



State of Wisconsin
Department of Financial Institutions

2023 Year-End Banking Annual Report

March 11, 2024



State of Wisconsin
Department of Financial Institutions

Tony Evers, **Governor**

Cheryll Olson-Collins, **Secretary-designee**

March 11, 2024

VIA EMAIL ONLY

Richard Champagne
Acting Senate Chief Clerk, Director of Operations
State Capitol
P.O. Box 7882
Madison, WI 53707-7882

Edward A. Blazel
Assembly Chief Clerk
State Capitol
P.O. Box 8952
Madison, WI 53707-8952

Re: 2023 Year-End Banking Annual Report

Per the requirements of s. 220.14 Wis. Stats., enclosed is the 2023 Year-End Banking Annual Report from the Wisconsin Department of Financial Institutions' Division of Banking.

Please be advised of the following:

- No state-chartered banks were closed in 2023.
- There were no new bank charters in 2023.
- There were no orders issued by the Division of Banking under s. 222.0203(2).

If you have any questions, please contact me at (608) 716-9691 or kim.swissdorf@dfi.wisconsin.gov.

Respectfully submitted,

A handwritten signature in blue ink that reads "Kim Swissdorf".

Kim Swissdorf
Administrator
Division of Banking

Division of Banking

4822 Madison Yards Way, North Tower, Madison, WI 53705
Mailing Address: PO Box 7876, Madison, WI 53707-7876
Phone: (608) 261-7578 Fax: (608) 267-6889 Website: dfi.wi.gov

State-Chartered Banks and Savings Institutions
As of 12/31/2023

All numbers rounded to the nearest thousand \$('000)

Bank Name	Bank City	County	Bank Class	Total Assets	Cash and Balances Due	Interest Bearing Balances	Total Securities	Net Loans & Leases	ALLL	Other Assets	Total Liabilities	Total Deposits	Other Liabilities	Other Borrowed Money	Total Equity Capital	Net Income	Dividends
AbbyBank	Abbotsford	Marathon	SB	\$641,226	\$13,817	\$6,321	\$159,563	\$423,262	\$4,870	\$20,913	\$601,815	\$547,697	\$1,616	\$49,000	\$39,411	\$1,006	\$800
Alliance Bank	Mondovi	Buffalo	SB	\$215,430	\$2,844	\$4,005	\$59,797	\$140,027	\$2,388	\$6,240	\$198,205	\$186,416	\$1,584	\$10,205	\$17,225	\$1,216	\$668
American Bank Of Beaver Dam	Beaver Dam	Dodge	SB	\$197,086	\$7,264	\$8,330	\$60,558	\$103,087	\$1,769	\$2,755	\$180,984	\$180,984	\$1,291	\$0	\$14,811	\$2,174	\$640
Badger Bank	Fort Atkinson	Jefferson	SB	\$204,469	\$3,380	\$8,978	\$46,310	\$129,894	\$1,409	\$9,773	\$185,698	\$161,800	\$1,398	\$22,500	\$18,771	\$1,828	\$837
Bank Five Nine	Oconomowoc	Waukesha	SB	\$1,967,245	\$33,037	\$10,783	\$235,028	\$1,593,422	\$9,078	\$51,580	\$1,803,922	\$1,564,872	\$12,750	\$226,300	\$163,323	\$11,844	\$3,159
Bank of Alma	Alma	Buffalo	SB	\$307,027	\$3,900	\$51,878	\$50,660	\$197,578	\$2,936	\$2,288	\$161,416	\$159,774	\$1,642	\$0	\$145,611	\$8,428	\$0
Bank of Brodhead	Brodhead	Green	SB	\$307,382	\$3,881	\$3,452	\$75,425	\$210,753	\$2,677	\$7,842	\$274,567	\$248,947	\$1,175	\$22,200	\$32,815	\$3,221	\$1,232
Bank Of Cashton	Cashton	Monroe	SB	\$130,686	\$2,516	\$4,692	\$28,806	\$82,699	\$866	\$3,969	\$117,598	\$107,123	\$475	\$10,000	\$13,088	\$1,246	\$883
Bank of Deerfield	Deerfield	Dane	SB	\$223,980	\$2,170	\$1,135	\$11,892	\$201,396	\$2,170	\$3,421	\$201,502	\$189,909	\$2,593	\$9,000	\$22,478	\$3,147	\$2,200
Bank of Kaukauna	Kaukauna	Outagamie	SB	\$153,538	\$4,304	\$5,211	\$19,418	\$106,920	\$1,322	\$4,682	\$142,156	\$140,253	\$1,903	\$0	\$11,382	\$1,385	\$575
Bank of Lake Mills	Lake Mills	Jefferson	SB	\$321,019	\$6,710	\$943	\$45,984	\$245,712	\$2,283	\$15,923	\$281,647	\$253,558	\$1,839	\$26,250	\$39,372	\$6,614	\$2,017
Bank of Luxemburg	Luxemburg	Kewaunee	SB	\$657,013	\$11,444	\$1,496	\$119,574	\$495,053	\$4,883	\$16,404	\$613,046	\$568,732	\$4,313	\$40,001	\$43,967	\$4,082	\$778
Bank of Mauston	Mauston	Juneau	SB	\$404,521	\$4,226	\$17,047	\$158,795	\$223,146	\$5,027	\$2,834	\$360,075	\$338,931	\$1,538	\$15,000	\$44,446	\$6,693	\$4,872
Bank of Milton	Milton	Rock	SB	\$179,417	\$2,704	\$4,929	\$38,627	\$128,473	\$1,838	\$2,219	\$166,017	\$165,713	\$304	\$0	\$13,400	\$1,093	\$999
Bank of New Glarus	New Glarus	Green	SB	\$488,121	\$7,729	\$1,314	\$101,316	\$350,032	\$5,591	\$16,394	\$449,214	\$403,029	\$2,870	\$36,000	\$38,907	\$4,296	\$1,650
Bank of Ontario	Ontario	Vernon	SB	\$80,614	\$1,937	\$0	\$4,982	\$69,430	\$1,151	\$2,465	\$71,756	\$64,782	\$574	\$6,400	\$8,858	\$1,755	\$689
Bank of Prairie Du Sac	Prairie Du Sac	Sauk	SB	\$599,945	\$5,958	\$45,664	\$194,173	\$337,454	\$5,402	\$12,840	\$524,197	\$518,759	\$2,438	\$3,000	\$75,748	\$6,593	\$2,949
Bank of Sun Prairie	Sun Prairie	Dane	SB	\$750,094	\$10,263	\$6,210	\$52,065	\$652,361	\$8,266	\$21,174	\$684,856	\$625,119	\$5,995	\$52,000	\$66,238	\$2,387	\$1,505
Bank of Wisconsin Dells	Wisconsin Dells	Columbia	SB	\$953,434	\$10,699	\$8,479	\$180,868	\$706,599	\$12,256	\$37,580	\$864,490	\$828,555	\$12,935	\$23,000	\$88,944	\$9,824	\$2,955
Bankers' Bank	Madison	Dane	SB	\$1,460,759	\$971	\$22,767	\$279,751	\$1,047,076	\$11,726	\$76,362	\$1,317,180	\$886,257	\$13,475	\$405,000	\$143,579	\$9,742	\$0
Banner Banks	Biramwood	Shawano	SB	\$118,298	\$2,167	\$38,132	\$36,379	\$32,397	\$512	\$770	\$104,386	\$104,386	\$234	\$0	\$13,912	\$1,772	\$638
Baraboo State Bank	Baraboo	Sauk	SB	\$501,818	\$7,012	\$59,048	\$148,154	\$265,418	\$6,262	\$16,567	\$447,347	\$437,989	\$4,358	\$5,000	\$54,471	\$4,397	\$500
Bay Bank	Green Bay	Brown	SB	\$249,416	\$6,585	\$34,491	\$94,133	\$101,059	\$1,540	\$9,832	\$230,805	\$225,235	\$4,802	\$768	\$18,611	\$2,260	\$225
Benton State Bank	Benton	Lafayette	SB	\$83,883	\$2,047	\$2,796	\$1,955	\$73,720	\$1,014	\$2,063	\$75,622	\$72,221	\$276	\$3,125	\$8,261	\$898	\$335
Black River Country Bank	Black River Fall	Jackson	SB	\$102,330	\$2,787	\$2,236	\$17,904	\$74,584	\$1,150	\$2,729	\$95,809	\$85,444	\$365	\$10,000	\$6,521	\$845	\$805
BLC Community Bank	Little Chute	Outagamie	SB	\$400,578	\$5,713	\$779	\$57,386	\$304,453	\$3,530	\$4,688	\$367,027	\$337,716	\$1,811	\$27,500	\$33,551	\$2,443	\$1,986
Bluff View Bank	Galesville	Trempealeau	SB	\$141,366	\$2,734	\$5,126	\$41,835	\$83,414	\$966	\$4,010	\$119,445	\$102,917	\$528	\$16,000	\$21,921	\$1,366	\$914
Bonduel State Bank	Bonduel	Shawano	SB	\$106,661	\$9,339	\$3,990	\$24,886	\$63,570	\$470	\$4,651	\$92,365	\$91,662	\$703	\$0	\$14,296	\$1,246	\$270
Bristol Morgan Bank	Oakfield	Fond du Lac	SB	\$167,962	\$4,835	\$8,075	\$14,660	\$127,559	\$1,592	\$4,651	\$150,574	\$132,338	\$736	\$17,500	\$17,388	(\$294)	\$500
Capitol Bank	Madison	Dane	SB	\$589,869	\$11,215	\$2,850	\$66,940	\$485,008	\$6,419	\$17,231	\$531,917	\$508,854	\$6,063	\$17,000	\$57,952	\$3,501	\$0
Chippewa Valley Bank	Hayward	Sawyer	SB	\$687,642	\$22,344	\$56,969	\$113,762	\$473,235	\$3,851	\$8,349	\$628,135	\$506,121	\$534	\$53,480	\$59,507	\$15,720	\$11,095
Citizens Bank	Mukwonago	Waukesha	SB	\$1,059,254	\$6,034	\$83,742	\$223,767	\$701,756	\$7,396	\$30,914	\$935,701	\$902,488	\$3,213	\$30,000	\$123,553	\$12,248	\$3,800
Citizens First Bank	Viroqua	Vernon	SB	\$325,247	\$5,403	\$2,530	\$69,367	\$225,959	\$3,148	\$10,215	\$299,008	\$278,761	\$1,247	\$19,000	\$26,239	\$3,056	\$1,595
Citizens State Bank	Cadott	Chippewa	SB	\$227,976	\$6,646	\$1,017	\$35,781	\$175,867	\$1,928	\$3,046	\$211,331	\$188,666	\$915	\$21,750	\$16,645	\$6,177	\$1,695
Citizens State Bank	Hudson	St Croix	SB	\$409,799	\$1,023	\$19,424	\$48,148	\$330,237	\$4,611	\$5,359	\$373,496	\$344,011	\$2,135	\$20,350	\$36,303	\$6,800	\$800
Citizens State Bank of Loyal	Loyal	Clark	SB	\$286,936	\$4,864	\$10,215	\$101,423	\$152,027	\$2,162	\$13,924	\$260,949	\$228,597	\$3,352	\$29,000	\$25,987	\$1,715	\$800
Citizens State Bank of La Crosse	La Crosse	La Crosse	SB	\$627,776	\$2,459	\$69,694	\$354	\$541,126	\$3,788	\$6,357	\$572,937	\$496,887	\$2,256	\$73,794	\$54,839	\$14,885	\$7,744
Cleveland State Bank	Cleveland	Manitowoc	SB	\$200,011	\$4,420	\$814	\$43,543	\$139,420	\$1,703	\$7,106	\$186,080	\$177,448	\$1,882	\$6,750	\$13,931	\$4,386	\$257
Collins State Bank	Collins	Manitowoc	SB	\$225,902	\$1,190	\$5,740	\$17,589	\$185,044	\$1,205	\$4,635	\$204,908	\$190,772	\$1,636	\$12,500	\$20,994	\$1,504	\$0
Columbia Savings & Loan Association	Milwaukee	Milwaukee	SA	\$27,374	\$342	\$512	\$6	\$19,146	\$163	\$313	\$25,209	\$25,126	\$83	\$0	\$2,165	(\$27)	\$0
Community Bank Of Cameron	Cameron	Barron	SB	\$181,232	\$3,212	\$5,469	\$34,181	\$130,505	\$1,438	\$4,518	\$165,737	\$154,103	\$1,344	\$8,600	\$15,495	\$2,074	\$982
Community First Bank	Boscobel	Grant	SB	\$585,905	\$8,849	\$6,390	\$158,020	\$377,436	\$4,049	\$19,507	\$537,622	\$494,232	\$1,893	\$24,954	\$48,283	\$4,209	\$3,400
Community First Bank	Rosholt	Portage	SB	\$103,658	\$1,881	\$1,624	\$35,950	\$60,246	\$689	\$2,763	\$96,330	\$88,948	\$382	\$7,000	\$7,328	\$693	\$405
Community State Bank	Union Grove	Chippewa	SB	\$598,086	\$15,099	\$9,065	\$194,166	\$352,161	\$5,271	\$14,066	\$578,780	\$572,822	\$5,958	\$0	\$19,306	\$4,597	\$1,237
Coulee Bank	La Crosse	La Crosse	SB	\$564,186	\$7,778	\$2,652	\$80,533	\$457,456	\$4,876	\$5,661	\$522,696	\$453,211	\$4,838	\$55,800	\$41,490	\$1,012	\$143
Crossbridge Community Bank	Tomahawk	Lincoln	SSB	\$203,717	\$3,127	\$5,706	\$24,605	\$157,165	\$2,036	\$8,409	\$181,686	\$168,941	\$1,745	\$11,000	\$22,031	\$587	\$0
Dairy State Bank	Rice Lake	Barron	SB	\$743,385	\$7,611	\$51,410	\$328,364	\$329,066	\$6,164	\$20,279	\$682,415	\$625,972	\$4,196	\$48,000	\$60,970	\$592	\$200
DMB Community Bank	Madison	Dane	SB	\$826,883	\$4,865	\$6,888	\$83,689	\$694,132	\$9,012	\$19,477	\$743,917	\$705,630	\$8,287	\$30,000	\$83,125	(\$665)	\$5,450
East Wisconsin Savings Bank	Kaukauna	Outagamie	SSB	\$260,739	\$1,579	\$4,527	\$63,999	\$174,920	\$911	\$12,484	\$251,421	\$231,540	\$1,251	\$18,630	\$9,318	(\$782)	\$0
The Equitable Bank, S.S.B.	Wauwatosa	Milwaukee	SB	\$346,807	\$3,488	\$5,771	\$29,224	\$295,162	\$2,377	\$4,962	\$318,192	\$316,473	\$1,719	\$0	\$28,615	\$1,048	\$0
Ergo Bank	Markesan	Green Lake	SB	\$240,478	\$5,545	\$12,705	\$18,014	\$190,496	\$1,457	\$6,141	\$218,184	\$192,190	\$994	\$25,000	\$22,294	\$1,880	\$405
Farmers Savings Bank	Mineral Point	Iowa	SB	\$409,667	\$6,773	\$39,222	\$145,059	\$209,531	\$2,376	\$4,037	\$372,949	\$368,047	\$2,081	\$0	\$36,718	\$3,262	\$2,395
Farmers State Bank of Waupaca	Waupaca	Waupaca	SB	\$253,242	\$5,737	\$13,977	\$66,321	\$150,007	\$2,109	\$10,981	\$227,054	\$222,745	\$4,309	\$0	\$26,188	\$3,218	\$2,432
Farmers & Merchants Bank	Berlin	Green Lake	SB	\$841,650	\$4,806	\$13,402	\$143,045	\$652,252	\$7,415	\$24,808	\$777,736	\$690,692	\$4,490	\$82,554	\$63,914	\$8,358	\$875
Farmers & Merchants Bank & Trust	Marinette	Marinette	SB	\$166,291	\$3,663	\$524	\$44,180	\$108,935	\$1,277	\$3,601	\$152,933	\$142,156	\$777	\$10,000	\$13,358	\$88	\$150
Farmers & Merchants State Bank	Waterloo	Jefferson	SB	\$230,863	\$3,619	\$1,747	\$20,146	\$191,716	\$2,377	\$4,464	\$207,479	\$166,339	\$1,955	\$39,185	\$23,384	\$2,255	\$675
Farmers & Merchants Union Bank	Columbus	Columbia	SB	\$483,458	\$9,298	\$26,665	\$80,751	\$347,667	\$13,305	\$12,361	\$418,458	\$398,074	\$5,384	\$15,000	\$65,000	\$10,226	\$875

Bank Name	Bank City	County	Bank Class	Total Assets	Cash and Balances Due	Interest Bearing Balances	Total Securities	Net Loans & Leases	ALLL	Other Assets	Total Liabilities	Total Deposits	Other Liabilities	Other Borrowed Money	Total Equity Capital	Net Income	Dividends
First Business Bank	Madison	Dane	SB	\$3,509,031	\$32,348	\$107,156	\$305,509	\$2,823,577	\$31,275	\$215,721	\$3,169,177	\$2,799,204	\$79,499	\$290,474	\$339,854	\$41,226	\$12,100
First Citizens State Bank	Whitewater	Walworth	SB	\$442,163	\$6,709	\$9,846	\$136,708	\$258,737	\$7,829	\$18,404	\$364,508	\$320,232	\$5,814	\$37,500	\$76,655	\$5,052	\$700
First Community Bank	Milton	Rock	SB	\$140,837	\$1,763	\$3,345	\$34,079	\$95,304	\$1,295	\$2,370	\$129,400	\$124,033	\$1,367	\$4,000	\$11,437	\$2,163	\$1,413
First State Bank	New London	Waupaca	SB	\$548,409	\$11,675	\$4,085	\$149,478	\$343,899	\$3,936	\$21,325	\$507,973	\$465,189	\$2,052	\$39,250	\$40,436	(\$600)	\$1,532
Forte Bank	Hartford	Washington	SB	\$369,472	\$6,834	\$21,941	\$28,467	\$293,624	\$3,397	\$11,074	\$331,755	\$304,952	\$1,803	\$25,000	\$37,717	\$2,809	\$806
Fortifi Bank	Berlin	Green Lake	SB	\$638,920	\$20,659	\$44,559	\$93,531	\$451,973	\$5,157	\$18,477	\$499,501	\$15,384	\$55,032	\$69,003	\$7,066	\$1,575	
Forward Bank	Marshfield	Wood	SSB	\$990,321	\$17,848	\$6,186	\$168,152	\$716,461	\$6,219	\$31,441	\$912,185	\$832,680	\$15,239	\$60,000	\$78,136	\$5,652	\$2,000
Fox Valley Savings Bank	Fond Du Lac	Fond du Lac	SSB	\$373,589	\$2,563	\$3,576	\$121,369	\$217,267	\$2,969	\$21,965	\$322,789	\$291,663	\$2,826	\$28,300	\$50,800	\$580	\$0
Great Midwest Bank S.S.B.	Brookfield	Waukesha	SSB	\$969,975	\$5,390	\$4,753	\$55,349	\$858,504	\$4,005	\$38,998	\$816,789	\$574,606	\$6,083	\$236,100	\$153,186	\$3,146	\$0
Great North Bank	Florence	Florence	SB	\$148,962	\$2,663	\$6,171	\$47,947	\$80,613	\$1,321	\$8,606	\$137,839	\$114,290	\$1,849	\$21,700	\$11,123	\$1,218	\$498
Greenleaf Bank	Greenleaf	Brown	SB	\$130,553	\$2,765	\$2,767	\$30,455	\$87,979	\$1,533	\$2,893	\$122,146	\$115,907	\$739	\$5,500	\$8,407	\$1,263	\$250
Greenwoods State Bank	Lake Mills	Jefferson	SB	\$591,609	\$10,947	\$31,054	\$34,632	\$471,808	\$9,470	\$16,439	\$530,260	\$501,613	\$7,802	\$20,845	\$61,349	\$1,270	\$5,000
Headwaters State Bank	Land O' Lakes	Vilas	SB	\$95,495	\$2,502	\$9,342	\$8,669	\$66,380	\$414	\$575	\$78,364	\$78,159	\$205	\$0	\$17,131	\$818	\$0
Highland State Bank	Highland	Iowa	SB	\$42,777	\$2,342	\$8,270	\$13,087	\$17,369	\$357	\$1,866	\$38,254	\$37,577	\$677	\$0	\$4,723	\$332	\$90
Horicon Bank	Horicon	Dodge	SB	\$1,505,715	\$19,211	\$14,999	\$199,035	\$1,194,563	\$10,907	\$21,909	\$1,361,697	\$1,330,497	\$24,602	\$6,598	\$144,018	\$13,139	\$9,933
Hustisford State Bank	Hustisford	Dodge	SB	\$79,732	\$1,815	\$140	\$21,292	\$52,839	\$432	\$2,327	\$70,510	\$54,782	\$424	\$15,000	\$9,222	\$568	\$500
IncredibleBank	Wausau	Marathon	SB	\$1,966,039	\$33,070	\$26,523	\$359,307	\$1,419,853	\$17,163	\$67,339	\$1,828,951	\$1,678,978	\$35,350	\$114,623	\$137,088	\$10,811	\$13,600
Independence State Bank	Independence	Trempealeau	SB	\$79,094	\$926	\$5,404	\$15,180	\$54,366	\$692	\$1,587	\$65,276	\$65,276	\$168	\$4,000	\$6,863	\$362	\$200
Intercity State Bank	Schofield	Marathon	SB	\$264,478	\$5,524	\$2,522	\$33,472	\$214,937	\$2,050	\$2,313	\$210,708	\$192,621	\$537	\$15,000	\$53,770	\$3,250	\$0
International Bank Of Amherst	Amherst	Portage	SB	\$97,920	\$1,345	\$12,802	\$38,779	\$42,477	\$368	\$1,703	\$85,369	\$85,191	\$178	\$0	\$12,551	\$1,188	\$600
Ixonia Bank	Ixonia	Jefferson	SB	\$707,256	\$8,247	\$6,965	\$145,702	\$494,041	\$5,642	\$30,596	\$647,862	\$510,370	\$17,530	\$119,962	\$59,394	\$4,303	\$0
Johnson Bank	Racine	Racine	SB	\$6,274,391	\$67,921	\$188,909	\$950,343	\$4,620,111	\$81,112	\$300,878	\$5,473,626	\$5,071,491	\$148,899	\$253,236	\$800,765	\$54,105	\$40,000
Keysavings Bank	Wisconsin Rapids	Wood	SSB	\$96,955	\$2,937	\$3,277	\$32,218	\$53,333	\$109	\$3,919	\$88,897	\$72,227	\$1,687	\$14,983	\$8,058	\$8	\$0
Lake Ridge Bank	Cross Plains	Dane	SB	\$3,009,469	\$47,253	\$3,679	\$330,193	\$2,393,434	\$23,996	\$125,269	\$2,708,677	\$2,426,087	\$26,997	\$253,000	\$300,792	\$19,559	\$9,000
Laona State Bank	Laona	Forest	SB	\$266,187	\$5,792	\$5,139	\$101,925	\$139,986	\$2,003	\$10,084	\$248,635	\$247,559	\$1,076	\$0	\$17,552	\$931	\$41
Marathon Bank	Wausau	Marathon	SSB	\$235,495	\$2,792	\$9,226	\$8,049	\$194,120	\$1,994	\$13,116	\$206,491	\$182,794	\$2,902	\$20,795	\$29,004	\$1,275	\$0
Mayville Savings Bank	Mayville	Dodge	SSB	\$68,724	\$1,057	\$7,246	\$5,922	\$44,129	\$477	\$2,511	\$60,013	\$59,865	\$148	\$0	\$8,711	\$609	\$0
Mound City Bank	Platteville	Grant	SB	\$470,975	\$7,667	\$5,615	\$64,881	\$370,919	\$5,841	\$14,065	\$417,402	\$409,680	\$2,722	\$5,000	\$53,573	\$3,805	\$800
Nekoosa Port Edwards State Bank	Nekoosa	Wood	SB	\$255,093	\$1,156	\$34,123	\$42,273	\$166,392	\$3,850	\$5,345	\$219,001	\$217,422	\$1,579	\$0	\$36,092	\$5,805	\$2,500
North Shore Bank	Brookfield	Waukesha	SSB	\$2,576,967	\$36,958	\$204,585	\$345,333	\$1,874,549	\$13,575	\$29,381	\$2,237,355	\$2,059,447	\$27,908	\$150,000	\$339,612	\$26,046	\$0
Northern State Bank	Ashland	Ashland	SB	\$322,727	\$9,466	\$49,914	\$86,603	\$158,113	\$1,316	\$9,274	\$296,039	\$295,704	\$335	\$0	\$26,688	\$5,488	\$3,500
Northwestern Bank	Chippewa Falls	Chippewa	SB	\$671,330	\$13,772	\$497	\$125,858	\$509,795	\$10,828	\$17,076	\$620,525	\$567,509	\$3,356	\$45,500	\$50,805	\$10,110	\$5,741
Oak Bank	Fitchburg	Dane	SB	\$470,545	\$5,329	\$12,607	\$60,403	\$371,914	\$5,606	\$16,976	\$425,923	\$400,952	\$12,971	\$12,000	\$44,622	\$4,543	\$0
Oakwood Bank	Pigeon Falls	Trempealeau	SB	\$130,884	\$706	\$12,800	\$1,708	\$106,255	\$956	\$2,317	\$115,289	\$99,926	\$363	\$15,000	\$15,595	\$1,563	\$732
One Community Bank	Oregon	Dane	SB	\$2,167,058	\$36,201	\$1,774	\$222,676	\$1,813,349	\$16,398	\$52,485	\$1,943,296	\$1,631,701	\$15,595	\$296,000	\$223,762	\$16,953	\$6,200
Oostburg State Bank	Oostburg	Sheboygan	SB	\$354,545	\$10,728	\$847	\$70,879	\$249,141	\$4,167	\$9,691	\$317,028	\$311,980	\$5,048	\$0	\$37,517	\$3,922	\$900
Paper City Savings Assn	Wisconsin Rapids	Wood	SA	\$210,761	\$2,854	\$8,934	\$11,486	\$182,084	\$1,516	\$2,445	\$181,651	\$155,563	\$1,088	\$25,000	\$29,110	\$1,189	\$0
Park Bank	Madison	Dane	SB	\$1,519,175	\$22,229	\$7,293	\$128,741	\$1,303,316	\$15,619	\$27,370	\$1,385,302	\$1,171,864	\$13,256	\$200,182	\$133,873	\$3,632	\$2,000
Partners Bank Of Wisconsin	Marshfield	Marathon	SB	\$272,471	\$10,654	\$647	\$70,376	\$171,496	\$2,316	\$14,665	\$240,691	\$202,629	\$2,702	\$26,350	\$31,780	\$1,968	\$800
Peoples Community Bank	Mazomanie	Dane	SB	\$366,140	\$7,918	\$4,024	\$114,213	\$219,952	\$3,363	\$12,505	\$328,055	\$321,521	\$1,260	\$5,274	\$38,085	\$3,255	\$1,649
Peoples State Bank	Prairie Du Chien	Crawford	SB	\$906,530	\$4,648	\$12,128	\$307,112	\$515,325	\$9,386	\$31,222	\$831,481	\$775,946	\$5,017	\$50,500	\$75,049	\$5,582	\$1,812
Peoples State Bank	Wausau	Marathon	SB	\$1,423,721	\$21,003	\$5,627	\$251,105	\$1,078,704	\$12,302	\$47,360	\$1,310,104	\$1,156,078	\$11,969	\$134,000	\$113,617	\$10,486	\$5,000
Pillar Bank	Baldwin	St Croix	SB	\$259,117	\$3,982	\$1,612	\$90,171	\$148,939	\$2,289	\$6,693	\$244,577	\$200,397	\$2,678	\$38,252	\$14,540	\$1,157	\$875
Pineries Bank	Stevens Point	Portage	SB	\$133,973	\$2,519	\$27,217	\$16,687	\$80,190	\$629	\$3,805	\$120,170	\$118,897	\$1,273	\$0	\$13,803	\$1,430	\$546
Port Washington State Bank	Port Washington	Ozaukee	SB	\$972,018	\$14,554	\$58,330	\$261,607	\$571,642	\$5,995	\$36,403	\$916,931	\$861,425	\$10,506	\$45,000	\$55,087	\$3,427	\$1,000
Portage County Bank	Almond	Portage	SB	\$222,026	\$4,722	\$40,105	\$60,382	\$110,976	\$1,151	\$1,969	\$200,979	\$187,620	\$509	\$12,850	\$21,047	\$1,297	\$1,200
Premier Community Bank	Marion	Shawano	SB	\$488,350	\$10,187	\$6,878	\$105,686	\$337,519	\$4,061	\$20,123	\$455,438	\$404,923	\$6,876	\$39,000	\$32,912	\$2,992	\$1,352
Premierbank	Fort Atkinson	Jefferson	SB	\$536,917	\$11,388	\$5,980	\$161,689	\$319,307	\$4,182	\$21,015	\$495,395	\$441,630	\$2,049	\$5,000	\$41,522	\$943	\$1,575
Richland County Bank	Richland Center	Richland	SB	\$110,859	\$1,819	\$7,487	\$50,373	\$44,698	\$678	\$3,571	\$97,144	\$96,701	\$443	\$0	\$13,715	\$644	\$410
River Bank	Stoddard	Vernon	SB	\$1,072,693	\$13,704	\$86,450	\$70,096	\$854,743	\$10,453	\$12,976	\$968,323	\$776,324	\$3,415	\$188,300	\$104,364	\$7,351	\$1,200
River Falls State Bank	River Falls	Pierce	SB	\$135,195	\$2,032	\$4,887	\$26,445	\$94,118	\$1,285	\$6,300	\$124,020	\$118,124	\$396	\$5,500	\$11,175	\$1,022	\$720
Royal Bank	Eiroy	Juneau	SB	\$736,089	\$13,789	\$27,322	\$171,653	\$484,906	\$7,258	\$18,639	\$659,771	\$654,272	\$5,499	\$0	\$76,318	\$8,664	\$6,900
Security Bank	New Auburn	Chippewa	SB	\$181,780	\$3,898	\$252	\$7,067	\$154,635	\$1,778	\$3,422	\$152,424	\$709	\$7,000	\$21,647	\$20,661	\$250	\$0
Security Financial Bank	Durand	Pepin	SB	\$886,169	\$12,262	\$3,403	\$212,361	\$609,809	\$9,528	\$30,985	\$817,935	\$736,521	\$4,449	\$75,000	\$68,234	\$8,320	\$6,500
Security State Bank	Iron River	Bayfield	SB	\$120,868	\$5,464	\$5,015	\$31,930	\$69,689	\$1,329	\$7,632	\$96,881	\$95,338	\$543	\$1,000	\$23,987	\$1,847	\$1,000
Shell Lake State Bank	Shell Lake	Washburn	SB	\$326,699	\$6,343	\$54	\$100,140	\$206,424	\$2,472	\$10,732	\$296,522	\$270,046	\$2,158	\$23,000	\$30,177	\$3,090	\$2,683
Spring Bank	Brookfield	Waukesha	SB	\$365,399	\$1,900	\$27,183	\$40,103	\$280,571	\$4,395	\$14,435	\$320,973	\$271,124	\$2,302	\$47,547	\$44,426	\$3,357	\$1,894
State Bank Financial	La Crosse	La Crosse	SB	\$484,109	\$11,559	\$41,752	\$127,403	\$274,188	\$2,934	\$21,906	\$448,777	\$386,111	\$16,712	\$20,000	\$35,332	\$5,459	\$2,250
State Bank Of Chilton	Chilton	Calumet	SB	\$457,860	\$6,197	\$37,439	\$34,126	\$369,018	\$6,791	\$3,760	\$407,938	\$406,337	\$1,601	\$0	\$49,922	\$8,197	\$4,030
State Bank Of Newburg	Newburg	Washington	SB	\$268,115	\$3,644	\$10,882	\$24,175	\$217,217	\$2,373	\$8,771	\$223,215	\$206,266	\$1,949	\$15,000	\$44,900	\$3,039	\$730

Bank Name	Bank City	County	Bank Class	Total Assets	Cash and Balances Due	Interest Bearing Balances	Total Securities	Net Loans & Leases	ALLL	Other Assets	Total Liabilities	Total Deposits	Other Liabilities	Other Borrowed Money	Total Equity Capital	Net Income	Dividends
State Bank Of Reeseville	Reeseville	Dodge	SB	\$147,077	\$356	\$2,321	\$70,174	\$67,389	\$554	\$5,660	\$135,435	\$115,785	\$1,207	\$17,950	\$11,642	\$1,146	\$94
Sterling Bank	Barron	Barron	SB	\$345,426	\$5,633	\$1,953	\$109,032	\$223,691	\$2,128	\$2,767	\$317,453	\$291,815	\$1,638	\$24,000	\$27,973	\$3,672	\$1,750
Superior Savings Bank	Superior	Douglas	SSB	\$88,662	\$14,323	\$6,013	\$0	\$65,659	\$1,569	\$665	\$73,471	\$73,185	\$286	\$0	\$15,191	\$631	\$0
TSB Bank	Lomira	Dodge	SB	\$181,982	\$4,393	\$258	\$42,645	\$124,993	\$1,561	\$1,898	\$159,247	\$158,324	\$911	\$12	\$22,735	\$2,085	\$0
Union State Bank	West Salem	La Crosse	SB	\$115,101	\$2,461	\$7,743	\$31,646	\$68,131	\$790	\$3,622	\$106,079	\$96,016	\$563	\$5,000	\$9,022	\$389	\$90
Unity Bank	Augusta	Eau Claire	SB	\$614,880	\$9,007	\$13,221	\$59,383	\$508,668	\$7,886	\$14,039	\$556,743	\$533,218	\$3,525	\$20,000	\$58,137	\$5,692	\$1,600
Waldo State Bank	Waldo	Sheboygan	SB	\$128,631	\$2,197	\$733	\$17,332	\$99,533	\$931	\$5,428	\$116,282	\$101,150	\$632	\$14,500	\$12,349	\$538	\$80
Waterstone Bank Ssb	Wauwatosa	Milwaukee	SSB	\$2,210,278	\$11,191	\$24,969	\$205,168	\$1,810,659	\$18,549	\$132,483	\$1,891,097	\$1,245,172	\$34,871	\$611,054	\$319,181	\$8,964	\$14,754
Waukesha State Bank	Waukesha	Waukesha	SB	\$1,485,333	\$32,769	\$20,435	\$315,917	\$1,024,636	\$9,075	\$64,093	\$1,335,625	\$1,216,300	\$10,887	\$33,315	\$149,708	\$20,272	\$7,498
Waumandee State Bank	Waumandee	Buffalo	SB	\$334,766	\$4,939	\$10,371	\$54,385	\$245,131	\$2,773	\$3,828	\$299,940	\$279,869	\$1,071	\$19,000	\$34,826	\$1,685	\$722
West Pointe Bank	Oshkosh	Winnebago	SB	\$347,613	\$2,760	\$1,683	\$26,790	\$294,205	\$4,975	\$18,378	\$286,102	\$248,233	\$4,869	\$33,000	\$61,511	\$4,887	\$2,000
Westbury Bank	Waukesha	Washington	SB	\$853,396	\$12,513	\$1,411	\$116,507	\$676,289	\$6,470	\$27,549	\$777,946	\$724,465	\$9,981	\$43,500	\$75,450	\$7,403	\$7,000
Wisconsin River Bank	Sauk City	Sauk	SB	\$169,404	\$2,379	\$6,345	\$7,435	\$135,640	\$1,684	\$2,041	\$145,173	\$140,698	\$1,475	\$3,000	\$24,231	\$2,484	\$0
Wolf River Community Bank	Hortonville	Outagamie	SB	\$293,823	\$6,813	\$1,022	\$42,638	\$226,444	\$3,496	\$11,284	\$259,512	\$257,946	\$1,566	\$0	\$34,311	\$3,038	\$320
Woodford State Bank	Monroe	Green	SB	\$442,468	\$5,992	\$3,043	\$95,454	\$301,099	\$1,918	\$12,658	\$419,865	\$342,079	\$1,224	\$69,009	\$22,603	\$3,100	\$2,430
Woodtrust Bank	Wisconsin Rapids	Wood	SB	\$637,110	\$10,194	\$163,117	\$103,306	\$349,322	\$5,742	\$5,567	\$582,061	\$551,102	\$1,854	\$0	\$55,049	\$19,585	\$18,462
Total				\$75,740,227	\$1,119,913	\$2,397,741	\$12,894,213	\$55,121,292	\$681,796	\$2,484,566	\$68,049,590	\$61,145,833	\$808,173	\$5,716,589	\$7,689,790	\$638,406	\$306,378

SB = State Bank
SSB = State Savings Bank
SA = State Savings Association

**Statistics on State-Chartered Depository Institutions
Balance Sheet and Related Data**

\$ in thousands (000)

As of: December 31	2023	2022
Count of Banks	133	143
Total Employees (Full-time equivalent)	11,199	11,727
Total Assets	\$75,740,227	\$76,018,691
Noninterest-Bearing Balances and Currency and Coin	\$1,119,913	\$1,123,018
Interest-Bearing Balances	\$2,397,741	\$2,460,409
Securities	\$12,894,213	\$14,735,827
Fed Funds Sold and Securities Purchased	\$327,423	\$615,325
Net Loans & Leases	\$55,121,292	\$53,093,302
Allowance for Loan and Lease Losses	\$681,796	\$680,395
Trading Account Assets	\$2,520	\$10,838
Bank Premises and Fixed Assets	\$952,114	\$955,466
Other Real Estate Owned	\$7,437	\$11,433
Goodwill and Other Intangibles	\$437,348	\$485,710
Total Liabilities and Capital	\$75,739,380	\$76,006,325
Total Liabilities	\$68,049,590	\$68,571,534
Total Deposits	\$61,145,833	\$63,161,081
Interest-Bearing Deposits	\$48,593,499	\$48,107,506
Federal Funds Purchased and Resale Agreements	\$378,474	\$797,319
Other Liabilities	\$807,173	\$738,748
Total Equity Capital	\$7,689,790	\$7,434,791
Noncurrent Loans and Leases	\$229,878	\$191,045
Earning Assets	\$70,743,189	\$70,918,215
Average Total Assets, Year-to-Date	\$73,662,297	\$74,507,426
Average Assets During Quarter	\$75,368,759	\$75,717,800
Total Risk Weighted Assets	\$41,439,660	\$41,662,769
Total Assets for Leverage Capital Purposes	\$75,374,920	\$75,717,800
Insider Loans	\$696,446	\$661,521
FHLB Advances (Loans) Due in One Year Or Less	\$1,937,367	\$1,979,168
FHLB Advances (Loans) Due in Over One Year	\$3,098,283	\$1,828,321
Tier 1 Capital	\$8,311,095	\$8,298,509
Tier 2 Capital	\$481,479	\$476,655
Unused Commitments With An Original Maturity Exceeding One Year	\$4,038,795	\$4,080,348
Derivative Contracts	\$5,442,977	\$4,434,018

**Statistics on State-Chartered Depository Institutions
Income Statement and Related Data**

\$ in thousands (000)

As of: December 31	2023	2022
Count of Banks	133	143
Total Interest Income	\$3,403,854	\$2,636,795
Total Interest Expense	\$1,170,938	\$300,118
Net Interest Income	\$2,232,916	\$2,336,677
Total Noninterest Income	\$555,035	\$645,769
Income From Fiduciary Activities	\$57,996	\$69,671
Service Charges On Deposit Accounts	\$58,385	\$62,707
Investment Banking; Advisory; Brokerage; and Underwriting Fees and Commissions	\$40,279	\$39,165
Insurance Comm & Fees	\$11,536	\$10,117
Net Servicing Fees	\$55,057	\$86,686
Total Noninterest Expense	\$1,923,503	\$1,927,932
Provision For Loan And Lease Losses	\$40,126	\$23,543
Salaries And Employee Benefits	\$1,174,417	\$1,196,930
Premises And Fixed Assets	\$173,805	\$178,437
Pretax Net Operating Income	\$822,045	\$1,030,831
Realized Gains (Losses) On Held-To-Maturity Securities	(\$159)	(\$30)
Realized Gains (Losses) On Available-For-Sale Securities	(\$22,562)	(\$24,465)
Unrealized Holding Gains (Losses) on Equity Securities not Held for Trading	\$17,860	\$4,188
Applicable Income Taxes	\$143,968	\$184,872
Net Income (Loss)	\$638,406	\$799,115
Dividends/Changes in Total Equity	\$306,378	\$341,317

State-Chartered Trust Companies

As of: 12/31/2023

All numbers rounded to nearest thousand \$(000)

Trust Company	Trust Company City	County	Assets	Liabilities	Capital	Net Income	Dividends	Managed Assets	Non-Managed Assets	Safekeeping Assets	Total Client Assets
Fiduciary Partners Trust Company	Appleton	Winnebago	\$2,344	\$0	\$2,344	\$1,838	\$1,730	\$1,437,962	\$423,035	\$148,526	\$2,009,523
Legacy Private Trust Company	Neenah	Winnebago	\$10,738	\$1,852	\$8,886	\$1,937	\$1,875	\$1,536,173	\$61,997	\$230,660	\$1,828,830
Provident Trust Company	Pewaukee	Waukesha	\$12,190	\$515	\$11,675	\$13,526	\$12,450	\$5,855,819	\$0	\$1,142	\$5,856,961
Trust Point Inc.	La Crosse	La Crosse	\$20,046	\$4,312	\$15,734	\$7,560	\$7,230	\$6,995,717	\$1,154,102	\$273,744	\$8,423,563
		Totals:	\$45,318	\$6,679	\$38,639	\$24,861	\$23,285	\$15,825,671	\$1,639,134	\$654,072	\$18,118,877

State-Chartered Banks with Client Assets

As of: 12/31/2023

All numbers rounded to the nearest thousand \$(000)

Bank Name	Bank City	County	Managed Assets	Non-Managed Assets	Safekeeping Accounts	Total Client Assets
Badger Bank	Fort Atkinson	Jefferson	\$33,197	\$9,069	\$0	\$42,266
Bank Of Sun Prairie	Sun Prairie	Dane	\$58,488	\$25,379	\$5,465	\$89,332
Baraboo State Bank	Baraboo	Sauk	\$8,996	\$17,755	\$145	\$26,896
Farmers & Merchants Bank & Trust	Marinette	Marinette	\$12,228	\$0	\$0	\$12,228
First Business Bank	Madison	Dane	\$1,846,560	\$944,007	\$107,950	\$2,898,517
First Citizens State Bank	Whitewater	Walworth	\$63,736	\$892	\$792	\$65,420
Horicon Bank	Horicon	Dodge	\$140,093	\$3,294	\$0	\$143,387
Johnson Bank	Racine	Racine	\$3,979,806	\$1,312,137	\$1,508,199	\$6,800,142
Lake Ridge Bank	Cross Plains	Dane	\$474,554	\$168,945	\$28,136	\$671,635
Mound City Bank	Platteville	Grant	\$13,821	\$0	\$1,637	\$15,458
Peoples State Bank	Prairie Du Chien	Crawford	\$224	\$0	\$0	\$224
PremierBank	Fort Atkinson	Jefferson	\$191,683	\$39,446	\$19,554	\$250,683
State Bank Of Chilton	Chilton	Calumet	\$6,237	\$0	\$0	\$6,237
The Peoples Community Bank	Mazomanie	Dane	\$3,399	\$0	\$0	\$3,399
Waukesha State Bank	Waukesha	Waukesha	\$571,211	\$438,217	\$38,465	\$1,047,893
West Pointe Bank	Oshkosh	Winnebago	\$11,528	\$612	\$31,789	\$43,929
Woodtrust Bank	Wisconsin Rapids	Wood	\$3,259,537	\$1,608,858	\$260,835	\$5,129,230
	Totals:		\$10,675,298	\$4,568,611	\$2,002,967	\$17,246,876