



Banconomics Report

Wisconsin FDIC Insured Institutions Profitability Year-end 2016

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Banconomics Report

Year-end 2016 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 | 1573 | 91% | 59.5 | 11.4 | 0.91 | 4.09 | 0.38 | 3.64 |
| 100-250 Million | 1837 | 96% | 163.7 | 10.9 | 1.18 | 4.17 | 0.42 | 3.73 |
| 250-500 Million | 1130 | 98% | 351.9 | 10.6 | 1.06 | 4.07 | 0.43 | 3.62 |
| 500 Million-1 Billion | 651 | 99% | 700.3 | 10.6 | 1.04 | 4.04 | 0.43 | 3.63 |
| Over 1 Billion | 711 | 99% | 21,224.2 | 10.7 | 1.04 | 3.82 | 0.37 | 3.43 |
| All Banks | 5902 | 96% | 2,768.2 | 10.9 | 1.05 | 4.07 | 0.40 | 3.63 |

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Banconomics Report

Year-end 2016, 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 | 51 | 96% | 65.4 | 12.6 | 0.89 | 4.13 | 0.35 | 3.77 |
| 100-250 Million | 81 | 99% | 168.3 | 11.4 | 1.18 | 4.12 | 0.48 | 3.96 |
| 250-500 Million | 54 | 98% | 341.6 | 10.9 | 1.20 | 4.09 | 0.42 | 3.59 |
| 500 Million-1 Billion | 18 | 94% | 690.0 | 11.3 | 1.02 | 3.80 | 0.43 | 4.07 |
| Over 1 Billion | 18 | 94% | 3,190.8 | 11.1 | 0.94 | 3.81 | 0.37 | 3.42 |
| All Banks | 222 | 97% | 474.2 | 11.4 | 1.03 | 4.09 | 0.42 | 3.68 |

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Banconomics Report

Profitability, Year-end 2016

| 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 |
| AbbyBank | Abbotsford | WI | | | | 376 | 35.7 | 9.5 | 16% | 4.05 | 1.66 | 80% | 1.08 | 11.32 | 4.12 | 53% | 0.54 | 27% | 3.58 | 48% |
| Bank of Alma | Alma | WI | | | | 226 | 93.3 | 41.3 | 99% | 5.23 | 3.43 | 99% | 2.32 | 5.60 | 3.96 | 39% | 0.17 | 93% | 3.79 | 64% |
| Portage County Bank | Almond | WI | | Y | | 109 | 11.3 | 10.4 | 29% | 0.66 | 0.61 | 14% | 0.61 | 5.83 | 6.33 | 100% | 0.58 | 24% | 5.75 | 100% |
| Citizens Community Federal National A | Altoona | WI | | | | 658 | 68.3 | 10.4 | 29% | 3.03 | 0.69 | 17% | 0.46 | 4.43 | 4.24 | 63% | 0.81 | 6% | 3.43 | 34% |
| The International Bank of Amherst | Amherst | WI | | Y | | 61 | 8.4 | 13.9 | 79% | 0.84 | 1.39 | 62% | 1.38 | 9.94 | 3.92 | 36% | 0.15 | 95% | 3.77 | 62% |
| American National Bank - Fox Cities | Appleton | WI | | Y | | 249 | 33.0 | 13.2 | 76% | 4.18 | 1.68 | 81% | 1.68 | 12.69 | 4.16 | 57% | 0.72 | 11% | 3.44 | 35% |
| Thrivent Trust Company | Appleton | WI | Y | | | 10 | 7.9 | 75.6 | 100% | 0.02 | 0.57 | 11% | 0.23 | 0.30 | 1.76 | 1% | 0.00 | 100% | 1.76 | 1% |
| State Bank of Arcadia | Arcadia | WI | | Y | | 173 | 20.1 | 11.6 | 53% | 1.18 | 0.70 | 18% | 0.68 | 5.90 | 3.22 | 8% | 0.46 | 44% | 2.76 | 6% |
| Northern State Bank | Ashland | WI | | Y | | 240 | 19.9 | 8.3 | 2% | 2.32 | 0.98 | 34% | 0.97 | 11.68 | 3.35 | 11% | 0.26 | 85% | 3.10 | 14% |
| Pioneer Bank | Auburndale | WI | | | | 134 | 14.1 | 10.5 | 33% | 0.50 | 0.54 | 10% | 0.37 | 3.54 | 4.63 | 86% | 0.20 | 91% | 4.43 | 92% |
| Unity Bank | Augusta | WI | | Y | | 141 | 12.1 | 8.6 | 5% | 0.96 | 0.68 | 17% | 0.68 | 7.92 | 4.86 | 93% | 0.54 | 28% | 4.32 | 92% |
| The First Bank of Baldwin | Baldwin | WI | | Y | | 155 | 16.4 | 10.6 | 36% | 2.02 | 1.33 | 57% | 1.30 | 12.33 | 4.09 | 52% | 0.27 | 82% | 3.83 | 67% |
| The First National Bank of Bangor | Bangor | WI | | | | 231 | 53.6 | 23.2 | 99% | 5.11 | 2.79 | 98% | 2.21 | 9.53 | 3.94 | 38% | 0.30 | 75% | 3.64 | 52% |
| The Baraboo National Bank | Baraboo | WI | Y | | | 413 | 54.1 | 13.1 | 73% | 14.56 | 1.10 | 40% | 3.52 | 26.90 | 3.50 | 15% | 0.28 | 80% | 3.22 | 21% |
| Sterling Bank | Barron | WI | | Y | | 222 | 19.4 | 8.7 | 5% | 3.55 | 1.60 | 75% | 1.59 | 18.30 | 4.37 | 74% | 0.59 | 21% | 3.79 | 64% |
| The American National Bank of Beaver | Beaver Dam | WI | Y | | | 120 | 11.6 | 9.7 | 19% | 0.55 | 0.64 | 15% | 0.46 | 4.74 | 3.99 | 42% | 0.15 | 94% | 3.83 | 69% |
| Blackhawk Bank | Beloit | WI | | | | 653 | 64.4 | 9.9 | 20% | 6.66 | 1.50 | 70% | 1.02 | 10.34 | 3.83 | 31% | 0.28 | 79% | 3.56 | 47% |
| The First National Bank and Trust Comp | Beloit | WI | Y | | | 1,082 | 116.4 | 10.8 | 38% | 8.34 | 0.92 | 30% | 0.77 | 7.16 | 3.85 | 33% | 0.28 | 78% | 3.57 | 47% |
| The Benton State Bank | Benton | WI | | Y | | 63 | 5.1 | 8.1 | 1% | 0.51 | 0.81 | 24% | 0.81 | 10.08 | 5.71 | 99% | 1.07 | 1% | 4.64 | 96% |
| The Farmers & Merchants Bank | Berlin | WI | | | | 250 | 27.0 | 10.8 | 39% | 2.38 | 1.26 | 52% | 0.95 | 8.82 | 5.55 | 98% | 0.73 | 10% | 4.82 | 98% |
| The First National Bank of Berlin | Berlin | WI | Y | | | 384 | 36.9 | 9.6 | 19% | 1.88 | 0.75 | 21% | 0.49 | 5.10 | 4.37 | 73% | 0.45 | 46% | 3.91 | 77% |
| Banner Banks | Biramwood | WI | | Y | | 94 | 12.5 | 13.2 | 75% | 0.58 | 0.62 | 14% | 0.62 | 4.68 | 2.80 | 3% | 0.27 | 81% | 2.53 | 4% |
| Black River Country Bank | Black River Fall | WI | | Y | | 74 | 9.6 | 12.9 | 71% | 1.00 | 1.34 | 58% | 1.34 | 10.38 | 4.51 | 80% | 0.59 | 21% | 3.92 | 78% |
| Jackson County Bank | Black River Fall | WI | | Y | | 232 | 24.5 | 10.6 | 34% | 4.21 | 1.82 | 86% | 1.82 | 17.21 | 4.39 | 76% | 0.58 | 23% | 3.81 | 66% |
| Union Bank of Blair | Blair | WI | | | | 107 | 13.5 | 12.6 | 67% | 0.91 | 1.27 | 54% | 0.85 | 6.77 | 4.75 | 91% | 1.02 | 2% | 3.73 | 57% |
| Bonduel State Bank | Bonduel | WI | | | | 57 | 12.4 | 21.8 | 98% | 0.60 | 1.19 | 47% | 1.05 | 4.81 | 3.17 | 7% | 0.35 | 63% | 2.83 | 8% |
| Community First Bank | Boscobel | WI | | Y | | 270 | 28.1 | 10.4 | 29% | 2.63 | 0.98 | 33% | 0.97 | 9.36 | 4.81 | 93% | 0.37 | 58% | 4.44 | 93% |
| The Bank of Brodhead | Brodhead | WI | | | | 143 | 21.0 | 14.7 | 85% | 1.33 | 1.33 | 57% | 0.93 | 6.30 | 4.22 | 61% | 0.69 | 12% | 3.53 | 43% |
| First Business Bank-Milwaukee | Brookfield | WI | | | | 266 | 20.7 | 7.8 | 1% | 1.53 | 0.84 | 26% | 0.58 | 7.38 | 3.46 | 13% | 0.47 | 42% | 2.99 | 10% |
| Great Midwest Bank, S.S.B. | Brookfield | WI | | Y | | 635 | 110.5 | 17.4 | 91% | 4.76 | 1.17 | 46% | 0.75 | 4.31 | 3.57 | 21% | 0.71 | 12% | 2.87 | 10% |
| North Shore Bank, FSB | Brookfield | WI | | Y | | 1,801 | 225.0 | 12.5 | 65% | 4.82 | 0.45 | 8% | 0.27 | 2.14 | 3.69 | 26% | 0.41 | 53% | 3.28 | 26% |
| Spring Bank | Brookfield | WI | | | | 233 | 25.6 | 11.0 | 44% | 2.67 | 1.84 | 89% | 1.15 | 10.40 | 4.53 | 82% | 0.98 | 3% | 3.55 | 46% |
| Bank Mutual | Brown Deer | WI | | | | 2,591 | 258.4 | 10.0 | 22% | 17.51 | 1.08 | 38% | 0.68 | 6.78 | 3.50 | 15% | 0.46 | 45% | 3.04 | 11% |
| Dairyland State Bank | Bruce | WI | | Y | | 81 | 8.3 | 10.2 | 27% | 0.66 | 0.81 | 25% | 0.81 | 7.95 | 4.33 | 70% | 0.27 | 80% | 4.05 | 83% |
| Fox River State Bank | Burlington | WI | | | | 83 | 10.9 | 13.1 | 73% | 0.40 | 0.83 | 26% | 0.48 | 3.67 | 4.24 | 62% | 0.34 | 66% | 3.90 | 76% |
| Citizens State Bank | Cadott | WI | | | | 120 | 12.0 | 10.0 | 23% | 0.74 | 0.86 | 28% | 0.61 | 6.14 | 4.36 | 72% | 0.48 | 39% | 3.87 | 74% |
| Community Bank of Cameron | Cameron | WI | | Y | | 108 | 9.9 | 9.1 | 10% | 1.52 | 1.41 | 63% | 1.41 | 15.42 | 4.38 | 75% | 0.55 | 25% | 3.84 | 71% |
| Bank of Cashton | Cashton | WI | | Y | | 80 | 8.7 | 10.8 | 40% | 1.33 | 1.65 | 78% | 1.65 | 15.25 | 4.29 | 69% | 0.61 | 20% | 3.68 | 52% |
| State Bank of Cazenovia | Cazenovia | WI | | | | 37 | 6.3 | 16.8 | 90% | 0.13 | 0.32 | 6% | 0.36 | 2.11 | 3.20 | 7% | 0.08 | 99% | 3.12 | 15% |
| Partnership Bank | Cedarburg | WI | | | | 253 | 22.8 | 9.0 | 9% | 1.30 | 0.85 | 27% | 0.52 | 5.71 | 3.85 | 33% | 0.34 | 63% | 3.51 | 42% |
| State Bank of Chilton | Chilton | WI | Y | Y | | 224 | 29.0 | 13.0 | 71% | 2.03 | 0.91 | 29% | 0.91 | 6.99 | 4.28 | 67% | 0.37 | 61% | 3.91 | 76% |
| Northwestern Bank | Chippewa Falls | WI | | Y | | 412 | 45.5 | 11.0 | 44% | 8.15 | 2.02 | 92% | 1.98 | 17.93 | 4.29 | 68% | 0.34 | 65% | 3.95 | 79% |
| Cleveland State Bank | Cleveland | WI | | | | 108 | 11.6 | 10.7 | 38% | 0.70 | 0.81 | 24% | 0.64 | 6.00 | 4.13 | 55% | 0.43 | 49% | 3.71 | 55% |
| Collins State Bank | Collins | WI | | Y | | 69 | 6.5 | 9.4 | 13% | 0.45 | 0.65 | 16% | 0.65 | 6.99 | 4.15 | 56% | 0.32 | 70% | 3.84 | 70% |
| Farmers and Merchants Union Bank | Columbus | WI | | | | 339 | 34.7 | 10.2 | 26% | 3.44 | 2.00 | 91% | 1.02 | 9.93 | 4.66 | 87% | 0.53 | 31% | 4.13 | 86% |
| State Bank of Cross Plains | Cross Plains | WI | Y | | | 826 | 96.2 | 11.7 | 54% | 7.83 | 1.46 | 67% | 0.95 | 8.14 | 3.77 | 28% | 0.33 | 67% | 3.44 | 34% |
| American Bank & Trust Wisconsin | Cuba City | WI | Y | | | 149 | 19.0 | 12.8 | 69% | 1.08 | 1.09 | 39% | 0.72 | 5.65 | 4.11 | 52% | 0.38 | 58% | 3.74 | 59% |
| Cumberland Federal Bank, FSB | Cumberland | WI | | | Y | 122 | 13.6 | 11.2 | 47% | 1.04 | 1.34 | 58% | 0.86 | 7.67 | 3.63 | 24% | 0.53 | 29% | 3.10 | 14% |
| First National Bank at Darlington | Darlington | WI | | | | 142 | 19.3 | 13.6 | 78% | 1.08 | 1.08 | 38% | 0.76 | 5.60 | 3.86 | 34% | 0.52 | 33% | 3.35 | 29% |
| DMB Community Bank | De Forest | WI | | | | 417 | 45.4 | 10.9 | 42% | 4.63 | 1.69 | 81% | 1.11 | 10.19 | 4.12 | 54% | 0.61 | 19% | 3.51 | 41% |
| Settlers Bank | De Forest | WI | | | | 204 | 19.6 | 9.6 | 18% | 1.44 | 1.11 | 41% | 0.71 | 7.36 | 4.33 | 71% | 0.78 | 8% | 3.55 | 45% |
| Bank of Deerfield | Deerfield | WI | | Y | | 132 | 16.8 | 12.8 | 68% | 3.19 | 2.42 | 96% | 2.42 | 18.97 | 4.67 | 89% | 0.64 | 16% | 4.04 | 82% |
| Denmark State Bank | Denmark | WI | | | | 428 | 48.0 | 11.2 | 47% | 3.54 | 1.20 | 48% | 0.83 | 7.36 | 4.09 | 50% | 0.39 | 56% | 3.69 | 54% |
| Advantage Community Bank | Dorchester | WI | | | | 138 | 15.9 | 11.5 | 52% | 1.21 | 1.30 | 56% | 0.87 | 7.57 | 3.65 | 24% | 0.40 | 55% | 3.26 | 24% |
| Security Financial Bank | Durand | WI | | Y | | 413 | 48.8 | 11.8 | 57% | 5.06 | 1.23 | 50% | 1.23 | 10.37 | 4.30 | 70% | 0.76 | 9% | 3.54 | 44% |

| Bank | City | ST | Trust Power | "S" Corp | Mu- tual | Average | Average | Equity/ | % | Annualized | Pretax | ROAA | ROAE | Yield/ Earning | Cost of Funds | % Ranking | Net | | | |
|---|---------------|----|----------------|-------------|-------------|-------------------|-------------------|-------------|---------|-------------------|----------|------|---------|-------------------|------------------|--------------|-------------|---------|--------|--------------|
| | | | | | | Assets Million | Equity Million | Assets % | Ranking | Income Million | ROA % | | Ranking | % | | | Assets % | Ranking | Margin | % Ranking |
| Charter Bank | Eau Claire | WI | | Y | | 832 | 107.3 | 12.9 | 71% | 18.13 | 2.18 | 94% | 2.18 | 16.89 | 4.28 | 67% | 0.51 | 34% | 3.77 | 62% |
| Peoples Bank | Elkhorn | WI | | | | 231 | 24.4 | 10.6 | 36% | 2.00 | 1.42 | 64% | 0.87 | 8.20 | 3.53 | 17% | 0.33 | 67% | 3.20 | 19% |
| Royal Bank | Elroy | WI | | | | 356 | 37.6 | 10.6 | 35% | 3.72 | 1.55 | 72% | 1.05 | 9.89 | 4.28 | 67% | 0.26 | 84% | 4.02 | 81% |
| Union Bank & Trust Company | Evansville | WI | Y | | | 229 | 21.4 | 9.4 | 13% | 1.95 | 1.21 | 48% | 0.85 | 9.10 | 4.27 | 66% | 0.43 | 48% | 3.84 | 71% |
| Oak Bank | Fitchburg | WI | | | | 263 | 29.0 | 11.0 | 45% | 2.90 | 1.72 | 83% | 1.10 | 10.00 | 4.07 | 48% | 0.29 | 77% | 3.77 | 63% |
| State Bank of Florence | Florence | WI | | | | 96 | 8.4 | 8.8 | 6% | 0.40 | 0.51 | 10% | 0.42 | 4.79 | 4.64 | 86% | 0.78 | 7% | 3.85 | 72% |
| Fox Valley Savings Bank | Fond Du Lac | WI | | Y | | 316 | 44.3 | 14.0 | 81% | 2.06 | 0.93 | 31% | 0.65 | 4.65 | 3.10 | 6% | 0.43 | 48% | 2.66 | 5% |
| Hometown Bank | Fond Du Lac | WI | | | | 271 | 35.2 | 13.0 | 72% | 3.43 | 2.01 | 91% | 1.27 | 9.72 | 4.55 | 82% | 0.34 | 65% | 4.21 | 90% |
| National Exchange Bank and Trust | Fond Du Lac | WI | Y | | | 1,903 | 333.0 | 17.5 | 92% | 25.51 | 1.91 | 90% | 1.34 | 7.66 | 3.73 | 27% | 0.21 | 90% | 3.52 | 43% |
| Badger Bank | Fort Atkinson | WI | Y | | | 131 | 14.9 | 11.4 | 49% | 1.16 | 1.36 | 61% | 0.88 | 7.74 | 4.16 | 57% | 0.23 | 88% | 3.93 | 78% |
| PremierBank | Fort Atkinson | WI | Y | | | 306 | 43.5 | 14.2 | 82% | 2.41 | 1.17 | 45% | 0.79 | 5.54 | 3.60 | 22% | 0.17 | 92% | 3.43 | 32% |
| Bank of Galesville | Galesville | WI | | Y | | 95 | 17.0 | 17.9 | 93% | 2.26 | 2.37 | 96% | 2.36 | 13.24 | 4.81 | 92% | 0.31 | 71% | 4.50 | 94% |
| Cornerstone Community Bank | Grafton | WI | | | | 161 | 13.9 | 8.6 | 5% | 1.55 | 1.56 | 73% | 0.96 | 11.15 | 4.80 | 92% | 0.50 | 36% | 4.30 | 91% |
| Grand Marsh State Bank | Grand Marsh | WI | | | | 136 | 19.2 | 14.2 | 81% | 1.09 | 1.13 | 44% | 0.80 | 5.65 | 2.80 | 2% | 0.27 | 81% | 2.53 | 3% |
| Associated Bank, National Association | Green Bay | WI | Y | | | 28,536 | 3,055.4 | 10.7 | 37% | 225.26 | 1.08 | 39% | 0.79 | 7.37 | 3.09 | 5% | 0.25 | 87% | 2.84 | 9% |
| Bay Bank | Green Bay | WI | | | | 83 | 11.7 | 14.2 | 82% | 1.00 | 1.78 | 85% | 1.21 | 8.56 | 4.99 | 95% | 0.35 | 62% | 4.63 | 96% |
| Nicolet National Bank | Green Bay | WI | Y | | | 1,849 | 223.4 | 12.1 | 61% | 19.56 | 1.61 | 76% | 1.06 | 8.76 | 4.63 | 85% | 0.32 | 70% | 4.31 | 91% |
| PyraMax Bank, FSB | Greenfield | WI | | Y | | 429 | 37.9 | 8.8 | 7% | 1.29 | 0.30 | 6% | 0.30 | 3.41 | 3.50 | 16% | 0.68 | 14% | 2.82 | 8% |
| Greenleaf Wayside Bank | Greenleaf | WI | | Y | | 84 | 7.8 | 9.3 | 11% | 0.64 | 0.75 | 21% | 0.75 | 8.13 | 3.48 | 14% | 0.33 | 66% | 3.15 | 17% |
| State Bank | Gresham | WI | | | | 24 | 4.0 | 17.1 | 90% | 0.12 | 0.60 | 13% | 0.50 | 2.94 | 3.33 | 10% | 0.26 | 84% | 3.06 | 13% |
| Hiawatha National Bank | Hager City | WI | | | | 180 | 19.6 | 10.9 | 42% | 1.60 | 1.22 | 49% | 0.89 | 8.18 | 4.34 | 71% | 0.64 | 16% | 3.70 | 54% |
| The First National Bank of Hartford | Hartford | WI | | | | 189 | 22.4 | 11.9 | 57% | 1.43 | 1.08 | 37% | 0.76 | 6.39 | 3.91 | 36% | 0.19 | 91% | 3.73 | 57% |
| Town Bank | Hartland | WI | | | | 1,779 | 234.4 | 13.2 | 74% | 12.14 | 1.08 | 38% | 0.68 | 5.18 | 3.54 | 20% | 0.27 | 82% | 3.27 | 25% |
| Peoples Bank Midwest | Hayward | WI | | Y | | 328 | 63.8 | 19.5 | 96% | 5.79 | 1.77 | 85% | 1.77 | 9.07 | 4.14 | 56% | 0.31 | 72% | 3.83 | 70% |
| Highland State Bank | Highland | WI | | Y | | 33 | 3.1 | 9.3 | 12% | 0.25 | 0.76 | 22% | 0.76 | 8.14 | 3.59 | 22% | 0.30 | 75% | 3.29 | 27% |
| Farmers State Bank | Hillsboro | WI | | | | 150 | 23.3 | 15.5 | 89% | 2.39 | 1.85 | 90% | 1.59 | 10.27 | 3.53 | 18% | 0.41 | 53% | 3.12 | 15% |
| Park Bank | Holmen | WI | | | | 53 | 7.9 | 14.9 | 86% | 0.41 | 0.96 | 32% | 0.78 | 5.25 | 4.92 | 95% | 0.25 | 86% | 4.67 | 97% |
| Horicon Bank | Horicon | WI | | Y | | 619 | 66.9 | 10.8 | 40% | 8.83 | 1.43 | 65% | 1.43 | 13.19 | 4.36 | 73% | 0.31 | 71% | 4.05 | 82% |
| Wolf River Community Bank | Hortonville | WI | | | | 143 | 18.8 | 13.2 | 74% | 1.54 | 1.49 | 70% | 1.08 | 8.20 | 4.24 | 63% | 0.38 | 58% | 3.86 | 73% |
| Citizens State Bank | Hudson | WI | | | | 159 | 13.3 | 8.3 | 3% | 0.77 | 0.72 | 19% | 0.48 | 5.78 | 4.07 | 49% | 0.37 | 60% | 3.71 | 56% |
| First American Bank, N.A. | Hudson | WI | | Y | | 177 | 16.6 | 9.4 | 14% | 1.30 | 0.74 | 20% | 0.73 | 7.81 | 4.20 | 60% | 0.41 | 53% | 3.79 | 66% |
| Hustisford State Bank | Hustisford | WI | | | | 54 | 9.5 | 17.6 | 93% | 0.65 | 1.83 | 87% | 1.21 | 6.89 | 5.11 | 96% | 0.42 | 51% | 4.69 | 97% |
| Independence State Bank | Independence | WI | | | | 65 | 5.7 | 8.8 | 6% | 0.30 | 0.45 | 9% | 0.45 | 5.15 | 4.23 | 62% | 0.46 | 44% | 3.77 | 63% |
| Security State Bank | Iron River | WI | | | | 84 | 16.1 | 19.1 | 96% | 0.82 | 1.38 | 62% | 0.97 | 5.08 | 4.46 | 78% | 0.33 | 69% | 4.13 | 87% |
| Ixonia Bank | Ixonia | WI | | | | 302 | 40.2 | 13.3 | 76% | 14.20 | 0.64 | 16% | 4.70 | 35.29 | 3.61 | 23% | 0.39 | 57% | 3.22 | 21% |
| East Wisconsin Savings Bank, S.A. | Kaukauna | WI | | | Y | 233 | 22.2 | 9.6 | 17% | 0.64 | 0.40 | 7% | 0.28 | 2.88 | 3.52 | 17% | 0.69 | 13% | 2.83 | 9% |
| The Bank of Kaukauna | Kaukauna | WI | | Y | | 92 | 9.5 | 10.3 | 28% | 0.76 | 0.83 | 25% | 0.83 | 8.03 | 4.00 | 43% | 0.53 | 30% | 3.47 | 37% |
| Farmers and Merchants Bank of Kendall | Kendall | WI | | Y | | 74 | 10.2 | 13.8 | 79% | 2.17 | 2.95 | 99% | 2.94 | 21.34 | 5.45 | 97% | 0.49 | 37% | 4.96 | 99% |
| Southport Bank | Kenosha | WI | | | | 273 | 27.6 | 10.1 | 25% | 3.82 | 1.80 | 86% | 1.40 | 13.84 | 4.39 | 76% | 0.53 | 30% | 3.87 | 73% |
| Citizens State Bank of La Crosse | La Crosse | WI | | Y | | 205 | 17.2 | 8.4 | 3% | 5.39 | 2.63 | 98% | 2.63 | 31.31 | 4.92 | 94% | 0.81 | 6% | 4.11 | 85% |
| Coulee Bank | La Crosse | WI | | Y | | 340 | 30.8 | 9.1 | 9% | 3.83 | 1.13 | 43% | 1.13 | 12.43 | 4.03 | 46% | 0.60 | 20% | 3.42 | 31% |
| State Bank Financial | La Crosse | WI | | Y | | 334 | 36.9 | 11.1 | 46% | 2.30 | 0.70 | 18% | 0.69 | 6.24 | 3.03 | 5% | 0.23 | 87% | 2.79 | 6% |
| Ladysmith Federal Savings and Loan Assn | Ladysmith | WI | | | Y | 47 | 5.1 | 10.9 | 43% | 0.01 | 0.02 | 3% | 0.02 | 0.18 | 4.01 | 43% | 0.84 | 5% | 3.17 | 19% |
| Pioneer Bank of Wisconsin | Ladysmith | WI | | | | 70 | 7.9 | 11.2 | 48% | 0.56 | 1.11 | 42% | 0.80 | 7.16 | 3.69 | 25% | 0.37 | 59% | 3.31 | 28% |
| Bank of Lake Mills | Lake Mills | WI | | Y | | 208 | 23.8 | 11.5 | 51% | 1.48 | 0.72 | 19% | 0.71 | 6.23 | 4.93 | 95% | 0.44 | 46% | 4.49 | 94% |
| The Greenwood's State Bank | Lake Mills | WI | | | | 165 | 17.3 | 10.5 | 33% | 2.93 | 0.86 | 28% | 1.77 | 16.88 | 4.53 | 81% | 0.40 | 54% | 4.13 | 86% |
| Headwaters State Bank | Land O Lakes | WI | | Y | | 66 | 9.7 | 14.7 | 84% | 0.93 | 1.40 | 63% | 1.40 | 9.53 | 5.13 | 96% | 0.52 | 32% | 4.61 | 95% |
| Laona State Bank | Laona | WI | | | | 177 | 20.2 | 11.4 | 50% | 1.37 | 1.12 | 43% | 0.77 | 6.77 | 3.85 | 32% | 0.58 | 22% | 3.27 | 24% |
| BLC Community Bank | Little Chute | WI | | Y | | 192 | 29.1 | 15.1 | 87% | 3.17 | 1.65 | 78% | 1.65 | 10.89 | 3.88 | 34% | 0.40 | 55% | 3.48 | 38% |
| TSB Bank | Lomira | WI | | | | 118 | 12.1 | 10.2 | 27% | 1.03 | 1.27 | 53% | 0.87 | 8.51 | 4.25 | 65% | 0.51 | 34% | 3.74 | 59% |
| Citizens State Bank of Loyal | Loyal | WI | | | | 200 | 23.5 | 11.8 | 55% | 2.21 | 1.43 | 65% | 1.10 | 9.37 | 4.12 | 53% | 0.48 | 41% | 3.64 | 50% |
| Bank of Luxemburg | Luxemburg | WI | | Y | | 293 | 29.1 | 9.9 | 22% | 2.46 | 1.22 | 50% | 0.84 | 8.45 | 4.48 | 79% | 0.34 | 64% | 4.14 | 88% |
| Bankers' Bank | Madison | WI | | | | 518 | 65.1 | 12.6 | 66% | 3.63 | 0.99 | 34% | 0.70 | 5.57 | 1.59 | 1% | 0.18 | 92% | 1.41 | 1% |
| Capitol Bank | Madison | WI | | | | 324 | 35.0 | 10.8 | 41% | 3.14 | 1.51 | 71% | 0.97 | 8.97 | 3.49 | 14% | 0.30 | 74% | 3.19 | 19% |
| First Business Bank | Madison | WI | Y | | | 1,262 | 132.5 | 10.5 | 32% | 18.54 | 1.83 | 87% | 1.47 | 14.00 | 4.67 | 88% | 0.78 | 8% | 3.89 | 76% |

| Bank | City | ST | Trust Power | "S" Corp | Mutual | Average Assets Million | Average Equity Million | Equity/Assets % | % Ranking | Annualized Income Million | Pretax ROA % | ROA % | ROAA % | ROAE % | Yield/Earning | | Cost of Funds | | Net Interest | |
|--|-----------------|----|-------------|----------|--------|------------------------|------------------------|-----------------|-----------|---------------------------|--------------|-------|--------|---------|---------------|-----------|---------------|-----------|--------------|-----------|
| | | | | | | | | | | | | | | | Assets % | % Ranking | Funds % | % Ranking | Margin % | % Ranking |
| Home Savings Bank | Madison | WI | | | * | 139 | 11.3 | 8.1 | 2% | 0.16 | 0.11 | 4% | 0.11 | 1.37 | 3.89 | 35% | 0.54 | 26% | 3.34 | 29% |
| John Deere Financial, f.s.b. | Madison | WI | | | | 2,559 | 485.5 | 19.0 | 95% | 83.46 | 5.05 | 100% | 3.26 | 17.19 | 8.42 | 100% | 1.26 | 0% | 7.16 | 100% |
| The Park Bank | Madison | WI | | | | 780 | 84.8 | 10.9 | 41% | 7.48 | 1.56 | 73% | 0.96 | 8.82 | 4.05 | 47% | 0.22 | 90% | 3.83 | 68% |
| Wisconsin Bank & Trust | Madison | WI | Y | | | 1,090 | 132.1 | 12.1 | 62% | 13.12 | 1.83 | 88% | 1.20 | 9.93 | 4.80 | 91% | 0.29 | 76% | 4.50 | 95% |
| Bank First National | Manitowoc | WI | Y | | | 1,281 | 121.0 | 9.4 | 15% | 15.27 | 1.81 | 86% | 1.19 | 12.62 | 3.77 | 29% | 0.50 | 36% | 3.27 | 26% |
| Investors Community Bank | Manitowoc | WI | | | | 1,078 | 123.9 | 11.5 | 52% | 11.72 | 1.75 | 84% | 1.09 | 9.46 | 4.45 | 78% | 0.94 | 3% | 3.51 | 41% |
| Farmers & Merchants Bank & Trust | Marinette | WI | Y | | | 145 | 15.6 | 10.8 | 38% | 0.47 | 0.50 | 9% | 0.32 | 2.98 | 4.00 | 43% | 0.48 | 39% | 3.52 | 43% |
| The Stephenson National Bank and Trust | Marinette | WI | Y | Y | | 477 | 48.2 | 10.1 | 26% | 7.57 | 1.59 | 75% | 1.59 | 15.71 | 4.42 | 77% | 0.48 | 41% | 3.94 | 79% |
| Premier Community Bank | Marion | WI | | | | 279 | 27.9 | 10.0 | 23% | 1.60 | 0.72 | 19% | 0.57 | 5.75 | 3.90 | 35% | 0.26 | 83% | 3.63 | 50% |
| Farmers State Bank | Markesan | WI | | | | 78 | 11.1 | 14.2 | 83% | 0.47 | 0.64 | 15% | 0.60 | 4.21 | 4.21 | 61% | 0.34 | 64% | 3.87 | 74% |
| Markesan State Bank | Markesan | WI | Y | | | 167 | 16.8 | 10.1 | 24% | (5.20) | (3.95) | 0% | (3.12) | (30.98) | 4.67 | 87% | 0.59 | 22% | 4.08 | 84% |
| Forward Financial Bank | Marshfield | WI | | | Y | 380 | 37.6 | 9.9 | 21% | 2.27 | 0.92 | 30% | 0.60 | 6.04 | 4.22 | 62% | 0.49 | 38% | 3.73 | 58% |
| Bank of Mauston | Mauston | WI | | | Y | 285 | 32.4 | 11.4 | 49% | 6.64 | 2.33 | 95% | 2.33 | 20.46 | 4.16 | 57% | 0.34 | 63% | 3.82 | 67% |
| Mayville Savings Bank | Mayville | WI | | | Y | 57 | 6.0 | 10.5 | 33% | 0.27 | 0.73 | 20% | 0.47 | 4.50 | 4.13 | 55% | 0.61 | 19% | 3.52 | 42% |
| The Peoples Community Bank | Mazomanie | WI | Y | | | 271 | 34.5 | 12.8 | 68% | 2.71 | 1.64 | 77% | 1.00 | 7.85 | 3.97 | 40% | 0.27 | 83% | 3.70 | 55% |
| McFarland State Bank | Mc Farland | WI | | | Y | 430 | 46.1 | 10.7 | 37% | 6.74 | 1.57 | 74% | 1.57 | 14.62 | 4.73 | 90% | 0.62 | 17% | 4.10 | 85% |
| Time Federal Savings Bank | Medford | WI | | | Y | 612 | 126.1 | 20.6 | 97% | 4.38 | 1.02 | 35% | 0.72 | 3.47 | 2.93 | 4% | 0.50 | 37% | 2.43 | 2% |
| Securant Bank & Trust | Menomonee Falls | WI | Y | | | 194 | 20.5 | 10.6 | 34% | 3.52 | 0.58 | 13% | 1.82 | 17.19 | 4.27 | 66% | 0.73 | 10% | 3.53 | 44% |
| Lincoln Community Bank | Merrill | WI | | | | 60 | 7.1 | 11.9 | 58% | 0.65 | 1.61 | 76% | 1.08 | 9.09 | 4.19 | 58% | 0.10 | 96% | 4.09 | 84% |
| Middleton Community Bank | Middleton | WI | | | | 296 | 38.0 | 12.8 | 69% | 3.33 | 1.72 | 83% | 1.13 | 8.77 | 3.67 | 25% | 0.51 | 34% | 3.16 | 18% |
| Bank of Milton | Milton | WI | | | Y | 111 | 9.8 | 8.8 | 7% | 1.52 | 1.37 | 61% | 1.36 | 15.52 | 4.20 | 59% | 0.37 | 60% | 3.83 | 69% |
| First Community Bank | Milton | WI | | | Y | 97 | 9.6 | 9.9 | 21% | 1.65 | 1.71 | 82% | 1.70 | 17.18 | 3.82 | 31% | 0.33 | 69% | 3.50 | 40% |
| Columbia Savings and Loan Association | Milwaukee | WI | | | Y | 24 | 2.2 | 9.2 | 10% | (0.11) | (0.49) | 1% | (0.44) | (4.82) | 5.81 | 99% | 0.83 | 5% | 4.98 | 99% |
| Guaranty Bank | Milwaukee | WI | | | | 1,012 | 22.5 | 2.2 | 0% | (4.19) | (0.41) | 2% | (0.41) | (18.66) | 3.77 | 29% | 0.03 | 100% | 3.74 | 60% |
| Mitchell Bank | Milwaukee | WI | | | | 51 | 8.1 | 16.0 | 89% | 0.11 | 0.22 | 5% | 0.22 | 1.39 | 3.37 | 12% | 0.13 | 96% | 3.24 | 23% |
| Northwestern Mutual Wealth Managen | Milwaukee | WI | Y | | | 206 | 131.2 | 63.6 | 100% | 25.12 | 19.72 | 100% | 12.17 | 19.14 | 1.43 | 0% | 0.25 | 86% | 1.18 | 0% |
| Park Bank | Milwaukee | WI | | | Y | 902 | 94.5 | 10.5 | 31% | 11.42 | 1.30 | 56% | 1.27 | 12.08 | 3.36 | 11% | 0.16 | 94% | 3.20 | 20% |
| Farmers Savings Bank | Mineral Point | WI | | | Y | 274 | 23.5 | 8.6 | 4% | 3.55 | 1.29 | 55% | 1.29 | 15.09 | 3.08 | 5% | 0.28 | 78% | 2.79 | 7% |
| Alliance Bank | Mondovi | WI | Y | Y | | 162 | 15.9 | 9.8 | 19% | 1.57 | 0.97 | 33% | 0.97 | 9.88 | 4.02 | 45% | 0.53 | 30% | 3.49 | 39% |
| Monona State Bank | Monona | WI | | | | 471 | 52.5 | 11.1 | 46% | 4.25 | 1.39 | 62% | 0.90 | 8.08 | 4.30 | 69% | 0.55 | 25% | 3.75 | 61% |
| Woodford State Bank | Monroe | WI | | | Y | 194 | 18.0 | 9.3 | 11% | 2.85 | 1.48 | 67% | 1.47 | 15.84 | 4.18 | 58% | 0.33 | 68% | 3.85 | 72% |
| Citizens Bank | Mukwonago | WI | | | | 691 | 84.2 | 12.2 | 63% | 6.58 | 1.41 | 64% | 0.95 | 7.81 | 3.55 | 21% | 0.41 | 54% | 3.14 | 16% |
| The Necedah Bank | Necedah | WI | | | | 34 | 4.2 | 12.1 | 62% | 0.21 | 0.85 | 27% | 0.62 | 5.12 | 3.71 | 26% | 0.49 | 38% | 3.22 | 20% |
| The First National Bank - Fox Valley | Neenah | WI | | | | 460 | 52.9 | 11.5 | 52% | 3.75 | 1.27 | 54% | 0.82 | 7.10 | 4.33 | 71% | 0.54 | 27% | 3.79 | 65% |
| Nekoosa Port Edwards State Bank | Nekoosa | WI | | | Y | 215 | 28.4 | 13.2 | 76% | 2.69 | 1.25 | 52% | 1.25 | 9.48 | 3.53 | 19% | 0.88 | 4% | 2.65 | 5% |
| Security Bank | New Auburn | WI | | | | 96 | 11.6 | 12.1 | 62% | 0.92 | 1.50 | 71% | 0.96 | 7.96 | 4.61 | 85% | 0.72 | 11% | 3.89 | 75% |
| The Bank of New Glarus | New Glarus | WI | | | | 252 | 27.5 | 10.9 | 43% | 2.61 | 1.49 | 68% | 1.04 | 9.50 | 4.50 | 80% | 0.48 | 40% | 4.02 | 81% |
| First State Bank | New London | WI | | | | 269 | 37.5 | 13.9 | 80% | 1.79 | 0.92 | 29% | 0.67 | 4.79 | 3.49 | 14% | 0.44 | 47% | 3.06 | 12% |
| First National Community Bank | New Richmond | WI | | | Y | 197 | 17.7 | 9.0 | 8% | 1.79 | 0.91 | 29% | 0.91 | 10.10 | 4.06 | 48% | 0.33 | 68% | 3.73 | 58% |
| State Bank of Newburg | Newburg | WI | | | | 167 | 30.4 | 18.2 | 94% | 2.19 | 2.19 | 94% | 1.31 | 7.21 | 4.43 | 77% | 0.72 | 11% | 3.72 | 56% |
| Tri City National Bank | Oak Creek | WI | Y | | | 1,356 | 136.4 | 10.1 | 24% | 10.74 | 1.19 | 47% | 0.79 | 7.88 | 3.55 | 20% | 0.10 | 97% | 3.45 | 36% |
| Bank of Oakfield | Oakfield | WI | | | | 89 | 10.5 | 11.8 | 56% | 0.79 | 1.29 | 55% | 0.89 | 7.55 | 4.39 | 75% | 0.56 | 24% | 3.83 | 68% |
| First Bank Financial Centre | Oconomowoc | WI | | | | 1,019 | 91.2 | 9.0 | 8% | 7.36 | 0.95 | 32% | 0.72 | 8.07 | 4.01 | 44% | 0.58 | 23% | 3.43 | 33% |
| Bank of Ontario | Ontario | WI | | | Y | 39 | 4.9 | 12.6 | 66% | 0.53 | 1.35 | 59% | 1.35 | 10.75 | 5.63 | 98% | 0.69 | 13% | 4.95 | 98% |
| Oostburg State Bank | Oostburg | WI | | | | 193 | 26.4 | 13.7 | 78% | 1.69 | 1.12 | 43% | 0.88 | 6.42 | 4.24 | 64% | 0.42 | 50% | 3.82 | 67% |
| Oregon Community Bank & Trust | Oregon | WI | Y | | | 245 | 32.0 | 13.1 | 72% | 3.83 | 2.51 | 97% | 1.56 | 11.95 | 4.66 | 86% | 0.44 | 47% | 4.22 | 90% |
| Farmers & Merchants Bank, of Orfordv | Orfordville | WI | | | | 50 | 6.4 | 12.9 | 70% | 0.46 | 1.31 | 57% | 0.91 | 7.06 | 3.92 | 37% | 0.42 | 51% | 3.50 | 40% |
| Choice bank | Oshkosh | WI | | | | 305 | 29.2 | 9.6 | 17% | 3.22 | 1.70 | 82% | 1.05 | 11.03 | 4.37 | 74% | 1.06 | 2% | 3.30 | 27% |
| West Pointe Bank | Oshkosh | WI | Y | | | 270 | 49.8 | 18.4 | 95% | 3.60 | 1.96 | 90% | 1.33 | 7.23 | 4.35 | 72% | 0.67 | 15% | 3.68 | 53% |
| United Bank | Osseo | WI | | | | 253 | 25.0 | 9.9 | 20% | 2.51 | 1.51 | 71% | 0.99 | 10.03 | 3.94 | 38% | 0.46 | 45% | 3.48 | 38% |
| The First National Bank of Park Falls | Park Falls | WI | | | Y | 137 | 14.3 | 10.5 | 31% | 1.63 | 1.19 | 48% | 1.19 | 11.39 | 4.09 | 52% | 0.55 | 26% | 3.55 | 46% |
| The Peshtigo National Bank | Peshtigo | WI | | | Y | 198 | 23.4 | 11.8 | 56% | 2.68 | 1.36 | 60% | 1.35 | 11.48 | 4.40 | 76% | 0.43 | 49% | 3.97 | 80% |
| Pigeon Falls State Bank | Pigeon Falls | WI | | | | 76 | 8.3 | 10.9 | 43% | 0.66 | 1.23 | 51% | 0.87 | 8.02 | 4.88 | 94% | 0.80 | 6% | 4.07 | 83% |
| Clare Bank, National Association | Platteville | WI | Y | Y | | 283 | 32.0 | 11.3 | 48% | 3.20 | 1.13 | 44% | 1.13 | 9.98 | 2.91 | 3% | 0.47 | 43% | 2.45 | 3% |
| Mound City Bank | Platteville | WI | Y | | | 321 | 30.9 | 9.6 | 18% | 3.45 | 1.68 | 80% | 1.08 | 11.19 | 4.21 | 60% | 0.63 | 17% | 3.58 | 48% |

| Bank | City | ST | Trust Power | "S" Corp | Mu- tual | Average | Average | Equity/ | % | Annualized | Pretax | ROAA | ROAE | Yield/ Earning | Cost of Funds | % Ranking | Net | % Ranking | | |
|---|------------------|----|----------------|-------------|-------------|-------------------|-------------------|-------------|---------|-------------------|----------|------|---------|-------------------|------------------|--------------|-------------|--------------|---------|--------------------|
| | | | | | | Assets Million | Equity Million | Assets % | Ranking | Income Million | ROA % | | Ranking | % | | | Assets % | | Ranking | Interest Margin |
| The Port Washington State Bank | Port Washington | WI | Y | | | 516 | 43.6 | 8.4 | 4% | 4.17 | 1.21 | 49% | 0.81 | 9.56 | 3.53 | 19% | 0.30 | 73% | 3.23 | 22% |
| United Community Bank | Poynette | WI | | | | 167 | 19.8 | 11.9 | 59% | 2.37 | 2.18 | 93% | 1.42 | 11.95 | 4.07 | 49% | 0.28 | 79% | 3.79 | 65% |
| Peoples State Bank | Prairie Du Chien | WI | Y | Y | | 684 | 71.4 | 10.4 | 30% | 10.11 | 1.49 | 69% | 1.48 | 14.15 | 3.98 | 41% | 0.55 | 25% | 3.43 | 32% |
| Bank of Prairie du Sac | Prairie Du Sac | WI | | | | 391 | 60.3 | 15.4 | 88% | 6.20 | 2.23 | 95% | 1.58 | 10.27 | 3.85 | 32% | 0.24 | 87% | 3.60 | 49% |
| Community Financial Bank | Prentice | WI | | | | 29 | 4.2 | 14.6 | 83% | (0.41) | (0.07) | 2% | (1.40) | (9.55) | 4.04 | 46% | 0.31 | 72% | 3.73 | 57% |
| Johnson Bank | Racine | WI | Y | | | 4,360 | 532.8 | 12.2 | 64% | 30.02 | 1.11 | 41% | 0.69 | 5.63 | 3.63 | 23% | 0.22 | 88% | 3.41 | 30% |
| State Bank of Reeseville | Reeseville | WI | | | | 67 | 7.9 | 11.7 | 54% | 0.62 | 1.09 | 40% | 0.93 | 7.88 | 3.80 | 30% | 0.22 | 89% | 3.58 | 48% |
| Dairy State Bank | Rice Lake | WI | | | | 493 | 59.2 | 12.0 | 60% | 3.45 | 0.96 | 33% | 0.70 | 5.83 | 3.16 | 6% | 0.37 | 59% | 2.79 | 7% |
| Richland County Bank | Richland Center | WI | | Y | | 101 | 17.7 | 17.5 | 92% | 0.79 | 0.79 | 24% | 0.78 | 4.47 | 3.30 | 10% | 0.26 | 85% | 3.05 | 12% |
| River Falls State Bank | River Falls | WI | | Y | | 86 | 13.1 | 15.3 | 88% | 0.65 | 0.77 | 22% | 0.76 | 4.95 | 3.25 | 9% | 0.15 | 95% | 3.10 | 14% |
| The First National Bank of River Falls | River Falls | WI | | Y | | 281 | 31.6 | 11.2 | 48% | 2.84 | 1.02 | 35% | 1.01 | 9.00 | 3.53 | 19% | 0.38 | 57% | 3.15 | 18% |
| Community First Bank | Rosholt | WI | | Y | | 77 | 8.3 | 10.8 | 39% | 0.59 | 0.77 | 23% | 0.77 | 7.09 | 4.09 | 51% | 0.17 | 92% | 3.92 | 77% |
| Farmers and Merchants Bank | Rudolph | WI | | | | 30 | 3.5 | 11.7 | 53% | 0.16 | 0.63 | 14% | 0.54 | 4.63 | 3.93 | 37% | 0.29 | 77% | 3.64 | 51% |
| Eagle Valley Bank, National Association | Saint Croix Fall | WI | | | | 131 | 12.4 | 9.5 | 15% | 0.73 | 0.56 | 10% | 0.56 | 5.89 | 4.60 | 83% | 1.11 | 1% | 3.49 | 39% |
| Wisconsin River Bank | Sauk City | WI | | | | 108 | 11.3 | 10.5 | 30% | 0.80 | 1.17 | 46% | 0.73 | 7.01 | 4.20 | 59% | 0.66 | 15% | 3.54 | 45% |
| Intercity State Bank | Schofield | WI | | | | 166 | 32.5 | 19.5 | 97% | 2.18 | 2.13 | 93% | 1.31 | 6.71 | 3.63 | 24% | 0.30 | 74% | 3.33 | 28% |
| Shell Lake State Bank | Shell Lake | WI | | Y | | 180 | 33.2 | 18.5 | 95% | 2.27 | 1.26 | 53% | 1.26 | 6.85 | 3.81 | 30% | 0.36 | 62% | 3.45 | 36% |
| Union National Bank & Trust Company | Sparta | WI | Y | | | 123 | 19.8 | 16.2 | 90% | 0.28 | 0.23 | 5% | 0.23 | 1.39 | 0.54 | 0% | 0.09 | 98% | 0.46 | 0% |
| Heritage Bank | Spencer | WI | | | | 106 | 12.7 | 12.0 | 61% | 0.78 | 1.11 | 42% | 0.73 | 6.12 | 3.85 | 33% | 0.39 | 56% | 3.46 | 37% |
| The Pinerias Bank | Stevens Point | WI | | Y | | 82 | 8.2 | 10.0 | 24% | 1.18 | 1.44 | 66% | 1.44 | 14.40 | 3.79 | 29% | 0.36 | 61% | 3.43 | 33% |
| River Bank | Stoddard | WI | | Y | | 450 | 56.1 | 12.5 | 65% | 8.25 | 1.83 | 88% | 1.83 | 14.71 | 4.09 | 50% | 0.67 | 15% | 3.42 | 30% |
| Stratford State Bank | Stratford | WI | | | | 109 | 14.4 | 13.2 | 75% | 0.72 | 0.93 | 31% | 0.66 | 4.98 | 3.53 | 18% | 0.50 | 35% | 3.03 | 11% |
| Bank of Sun Prairie | Sun Prairie | WI | Y | | | 338 | 47.2 | 14.0 | 80% | 3.18 | 1.43 | 66% | 0.94 | 6.72 | 4.09 | 51% | 0.41 | 52% | 3.67 | 52% |
| National Bank of Commerce | Superior | WI | | Y | | 564 | 72.7 | 12.9 | 70% | 9.83 | 1.75 | 84% | 1.74 | 13.51 | 4.61 | 84% | 0.47 | 42% | 4.14 | 88% |
| Superior Savings Bank | Superior | WI | | | Y | 65 | 11.4 | 17.4 | 91% | 0.23 | 0.57 | 12% | 0.35 | 2.01 | 3.34 | 10% | 0.10 | 97% | 3.24 | 23% |
| First National Bank in Tigerton | Tigerton | WI | | Y | | 22 | 3.3 | 15.0 | 86% | 0.08 | 0.37 | 7% | 0.37 | 2.46 | 3.21 | 8% | 0.14 | 96% | 3.07 | 13% |
| Farmers & Merchants Bank | Tomah | WI | | | | 198 | 22.6 | 11.4 | 51% | 1.58 | 1.04 | 36% | 0.80 | 7.00 | 3.76 | 28% | 0.53 | 31% | 3.24 | 22% |
| Timberwood Bank | Tomah | WI | | | | 170 | 22.6 | 13.3 | 77% | 2.07 | 1.70 | 81% | 1.22 | 9.13 | 4.26 | 65% | 0.52 | 32% | 3.74 | 60% |
| Tomahawk Community Bank S.S.B. | Tomahawk | WI | | | | 103 | 12.2 | 11.9 | 58% | 0.44 | 0.56 | 11% | 0.43 | 3.64 | 4.07 | 48% | 0.22 | 89% | 3.85 | 71% |
| Community State Bank | Union Grove | WI | Y | Y | | 331 | 31.2 | 9.4 | 14% | 3.40 | 1.04 | 36% | 1.03 | 10.92 | 3.93 | 38% | 0.17 | 93% | 3.76 | 61% |
| Citizens First Bank | Viroqua | WI | | Y | | 182 | 21.7 | 11.9 | 59% | 2.27 | 1.25 | 52% | 1.24 | 10.43 | 4.70 | 90% | 0.51 | 35% | 4.20 | 90% |
| Waldo State Bank | Waldo | WI | | | | 69 | 8.7 | 12.6 | 67% | 0.72 | 1.52 | 72% | 1.04 | 8.20 | 4.67 | 89% | 0.79 | 7% | 3.88 | 75% |
| Farmers & Merchants State Bank | Waterloo | WI | | | | 166 | 18.3 | 11.0 | 45% | 1.70 | 1.64 | 77% | 1.03 | 9.30 | 4.05 | 47% | 0.61 | 18% | 3.43 | 33% |
| First Federal Bank of Wisconsin | Waukesha | WI | | | Y | 244 | 34.6 | 14.1 | 81% | 0.17 | 0.01 | 3% | 0.07 | 0.49 | 3.99 | 42% | 0.74 | 9% | 3.25 | 24% |
| Sunset Bank & Savings | Waukesha | WI | | | | 128 | 16.1 | 12.6 | 67% | 0.42 | 0.40 | 8% | 0.33 | 2.62 | 4.01 | 44% | 0.61 | 18% | 3.40 | 29% |
| Waukesha State Bank | Waukesha | WI | Y | Y | | 939 | 116.9 | 12.4 | 64% | 13.85 | 1.48 | 68% | 1.47 | 11.86 | 3.51 | 16% | 0.09 | 98% | 3.42 | 31% |
| Waumandee State Bank | Waumandee | WI | | | | 172 | 17.8 | 10.3 | 28% | 1.55 | 1.36 | 60% | 0.90 | 8.74 | 4.49 | 79% | 0.54 | 28% | 3.96 | 80% |
| First National Bank | Waupaca | WI | Y | Y | | 510 | 77.1 | 15.1 | 87% | (6.49) | (1.27) | 0% | (1.27) | (8.41) | 4.67 | 88% | 0.53 | 29% | 4.13 | 87% |
| The Farmers State Bank of Waupaca | Waupaca | WI | | | | 180 | 26.4 | 14.7 | 84% | 2.28 | 1.66 | 79% | 1.27 | 8.64 | 4.29 | 68% | 0.29 | 77% | 3.99 | 81% |
| The National Bank of Waupun | Waupun | WI | | | | 147 | 16.7 | 11.4 | 50% | 1.32 | 1.23 | 51% | 0.90 | 7.91 | 4.51 | 81% | 0.33 | 68% | 4.18 | 89% |
| Integrity First Bank | Wausau | WI | | | | 81 | 12.3 | 15.1 | 86% | 0.66 | 1.35 | 59% | 0.81 | 5.35 | 5.20 | 97% | 0.60 | 20% | 4.60 | 95% |
| Marathon Savings Bank | Wausau | WI | | | Y | 146 | 17.7 | 12.2 | 63% | 0.84 | 0.57 | 12% | 0.57 | 4.72 | 4.12 | 54% | 0.68 | 14% | 3.44 | 35% |
| Peoples State Bank | Wausau | WI | | | | 795 | 74.8 | 9.4 | 14% | 8.76 | 1.63 | 76% | 1.10 | 11.71 | 3.95 | 39% | 0.47 | 43% | 3.48 | 38% |
| River Valley Bank | Wausau | WI | | | Y | 1,107 | 111.5 | 10.1 | 25% | 16.51 | 1.49 | 69% | 1.49 | 14.81 | 4.61 | 84% | 0.48 | 40% | 4.13 | 86% |
| The Equitable Bank, S.S.B. | Wauwatosa | WI | | | Y | 304 | 14.7 | 4.9 | 0% | (1.31) | (0.50) | 1% | (0.43) | (8.87) | 4.02 | 45% | 0.42 | 50% | 3.60 | 49% |
| WaterStone Bank, SSB | Wauwatosa | WI | | | | 1,772 | 368.4 | 20.8 | 98% | 26.31 | 2.36 | 95% | 1.48 | 7.14 | 3.98 | 41% | 1.25 | 1% | 2.73 | 5% |
| Commerce State Bank | West Bend | WI | | | | 458 | 42.2 | 9.2 | 10% | 4.40 | 1.58 | 74% | 0.96 | 10.43 | 4.53 | 81% | 0.89 | 4% | 3.64 | 51% |
| Westbury Bank | West Bend | WI | | | * | 685 | 72.0 | 10.5 | 32% | 3.48 | 0.78 | 23% | 0.51 | 4.84 | 3.73 | 27% | 0.46 | 44% | 3.27 | 25% |
| Union State Bank of West Salem | West Salem | WI | | | | 77 | 9.0 | 11.8 | 57% | 0.60 | 1.14 | 45% | 0.79 | 6.68 | 4.25 | 64% | 0.48 | 39% | 3.77 | 62% |
| Commercial Bank | Whitewater | WI | Y | | | 96 | 10.2 | 10.6 | 35% | 0.06 | 0.09 | 4% | 0.06 | 0.61 | 2.65 | 2% | 0.31 | 73% | 2.35 | 2% |
| First Citizens State Bank | Whitewater | WI | | Y | | 294 | 53.3 | 18.1 | 94% | 3.01 | 1.46 | 67% | 1.03 | 5.65 | 3.44 | 12% | 0.31 | 72% | 3.13 | 16% |
| Chippewa Valley Bank | Winter | WI | | | Y | 331 | 31.0 | 9.4 | 12% | 5.49 | 1.66 | 79% | 1.66 | 17.71 | 4.71 | 90% | 0.27 | 82% | 4.44 | 93% |
| Bank of Wisconsin Dells | Wisconsin Dells | WI | | | | 464 | 54.4 | 11.7 | 55% | 6.27 | 2.12 | 92% | 1.35 | 11.51 | 4.57 | 83% | 0.43 | 49% | 4.14 | 89% |
| KeySavings Bank | Wisconsin Rapids | WI | | | Y | 76 | 11.2 | 14.7 | 85% | 0.10 | 0.12 | 5% | 0.13 | 0.87 | 3.01 | 4% | 0.42 | 52% | 2.59 | 4% |
| Paper City Savings Association | Wisconsin Rapids | WI | | | Y | 160 | 19.2 | 12.0 | 60% | 1.01 | 1.06 | 37% | 0.63 | 5.27 | 3.47 | 13% | 0.51 | 33% | 2.96 | 10% |

| Bank | City | ST | Trust Power | "S" Corp | Mu- tual | Average | Average | Equity/ | % | Annualized | Pretax | % | ROAA | ROAE | Yield/ Earning | % | Cost of | % | Net | % | Ranking | |
|-------------------|------------------|----|----------------|-------------|-------------|-------------------|-------------------|---------|---------|-------------------|----------|-----|---------|-------|-------------------|-----|-------------|---------|------------|-----|---------|---------|
| | | | | | | Assets Million | Equity Million | Assets | Ranking | Income Million | ROA % | | Ranking | % | % | | Assets % | Ranking | Funds % | | | Ranking |
| River Cities Bank | Wisconsin Rapids | WI | | | | 229 | 31.0 | 13.6 | 77% | 2.86 | 1.84 | 89% | 1.25 | 9.20 | 3.97 | 40% | 0.29 | 76% | 3.68 | 53% | | |
| WOODTRUST BANK | Wisconsin Rapids | WI | Y | Y | | 377 | 36.0 | 9.5 | 16% | 9.21 | 2.45 | 97% | 2.44 | 25.57 | 3.22 | 9% | 0.07 | 99% | 3.14 | 17% | | |

*Recently converted

Data presented in this report is based on FDIC statistics as of 12/31/2016. Every effort has been made to ensure the accuracy of these data. Information provided is for references only. Copyright © 2017 Bankers Benefits, Inc. Do not reproduce or forward. For update or copies please e-mail info@bankersbenefits.com.





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