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## LIQUIDITY

Wisconsin FDIC Insured Institutions  
First Quarter 2018

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	472,445	368,163	78%	401,374	1	63%	14%
Bank Of Alma	Alma	225,569	134,845	60%	122,303	1	96%	-6%
Portage County Bank	Almond	159,574	104,085	65%	141,208	1	27%	-1%
Citizens Community Federal National Association	Altoona	940,341	716,761	76%	752,787	1	75%	16%
International Bank Of Amherst, The	Amherst	67,225	34,227	51%	57,744	1	8%	-14%
American National Bank-Fox Cities	Appleton	275,950	208,778	76%	231,680	1	59%	32%
Thrivent Trust Co.	Appleton	62,645	-	0%	2,000	-	0%	8%
State Bank Of Arcadia	Arcadia	171,565	96,063	56%	150,285	1	12%	-23%
Northern State Bank	Ashland	247,015	153,069	62%	226,454	1	14%	-13%
Pioneer Bank	Auburndale	145,190	114,215	79%	129,138	1	55%	-3%
Unity Bank	Augusta	179,117	145,710	81%	154,267	1	72%	13%
First Bank Of Baldwin, The	Baldwin	170,861	108,060	63%	137,737	1	34%	8%
First National Bank Of Bangor, The	Bangor	224,366	165,638	74%	156,079	1	92%	-2%
Baraboo State Bank	Baraboo	383,756	241,384	63%	335,636	1	25%	-19%
Sterling Bank	Barron	236,282	164,310	70%	206,947	1	35%	10%
American National Bank Of Beaver Dam, The	Beaver Dam	118,101	87,970	74%	105,910	1	45%	-16%
First National Bank And Trust Company, The	Beloit	1,119,615	779,583	70%	967,441	1	38%	1%
Blackhawk Bank	Beloit	740,232	497,630	67%	662,614	1	29%	14%
Benton State Bank	Benton	64,834	56,355	87%	55,905	1	83%	21%
Farmers & Merchants Bank, The	Berlin	297,407	236,029	79%	253,189	1	68%	31%
Fortifi Bank	Berlin	399,572	301,177	75%	340,092	1	55%	17%
Banner Banks	Birnamwood	95,642	35,063	37%	84,579	0	1%	-43%
Black River Country Bank	Black River Falls	75,940	64,191	85%	61,851	1	88%	8%
Jackson County Bank	Black River Falls	251,513	180,646	72%	209,574	1	49%	21%
Union Bank Of Blair	Blair	106,723	80,995	76%	86,745	1	69%	14%
Bonduel State Bank	Bonduel	59,105	20,738	35%	45,886	0	2%	-22%
Community First Bank	Boscobel	406,706	288,149	71%	341,493	1	46%	10%
Bank Of Brodhead, The	Brodhead	148,108	81,120	55%	119,504	1	15%	7%
Great Midwest Bank, State Savings Bank	Brookfield	753,174	652,593	87%	510,480	1	98%	31%
Spring Bank	Brookfield	268,798	228,512	85%	217,154	1	91%	14%
North Shore Bank, F.S.B.	Brookfield	1,949,078	1,486,501	76%	1,681,161	1	54%	-10%
Dairyland State Bank	Bruce	77,681	53,173	68%	69,257	1	33%	-25%
Fox River State Bank	Burlington	88,398	68,377	77%	73,511	1	67%	6%
Citizens State Bank	Cadott	118,450	85,991	73%	99,189	1	50%	3%
Community Bank Of Cameron	Cameron	116,935	87,542	75%	104,159	1	45%	-11%
Bank Of Cashton	Cashton	83,484	56,545	68%	70,948	1	36%	0%
Partnership Bank	Cedarburg	283,134	239,956	85%	241,150	1	82%	8%
State Bank Of Chilton	Chilton	264,583	213,888	81%	231,740	1	65%	-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 *
Northwestern Bank, The	Chippewa Falls	428,273	309,248	72%	380,807	1	40%	-1%
Cleveland State Bank	Cleveland	109,631	69,485	63%	93,905	1	27%	9%
Collins State Bank	Collins	81,723	57,901	71%	69,812	1	44%	3%
Farmers & Merchants Union Bank	Columbus	393,655	344,960	88%	349,739	1	80%	9%
State Bank Of Cross Plains	Cross Plains	932,111	728,948	78%	802,881	1	60%	2%
American Bank & Trust Wisconsin	Cuba City	158,609	132,616	84%	131,546	1	84%	6%
Cumberland Federal Bank, Federal Savings Bank	Cumberland	133,966	64,706	48%	107,882	1	8%	29%
First National Bank At Darlington	Darlington	145,863	101,272	69%	124,796	1	40%	-9%
Settlers Bank	De Forest	263,328	223,476	85%	213,515	1	90%	20%
Dmb Community Bank	De Forest	475,390	391,731	82%	400,433	1	79%	26%
Bank Of Deerfield, The	Deerfield	144,011	121,156	84%	125,157	1	77%	26%
Denmark State Bank	Denmark	467,085	373,985	80%	406,884	1	64%	6%
Advantage Community Bank	Dorchester	141,520	97,308	69%	121,805	1	36%	-9%
Security Financial Bank	Durand	412,602	294,934	71%	306,176	1	76%	16%
Charter Bank	Eau Claire	865,808	637,929	74%	697,139	1	62%	21%
Royal Bank	Elroy	418,403	289,889	69%	357,788	1	39%	-2%
Union Bank & Trust Company	Evansville	236,189	180,664	76%	203,267	1	56%	10%
Oak Bank	Fitchburg	301,627	247,037	82%	242,232	1	85%	17%
Great North Bank	Florence	118,267	86,953	74%	88,941	1	78%	30%
Hometown Bank	Fond Du Lac	296,140	245,177	83%	245,749	1	82%	-2%
National Exchange Bank And Trust	Fond Du Lac	1,914,628	1,131,306	59%	1,481,044	1	31%	-6%
Fox Valley Savings Bank	Fond Du Lac	334,010	179,430	54%	268,662	1	13%	3%
Badger Bank	Fort Atkinson	136,891	84,466	62%	120,174	1	20%	-12%
Premierbank	Fort Atkinson	407,412	219,240	54%	313,046	1	19%	1%
Bank Of Galesville	Galesville	92,895	74,090	80%	69,888	1	91%	4%
Cornerstone Community Bank	Grafton	186,429	168,230	90%	154,013	1	95%	23%
Grand Marsh State Bank	Grand Marsh	128,942	54,626	42%	107,238	1	5%	-16%
Associated Bank, National Association	Green Bay	31,011,359	20,800,076	67%	22,244,089	1	69%	29%
Bay Bank	Green Bay	89,675	56,243	63%	70,392	1	37%	2%
Nicolet National Bank	Green Bay	3,223,933	2,103,373	65%	2,786,594	1	30%	-10%
Pyramax Bank, F.S.B.	Greenfield	479,884	361,665	75%	403,114	1	58%	22%
Greenleaf Wayside Bank	Greenleaf	90,526	52,716	58%	82,531	1	11%	-11%
State Bank	Gresham	26,550	15,127	57%	22,879	1	12%	-7%
Hiawatha National Bank	Hager City	195,097	146,102	75%	153,678	1	73%	26%
First National Bank Of Hartford	Hartford	200,304	131,165	65%	175,611	1	28%	-14%
Town Bank	Hartland	1,931,362	1,503,060	78%	1,606,313	1	70%	13%
Chippewa Valley Bank	Hayward	391,236	297,835	76%	318,475	1	70%	0%
Peoples Bank Midwest	Hayward	357,863	261,936	73%	283,374	1	66%	-1%

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	35,377	17,206	49%	31,414	1	6%	-63%
Farmers State Bank-Hillsboro	Hillsboro	166,860	84,006	50%	139,090	1	9%	-8%
Park Bank	Holmen	58,982	32,503	55%	49,143	1	13%	-5%
Horicon Bank	Horicon	694,292	618,839	89%	617,297	1	82%	6%
Wolf River Community Bank	Hortonville	177,050	129,931	73%	146,915	1	55%	2%
First American Bank, National Association	Hudson	120,270	99,804	83%	97,708	1	86%	22%
Citizens State Bank	Hudson	195,764	152,183	78%	165,048	1	65%	7%
Hustisford State Bank	Hustisford	54,133	42,910	79%	41,398	1	87%	5%
Independence State Bank	Independence	66,453	47,465	71%	56,261	1	46%	-1%
Security State Bank	Iron River	92,531	60,517	65%	73,567	1	43%	2%
Ixonia Bank	Ixonia	319,715	195,632	61%	272,956	1	23%	0%
East Wisconsin Savings Bank	Kaukauna	242,148	168,722	70%	183,796	1	63%	15%
Bank Of Kaukauna, The	Kaukauna	94,152	74,283	79%	83,116	1	57%	15%
Farmers And Merchants Bank Of Kendall	Kendall	70,188	64,827	92%	58,748	1	96%	1%
Citizens State Bank - La Crosse	La Crosse	248,911	221,520	89%	205,098	1	92%	28%
Coulee Bank	La Crosse	363,882	274,627	75%	301,621	1	60%	23%
State Bank Financial	La Crosse	316,161	169,091	53%	270,499	1	10%	6%
Ladysmith Federal Savings & Loan Association	Ladysmith	50,102	33,794	67%	44,187	1	32%	1%
Pioneer Bank Of Wisconsin	Ladysmith	72,137	29,929	41%	62,751	0	4%	-14%
Bank Of Lake Mills	Lake Mills	202,709	167,609	83%	165,219	1	84%	12%
Greenwood'S State Bank, The	Lake Mills	181,818	137,101	75%	159,155	1	48%	-9%
Headwaters State Bank	Land O'Lakes	64,727	39,711	61%	55,306	1	25%	-2%
Laona State Bank	Laona	173,768	107,921	62%	152,222	1	21%	1%
Blc Community Bank	Little Chute	229,864	176,293	77%	185,399	1	74%	21%
Tsb Bank	Lomira	127,755	104,438	82%	112,153	1	68%	11%
Citizens State Bank Of Loyal	Loyal	201,267	117,142	58%	164,829	1	22%	-4%
Bank Of Luxemburg	Luxemburg	325,223	248,621	76%	283,905	1	51%	7%
John Deere Financial, F.S.B.	Madison	2,826,221	2,776,929	98%	871,723	3	100%	81%
First Business Bank	Madison	1,869,943	1,548,281	83%	1,372,720	1	97%	46%
Park Bank, The	Madison	926,284	807,041	87%	744,318	1	93%	19%
Home Savings Bank	Madison	143,707	123,668	86%	118,425	1	89%	16%
Wisconsin Bank And Trust	Madison	1,017,053	679,811	67%	835,919	1	41%	4%
Capitol Bank	Madison	359,262	246,057	68%	307,653	1	37%	18%
Bankers' Bank	Madison	667,512	312,869	47%	446,844	1	19%	7%
Investors Community Bank	Manitowoc	1,453,289	1,156,320	80%	1,174,578	1	79%	34%
Bank First National	Manitowoc	1,700,829	1,393,592	82%	1,468,883	1	72%	5%
Stephenson National Bank And Trust, The	Marinette	502,555	335,235	67%	426,002	1	35%	5%
Farmers & Merchants Bank & Trust	Marinette	135,290	81,323	60%	119,515	1	17%	-1%

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Premier Community Bank	Marion	305,438	200,002	65%	273,538	1	26%	-8%
Ergo Bank	Markesan	80,249	58,790	73%	66,588	1	53%	1%
Markesan State Bank	Markesan	139,749	97,814	70%	125,094	1	33%	-9%
Forward Bank	Marshfield	440,619	330,954	75%	338,321	1	78%	9%
Bank Of Mauston	Mauston	291,779	186,733	64%	250,027	1	28%	6%
Mayville Savings Bank	Mayville	60,765	47,430	78%	54,076	1	52%	-2%
Peoples Community Bank, The	Mazomanie	269,453	190,962	71%	175,624	1	93%	19%
Mcfarland State Bank	Mcfarland	492,878	398,178	81%	365,885	1	94%	18%
Time Federal Savings Bank	Medford	594,112	379,617	64%	463,049	1	41%	0%
Lincoln Community Bank	Merrill	65,119	40,192	62%	58,117	1	17%	-27%
Bank Of Milton	Milton	112,443	79,204	70%	99,292	1	36%	6%
First Community Bank	Milton	100,577	64,286	64%	86,061	1	29%	2%
Associated Trust Company, National Association	Milwaukee	68,834	-	0%	-	-	-	N/A
Bank Mutual	Milwaukee	2,389,537	1,861,321	78%	1,788,064	1	89%	4%
Securant Bank & Trust	Milwaukee	216,497	178,042	82%	171,208	1	88%	17%
Columbia Savings And Loan Association	Milwaukee	23,741	18,924	80%	21,604	1	52%	26%
Park Bank	Milwaukee	869,783	642,753	74%	744,195	1	49%	7%
Mitchell Bank	Milwaukee	50,202	17,429	35%	41,993	0	2%	-146%
Northwestern Mutual Wealth Management Company	Milwaukee	273,191	-	0%	50,500	-	0%	19%
Farmers Savings Bank	Mineral Point	289,877	167,771	58%	265,205	1	11%	-15%
Alliance Bank	Mondovi	165,846	118,973	72%	147,376	1	39%	-5%
Monona Bank	Monona	865,817	705,489	81%	692,765	1	85%	24%
Woodford State Bank	Monroe	221,635	143,697	65%	189,824	1	30%	0%
Citizens Bank	Mukwonago	731,002	454,696	62%	642,914	1	21%	-15%
Necedah Bank, The	Necedah	33,704	25,255	75%	27,717	1	61%	15%
Nekoosa Port Edwards State Bank	Nekoosa	221,296	118,369	53%	191,480	1	10%	-14%
Security Bank	New Auburn	99,095	76,942	78%	85,967	1	58%	10%
Bank Of New Glarus, The	New Glarus	286,393	215,994	75%	226,893	1	74%	3%
First State Bank	New London	296,703	136,533	46%	246,336	1	6%	-2%
First National Community Bank	New Richmond	199,127	122,839	62%	180,576	1	16%	-3%
State Bank Of Newburg	Newburg	171,734	137,127	80%	132,879	1	87%	6%
Tri City National Bank	Oak Creek	1,395,915	841,474	60%	1,251,991	1	14%	-3%
Bank Of Oakfield	Oakfield	94,244	64,939	69%	77,949	1	45%	0%
First Bank Financial Centre	Oconomowoc	1,163,886	887,967	76%	862,920	1	86%	28%
Bank Of Ontario	Ontario	41,267	31,913	77%	34,665	1	64%	4%
Oostburg State Bank	Oostburg	217,674	163,655	75%	177,196	1	66%	8%
Oregon Community Bank	Oregon	333,901	300,163	90%	273,660	1	95%	9%
Farmers & Merchants Bank Of Orfordville	Orfordville	52,131	30,973	59%	44,093	1	20%	-15%

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Choice Bank	Oshkosh	404,914	333,791	82%	259,770	1	98%	42%
West Pointe Bank	Oshkosh	276,476	222,354	80%	204,210	1	94%	23%
United Bank	Osseo	280,833	211,683	75%	239,734	1	54%	-3%
First National Bank Of Park Falls, The	Park Falls	146,845	74,136	50%	132,436	1	7%	1%
Peshtigo National Bank	Peshtigo	195,290	117,697	60%	173,200	1	15%	-7%
Pigeon Falls State Bank	Pigeon Falls	78,156	63,631	81%	69,821	1	61%	-1%
Mound City Bank	Platteville	355,965	283,434	80%	290,304	1	77%	14%
Clare Bank, National Association	Platteville	277,363	145,606	52%	247,058	1	7%	-24%
Port Washington State Bank, The	Port Washington	573,138	394,974	69%	520,969	1	31%	-3%
United Community Bank	Poynette	178,532	143,019	80%	156,781	1	62%	-9%
Peoples State Bank	Prairie Du Chien	783,534	523,764	67%	635,011	1	43%	13%
Bank Of Prairie Du Sac	Prairie Du Sac	421,013	255,817	61%	356,339	1	24%	-1%
Community Financial Bank	Prentice	37,794	32,097	85%	33,434	1	75%	-4%
Johnson Bank	Racine	4,715,864	3,743,178	79%	3,940,722	1	73%	4%
State Bank Of Reeseville	Reeseville	81,638	40,570	50%	53,045	1	32%	36%
Dairy State Bank	Rice Lake	512,201	207,235	40%	429,792	0	4%	-3%
Richland County Bank	Richland Center	97,978	38,234	39%	80,700	0	3%	-18%
River Falls State Bank	River Falls	88,610	55,884	63%	75,460	1	27%	-27%
First National Bank Of River Falls, The	River Falls	280,982	159,277	57%	234,082	1	16%	3%
Community First Bank	Rosholt	88,730	49,251	56%	80,417	1	9%	-12%
Eagle Valley Bank, National Association	Saint Croix Falls	143,490	128,169	89%	97,544	1	99%	30%
Wisconsin River Bank	Sauk City	122,412	105,796	86%	100,562	1	90%	13%
Intercity State Bank	Schofield	180,848	133,582	74%	138,584	1	76%	-2%
Shell Lake State Bank	Shell Lake	203,039	85,872	42%	169,335	1	5%	-3%
Union National Bank & Trust Company	Sparta	134,975	99,677	74%	111,051	1	59%	7%
Partners Bank	Spencer	215,306	136,551	63%	174,100	1	34%	6%
Pinerias Bank, The	Stevens Point	91,832	56,931	62%	81,702	1	18%	-32%
River Bank	Stoddard	477,987	414,883	87%	394,165	1	91%	12%
Bank Of Sun Prairie	Sun Prairie	381,831	297,221	78%	300,559	1	81%	11%
National Bank Of Commerce	Superior	619,226	472,089	76%	479,308	1	80%	27%
Superior Savings Bank	Superior	65,644	42,743	65%	53,305	1	38%	-41%
First National Bank In Tigerton	Tigerton	24,954	10,304	41%	21,636	0	3%	-105%
Timberwood Bank	Tomah	178,173	124,088	70%	150,203	1	44%	16%
Farmers & Merchants Bank	Tomah	209,368	134,543	64%	163,588	1	42%	22%
Tomahawk Community Bank S.S.B.	Tomahawk	136,385	106,370	78%	115,421	1	64%	0%
Community State Bank	Union Grove	379,025	209,433	55%	343,137	1	9%	-7%
Citizens First Bank	Viroqua	191,377	147,452	77%	155,079	1	73%	12%
Waldo State Bank	Waldo	75,588	53,533	71%	65,284	1	42%	10%

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Farmers & Merchants State Bank	Waterloo	175,679	150,501	86%	127,939	1	97%	17%
First Federal Bank Of Wisconsin	Waukesha	260,573	176,480	68%	199,062	1	56%	6%
Sunset Bank & Savings	Waukesha	125,422	92,129	73%	107,330	1	48%	1%
Waukesha State Bank	Waukesha	967,710	579,383	60%	812,450	1	23%	-1%
Waumandee State Bank	Waumandee	178,808	136,754	76%	160,046	1	47%	4%
Farmers State Bank Of Waupaca, The	Waupaca	184,024	110,855	60%	155,735	1	22%	-1%
Nbw Bank	Waupun	150,423	112,136	75%	132,024	1	47%	2%
Peoples State Bank	Wausau	844,273	606,919	72%	695,658	1	51%	13%
River Valley Bank	Wausau	1,288,071	980,854	76%	1,129,012	1	50%	15%
Marathon Savings Bank	Wausau	149,669	96,126	64%	130,953	1	26%	4%
Waterstone Bank	Wauwatosa	1,835,017	1,429,121	78%	1,022,719	1	99%	26%
Equitable Bank, State Savings Bank, The	Wauwatosa	297,003	254,620	86%	252,923	1	83%	12%
Commerce State Bank	West Bend	596,771	506,165	85%	511,685	1	81%	27%
Westbury Bank	West Bend	801,259	628,517	78%	678,459	1	67%	10%
Union State Bank Of West Salem	West Salem	80,525	62,283	77%	66,539	1	71%	9%
First Citizens State Bank	Whitewater	307,960	169,286	55%	243,857	1	18%	-24%
Bank Of Wisconsin Dells	Wisconsin Dells	540,921	424,420	78%	474,667	1	57%	21%
Paper City Savings Association	Wisconsin Rapids	157,546	127,150	81%	135,448	1	71%	-12%
River Cities Bank	Wisconsin Rapids	237,226	170,903	72%	193,646	1	53%	3%
Woodtrust Bank	Wisconsin Rapids	388,680	224,626	58%	313,242	1	24%	-1%
Keysavings Bank	Wisconsin Rapids	77,008	41,762	54%	59,779	1	18%	1%

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





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- Risks regarding capital, liquidity, and interest rates
- Asset quality management
- Tax planning and compliance
- Regulatory compliance
- Mortgage Electronic Registration System (MERS) Compliance
- Assessing and advising on vendor contracts

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