



BANCONOMICS®

financial data and reports for community bankers at

www.Banconomics.com

PROFITABILITY

Wisconsin FDIC Insured Institutions
Third Quarter 2017

Data compiled by:  **CliftonLarsonAllen**

Data distributed by:  **Wisconsin Bankers
ASSOCIATION**

FDIC Quarterly Data used as the source material. For updates or questions, please contact:

David Braden, CliftonLarsonAllen
david.braden@CLAconnect.com
414-721-7606

Mike Stoetzel, CliftonLarsonAllen
mike.stoetzel@CLAconnect.com
608-662-8663

Eric Skrum, Wisconsin Bankers Association
eskrum@wisbank.com
608-441-1216

Bank	City	"S" Corp	Mutual	Average Assets	Tier 1 Leverage Capital	Tier 1 Capital Rank in Wisc.	Annualized Income	Pretax ROA	Pretax ROA Rank in Wisc.	ROAA %	ROAE %	Yield / Earning Assets %	Yield Rank in Wisc.	Cost of Funds %	COF Rank in Wisc.	Net Interest Margin	Net Interest Margin Rank in Wisc.
Abbybank	Abbotsford			446,105	9.12%	11%	4,018	1.44%	55%	0.90%	9.84%	4.30%	57%	0.63%	76%	3.67%	44%
Bank Of Alma	Alma			224,060	44.14%	99%	4,527	3.65%	99%	2.01%	4.58%	4.32%	59%	0.18%	7%	4.14%	85%
Portage County Bank	Almond	Y		159,930	10.94%	47%	1,028	0.75%	14%	0.64%	5.72%	4.17%	45%	0.35%	30%	3.81%	60%
Citizens Community Federal National Association	Altoona			909,202	9.27%	15%	3,745	0.65%	11%	0.41%	4.68%	3.37%	8%	0.59%	75%	2.78%	4%
International Bank Of Amherst, The	Amherst	Y		64,005	14.07%	82%	1,047	2.06%	88%	1.63%	11.66%	4.29%	56%	0.16%	4%	4.14%	85%
American National Bank-Fox Cities	Appleton	Y		254,068	13.18%	76%	4,400	1.73%	75%	1.73%	12.80%	4.20%	48%	0.78%	89%	3.43%	27%
Thrivent Trust Co.	Appleton			26,901	46.11%	99%	(536)	-3.32%	0%	-1.99%	-2.91%	1.76%	1%	2.15%	100%	-0.39%	0%
State Bank Of Arcadia	Arcadia	Y		171,027	11.18%	53%	1,576	1.07%	31%	0.92%	7.59%	3.43%	9%	0.49%	56%	2.94%	8%
Northern State Bank	Ashland	Y		239,681	8.65%	6%	3,261	1.42%	54%	1.36%	16.21%	3.48%	11%	0.25%	11%	3.23%	16%
Pioneer Bank	Auburndale			138,509	10.38%	37%	900	0.99%	26%	0.65%	6.12%	4.74%	91%	0.27%	14%	4.47%	95%
Unity Bank	Augusta	Y		162,552	8.60%	5%	1,489	0.93%	24%	0.91%	9.89%	5.03%	95%	0.67%	81%	4.36%	92%
First Bank Of Baldwin, The	Baldwin	Y		164,544	10.13%	29%	2,091	1.40%	50%	1.27%	12.43%	4.04%	35%	0.35%	29%	3.69%	46%
First National Bank Of Bangor, The	Bangor			232,262	25.93%	98%	4,998	3.57%	98%	2.15%	8.49%	4.59%	82%	0.31%	23%	4.28%	91%
Baraboo National Bank, The	Baraboo			394,765	11.82%	63%	3,409	1.41%	53%	0.86%	6.58%	3.55%	14%	0.29%	17%	3.26%	18%
Sterling Bank	Barron	Y		225,585	8.87%	8%	3,475	1.81%	78%	1.54%	17.39%	4.53%	77%	0.58%	73%	3.95%	72%
American National Bank Of Beaver Dam, The	Beaver Dam			119,720	10.50%	38%	541	0.69%	12%	0.45%	4.53%	3.97%	31%	0.17%	5%	3.80%	59%
Blackhawk Bank	Beloit			685,826	9.92%	27%	6,581	1.40%	52%	0.96%	8.90%	4.05%	36%	0.31%	21%	3.74%	48%
First National Bank And Trust Company, The	Beloit			1,112,610	9.24%	14%	9,420	1.31%	46%	0.84%	7.58%	4.01%	31%	0.28%	15%	3.72%	47%
Benton State Bank	Benton	Y		63,480	8.61%	5%	293	0.47%	7%	0.46%	5.46%	5.52%	99%	1.06%	98%	4.46%	94%
First National Bank Of Berlin, The	Berlin			414,508	9.15%	13%	2,038	0.78%	15%	0.49%	5.46%	4.39%	66%	0.54%	65%	3.85%	64%
Farmers & Merchants Bank, The	Berlin			277,857	10.46%	38%	2,697	1.50%	61%	0.97%	9.28%	5.45%	98%	0.85%	93%	4.60%	98%
Banner Banks	Biramwood	Y		93,600	11.86%	64%	747	1.04%	29%	0.80%	6.85%	3.09%	4%	0.26%	13%	2.83%	6%
Jackson County Bank	Black River Falls	Y		251,567	10.33%	35%	4,301	1.80%	78%	1.71%	16.78%	4.32%	58%	0.67%	81%	3.65%	43%
Black River Country Bank	Black River Falls	Y		75,022	12.98%	74%	1,116	1.57%	66%	1.48%	11.75%	4.61%	84%	0.61%	76%	4.01%	78%
Union Bank Of Blair	Blair			108,533	12.48%	69%	1,341	2.01%	86%	1.23%	9.44%	5.29%	98%	1.01%	97%	4.28%	91%
Bonduel State Bank	Bonduel			56,642	22.51%	98%	586	1.63%	69%	1.03%	4.64%	3.70%	19%	0.37%	33%	3.34%	21%
Community First Bank	Boscobel	Y		395,637	10.69%	41%	5,561	1.49%	60%	1.40%	12.04%	4.32%	60%	0.36%	32%	3.96%	74%
Bank Of Brodhead, The	Brodhead			145,337	14.85%	86%	1,320	1.48%	59%	0.91%	6.05%	4.23%	52%	0.66%	80%	3.57%	37%
North Shore Bank, F.S.B.	Brookfield		Y	1,861,254	11.62%	59%	8,938	0.80%	16%	0.48%	3.86%	3.74%	20%	0.30%	21%	3.43%	28%
Great Midwest Bank, State Savings Bank	Brookfield		Y	703,085	16.02%	90%	5,097	1.17%	35%	0.72%	4.43%	3.60%	15%	0.81%	92%	2.79%	5%
Spring Bank	Brookfield			250,864	11.16%	51%	3,066	1.99%	85%	1.22%	10.81%	4.55%	80%	1.01%	97%	3.54%	35%
Dairyland State Bank	Bruce	Y		76,874	10.09%	28%	578	0.83%	18%	0.75%	6.96%	4.36%	63%	0.31%	23%	4.05%	81%
Fox River State Bank	Burlington			87,186	9.15%	13%	425	0.80%	17%	0.49%	3.79%	4.38%	65%	0.34%	28%	4.04%	81%
Citizens State Bank	Cadott			119,395	10.40%	37%	763	1.07%	30%	0.64%	6.14%	4.42%	69%	0.54%	65%	3.88%	67%
Community Bank Of Cameron	Cameron	Y		114,480	9.13%	12%	1,604	1.44%	55%	1.40%	15.27%	4.53%	77%	0.54%	66%	3.99%	77%
Bank Of Cashton	Cashton	Y		82,079	10.96%	48%	1,576	2.04%	87%	1.92%	17.19%	4.38%	65%	0.66%	79%	3.72%	47%
Partnership Bank	Cedarburg			266,855	9.14%	12%	2,165	1.34%	47%	0.81%	8.87%	3.83%	24%	0.30%	20%	3.52%	33%
State Bank Of Chilton	Chilton	Y		256,734	11.82%	63%	3,456	1.43%	54%	1.34%	10.96%	4.38%	66%	0.38%	36%	4.01%	78%
Northwestern Bank, The	Chippewa Falls	Y		421,700	10.30%	33%	8,105	1.96%	84%	1.92%	17.68%	4.22%	50%	0.36%	31%	3.86%	64%
Cleveland State Bank	Cleveland			109,272	11.10%	50%	841	1.19%	37%	0.77%	7.14%	4.37%	64%	0.42%	42%	3.95%	71%
Collins State Bank	Collins	Y		74,417	8.69%	7%	636	0.93%	24%	0.85%	9.48%	4.40%	67%	0.30%	19%	4.10%	84%
Farmers & Merchants Union Bank	Columbus			370,208	10.33%	35%	5,095	2.47%	94%	1.37%	13.40%	4.72%	89%	0.64%	77%	4.08%	82%
State Bank Of Cross Plains	Cross Plains			896,555	10.74%	43%	7,776	1.39%	50%	0.86%	7.71%	3.84%	25%	0.41%	41%	3.43%	28%
American Bank & Trust Wisconsin	Cuba City			152,050	11.23%	54%	1,532	1.64%	70%	1.00%	7.73%	4.41%	68%	0.41%	42%	4.00%	77%

Bank	City	"S" Corp	Mutual	Average Assets	Tier 1 Leverage Capital	Tier 1 Capital Rank in Wisc.	Annualized Income	Pretax ROA	Pretax ROA Rank in Wisc.	ROAA %	ROAE %	Yield / Earning Assets %	Yield Rank in Wisc.	Cost of Funds %	COF Rank in Wisc.	Net Interest Margin	NII Rank in Wisc.
Cumberland Federal Bank, Federal Savings Bank	Cumberland		Y	128,625	11.21%	54%	1,100	1.37%	49%	0.85%	7.46%	3.83%	24%	0.65%	78%	3.17%	13%
First National Bank At Darlington	Darlington			144,204	14.07%	82%	1,424	1.64%	69%	0.98%	7.02%	4.10%	41%	0.49%	56%	3.61%	41%
Dmb Community Bank	De Forest			464,099	11.42%	57%	4,170	1.41%	53%	0.90%	54.41%	4.05%	35%	0.72%	85%	3.32%	20%
Settlers Bank	De Forest			233,104	9.43%	20%	1,777	1.30%	45%	0.76%	7.96%	4.48%	73%	0.86%	94%	3.61%	42%
Bank Of Deerfield, The	Deerfield	Y		138,046	12.92%	73%	2,706	2.01%	86%	1.95%	15.39%	4.55%	79%	0.71%	85%	3.84%	63%
Denmark State Bank	Denmark			447,303	10.89%	46%	2,551	0.89%	22%	0.57%	5.20%	4.22%	51%	0.42%	43%	3.80%	58%
Advantage Community Bank	Dorchester			140,553	11.89%	65%	1,459	1.65%	71%	1.03%	8.66%	3.86%	25%	0.38%	37%	3.47%	29%
Security Financial Bank	Durand	Y		408,947	10.55%	39%	4,897	1.33%	46%	1.19%	10.21%	4.44%	71%	0.77%	88%	3.67%	45%
Charter Bank	Eau Claire	Y		847,217	12.85%	72%	18,846	2.60%	95%	2.22%	16.93%	4.68%	86%	0.64%	77%	4.04%	79%
Royal Bank	Elroy			379,539	10.24%	31%	4,011	1.65%	71%	1.05%	9.93%	4.40%	67%	0.26%	12%	4.14%	86%
Union Bank & Trust Company	Evansville			228,999	9.26%	15%	1,895	1.03%	29%	0.83%	8.57%	4.43%	70%	0.51%	60%	3.92%	69%
Oak Bank	Fitchburg			278,661	11.30%	56%	3,233	1.87%	80%	1.16%	10.37%	4.13%	43%	0.29%	19%	3.83%	61%
Great North Bank	Florence			110,321	9.87%	25%	456	0.63%	10%	0.41%	3.84%	4.72%	90%	0.80%	91%	3.93%	70%
Hometown Bank	Fond Du Lac			280,304	13.32%	77%	4,754	2.45%	94%	1.69%	12.21%	4.20%	47%	0.28%	15%	3.92%	69%
National Exchange Bank And Trust	Fond Du Lac			1,881,692	19.17%	95%	26,067	2.20%	92%	1.38%	7.40%	4.07%	38%	0.22%	9%	3.84%	62%
Fox Valley Savings Bank	Fond Du Lac	Y		330,996	13.84%	81%	1,677	0.76%	15%	0.51%	3.67%	3.25%	6%	0.47%	52%	2.78%	4%
Badger Bank	Fort Atkinson			133,783	11.24%	55%	1,107	1.38%	49%	0.83%	7.14%	4.01%	32%	0.25%	12%	3.76%	51%
Premierbank	Fort Atkinson			319,134	13.48%	78%	2,083	1.02%	28%	0.65%	4.53%	3.48%	11%	0.17%	6%	3.31%	19%
Bank Of Galesville	Galesville	Y		95,591	18.28%	93%	1,832	2.12%	91%	1.91%	10.17%	4.83%	93%	0.32%	25%	4.50%	95%
Cornerstone Community Bank	Grafton			174,643	9.42%	18%	1,650	1.53%	63%	0.94%	10.37%	4.76%	92%	0.56%	69%	4.21%	87%
Grand Marsh State Bank	Grand Marsh			129,649	16.96%	91%	1,524	1.60%	67%	1.17%	7.36%	3.02%	3%	0.23%	9%	2.79%	5%
Associated Bank, National Association	Green Bay			29,303,721	8.16%	2%	259,691	1.27%	42%	0.88%	8.41%	3.39%	8%	0.46%	51%	2.93%	8%
Bay Bank	Green Bay			87,186	13.85%	81%	677	1.21%	38%	0.77%	5.42%	4.76%	92%	0.33%	27%	4.43%	94%
Nicolet National Bank	Green Bay			2,580,580	9.89%	26%	31,937	1.94%	83%	1.23%	9.04%	4.70%	88%	0.32%	24%	4.38%	93%
Pyramax Bank, F.S.B.	Greenfield	Y		455,543	8.43%	4%	6,967	0.21%	4%	1.53%	16.51%	3.57%	14%	0.77%	89%	2.79%	6%
Greenleaf Wayside Bank	Greenleaf	Y		88,297	9.24%	14%	702	0.93%	25%	0.79%	8.88%	3.69%	19%	0.32%	26%	3.36%	23%
State Bank	Gresham			23,094	13.01%	75%	79	0.62%	9%	0.34%	2.09%	4.41%	68%	0.53%	64%	3.87%	66%
Hiawatha National Bank	Hager City			192,543	10.32%	35%	793	0.80%	17%	0.41%	3.90%	4.52%	77%	0.82%	92%	3.71%	46%
First National Bank Of Hartford	Hartford			195,118	11.63%	60%	1,440	1.12%	32%	0.74%	6.15%	3.96%	30%	0.19%	8%	3.77%	53%
Town Bank	Hartland			1,885,997	10.20%	31%	17,555	1.40%	51%	0.93%	7.00%	3.58%	15%	0.32%	25%	3.26%	17%
Peoples Bank Midwest	Hayward	Y		341,993	19.39%	96%	6,344	2.11%	90%	1.85%	9.38%	4.33%	61%	0.35%	30%	3.98%	75%
Highland State Bank	Highland	Y		32,392	10.16%	30%	312	1.02%	28%	0.96%	9.70%	3.64%	17%	0.27%	14%	3.37%	25%
Farmers State Bank-Hillsboro	Hillsboro			166,263	15.73%	89%	2,511	2.28%	93%	1.51%	9.75%	3.88%	26%	0.37%	34%	3.51%	31%
Park Bank	Holmen			53,956	15.22%	87%	344	0.76%	14%	0.64%	4.16%	5.10%	97%	0.24%	10%	4.86%	99%
Horicon Bank	Horicon	Y		658,148	10.09%	28%	9,733	1.50%	61%	1.47%	14.15%	4.43%	69%	0.39%	38%	4.04%	80%
Wolf River Community Bank	Hortonville			153,594	13.00%	75%	1,455	1.51%	62%	0.94%	7.21%	4.25%	53%	0.36%	32%	3.90%	68%
Citizens State Bank	Hudson			174,105	8.17%	3%	1,158	1.09%	31%	0.66%	8.25%	4.31%	58%	0.44%	47%	3.88%	67%
First American Bank, National Association	Hudson	Y		180,203	9.55%	21%	1,253	0.72%	13%	0.69%	7.16%	4.13%	43%	0.43%	46%	3.70%	46%
Hustisford State Bank	Hustisford			53,546	18.78%	94%	532	1.67%	73%	0.99%	5.38%	5.00%	95%	0.44%	48%	4.55%	97%
Independence State Bank	Independence			64,848	9.43%	20%	1,348	0.32%	5%	2.07%	22.27%	4.11%	42%	0.51%	59%	3.60%	40%
Security State Bank	Iron River			88,673	18.60%	93%	755	1.13%	33%	0.85%	4.49%	4.23%	52%	0.39%	38%	3.84%	62%
Ixonia Bank	Ixonia			306,020	11.81%	63%	1,118	0.57%	8%	0.36%	2.53%	3.74%	20%	0.42%	43%	3.33%	20%
East Wisconsin Savings Bank	Kaukauna	Y		229,257	9.71%	23%	479	0.30%	4%	0.21%	2.18%	3.54%	12%	0.71%	85%	2.83%	7%
Bank Of Kaukauna, The	Kaukauna	Y		94,297	9.94%	27%	1,051	1.27%	42%	1.11%	10.93%	4.10%	41%	0.57%	71%	3.54%	34%

Bank	City	"S" Corp	Mutual	Average Assets	Tier 1 Leverage Capital	Tier 1 Capital Rank in Wisc.	Annualized Income	Pretax ROA	Pretax ROA Rank in Wisc.	ROAA %	ROAE %	Yield / Earning Assets %	Yield Rank in Wisc.	Cost of Funds %	COF Rank in Wisc.	Net Interest Margin	Net Interest Margin Rank in Wisc.
Farmers And Merchants Bank Of Kendall	Kendall	Y		74,435	14.05%	82%	1,988	2.68%	97%	2.66%	18.87%	5.17%	97%	0.52%	61%	4.65%	98%
Southport Bank	Kenosha			281,206	10.82%	45%	3,667	2.16%	92%	1.30%	11.83%	4.43%	70%	0.55%	67%	3.89%	68%
Citizens State Bank - La Crosse	La Crosse	Y		229,630	8.62%	6%	5,836	2.55%	95%	2.53%	29.92%	4.88%	94%	0.92%	96%	3.96%	74%
Coulee Bank	La Crosse	Y		353,006	8.92%	10%	4,157	1.33%	46%	1.17%	12.93%	4.21%	49%	0.65%	79%	3.56%	35%
State Bank Financial	La Crosse	Y		325,400	10.31%	34%	2,286	0.88%	22%	0.70%	6.27%	3.34%	8%	0.24%	11%	3.09%	11%
Pioneer Bank Of Wisconsin	Ladysmith			73,308	10.48%	38%	560	1.24%	40%	0.76%	7.04%	3.89%	26%	0.37%	35%	3.52%	32%
Ladysmith Federal Savings & Loan Association	Ladysmith			49,534	10.30%	33%	222	0.65%	10%	0.45%	4.24%	4.49%	74%	0.90%	95%	3.60%	39%
Bank Of Lake Mills	Lake Mills	Y		196,263	12.28%	68%	2,393	1.30%	45%	1.22%	10.20%	4.68%	85%	0.45%	49%	4.23%	88%
Greenwood'S State Bank, The	Lake Mills			179,249	9.21%	14%	1,275	1.01%	27%	0.71%	6.66%	4.69%	88%	0.44%	47%	4.25%	90%
Headwaters State Bank	Land O'Lakes	Y		63,737	15.22%	87%	790	1.34%	47%	1.24%	8.29%	4.74%	91%	0.43%	44%	4.31%	92%
Laona State Bank	Laona			175,162	11.90%	66%	1,286	1.30%	44%	0.73%	6.13%	4.21%	49%	0.67%	82%	3.53%	34%
Blc Community Bank	Little Chute	Y		212,918	13.42%	78%	3,518	1.65%	70%	1.65%	11.97%	3.93%	28%	0.56%	70%	3.37%	24%
Tsb Bank	Lomira			122,658	10.85%	45%	1,596	2.11%	90%	1.30%	11.97%	4.58%	81%	0.52%	62%	4.06%	82%
Citizens State Bank Of Loyal	Loyal			200,185	12.25%	67%	2,141	1.62%	67%	1.07%	8.66%	4.35%	62%	0.56%	69%	3.79%	56%
Bank Of Luxemburg	Luxemburg			314,099	9.58%	22%	2,806	1.45%	56%	0.89%	9.25%	4.50%	74%	0.40%	40%	4.09%	83%
Home Savings Bank	Madison		Y	145,976	7.29%	1%	(114)	-0.08%	1%	-0.08%	-1.05%	3.91%	27%	0.56%	70%	3.35%	23%
Park Bank, The	Madison			820,454	10.74%	43%	5,773	1.17%	35%	0.70%	6.54%	4.03%	33%	0.28%	15%	3.75%	50%
Bankers' Bank	Madison			593,866	11.12%	51%	4,167	1.10%	31%	0.70%	6.24%	2.47%	2%	0.47%	53%	2.00%	2%
Wisconsin Bank And Trust	Madison			1,038,931	10.37%	36%	11,744	1.79%	77%	1.13%	8.97%	4.58%	81%	0.29%	17%	4.29%	92%
First Business Bank	Madison			1,775,357	10.56%	39%	13,985	1.21%	38%	0.79%	7.94%	4.52%	76%	0.71%	84%	3.81%	60%
Capitol Bank	Madison			361,997	10.31%	34%	3,673	1.66%	72%	1.01%	9.78%	3.61%	16%	0.34%	29%	3.27%	19%
John Deere Financial, F.S.B.	Madison		Y	3,013,879	15.32%	88%	91,229	4.57%	99%	3.02%	17.89%	8.15%	100%	1.47%	100%	6.69%	100%
Bank First National	Manitowoc			1,386,752	8.81%	7%	16,430	1.90%	81%	1.18%	12.67%	3.82%	23%	0.55%	69%	3.26%	18%
Investors Community Bank	Manitowoc			1,259,253	11.17%	52%	12,013	1.53%	63%	0.95%	8.50%	4.32%	60%	1.07%	99%	3.25%	16%
Stephenson National Bank And Trust, The	Marinette	Y		495,486	9.33%	17%	7,927	1.62%	68%	1.60%	15.94%	4.31%	57%	0.53%	63%	3.78%	54%
Farmers & Merchants Bank & Trust	Marinette			139,910	11.28%	55%	571	0.67%	11%	0.41%	3.63%	4.09%	40%	0.43%	45%	3.67%	45%
Premier Community Bank	Marion			284,946	9.32%	17%	1,896	1.06%	30%	0.66%	6.70%	4.18%	46%	0.33%	26%	3.85%	63%
Markesan State Bank	Markesan			156,624	7.80%	1%	480	0.45%	6%	0.31%	3.93%	4.09%	39%	0.74%	87%	3.35%	23%
Farmers State Bank	Markesan			80,358	12.97%	73%	452	0.84%	19%	0.56%	4.07%	4.91%	94%	0.38%	37%	4.53%	96%
Forward Financial Bank	Marshfield		Y	399,227	11.19%	53%	2,146	0.87%	21%	0.54%	4.64%	4.29%	56%	0.52%	62%	3.77%	52%
Bank Of Mauston	Mauston	Y		292,091	11.78%	62%	7,394	2.65%	96%	2.52%	21.60%	4.18%	46%	0.39%	39%	3.79%	57%
Mayville Savings Bank	Mayville			60,106	10.70%	42%	318	0.86%	21%	0.53%	5.03%	4.05%	37%	0.57%	72%	3.48%	29%
Peoples Community Bank, The	Mazomanie			271,749	12.79%	71%	2,788	1.69%	73%	1.02%	7.67%	4.10%	40%	0.32%	23%	3.78%	55%
Mcfarland State Bank	Mcfarland	Y		449,364	10.85%	45%	8,299	1.84%	79%	1.84%	17.07%	4.44%	71%	0.57%	72%	3.87%	66%
Time Federal Savings Bank	Medford		Y	604,822	21.71%	97%	4,456	1.15%	34%	0.73%	3.44%	3.09%	4%	0.54%	66%	2.55%	3%
Lincoln Community Bank	Merrill			61,303	11.43%	57%	574	1.46%	57%	0.93%	8.50%	4.09%	39%	0.10%	2%	3.99%	76%
Bank Of Milton	Milton	Y		114,328	8.82%	8%	1,416	1.36%	48%	1.24%	14.40%	4.16%	45%	0.36%	31%	3.81%	59%
First Community Bank	Milton	Y		103,491	9.42%	18%	1,860	1.88%	80%	1.79%	19.31%	3.94%	29%	0.37%	35%	3.57%	36%
Securant Bank & Trust	Milwaukee			203,180	9.42%	18%	1,211	0.59%	8%	0.59%	5.17%	4.33%	61%	0.85%	93%	3.48%	30%
Park Bank	Milwaukee	Y		904,526	11.32%	56%	13,405	1.52%	62%	1.48%	13.90%	3.55%	13%	0.16%	4%	3.39%	26%
Columbia Savings And Loan Association	Milwaukee			23,991	8.18%	3%	(59)	-0.24%	1%	-0.24%	-2.84%	5.65%	99%	0.75%	88%	4.90%	99%
Mitchell Bank	Milwaukee			49,587	15.69%	89%	1	0.00%	2%	0.00%	0.02%	3.18%	5%	0.12%	3%	3.05%	10%
Bank Mutual	Milwaukee		Y	2,671,125	10.18%	30%	17,147	1.01%	27%	0.64%	6.49%	3.53%	12%	0.50%	58%	3.03%	10%
Associated Trust Company, National Association	Milwaukee			50,594	91.36%	100%	12,839	41.68%	100%	25.31%	28.52%	1.40%	0%	0.02%	0%	1.38%	1%

Bank	City	"S" Corp	Mutual	Average Assets	Tier 1 Leverage Capital	Tier 1 Capital Rank in Wisc.	Annualized Income	Pretax ROA	Pretax ROA Rank in Wisc.	ROAA %	ROAE %	Yield / Earning Assets %	Yield Rank in Wisc.	Cost of Funds %	COF Rank in Wisc.	Net Interest Margin	Net Interest Margin Rank in Wisc.
Northwestern Mutual Wealth Management Company	Milwaukee		Y	221,748	64.01%	100%	38,769	28.33%	100%	17.44%	29.01%	1.62%	1%	0.31%	22%	1.30%	1%
Farmers Savings Bank	Mineral Point	Y		275,561	9.29%	16%	4,946	2.13%	91%	1.79%	19.90%	3.54%	13%	0.43%	46%	3.11%	11%
Alliance Bank	Mondovi	Y		163,424	9.65%	23%	1,964	1.26%	41%	1.20%	12.30%	4.32%	59%	0.55%	68%	3.77%	51%
Monona Bank	Monona			829,804	9.76%	24%	4,284	0.84%	19%	0.51%	5.24%	4.15%	44%	0.55%	68%	3.60%	40%
Woodford State Bank	Monroe	Y		205,435	8.89%	9%	3,228	1.73%	74%	1.57%	17.33%	4.29%	55%	0.33%	27%	3.96%	73%
Citizens Bank	Mukwonago			704,401	12.42%	69%	6,494	1.46%	57%	0.92%	7.62%	3.80%	23%	0.45%	49%	3.35%	22%
Necedah Bank, The	Necedah			34,357	11.89%	65%	225	1.18%	36%	0.65%	5.44%	4.15%	44%	0.48%	54%	3.67%	44%
Nekoosa Port Edwards State Bank	Nekoosa	Y		213,968	13.65%	80%	2,752	1.47%	58%	1.28%	9.40%	3.66%	18%	0.80%	90%	2.86%	8%
Security Bank	New Auburn			95,629	13.38%	77%	1,099	1.89%	81%	1.15%	8.86%	4.65%	85%	0.67%	82%	3.98%	76%
Bank Of New Glarus, The	New Glarus			264,403	10.64%	40%	3,207	1.93%	83%	1.21%	10.72%	4.69%	87%	0.47%	52%	4.22%	87%
First State Bank	New London			296,549	12.30%	68%	2,153	1.16%	34%	0.72%	5.64%	3.64%	16%	0.41%	41%	3.23%	15%
First National Community Bank	New Richmond	Y		199,994	8.86%	8%	1,681	0.99%	26%	0.84%	9.23%	4.06%	37%	0.30%	20%	3.75%	50%
State Bank Of Newburg	Newburg			173,944	18.61%	94%	2,092	2.10%	89%	1.20%	6.57%	4.54%	78%	0.80%	91%	3.74%	48%
Tri City National Bank	Oak Creek			1,402,584	10.07%	28%	11,552	1.29%	43%	0.82%	8.18%	3.60%	15%	0.12%	2%	3.48%	30%
Bank Of Oakfield	Oakfield			90,735	12.06%	66%	667	1.17%	36%	0.73%	6.08%	4.58%	80%	0.64%	77%	3.94%	71%
First Bank Financial Centre	Oconomowoc			1,117,026	8.46%	4%	8,854	1.13%	33%	0.79%	9.27%	4.20%	48%	0.65%	78%	3.56%	36%
Bank Of Ontario	Ontario	Y		38,663	13.31%	76%	675	1.78%	76%	1.74%	13.22%	5.82%	100%	0.66%	80%	5.15%	100%
Oostburg State Bank	Oostburg			207,387	13.55%	79%	1,971	1.51%	62%	0.95%	7.09%	4.51%	75%	0.49%	55%	4.02%	79%
Oregon Community Bank	Oregon			285,159	12.55%	70%	3,970	2.31%	93%	1.39%	11.00%	4.53%	78%	0.49%	57%	4.04%	80%
Farmers & Merchants Bank Of Orfordville	Orfordville			51,071	13.50%	79%	417	1.35%	48%	0.81%	6.13%	4.02%	32%	0.43%	46%	3.59%	38%
West Pointe Bank	Oshkosh			269,698	16.71%	90%	3,175	1.86%	79%	1.17%	6.65%	4.47%	73%	0.73%	87%	3.74%	49%
Choice Bank	Oshkosh			347,633	10.61%	40%	3,486	1.62%	68%	1.00%	9.26%	4.45%	72%	1.12%	99%	3.34%	21%
United Bank	Osseo			258,976	10.70%	42%	2,806	1.71%	74%	1.08%	10.43%	4.24%	53%	0.47%	54%	3.77%	53%
First National Bank Of Park Falls, The	Park Falls	Y		139,235	10.29%	32%	1,745	1.48%	58%	1.25%	12.07%	4.35%	63%	0.59%	74%	3.77%	52%
Peshtigo National Bank	Peshtigo	Y		195,979	11.70%	61%	2,064	1.22%	39%	1.05%	9.08%	4.55%	79%	0.42%	44%	4.13%	85%
Pigeon Falls State Bank	Pigeon Falls			77,741	10.21%	31%	598	1.26%	40%	0.77%	7.33%	5.08%	96%	0.85%	94%	4.23%	88%
Mound City Bank	Platteville			335,013	10.25%	32%	3,626	1.76%	76%	1.08%	10.67%	4.22%	50%	0.69%	83%	3.53%	33%
Clare Bank, National Association	Platteville	Y		280,915	10.95%	47%	3,222	1.21%	38%	1.14%	10.42%	2.97%	2%	0.45%	48%	2.53%	2%
Port Washington State Bank, The	Port Washington			531,573	8.90%	9%	3,736	1.12%	32%	0.70%	8.09%	3.75%	21%	0.34%	28%	3.41%	27%
United Community Bank	Poynette			173,787	11.52%	58%	1,999	1.79%	77%	1.15%	10.23%	4.08%	38%	0.29%	18%	3.78%	56%
Peoples State Bank	Prairie Du Chien	Y		753,735	9.52%	21%	12,065	1.75%	75%	1.60%	15.68%	4.05%	36%	0.53%	63%	3.52%	32%
Bank Of Prairie Du Sac	Prairie Du Sac			400,302	15.10%	86%	6,606	2.69%	97%	1.65%	10.63%	4.28%	55%	0.29%	18%	3.99%	77%
Community Financial Bank	Prentice			31,162	12.99%	74%	158	0.62%	9%	0.50%	3.80%	4.36%	64%	0.40%	40%	3.96%	73%
Johnson Bank	Racine			4,464,592	11.70%	61%	35,246	1.29%	43%	0.79%	6.24%	3.76%	22%	0.26%	13%	3.50%	31%
State Bank Of Reeseville	Reeseville			72,352	10.76%	44%	598	1.20%	37%	0.82%	4.96%	3.97%	31%	0.39%	39%	3.57%	37%
Dairy State Bank	Rice Lake			511,669	11.21%	54%	2,940	0.92%	23%	0.57%	5.01%	3.27%	7%	0.43%	45%	2.85%	7%
Richland County Bank	Richland Center	Y		101,916	17.62%	92%	753	0.78%	15%	0.74%	4.27%	3.20%	6%	0.19%	7%	3.01%	9%
River Falls State Bank	River Falls	Y		85,890	15.42%	88%	758	0.90%	23%	0.88%	5.78%	3.45%	9%	0.19%	8%	3.26%	17%
First National Bank Of River Falls, The	River Falls	Y		282,993	11.09%	50%	3,694	1.50%	60%	1.30%	11.76%	3.96%	29%	0.37%	33%	3.59%	38%
Community First Bank	Rosholt	Y		80,758	9.74%	24%	559	0.84%	20%	0.69%	6.69%	4.41%	69%	0.17%	5%	4.25%	90%
Eagle Valley Bank, National Association	Saint Croix Falls			134,890	9.09%	11%	1,015	0.79%	16%	0.75%	8.11%	4.50%	75%	0.91%	95%	3.59%	39%
Wisconsin River Bank	Sauk City			113,038	10.64%	40%	964	1.43%	54%	0.85%	7.90%	4.68%	86%	0.73%	86%	3.96%	72%
Intercity State Bank	Schofield			165,749	21.49%	97%	2,276	2.25%	92%	1.37%	6.47%	3.82%	23%	0.31%	22%	3.51%	31%
Shell Lake State Bank	Shell Lake	Y		190,238	16.75%	91%	2,928	1.92%	82%	1.53%	8.86%	4.19%	47%	0.36%	31%	3.83%	61%

Bank	City	"S" Corp	Mutual	Average Assets	Tier 1 Leverage Capital	Tier 1 Capital Rank in Wisc.	Annualized Income	Pretax ROA	Pretax ROA Rank in Wisc.	ROAA %	ROAE %	Yield / Earning Assets %	Yield Rank in Wisc.	Cost of Funds %	COF Rank in Wisc.	Net Interest Margin	NII Rank in Wisc.
Union National Bank & Trust Company	Sparta			131,879	14.70%	85%	1,209	1.45%	56%	0.91%	5.30%	4.47%	72%	0.57%	71%	3.90%	69%
Partners Bank	Spencer			169,022	12.71%	71%	733	0.69%	12%	0.43%	3.04%	3.66%	17%	0.46%	50%	3.20%	14%
Pineries Bank, The	Stevens Point	Y		85,957	9.90%	26%	1,328	1.56%	65%	1.54%	15.02%	3.75%	22%	0.38%	36%	3.38%	25%
River Bank	Stoddard	Y		460,361	10.70%	42%	8,494	1.98%	85%	1.84%	16.25%	4.28%	54%	0.69%	84%	3.59%	38%
Bank Of Sun Prairie	Sun Prairie			343,301	13.83%	80%	3,314	1.54%	64%	0.96%	6.73%	4.26%	54%	0.46%	51%	3.80%	58%
Superior Savings Bank	Superior			66,138	17.57%	92%	333	0.82%	18%	0.50%	2.84%	3.46%	10%	0.09%	1%	3.37%	24%
National Bank Of Commerce	Superior	Y		585,112	11.57%	59%	10,434	2.06%	88%	1.78%	14.35%	5.09%	96%	0.51%	61%	4.58%	97%
First National Bank In Tigerton	Tigerton	Y		23,059	14.10%	83%	67	0.32%	5%	0.29%	2.04%	3.15%	5%	0.19%	8%	2.97%	9%
Farmers & Merchants Bank	Tomah			200,926	11.16%	51%	1,126	0.84%	20%	0.56%	4.98%	3.89%	27%	0.68%	83%	3.21%	15%
Timberwood Bank	Tomah			173,970	11.43%	57%	2,150	1.99%	85%	1.23%	9.61%	4.33%	62%	0.55%	67%	3.78%	54%
Tomahawk Community Bank S.S.B.	Tomahawk		Y	142,344	12.50%	69%	488	0.56%	8%	0.34%	2.76%	4.03%	33%	0.23%	10%	3.80%	57%
Community State Bank	Union Grove	Y		337,337	9.57%	22%	3,911	1.24%	39%	1.16%	12.18%	4.04%	34%	0.17%	6%	3.87%	65%
Citizens First Bank	Viroqua	Y		191,469	10.95%	47%	2,239	1.29%	44%	1.17%	9.90%	4.66%	85%	0.47%	53%	4.19%	86%
Waldo State Bank	Waldo			72,019	12.88%	72%	755	1.49%	59%	1.05%	8.16%	4.82%	92%	0.85%	92%	3.97%	75%
Farmers & Merchants State Bank	Waterloo			168,196	10.90%	46%	1,570	1.54%	64%	0.93%	8.57%	3.96%	30%	0.58%	73%	3.38%	26%
Waukesha State Bank	Waukesha	Y		956,473	13.32%	77%	18,182	1.92%	82%	1.90%	14.53%	3.93%	28%	0.15%	3%	3.78%	54%
First Federal Bank Of Wisconsin	Waukesha		Y	237,442	14.28%	84%	308	0.16%	3%	0.13%	0.90%	4.08%	38%	0.73%	86%	3.35%	22%
Sunset Bank & Savings	Waukesha		Y	128,344	11.04%	49%	451	0.42%	6%	0.35%	2.81%	4.23%	51%	0.60%	75%	3.62%	42%
Waumandee State Bank	Waumandee			176,045	9.29%	16%	1,493	1.40%	51%	0.85%	8.37%	4.52%	76%	0.59%	74%	3.94%	70%
First National Bank	Waupaca	Y		455,264	17.03%	92%	3,893	0.97%	25%	0.85%	5.31%	4.61%	83%	0.51%	60%	4.10%	84%
Farmers State Bank Of Waupaca, The	Waupaca			181,446	14.64%	85%	2,354	2.02%	87%	1.29%	8.87%	4.83%	93%	0.29%	16%	4.54%	96%
Nbw Bank	Waupun			148,486	11.69%	61%	1,689	1.79%	77%	1.13%	9.66%	4.68%	87%	0.29%	16%	4.40%	93%
River Valley Bank	Wausau	Y		1,204,290	8.08%	2%	18,055	1.56%	66%	1.50%	15.76%	4.73%	90%	0.49%	55%	4.24%	89%
Peoples State Bank	Wausau			827,865	9.78%	25%	8,653	1.66%	72%	1.04%	10.78%	4.11%	42%	0.50%	58%	3.61%	41%
Marathon Savings Bank	Wausau		Y	147,400	12.26%	67%	627	0.50%	7%	0.42%	3.45%	4.63%	84%	0.79%	90%	3.84%	62%
Waterstone Bank	Wauwatosa		Y	1,796,480	20.67%	96%	30,501	2.66%	96%	1.69%	7.96%	4.18%	46%	1.02%	98%	3.16%	12%
Equitable Bank, State Savings Bank, The	Wauwatosa		Y	301,370	5.46%	0%	71	0.02%	2%	0.02%	0.52%	4.33%	62%	0.47%	54%	3.86%	65%
Westbury Bank	West Bend		Y	757,847	9.58%	22%	3,178	0.70%	13%	0.42%	4.28%	3.75%	21%	0.53%	64%	3.21%	15%
Commerce State Bank	West Bend			506,444	9.34%	18%	5,070	1.63%	69%	1.00%	10.46%	4.70%	89%	0.92%	96%	3.78%	55%
Union State Bank Of West Salem	West Salem			81,486	11.67%	60%	427	0.93%	23%	0.52%	4.55%	4.27%	54%	0.52%	62%	3.75%	49%
First Citizens State Bank	Whitewater			307,266	18.80%	95%	2,872	1.40%	52%	0.93%	5.03%	3.47%	10%	0.32%	24%	3.16%	12%
Chippewa Valley Bank	Winter	Y		354,622	9.03%	10%	5,063	1.55%	65%	1.42%	15.04%	4.60%	82%	0.36%	33%	4.24%	89%
Bank Of Wisconsin Dells	Wisconsin Dells			499,671	11.76%	62%	6,426	2.06%	89%	1.28%	10.93%	4.60%	83%	0.51%	59%	4.09%	83%
Paper City Savings Association	Wisconsin Rapids		Y	160,047	12.66%	70%	1,214	1.26%	41%	0.76%	5.99%	3.68%	18%	0.50%	57%	3.19%	14%
Keysavings Bank	Wisconsin Rapids			76,600	14.48%	85%	82	0.14%	3%	0.11%	0.74%	3.08%	3%	0.46%	50%	2.63%	3%
Woodtrust Bank	Wisconsin Rapids	Y		379,824	11.03%	49%	11,331	2.99%	98%	2.98%	27.29%	3.26%	7%	0.09%	1%	3.17%	13%
River Cities Bank	Wisconsin Rapids			235,928	14.13%	84%	3,031	1.98%	84%	1.28%	9.09%	4.03%	34%	0.39%	38%	3.64%	43%



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 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

Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor. ©2017 CliftonLarsonAllen LLP

