	91%	66%	0%
Clare Bank, National Association	Platteville	275,115	144,184	52%	243,597	59%	7%	-20%
Mound City Bank	Platteville	360,617	280,327	78%	299,028	94%	71%	13%
Port Washington State Bank, The	Port Washington	579,409	383,611	66%	526,775	73%	26%	-7%
United Community Bank	Poynette	183,630	143,457	78%	160,352	89%	61%	-10%
Peoples State Bank	Prairie Du Chien	770,572	510,459	66%	644,481	79%	39%	10%
Bank Of Prairie Du Sac	Prairie Du Sac	418,013	242,370	58%	354,532	68%	19%	-6%
Community Financial Bank	Prentice	37,101	30,909	83%	32,803	94%	73%	-4%
Johnson Bank	Racine	4,720,468	3,732,426	79%	3,948,057	95%	74%	3%
State Bank Of Reeseville	Reeseville	84,588	41,363	49%	55,361	75%	30%	35%
Dairy State Bank	Rice Lake	515,101	213,571	41%	431,559	49%	4%	2%
Richland County Bank	Richland Center	100,766	39,264	39%	82,884	47%	3%	-18%
First National Bank Of River Falls, The	River Falls	283,854	158,210	56%	240,418	66%	16%	1%
River Falls State Bank	River Falls	87,447	54,700	63%	74,441	73%	27%	-26%
Community First Bank	Rosholt	101,283	45,420	45%	92,719	49%	4%	-35%
Eagle Valley Bank, National Association	Saint Croix Falls	141,629	123,082	87%	96,490	128%	98%	29%
Wisconsin River Bank	Sauk City	124,091	106,468	86%	102,608	104%	92%	12%
Intercity State Bank	Schofield	176,430	134,260	76%	139,432	96%	78%	-6%
Shell Lake State Bank	Shell Lake	197,347	86,380	44%	162,594	53%	5%	-1%
Union National Bank & Trust Company	Sparta	136,330	99,150	73%	112,552	88%	55%	7%
Partners Bank	Spencer	216,292	136,369	63%	176,662	77%	35%	7%
Pinerias Bank, The	Stevens Point	91,113	57,338	63%	81,261	71%	24%	-32%
River Bank	Stoddard	482,114	419,891	87%	399,487	105%	92%	13%
Bank Of Sun Prairie	Sun Prairie	385,074	303,583	79%	302,808	100%	86%	11%
Superior Savings Bank	Superior	71,925	43,343	60%	59,748	73%	25%	-53%
National Bank Of Commerce	Superior	619,454	472,528	76%	500,458	94%	74%	26%
First National Bank In Tigerton	Tigerton	23,692	10,983	46%	20,381	54%	5%	-95%
Timberwood Bank	Tomah	179,394	124,070	69%	150,400	82%	44%	16%
Farmers & Merchants Bank	Tomah	200,729	136,364	68%	153,387	89%	59%	26%
Tomahawk Community Bank S.S.B.	Tomahawk	145,452	104,771	72%	126,150	83%	46%	-6%
Community State Bank	Union Grove	360,926	201,310	56%	323,649	62%	11%	-4%
Citizens First Bank	Viroqua	191,058	145,017	76%	158,916	91%	67%	9%



Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Total Deposits	Loans / Deposits %	Rank in Wisc.	Net Non Core Funding Dependence *
Waldo State Bank	Waldo	76,664	52,539	69%	66,378	79%	38%	7%
Farmers & Merchants State Bank	Waterloo	176,935	149,842	85%	129,924	115%	97%	14%
Waukesha State Bank	Waukesha	994,690	556,618	56%	828,242	67%	17%	-2%
Sunset Bank & Savings	Waukesha	127,333	93,251	73%	108,499	86%	51%	2%
First Federal Bank Of Wisconsin	Waukesha	256,495	171,465	67%	194,059	88%	57%	5%
Waumandee State Bank	Waumandee	179,612	137,214	76%	160,962	85%	50%	5%
Farmers State Bank Of Waupaca, The	Waupaca	192,274	109,059	57%	164,478	66%	16%	-1%
Nbw Bank	Waupun	157,933	111,744	71%	139,841	80%	40%	-1%
Marathon Savings Bank	Wausau	150,095	97,601	65%	131,360	74%	28%	3%
Peoples State Bank	Wausau	847,656	610,076	72%	705,479	86%	52%	13%
River Valley Bank	Wausau	1,256,847	969,990	77%	1,088,803	89%	60%	15%
Equitable Bank, State Savings Bank, The	Wauwatosa	297,959	255,269	86%	257,845	99%	85%	10%
Waterstone Bank	Wauwatosa	1,804,054	1,427,633	79%	1,020,844	140%	99%	25%
Westbury Bank	West Bend	809,717	615,840	76%	680,144	91%	65%	12%
Commerce State Bank	West Bend	574,938	480,034	83%	492,936	97%	80%	26%
Union State Bank Of West Salem	West Salem	85,889	63,948	74%	70,868	90%	63%	8%
First Citizens State Bank	Whitewater	314,904	171,081	54%	252,141	68%	19%	-22%
Bank Of Wisconsin Dells	Wisconsin Dells	521,702	412,714	79%	456,030	91%	64%	22%
Woodtrust Bank	Wisconsin Rapids	432,979	221,458	51%	348,722	64%	13%	-15%
Keysavings Bank	Wisconsin Rapids	76,635	41,802	55%	60,071	70%	22%	1%
River Cities Bank	Wisconsin Rapids	248,583	169,897	68%	205,761	83%	45%	3%
Paper City Savings Association	Wisconsin Rapids	158,423	131,611	83%	136,522	96%	78%	-9%

\* 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.*

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
- Risks regarding capital, liquidity, and interest rates
- Asset quality management
- Tax planning and compliance
- Regulatory compliance
- Safeguarding customer information
- Assessing and advising on vendor contracts

For more information visit [CLAconnect.com/banks](https://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

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