



Banconomics Report

Wisconsin FDIC Insured Institutions Loans Year-end 2016

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Loans, Year-end 2016

Institution				Loan N Capital							Loan/Loan %				**Loan (Secured by Real Estate) Concentration Tests					
				Risk Base Capital (Tier 1 + Tier 2)			Loan Loss Allowance/Loan		Risk Base Capital /		Comm RE Loan %	1-4 Family RE Loan %	Comm & Industrial Loan %	Loan to Individuals %	Test 1		Test 2		Test 3	
Name	City	ST	Mutual	Assets Million	\$ Tier 2, Million	Loans Million	% Allow-	% Ranking	loan %	% Ranking	%	%	%	A = 1.a.(1)+ 1.a.(2) \$ Million	A/ Risk Base Capital 100% Max	B = A+ 1.d.(2) \$ Million	B/ Risk Base Capital 300% Max	C= 1.e.(1) \$ Million	C/ Risk Base Capital %	
AbbyBank	Abbotsford	WI		434	43.7	330	1.2	40%	13.2	13%	29.2	2.7	5.0	0.1	13.96	32	89.38	204	132.44	303
Bank of Alma	Alma	WI		223	98.3	136	2.3	91%	72.2	100%	49.8	1.5	6.0	0.2	3.33	3	55.16	56	77.99	79
Portage County Bank	Almond	WI		172	18.8	99	1.1	23%	19.0	66%	25.4	3.4	9.5	0.3	4.18	22	23.34	124	31.82	169
Citizens Community Federal National Associati	Altoona	WI		686	73.3	543	1.1	26%	13.5	16%	10.3	3.8	4.8	3.2	17.25	24	63.70	87	88.62	121
The International Bank of Amherst	Amherst	WI		63	9.0	34	1.0	20%	26.7	87%	18.2	3.3	13.5	0.2	2.27	25	3.32	37	8.85	98
American National Bank - Fox Cities	Appleton	WI		250	36.3	177	2.2	90%	20.5	72%	50.3	0.8	29.4	0.0	15.21	42	73.60	203	106.99	295
State Bank of Arcadia	Arcadia	WI		173	18.7	92	1.1	32%	20.3	71%	10.7	3.6	7.8	0.4	0.69	4	4.25	23	11.82	63
Northern State Bank	Ashland	WI		241	21.3	150	0.8	7%	14.2	26%	21.3	4.9	11.0	0.2	15.80	74	21.10	99	49.89	234
Pioneer Bank	Auburndale	WI		137	15.1	107	1.0	22%	14.1	25%	8.3	1.7	5.3	0.1	1.02	7	5.96	39	10.64	70
Unity Bank	Augusta	WI		149	12.6	119	1.1	31%	10.6	2%	33.6	1.5	6.4	0.2	2.14	17	30.58	243	42.11	335
The First Bank of Baldwin	Baldwin	WI		157	16.7	98	2.5	94%	17.0	53%	27.6	2.7	14.1	0.4	4.25	25	26.64	160	37.30	223
The First National Bank of Bangor	Bangor	WI		238	58.6	156	1.3	49%	37.6	97%	26.7	2.5	3.3	0.2	22.16	38	43.57	74	78.62	134
The Baraboo National Bank	Baraboo	WI		423	52.0	245	2.6	95%	21.3	76%	58.4	2.3	7.4	0.3	11.86	23	101.61	195	158.45	305
Sterling Bank	Barron	WI		224	20.5	154	1.0	15%	13.3	15%	51.4	2.0	8.1	0.1	7.68	37	44.30	216	88.88	434
The American National Bank of Beaver Dam	Beaver Dam	WI		126	12.7	88	1.3	45%	14.4	28%	40.9	3.7	6.3	0.2	5.02	40	27.86	220	43.60	344
Blackhawk Bank	Beloit	WI		664	63.7	408	1.2	42%	15.6	41%	36.3	2.2	34.9	0.1	17.70	28	80.35	126	173.21	272
The First National Bank and Trust Company	Beloit	WI		1,148	104.9	740	1.3	42%	14.2	26%	34.1	3.1	10.6	0.2	38.34	37	228.16	218	329.20	314
The Benton State Bank	Benton	WI		63	5.8	53	1.0	18%	11.0	3%	16.9	4.3	5.7	0.9	1.49	26	4.46	77	11.32	195
The Farmers & Merchants Bank	Berlin	WI		265	29.9	206	1.2	35%	14.6	30%	29.7	3.0	9.7	0.7	8.59	29	77.21	258	84.54	282
The First National Bank of Berlin	Berlin	WI		396	39.5	276	1.0	15%	14.3	28%	34.8	2.9	16.4	0.2	34.55	87	76.58	194	135.65	343
Banner Banks	Biramwood	WI		95	11.2	36	2.1	87%	31.1	94%	17.0	1.9	5.7	0.1	2.31	21	3.91	35	9.03	80
Black River Country Bank	Black River Fall	WI		76	10.1	61	1.2	41%	16.6	50%	12.2	4.4	6.7	0.5	1.48	15	6.30	62	9.77	96
Jackson County Bank	Black River Fall	WI		245	26.7	190	1.8	81%	14.0	24%	5.5	2.1	1.9	0.4	5.93	22	7.08	27	16.47	62
Union Bank of Blair	Blair	WI		108	13.7	86	0.9	12%	16.0	47%	29.5	1.9	21.9	0.5	0.90	7	2.74	20	26.57	194
Bonduel State Bank	Bonduel	WI		57	12.7	16	1.4	58%	80.4	100%	20.6	2.3	26.6	1.1	0.00	0	1.56	12	3.26	26
Community First Bank	Boscobel	WI		396	42.3	273	1.1	24%	15.5	38%	20.3	3.3	8.5	0.2	9.30	22	37.65	89	70.10	166
The Bank of Brodhead	Brodhead	WI		144	22.0	78	1.6	66%	28.4	90%	16.9	1.7	11.3	0.3	0.81	4	18.83	86	18.83	86
First Business Bank-Milwaukee	Brookfield	WI		257	24.3	183	1.1	27%	13.3	14%	52.1	0.4	28.9	0.0	15.30	63	86.65	356	117.88	484
Great Midwest Bank, S.S.B.	Brookfield	WI	Y	666	115.6	585	0.5	4%	19.8	68%	0.0	8.6	0.0	0.0	32.99	29	86.04	74	86.04	74
North Shore Bank, FSB	Brookfield	WI	Y	1,877	221.6	1,443	0.9	10%	15.4	36%	9.3	3.8	1.9	1.9	22.78	10	519.69	234	589.68	266
Spring Bank	Brookfield	WI		238	29.4	194	1.7	76%	15.1	35%	50.3	1.8	15.3	0.0	17.57	60	87.11	296	130.53	443
Bank Mutual	Brown Deer	WI		2,647	285.0	1,949	1.0	18%	14.6	31%	19.3	3.2	11.9	0.1	197.19	69	992.99	348	1,078.80	379
Dairyland State Bank	Bruce	WI		79	8.3	60	1.2	35%	13.9	22%	12.6	3.3	8.7	0.3	2.51	30	5.36	64	10.15	122
Fox River State Bank	Burlington	WI		87	8.3	59	2.8	97%	13.9	21%	46.1	2.6	12.1	0.1	6.66	81	19.54	237	34.51	418
Citizens State Bank	Cadott	WI		122	13.2	86	1.8	81%	15.4	36%	28.0	2.9	11.3	0.5	3.57	27	10.22	77	28.71	217
Community Bank of Cameron	Cameron	WI		113	11.0	84	1.1	30%	13.0	12%	21.2	5.2	5.1	0.3	8.86	81	16.42	150	26.65	243
Bank of Cashton	Cashton	WI		83	9.3	54	1.3	47%	17.1	54%	13.1	1.8	24.2	0.3	1.04	11	2.02	22	8.35	90
State Bank of Cazenovia	Cazenovia	WI		37	6.5	17	2.4	93%	37.8	97%	9.9	2.7	2.6	0.7	0.52	8	1.21	18	2.22	34
Partnership Bank	Cedarburg	WI		261	24.9	212	1.0	13%	11.7	4%	30.8	3.5	11.0	0.1	17.98	72	49.62	199	97.31	390
State Bank of Chilton	Chilton	WI		257	32.2	204	1.2	42%	15.7	43%	52.5	1.9	13.9	0.1	4.51	14	40.53	126	117.43	365
Northwestern Bank	Chippewa Falls	WI		420	45.6	306	2.6	95%	14.9	32%	39.8	1.4	18.4	0.1	24.13	53	85.34	187	172.63	379
Cleveland State Bank	Cleveland	WI		110	12.3	67	1.6	69%	18.4	61%	7.7	4.2	10.3	0.8	2.28	19	3.68	30	8.49	69
Collins State Bank	Collins	WI		72	6.9	48	1.4	53%	14.5	29%	28.1	4.1	10.3	0.5	1.03	15	6.36	92	15.72	228
Farmers and Merchants Union Bank	Columbus	WI		373	39.8	312	3.2	98%	12.8	10%	33.3	1.2	9.0	0.1	18.23	46	50.84	128	125.84	316
State Bank of Cross Plains	Cross Plains	WI		878	98.9	636	1.0	14%	15.5	39%	43.6	2.3	11.3	0.2	68.65	69	303.68	307	395.79	400
American Bank & Trust Wisconsin	Cuba City	WI		149	17.9	116	1.4	52%	15.4	37%	16.4	1.3	15.0	0.4	1.49	8	14.37	80	20.55	115
Cumberland Federal Bank, FSB	Cumberland	WI	Y	127	14.5	61	1.1	26%	23.6	82%	9.5	5.8	3.4	0.3	4.46	31	7.55	52	10.28	71
First National Bank at Darlington	Darlington	WI		144	20.0	88	1.1	25%	22.7	80%	8.8	1.3	6.3	0.6	0.25	1	8.44	42	8.44	42
DMB Community Bank	De Forest	WI		446	51.3	373	1.3	46%	13.7	18%	30.7	2.5	1.9	0.1	12.77	25	191.48	374	224.67	438
Settlers Bank	De Forest	WI		217	23.8	193	1.3	44%	12.3	6%	34.3	2.2	22.8	0.2	14.99	63	61.98	261	89.88	378
Bank of Deerfield	Deerfield	WI		142	18.5	119	1.4	51%	15.6	40%	16.9	5.1	7.8	0.1	15.21	82	25.08	135	37.73	204



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				Risk Base Capital (Tier 1 +)			Loan Loss Allowance/Loan %			Risk Base Capital /		Comm & Loan to		Test 1		Test 2		Test 3		
Name	City	ST	Mutual	Assets \$ Million	Tier 2 \$, Million	Loans Million	Allow- %	Risk Base % Ranking	Capital / loan % Ranking	Comm RE %	1-4 Family RE %	Comm & Industrial Loan %	Loan to Individuals %	A = 1.a.(1)+ 1.a.(2) \$ Million	A/ Risk Base Capital 100% Max	B = A+ 1.d.(2) \$ Million	B/ Risk Base Capital 300% Max	C= 1.e.(1) \$ Million	C/ Risk Base Capital %	
Denmark State Bank	Denmark	WI		444	52.5	349	1.5	65%	15.1	34%	23.5	1.6	18.8	0.3	7.15	14	50.20	96	100.02	190
Advantage Community Bank	Dorchester	WI		143	17.4	93	1.3	43%	18.6	63%	23.4	2.9	12.8	0.3	6.01	35	17.04	98	29.50	170
Security Financial Bank	Durand	WI		417	46.3	279	1.5	63%	16.6	51%	25.6	1.7	15.1	0.0	7.61	16	56.39	122	93.04	201
Charter Bank	Eau Claire	WI		835	109.1	596	1.3	49%	18.3	60%	41.0	2.5	18.5	0.1	43.00	39	160.84	147	313.54	287
Peoples Bank	Elkhorn	WI		237	27.4	164	1.6	68%	16.7	52%	30.3	2.7	2.9	0.0	10.80	39	45.11	164	83.03	303
Royal Bank	Elroy	WI		368	39.6	255	1.6	68%	15.5	39%	20.8	2.9	13.4	0.6	4.33	11	42.45	107	59.94	151
Union Bank & Trust Company	Evansville	WI		234	22.8	163	0.9	9%	14.0	23%	22.1	2.4	9.0	0.1	8.66	38	21.82	96	52.08	229
Oak Bank	Fitchburg	WI		271	32.3	208	2.1	89%	15.5	38%	45.5	2.8	17.3	0.1	12.83	40	62.24	193	116.35	360
State Bank of Florence	Florence	WI		105	10.0	62	1.5	61%	16.2	48%	21.7	4.3	12.7	0.9	8.88	89	12.45	124	22.61	226
Fox Valley Savings Bank	Fond Du Lac	WI	Y	331	47.5	176	1.6	71%	27.0	88%	21.1	5.9	3.3	0.1	11.37	24	51.16	108	66.74	140
Hometown Bank	Fond Du Lac	WI		272	39.0	214	2.0	85%	18.3	60%	41.8	1.7	27.6	0.1	9.98	26	47.00	120	115.36	296
National Exchange Bank and Trust	Fond Du Lac	WI		1,998	349.9	1,067	2.9	97%	32.8	95%	38.8	1.7	16.7	0.2	124.98	36	399.37	114	574.44	164
Badger Bank	Fort Atkinson	WI		132	15.5	81	0.9	12%	19.0	66%	27.8	5.6	4.4	0.4	4.51	29	11.16	72	28.47	184
PremierBank	Fort Atkinson	WI		315	37.7	183	1.6	72%	20.6	73%	41.3	2.7	16.7	0.2	9.37	25	33.34	88	89.34	237
Bank of Galesville	Galesville	WI		97	18.6	74	1.7	75%	25.2	85%	17.0	2.8	7.7	0.4	4.71	25	11.75	63	20.26	109
Cornerstone Community Bank	Grafton	WI		167	16.5	151	1.4	56%	10.9	2%	53.1	1.4	11.8	0.0	8.83	54	67.47	409	112.74	683
Grand Marsh State Bank	Grand Marsh	WI		128	20.6	57	1.1	24%	36.0	96%	28.7	3.8	1.7	0.5	4.58	22	19.32	94	23.42	114
Associated Bank, National Association	Green Bay	WI		29,071	2,565.1	19,922	1.4	54%	12.9	11%	17.3	3.7	24.9	0.2	1,433.24	56	5,006.36	195	5,904.09	230
Bay Bank	Green Bay	WI		85	12.5	53	3.1	98%	23.5	81%	40.0	2.8	16.3	0.7	3.38	27	10.66	85	27.15	218
Nicolet National Bank	Green Bay	WI		2,300	217.7	1,572	0.8	5%	13.8	20%	33.6	2.5	24.5	0.1	98.38	45	294.26	135	662.80	304
PyraMax Bank, FSB	Greenfield	WI	Y	448	40.2	313	1.0	14%	12.8	11%	27.9	5.2	4.7	0.0	6.13	15	105.75	263	136.29	339
Greenleaf Wayside Bank	Greenleaf	WI		89	8.4	44	2.0	85%	19.0	65%	20.5	3.9	7.2	0.2	3.24	39	6.02	72	12.57	150
State Bank	Gresham	WI		25	2.8	15	0.3	1%	18.5	62%	30.6	1.3	16.2	0.5	0.30	11	4.86	175	4.86	175
Hiawatha National Bank	Hager City	WI		186	20.7	138	1.1	25%	15.0	32%	33.1	2.3	14.9	0.1	14.28	69	35.15	170	63.16	305
The First National Bank of Hartford	Hartford	WI		194	23.7	133	1.2	34%	17.8	57%	40.2	3.1	14.8	0.1	9.45	40	29.08	123	70.25	296
Town Bank	Hartland	WI		1,943	181.9	1,441	0.5	3%	12.6	8%	22.9	1.0	25.9	2.4	75.98	42	333.39	183	497.89	274
Peoples Bank Midwest	Hayward	WI		344	66.4	240	0.9	10%	27.6	89%	44.6	2.1	16.5	0.0	19.14	29	85.96	130	135.53	204
Highland State Bank	Highland	WI		34	3.4	18	1.8	80%	19.0	65%	0.4	4.7	17.2	1.3	0.00	0	0.40	12	0.40	12
Farmers State Bank	Hillsboro	WI		151	25.3	76	1.0	20%	33.2	95%	20.8	2.1	13.0	0.3	4.77	19	21.42	85	21.42	85
Park Bank	Holmen	WI		54	8.5	29	2.0	84%	29.3	91%	26.7	3.8	17.2	0.5	3.32	39	4.02	47	11.03	130
Horicon Bank	Horicon	WI		640	71.9	563	1.1	28%	12.8	11%	35.1	2.1	16.4	0.1	37.86	53	114.55	159	247.10	344
Wolf River Community Bank	Hortonville	WI		146	20.6	102	1.7	76%	20.2	70%	20.6	4.3	16.5	0.2	10.38	50	15.73	76	33.78	164
Citizens State Bank	Hudson	WI		165	14.8	123	1.3	43%	12.1	5%	31.5	3.8	12.7	0.1	9.93	67	27.81	188	51.67	349
First American Bank, N.A.	Hudson	WI		176	18.4	141	1.1	29%	13.0	12%	45.0	2.4	13.8	0.2	9.14	50	49.93	272	79.46	433
Hustisford State Bank	Hustisford	WI		55	10.1	42	1.5	65%	24.0	83%	8.6	7.2	4.5	0.3	0.03	0	4.02	40	4.05	40
Independence State Bank	Independence	WI		65	6.4	48	1.5	63%	13.4	15%	24.0	1.4	11.5	0.2	1.14	18	5.40	85	13.05	205
Security State Bank	Iron River	WI		86	17.1	60	2.1	86%	28.6	90%	49.1	1.6	18.2	0.2	3.23	19	18.02	105	32.69	191
Ixonia Bank	Ixonia	WI		314	36.7	156	1.8	79%	23.5	82%	48.6	1.6	25.7	0.0	12.20	33	36.50	99	88.51	241
East Wisconsin Savings Bank, S.A.	Kaukauna	WI	Y	236	22.7	130	0.8	5%	17.5	57%	4.7	7.8	0.9	1.3	1.72	8	10.92	48	10.92	48
The Bank of Kaukauna	Kaukauna	WI		94	10.3	74	1.8	80%	13.9	22%	46.2	2.2	26.2	0.2	3.67	36	25.57	247	38.47	372
Farmers and Merchants Bank of Kendall	Kendall	WI		75	10.8	65	1.0	16%	16.7	52%	6.2	0.9	3.2	0.2	0.00	0	0.00	0	4.03	37
Southport Bank	Kenosha	WI		275	30.9	230	2.0	84%	13.4	16%	66.2	1.6	11.5	0.0	7.57	24	84.40	273	170.01	550
Citizens State Bank of La Crosse	La Crosse	WI		222	19.8	200	0.8	6%	9.9	1%	34.0	2.9	14.3	0.1	17.44	88	56.86	287	104.48	527
Coulee Bank	La Crosse	WI		342	33.3	251	1.1	32%	13.3	14%	36.2	1.9	24.2	0.2	15.18	46	98.02	295	140.00	421
State Bank Financial	La Crosse	WI		340	35.4	160	1.6	66%	22.2	79%	33.9	1.8	17.3	0.1	6.44	18	35.40	100	66.44	187
Ladysmith Federal Savings and Loan Associati	Ladysmith	WI	Y	48	5.0	32	1.2	38%	15.7	42%	9.1	6.7	14.3	0.6	0.48	9	0.65	13	3.41	68
Pioneer Bank of Wisconsin	Ladysmith	WI		72	7.0	30	1.1	27%	22.9	81%	31.4	1.3	12.9	0.2	3.49	50	8.56	123	13.05	188
Bank of Lake Mills	Lake Mills	WI		203	25.8	161	1.4	53%	16.0	47%	21.7	5.2	3.5	1.1	8.22	32	21.09	82	52.01	202
The Greenwood's State Bank	Lake Mills	WI		171	17.3	138	1.3	50%	12.5	7%	26.8	2.9	14.4	0.3	15.62	90	28.52	165	57.54	333
Headwaters State Bank	Land O Lakes	WI		68	10.1	40	1.7	77%	24.9	85%	31.0	5.1	2.6	0.5	3.25	32	3.40	34	15.75	156
Laona State Bank	Laona	WI		180	20.6	108	1.0	16%	19.0	64%	16.0	5.5	9.9	0.5	1.97	10	8.76	43	19.39	94



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Name	City	ST	Mutual	Assets \$ Million	Tier 2 \$, Million	Loans \$ Million	Allow- %	Risk Base Capital / %	Risk Base Capital / %	Ranking	Comm RE %	1-4 Family RE %	Comm Industrial %	Loan to Individuals %	A = 1.a.(1)+ 1.a.(2) \$ Million	A/ Risk Base Capital 100% Max	B = A+ 1.d.(2) \$ Million	B/ Risk Base Capital 300% Max	C = 1.e.(1) \$ Million	C/ Risk Base Capital %	
BLC Community Bank	Little Chute	WI		203	30.6	153	1.8	78%	20.0	69%	56.1	2.3	10.7	0.1	11.42	37	43.56	142	101.07	330	
TSB Bank	Lomira	WI		122	13.9	93	1.1	31%	15.0	33%	34.7	3.1	12.0	0.2	2.07	15	15.06	108	34.24	246	
Citizens State Bank of Loyal	Loyal	WI		204	25.2	121	1.5	59%	20.9	74%	12.2	1.8	7.8	0.1	3.74	15	9.19	36	19.11	76	
Bank of Luxemburg	Luxemburg	WI		309	32.4	234	1.2	38%	13.8	19%	33.2	2.3	19.1	0.3	22.37	69	86.22	266	113.29	350	
Bankers' Bank	Madison	WI		554	69.3	171	3.3	99%	40.6	98%	30.4	0.3	5.0	0.2	17.47	25	70.27	101	83.02	120	
Capitol Bank	Madison	WI		349	40.1	245	1.6	67%	16.4	49%	45.7	1.7	11.8	0.0	29.09	72	136.34	340	173.03	431	
First Business Bank	Madison	WI		1,275	147.8	1,037	1.3	48%	14.2	27%	38.6	0.4	29.1	0.0	118.88	80	471.23	319	595.97	403	
Home Savings Bank	Madison	WI		144	12.6	123	1.2	39%	10.2	1%	16.6	5.3	1.0	0.1	4.75	38	50.87	405	55.88	445	
John Deere Financial, f.s.b.	Madison	WI		2,540	529.6	2,483	1.6	70%	21.3	77%	0.0	0.0	5.2	1.5	0.00	0	0.00	0	0.00	0	
The Park Bank	Madison	WI		812	94.0	686	1.1	32%	13.7	18%	36.9	2.5	13.4	0.1	77.85	83	344.81	367	413.28	440	
Wisconsin Bank & Trust	Madison	WI		1,066	109.1	646	1.0	17%	16.9	53%	33.2	1.5	20.0	0.2	30.08	28	133.83	123	255.91	235	
Bank First National	Manitowoc	WI		1,313	126.7	1,016	1.1	23%	12.5	7%	38.8	2.8	19.6	0.3	51.86	41	223.18	176	492.03	388	
Investors Community Bank	Manitowoc	WI		1,235	149.3	1,019	1.2	41%	14.6	31%	24.8	0.3	7.2	0.0	37.42	25	152.92	102	304.76	204	
Farmers & Merchants Bank & Trust	Marinette	WI		144	16.2	81	1.0	21%	19.9	69%	25.4	4.3	11.7	0.3	9.27	57	20.22	125	34.10	211	
The Stephenson National Bank and Trust	Marinette	WI		479	50.2	346	1.4	52%	14.5	30%	40.2	2.6	21.1	0.2	25.01	50	72.87	145	172.52	344	
Premier Community Bank	Marion	WI		282	29.2	185	1.7	74%	15.8	45%	27.9	2.5	6.3	0.2	7.50	26	30.10	103	63.18	216	
Farmers State Bank	Markesan	WI		80	10.4	47	1.3	47%	22.3	79%	27.1	2.6	19.9	0.3	0.59	6	4.14	40	13.86	133	
Markesan State Bank	Markesan	WI		167	13.8	123	4.5	100%	11.3	3%	8.9	1.7	7.8	0.3	0.00	0	10.90	79	10.90	79	
Forward Financial Bank	Marshfield	WI		391	36.7	300	1.0	21%	12.2	6%	19.6	2.1	12.4	0.2	8.97	24	42.56	116	84.87	231	
Bank of Mauston	Mauston	WI		286	35.9	177	2.3	92%	20.3	71%	53.9	2.1	6.9	0.4	9.94	28	70.80	197	113.40	316	
Mayville Savings Bank	Mayville	WI	Y	61	6.4	45	0.6	4%	14.2	26%	8.0	7.1	10.9	0.3	1.13	18	3.07	48	5.66	88	
The Peoples Community Bank	Mazomanie	WI		279	34.5	186	2.1	88%	18.6	62%	24.2	1.8	8.1	0.2	17.73	51	33.54	97	64.51	187	
McFarland State Bank	Mc Farland	WI		435	59.2	376	2.0	84%	15.8	44%	57.3	1.3	7.9	0.0	45.91	78	216.41	365	299.92	506	
Time Federal Savings Bank	Medford	WI	Y	605	128.6	380	0.3	1%	33.9	95%	0.3	9.7	0.0	0.0	4.03	3	8.62	7	8.66	7	
Securant Bank & Trust	Menomonee Fall	WI		200	20.2	158	1.6	71%	12.8	10%	33.5	3.6	20.4	0.0	13.29	66	42.64	211	70.38	348	
Lincoln Community Bank	Merrill	WI		68	7.1	41	1.2	37%	17.3	56%	31.2	3.3	8.8	0.8	2.49	35	10.81	152	16.00	225	
Middleton Community Bank	Middleton	WI		307	41.3	191	1.0	19%	21.6	77%	42.9	1.3	27.1	0.1	6.17	15	59.60	144	91.53	222	
Bank of Milton	Milton	WI		118	11.0	75	1.7	73%	14.7	32%	39.9	3.2	9.9	0.3	6.82	62	17.92	163	37.65	342	
First Community Bank	Milton	WI		102	10.3	61	1.5	64%	16.8	53%	33.1	3.0	8.7	0.2	1.75	17	12.49	122	22.76	222	
Columbia Savings and Loan Association	Milwaukee	WI	Y	24	2.2	18	1.0	13%	12.0	5%	27.1	7.1	2.2	0.1	0.00	0	0.00	0	4.97	225	
Guaranty Bank	Milwaukee	WI		1,009	28.4	719	1.5	60%	3.9	0%	0.2	7.4	0.1	0.4	1.75	6	2.64	9	3.44	12	
Mitchell Bank	Milwaukee	WI		50	8.1	19	1.2	36%	42.4	99%	34.2	4.1	21.5	0.1	0.19	2	2.92	36	7.17	89	
Park Bank	Milwaukee	WI		944	105.8	550	1.7	74%	19.2	67%	42.0	0.4	43.3	0.3	42.45	40	159.31	151	281.45	266	
Farmers Savings Bank	Mineral Point	WI		282	25.4	160	1.9	82%	15.9	46%	25.2	2.2	13.2	1.9	2.53	10	7.17	28	44.21	174	
Alliance Bank	Mondovi	WI		162	17.5	115	1.4	54%	15.2	35%	14.2	2.6	6.1	0.5	2.71	15	18.92	108	19.20	109	
Monona State Bank	Monona	WI		515	59.7	421	1.4	56%	14.2	25%	43.6	2.3	12.7	0.1	30.29	51	178.90	300	261.94	439	
Woodford State Bank	Monroe	WI		203	20.2	128	2.3	91%	15.8	44%	30.7	2.4	6.1	0.1	3.89	19	43.18	214	44.22	219	
Citizens Bank	Mukwonago	WI		709	91.6	432	1.0	21%	21.2	76%	50.6	2.1	10.4	0.1	23.73	26	167.51	183	277.60	303	
The Necedah Bank	Necedah	WI		34	4.3	26	0.9	11%	16.4	49%	37.3	2.3	8.4	0.2	2.41	56	11.09	259	12.13	284	
The First National Bank - Fox Valley	Neenah	WI		464	57.3	361	1.1	30%	15.9	46%	42.2	2.4	20.8	0.2	20.85	36	127.19	222	183.95	321	
Nekoosa Port Edwards State Bank	Nekoosa	WI		221	29.9	122	2.1	87%	24.5	83%	21.6	5.2	6.1	0.2	5.85	20	31.00	104	32.30	108	
Security Bank	New Auburn	WI		96	12.9	75	1.7	73%	17.2	55%	19.5	2.8	11.0	0.2	1.69	13	2.28	18	16.32	127	
The Bank of New Glarus	New Glarus	WI		263	28.9	192	1.6	72%	15.1	34%	34.3	2.5	14.2	0.3	11.10	38	29.82	103	83.80	290	
First State Bank	New London	WI		272	34.6	116	2.7	95%	29.9	93%	22.9	2.4	7.9	0.2	11.81	34	40.92	118	48.51	140	
First National Community Bank	New Richmond	WI		202	19.1	127	1.2	34%	15.0	33%	41.9	3.4	12.4	0.4	7.25	38	18.50	97	60.86	319	
State Bank of Newburg	Newburg	WI		175	32.6	131	1.7	74%	24.9	84%	22.6	4.2	0.7	0.1	4.94	15	16.28	50	38.77	119	
Tri City National Bank	Oak Creek	WI		1,426	148.8	789	1.4	57%	18.9	64%	55.5	2.5	6.1	0.1	46.54	31	304.54	205	540.91	364	
Bank of Oakfield	Oakfield	WI		91	11.4	60	1.2	39%	18.9	63%	22.2	3.2	10.9	0.2	7.16	63	9.51	84	21.75	191	
First Bank Financial Centre	Oconomowoc	WI		1,096	95.5	757	0.8	7%	12.6	8%	44.3	3.1	10.5	0.1	58.05	61	197.51	207	434.53	455	
Bank of Ontario	Ontario	WI		39	5.2	30	1.6	68%	17.3	56%	9.3	3.7	5.9	0.5	0.20	4	0.48	9	3.20	62	
Oostburg State Bank	Oostburg	WI		199	28.9	144	2.2	90%	20.1	70%	30.8	3.3	17.9	0.3	4.57	16	33.60	116	54.73	190	





Banconomics Report

Loans, Year-end 2016

Institution				Loan N Capital						Loan/Loan %				**Loan (Secured by Real Estate) Concentration Tests						
				Risk Base Capital (Tier 1 + Tier 2)		Loan Loss Allowance/Loan		Risk Base Capital / Loan		Comm RE Loan %	1-4 Family RE %	Comm & Industrial Loan %	Loan to Individuals %	Test 1		Test 2		Test 3		
Name	City	ST	Mutual	Assets \$ Million	Tier 2 \$, Million	Loans \$ Million	Allow- %	Risk Base Capital / %	Ranking	Comm RE Loan %	1-4 Family RE %	Comm & Industrial Loan %	Loan to Individuals %	A = 1.a.(1)+ 1.a.(2) \$ Million	A/ Risk Base Capital 100% Max	B = A+ 1.d.(2) \$ Million	B/ Risk Base Capital 300% Max	C= 1.e.(1) \$ Million	C/ Risk Base Capital %	
Oregon Community Bank & Trust	Oregon	WI		258	36.8	227	1.5	60%	16.2	48%	49.0	2.3	4.2	0.0	24.90	68	133.74	364	167.68	456
Farmers & Merchants Bank, of Orfordville	Orfordville	WI		51	6.9	31	1.8	79%	22.5	80%	6.1	4.8	7.5	1.0	0.18	3	2.52	36	2.58	37
Choice bank	Oshkosh	WI		334	39.0	279	1.8	78%	13.9	23%	31.6	3.3	20.0	0.0	33.59	86	107.37	276	134.48	345
West Pointe Bank	Oshkosh	WI		266	53.5	211	1.8	82%	25.4	86%	42.0	2.8	17.5	0.0	17.91	33	107.65	201	118.66	222
United Bank	Osseo	WI		265	27.7	200	1.1	26%	13.9	21%	41.9	2.0	11.2	0.1	19.02	69	51.38	185	111.09	400
The First National Bank of Park Falls	Park Falls	WI		136	14.6	75	0.8	6%	19.4	68%	19.9	4.5	19.3	0.3	3.71	25	22.02	151	22.02	151
The Peshtigo National Bank	Peshtigo	WI		199	24.2	133	1.5	58%	18.2	58%	15.0	3.0	7.1	0.4	2.91	12	5.29	22	22.81	94
Pigeon Falls State Bank	Pigeon Falls	WI		78	8.8	61	1.2	33%	14.4	29%	15.3	1.4	8.1	0.1	0.65	7	10.18	116	14.35	163
Clare Bank, National Association	Platteville	WI		280	31.3	144	0.4	2%	21.7	78%	7.9	4.8	6.2	0.3	1.88	6	8.68	28	14.43	46
Mound City Bank	Platteville	WI		330	35.5	263	1.3	46%	13.5	16%	23.8	2.6	3.7	0.1	9.21	26	55.30	156	93.61	264
The Port Washington State Bank	Port Washington	WI		537	49.8	362	1.2	37%	13.8	19%	34.8	3.3	12.0	0.5	18.16	36	102.48	206	175.83	353
United Community Bank	Poynette	WI		177	22.1	138	1.3	50%	16.0	47%	41.4	2.5	6.2	0.1	13.80	63	62.14	281	83.53	378
Peoples State Bank	Prairie Du Chien	WI		736	73.1	469	1.4	55%	15.6	41%	13.5	1.6	15.6	0.1	5.12	7	14.54	20	77.79	106
Bank of Prairie du Sac	Prairie Du Sac	WI		406	61.4	238	2.5	94%	25.8	86%	40.4	1.2	17.8	0.2	22.39	36	63.16	103	131.40	214
Community Financial Bank	Prentice	WI		32	4.3	24	1.0	17%	18.2	58%	31.7	4.2	4.6	0.3	1.37	32	5.12	118	8.94	206
Johnson Bank	Racine	WI		4,454	539.8	3,502	1.8	79%	15.4	37%	25.3	3.3	20.1	0.3	376.64	70	994.39	184	1,448.32	268
State Bank of Reeseville	Reeseville	WI		68	8.5	41	1.3	44%	20.8	74%	9.8	2.5	16.0	0.4	0.24	3	0.80	9	4.24	50
Dairy State Bank	Rice Lake	WI		504	58.3	197	2.8	96%	29.6	92%	31.2	2.6	24.2	0.3	9.10	16	34.00	58	73.85	127
Richland County Bank	Richland Center	WI		102	18.2	40	1.3	45%	45.4	99%	23.7	3.4	7.5	1.1	2.53	14	3.51	19	13.03	71
River Falls State Bank	River Falls	WI		85	13.7	50	1.6	69%	27.1	88%	13.6	5.5	2.7	0.4	7.12	52	13.09	96	17.50	128
The First National Bank of River Falls	River Falls	WI		285	32.6	159	1.4	53%	20.6	72%	32.4	2.7	8.1	0.5	9.80	30	49.66	152	82.77	254
Community First Bank	Rosholt	WI		80	8.3	42	1.7	77%	19.9	68%	28.9	3.7	5.5	0.3	4.34	52	13.36	160	17.39	209
Farmers and Merchants Bank	Rudolph	WI		32	2.4	19	0.0	0%	12.7	9%	6.9	4.5	22.2	0.3	0.25	10	1.71	70	1.76	73
Eagle Valley Bank, National Association	Saint Croix Fall	WI		132	14.0	110	1.3	48%	12.7	9%	38.4	2.8	13.1	0.1	4.76	34	34.49	247	63.01	451
Wisconsin River Bank	Sauk City	WI		113	12.7	92	1.4	51%	13.8	20%	26.0	2.8	9.2	0.0	5.97	47	35.96	284	43.88	347
Intercity State Bank	Schofield	WI		170	35.6	121	1.4	57%	29.5	92%	36.4	2.9	7.3	0.2	19.28	54	48.22	135	70.95	199
Shell Lake State Bank	Shell Lake	WI		184	32.5	81	1.5	59%	40.1	98%	15.6	5.3	11.1	0.6	5.57	17	10.59	33	18.26	56
Union National Bank & Trust Company	Sparta	WI		131	17.4	84	0.1	0%	20.8	74%	48.7	1.3	16.6	0.3	2.55	15	2.98	17	43.60	250
Heritage Bank	Spencer	WI		107	13.8	76	1.6	70%	18.2	59%	23.5	3.9	18.1	0.2	2.55	18	12.56	91	22.57	163
The Pinerias Bank	Stevens Point	WI		85	8.6	55	0.9	11%	15.5	37%	13.1	5.7	3.7	0.3	11.07	129	14.54	169	19.71	230
River Bank	Stoddard	WI		453	51.7	391	1.1	22%	13.2	13%	36.3	1.5	8.4	0.1	49.39	96	187.38	363	246.45	477
Stratford State Bank	Stratford	WI		113	14.2	58	1.5	61%	24.5	84%	28.6	1.6	16.1	0.5	2.77	19	8.80	62	21.02	148
Bank of Sun Prairie	Sun Prairie	WI		345	51.5	266	2.0	86%	19.4	67%	52.4	1.7	9.6	0.1	29.53	57	144.66	281	189.41	368
National Bank of Commerce	Superior	WI		586	70.8	426	1.2	37%	16.6	51%	38.1	1.9	15.2	0.6	24.23	34	166.22	235	225.00	318
Superior Savings Bank	Superior	WI	Y	67	12.0	43	2.8	96%	28.0	89%	12.0	7.5	5.5	0.2	1.93	16	6.00	50	8.73	73
First National Bank in Tigerton	Tigerton	WI		22	3.4	10	0.8	8%	32.1	94%	2.9	7.3	0.6	0.5	0.67	20	0.67	20	0.97	29
Farmers & Merchants Bank	Tomah	WI		199	23.5	128	2.4	92%	18.4	61%	41.3	1.7	19.1	0.1	7.00	30	32.95	140	71.82	305
Timberwood Bank	Tomah	WI		171	21.0	116	2.1	89%	18.2	59%	42.2	2.3	12.7	0.1	5.10	24	43.87	208	60.00	285
Tomahawk Community Bank S.S.B.	Tomahawk	WI		146	18.8	101	1.5	62%	18.6	63%	17.5	5.7	11.2	0.6	7.32	39	8.39	45	25.12	134
Community State Bank	Union Grove	WI		343	33.6	185	3.7	99%	18.1	58%	29.2	2.1	30.8	0.2	12.92	38	28.11	84	68.12	203
Citizens First Bank	Viroqua	WI		186	21.9	138	1.5	62%	15.9	45%	41.0	1.6	6.9	0.5	2.12	10	58.78	268	58.78	268
Waldo State Bank	Waldo	WI		72	9.4	45	2.1	88%	20.9	75%	10.5	6.0	15.3	0.4	3.97	42	6.67	71	9.59	102
Farmers & Merchants State Bank	Waterloo	WI		167	19.3	140	1.4	58%	13.9	21%	29.1	2.7	2.2	0.1	5.29	27	69.29	358	88.29	457
First Federal Bank of Wisconsin	Waukesha	WI	Y	242	35.5	168	0.9	8%	21.2	75%	23.9	5.0	4.5	0.0	5.01	14	55.24	155	77.04	217
Sunset Bank & Savings	Waukesha	WI		129	13.9	89	0.7	5%	15.6	40%	18.6	5.5	10.1	0.1	7.61	55	16.59	120	31.11	224
Waukesha State Bank	Waukesha	WI		981	123.3	500	1.2	36%	24.7	84%	39.8	3.3	18.2	0.2	17.11	14	77.37	63	234.03	190
Waumandee State Bank	Waumandee	WI		176	18.0	134	1.9	83%	13.5	17%	22.6	2.8	9.2	0.5	3.03	17	35.22	195	36.53	203
First National Bank	Waupaca	WI		479	77.0	372	5.0	100%	20.7	73%	45.5	2.6	7.1	0.2	12.25	16	130.60	170	188.14	244
The Farmers State Bank of Waupaca	Waupaca	WI		179	26.8	104	1.6	67%	25.9	87%	18.8	4.9	12.0	0.7	8.78	33	30.06	112	30.06	112
The National Bank of Waupun	Waupun	WI		155	18.0	105	1.5	64%	17.1	54%	32.8	2.1	19.6	0.5	2.52	14	36.95	205	37.10	206
Integrity First Bank	Wausau	WI		82	10.6	64	1.5	63%	16.6	50%	36.5	3.5	23.7	0.0	1.33	12	22.50	211	25.37	238



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Institution				Loan N Capital								Loan/Loan %				**Loan (Secured by Real Estate) Concentration Tests					
				Risk Base Capital (Tier 1 +)				Loan Loss Allow-				Risk Base Capital /				Test 1		Test 2		Test 3	
Name	City	ST	Mutual	Assets \$ Million	Tier 2 \$, Million	Loans Million	Allow- \$ ane/Loan %	Risk Base Capital / loan %	Ranking	Comm RE Loan %	1-4 Family RE Loan %	Comm & Industrial Loan %	Loan to In- dividuals %	A = 1.a.(1)+ 1.a.(2) \$ Million	A/ Risk Base Capital 100% Max	B = 1.d.+ 1.e.(2) \$ Million	B/ Risk Base Capital 300% Max	C = 1.e.(1) \$ Million	C/ Risk Base Capital %		
Marathon Savings Bank	Wausau	WI	Y	146	19.0	87	2.1	89%	22.0	79%	30.6	5.8	4.0	0.1	1.60	8	31.51	166	32.51	171	
Peoples State Bank	Wausau	WI		827	82.7	587	1.0	19%	14.1	24%	36.7	3.2	14.7	0.0	32.41	39	139.91	169	281.08	340	
River Valley Bank	Wausau	WI		1,142	102.4	863	0.9	9%	11.9	4%	48.2	1.9	22.1	0.3	54.70	53	197.02	192	485.87	475	
The Equitable Bank, S.S.B.	Wauwatosa	WI	Y	307	19.0	265	1.7	75%	7.2	0%	17.3	5.9	0.5	0.0	6.54	34	99.80	525	111.56	587	
WaterStone Bank, SSB	Wauwatosa	WI		1,787	389.6	1,387	1.2	33%	28.1	89%	11.5	4.6	1.9	0.0	18.18	5	695.41	178	736.17	189	
Commerce State Bank	West Bend	WI		494	49.3	414	1.1	29%	11.9	5%	38.2	2.3	22.9	0.0	28.06	57	116.81	237	223.32	453	
Westbury Bank	West Bend	WI		734	77.5	544	1.0	16%	14.2	27%	36.3	3.1	8.3	0.1	19.20	25	262.71	339	332.68	429	
Union State Bank of West Salem	West Salem	WI		85	9.8	62	0.9	11%	15.7	42%	15.9	3.6	9.3	0.6	2.10	21	5.22	53	13.17	134	
Commercial Bank	Whitewater	WI		100	10.6	35	1.3	47%	30.5	93%	27.5	4.0	0.7	0.1	0.31	3	14.18	134	14.18	134	
First Citizens State Bank	Whitewater	WI		315	57.9	164	1.2	40%	35.2	96%	33.4	3.4	9.0	0.1	9.43	16	44.88	78	81.34	140	
Chippewa Valley Bank	Winter	WI		346	34.5	252	1.1	28%	13.7	17%	22.1	3.3	12.5	0.1	27.46	80	38.20	111	90.38	262	
Bank of Wisconsin Dells	Wisconsin Dells	WI		481	61.3	393	2.0	83%	15.6	42%	57.5	1.2	8.4	0.0	59.20	97	181.55	296	315.62	515	
KeySavings Bank	Wisconsin Rapid:WI	WI	Y	76	11.2	39	0.4	3%	29.0	91%	1.8	9.6	0.0	0.2	0.25	2	0.25	2	0.95	8	
Paper City Savings Association	Wisconsin Rapid:WI	WI	Y	159	20.2	128	0.4	2%	15.7	43%	3.7	7.5	0.0	0.2	6.23	31	28.01	138	29.00	143	
River Cities Bank	Wisconsin Rapid:WI	WI		230	33.8	155	2.4	93%	21.8	78%	46.5	1.7	18.9	0.0	8.34	25	53.94	159	94.59	280	
WOODTRUST BANK	Wisconsin Rapid:WI	WI		404	36.8	214	1.4	55%	17.2	55%	46.3	1.4	14.9	0.2	4.04	11	96.56	262	133.98	364	

**

**** Loan Concentration Tests**

1. Loans secured by real estate:

a. Construction, land development, and other land loans:

1.a.(1) (1) 1-4 family residential

1.a.(2) (2) Other

1.d. d. Multifamily (5 or more) residential properties

e. nonfarm nonresidential properties:

1.e.(1) (1) owner-occupied

1.e.(2) (2) other

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» **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.

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

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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.

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