



# Banconomics Report

---

## Wisconsin FDIC Insured Institution Compensation Year-end 2016

Data compiled by:



**Tom Kosanda**

630.820.2265

[Tom@BankersBenefits.com](mailto:Tom@BankersBenefits.com)

Data distributed by:



» FDIC Quarterly Data used as the source material.

» For updates or copies please email [info@bankersbenefits.com](mailto:info@bankersbenefits.com).

## Wisconsin Banks (by Salary) Compensation, Year-end 2016

Institution	City	ST	Mutual	"S" Corp	Trust Power	Total Number of Employees (FTE)	Number of Branches	Total Assets million	Income thousand	Salary & Benefits Expense thousand	Income/Salary & Benefit Expense %	Assets/Employee million	Income/Employee thousand	Salary/Employee thousand	Salary Percentile Ranking in State	Pre-Tax ROA		Efficiency Ratio	
																Pre-Tax ROA	Percentile in State	Efficiency Ratio	Percentile in State
Northwestern Mutual Wealth Manage	Milwaukee	WI			Y	124	1	206.4	25,115	19,396	129.5	1.7	202.5	156.4	100	19.7	#N/A	92.1	4
West Pointe Bank	Oshkosh	WI			Y	25	1	270.4	3,600	3,832	93.9	10.8	144.0	153.3	100	2.0	91	56.6	83
Settlers Bank	De Forest	WI				25	1	204.2	1,442	3,686	39.1	8.2	57.7	147.4	99	1.1	46	67.1	55
First Business Bank-Milwaukee	Brookfield	WI				21	1	265.7	1,530	3,068	49.9	12.7	72.9	146.1	99	0.8	27	73.0	35
First Business Bank	Madison	WI			Y	85	4	1,262.0	18,537	11,682	158.7	14.8	218.1	137.4	98	1.8	87	58.9	78
Oak Bank	Fitchburg	WI				31	1	262.6	2,896	3,823	75.8	8.5	93.4	123.3	98	1.7	83	56.2	84
DMB Community Bank	De Forest	WI				47	2	416.9	4,630	5,519	83.9	8.9	98.5	117.4	97	1.7	82	52.2	90
Security State Bank	Iron River	WI				17	3	84.3	820	1,988	41.2	5.0	48.2	116.9	97	1.4	65	70.6	43
Commerce State Bank	West Bend	WI				69	4	457.5	4,403	7,619	57.8	6.6	63.8	110.4	96	1.6	76	61.1	73
WaterStone Bank, SSB	Wauwatosa	WI				895	13	1,772.3	26,310	97,180	27.1	2.0	29.4	108.6	96	2.4	97	74.9	31
Thrivent Trust Company	Appleton	WI			Y	21	1	10.5	24	2,280	1.1	0.5	1.1	108.6	95	0.6	13	99.1	1
John Deere Financial, f.s.b.	Madison	WI				210	1	2,558.5	83,463	22,390	372.8	12.2	397.4	106.6	95	5.1	100	34.6	99
Spring Bank	Brookfield	WI				24	1	232.7	2,667	2,515	106.0	9.7	111.1	104.8	95	1.8	88	47.4	95
Park Bank	Milwaukee	WI		Y		117	6	902.3	11,420	12,245	93.3	7.7	97.6	104.7	94	1.3	62	65.4	60
Johnson Bank	Racine	WI			Y	994	43	4,360.4	30,018	103,306	29.1	4.4	30.2	103.9	94	1.1	46	76.0	27
Great Midwest Bank, S.S.B.	Brookfield	WI	Y			94	9	635.5	4,761	9,698	49.1	6.8	50.6	103.2	93	1.2	52	65.6	60
Charter Bank	Eau Claire	WI		Y		80	4	831.6	18,131	8,202	221.1	10.4	226.6	102.5	93	2.2	94	45.6	96
The Bank of Kaukauna	Kaukauna	WI		Y		20	1	91.9	760	2,024	37.5	4.6	38.0	101.2	92	0.8	26	78.8	21
Bankers' Bank	Madison	WI				120	1	517.9	3,625	12,050	30.1	4.3	30.2	100.4	92	1.0	36	80.5	17
Middleton Community Bank	Middleton	WI				43	5	295.6	3,330	4,204	79.2	6.9	77.4	97.8	91	1.7	83	56.9	82
Investors Community Bank	Manitowoc	WI				135	5	1,078.3	11,724	13,107	89.4	8.0	86.8	97.1	91	1.8	85	50.8	93
American National Bank - Fox Cities	Appleton	WI		Y		29	1	248.9	4,183	2,800	149.4	8.6	144.2	96.6	90	1.7	82	52.6	90
First American Bank, N.A.	Hudson	WI		Y		43	2	176.8	1,299	4,042	32.1	4.1	30.2	94.0	90	0.7	22	80.5	17
Capitol Bank	Madison	WI				45	14	323.5	3,141	4,224	74.4	7.2	69.8	93.9	90	1.5	73	57.0	82
Associated Bank, National Association	Green Bay	WI			Y	4,441	228	28,535.6	225,263	415,384	54.2	6.4	50.7	93.5	89	1.1	45	65.3	61
Cornerstone Community Bank	Grafton	WI				28	2	160.8	1,550	2,617	59.2	5.7	55.4	93.5	89	1.6	75	58.8	79
Farmers and Merchants Bank	Rudolph	WI				5	1	30.0	162	460	35.2	6.0	32.4	92.0	88	0.6	16	89.1	6
BLC Community Bank	Little Chute	WI		Y		29	1	192.4	3,167	2,635	120.2	6.6	109.2	90.9	88	1.6	81	56.4	84
Integrity First Bank	Wausau	WI				15	1	81.4	658	1,356	48.5	5.4	43.9	90.4	87	1.4	64	69.7	46
The First National Bank - Fox Valley	Neenah	WI				68	5	460.0	3,754	6,113	61.4	6.8	55.2	89.9	87	1.3	60	65.9	59
Choice bank	Oshkosh	WI				34	2	305.3	3,217	3,056	105.3	9.0	94.6	89.9	86	1.7	82	47.9	95
Denmark State Bank	Denmark	WI				85	4	428.2	3,538	7,632	46.4	5.0	41.6	89.8	86	1.2	54	69.1	48
Securant Bank & Trust	Menomonee Falls	WI			Y	39	4	194.0	3,523	3,498	100.7	5.0	90.3	89.7	86	0.6	14	90.1	5
Peoples Bank Midwest	Hayward	WI		Y		52	3	327.9	5,789	4,636	124.9	6.3	111.3	89.2	85	1.8	85	54.2	87
Bank of Galesville	Galesville	WI		Y		22	3	95.4	2,255	1,906	118.3	4.3	102.5	86.6	85	2.4	97	58.3	79
McFarland State Bank	Mc Farland	WI		Y		81	6	430.4	6,737	6,972	96.6	5.3	83.2	86.1	84	1.6	76	69.7	45
Bank of Cashton	Cashton	WI		Y		13	1	80.4	1,325	1,109	119.5	6.2	101.9	85.3	84	1.6	81	57.0	82
River Valley Bank	Wausau	WI		Y		259	18	1,106.6	16,512	21,897	75.4	4.3	63.8	84.5	83	1.5	72	67.3	55
The Stephenson National Bank and Tru	Marinette	WI		Y	Y	115	8	477.2	7,566	9,654	78.4	4.1	65.8	83.9	83	1.6	77	63.8	66
Westbury Bank	West Bend	WI				133	8	685.4	3,484	11,143	31.3	5.2	26.2	83.8	82	0.8	24	79.2	20
Bank of Prairie du Sac	Prairie Du Sac	WI				49	2	391.2	6,199	4,091	151.5	8.0	126.5	83.5	82	2.2	95	43.1	97
Farmers and Merchants Bank of Kenda	Kendall	WI		Y		16	4	73.6	2,166	1,331	162.7	4.6	135.4	83.2	81	3.0	99	46.9	95
Monona State Bank	Monona	WI				89	4	471.4	4,245	7,339	57.8	5.3	47.7	82.5	81	1.4	66	64.8	63
Peoples State Bank	Wausau	WI				150	9	794.8	8,761	12,325	71.1	5.3	58.4	82.2	81	1.6	80	60.4	74
Town Bank	Hartland	WI				197	19	1,778.9	12,144	16,186	75.0	9.0	61.6	82.2	80	1.1	45	60.6	74
Stratford State Bank	Stratford	WI				16	1	109.2	719	1,305	55.1	6.8	44.9	81.6	80	0.9	32	68.2	50
Sunset Bank & Savings	Waukesha	WI				29	2	128.2	423	2,365	17.9	4.4	14.6	81.6	79	0.4	10	88.9	6
The Farmers & Merchants Bank	Berlin	WI				59	1	250.2	2,381	4,800	49.6	4.2	40.4	81.4	79	1.3	60	64.9	62
Bank of Sun Prairie	Sun Prairie	WI			Y	72	5	337.6	3,175	5,853	54.2	4.7	44.1	81.3	78	1.4	68	69.4	47



# Banconomics Report

## Wisconsin Banks (by Salary) Compensation, Year-end 2016

Institution	City	ST	"S" Trust			Total Number of Employees (FTE)	Number of Branches	Total Assets million	Income thousand	Salary & Benefits Expense thousand	Income/Salary & Benefit Expense %	Assets/Employee million	Income/Employee thousand	Salary/Employee thousand	Salary Ranking in State	Pre-Tax ROA			Efficiency Ratio	Efficiency Percentile in State
			Mutual	Corp	Power											Pre-Tax ROA	Percentile in State	Efficiency Ratio		
The Peoples Community Bank	Mazomanie	WI			Y	53	6	270.6	2,708	4,304	62.9	5.1	51.1	81.2	78	1.6	80	62.0	70	
Fox Valley Savings Bank	Fond Du Lac	WI	Y			49	3	315.9	2,064	3,978	51.9	6.4	42.1	81.2	77	0.9	31	69.5	46	
Marathon Savings Bank	Wausau	WI	Y			35	4	145.7	836	2,823	29.6	4.2	23.9	80.7	77	0.6	13	84.8	11	
The Park Bank	Madison	WI				174	13	780.0	7,480	14,012	53.4	4.5	43.0	80.5	76	1.6	75	76.6	25	
Mound City Bank	Platteville	WI			Y	65	6	321.3	3,454	5,234	66.0	4.9	53.1	80.5	76	1.7	81	58.7	79	
Coulee Bank	La Crosse	WI		Y		63	5	339.9	3,825	5,067	75.5	5.4	60.7	80.4	76	1.1	47	67.2	55	
National Bank of Commerce	Superior	WI		Y		124	7	564.0	9,826	9,973	98.5	4.5	79.2	80.4	75	1.7	84	61.7	71	
First Federal Bank of Wisconsin	Waukesha	WI	Y			45	5	244.4	171	3,618	4.7	5.4	3.8	80.4	75	0.0	3	90.8	4	
Bank of Wisconsin Dells	Wisconsin Dells	WI				72	3	463.7	6,267	5,775	108.5	6.4	87.0	80.2	74	2.1	94	47.0	95	
State Bank of Newburg	Newburg	WI				22	1	167.0	2,189	1,757	124.6	7.6	99.5	79.9	74	2.2	94	41.6	98	
Bank of Deerfield	Deerfield	WI		Y		27	2	132.0	3,194	2,151	148.5	4.9	118.3	79.7	73	2.4	97	55.3	86	
Bank of Milton	Milton	WI		Y		21	2	111.3	1,518	1,673	90.7	5.3	72.3	79.7	73	1.4	65	62.0	70	
The Pineries Bank	Stevens Point	WI		Y		11	1	81.8	1,177	868	135.6	7.4	107.0	78.9	72	1.4	68	58.5	79	
The Greenwood's State Bank	Lake Mills	WI				48	7	165.1	2,927	3,784	77.4	3.4	61.0	78.8	72	0.9	28	75.1	30	
Union Bank of Blair	Blair	WI				18	1	107.0	911	1,414	64.4	5.9	50.6	78.6	71	1.3	60	52.1	91	
Headwaters State Bank	Land O Lakes	WI		Y		15	2	66.2	928	1,173	79.1	4.4	61.9	78.2	71	1.4	66	62.4	70	
Wisconsin Bank & Trust	Madison	WI			Y	175	21	1,089.7	13,116	13,660	96.0	6.2	74.9	78.1	71	1.8	87	62.4	69	
Hometown Bank	Fond Du Lac	WI				54	7	270.5	3,425	4,199	81.6	5.0	63.4	77.8	70	2.0	92	56.0	84	
Hustisford State Bank	Hustisford	WI				11	1	53.9	654	855	76.5	4.9	59.5	77.7	70	1.8	87	58.9	79	
Security Financial Bank	Durand	WI		Y		78	4	412.9	5,063	6,025	84.0	5.3	64.9	77.2	69	1.2	57	63.7	66	
Partnership Bank	Cedarburg	WI				60	5	252.5	1,302	4,625	28.2	4.2	21.7	77.1	69	0.8	28	76.2	26	
State Bank Financial	La Crosse	WI		Y		63	7	333.9	2,302	4,841	47.6	5.3	36.5	76.8	68	0.7	19	82.3	14	
The First Bank of Baldwin	Baldwin	WI		Y		33	3	154.9	2,020	2,522	80.1	4.7	61.2	76.4	68	1.3	63	77.4	23	
Community State Bank	Union Grove	WI		Y	Y	87	6	330.5	3,403	6,629	51.3	3.8	39.1	76.2	67	1.0	40	76.1	26	
First National Bank at Darlington	Darlington	WI				26	2	142.0	1,082	1,972	54.9	5.5	41.6	75.8	67	1.1	45	66.7	57	
Hiawatha National Bank	Hager City	WI				45	5	180.2	1,604	3,409	47.1	4.0	35.6	75.8	67	1.2	56	70.1	44	
East Wisconsin Savings Bank, S.A.	Kaukauna	WI	Y			50	6	232.5	641	3,780	17.0	4.7	12.8	75.6	66	0.4	10	92.8	3	
Oostburg State Bank	Oostburg	WI				45	2	193.0	1,694	3,390	50.0	4.3	37.6	75.3	66	1.1	47	71.0	41	
United Bank	Osseo	WI				66	8	253.3	2,507	4,961	50.5	3.8	38.0	75.2	65	1.5	72	66.6	57	
Forward Financial Bank	Marshfield	WI				99	9	380.4	2,268	7,437	30.5	3.8	22.9	75.1	65	0.9	31	74.6	31	
The First National Bank of Berlin	Berlin	WI			Y	93	9	383.8	1,881	6,984	26.9	4.1	20.2	75.1	64	0.7	23	79.5	19	
American Bank & Trust Wisconsin	Cuba City	WI			Y	34	5	149.1	1,075	2,551	42.1	4.4	31.6	75.0	64	1.1	45	70.3	44	
First Community Bank	Milton	WI		Y		21	1	96.6	1,647	1,570	104.9	4.6	78.4	74.8	63	1.7	82	59.9	76	
Blackhawk Bank	Beloit	WI				162	8	653.3	6,656	12,104	55.0	4.0	41.1	74.7	63	1.5	72	65.9	59	
Peoples Bank	Elkhorn	WI				52	4	230.7	2,002	3,879	51.6	4.4	38.5	74.6	62	1.4	67	73.4	34	
Bank First National	Manitowoc	WI			Y	173	12	1,281.0	15,270	12,894	118.4	7.4	88.3	74.5	62	1.8	87	50.5	93	
The Bank of Brodhead	Brodhead	WI				30	1	143.0	1,325	2,234	59.3	4.8	44.2	74.5	62	1.3	64	62.2	70	
State Bank of Cross Plains	Cross Plains	WI			Y	191	9	825.6	7,831	14,162	55.3	4.3	41.0	74.1	61	1.5	69	71.6	39	
Bay Bank	Green Bay	WI				27	2	82.7	1,003	1,999	50.2	3.1	37.1	74.0	61	1.8	86	70.7	42	
Union Bank & Trust Company	Evansville	WI			Y	57	5	229.0	1,948	4,214	46.2	4.0	34.2	73.9	60	1.2	55	71.0	41	
The First National Bank of River Falls	River Falls	WI		Y		68	4	281.3	2,843	5,023	56.6	4.1	41.8	73.9	60	1.0	38	72.5	36	
First Bank Financial Centre	Oconomowoc	WI				327	16	1,018.6	7,359	24,135	30.5	3.1	22.5	73.8	59	0.9	33	80.8	17	
Farmers & Merchants Bank, of Orford	Orfordville	WI				9	1	50.1	455	664	68.5	5.6	50.6	73.8	59	1.3	62	64.2	64	
The Bank of New Glarus	New Glarus	WI				57	6	252.1	2,610	4,203	62.1	4.4	45.8	73.7	58	1.5	71	65.6	60	
The Port Washington State Bank	Port Washington	WI			Y	97	6	516.3	4,171	7,152	58.3	5.3	43.0	73.7	58	1.2	56	67.0	56	
The American National Bank of Beaver Dam	Beaver Dam	WI			Y	37	5	119.6	548	2,728	20.1	3.2	14.8	73.7	57	0.6	16	87.0	8	
Park Bank	Holmen	WI				21	3	52.9	414	1,548	26.7	2.5	19.7	73.7	57	1.0	34	78.6	21	
First National Bank	Waupaca	WI		Y	Y	118	9	510.4	-6,488	8,681	-74.7	4.3	-55.0	73.6	57	(1.3)	0	82.1	14	
North Shore Bank, FSB	Brookfield	WI	Y			479	53	1,800.8	4,819	34,969	13.8	3.8	10.1	73.0	56	0.4	11	92.9	3	

## Wisconsin Banks (by Salary) Compensation, Year-end 2016

Institution	City	ST	Trust			Total Number of Employees (FTE)	Number of Branches	Total Assets million	Income thousand	Salary & Benefits Expense thousand	Income/Salary & Benefit Expense %	Assets/Employee million	Income/Employee thousand	Salary/Employee thousand	Salary Ranking in State	Pre-Tax ROA		Efficiency Ratio	
			Mutual	Corp	Power											Pre-Tax ROA	Percentile in State	Efficiency Ratio	Percentile in State
Cleveland State Bank	Cleveland	WI				28	2	107.9	695	2,027	34.3	3.9	24.8	72.4	56	0.8	25	82.1	14
Southport Bank	Kenosha	WI				53	3	273.4	3,815	3,814	100.0	5.2	72.0	72.0	55	1.8	86	59.4	78
Heritage Bank	Spencer	WI				20	2	105.6	776	1,439	53.9	5.3	38.8	72.0	55	1.1	46	67.7	53
The Equitable Bank, S.S.B.	Wauwatosa	WI	Y			106	6	303.9	-1,308	7,603	-17.2	2.9	-12.3	71.7	54	(0.5)	1	96.8	2
Bank Mutual	Brown Deer	WI				585	65	2,590.5	17,507	41,865	41.8	4.4	29.9	71.6	54	1.1	45	68.8	48
United Community Bank	Poynette	WI				33	4	166.5	2,368	2,360	100.3	5.0	71.8	71.5	53	2.2	94	59.5	78
Columbia Savings and Loan Association	Milwaukee	WI	Y			6	1	23.9	-106	428	-24.8	4.0	-17.7	71.3	53	(0.5)	1	112.0	1
The International Bank of Amherst	Amherst	WI		Y		13	1	60.7	839	925	90.7	4.7	64.5	71.2	52	1.4	65	64.9	62
River Cities Bank	Wisconsin Rapids	WI				35	3	228.6	2,855	2,489	114.7	6.5	81.6	71.1	52	1.8	88	49.2	94
The First National Bank and Trust Company	Beloit	WI			Y	281	17	1,082.1	8,337	19,969	41.7	3.9	29.7	71.1	52	0.9	31	77.6	23
Ixonia Bank	Ixonia	WI				72	6	302.2	14,195	5,110	277.8	4.2	197.2	71.0	51	0.6	17	81.8	15
Farmers State Bank	Markesan	WI				22	2	78.0	468	1,559	30.0	3.5	21.3	70.9	51	0.6	17	84.4	12
Bank of Luxemburg	Luxemburg	WI			Y	92	9	292.8	2,455	6,508	37.7	3.2	26.7	70.7	50	1.2	56	72.1	38
Pioneer Bank of Wisconsin	Ladysmith	WI				13	2	70.1	563	917	61.4	5.4	43.3	70.5	50	1.1	46	68.4	50
Chippewa Valley Bank	Winter	WI		Y		87	16	331.4	5,487	6,135	89.4	3.8	63.1	70.5	49	1.7	81	60.8	73
Nicolet National Bank	Green Bay	WI			Y	480	38	1,849.0	19,558	33,820	57.8	3.9	40.7	70.5	49	1.6	79	63.6	66
Waukesha State Bank	Waukesha	WI		Y	Y	269	20	939.4	13,853	18,888	73.3	3.5	51.5	70.2	48	1.5	70	66.8	56
Advantage Community Bank	Dorchester	WI				29	4	138.3	1,207	2,028	59.5	4.8	41.6	69.9	48	1.3	62	63.7	66
The Baraboo National Bank	Baraboo	WI			Y	112	8	413.3	14,555	7,829	185.9	3.7	130.0	69.9	48	1.1	45	79.0	21
Unity Bank	Augusta	WI		Y		44	4	140.8	961	3,068	31.3	3.2	21.8	69.7	47	0.7	18	79.3	20
Royal Bank	Elroy	WI				101	17	356.0	3,720	7,020	53.0	3.5	36.8	69.5	47	1.5	74	64.9	63
KeySavings Bank	Wisconsin Rapids	WI	Y			16	2	75.8	97	1,102	8.8	4.7	6.1	68.9	46	0.1	4	94.4	3
Pigeon Falls State Bank	Pigeon Falls	WI				22	3	75.9	664	1,515	43.8	3.5	30.2	68.9	46	1.2	57	72.5	36
PyraMax Bank, FSB	Greenfield	WI	Y			113	9	429.2	1,294	7,762	16.7	3.8	11.5	68.7	45	0.3	7	92.5	4
Citizens First Bank	Viroqua	WI		Y		51	5	182.4	2,266	3,501	64.7	3.6	44.4	68.6	45	1.2	58	72.0	38
Highland State Bank	Highland	WI		Y		8	1	33.0	250	549	45.5	4.1	31.3	68.6	44	0.8	24	72.8	35
Union State Bank of West Salem	West Salem	WI				16	2	76.6	603	1,094	55.1	4.8	37.7	68.4	44	1.1	48	67.1	56
The Farmers State Bank of Waupaca	Waupaca	WI				39	4	180.0	2,280	2,662	85.6	4.6	58.5	68.3	43	1.7	81	69.8	45
WOODTRUST BANK	Wisconsin Rapids	WI		Y	Y	87	6	377.2	9,210	5,935	155.2	4.3	105.9	68.2	43	2.5	97	48.3	95
Citizens State Bank	Hudson	WI				44	5	159.3	767	2,997	25.6	3.6	17.4	68.1	43	0.7	21	83.8	12
National Exchange Bank and Trust	Fond Du Lac	WI			Y	312	35	1,902.9	25,511	21,240	120.1	6.1	81.8	68.1	42	1.9	90	47.6	95
Time Federal Savings Bank	Medford	WI	Y			83	6	611.9	4,379	5,641	77.6	7.4	52.8	68.0	42	1.0	39	55.6	85
Horicon Bank	Horicon	WI		Y		162	15	619.0	8,826	10,990	80.3	3.8	54.5	67.8	41	1.4	67	67.1	56
Farmers & Merchants State Bank	Waterloo	WI				33	2	165.8	1,701	2,238	76.0	5.0	51.5	67.8	41	1.6	80	59.2	78
Bonduel State Bank	Bonduel	WI				8	1	56.8	595	542	109.8	7.1	74.4	67.8	40	1.2	53	56.7	82
Bank of Ontario	Ontario	WI		Y		11	2	38.9	525	745	70.5	3.5	47.7	67.7	40	1.3	64	66.6	57
Bank of Oakfield	Oakfield	WI				18	3	88.9	790	1,216	65.0	4.9	43.9	67.6	39	1.3	61	65.9	59
Wisconsin River Bank	Sauk City	WI				23	3	108.4	795	1,547	51.4	4.7	34.6	67.3	39	1.2	52	62.7	69
Waldo State Bank	Waldo	WI				12	1	68.9	715	800	89.4	5.7	59.6	66.7	38	1.5	73	55.1	86
Eagle Valley Bank, National Association	Saint Croix Fall	WI				34	3	131.1	730	2,266	32.2	3.9	21.5	66.6	38	0.6	13	84.3	12
Wolf River Community Bank	Hortonville	WI				34	5	143.2	1,544	2,257	68.4	4.2	45.4	66.4	38	1.5	72	65.2	61
Fox River State Bank	Burlington	WI				23	2	82.7	399	1,525	26.2	3.6	17.3	66.3	37	0.8	26	79.1	20
Farmers Savings Bank	Mineral Point	WI		Y		50	6	274.5	3,548	3,314	107.1	5.5	71.0	66.3	37	1.3	61	60.3	74
Timberwood Bank	Tomah	WI				34	2	169.9	2,066	2,244	92.1	5.0	60.8	66.0	36	1.7	82	59.1	78
State Bank of Cazenovia	Cazenovia	WI				10	2	37.4	133	659	20.2	3.7	13.3	65.9	36	0.3	8	89.9	5
The National Bank of Waupun	Waupun	WI				30	4	146.9	1,323	1,976	67.0	4.9	44.1	65.9	35	1.2	57	61.9	71
Home Savings Bank	Madison	WI				36	4	139.5	155	2,369	6.5	3.9	4.3	65.8	35	0.1	4	97.7	2
Woodford State Bank	Monroe	WI		Y		51	4	194.1	2,854	3,351	85.2	3.8	56.0	65.7	34	1.5	70	63.6	66
Bank of Lake Mills	Lake Mills	WI		Y		48	2	208.1	1,484	3,152	47.1	4.3	30.9	65.7	34	0.7	21	81.7	15

## Wisconsin Banks (by Salary) Compensation, Year-end 2016

Institution	City	ST	Trust			Total Number of Employees (FTE)	Number of Branches	Total Assets million	Income thousand	Salary & Benefits Expense thousand	Income/Salary & Benefit Expense %	Assets/Employee million	Income/Employee thousand	Salary/Employee thousand	Salary Ranking in State	Pre-Tax ROA			Efficiency Ratio	Efficiency Percentile in State
			Mutual	Corp	Power											Pre-Tax ROA	Percentile in State	Efficiency Ratio		
Jackson County Bank	Black River Fall	WI		Y		53	6	231.9	4,214	3,469	121.5	4.4	79.5	65.5	33	1.8	87	56.0	84	
Citizens State Bank of Loyal	Loyal	WI				50	5	200.1	2,207	3,262	67.7	4.0	44.1	65.2	33	1.4	68	62.9	68	
First State Bank	New London	WI				54	7	269.3	1,794	3,502	51.2	5.0	33.2	64.9	33	0.9	31	74.0	32	
River Falls State Bank	River Falls	WI		Y		23	1	85.7	651	1,488	43.8	3.7	28.3	64.7	32	0.8	24	77.8	23	
First National Community Bank	New Richmond	WI		Y		62	5	196.7	1,788	4,006	44.6	3.2	28.8	64.6	32	0.9	31	77.7	23	
Farmers and Merchants Union Bank	Columbus	WI				54	6	338.7	3,444	3,478	99.0	6.3	63.8	64.4	31	2.0	92	41.9	98	
Paper City Savings Association	Wisconsin Rapids	WI	Y			40	3	159.9	1,010	2,573	39.3	4.0	25.3	64.3	31	1.1	41	70.2	44	
Pioneer Bank	Auburndale	WI				46	7	133.9	498	2,956	16.8	2.9	10.8	64.3	30	0.5	13	86.1	8	
Oregon Community Bank & Trust	Oregon	WI			Y	52	2	244.7	3,825	3,334	114.7	4.7	73.6	64.1	30	2.5	98	47.2	95	
Sterling Bank	Barron	WI		Y		49	4	222.3	3,545	3,138	113.0	4.5	72.3	64.0	29	1.6	78	59.8	77	
Shell Lake State Bank	Shell Lake	WI		Y		38	4	180.0	2,274	2,429	93.6	4.7	59.8	63.9	29	1.3	60	61.1	73	
Peoples State Bank	Prairie Du Chien	WI		Y	Y	138	18	683.9	10,113	8,775	115.2	5.0	73.3	63.6	29	1.5	71	56.8	82	
The First National Bank of Hartford	Hartford	WI				52	3	189.0	1,431	3,296	43.4	3.6	27.5	63.4	28	1.1	44	72.2	38	
Mayville Savings Bank	Mayville	WI	Y			14	1	57.3	272	887	30.7	4.1	19.4	63.4	28	0.7	22	74.8	31	
Citizens State Bank	Cadott	WI				37	4	120.5	739	2,339	31.6	3.3	20.0	63.2	27	0.9	29	76.8	25	
Farmers & Merchants Bank	Tomah	WI				44	2	197.9	1,583	2,771	57.1	4.5	36.0	63.0	27	1.0	40	73.7	33	
Citizens Bank	Mukwonago	WI				157	14	691.5	6,579	9,870	66.7	4.4	41.9	62.9	26	1.4	67	63.5	66	
Premier Community Bank	Marion	WI				88	11	279.1	1,602	5,517	29.0	3.2	18.2	62.7	26	0.7	21	82.3	14	
Alliance Bank	Mondovi	WI		Y	Y	47	5	162.1	1,574	2,932	53.7	3.4	33.5	62.4	25	1.0	35	73.3	34	
Citizens Community Federal National	Altoona	WI				161	16	657.8	3,027	10,036	30.2	4.1	18.8	62.3	25	0.7	19	82.0	14	
Greenleaf Wayside Bank	Greenleaf	WI		Y		19	3	84.2	636	1,172	54.3	4.4	33.5	61.7	24	0.8	23	77.9	22	
Citizens State Bank of La Crosse	La Crosse	WI		Y		55	4	204.9	5,385	3,389	158.9	3.7	97.9	61.6	24	2.6	98	48.5	95	
State Bank of Arcadia	Arcadia	WI		Y		33	4	173.0	1,184	2,026	58.4	5.2	35.9	61.4	24	0.7	19	73.1	35	
Community First Bank	Rosholt	WI		Y		28	3	76.7	588	1,715	34.3	2.7	21.0	61.3	23	0.8	24	83.4	13	
The Benton State Bank	Benton	WI		Y		23	3	62.8	510	1,378	37.0	2.7	22.2	59.9	23	0.8	25	79.0	21	
Independence State Bank	Independence	WI				21	3	65.5	296	1,255	23.6	3.1	14.1	59.8	22	0.5	11	89.1	6	
Dairyland State Bank	Bruce	WI		Y		29	6	81.4	663	1,731	38.3	2.8	22.9	59.7	22	0.8	25	79.9	19	
Lincoln Community Bank	Merrill	WI				16	2	59.9	646	951	67.9	3.7	40.4	59.4	21	1.6	78	64.7	63	
The Peshtigo National Bank	Peshtigo	WI		Y		51	5	198.3	2,682	2,997	89.5	3.9	52.6	58.8	21	1.4	64	64.6	64	
Community Bank of Cameron	Cameron	WI		Y		28	3	108.4	1,524	1,644	92.7	3.9	54.4	58.7	20	1.4	66	63.1	67	
Cumberland Federal Bank, FSB	Cumberland	WI	Y			23	1	121.7	1,042	1,348	77.3	5.3	45.3	58.6	20	1.3	64	61.8	71	
Badger Bank	Fort Atkinson	WI			Y	40	4	131.3	1,155	2,335	49.5	3.3	28.9	58.4	19	1.4	64	68.3	50	
TSB Bank	Lomira	WI				24	3	117.7	1,026	1,390	73.8	4.9	42.8	57.9	19	1.3	60	65.3	60	
Northwestern Bank	Chippewa Falls	WI		Y		73	7	412.5	8,151	4,224	193.0	5.7	111.7	57.9	19	2.0	93	52.2	90	
Community First Bank	Boscobel	WI		Y		97	8	269.8	2,628	5,612	46.8	2.8	27.1	57.9	18	1.0	35	78.8	21	
Portage County Bank	Almond	WI		Y		49	10	108.5	660	2,820	23.4	2.2	13.5	57.6	18	0.6	15	87.3	8	
State Bank of Reeseville	Reeseville	WI				16	2	67.4	624	915	68.2	4.2	39.0	57.2	17	1.1	45	68.7	49	
Northern State Bank	Ashland	WI		Y		59	8	240.2	2,324	3,363	69.1	4.1	39.4	57.0	17	1.0	36	69.6	46	
Dairy State Bank	Rice Lake	WI				110	12	493.2	3,452	6,233	55.4	4.5	31.4	56.7	16	1.0	35	70.1	44	
Clare Bank, National Association	Platteville	WI		Y	Y	38	8	282.6	3,196	2,153	148.4	7.4	84.1	56.7	16	1.1	47	54.8	86	
The First National Bank of Park Falls	Park Falls	WI		Y		32	3	136.7	1,632	1,802	90.6	4.3	51.0	56.3	15	1.2	54	65.6	60	
Superior Savings Bank	Superior	WI	Y			17	1	65.4	229	956	24.0	3.8	13.5	56.2	15	0.6	13	81.2	16	
Black River Country Bank	Black River Fall	WI		Y		20	2	74.3	996	1,124	88.6	3.7	49.8	56.2	14	1.3	64	63.8	65	
State Bank of Florence	Florence	WI				30	4	96.2	404	1,683	24.0	3.2	13.5	56.1	14	0.5	12	83.6	13	
First Citizens State Bank	Whitewater	WI			Y	78	8	293.8	3,013	4,347	69.3	3.8	38.6	55.7	14	1.5	69	63.2	67	
AbbyBank	Abbotsford	WI				99	6	375.8	4,045	5,510	73.4	3.8	40.9	55.7	13	1.7	81	58.0	80	
Bank of Mauston	Mauston	WI		Y		64	6	284.9	6,635	3,536	187.6	4.5	103.7	55.3	13	2.3	96	42.5	98	
River Bank	Stoddard	WI		Y		77	11	449.8	8,252	4,237	194.8	5.8	107.2	55.0	12	1.8	87	43.3	97	
Farmers & Merchants Bank & Trust	Marinette	WI			Y	40	3	145.0	465	2,195	21.2	3.6	11.6	54.9	12	0.5	12	89.5	6	

## Wisconsin Banks (by Salary) Compensation, Year-end 2016

Institution	City	ST	"S" Mutual	Trust Corp	Power	Total Number of Employees (FTE)	Number of Branches	Total Assets million	Income thousand	Salary & Benefits Expense thousand	Income/ Salary & Benefit Expense %	Assets/ Employee million	Income/ Employee thousand	Salary/ Employee thousand	Salary Percentile Ranking in State	Pre-Tax ROA		Efficiency Ratio	Efficiency Percentile in State
																Pre-Tax ROA	Percentile in State		
Security Bank	New Auburn	WI				23	4	95.6	922	1,255	73.5	4.2	40.1	54.6	11	1.5	72	60.8	73
Guaranty Bank	Milwaukee	WI				927	123	1,012.2	-4,193	49,764	-8.4	1.1	-4.5	53.7	11	(0.4)	1	100.6	1
Markesan State Bank	Markesan	WI			Y	40	4	166.7	-5,195	2,129	-244.0	4.2	-129.9	53.2	10	(3.9)	0	72.3	37
Tri City National Bank	Oak Creek	WI			Y	421	38	1,355.7	10,743	22,279	48.2	3.2	25.5	52.9	10	1.2	53	70.6	43
Richland County Bank	Richland Center	WI			Y	25	1	101.1	792	1,321	60.0	4.0	31.7	52.8	10	0.8	24	74.6	31
Laona State Bank	Laona	WI				42	7	177.0	1,368	2,213	61.8	4.2	32.6	52.7	9	1.1	47	62.8	68
State Bank of Chilton	Chilton	WI			Y	53	5	223.6	2,027	2,774	73.1	4.2	38.2	52.3	9	0.9	31	67.2	55
PremierBank	Fort Atkinson	WI			Y	80	8	306.4	2,408	4,147	58.1	3.8	30.1	51.8	8	1.2	51	66.8	56
The First National Bank of Bangor	Bangor	WI				25	5	231.3	5,111	1,288	396.8	9.3	204.4	51.5	8	2.8	98	25.5	100
Collins State Bank	Collins	WI			Y	23	3	69.0	452	1,175	38.5	3.0	19.7	51.1	7	0.7	17	78.3	22
Ladysmith Federal Savings and Loan Association	Ladysmith	WI			Y	12	1	46.9	9	592	1.5	3.9	0.8	49.3	7	0.0	3	87.6	7
Waumandee State Bank	Waumandee	WI				53	7	172.2	1,553	2,593	59.9	3.2	29.3	48.9	6	1.4	64	65.6	60
Grand Marsh State Bank	Grand Marsh	WI				20	3	135.7	1,088	952	114.3	6.8	54.4	47.6	6	1.1	47	56.2	84
The Necedah Bank	Necedah	WI				8	1	34.3	213	379	56.2	4.3	26.6	47.4	5	0.8	27	75.3	29
Community Financial Bank	Prentice	WI				12	2	29.0	-405	567	-71.4	2.4	-33.8	47.3	5	(0.1)	3	100.2	1
Intercity State Bank	Schofield	WI				33	3	166.2	2,178	1,559	139.7	5.0	66.0	47.2	5	2.1	94	44.0	97
Nekoosa Port Edwards State Bank	Nekoosa	WI			Y	35	3	214.6	2,691	1,609	167.2	6.1	76.9	46.0	4	1.3	59	39.9	99
Tomahawk Community Bank S.S.B.	Tomahawk	WI				38	2	102.6	444	1,731	25.6	2.7	11.7	45.6	4	0.6	13	85.7	9
Farmers State Bank	Hillsboro	WI				24	4	150.2	2,389	1,072	222.9	6.3	99.5	44.7	3	1.8	88	41.1	98
Banner Banks	Biramwood	WI			Y	29	4	94.2	583	1,285	45.4	3.2	20.1	44.3	3	0.6	16	77.1	24
State Bank	Gresham	WI				5	1	23.5	118	215	54.9	4.7	23.6	43.0	2	0.6	14	57.6	80
Commercial Bank	Whitewater	WI			Y	22	4	96.1	62	931	6.7	4.4	2.8	42.3	2	0.1	4	96.2	2
First National Bank in Tigerton	Tigerton	WI			Y	9	2	21.7	80	358	22.3	2.4	8.9	39.8	1	0.4	9	89.2	6
Mitchell Bank	Milwaukee	WI				22	3	50.6	113	865	13.1	2.3	5.1	39.3	1	0.2	5	95.0	2
Bank of Alma	Alma	WI				24	4	225.7	5,228	827	632.2	9.4	217.8	34.5	0	3.4	99	16.5	100
Union National Bank & Trust Company Sparta	Sparta	WI			Y	22	2	122.6	276	71	388.7	5.6	12.5	3.2	0	0.2	6	52.3	90





# Banconomics Report

## Wisconsin Banks (by City) Compensation, Year-end 2016

Institution	City	ST	"S" Mutual	Trust Corp	Power	Total Number of Employees (FTE)	Number of Branches	Total Assets million	Income thousand	Salary & Benefits Expense thousand	Income/ Salary & Benefit Expense %	Assets/ Employee million	Income/ Employee thousand	Salary/ Employee thousand	Salary Ranking in State	Pre-Tax ROA		Efficiency Ratio	
																Pre-Tax ROA	Percentile in State	Efficiency Ratio	Percentile in State
Northwestern Mutual Wealth Manage	Milwaukee	WI			Y	124	1	206.4	25,115	19,396	129.5	1.7	202.5	156.4	100	19.7	#N/A	92.1	4
West Pointe Bank	Oshkosh	WI			Y	25	1	270.4	3,600	3,832	93.9	10.8	144.0	153.3	100	2.0	91	56.6	83
Settlers Bank	De Forest	WI				25	1	204.2	1,442	3,686	39.1	8.2	57.7	147.4	99	1.1	46	67.1	55
First Business Bank-Milwaukee	Brookfield	WI				21	1	265.7	1,530	3,068	49.9	12.7	72.9	146.1	99	0.8	27	73.0	35
First Business Bank	Madison	WI			Y	85	4	1,262.0	18,537	11,682	158.7	14.8	218.1	137.4	98	1.8	87	58.9	78
Oak Bank	Fitchburg	WI				31	1	262.6	2,896	3,823	75.8	8.5	93.4	123.3	98	1.7	83	56.2	84
DMB Community Bank	De Forest	WI				47	2	416.9	4,630	5,519	83.9	8.9	98.5	117.4	97	1.7	82	52.2	90
Security State Bank	Iron River	WI				17	3	84.3	820	1,988	41.2	5.0	48.2	116.9	97	1.4	65	70.6	43
Commerce State Bank	West Bend	WI				69	4	457.5	4,403	7,619	57.8	6.6	63.8	110.4	96	1.6	76	61.1	73
WaterStone Bank, SSB	Wauwatosa	WI				895	13	1,772.3	26,310	97,180	27.1	2.0	29.4	108.6	96	2.4	97	74.9	31
Thrivent Trust Company	Appleton	WI			Y	21	1	10.5	24	2,280	1.1	0.5	1.1	108.6	95	0.6	13	99.1	1
John Deere Financial, f.s.b.	Madison	WI				210	1	2,558.5	83,463	22,390	372.8	12.2	397.4	106.6	95	5.1	100	34.6	99
Spring Bank	Brookfield	WI				24	1	232.7	2,667	2,515	106.0	9.7	111.1	104.8	95	1.8	88	47.4	95
Park Bank	Milwaukee	WI		Y		117	6	902.3	11,420	12,245	93.3	7.7	97.6	104.7	94	1.3	62	65.4	60
Johnson Bank	Racine	WI			Y	994	43	4,360.4	30,018	103,306	29.1	4.4	30.2	103.9	94	1.1	46	76.0	27
Great Midwest Bank, S.S.B.	Brookfield	WI	Y			94	9	635.5	4,761	9,698	49.1	6.8	50.6	103.2	93	1.2	52	65.6	60
Charter Bank	Eau Claire	WI		Y		80	4	831.6	18,131	8,202	221.1	10.4	226.6	102.5	93	2.2	94	45.6	96
The Bank of Kaukauna	Kaukauna	WI		Y		20	1	91.9	760	2,024	37.5	4.6	38.0	101.2	92	0.8	26	78.8	21
Bankers' Bank	Madison	WI				120	1	517.9	3,625	12,050	30.1	4.3	30.2	100.4	92	1.0	36	80.5	17
Middleton Community Bank	Middleton	WI				43	5	295.6	3,330	4,204	79.2	6.9	77.4	97.8	91	1.7	83	56.9	82
Investors Community Bank	Manitowoc	WI				135	5	1,078.3	11,724	13,107	89.4	8.0	86.8	97.1	91	1.8	85	50.8	93
American National Bank - Fox Cities	Appleton	WI		Y		29	1	248.9	4,183	2,800	149.4	8.6	144.2	96.6	90	1.7	82	52.6	90
First American Bank, N.A.	Hudson	WI		Y		43	2	176.8	1,299	4,042	32.1	4.1	30.2	94.0	90	0.7	22	80.5	17
Capitol Bank	Madison	WI				45	14	323.5	3,141	4,224	74.4	7.2	69.8	93.9	90	1.5	73	57.0	82
Associated Bank, National Association	Green Bay	WI			Y	4,441	228	28,535.6	225,263	415,384	54.2	6.4	50.7	93.5	89	1.1	45	65.3	61
Cornerstone Community Bank	Grafton	WI				28	2	160.8	1,550	2,617	59.2	5.7	55.4	93.5	89	1.6	75	58.8	79
Farmers and Merchants Bank	Rudolph	WI				5	1	30.0	162	460	35.2	6.0	32.4	92.0	88	0.6	16	89.1	6
BLC Community Bank	Little Chute	WI		Y		29	1	192.4	3,167	2,635	120.2	6.6	109.2	90.9	88	1.6	81	56.4	84
Integrity First Bank	Wausau	WI				15	1	81.4	658	1,356	48.5	5.4	43.9	90.4	87	1.4	64	69.7	46
The First National Bank - Fox Valley	Neenah	WI				68	5	460.0	3,754	6,113	61.4	6.8	55.2	89.9	87	1.3	60	65.9	59
Choice bank	Oshkosh	WI				34	2	305.3	3,217	3,056	105.3	9.0	94.6	89.9	86	1.7	82	47.9	95
Denmark State Bank	Denmark	WI				85	4	428.2	3,538	7,632	46.4	5.0	41.6	89.8	86	1.2	54	69.1	48
Securant Bank & Trust	Menomonee Falls	WI			Y	39	4	194.0	3,523	3,498	100.7	5.0	90.3	89.7	86	0.6	14	90.1	5
Peoples Bank Midwest	Hayward	WI		Y		52	3	327.9	5,789	4,636	124.9	6.3	111.3	89.2	85	1.8	85	54.2	87
Bank of Galesville	Galesville	WI		Y		22	3	95.4	2,255	1,906	118.3	4.3	102.5	86.6	85	2.4	97	58.3	79
McFarland State Bank	Mc Farland	WI		Y		81	6	430.4	6,737	6,972	96.6	5.3	83.2	86.1	84	1.6	76	69.7	45
Bank of Cashton	Cashton	WI		Y		13	1	80.4	1,325	1,109	119.5	6.2	101.9	85.3	84	1.6	81	57.0	82
River Valley Bank	Wausau	WI		Y		259	18	1,106.6	16,512	21,897	75.4	4.3	63.8	84.5	83	1.5	72	67.3	55
The Stephenson National Bank and Tru	Marinette	WI		Y	Y	115	8	477.2	7,566	9,654	78.4	4.1	65.8	83.9	83	1.6	77	63.8	66
Westbury Bank	West Bend	WI				133	8	685.4	3,484	11,143	31.3	5.2	26.2	83.8	82	0.8	24	79.2	20
Bank of Prairie du Sac	Prairie Du Sac	WI				49	2	391.2	6,199	4,091	151.5	8.0	126.5	83.5	82	2.2	95	43.1	97
Farmers and Merchants Bank of Kenda	Kendall	WI		Y		16	4	73.6	2,166	1,331	162.7	4.6	135.4	83.2	81	3.0	99	46.9	95
Monona State Bank	Monona	WI				89	4	471.4	4,245	7,339	57.8	5.3	47.7	82.5	81	1.4	66	64.8	63
Peoples State Bank	Wausau	WI				150	9	794.8	8,761	12,325	71.1	5.3	58.4	82.2	81	1.6	80	60.4	74
Town Bank	Hartland	WI				197	19	1,778.9	12,144	16,186	75.0	9.0	61.6	82.2	80	1.1	45	60.6	74
Stratford State Bank	Stratford	WI				16	1	109.2	719	1,305	55.1	6.8	44.9	81.6	80	0.9	32	68.2	50
Sunset Bank & Savings	Waukesha	WI				29	2	128.2	423	2,365	17.9	4.4	14.6	81.6	79	0.4	10	88.9	6
The Farmers & Merchants Bank	Berlin	WI				59	1	250.2	2,381	4,800	49.6	4.2	40.4	81.4	79	1.3	60	64.9	62
Bank of Sun Prairie	Sun Prairie	WI			Y	72	5	337.6	3,175	5,853	54.2	4.7	44.1	81.3	78	1.4	68	69.4	47

## Wisconsin Banks (by City) Compensation, Year-end 2016

Institution	City	ST	"S" Trust			Total Number of Employees (FTE)	Number of Branches	Total Assets million	Income thousand	Salary & Benefits Expense thousand	Income/Salary & Benefit Expense %	Assets/Employee million	Income/Employee thousand	Salary/Employee thousand	Salary Ranking in State	Pre-Tax ROA			Efficiency Ratio	Efficiency Percentile in State
			Mutual	Corp	Power											Pre-Tax ROA	Percentile in State	Efficiency Ratio		
The Peoples Community Bank	Mazomanie	WI			Y	53	6	270.6	2,708	4,304	62.9	5.1	51.1	81.2	78	1.6	80	62.0	70	
Fox Valley Savings Bank	Fond Du Lac	WI	Y			49	3	315.9	2,064	3,978	51.9	6.4	42.1	81.2	77	0.9	31	69.5	46	
Marathon Savings Bank	Wausau	WI	Y			35	4	145.7	836	2,823	29.6	4.2	23.9	80.7	77	0.6	13	84.8	11	
The Park Bank	Madison	WI				174	13	780.0	7,480	14,012	53.4	4.5	43.0	80.5	76	1.6	75	76.6	25	
Mound City Bank	Platteville	WI			Y	65	6	321.3	3,454	5,234	66.0	4.9	53.1	80.5	76	1.7	81	58.7	79	
Coulee Bank	La Crosse	WI		Y		63	5	339.9	3,825	5,067	75.5	5.4	60.7	80.4	76	1.1	47	67.2	55	
National Bank of Commerce	Superior	WI		Y		124	7	564.0	9,826	9,973	98.5	4.5	79.2	80.4	75	1.7	84	61.7	71	
First Federal Bank of Wisconsin	Waukesha	WI	Y			45	5	244.4	171	3,618	4.7	5.4	3.8	80.4	75	0.0	3	90.8	4	
Bank of Wisconsin Dells	Wisconsin Dells	WI				72	3	463.7	6,267	5,775	108.5	6.4	87.0	80.2	74	2.1	94	47.0	95	
State Bank of Newburg	Newburg	WI				22	1	167.0	2,189	1,757	124.6	7.6	99.5	79.9	74	2.2	94	41.6	98	
Bank of Deerfield	Deerfield	WI		Y		27	2	132.0	3,194	2,151	148.5	4.9	118.3	79.7	73	2.4	97	55.3	86	
Bank of Milton	Milton	WI		Y		21	2	111.3	1,518	1,673	90.7	5.3	72.3	79.7	73	1.4	65	62.0	70	
The Pineries Bank	Stevens Point	WI		Y		11	1	81.8	1,177	868	135.6	7.4	107.0	78.9	72	1.4	68	58.5	79	
The Greenwood's State Bank	Lake Mills	WI				48	7	165.1	2,927	3,784	77.4	3.4	61.0	78.8	72	0.9	28	75.1	30	
Union Bank of Blair	Blair	WI				18	1	107.0	911	1,414	64.4	5.9	50.6	78.6	71	1.3	60	52.1	91	
Headwaters State Bank	Land O Lakes	WI		Y		15	2	66.2	928	1,173	79.1	4.4	61.9	78.2	71	1.4	66	62.4	70	
Wisconsin Bank & Trust	Madison	WI			Y	175	21	1,089.7	13,116	13,660	96.0	6.2	74.9	78.1	71	1.8	87	62.4	69	
Hometown Bank	Fond Du Lac	WI				54	7	270.5	3,425	4,199	81.6	5.0	63.4	77.8	70	2.0	92	56.0	84	
Hustisford State Bank	Hustisford	WI				11	1	53.9	654	855	76.5	4.9	59.5	77.7	70	1.8	87	58.9	79	
Security Financial Bank	Durand	WI		Y		78	4	412.9	5,063	6,025	84.0	5.3	64.9	77.2	69	1.2	57	63.7	66	
Partnership Bank	Cedarburg	WI				60	5	252.5	1,302	4,625	28.2	4.2	21.7	77.1	69	0.8	28	76.2	26	
State Bank Financial	La Crosse	WI		Y		63	7	333.9	2,302	4,841	47.6	5.3	36.5	76.8	68	0.7	19	82.3	14	
The First Bank of Baldwin	Baldwin	WI		Y		33	3	154.9	2,020	2,522	80.1	4.7	61.2	76.4	68	1.3	63	77.4	23	
Community State Bank	Union Grove	WI		Y	Y	87	6	330.5	3,403	6,629	51.3	3.8	39.1	76.2	67	1.0	40	76.1	26	
First National Bank at Darlington	Darlington	WI				26	2	142.0	1,082	1,972	54.9	5.5	41.6	75.8	67	1.1	45	66.7	57	
Hiawatha National Bank	Hager City	WI				45	5	180.2	1,604	3,409	47.1	4.0	35.6	75.8	67	1.2	56	70.1	44	
East Wisconsin Savings Bank, S.A.	Kaukauna	WI		Y		50	6	232.5	641	3,780	17.0	4.7	12.8	75.6	66	0.4	10	92.8	3	
Oostburg State Bank	Oostburg	WI				45	2	193.0	1,694	3,390	50.0	4.3	37.6	75.3	66	1.1	47	71.0	41	
United Bank	Osseo	WI				66	8	253.3	2,507	4,961	50.5	3.8	38.0	75.2	65	1.5	72	66.6	57	
Forward Financial Bank	Marshfield	WI				99	9	380.4	2,268	7,437	30.5	3.8	22.9	75.1	65	0.9	31	74.6	31	
The First National Bank of Berlin	Berlin	WI			Y	93	9	383.8	1,881	6,984	26.9	4.1	20.2	75.1	64	0.7	23	79.5	19	
American Bank & Trust Wisconsin	Cuba City	WI			Y	34	5	149.1	1,075	2,551	42.1	4.4	31.6	75.0	64	1.1	45	70.3	44	
First Community Bank	Milton	WI		Y		21	1	96.6	1,647	1,570	104.9	4.6	78.4	74.8	63	1.7	82	59.9	76	
Blackhawk Bank	Beloit	WI				162	8	653.3	6,656	12,104	55.0	4.0	41.1	74.7	63	1.5	72	65.9	59	
Peoples Bank	Elkhorn	WI				52	4	230.7	2,002	3,879	51.6	4.4	38.5	74.6	62	1.4	67	73.4	34	
Bank First National	Manitowoc	WI			Y	173	12	1,281.0	15,270	12,894	118.4	7.4	88.3	74.5	62	1.8	87	50.5	93	
The Bank of Brodhead	Brodhead	WI				30	1	143.0	1,325	2,234	59.3	4.8	44.2	74.5	62	1.3	64	62.2	70	
State Bank of Cross Plains	Cross Plains	WI			Y	191	9	825.6	7,831	14,162	55.3	4.3	41.0	74.1	61	1.5	69	71.6	39	
Bay Bank	Green Bay	WI				27	2	82.7	1,003	1,999	50.2	3.1	37.1	74.0	61	1.8	86	70.7	42	
Union Bank & Trust Company	Evansville	WI			Y	57	5	229.0	1,948	4,214	46.2	4.0	34.2	73.9	60	1.2	55	71.0	41	
The First National Bank of River Falls	River Falls	WI		Y		68	4	281.3	2,843	5,023	56.6	4.1	41.8	73.9	60	1.0	38	72.5	36	
First Bank Financial Centre	Oconomowoc	WI				327	16	1,018.6	7,359	24,135	30.5	3.1	22.5	73.8	59	0.9	33	80.8	17	
Farmers & Merchants Bank, of Orford	Orfordville	WI				9	1	50.1	455	664	68.5	5.6	50.6	73.8	59	1.3	62	64.2	64	
The Bank of New Glarus	New Glarus	WI				57	6	252.1	2,610	4,203	62.1	4.4	45.8	73.7	58	1.5	71	65.6	60	
The Port Washington State Bank	Port Washington	WI			Y	97	6	516.3	4,171	7,152	58.3	5.3	43.0	73.7	58	1.2	56	67.0	56	
The American National Bank of Beaver	Beaver Dam	WI			Y	37	5	119.6	548	2,728	20.1	3.2	14.8	73.7	57	0.6	16	87.0	8	
Park Bank	Holmen	WI				21	3	52.9	414	1,548	26.7	2.5	19.7	73.7	57	1.0	34	78.6	21	
First National Bank	Waupaca	WI		Y	Y	118	9	510.4	-6,488	8,681	-74.7	4.3	-55.0	73.6	57	(1.3)	0	82.1	14	
North Shore Bank, FSB	Brookfield	WI		Y		479	53	1,800.8	4,819	34,969	13.8	3.8	10.1	73.0	56	0.4	11	92.9	3	



## Wisconsin Banks (by City) Compensation, Year-end 2016

Institution	City	ST	"S" Trust			Total Number of Employees (FTE)	Number of Branches	Total Assets million	Income thousand	Salary & Benefits Expense thousand	Income/Salary & Benefit Expense %	Assets/Employee million	Income/Employee thousand	Salary/Employee thousand	Salary Ranking in State	Pre-Tax ROA		Efficiency Ratio	
			Mutual	Corp	Power											Pre-Tax ROA	Percentile in State	Efficiency Ratio	Percentile in State
Cleveland State Bank	Cleveland	WI				28	2	107.9	695	2,027	34.3	3.9	24.8	72.4	56	0.8	25	82.1	14
Southport Bank	Kenosha	WI				53	3	273.4	3,815	3,814	100.0	5.2	72.0	72.0	55	1.8	86	59.4	78
Heritage Bank	Spencer	WI				20	2	105.6	776	1,439	53.9	5.3	38.8	72.0	55	1.1	46	67.7	53
The Equitable Bank, S.S.B.	Wauwatosa	WI	Y			106	6	303.9	-1,308	7,603	-17.2	2.9	-12.3	71.7	54	(0.5)	1	96.8	2
Bank Mutual	Brown Deer	WI				585	65	2,590.5	17,507	41,865	41.8	4.4	29.9	71.6	54	1.1	45	68.8	48
United Community Bank	Poynette	WI				33	4	166.5	2,368	2,360	100.3	5.0	71.8	71.5	53	2.2	94	59.5	78
Columbia Savings and Loan Association	Milwaukee	WI	Y			6	1	23.9	-106	428	-24.8	4.0	-17.7	71.3	53	(0.5)	1	112.0	1
The International Bank of Amherst	Amherst	WI		Y		13	1	60.7	839	925	90.7	4.7	64.5	71.2	52	1.4	65	64.9	62
River Cities Bank	Wisconsin Rapids	WI				35	3	228.6	2,855	2,489	114.7	6.5	81.6	71.1	52	1.8	88	49.2	94
The First National Bank and Trust Company	Beloit	WI			Y	281	17	1,082.1	8,337	19,969	41.7	3.9	29.7	71.1	52	0.9	31	77.6	23
Ixonia Bank	Ixonia	WI				72	6	302.2	14,195	5,110	277.8	4.2	197.2	71.0	51	0.6	17	81.8	15
Farmers State Bank	Markesan	WI				22	2	78.0	468	1,559	30.0	3.5	21.3	70.9	51	0.6	17	84.4	12
Bank of Luxemburg	Luxemburg	WI			Y	92	9	292.8	2,455	6,508	37.7	3.2	26.7	70.7	50	1.2	56	72.1	38
Pioneer Bank of Wisconsin	Ladysmith	WI				13	2	70.1	563	917	61.4	5.4	43.3	70.5	50	1.1	46	68.4	50
Chippewa Valley Bank	Winter	WI		Y		87	16	331.4	5,487	6,135	89.4	3.8	63.1	70.5	49	1.7	81	60.8	73
Nicolet National Bank	Green Bay	WI			Y	480	38	1,849.0	19,558	33,820	57.8	3.9	40.7	70.5	49	1.6	79	63.6	66
Waukesha State Bank	Waukesha	WI		Y	Y	269	20	939.4	13,853	18,888	73.3	3.5	51.5	70.2	48	1.5	70	66.8	56
Advantage Community Bank	Dorchester	WI				29	4	138.3	1,207	2,028	59.5	4.8	41.6	69.9	48	1.3	62	63.7	66
The Baraboo National Bank	Baraboo	WI			Y	112	8	413.3	14,555	7,829	185.9	3.7	130.0	69.9	48	1.1	45	79.0	21
Unity Bank	Augusta	WI		Y		44	4	140.8	961	3,068	31.3	3.2	21.8	69.7	47	0.7	18	79.3	20
Royal Bank	Elroy	WI				101	17	356.0	3,720	7,020	53.0	3.5	36.8	69.5	47	1.5	74	64.9	63
KeySavings Bank	Wisconsin Rapids	WI	Y			16	2	75.8	97	1,102	8.8	4.7	6.1	68.9	46	0.1	4	94.4	3
Pigeon Falls State Bank	Pigeon Falls	WI				22	3	75.9	664	1,515	43.8	3.5	30.2	68.9	46	1.2	57	72.5	36
PyraMax Bank, FSB	Greenfield	WI	Y			113	9	429.2	1,294	7,762	16.7	3.8	11.5	68.7	45	0.3	7	92.5	4
Citizens First Bank	Viroqua	WI		Y		51	5	182.4	2,266	3,501	64.7	3.6	44.4	68.6	45	1.2	58	72.0	38
Highland State Bank	Highland	WI		Y		8	1	33.0	250	549	45.5	4.1	31.3	68.6	44	0.8	24	72.8	35
Union State Bank of West Salem	West Salem	WI				16	2	76.6	603	1,094	55.1	4.8	37.7	68.4	44	1.1	48	67.1	56
The Farmers State Bank of Waupaca	Waupaca	WI				39	4	180.0	2,280	2,662	85.6	4.6	58.5	68.3	43	1.7	81	69.8	45
WOODTRUST BANK	Wisconsin Rapids	WI		Y	Y	87	6	377.2	9,210	5,935	155.2	4.3	105.9	68.2	43	2.5	97	48.3	95
Citizens State Bank	Hudson	WI				44	5	159.3	767	2,997	25.6	3.6	17.4	68.1	43	0.7	21	83.8	12
National Exchange Bank and Trust	Fond Du Lac	WI			Y	312	35	1,902.9	25,511	21,240	120.1	6.1	81.8	68.1	42	1.9	90	47.6	95
Time Federal Savings Bank	Medford	WI	Y			83	6	611.9	4,379	5,641	77.6	7.4	52.8	68.0	42	1.0	39	55.6	85
Horicon Bank	Horicon	WI		Y		162	15	619.0	8,826	10,990	80.3	3.8	54.5	67.8	41	1.4	67	67.1	56
Farmers & Merchants State Bank	Waterloo	WI				33	2	165.8	1,701	2,238	76.0	5.0	51.5	67.8	41	1.6	80	59.2	78
Bonduel State Bank	Bonduel	WI				8	1	56.8	595	542	109.8	7.1	74.4	67.8	40	1.2	53	56.7	82
Bank of Ontario	Ontario	WI		Y		11	2	38.9	525	745	70.5	3.5	47.7	67.7	40	1.3	64	66.6	57
Bank of Oakfield	Oakfield	WI				18	3	88.9	790	1,216	65.0	4.9	43.9	67.6	39	1.3	61	65.9	59
Wisconsin River Bank	Sauk City	WI				23	3	108.4	795	1,547	51.4	4.7	34.6	67.3	39	1.2	52	62.7	69
Waldo State Bank	Waldo	WI				12	1	68.9	715	800	89.4	5.7	59.6	66.7	38	1.5	73	55.1	86
Eagle Valley Bank, National Association	Saint Croix Fall	WI				34	3	131.1	730	2,266	32.2	3.9	21.5	66.6	38	0.6	13	84.3	12
Wolf River Community Bank	Hortonville	WI				34	5	143.2	1,544	2,257	68.4	4.2	45.4	66.4	38	1.5	72	65.2	61
Fox River State Bank	Burlington	WI				23	2	82.7	399	1,525	26.2	3.6	17.3	66.3	37	0.8	26	79.1	20
Farmers Savings Bank	Mineral Point	WI		Y		50	6	274.5	3,548	3,314	107.1	5.5	71.0	66.3	37	1.3	61	60.3	74
Timberwood Bank	Tomah	WI				34	2	169.9	2,066	2,244	92.1	5.0	60.8	66.0	36	1.7	82	59.1	78
State Bank of Cazenovia	Cazenovia	WI				10	2	37.4	133	659	20.2	3.7	13.3	65.9	36	0.3	8	89.9	5
The National Bank of Waupun	Waupun	WI				30	4	146.9	1,323	1,976	67.0	4.9	44.1	65.9	35	1.2	57	61.9	71
Home Savings Bank	Madison	WI				36	4	139.5	155	2,369	6.5	3.9	4.3	65.8	35	0.1	4	97.7	2
Woodford State Bank	Monroe	WI		Y		51	4	194.1	2,854	3,351	85.2	3.8	56.0	65.7	34	1.5	70	63.6	66
Bank of Lake Mills	Lake Mills	WI		Y		48	2	208.1	1,484	3,152	47.1	4.3	30.9	65.7	34	0.7	21	81.7	15

## Wisconsin Banks (by City) Compensation, Year-end 2016

Institution	City	ST	Trust			Total Number of Employees (FTE)	Number of Branches	Total Assets million	Income thousand	Salary & Benefits Expense thousand	Income/Salary & Benefit Expense %	Assets/Employee million	Income/Employee thousand	Salary/Employee thousand	Salary Ranking in State	Pre-Tax ROA		Efficiency Ratio	
			Mutual	Corp	Power											Pre-Tax ROA	Percentile in State	Efficiency Ratio	Percentile in State
Jackson County Bank	Black River Fall	WI		Y		53	6	231.9	4,214	3,469	121.5	4.4	79.5	65.5	33	1.8	87	56.0	84
Citizens State Bank of Loyal	Loyal	WI				50	5	200.1	2,207	3,262	67.7	4.0	44.1	65.2	33	1.4	68	62.9	68
First State Bank	New London	WI				54	7	269.3	1,794	3,502	51.2	5.0	33.2	64.9	33	0.9	31	74.0	32
River Falls State Bank	River Falls	WI		Y		23	1	85.7	651	1,488	43.8	3.7	28.3	64.7	32	0.8	24	77.8	23
First National Community Bank	New Richmond	WI		Y		62	5	196.7	1,788	4,006	44.6	3.2	28.8	64.6	32	0.9	31	77.7	23
Farmers and Merchants Union Bank	Columbus	WI				54	6	338.7	3,444	3,478	99.0	6.3	63.8	64.4	31	2.0	92	41.9	98
Paper City Savings Association	Wisconsin Rapids	WI	Y			40	3	159.9	1,010	2,573	39.3	4.0	25.3	64.3	31	1.1	41	70.2	44
Pioneer Bank	Auburndale	WI				46	7	133.9	498	2,956	16.8	2.9	10.8	64.3	30	0.5	13	86.1	8
Oregon Community Bank & Trust	Oregon	WI			Y	52	2	244.7	3,825	3,334	114.7	4.7	73.6	64.1	30	2.5	98	47.2	95
Sterling Bank	Barron	WI		Y		49	4	222.3	3,545	3,138	113.0	4.5	72.3	64.0	29	1.6	78	59.8	77
Shell Lake State Bank	Shell Lake	WI		Y		38	4	180.0	2,274	2,429	93.6	4.7	59.8	63.9	29	1.3	60	61.1	73
Peoples State Bank	Prairie Du Chien	WI		Y	Y	138	18	683.9	10,113	8,775	115.2	5.0	73.3	63.6	29	1.5	71	56.8	82
The First National Bank of Hartford	Hartford	WI				52	3	189.0	1,431	3,296	43.4	3.6	27.5	63.4	28	1.1	44	72.2	38
Mayville Savings Bank	Mayville	WI	Y			14	1	57.3	272	887	30.7	4.1	19.4	63.4	28	0.7	22	74.8	31
Citizens State Bank	Cadott	WI				37	4	120.5	739	2,339	31.6	3.3	20.0	63.2	27	0.9	29	76.8	25
Farmers & Merchants Bank	Tomah	WI				44	2	197.9	1,583	2,771	57.1	4.5	36.0	63.0	27	1.0	40	73.7	33
Citizens Bank	Mukwonago	WI				157	14	691.5	6,579	9,870	66.7	4.4	41.9	62.9	26	1.4	67	63.5	66
Premier Community Bank	Marion	WI				88	11	279.1	1,602	5,517	29.0	3.2	18.2	62.7	26	0.7	21	82.3	14
Alliance Bank	Mondovi	WI		Y	Y	47	5	162.1	1,574	2,932	53.7	3.4	33.5	62.4	25	1.0	35	73.3	34
Citizens Community Federal National	Altoona	WI				161	16	657.8	3,027	10,036	30.2	4.1	18.8	62.3	25	0.7	19	82.0	14
Greenleaf Wayside Bank	Greenleaf	WI		Y		19	3	84.2	636	1,172	54.3	4.4	33.5	61.7	24	0.8	23	77.9	22
Citizens State Bank of La Crosse	La Crosse	WI		Y		55	4	204.9	5,385	3,389	158.9	3.7	97.9	61.6	24	2.6	98	48.5	95
State Bank of Arcadia	Arcadia	WI		Y		33	4	173.0	1,184	2,026	58.4	5.2	35.9	61.4	24	0.7	19	73.1	35
Community First Bank	Rosholt	WI		Y		28	3	76.7	588	1,715	34.3	2.7	21.0	61.3	23	0.8	24	83.4	13
The Benton State Bank	Benton	WI		Y		23	3	62.8	510	1,378	37.0	2.7	22.2	59.9	23	0.8	25	79.0	21
Independence State Bank	Independence	WI				21	3	65.5	296	1,255	23.6	3.1	14.1	59.8	22	0.5	11	89.1	6
Dairyland State Bank	Bruce	WI		Y		29	6	81.4	663	1,731	38.3	2.8	22.9	59.7	22	0.8	25	79.9	19
Lincoln Community Bank	Merrill	WI				16	2	59.9	646	951	67.9	3.7	40.4	59.4	21	1.6	78	64.7	63
The Peshtigo National Bank	Peshtigo	WI		Y		51	5	198.3	2,682	2,997	89.5	3.9	52.6	58.8	21	1.4	64	64.6	64
Community Bank of Cameron	Cameron	WI		Y		28	3	108.4	1,524	1,644	92.7	3.9	54.4	58.7	20	1.4	66	63.1	67
Cumberland Federal Bank, FSB	Cumberland	WI	Y			23	1	121.7	1,042	1,348	77.3	5.3	45.3	58.6	20	1.3	64	61.8	71
Badger Bank	Fort Atkinson	WI			Y	40	4	131.3	1,155	2,335	49.5	3.3	28.9	58.4	19	1.4	64	68.3	50
TSB Bank	Lomira	WI				24	3	117.7	1,026	1,390	73.8	4.9	42.8	57.9	19	1.3	60	65.3	60
Northwestern Bank	Chippewa Falls	WI		Y		73	7	412.5	8,151	4,224	193.0	5.7	111.7	57.9	19	2.0	93	52.2	90
Community First Bank	Boscobel	WI		Y		97	8	269.8	2,628	5,612	46.8	2.8	27.1	57.9	18	1.0	35	78.8	21
Portage County Bank	Almond	WI		Y		49	10	108.5	660	2,820	23.4	2.2	13.5	57.6	18	0.6	15	87.3	8
State Bank of Reeseville	Reeseville	WI				16	2	67.4	624	915	68.2	4.2	39.0	57.2	17	1.1	45	68.7	49
Northern State Bank	Ashland	WI		Y		59	8	240.2	2,324	3,363	69.1	4.1	39.4	57.0	17	1.0	36	69.6	46
Dairy State Bank	Rice Lake	WI				110	12	493.2	3,452	6,233	55.4	4.5	31.4	56.7	16	1.0	35	70.1	44
Clare Bank, National Association	Platteville	WI		Y	Y	38	8	282.6	3,196	2,153	148.4	7.4	84.1	56.7	16	1.1	47	54.8	86
The First National Bank of Park Falls	Park Falls	WI		Y		32	3	136.7	1,632	1,802	90.6	4.3	51.0	56.3	15	1.2	54	65.6	60
Superior Savings Bank	Superior	WI	Y			17	1	65.4	229	956	24.0	3.8	13.5	56.2	15	0.6	13	81.2	16
Black River Country Bank	Black River Fall	WI		Y		20	2	74.3	996	1,124	88.6	3.7	49.8	56.2	14	1.3	64	63.8	65
State Bank of Florence	Florence	WI				30	4	96.2	404	1,683	24.0	3.2	13.5	56.1	14	0.5	12	83.6	13
First Citizens State Bank	Whitewater	WI			Y	78	8	293.8	3,013	4,347	69.3	3.8	38.6	55.7	14	1.5	69	63.2	67
AbbyBank	Abbotsford	WI				99	6	375.8	4,045	5,510	73.4	3.8	40.9	55.7	13	1.7	81	58.0	80
Bank of Mauston	Mauston	WI		Y		64	6	284.9	6,635	3,536	187.6	4.5	103.7	55.3	13	2.3	96	42.5	98
River Bank	Stoddard	WI		Y		77	11	449.8	8,252	4,237	194.8	5.8	107.2	55.0	12	1.8	87	43.3	97
Farmers & Merchants Bank & Trust	Marinette	WI			Y	40	3	145.0	465	2,195	21.2	3.6	11.6	54.9	12	0.5	12	89.5	6

## Wisconsin Banks (by City) Compensation, Year-end 2016

Institution	City	ST	"S" Mutual	Trust Corp	Power	Total Number of Employees (FTE)	Number of Branches	Total Assets million	Income thousand	Salary & Benefits Expense thousand	Income/ Salary & Benefit Expense %	Assets/ Employee million	Income/ Employee thousand	Salary/ Employee thousand	Salary Percentile Ranking in State	Pre-Tax ROA		Efficiency Ratio	Efficiency Percentile in State
																Pre-Tax ROA	Percentile in State		
Security Bank	New Auburn	WI				23	4	95.6	922	1,255	73.5	4.2	40.1	54.6	11	1.5	72	60.8	73
Guaranty Bank	Milwaukee	WI				927	123	1,012.2	-4,193	49,764	-8.4	1.1	-4.5	53.7	11	(0.4)	1	100.6	1
Markesan State Bank	Markesan	WI			Y	40	4	166.7	-5,195	2,129	-244.0	4.2	-129.9	53.2	10	(3.9)	0	72.3	37
Tri City National Bank	Oak Creek	WI			Y	421	38	1,355.7	10,743	22,279	48.2	3.2	25.5	52.9	10	1.2	53	70.6	43
Richland County Bank	Richland Center	WI			Y	25	1	101.1	792	1,321	60.0	4.0	31.7	52.8	10	0.8	24	74.6	31
Laona State Bank	Laona	WI				42	7	177.0	1,368	2,213	61.8	4.2	32.6	52.7	9	1.1	47	62.8	68
State Bank of Chilton	Chilton	WI			Y	53	5	223.6	2,027	2,774	73.1	4.2	38.2	52.3	9	0.9	31	67.2	55
PremierBank	Fort Atkinson	WI			Y	80	8	306.4	2,408	4,147	58.1	3.8	30.1	51.8	8	1.2	51	66.8	56
The First National Bank of Bangor	Bangor	WI				25	5	231.3	5,111	1,288	396.8	9.3	204.4	51.5	8	2.8	98	25.5	100
Collins State Bank	Collins	WI			Y	23	3	69.0	452	1,175	38.5	3.0	19.7	51.1	7	0.7	17	78.3	22
Ladysmith Federal Savings and Loan Association	Ladysmith	WI			Y	12	1	46.9	9	592	1.5	3.9	0.8	49.3	7	0.0	3	87.6	7
Waumandee State Bank	Waumandee	WI				53	7	172.2	1,553	2,593	59.9	3.2	29.3	48.9	6	1.4	64	65.6	60
Grand Marsh State Bank	Grand Marsh	WI				20	3	135.7	1,088	952	114.3	6.8	54.4	47.6	6	1.1	47	56.2	84
The Necedah Bank	Necedah	WI				8	1	34.3	213	379	56.2	4.3	26.6	47.4	5	0.8	27	75.3	29
Community Financial Bank	Prentice	WI				12	2	29.0	-405	567	-71.4	2.4	-33.8	47.3	5	(0.1)	3	100.2	1
Intercity State Bank	Schofield	WI				33	3	166.2	2,178	1,559	139.7	5.0	66.0	47.2	5	2.1	94	44.0	97
Nekoosa Port Edwards State Bank	Nekoosa	WI			Y	35	3	214.6	2,691	1,609	167.2	6.1	76.9	46.0	4	1.3	59	39.9	99
Tomahawk Community Bank S.S.B.	Tomahawk	WI				38	2	102.6	444	1,731	25.6	2.7	11.7	45.6	4	0.6	13	85.7	9
Farmers State Bank	Hillsboro	WI				24	4	150.2	2,389	1,072	222.9	6.3	99.5	44.7	3	1.8	88	41.1	98
Banner Banks	Biramwood	WI			Y	29	4	94.2	583	1,285	45.4	3.2	20.1	44.3	3	0.6	16	77.1	24
State Bank	Gresham	WI				5	1	23.5	118	215	54.9	4.7	23.6	43.0	2	0.6	14	57.6	80
Commercial Bank	Whitewater	WI			Y	22	4	96.1	62	931	6.7	4.4	2.8	42.3	2	0.1	4	96.2	2
First National Bank in Tigerton	Tigerton	WI			Y	9	2	21.7	80	358	22.3	2.4	8.9	39.8	1	0.4	9	89.2	6
Mitchell Bank	Milwaukee	WI				22	3	50.6	113	865	13.1	2.3	5.1	39.3	1	0.2	5	95.0	2
Bank of Alma	Alma	WI				24	4	225.7	5,228	827	632.2	9.4	217.8	34.5	0	3.4	99	16.5	100
Union National Bank & Trust Company Sparta	Sparta	WI			Y	22	2	122.6	276	71	388.7	5.6	12.5	3.2	0	0.2	6	52.3	90



» **How we started.**

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.

» **What we do.**

**Incentives and Retention Plans**

We create compensation systems that assist your bank in growing talent, retaining high performers, and aligning executives with shareholder values.

**Funding and Financing Options**

We work hard to ensure that the product design and the BOLI carrier are optimizing performance and maintaining the desired asset credit quality.

**Supplemental Retirement Plans**

We design smart retirement, 401(k), profit-sharing and defined benefit plans that free up resources and keeps your talent motivated so you can stay competitive.

» Get in touch today and find how we can help you and your community bank.

**Tom Kosanda**

630.820.2265

[Tom@BankersBenefits.com](mailto:Tom@BankersBenefits.com)