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## LIQUIDITY

Wisconsin FDIC Insured Institutions  
Second Quarter 2018

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](mailto:david.braden@CLAconnect.com)  
414-721-7606

Mike Stoetzel, CliftonLarsonAllen  
[mike.stoetzel@CLAconnect.com](mailto:mike.stoetzel@CLAconnect.com)  
608-662-8663

Eric Skrum, Wisconsin Bankers Association  
[eskrum@wisbank.com](mailto:eskrum@wisbank.com)  
608-441-1216

Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Loan to Assets Rank in Wisc.	Total Deposits	Loans / Deposits %	Rank in Wisc.	Net Non Core Funding Dependence *
Abbybank	Abbotsford	498,022	377,274	76%	61%	426,264	89%	53%	16%
Bank Of Alma	Alma	223,933	132,084	59%	17%	120,118	110%	96%	-7%
Portage County Bank	Almond	157,973	100,534	64%	29%	138,959	72%	24%	-9%
Citizens Community Federal National Association	Altoona	974,991	756,407	78%	67%	812,806	93%	64%	12%
International Bank Of Amherst, The	Amherst	69,619	35,247	51%	8%	60,018	59%	6%	-15%
American National Bank-Fox Cities	Appleton	289,705	220,033	76%	62%	242,700	91%	57%	36%
Thrivent Trust Co.	Appleton	61,704	-	0%	0%	2,000	0%	0%	8%
State Bank Of Arcadia	Arcadia	173,930	97,079	56%	13%	152,169	64%	9%	-26%
Northern State Bank	Ashland	239,735	151,456	63%	26%	218,881	69%	16%	-11%
Pioneer Bank	Auburndale	149,180	118,187	79%	77%	133,023	89%	55%	0%
Unity Bank	Augusta	182,071	146,329	80%	79%	156,062	94%	67%	12%
First Bank Of Baldwin, The	Baldwin	169,531	106,816	63%	26%	137,046	78%	30%	9%
First National Bank Of Bangor, The	Bangor	224,772	169,525	75%	59%	158,413	107%	91%	-3%
Baraboo State Bank	Baraboo	386,559	229,160	59%	17%	336,937	68%	13%	-24%
Sterling Bank	Barron	236,591	166,127	70%	44%	207,557	80%	36%	5%
American Bank Of Beaver Dam	Beaver Dam	118,837	86,082	72%	50%	106,486	81%	38%	-21%
Blackhawk Bank	Beloit	779,230	495,005	64%	28%	699,815	71%	20%	12%
First National Bank And Trust Company, The	Beloit	1,110,789	779,841	70%	43%	953,037	82%	40%	3%
Benton State Bank	Benton	64,170	55,760	87%	97%	54,464	102%	86%	23%
Fortifi Bank	Berlin	418,435	311,420	74%	55%	350,127	89%	55%	16%
Farmers & Merchants Bank, The	Berlin	303,827	246,845	81%	83%	253,540	97%	76%	28%
Banner Banks	Biramwood	94,428	39,892	42%	4%	83,287	48%	3%	-35%
Jackson County Bank	Black River Falls	229,123	154,526	67%	37%	191,881	81%	37%	14%
Black River Country Bank	Black River Falls	77,314	64,687	84%	90%	63,328	102%	85%	7%
Union Bank Of Blair	Blair	109,191	83,252	76%	63%	88,970	94%	66%	19%
Bonduel State Bank	Bonduel	57,955	21,984	38%	2%	44,723	49%	3%	-21%
Community First Bank	Boscobel	407,347	290,111	71%	47%	346,256	84%	44%	5%
Bank Of Brodhead, The	Brodhead	150,265	83,630	56%	13%	121,699	69%	15%	9%
North Shore Bank, F.S.B.	Brookfield	1,959,042	1,527,281	78%	71%	1,683,845	91%	57%	-9%
Great Midwest Bank, State Savings Bank	Brookfield	772,649	673,045	87%	98%	514,962	131%	99%	32%
Spring Bank	Brookfield	273,993	228,298	83%	88%	220,906	103%	87%	13%
Dairyland State Bank	Bruce	79,776	51,158	64%	30%	71,234	72%	22%	-33%
Fox River State Bank	Burlington	96,985	69,863	72%	49%	83,396	84%	44%	-3%
Citizens State Bank	Cadott	117,079	84,173	72%	49%	98,046	86%	48%	2%
Community Bank Of Cameron	Cameron	117,867	88,867	75%	59%	103,369	86%	49%	-8%
Bank Of Cashton	Cashton	84,068	55,656	66%	35%	71,351	78%	31%	-2%
Partnership Bank	Cedarburg	289,487	242,500	84%	91%	246,671	98%	78%	6%
State Bank Of Chilton	Chilton	273,956	212,786	78%	68%	232,861	91%	59%	-7%
Northwestern Bank, The	Chippewa Falls	450,594	334,158	74%	53%	397,767	84%	45%	5%
Cleveland State Bank	Cleveland	116,881	75,932	65%	31%	96,766	78%	33%	12%
Collins State Bank	Collins	83,399	60,750	73%	51%	69,280	88%	51%	8%
Farmers & Merchants Union Bank	Columbus	400,544	347,935	87%	96%	349,334	100%	81%	5%
State Bank Of Cross Plains	Cross Plains	963,629	760,155	79%	75%	791,927	96%	72%	7%

Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Loan to Assets Rank in Wisc.	Total Deposits	Loans / Deposits %	Rank in Wisc.	Net Non Core Funding Dependence *
American Bank & Trust Wisconsin	Cuba City	167,897	138,641	83%	87%	135,912	102%	85%	6%
Cumberland Federal Bank, Federal Savings Bank	Cumberland	137,272	66,702	49%	7%	108,718	61%	9%	30%
First National Bank At Darlington	Darlington	144,272	102,366	71%	46%	123,099	83%	43%	-9%
Dmb Community Bank	De Forest	473,890	392,450	83%	87%	397,453	99%	79%	25%
Settlers Bank	De Forest	271,444	218,649	81%	80%	222,075	98%	79%	16%
Bank Of Deerfield, The	Deerfield	144,591	123,177	85%	93%	125,291	98%	78%	32%
Denmark State Bank	Denmark	476,052	388,157	82%	85%	415,832	93%	65%	4%
Advantage Community Bank	Dorchester	143,938	97,070	67%	37%	124,031	78%	33%	-11%
Security Financial Bank	Durand	420,748	302,087	72%	48%	308,439	98%	77%	17%
Charter Bank	Eau Claire	873,386	649,376	74%	54%	710,092	91%	59%	21%
Royal Bank	Elroy	424,550	298,385	70%	44%	359,338	83%	42%	-1%
Union Bank & Trust Company	Evansville	250,391	192,553	77%	66%	217,820	88%	53%	14%
Oak Bank	Fitchburg	307,871	247,176	80%	79%	249,090	99%	80%	17%
Great North Bank	Florence	129,751	96,907	75%	56%	91,641	106%	89%	38%
Hometown Bank	Fond Du Lac	289,955	242,895	84%	91%	233,442	104%	88%	2%
National Exchange Bank And Trust	Fond Du Lac	1,824,392	1,098,806	60%	20%	1,398,926	79%	33%	-4%
Fox Valley Savings Bank	Fond Du Lac	342,345	185,842	54%	11%	270,372	69%	15%	6%
Badger Bank	Fort Atkinson	136,018	86,019	63%	27%	118,993	72%	23%	-9%
Premierbank	Fort Atkinson	415,823	219,527	53%	10%	321,871	68%	14%	-4%
Bank Of Galesville	Galesville	97,279	77,447	80%	78%	73,239	106%	89%	4%
Cornerstone Community Bank	Grafton	193,482	172,876	89%	99%	155,446	111%	96%	18%
Grand Marsh State Bank	Grand Marsh	120,581	52,076	43%	5%	98,668	53%	5%	-8%
Associated Bank, National Association	Green Bay	33,604,879	22,865,244	68%	38%	23,908,948	96%	71%	28%
Bay Bank	Green Bay	92,717	58,344	63%	25%	72,290	81%	38%	5%
Nicolet National Bank	Green Bay	2,921,992	2,129,314	73%	52%	2,482,988	86%	48%	2%
Pyramax Bank, F.S.B.	Greenfield	480,306	369,191	77%	65%	412,251	90%	56%	24%
Greenleaf Wayside Bank	Greenleaf	92,615	53,166	57%	15%	82,485	64%	10%	-10%
State Bank	Gresham	27,456	16,108	59%	16%	23,864	67%	13%	-10%
Hiawatha National Bank	Hager City	202,062	152,340	75%	58%	160,135	95%	69%	25%
First National Bank Of Hartford	Hartford	204,140	139,952	69%	39%	179,097	78%	32%	-11%
Town Bank	Hartland	2,011,666	1,568,980	78%	72%	1,721,272	91%	58%	14%
Peoples Bank Midwest	Hayward	352,015	268,954	76%	64%	276,423	97%	75%	3%
Chippewa Valley Bank	Hayward	395,479	308,622	78%	73%	316,812	97%	76%	3%
Highland State Bank	Highland	32,638	17,437	53%	11%	28,644	61%	8%	-48%
Farmers State Bank-Hillsboro	Hillsboro	167,439	82,566	49%	7%	139,032	59%	7%	-8%
Park Bank	Holmen	53,265	32,419	61%	21%	43,301	75%	26%	-4%
Horicon Bank	Horicon	726,410	619,283	85%	93%	648,570	95%	71%	2%
Wolf River Community Bank	Hortonville	177,321	134,525	76%	61%	146,634	92%	60%	2%
Citizens State Bank	Hudson	197,035	157,328	80%	78%	162,464	97%	74%	10%
First American Bank, National Association	Hudson	124,829	106,818	86%	94%	98,627	108%	94%	26%
Hustisford State Bank	Hustisford	52,998	42,981	81%	82%	40,624	106%	89%	6%
Independence State Bank	Independence	65,087	49,440	76%	62%	54,861	90%	56%	2%
Security State Bank	Iron River	94,809	62,243	66%	33%	75,651	82%	41%	2%

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Ixonia Bank	Ixonia	329,792	202,230	61%	22%	282,480	72%	22%	3%
East Wisconsin Savings Bank	Kaukauna	254,485	180,958	71%	46%	184,353	98%	78%	20%
Bank Of Kaukauna, The	Kaukauna	86,566	72,384	84%	90%	75,811	95%	70%	13%
Farmers And Merchants Bank Of Kendall	Kendall	71,202	67,534	95%	100%	58,794	115%	97%	5%
Citizens State Bank - La Crosse	La Crosse	260,376	229,337	88%	99%	212,428	108%	93%	25%
Coulee Bank	La Crosse	373,893	291,706	78%	72%	284,406	103%	87%	16%
State Bank Financial	La Crosse	330,641	172,350	52%	9%	266,974	65%	10%	7%
Pioneer Bank Of Wisconsin	Ladysmith	71,945	29,711	41%	3%	62,399	48%	2%	-16%
Ladysmith Federal Savings & Loan Association	Ladysmith	52,786	36,502	69%	40%	46,411	79%	34%	-1%
Bank Of Lake Mills	Lake Mills	201,786	167,815	83%	88%	164,882	102%	83%	11%
Greenwood'S State Bank, The	Lake Mills	181,972	135,416	74%	54%	155,910	87%	50%	-6%
Headwaters State Bank	Land O'Lakes	67,498	40,166	60%	19%	58,029	69%	17%	-4%
Laona State Bank	Laona	175,170	108,367	62%	22%	153,326	71%	19%	2%
Blc Community Bank	Little Chute	237,361	184,879	78%	69%	185,245	100%	81%	26%
Tsb Bank	Lomira	131,266	106,780	81%	83%	114,053	94%	66%	10%
Citizens State Bank Of Loyal	Loyal	204,417	117,845	58%	15%	167,849	70%	19%	-10%
Bank Of Luxemburg	Luxemburg	338,293	263,672	78%	70%	290,228	91%	58%	10%
Home Savings Bank	Madison	143,406	122,834	86%	95%	115,552	106%	90%	17%
Park Bank, The	Madison	949,723	816,214	86%	95%	744,178	110%	95%	15%
Bankers' Bank	Madison	716,464	362,894	51%	9%	518,165	70%	18%	14%
Wisconsin Bank And Trust	Madison	1,034,075	697,221	67%	36%	874,035	80%	36%	4%
First Business Bank	Madison	1,891,304	1,578,997	83%	89%	1,339,587	118%	97%	34%
Capitol Bank	Madison	347,436	256,288	74%	52%	295,420	87%	50%	14%
John Deere Financial, F.S.B.	Madison	3,592,643	3,551,595	99%	100%	3,003,533	118%	98%	84%
Bank First National	Manitowoc	1,739,294	1,421,917	82%	86%	1,495,806	95%	69%	7%
Investors Community Bank	Manitowoc	1,511,937	1,177,863	78%	70%	1,216,389	97%	73%	33%
Stephenson National Bank And Trust, The	Marinette	513,587	333,270	65%	31%	421,401	79%	35%	8%
Farmers & Merchants Bank & Trust	Marinette	137,397	85,461	62%	23%	119,694	71%	21%	-1%
Premier Community Bank	Marion	296,314	196,014	66%	35%	264,055	74%	25%	-11%
Markesan State Bank	Markesan	134,219	93,298	70%	41%	120,446	77%	30%	-8%
Ergo Bank	Markesan	82,414	61,886	75%	57%	68,914	90%	56%	6%
Forward Bank	Marshfield	443,331	333,989	75%	58%	343,567	97%	74%	9%
Bank Of Mauston	Mauston	289,010	189,815	66%	33%	246,716	77%	29%	7%
Mayville Savings Bank	Mayville	58,544	47,498	81%	82%	51,732	92%	61%	0%
Peoples Community Bank, The	Mazomanie	270,521	190,642	70%	44%	176,853	108%	92%	18%
Mcfarland State Bank	Mc Farland	490,519	397,371	81%	81%	372,709	107%	90%	16%
Time Federal Savings Bank	Medford	594,619	376,855	63%	28%	462,679	81%	39%	1%
Lincoln Community Bank	Merrill	59,904	39,490	66%	34%	52,705	75%	26%	-19%
Bank Of Milton	Milton	117,536	82,438	70%	43%	104,443	79%	34%	5%
First Community Bank	Milton	100,413	67,229	67%	36%	84,411	80%	35%	5%
Securant Bank & Trust	Milwaukee	220,354	184,096	84%	89%	175,086	105%	88%	22%
Park Bank	Milwaukee	925,585	649,048	70%	42%	801,942	81%	39%	4%
Columbia Savings And Loan Association	Milwaukee	23,939	18,519	77%	67%	21,797	85%	46%	28%

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Mitchell Bank	Milwaukee	49,638	17,278	35%	2%	41,722	41%	1%	-156%
Associated Trust Company, National Association	Milwaukee	68,941	-	0%	0%	-	-	-	N/A
Northwestern Mutual Wealth Management Company	Milwaukee	290,608	-	0%	0%	50,500	0%	0%	18%
Farmers Savings Bank	Mineral Point	291,290	173,748	60%	19%	266,115	65%	11%	-13%
Alliance Bank	Mondovi	164,911	121,704	74%	53%	146,731	83%	42%	-3%
Monona Bank	Monona	863,628	704,068	82%	84%	690,838	102%	84%	23%
Woodford State Bank	Monroe	223,853	146,798	66%	32%	193,120	76%	28%	2%
Citizens Bank	Mukwonago	720,820	473,799	66%	34%	631,546	75%	27%	-10%
Necedah Bank, The	Necedah	32,508	25,732	79%	76%	26,405	97%	77%	7%
Nekoosa Port Edwards State Bank	Nekoosa	216,674	120,374	56%	12%	186,330	65%	11%	-9%
Security Bank	New Auburn	97,867	79,692	81%	84%	84,460	94%	68%	12%
Bank Of New Glarus, The	New Glarus	278,953	217,138	78%	69%	219,173	99%	80%	6%
First State Bank	New London	302,789	146,109	48%	6%	249,189	59%	6%	2%
First National Community Bank	New Richmond	201,141	126,001	63%	24%	182,183	69%	16%	-4%
State Bank Of Newburg	Newburg	174,165	136,578	78%	73%	134,921	101%	82%	6%
Tri City National Bank	Oak Creek	1,410,515	852,633	60%	21%	1,265,493	67%	12%	-4%
Bristol Morgan Bank	Oakfield	98,507	69,432	70%	45%	83,224	83%	44%	5%
First Bank Financial Centre	Oconomowoc	1,174,797	903,584	77%	66%	887,704	102%	84%	27%
Bank Of Ontario	Ontario	49,926	35,780	72%	47%	38,642	93%	63%	22%
Oostburg State Bank	Oostburg	218,187	163,686	75%	57%	176,772	93%	63%	6%
Oregon Community Bank	Oregon	355,149	302,166	85%	92%	295,072	102%	86%	2%
Farmers & Merchants Bank Of Orfordville	Orfordville	51,656	32,444	63%	25%	43,428	75%	25%	-7%
West Pointe Bank	Oshkosh	280,752	225,704	80%	80%	205,517	110%	95%	27%
Choice Bank	Oshkosh	398,701	318,114	80%	78%	252,663	126%	99%	41%
United Bank	Osseo	287,191	200,006	70%	41%	245,210	82%	40%	-11%
First National Bank Of Park Falls, The	Park Falls	144,051	75,945	53%	10%	128,657	59%	7%	6%
Peshtigo National Bank	Peshtigo	192,121	113,146	59%	16%	169,970	67%	11%	-5%
Pigeon Falls State Bank	Pigeon Falls	75,424	62,949	83%	89%	68,163	92%	62%	0%
Mound City Bank	Platteville	361,248	287,207	80%	77%	283,423	101%	83%	16%
Clare Bank, National Association	Platteville	268,376	145,426	54%	11%	237,308	61%	8%	-22%
Port Washington State Bank, The	Port Washington	573,149	400,162	70%	42%	519,727	77%	29%	0%
United Community Bank	Poynette	176,259	144,613	82%	86%	153,815	94%	67%	-7%
Peoples State Bank	Prairie Du Chien	792,447	538,302	68%	38%	635,025	85%	46%	15%
Bank Of Prairie Du Sac	Prairie Du Sac	416,137	266,262	64%	29%	351,184	76%	28%	3%
Community Financial Bank	Prentice	38,879	33,194	85%	94%	34,405	96%	73%	-4%
Johnson Bank	Racine	4,799,621	3,769,393	79%	74%	3,939,465	96%	72%	5%
State Bank Of Reeseville	Reeseville	81,980	40,759	50%	8%	52,278	78%	31%	30%
Dairy State Bank	Rice Lake	507,203	219,953	43%	5%	432,846	51%	4%	-3%
Richland County Bank	Richland Center	97,346	38,060	39%	3%	80,108	48%	2%	-22%
River Falls State Bank	River Falls	89,107	52,964	59%	18%	75,723	70%	18%	-31%
First National Bank Of River Falls, The	River Falls	278,941	160,000	57%	14%	234,050	68%	14%	2%
Community First Bank	Rosholt	83,167	51,248	62%	22%	71,031	72%	22%	1%
Wisconsin River Bank	Sauk City	118,160	103,363	87%	98%	95,648	108%	93%	16%

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Intercity State Bank	Schofield	183,251	137,363	75%	56%	141,100	97%	75%	-2%
Shell Lake State Bank	Shell Lake	213,098	89,274	42%	4%	179,322	50%	4%	-4%
Union National Bank & Trust Company	Sparta	135,937	101,926	75%	56%	111,125	92%	60%	7%
Partners Bank	Spencer	214,892	141,224	66%	33%	171,304	82%	41%	9%
Pineries Bank, The	Stevens Point	93,326	59,087	63%	27%	83,040	71%	20%	-29%
River Bank	Stoddard	486,092	422,587	87%	97%	394,532	107%	92%	14%
Bank Of Sun Prairie	Sun Prairie	389,151	303,503	78%	71%	303,400	100%	82%	8%
Superior Savings Bank	Superior	65,265	42,722	65%	32%	52,995	81%	37%	-41%
National Bank Of Commerce	Superior	610,432	461,900	76%	60%	495,544	93%	65%	25%
First National Bank In Tigerton	Tigerton	23,630	10,945	46%	6%	20,279	54%	5%	-102%
Farmers & Merchants Bank	Tomah	203,653	131,253	64%	30%	157,626	83%	43%	15%
Timberwood Bank	Tomah	177,449	125,602	71%	45%	146,583	86%	47%	18%
Tomahawk Community Bank S.S.B.	Tomahawk	137,114	108,303	79%	75%	117,809	92%	61%	-2%
Community State Bank	Union Grove	374,578	225,287	60%	20%	333,768	67%	12%	0%
Citizens First Bank	Viroqua	196,716	149,887	76%	63%	159,857	94%	67%	14%
Waldo State Bank	Waldo	76,312	55,358	73%	50%	64,787	85%	47%	13%
Farmers & Merchants State Bank	Waterloo	174,833	147,809	85%	92%	124,449	119%	98%	15%
Waukesha State Bank	Waukesha	939,509	586,180	62%	23%	775,792	76%	27%	3%
First Federal Bank Of Wisconsin	Waukesha	265,842	193,057	73%	51%	178,595	108%	94%	19%
Sunset Bank & Savings	Waukesha	128,811	99,253	77%	67%	107,544	92%	62%	6%
Waumandee State Bank	Waumandee	180,004	139,679	78%	68%	158,844	88%	52%	-2%
Farmers State Bank Of Waupaca, The	Waupaca	187,914	117,700	63%	24%	158,829	74%	24%	2%
Nbw Bank	Waupun	150,601	113,882	76%	60%	131,950	86%	49%	3%
River Valley Bank	Wausau	1,305,439	997,789	76%	64%	1,144,598	87%	51%	14%
Peoples State Bank	Wausau	881,869	632,025	72%	48%	712,928	89%	54%	16%
Marathon Savings Bank	Wausau	148,381	101,465	68%	39%	129,672	78%	32%	2%
Waterstone Bank	Wauwatosa	1,873,817	1,471,966	79%	74%	1,054,853	140%	100%	25%
Equitable Bank, State Savings Bank, The	Wauwatosa	313,399	270,345	86%	96%	253,019	107%	91%	18%
Westbury Bank	West Bend	808,356	639,553	79%	76%	674,918	95%	68%	11%
Commerce State Bank	West Bend	650,926	527,614	81%	81%	567,853	93%	64%	21%
Union State Bank Of West Salem	West Salem	81,330	60,534	74%	55%	68,237	89%	54%	7%
First Citizens State Bank	Whitewater	304,282	173,500	57%	14%	240,175	72%	23%	-23%
Bank Of Wisconsin Dells	Wisconsin Dells	542,173	415,375	77%	65%	473,345	88%	52%	5%
Paper City Savings Association	Wisconsin Rapids	159,245	129,977	82%	85%	136,606	95%	70%	-11%
Keysavings Bank	Wisconsin Rapids	76,408	41,892	55%	12%	59,939	70%	17%	1%
Woodtrust Bank	Wisconsin Rapids	393,480	233,294	59%	18%	326,850	71%	21%	-4%
River Cities Bank	Wisconsin Rapids	243,411	168,601	69%	40%	200,567	84%	45%	1%

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



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#### **CECL Modeling and Accounting**

Compliance with the current expected credit loss (CECL) standard starts with organizing your data and selecting the right models. Whether you're evaluating models, tweaking your CECL allowance model, or are just learning about CECL and need some direction, CLA professionals can help.

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