



# Banconomics Report

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## Wisconsin FDIC Insured Institution Assets Quality Year-end 2016

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## Assets Quality, Year-end Quarter 2016

				Assets and Capital				**Non-Performing Assets							** Assets Quality			
Name	City	ST	Mutual	Assets Million	Tier 1 Capital Million	Allowance of Loan and Lease Loss Million	Tier 1 Capital + ALLL Million	**30-89 Days Past Due Assets Thousand	Restruct. Loans Thousand (1)	90+ Days Past Due Assets Thousand (2)	Other Real Estate		Net Non-Performing Assets (1)+(2)+(3)+(4) Million	Change in NNPA from Last Quarter Million	Tier 1 Capital/ Total Asset %	NNPA/ Total Assets %	Modified Texas Ratio NNPA / (Tier 1 + ALLL) %	Change in Modified Texas Ratio from Last Quarter %
											Owned Acquired Thousand (3)	Non-Accrual Assets Thousand (4)						
Guaranty Bank	Milwaukee	WI		1,009	20.0	10.7	30.7	4,811	50,888	341	2,623	35,849	89.7	-1.5	1.98	8.89	292.41	19.98
Columbia Savings and Loan Association	Milwaukee	WI	Y	24	2.0	0.2	2.2	1,427	289	0	1,439	1,783	3.5	-0.4	8.32	14.46	159.74	(6.37)
Markesan State Bank	Markesan	WI		167	12.1	5.6	17.7	1,079	1,523	0	3,167	9,192	13.9	-1.9	7.28	8.33	78.47	(2.50)
Mitchell Bank	Milwaukee	WI		50	7.8	0.2	8.1	0	1,564	0	3,008	693	5.3	0.1	15.67	10.51	65.23	2.13
The Bank of Kaukauna	Kaukauna	WI		94	9.4	1.3	10.7	774	5,236	0	1,077	387	6.7	-0.5	10.01	7.16	62.70	(5.62)
Securant Bank & Trust	Menomonee Fall	WI		200	18.2	2.6	20.8	0	5,472	0	3,602	2,501	11.6	-2.0	9.11	5.78	55.62	(8.00)
Ladysmith Federal Savings and Loan Associatic	Ladysmith	WI	Y	48	4.7	0.4	5.1	474	1,089	0	787	911	2.8	0.1	9.87	5.86	54.74	6.66
First National Bank	Waupaca	WI		479	71.9	18.6	90.4	2,398	18,504	4	3,939	26,279	48.7	-12.9	15.01	10.18	53.89	(10.28)
The Equitable Bank, S.S.B.	Wauwatosa	WI	Y	307	16.4	4.5	20.9	2,878	1,433	0	2,237	7,518	11.2	-1.2	5.35	3.65	53.57	(6.83)
Union Bank of Blair	Blair	WI		108	12.9	0.8	13.7	28	3,120	0	399	3,066	6.6	-0.2	11.94	6.08	47.97	(0.73)
Independence State Bank	Independence	WI		65	5.8	0.7	6.5	19	226	0	0	2,677	2.9	0.0	8.91	4.49	44.79	(0.41)
Sunset Bank & Savings	Waukesha	WI		129	13.3	0.6	13.9	162	238	590	2,258	2,807	5.9	0.7	10.28	4.56	42.50	6.26
Security State Bank	Iron River	WI		86	16.2	1.2	17.4	430	1,756	1	106	5,226	7.1	0.4	18.90	8.28	40.73	1.81
Farmers State Bank	Markesan	WI		80	9.8	0.6	10.4	101	2,211	0	291	1,635	4.1	-0.1	12.35	5.19	39.62	(0.01)
Community State Bank	Union Grove	WI		343	30.7	6.8	37.5	794	9,139	2	0	4,729	13.9	-0.1	8.95	4.04	37.02	(0.02)
Bay Bank	Green Bay	WI		85	11.7	1.6	13.4	346	2,074	0	721	1,407	4.2	-0.1	13.87	4.97	31.47	(1.66)
Waumandee State Bank	Waumandee	WI		176	16.4	2.5	18.9	1,053	2,324	0	71	3,443	5.8	3.3	9.30	3.31	30.88	17.44
River Valley Bank	Wausau	WI		1,142	94.5	7.9	102.4	2,438	19,922	0	4,499	6,277	30.7	-2.4	8.27	2.69	29.99	(1.35)
West Pointe Bank	Oshkosh	WI		266	50.7	3.9	54.6	415	5,658	0	379	9,944	16.0	0.1	19.08	6.02	29.29	0.16
State Bank of Newburg	Newburg	WI		175	30.9	2.2	33.1	490	5,382	0	474	3,601	9.5	0.9	17.72	5.42	28.54	2.82
The First Bank of Baldwin	Baldwin	WI		157	15.4	2.5	17.8	208	2,133	318	713	1,891	5.1	1.5	9.80	3.22	28.34	8.30
Bank of Oakfield	Oakfield	WI		91	10.6	0.7	11.4	133	1,832	0	0	1,365	3.2	1.0	11.64	3.50	28.15	8.45
Marathon Savings Bank	Wausau	WI	Y	146	18.0	1.8	19.8	1,403	3,721	0	267	1,522	5.5	-0.7	12.27	3.77	27.85	(4.52)
Citizens Bank	Mukwonago	WI		709	87.1	4.5	91.6	657	14,180	0	3,025	7,827	25.0	-9.8	12.30	3.53	27.31	(8.03)
Farmers & Merchants Bank	Tomah	WI		199	21.7	3.0	24.7	823	3,792	0	172	2,586	6.6	-0.6	10.91	3.29	26.47	(1.60)
State Bank of Florence	Florence	WI		105	9.2	0.9	10.1	626	354	66	775	1,353	2.5	-0.4	8.73	2.42	25.24	(3.87)
Cleveland State Bank	Cleveland	WI		110	11.5	1.1	12.6	146	618	0	0	2,546	3.2	1.2	10.45	2.87	25.18	9.93
Hiawatha National Bank	Hager City	WI		186	19.2	1.5	20.7	5	1,885	0	53	3,258	5.2	2.0	10.37	2.80	25.07	9.91
Wisconsin River Bank	Sauk City	WI		113	11.5	1.2	12.8	863	23	0	538	2,644	3.2	-0.3	10.18	2.83	25.06	(3.07)
First Federal Bank of Wisconsin	Waukesha	WI	Y	242	34.1	1.5	35.5	935	5,167	0	667	2,900	8.7	1.9	14.09	3.61	24.58	5.51
State Bank of Chilton	Chilton	WI		257	29.6	2.5	32.2	2,200	1,547	0	862	5,075	7.5	-0.1	11.56	2.92	23.26	(0.58)
Union State Bank of West Salem	West Salem	WI		85	9.2	0.6	9.8	1,312	719	0	156	1,366	2.2	-0.1	10.83	2.63	22.87	(1.26)
Black River Country Bank	Black River Fall	WI		76	9.5	0.8	10.2	935	1,983	0	44	208	2.2	-0.1	12.42	2.94	21.88	(0.54)
Oostburg State Bank	Oostburg	WI		199	26.8	3.2	30.0	252	4,118	10	0	2,284	6.4	-0.3	13.51	3.23	21.37	(1.03)
Laona State Bank	Laona	WI		180	19.5	1.1	20.6	1,081	1,256	55	523	2,534	4.4	0.4	10.83	2.43	21.22	1.67
Bank of Lake Mills	Lake Mills	WI		203	23.8	2.2	26.1	840	3,118	46	118	2,085	5.4	1.0	11.74	2.64	20.58	3.87
First National Community Bank	New Richmond	WI		202	17.6	1.5	19.1	112	3,451	0	0	452	3.9	0.1	8.74	1.94	20.43	(0.04)
Citizens First Bank	Viroqua	WI		186	20.1	2.1	22.1	945	1	0	0	4,417	4.4	-0.1	10.78	2.37	19.95	0.01
Bank of Galesville	Galesville	WI		97	17.6	1.3	18.9	505	2,334	0	405	1,001	3.7	1.2	18.24	3.87	19.82	5.93
Community Bank of Cameron	Cameron	WI		113	10.0	0.9	11.0	463	1,246	0	54	862	2.2	-0.6	8.90	1.92	19.73	(5.08)
State Bank of Cross Plains	Cross Plains	WI		878	92.8	6.1	98.9	1,266	3,148	3	0	16,360	19.5	-0.8	10.57	2.22	19.73	(0.65)
The Benton State Bank	Benton	WI		63	5.3	0.5	5.8	370	425	0	146	567	1.1	-0.6	8.29	1.79	19.62	(10.78)
Park Bank	Holmen	WI		54	8.0	0.6	8.6	520	846	0	0	775	1.6	-0.2	14.96	3.01	18.80	(2.88)
Blackhawk Bank	Beloit	WI		664	58.6	5.1	63.7	1,652	5,072	1,198	871	4,776	11.9	0.0	8.82	1.79	18.71	(0.20)
Partnership Bank	Cedarburg	WI		261	22.9	2.0	24.9	526	1,751	0	85	2,779	4.6	-0.2	8.79	1.77	18.50	(1.01)
Peoples Bank	Elkhorn	WI		237	25.4	2.6	28.0	519	2,636	0	532	1,961	5.1	-0.8	10.73	2.17	18.32	(3.34)
American Bank & Trust Wisconsin	Cuba City	WI		149	16.5	1.6	18.1	210	1,931	53	73	1,251	3.3	-0.4	11.04	2.22	18.32	(2.32)
Bank of Ontario	Ontario	WI		39	4.9	0.5	5.4	1,018	276	0	160	525	1.0	-0.1	12.40	2.43	17.90	(1.68)
The Port Washington State Bank	Port Washington	WI		537	45.4	4.3	49.8	1,219	6,324	0	2,061	507	8.9	-3.2	8.46	1.66	17.86	(6.82)
Farmers and Merchants Union Bank	Columbus	WI		373	35.5	9.9	45.4	88	6,430	7	0	1,599	8.0	-0.9	9.52	2.15	17.70	(2.34)
Superior Savings Bank	Superior	WI	Y	67	11.5	1.2	12.7	701	1,161	0	52	939	2.2	0.0	17.27	3.22	16.92	0.31

Assets Quality, Year-end Quarter 2016

				Assets and Capital				**Non-Performing Assets							** Assets Quality			
Name	City	ST	Mutual	Assets Million	Tier 1 Capital Million	Allowance of Loan and Lease Loss Million	Tier 1 Capital + ALLL Million	**30-89 Days Past Due Assets Thousand	Other Real Estate				Net Non-Performing Assets (1)+(2)+(3)+(4) Million	Change in NNPA from Last Quarter Million	Tier 1 Capital/ Total Asset %	NNPA/ Total Assets %	Modified Texas Ratio NNPA/ (Tier 1 + ALLL) %	Change in Modified Texas Ratio from Last Quarter %
									Restruct. Loans Thousand (1)	Past Due Assets Thousand (2)	Owned Acquired Thousand (3)	Non-Accrual Assets Thousand (4)						
The Baraboo National Bank	Baraboo	WI		423	48.4	6.3	54.6	112	3,892	0	2,692	2,503	9.1	-0.8	11.42	2.15	16.63	0.74
Fox River State Bank	Burlington	WI		87	7.5	1.7	9.2	1	134	0	875	489	1.5	-0.1	8.63	1.73	16.37	(2.04)
WOODTRUST BANK	Wisconsin Rapids	WI		404	33.8	3.0	36.8	2	2,024	0	0	3,855	5.9	-1.3	8.38	1.46	15.96	(2.66)
The Farmers & Merchants Bank	Berlin	WI		265	27.5	2.4	29.9	2,896	2,207	0	421	2,093	4.7	-0.3	10.40	1.78	15.76	(1.36)
Great Midwest Bank, S.S.B.	Brookfield	WI	Y	666	112.2	3.1	115.3	11,609	6,605	0	835	10,716	18.2	1.7	16.85	2.73	15.75	1.40
The First National Bank - Fox Valley	Neenah	WI		464	53.3	4.0	57.3	1,894	4,212	3	179	4,481	8.9	3.6	11.47	1.91	15.49	6.20
Dairy State Bank	Rice Lake	WI		504	55.3	5.5	60.8	515	8,516	0	43	813	9.4	-0.3	10.97	1.86	15.42	0.10
Ixonia Bank	Ixonia	WI		314	34.0	2.8	36.8	0	0	0	5,297	298	5.6	0.0	10.83	1.78	15.20	(0.00)
PremierBank	Fort Atkinson	WI		315	34.8	3.0	37.8	127	2,850	0	0	2,802	5.7	-0.7	11.05	1.79	14.94	(1.67)
Tri City National Bank	Oak Creek	WI		1,426	137.9	11.3	149.1	4,168	15,623	3	469	5,905	22.0	-5.1	9.67	1.54	14.75	(3.70)
Capitol Bank	Madison	WI		349	36.3	3.9	40.1	1	1,506	0	0	4,399	5.9	-0.5	10.40	1.69	14.71	(1.55)
Alliance Bank	Mondovi	WI		162	16.1	1.6	17.7	1,650	275	0	0	2,314	2.6	-0.1	9.95	1.60	14.62	(1.14)
Farmers and Merchants Bank of Kendall	Kendall	WI		75	10.2	0.6	10.8	198	962	0	44	573	1.6	0.8	13.52	2.10	14.58	7.55
Citizens Community Federal National Associati	Altoona	WI		686	67.4	5.9	73.3	3,754	4,382	894	655	4,679	10.6	-0.7	9.82	1.55	14.47	(1.30)
The National Bank of Waupun	Waupun	WI		155	16.5	1.6	18.1	674	978	0	411	1,230	2.6	-0.2	10.63	1.69	14.45	(1.11)
Associated Bank, National Association	Green Bay	WI		29,071	2,298.8	277.8	2,576.7	20,923	78,263	1,613	10,274	280,594	370.7	-10.9	7.91	1.28	14.39	(0.19)
The First National Bank of Berlin	Berlin	WI		396	36.8	2.7	39.5	899	174	28	3,837	1,562	5.6	0.2	9.31	1.42	14.17	0.51
Investors Community Bank	Manitowoc	WI		1,235	136.1	12.6	148.8	298	4,300	0	3,162	13,590	21.1	-1.0	11.02	1.70	14.15	(1.12)
Security Bank	New Auburn	WI		96	11.9	1.2	13.2	155	573	0	15	1,273	1.9	-0.2	12.42	1.94	14.15	(1.31)
Badger Bank	Fort Atkinson	WI		132	14.7	0.8	15.5	626	0	0	854	1,324	2.2	-0.2	11.11	1.64	14.08	(1.20)
Southport Bank	Kenosha	WI		275	27.9	4.5	32.4	131	2,465	0	0	2,090	4.6	1.7	10.14	1.66	14.05	5.01
North Shore Bank, FSB	Brookfield	WI	Y	1,877	208.3	13.2	221.5	1,481	14,542	0	5,761	10,504	30.8	1.6	11.10	1.64	13.91	0.78
Northern State Bank	Ashland	WI		241	20.1	1.2	21.3	51	2,941	0	0	0	2.9	-0.1	8.34	1.22	13.80	(0.57)
Mayville Savings Bank	Mayville	WI	Y	61	6.2	0.3	6.4	784	183	165	186	351	0.9	0.3	10.11	1.45	13.73	5.01
Union National Bank & Trust Company	Sparta	WI		131	17.4	0.1	17.4	129	1,776	0	0	610	2.4	-0.3	13.27	1.82	13.68	0.07
Horicon Bank	Horicon	WI		640	65.7	6.2	71.9	1,187	1,948	22	1,512	6,201	9.7	1.5	10.27	1.51	13.46	2.19
Citizens State Bank	Cadott	WI		122	12.0	1.6	13.6	1,176	503	0	33	1,289	1.8	-0.7	9.87	1.50	13.39	(5.33)
Spring Bank	Brookfield	WI		238	26.9	3.4	30.3	1,766	2,023	0	0	1,956	4.0	0.5	11.31	1.67	13.14	1.46
Paper City Savings Association	Wisconsin Rapids	WI	Y	159	19.7	0.6	20.2	751	1,201	0	33	1,424	2.7	-0.3	12.37	1.67	13.14	(1.46)
Bank of Wisconsin Dells	Wisconsin Dells	WI		481	55.5	7.7	63.2	486	7,272	30	537	449	8.3	-1.5	11.54	1.72	13.12	(2.14)
Mound City Bank	Platteville	WI		330	32.2	3.4	35.5	702	3,708	0	18	835	4.6	1.6	9.75	1.38	12.83	4.25
Farmers & Merchants Bank & Trust	Marinette	WI		144	15.3	0.9	16.2	1,584	0	0	529	1,529	2.1	-0.5	10.64	1.43	12.71	(3.05)
Waukesha State Bank	Waukesha	WI		981	117.4	5.9	123.3	1,610	739	90	10,901	2,844	14.6	-0.8	11.96	1.48	11.82	(0.76)
The First National Bank of Bangor	Bangor	WI		238	56.5	2.1	58.6	767	1,118	0	66	5,646	6.8	-0.6	23.74	2.87	11.65	(1.20)
Citizens State Bank	Hudson	WI		165	13.3	1.6	14.9	140	77	0	1,532	121	1.7	-0.2	8.11	1.05	11.61	(1.34)
AbbyBank	Abbotsford	WI		434	39.6	4.1	43.7	485	1,160	330	90	3,466	5.0	0.5	9.14	1.16	11.54	1.04
First State Bank	New London	WI		272	32.5	3.1	35.6	34	990	0	1,546	1,565	4.1	-0.4	11.96	1.51	11.53	0.00
Headwaters State Bank	Land O Lakes	WI		68	9.6	0.7	10.3	1,204	0	0	0	1,162	1.2	-0.1	14.13	1.71	11.29	(0.54)
The Park Bank	Madison	WI		812	86.2	7.8	94.0	1,095	6,894	0	218	3,489	10.6	-4.6	10.62	1.31	11.28	(5.09)
The Peoples Community Bank	Mazomanie	WI		279	32.0	3.9	35.9	362	3,435	1	0	573	4.0	-0.5	11.48	1.44	11.16	(1.26)
Chippewa Valley Bank	Winter	WI		346	31.7	2.8	34.5	5,372	681	0	1,108	1,990	3.8	-0.8	9.17	1.09	10.95	(2.16)
Choice bank	Oshkosh	WI		334	35.7	4.9	40.6	0	2,361	0	0	2,040	4.4	0.6	10.68	1.32	10.84	(0.78)
Stratford State Bank	Stratford	WI		113	13.4	0.9	14.2	569	410	8	0	1,100	1.5	0.0	11.85	1.35	10.68	(0.19)
Nekoosa Port Edwards State Bank	Nekoosa	WI		221	28.5	2.5	31.1	481	2,185	0	157	974	3.3	2.1	12.89	1.50	10.68	6.61
Peoples State Bank	Wausau	WI		827	76.6	6.1	82.7	2,696	4,601	194	373	3,507	8.7	0.5	9.26	1.05	10.49	0.48
First American Bank, N.A.	Hudson	WI		176	16.8	1.6	18.4	391	667	0	684	572	1.9	-0.8	9.53	1.09	10.47	(4.27)
Bank of Mauston	Mauston	WI		286	33.2	4.0	37.2	427	469	0	760	2,662	3.9	-1.5	11.61	1.36	10.46	(4.07)
East Wisconsin Savings Bank, S.A.	Kaukauna	WI	Y	236	21.7	1.0	22.7	380	1,303	0	0	1,012	2.3	0.2	9.20	0.98	10.18	0.67
Waldo State Bank	Waldo	WI		72	8.8	0.9	9.8	270	656	0	0	336	1.0	0.0	12.22	1.37	10.14	0.24
PyraMax Bank, FSB	Greenfield	WI	Y	448	37.2	3.0	40.2	1,940	1,074	0	0	2,995	4.1	-0.3	8.29	0.91	10.12	(0.64)
Nicolet National Bank	Green Bay	WI		2,300	205.9	11.8	217.7	993	0	0	2,059	19,790	21.8	-1.2	8.95	0.95	10.04	(0.45)

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Premier Community Bank	Marion	WI		282	26.5	3.1	29.6	413	1,152	0	0	1,751	2.9	0.8	9.40	1.03	9.82	2.70
Peoples State Bank	Prairie Du Chien	WI		736	66.6	6.6	73.2	3,650	2,108	0	0	5,025	7.1	0.3	9.05	0.97	9.75	0.14
The First National Bank of Park Falls	Park Falls	WI		136	14.0	0.6	14.6	38	1,050	0	333	35	1.4	-0.2	10.28	1.04	9.73	(1.68)
Bank of Luxemburg	Luxemburg	WI		309	29.5	2.9	32.4	684	2,247	0	192	705	3.1	-0.4	9.56	1.02	9.71	(1.35)
American National Bank - Fox Cities	Appleton	WI		250	33.6	3.8	37.5	20	3,377	0	0	253	3.6	-0.6	13.44	1.45	9.69	(1.87)
Community Financial Bank	Prentice	WI		32	4.1	0.2	4.3	345	144	0	274	0	0.4	-0.1	12.95	1.32	9.65	(2.85)
The American National Bank of Beaver Dam	Beaver Dam	WI		126	11.6	1.1	12.7	709	0	0	863	366	1.2	-1.0	9.20	0.97	9.64	(7.35)
The Stephenson National Bank and Trust	Marinette	WI		479	45.8	4.7	50.5	6,408	0	687	190	3,990	4.9	-1.1	9.56	1.02	9.63	(2.01)
Pigeon Falls State Bank	Pigeon Falls	WI		78	8.1	0.7	8.8	499	0	1	0	835	0.8	-1.1	10.39	1.07	9.52	(11.59)
The First National Bank of River Falls	River Falls	WI		285	30.5	2.2	32.7	361	1,246	9	833	1,021	3.1	-0.1	10.71	1.09	9.51	(0.15)
Farmers and Merchants Bank	Rudolph	WI		32	2.4	0.0	2.4	0	0	0	24	202	0.2	0.1	7.61	0.71	9.31	5.58
Farmers State Bank	Hillsboro	WI		151	24.5	0.8	25.3	538	1,204	1	68	1,078	2.4	-0.1	16.20	1.55	9.29	(0.80)
The Greenwood's State Bank	Lake Mills	WI		171	15.6	1.9	17.5	177	621	0	235	755	1.6	-2.2	9.14	0.94	9.22	(13.42)
Grand Marsh State Bank	Grand Marsh	WI		128	20.0	0.6	20.6	966	525	0	145	1,196	1.9	-0.6	15.54	1.45	9.07	(2.90)
Community First Bank	Boscobel	WI		396	39.4	2.9	42.3	3,272	400	0	1,207	2,225	3.8	2.3	9.96	0.97	9.06	3.29
United Community Bank	Poynette	WI		177	20.2	1.8	22.1	7	1,081	0	216	665	2.0	-0.1	11.41	1.11	8.88	(0.12)
First Bank Financial Centre	Oconomowoc	WI		1,096	89.3	6.1	95.5	1,183	0	14	3,277	5,130	8.4	-1.7	8.15	0.77	8.82	(1.89)
Wolf River Community Bank	Hortonville	WI		146	19.3	1.8	21.1	398	1,016	0	0	808	1.8	-0.1	13.17	1.25	8.66	(0.54)
Coulee Bank	La Crosse	WI		342	30.4	2.9	33.3	326	1,923	1	231	676	2.8	-0.4	8.89	0.83	8.51	(1.33)
State Bank of Reeseville	Reeseville	WI		68	8.0	0.5	8.5	10	79	0	95	538	0.7	0.5	11.63	1.04	8.41	6.25
Home Savings Bank	Madison	WI	*	144	11.4	1.5	12.9	820	707	0	0	370	1.1	0.0	7.89	0.75	8.37	0.36
Hustisford State Bank	Hustisford	WI		55	9.6	0.6	10.3	489	606	0	76	158	0.8	-0.2	17.42	1.52	8.16	(1.99)
Lincoln Community Bank	Merrill	WI		68	6.6	0.5	7.1	32	0	0	158	414	0.6	0.0	9.70	0.84	8.05	0.49
United Bank	Osseo	WI		265	25.6	2.2	27.7	431	1,354	0	101	760	2.2	0.1	9.66	0.84	7.98	0.45
Dairyland State Bank	Bruce	WI		79	7.6	0.7	8.3	600	278	0	129	255	0.7	0.0	9.66	0.84	7.93	0.56
Sterling Bank	Barron	WI		224	19.0	1.5	20.5	0	298	0	83	1,196	1.6	-0.1	8.47	0.70	7.70	0.00
Timberwood Bank	Tomah	WI		171	19.5	2.5	22.0	108	1,261	0	0	391	1.7	0.2	11.40	0.97	7.52	1.13
Citizens State Bank of Loyal	Loyal	WI		204	23.4	1.8	25.2	947	768	0	333	789	1.9	-0.6	11.47	0.92	7.50	(2.38)
Woodford State Bank	Monroe	WI		203	18.4	2.9	21.3	1,015	1,245	0	0	344	1.6	-0.3	9.06	0.78	7.47	(1.53)
Intercity State Bank	Schofield	WI		170	34.0	1.7	35.8	435	1,043	0	999	608	2.7	-0.2	20.02	1.56	7.41	(0.82)
Advantage Community Bank	Dorchester	WI		143	16.2	1.2	17.4	22	1,277	0	0	0	1.3	0.0	11.35	0.90	7.36	(0.11)
Cornerstone Community Bank	Grafton	WI		167	14.6	2.1	16.7	138	441	0	106	670	1.2	0.0	8.69	0.73	7.29	(0.18)
National Bank of Commerce	Superior	WI		586	65.6	5.1	70.6	4,782	0	746	296	4,093	5.1	0.3	11.19	0.88	7.27	0.80
River Bank	Stoddard	WI		453	47.5	4.1	51.7	158	1,001	0	0	2,750	3.8	-0.3	10.49	0.83	7.26	0.42
River Cities Bank	Wisconsin Rapid	WI		230	31.7	3.7	35.4	17	2,118	0	308	140	2.6	-0.4	13.80	1.12	7.24	(1.34)
Royal Bank	Elroy	WI		368	36.4	4.0	40.4	1,826	826	15	53	2,023	2.9	-0.6	9.89	0.79	7.22	(1.61)
Bank of Deerfield	Deerfield	WI		142	17.0	1.6	18.6	770	926	0	0	404	1.3	0.2	12.02	0.94	7.14	1.36
Johnson Bank	Racine	WI		4,454	488.8	62.1	550.9	5,986	6,358	46	5,198	27,524	39.1	3.5	10.98	0.88	7.10	0.51
Commerce State Bank	West Bend	WI		494	44.7	4.6	49.3	446	2,619	0	499	315	3.4	-0.2	9.04	0.69	6.96	(0.67)
Portage County Bank	Almond	WI		172	17.8	1.0	18.8	170	0	0	447	858	1.3	0.4	10.35	0.76	6.93	(1.54)
Farmers & Merchants State Bank	Waterloo	WI		167	17.6	2.0	19.6	288	285	13	0	1,037	1.3	-0.3	10.54	0.80	6.82	(0.80)
Northwestern Bank	Chippewa Falls	WI		420	41.5	7.9	49.4	153	2,894	0	0	476	3.4	-0.7	9.88	0.80	6.82	(1.46)
State Bank Financial	La Crosse	WI		340	33.0	2.5	35.4	1,080	475	0	150	1,792	2.4	1.2	9.68	0.71	6.82	3.28
Tomahawk Community Bank S.S.B.	Tomahawk	WI		146	17.4	1.5	18.9	1,229	170	94	47	967	1.3	0.0	11.96	0.88	6.75	(4.34)
First Business Bank	Madison	WI		1,275	134.2	13.6	147.8	0	10	0	0	9,674	9.7	-2.1	10.52	0.76	6.55	(1.58)
Wisconsin Bank & Trust	Madison	WI		1,066	102.5	6.5	109.0	3,739	176	0	1,055	5,903	7.1	-0.4	9.62	0.67	6.54	(0.37)
The Bank of New Glarus	New Glarus	WI		263	26.3	3.2	29.4	602	619	0	137	1,165	1.9	-0.8	10.01	0.73	6.52	(2.82)
KeySavings Bank	Wisconsin Rapid	WI	Y	76	11.1	0.2	11.2	498	0	0	0	715	0.7	0.2	14.58	0.94	6.37	1.39
McFarland State Bank	Mc Farland	WI		435	46.7	7.5	54.2	991	2,041	0	1,068	299	3.4	-2.3	10.74	0.78	6.29	(4.18)
The First National Bank and Trust Company	Beloit	WI		1,148	95.6	9.3	104.9	3,959	1,509	507	420	4,080	6.5	2.8	8.32	0.57	6.21	2.65
Bank of Cashton	Cashton	WI		83	8.6	0.7	9.3	469	360	0	147	65	0.6	-0.3	10.28	0.69	6.17	(3.69)

				Assets and Capital				**Non-Performing Assets						** Assets Quality				
Name	City	ST	Mutual	Assets Million	Tier 1 Capital Million	Allowance of Loan and Lease Loss Million	Tier 1 Capital + ALLL Million	**30-89 Days Past Due Assets Thousand	Restruct. Loans Thousand (1)	90+ Days Past Due Assets Thousand (2)	Other Real Estate		Net Non-Performing Assets (1)+(2)+(3)+(4) Million	Change in NNPA from Last Quarter Million	Tier 1 Capital/ Total Asset %	NNPA/ Total Assets %	Modified Texas Ratio NNPA/ (Tier 1 + ALLL) %	Change in Modified Texas Ratio from Last Quarter %
											Owned Acquired Thousand (3)	Non-Accrual Assets Thousand (4)						
Eagle Valley Bank, National Association	Saint Croix Fall	WI		132	12.7	1.5	14.2	47	39	0	727	107	0.9	0.3	9.67	0.66	6.14	1.76
Fox Valley Savings Bank	Fond Du Lac	WI	Y	331	44.7	2.9	47.5	556	284	0	86	2,546	2.9	0.4	13.49	0.88	6.13	0.84
Cumberland Federal Bank, FSB	Cumberland	WI	Y	127	13.8	0.7	14.5	510	190	0	0	691	0.9	0.0	10.82	0.69	6.10	(0.09)
State Bank	Gresham	WI		25	2.7	0.0	2.8	76	0	0	0	167	0.2	0.0	10.89	0.67	6.02	(0.26)
Shell Lake State Bank	Shell Lake	WI		184	31.3	1.2	32.5	982	1,538	0	70	342	2.0	-0.1	17.05	1.06	5.99	(0.24)
Charter Bank	Eau Claire	WI		835	101.2	7.9	109.1	5,898	1,432	2	547	4,307	6.3	1.0	12.11	0.75	5.76	0.86
Pioneer Bank of Wisconsin	Ladysmith	WI		72	6.6	0.3	7.0	1,357	0	0	274	126	0.4	0.0	9.22	0.56	5.75	(0.27)
The Bank of Brodhead	Brodhead	WI		144	20.9	1.2	22.1	309	1,182	0	0	81	1.3	0.0	14.48	0.88	5.72	(0.19)
TSB Bank	Lomira	WI		122	12.9	1.0	13.9	159	545	0	32	218	0.8	0.0	10.56	0.65	5.71	0.19
WaterStone Bank, SSB	Wauwatosa	WI		1,787	373.6	16.0	389.6	3,321	6,154	0	6,118	9,857	22.1	-2.6	20.90	1.24	5.68	(0.72)
Oregon Community Bank & Trust	Oregon	WI		258	33.8	3.4	37.2	63	598	0	1,070	407	2.1	-0.1	13.12	0.81	5.59	(0.46)
Monona State Bank	Monona	WI		515	54.1	6.0	60.1	110	0	0	1,548	1,777	3.3	0.6	10.50	0.65	5.54	0.92
Peoples Bank Midwest	Hayward	WI		344	64.1	2.2	66.3	385	523	0	3,115	7	3.6	-0.7	18.63	1.06	5.50	(1.14)
Bank of Alma	Alma	WI		223	96.4	3.1	99.5	1,788	2,127	388	666	2,267	5.4	-0.3	43.27	2.44	5.47	(0.41)
First Business Bank-Milwaukee	Brookfield	WI		257	22.3	2.0	24.3	0	236	0	0	1,061	1.3	0.2	8.70	0.51	5.33	0.73
Town Bank	Hartland	WI		1,943	174.2	7.6	181.8	4,777	1,410	3,049	846	4,215	9.5	-0.9	8.97	0.49	5.24	(0.56)
Hometown Bank	Fond Du Lac	WI		272	36.3	4.3	40.5	248	628	0	113	1,335	2.1	-0.3	13.35	0.76	5.12	(0.96)
National Exchange Bank and Trust	Fond Du Lac	WI		1,998	331.3	30.5	361.8	1,158	11,615	7	931	5,930	18.5	-2.8	16.59	0.93	5.11	(0.78)
Middleton Community Bank	Middleton	WI		307	39.3	2.0	41.3	141	304	0	141	1,663	2.1	-0.1	12.80	0.69	5.11	(0.43)
Bonduel State Bank	Bonduel	WI		57	12.5	0.2	12.7	0	0	0	0	626	0.6	0.2	21.71	1.09	4.93	1.40
Bank Mutual	Brown Deer	WI		2,647	265.1	19.8	284.9	10,458	2,734	295	2,943	7,929	13.9	-0.8	10.01	0.53	4.88	(0.34)
Citizens State Bank of La Crosse	La Crosse	WI		222	18.3	1.6	19.8	73	36	0	446	478	1.0	-0.2	8.22	0.43	4.84	(0.97)
The Necedah Bank	Necedah	WI		34	4.0	0.2	4.3	172	0	0	0	202	0.2	0.0	12.01	0.60	4.73	0.60
Highland State Bank	Highland	WI		34	3.2	0.3	3.5	0	0	0	0	164	0.2	-0.1	9.31	0.48	4.72	(2.68)
First National Bank in Tigerton	Tigerton	WI		22	3.3	0.1	3.4	174	157	0	0	0	0.2	-0.1	15.12	0.72	4.67	(4.34)
Farmers & Merchants Bank, of Orfordville	Orfordville	WI		51	6.6	0.5	7.1	612	79	0	0	250	0.3	0.0	12.94	0.65	4.62	(0.07)
The First National Bank of Hartford	Hartford	WI		194	22.2	1.5	23.7	0	271	0	538	258	1.1	-0.5	11.43	0.55	4.50	(2.25)
Unity Bank	Augusta	WI		149	11.2	1.3	12.6	200	0	0	316	242	0.6	0.1	7.55	0.37	4.44	0.93
Forward Financial Bank	Marshfield	WI	Y	391	33.6	3.1	36.7	1,204	314	0	444	868	1.6	0.1	8.60	0.42	4.42	0.42
Westbury Bank	West Bend	WI	*	734	72.0	5.5	77.5	1,001	2,719	0	0	703	3.4	-0.2	9.82	0.47	4.42	(0.25)
Clare Bank, National Association	Platteville	WI		280	30.7	0.6	31.3	1,125	311	19	100	938	1.4	-0.1	10.95	0.49	4.38	(0.16)
Heritage Bank	Spencer	WI		107	12.9	1.2	14.1	175	0	0	150	422	0.6	-0.3	12.04	0.54	4.06	(2.44)
First Community Bank	Milton	WI		102	9.3	0.9	10.3	1	0	3	125	253	0.4	0.1	9.14	0.37	3.71	0.83
Collins State Bank	Collins	WI		72	6.3	0.7	6.9	0	162	0	0	73	0.2	0.1	8.76	0.33	3.39	0.78
Farmers Savings Bank	Mineral Point	WI		282	23.3	3.0	26.3	462	452	0	0	436	0.9	0.5	8.27	0.32	3.38	1.94
Richland County Bank	Richland Center	WI		102	17.7	0.5	18.2	614	0	0	226	372	0.6	0.1	17.38	0.59	3.28	0.79
BLC Community Bank	Little Chute	WI		203	28.7	2.7	31.4	274	0	0	927	72	1.0	-1.0	14.10	0.49	3.19	(2.95)
The Peshtigo National Bank	Peshtigo	WI		199	22.7	1.9	24.6	925	0	0	0	772	0.8	-0.2	11.40	0.39	3.13	(0.48)
State Bank of Arcadia	Arcadia	WI		173	17.6	1.0	18.7	542	0	0	0	585	0.6	-0.1	10.18	0.34	3.13	(0.58)
Denmark State Bank	Denmark	WI		444	48.2	5.4	53.5	441	632	0	60	976	1.7	-0.8	10.84	0.38	3.12	(1.51)
Bank of Sun Prairie	Sun Prairie	WI		345	48.0	5.4	53.4	0	1,121	0	0	504	1.6	-0.5	13.91	0.47	3.04	(0.90)
Bank First National	Manitowoc	WI		1,313	116.0	10.7	126.7	1,719	2,718	25	239	577	3.6	1.9	8.83	0.27	2.81	1.45
Bankers' Bank	Madison	WI		554	65.4	5.6	71.0	90	0	0	1,958	0	2.0	-1.7	11.81	0.35	2.76	(2.35)
The Farmers State Bank of Waupaca	Waupaca	WI		179	25.2	1.6	26.8	650	0	0	30	650	0.7	-0.1	14.08	0.38	2.53	(0.17)
The Pinerias Bank	Stevens Point	WI		85	8.1	0.5	8.6	762	0	0	52	145	0.2	-0.8	9.45	0.23	2.29	(9.17)
Jackson County Bank	Black River Fall	WI		245	24.2	3.4	27.6	3,158	0	0	0	604	0.6	0.3	9.87	0.25	2.19	0.97
Integrity First Bank	Wausau	WI		82	9.8	1.0	10.8	254	0	0	216	0	0.2	0.0	12.01	0.26	2.01	(0.06)
Pioneer Bank	Auburndale	WI		137	14.0	1.1	15.1	693	0	0	0	291	0.3	-0.1	10.25	0.21	1.92	(0.79)
Oak Bank	Fitchburg	WI		271	29.6	4.4	34.0	312	591	0	0	41	0.6	0.0	10.93	0.23	1.86	(0.07)
Security Financial Bank	Durand	WI		417	42.7	4.2	46.9	659	395	151	0	287	0.8	-0.9	10.25	0.20	1.77	(1.97)
Time Federal Savings Bank	Medford	WI	Y	605	127.6	1.0	128.6	1,253	900	152	9	1,063	2.1	-0.2	21.07	0.35	1.65	(0.17)

				Assets and Capital				**Non-Performing Assets						** Assets Quality				
Name	City	ST	Mutual	Assets Million	Tier 1 Capital Million	Allowance of Loan and Lease Loss Million	Tier 1 Capital + ALLL Million	**30-89 Days Past Due Assets Thousand	Restruct. Loans Thousand (1)	90+ Days Past Due Assets Thousand (2)	Other Real Estate		Net Non-Performing Assets (1)+(2)+(3)+(4) Million	Change in NNPA from Last Quarter Million	Tier 1 Capital/Total Asset %	NNPA/Total Assets %	Modified Texas Ratio NNPA/ (Tier 1 + ALLL) %	Change in Modified Texas Ratio from Last Quarter %
											Owned Acquired Thousand (3)	Non-Accrual Assets Thousand (4)						
Banner Banks	Birnamwood	WI		95	10.7	0.7	11.4	12	58	0	7	120	0.2	0.0	11.21	0.19	1.62	(0.11)
The International Bank of Amherst	Amherst	WI		63	8.7	0.4	9.0	578	0	0	39	92	0.1	-0.1	13.73	0.21	1.45	(1.00)
Park Bank	Milwaukee	WI		944	97.0	9.2	106.2	588	0	0	965	237	1.2	-2.7	10.27	0.13	1.13	(2.56)
First National Bank at Darlington	Darlington	WI		144	19.0	0.9	20.0	619	0	0	0	223	0.2	-0.1	13.20	0.15	1.12	(0.30)
Commercial Bank	Whitewater	WI		100	10.2	0.5	10.6	1,011	0	0	0	118	0.1	0.1	10.14	0.12	1.11	0.56
Bank of Prairie du Sac	Prairie Du Sac	WI		406	57.6	5.9	63.5	1,113	520	2	21	34	0.6	-0.1	14.19	0.14	0.91	(0.08)
John Deere Financial, f.s.b.	Madison	WI		2,540	493.1	39.7	532.8	29,177	0	2,121	0	1,356	3.5	0.0	19.41	0.14	0.65	(0.04)
DMB Community Bank	De Forest	WI		446	46.9	4.8	51.7	88	274	0	0	0	0.3	0.2	10.50	0.06	0.53	0.45
Bank of Milton	Milton	WI		118	9.8	1.2	11.1	132	0	0	0	39	0.0	0.0	8.35	0.03	0.35	(0.44)
Union Bank & Trust Company	Evansville	WI		234	21.3	1.4	22.8	535	0	13	1	0	0.0	0.0	9.11	0.01	0.06	0.06
Greenleaf Wayside Bank	Greenleaf	WI		89	7.8	0.9	8.7	218	0	0	0	1	0.0	-0.1	8.73	0.00	0.01	(0.86)
Thrivent Trust Company	Appleton	WI		10	8.0	0.0	8.0	0	0	0	0	0	0.0	0.0	77.11	0.00	0.00	0.00
State Bank of Cazenovia	Cazenovia	WI		37	6.3	0.4	6.7	85	0	0	0	0	0.0	0.0	16.84	0.00	0.00	0.00
Settlers Bank	De Forest	WI		217	21.4	2.5	23.9	0	0	0	0	0	0.0	0.0	9.84	0.00	0.00	(0.00)
Northwestern Mutual Wealth Management	Milwaukee	WI		218	140.6	0.0	140.6	0	0	0	0	0	0.0	0.0	64.39	0.00	0.00	0.00
River Falls State Bank	River Falls	WI		85	13.1	0.8	13.9	59	0	0	0	0	0.0	-0.3	15.33	0.00	0.00	(1.83)
Community First Bank	Rosholt	WI		80	7.8	0.7	8.5	736	0	0	0	0	0.0	0.0	9.75	0.00	0.00	0.00
First Citizens State Bank	Whitewater	WI		315	55.9	2.0	57.9	14	0	0	0	0	0.0	0.0	17.72	0.00	0.00	0.00

\*Recently Converted

Texas Ratio is a measure of a bank's credit troubles. It is calculated by dividing the value of the bank's non-performing assets by the sum of its tangible common equity and loan loss reserves. The Modified Texas Ratio illustrated takes into the account of the non-performing assets that are guaranteed by the government or covered by the FDIC Loss Sharing Program.

\*\* Excluding assets covered by government

(1) Restructured loans

(2) 90+ days Past Due Assets excluding what is covered by Government Guarantee or FDIC Loan Loss

(3) Other Real Estate Owned excluding what is covered by FDIC Loss Sharing

(4) Assets in Non-Accrual status, excluding what is covered by government guarantees or FDIC Loss Sharing

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.

## Texas Ratio



### What Does *Texas Ratio* Mean?

A ratio developed by Gerald Cassidy and other analysts at RDC [Capital Markets](#) to measure the credit problems of particular banks or regions of banks. The Texas ratio takes the amount of a bank's non-performing assets and loans, as well as loans delinquent for more than 90 days, and divides this number by the firm's tangible capital equity plus its loan loss reserve. A ratio of more than 100 (or 1:1) is considered a warning sign.



### Investopedia explains *Texas Ratio*

The Texas ratio was developed as an early warning system to identify potential problem banks. It was originally applied to banks in Texas in the 1980s and proved useful for New England banks in the early 1990s. This ratio can be useful when an [asset](#) held on a bank's balance sheet is falling in value, such as with oil reserves or mortgage assets.

**Texas Ratio is a measure of a bank's credit troubles. It is calculated by dividing the value of the bank's non-performing assets by the sum of its tangible common equity and loan loss reserves. However some banks might have acquired non-performing assets that are covered by Federal Deposit Insurance Corporation Loss Sharing arrangements; thus, the financial strength of these institutions may be stronger than the data reflects.**





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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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