

Bank Profile		
EXAMPLE BANK, EXAMPLE CITY, WI		
Institution Size		Structure & Charter
Total Assets:	\$525 million	Holding Company:
Branches:	8	Charter: Established:
Employees:	70	Sub-S:
Federal Reserve RSSD ID:	5555555	Market Area Market
Regulatory ID:	11111	Size: Market
ABA Number:	0000000	Coverage: Main
Strategic Focus		Address: City, State,
Lending:	Commercial Lending	ZIP:
Funding:	Low Non-Maturity Funding	
OBS Fee:	Medium Off-Balance Sheet	

Wipfli's Strategic Advisory Services Group is providing you this report in conjunction with our Virtual Chief Strategy Officer (vCSO) consulting services. The information in this report is made available through our partnership with FI Navigator. The report, along with consulting, is designed to help your financial institution better understand the significant factors impacting your strategy and profitability compared to the performance of similar financial institutions across the nation (Peer Group).

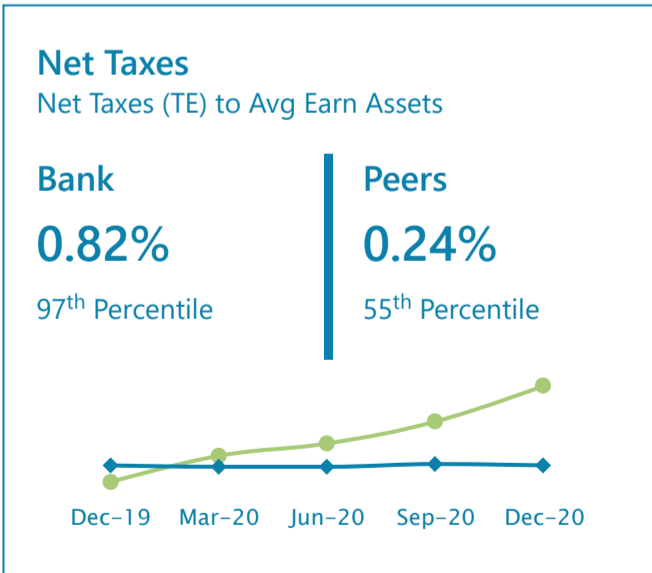
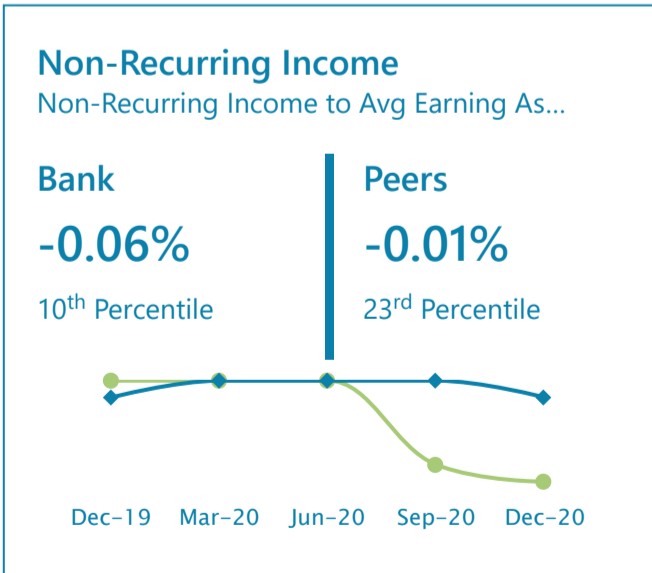
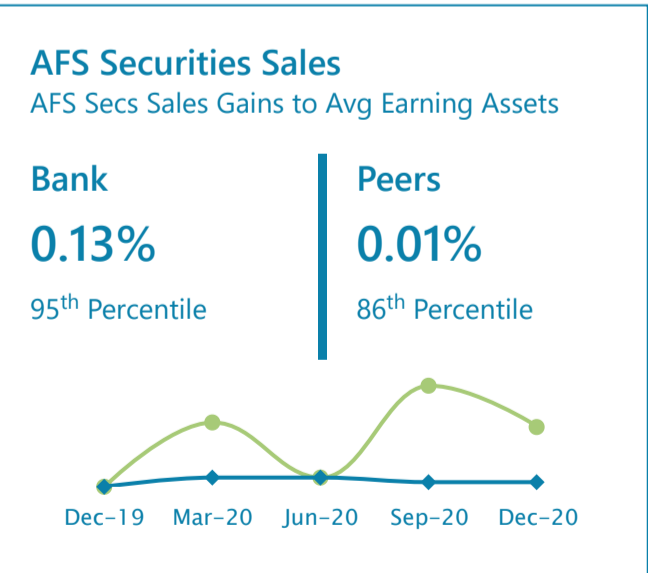
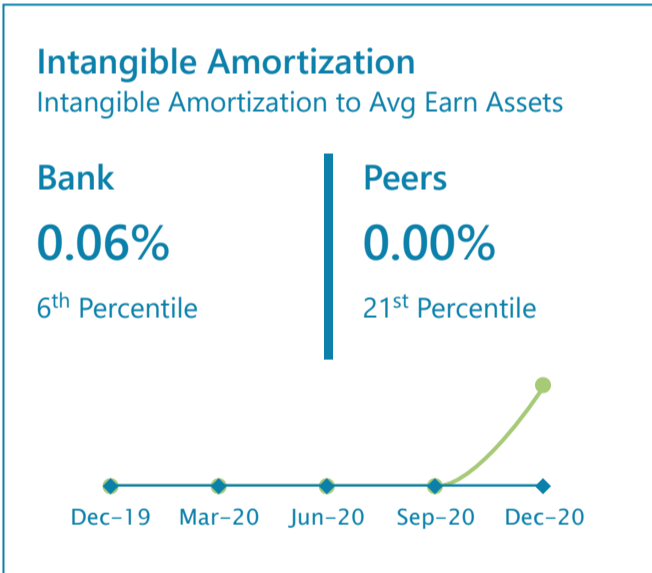
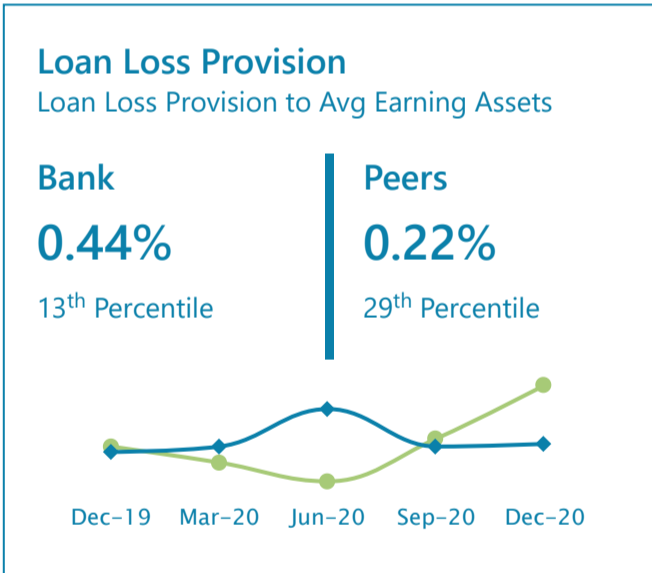
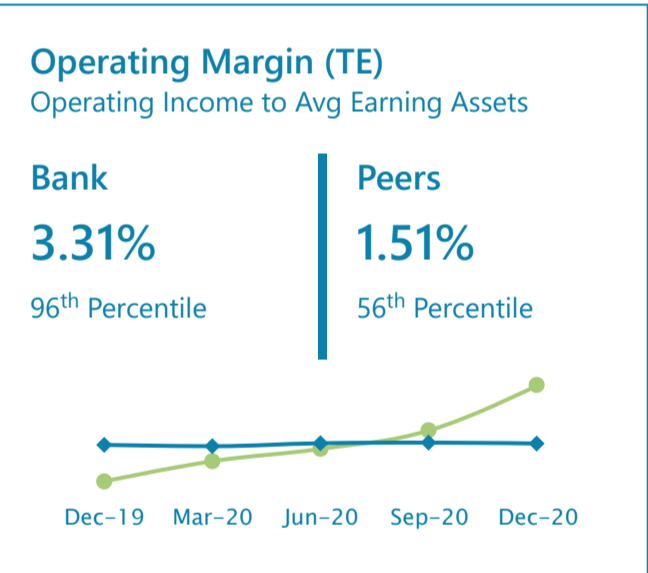
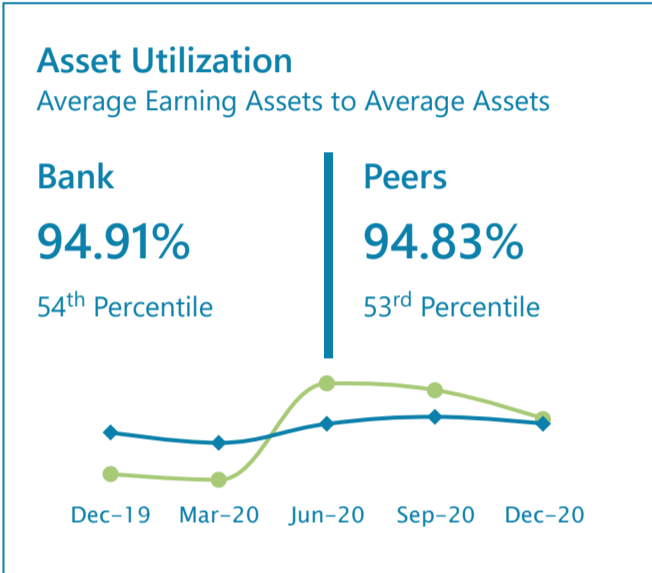
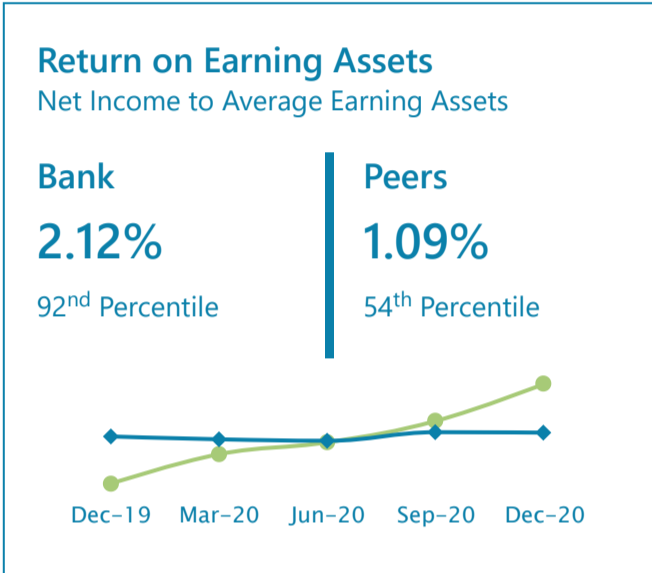
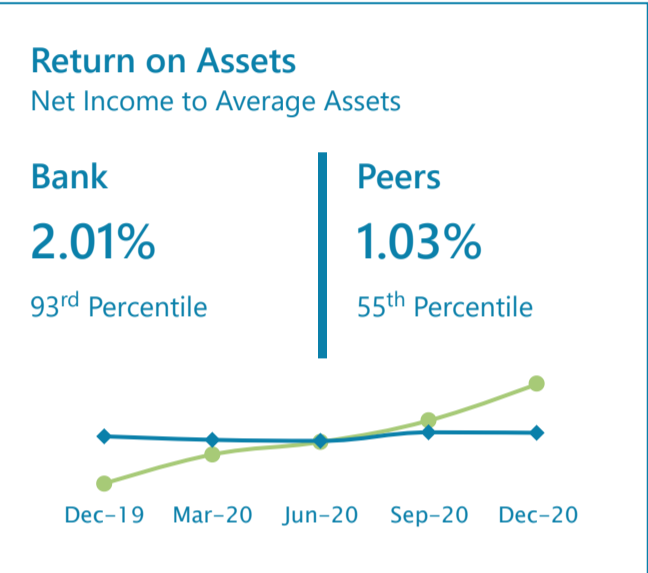
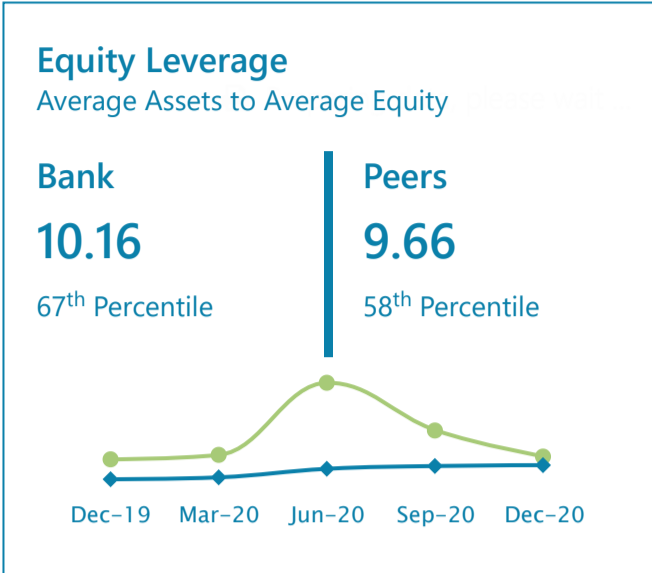
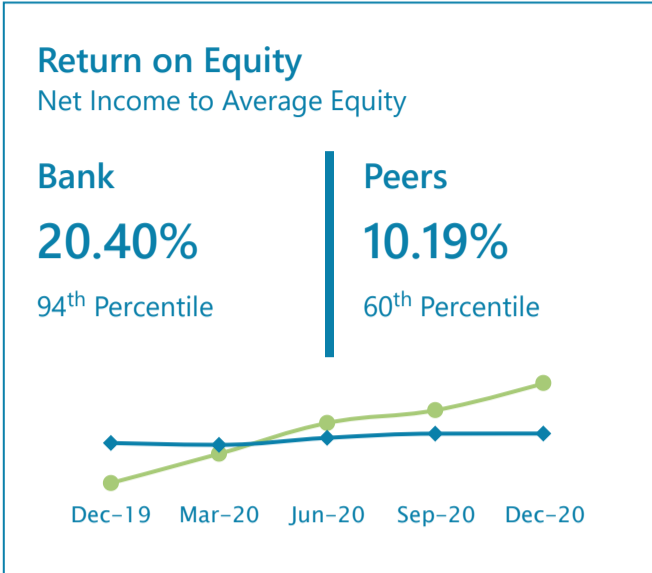
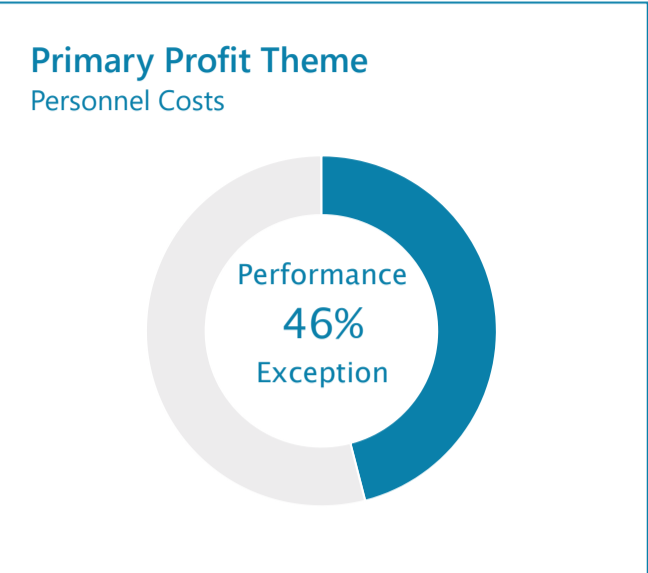
Why a Peer Group? FI Navigator has developed a strategic classification system to ensure the matching of a strategic peer group that shares a similar lending, funding and off-balance sheet focus. A financial institution’s operating strategy, as reflected by its balance sheet and revenue composition heavily influences its route towards high performance. Analysis of strategic comparables generates performance exceptions (or conclusions) that, when addressed, are much more likely to impact performance.

As part of your periodic vCSO engagement, our team will reach out to schedule your next consultation. Alternatively, you may contact the Strategic Advisory Services team at strategicadvisory@wipfli.com to schedule your next vCSO session or with any additional questions on your bank peer group, ratios or strategies.

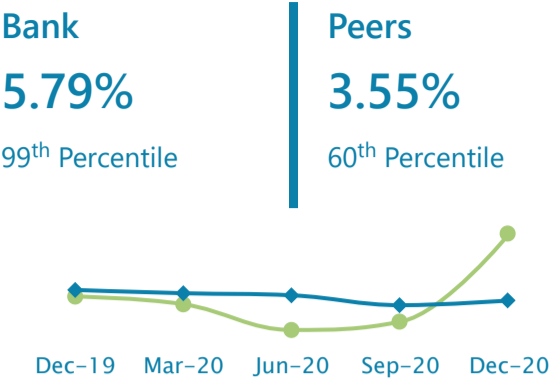
Wipfli’s Financial Services Practice has a solid understanding of the unique issues facing financial institutions. Our specialists educate, advise, and assist financial institutions in successfully navigating the complex legislative and regulatory environments. Our practice includes certified internal auditors, certified compliance specialists, certified trust auditors, certified information technology specialists, former bankers and bank regulators, and licensed certified public accountants with the background knowledge and consulting experience necessary to provide top-rate services. In addition, Wipfli’s experts deliver results and create value by sharing their proactive advice and extensive industry information with their clients.

Insight into the key drivers of profitability

Current Period: December 2020
Time Span: Quarterly
Peer Group: Strategic Focus: COM.LOW.MED



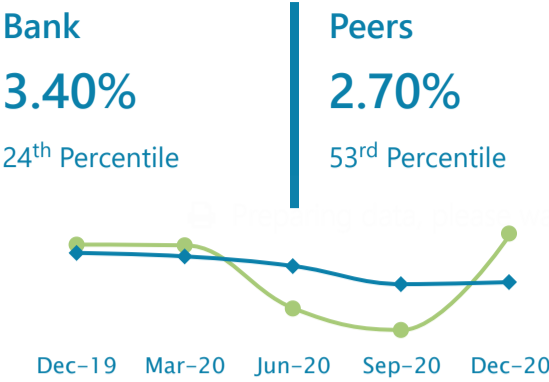
Net Interest Margin (TE)
Net Int Income (TE) to Avg Earning Assets



Non-Interest Income
Non-Interest Income to Avg Earning Assets



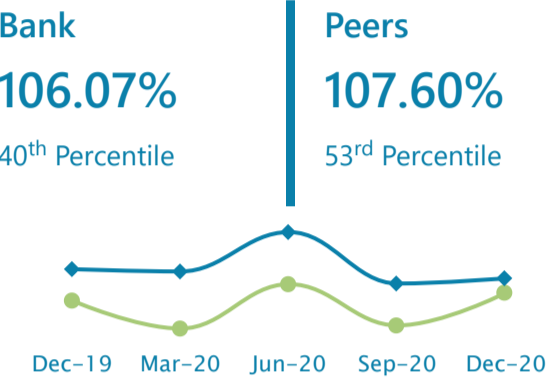
Non-Interest Expense
Non-Interest Expense to Avg Earning Ass...



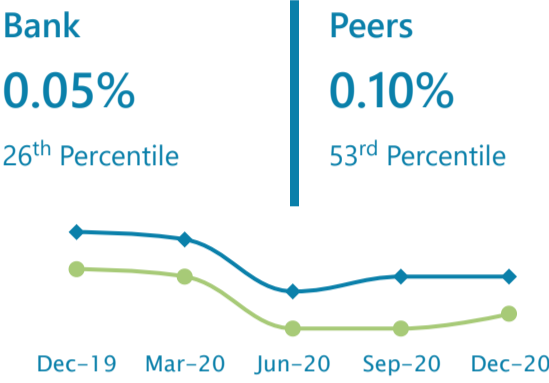
Funding Spread (TE)
Yield Less Cost of Funding (including DDA)



Margin Leverage
Avg Earn Assets to Avg Funding (incl DDA)



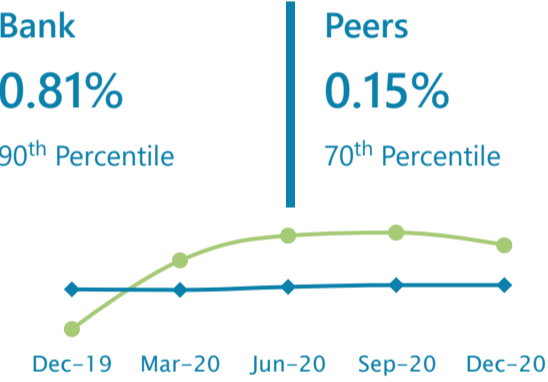
Service Charges
Service Charge Income to Avg Earning As...



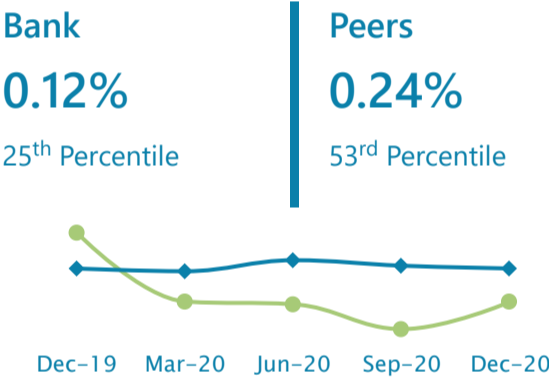
Wealth Management
Wealth Management Income to Avg Earn...



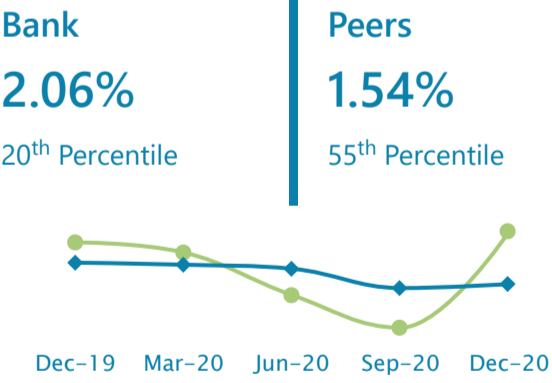
Loan OBS Revenue
Loan OBS Revenue to Average Earn Assets



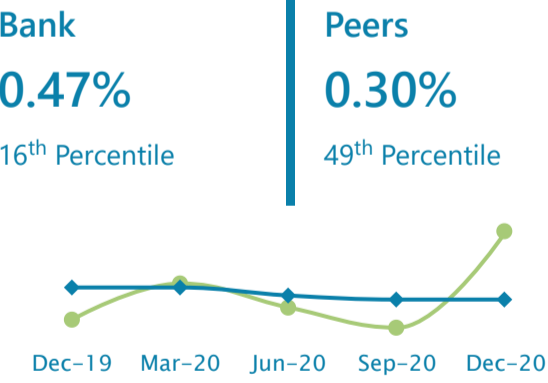
Other Non-Interest Income
Other Non-Interest Inc to Avg Earn Assets



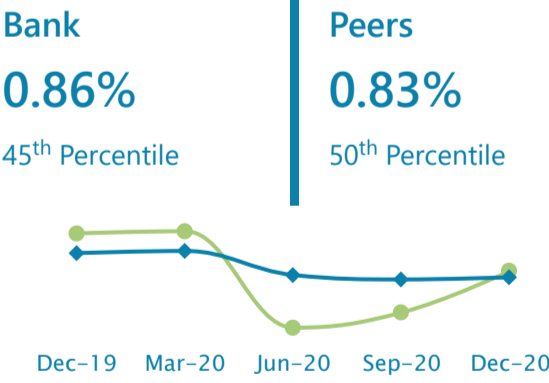
Personnel Expense
Personnel Expense to Avg Earning Assets



Occupancy Expense
Occupancy Expense to Avg Earning Assets

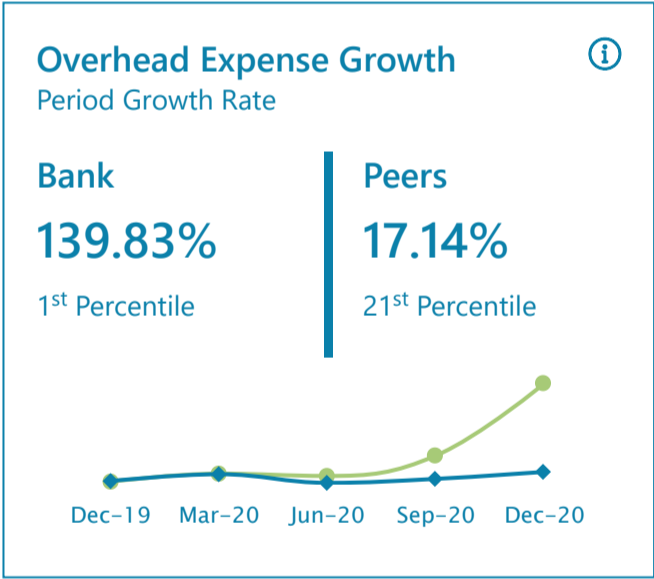
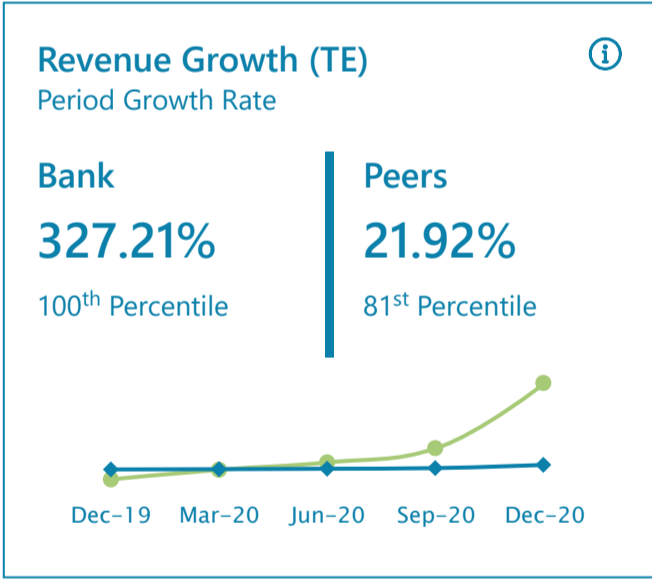
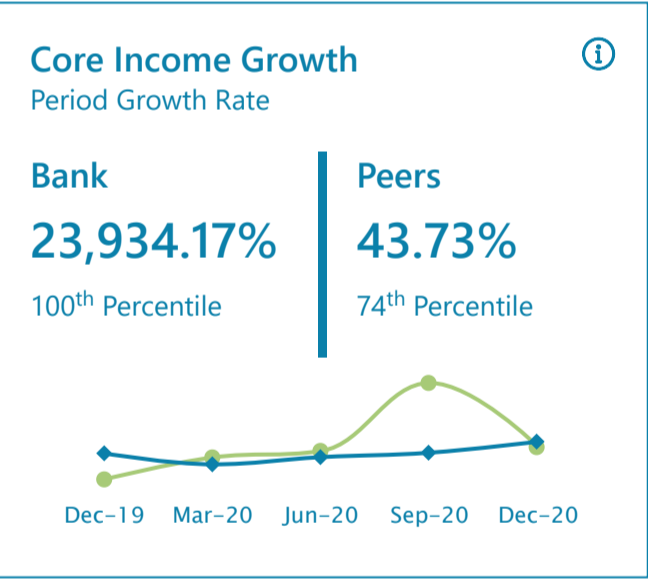
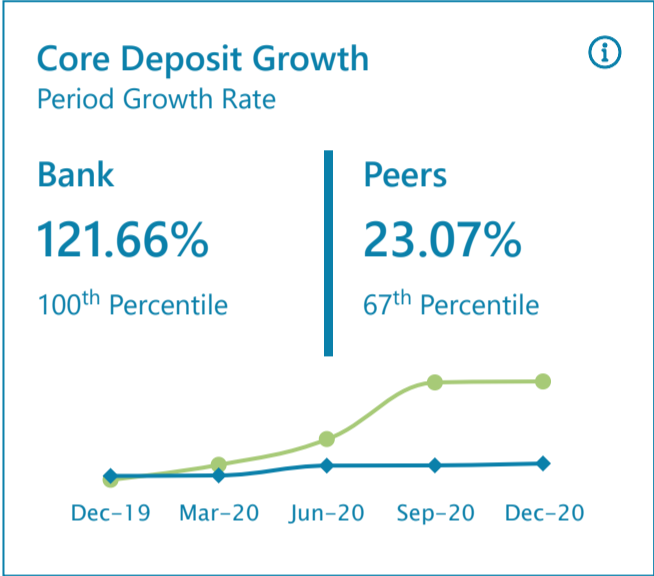
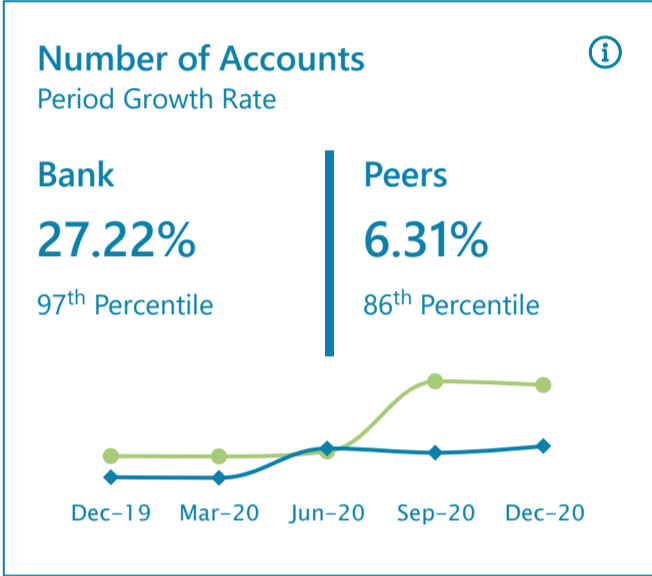
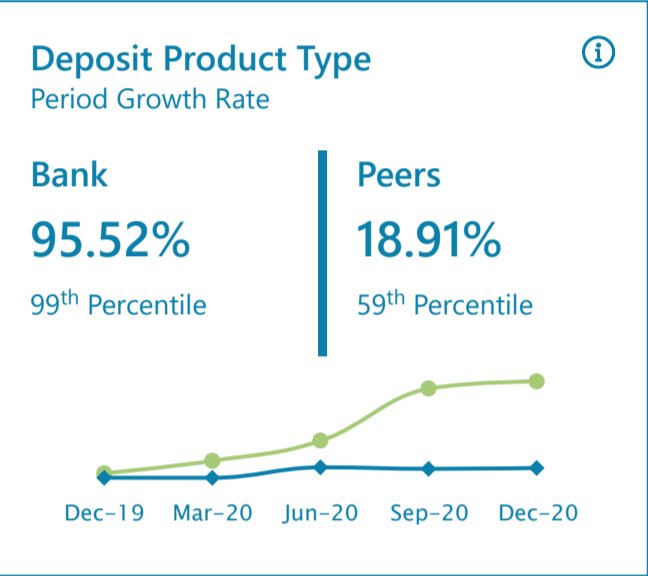
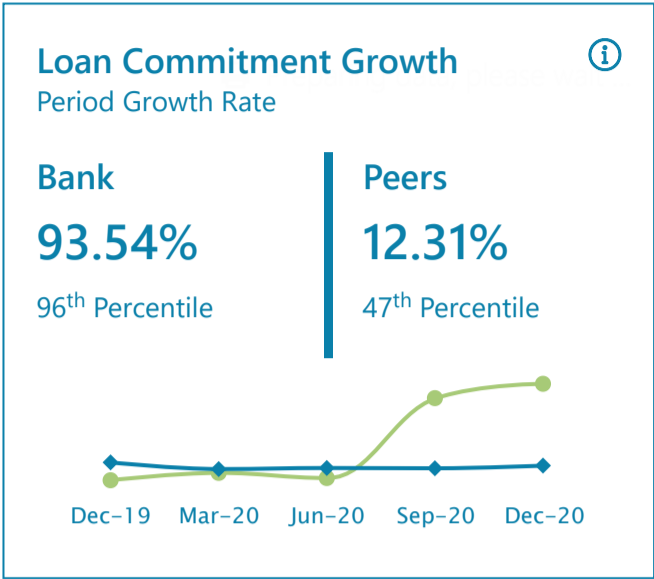
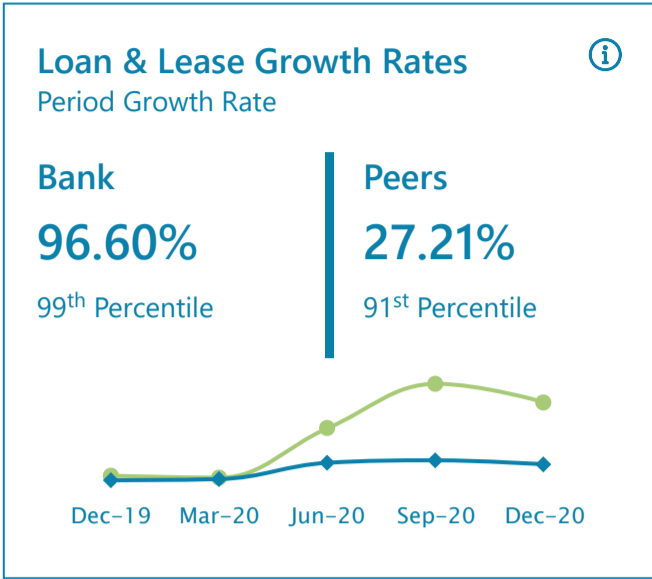
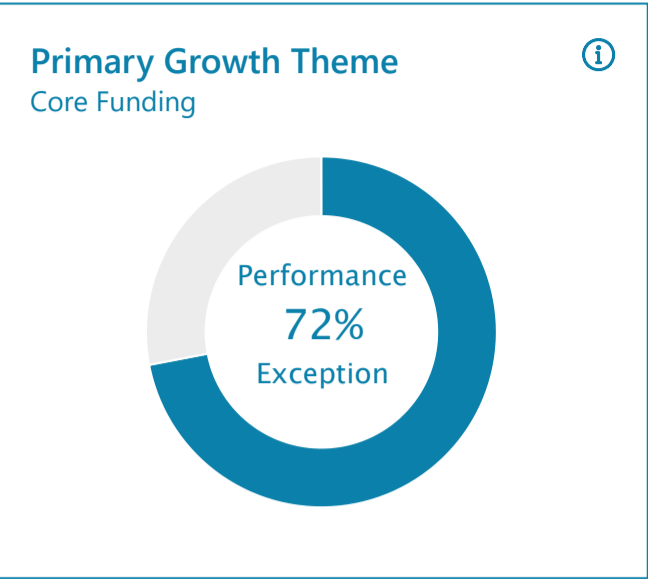


Other Operating Expense
Other Operating Expense to Avg Earn Ass...



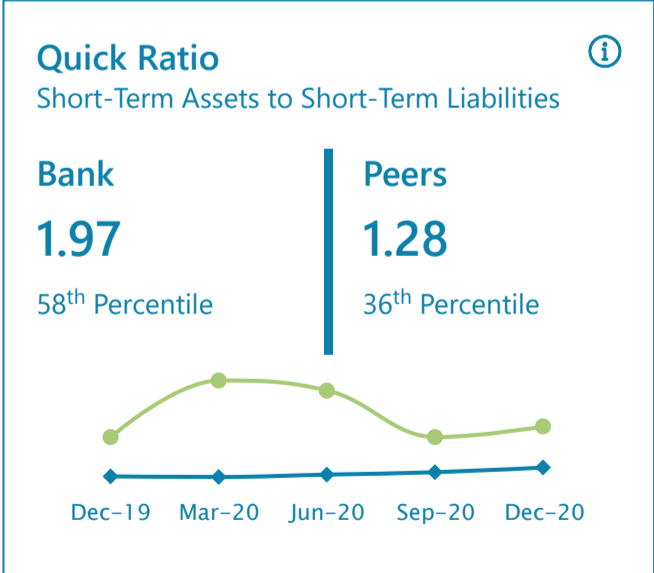
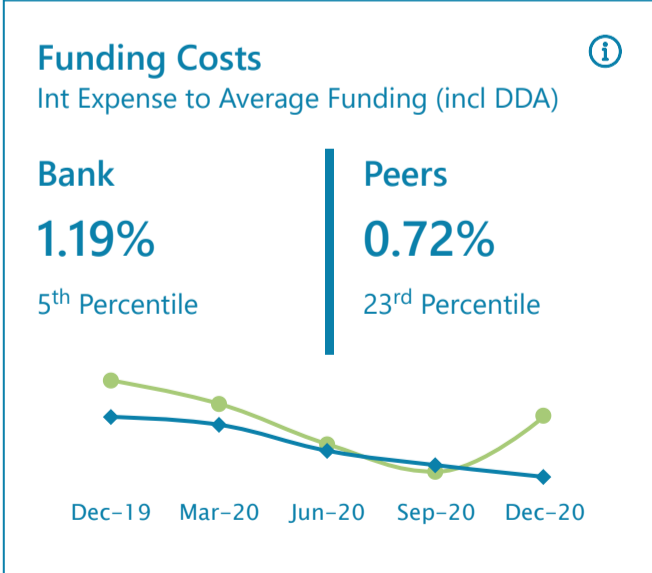
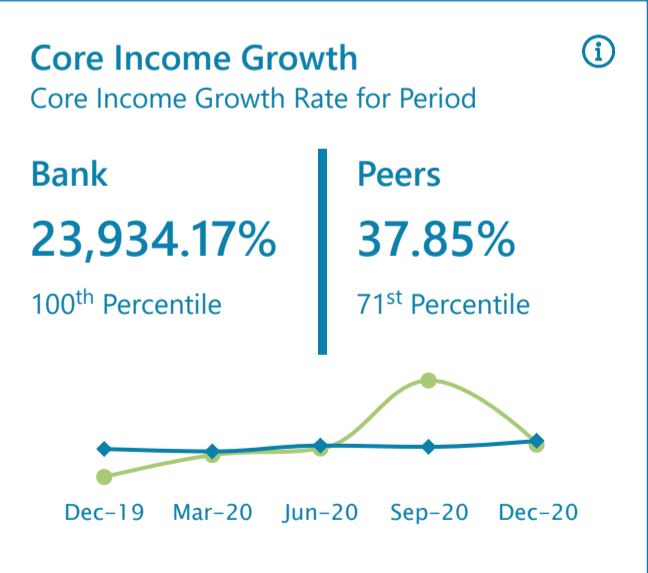
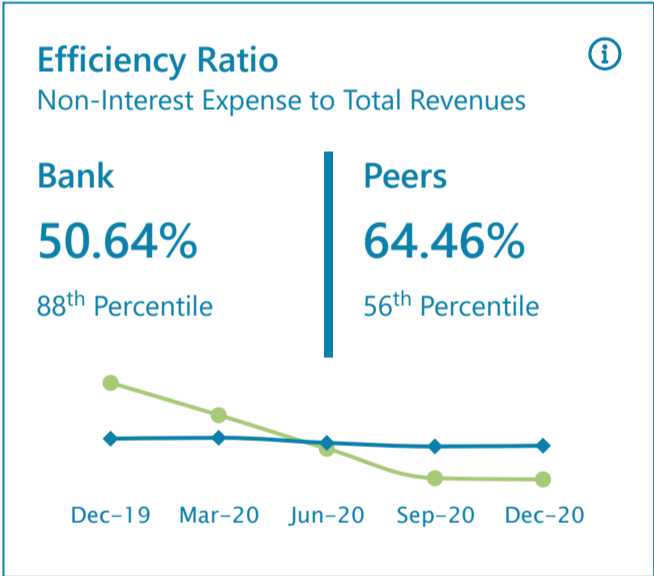
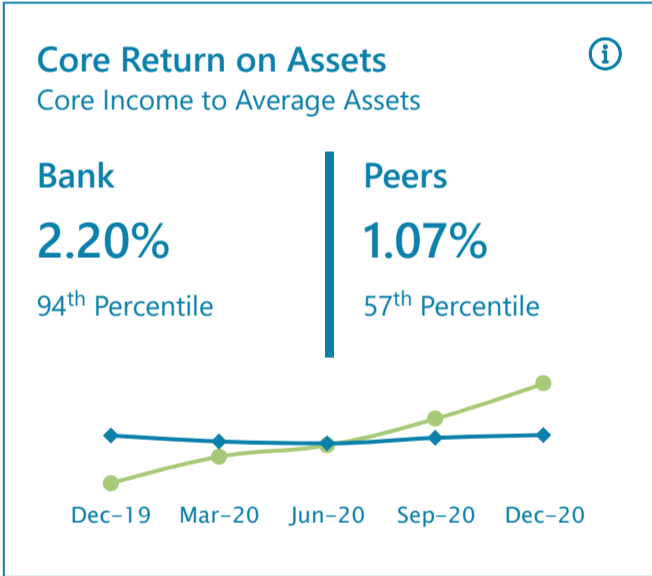
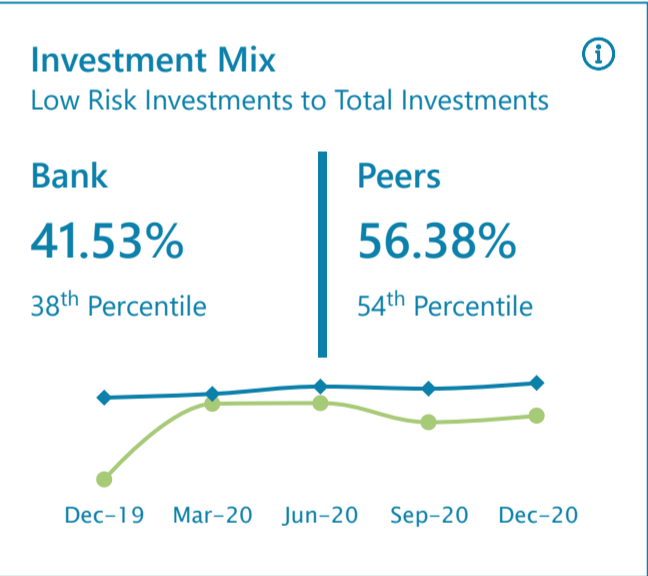
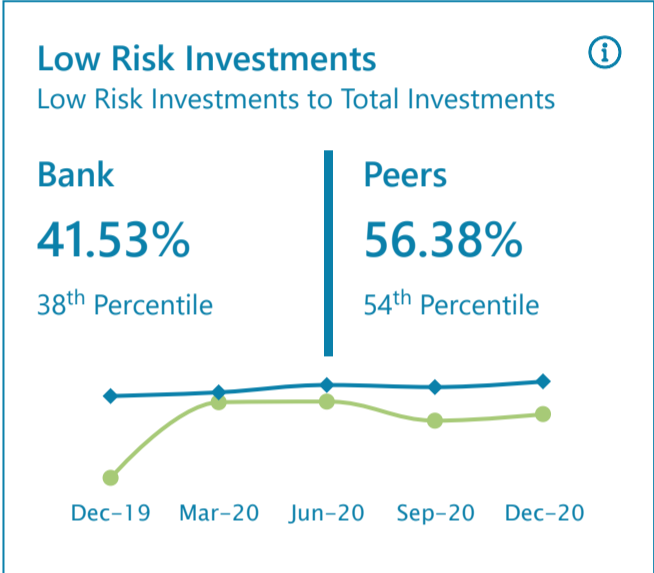
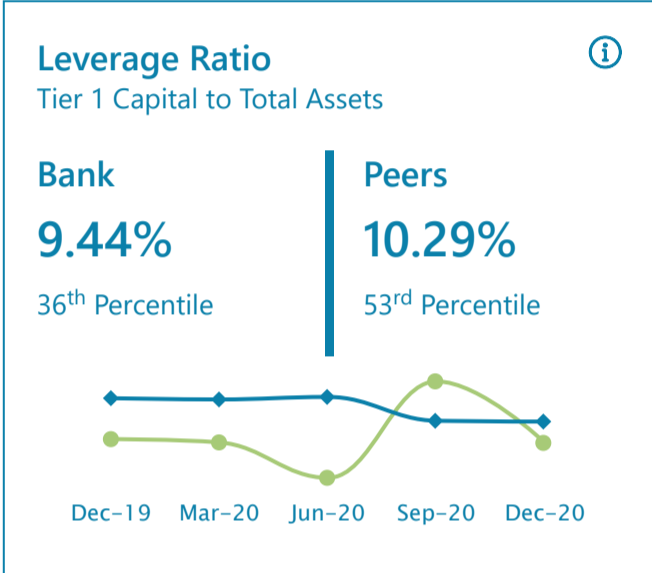
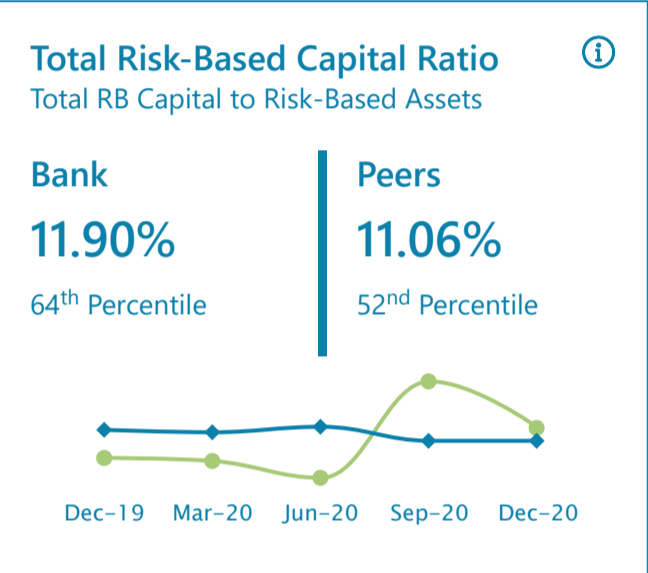
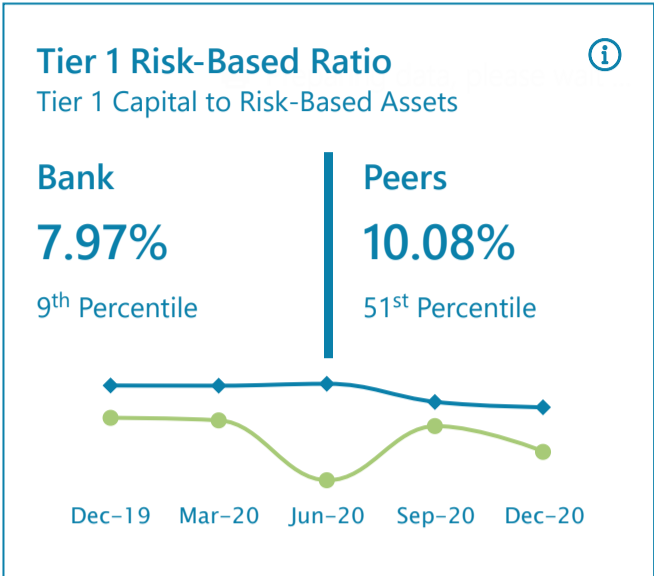
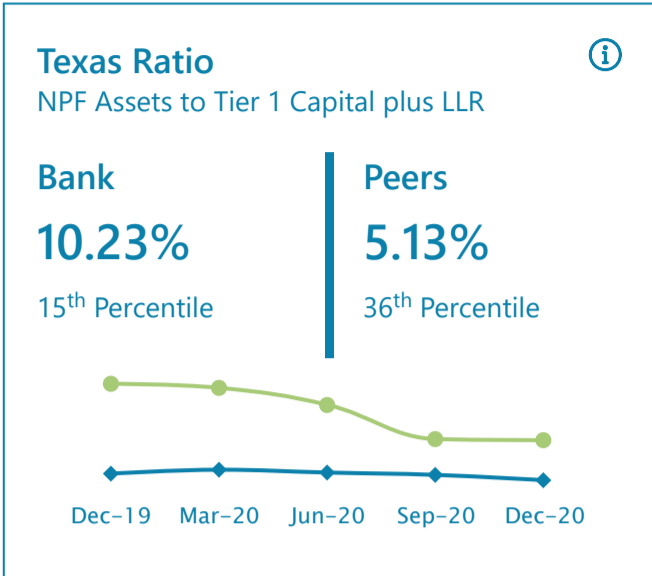
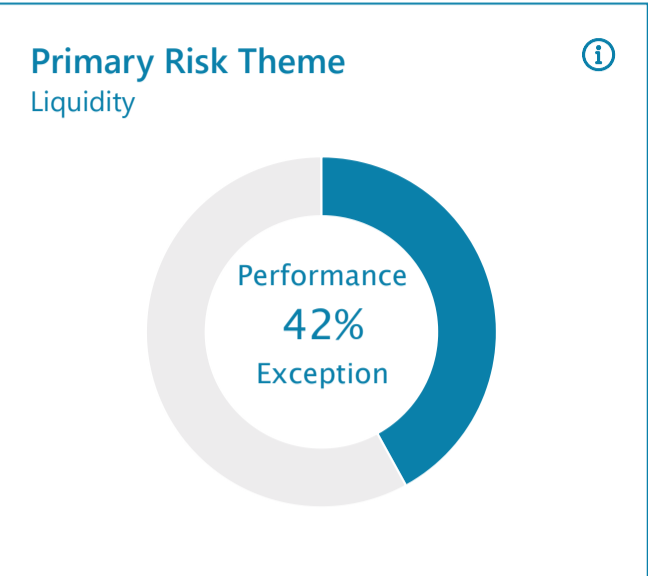
Insight into the key drivers of growth

Current Period: December 2020
Time Span: Quarterly
Peer Group: Strategic Focus: COM.LOW.MED

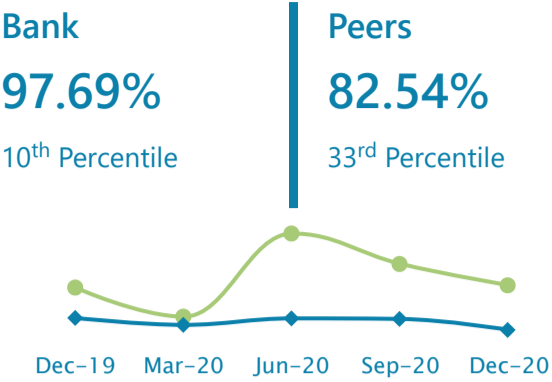


Insight into the key drivers of risk

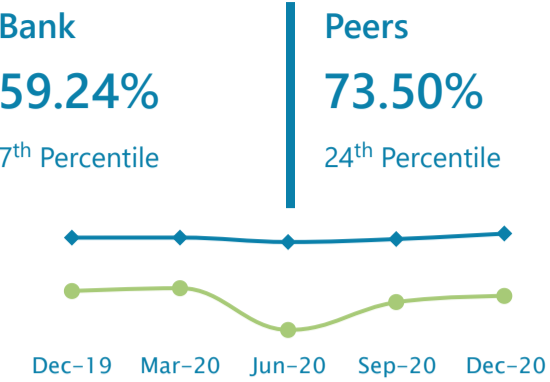
Current Period: December 2020
Time Span: Quarterly
Peer Group: Strategic Focus: COM.LOW.MED



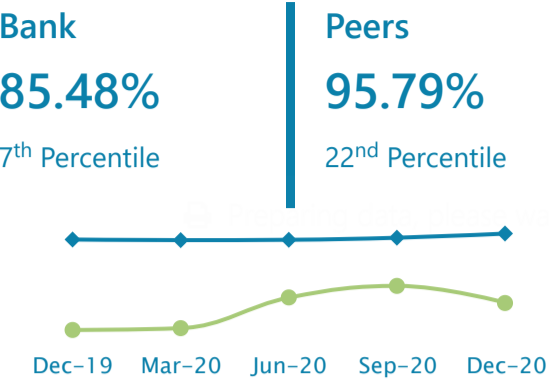
Loans to Deposits Ratio
Net Loans & Leases to Total Deposits



Core Deposits to Total Assets
Core Deposits to Total Assets



Relationship Deposits
Relationship Deposits to Total Deposits



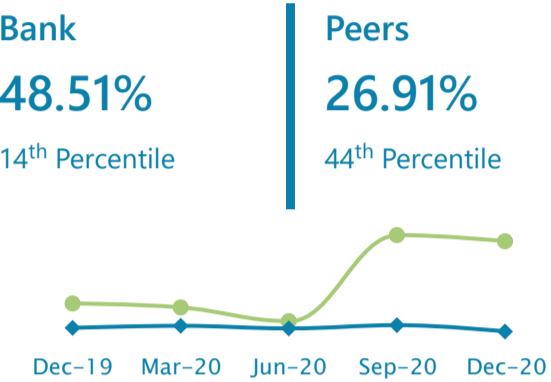
Core Deposit Growth Rate
Core Deposit Growth Rate for Period



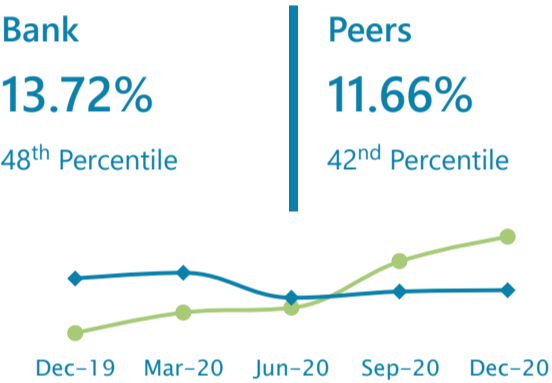
Average Deposit Balance
Total Deposits divided by Total Accounts



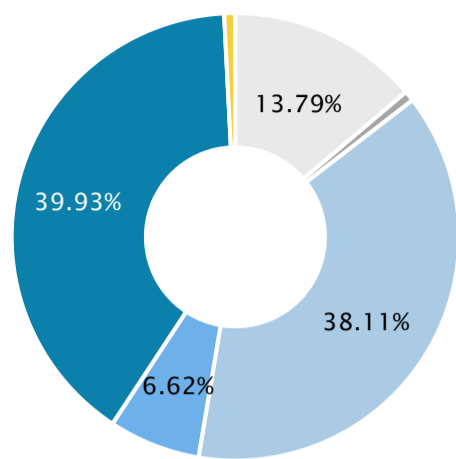
Pledged Assets to Total Assets
Pledged Assets to Total Assets



AFS Assets to Total Assets
AFS Assets to Total Assets

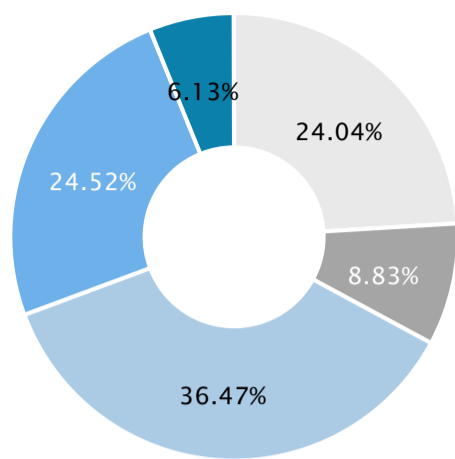


Lending Focus
Commercial Lending



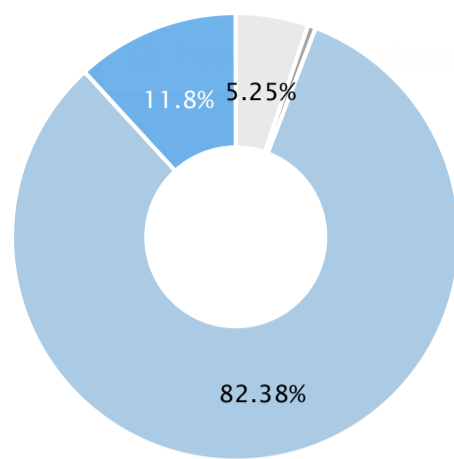
- Residential Real Estate
- Personal Loans
- Commercial & Industrial
- Agricultural Loans
- Commercial Real Estate Loans
- Other Commercial Loans

Funding Focus
Low Non-Maturity Funding



- Demand Deposits
- Interest Checking
- Savings Accounts
- Retail Certificates
- Jumbo Certificates
- Foreign IB Deposits

OBS Fee Income Focus
Medium Off-Balance Sheet



- Service Charges
- Wealth Management
- Loan OBS Revenue
- Other Non-Interest Income

Market Coverage

Multi-Community



Branches in 8 Counties; 1 State

Market Size

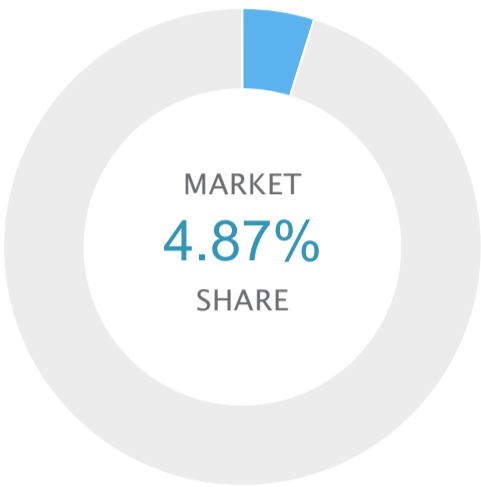
Large Fringe Metro



Source: Federal Reserve Bank of Atlanta

Deposit Market Share

as of June 2020



FI Type: Bank & CU

FI Name	Deposits	Share	1-Yr Growth
EXAMPLE COMPETITOR	\$750,588	10.30%	26.76%
EXAMPLE COMPETITOR	\$686,455	9.42%	17.96%
EXAMPLE COMPETITOR	\$599,144	8.22%	16.63%
EXAMPLE COMPETITOR	\$489,937	6.72%	19.83%
EXAMPLE COMPEITOR	\$372,517	5.11%	17.11%
EXAMPLE COMPETITOR	\$354,550	4.87%	26.58%
EXAMPLE COMPETITOR	\$350,749	4.81%	22.91%
EXAMPLE COMPEITOR	\$349,513	4.80%	31.55%
EXAMPLE COMPETITOR	\$327,419	4.49%	27.53%
EXAMPLE COMPETIOR	\$317,864	4.36%	29.84%
EXAMPLE COMPETITOR	\$284,780	3.91%	16.11%
EXAMPLE COMPETITOR	\$263,647	3.62%	14.67%
EXAMPLE COMPETITOR	\$252,953	3.47%	23.29%
EXAMPLE COMPETITOR	\$230,959	3.17%	22.80%
EXAMPLE COMPETITOR	\$223,425	3.07%	23.09%
EXAMPLE COMPETITOR	\$201,486	2.77%	27.14%
EXAMPLE COMPETITOR	\$159,165	2.18%	8.70%
EXAMPLE COMPETITOR	\$151,819	2.08%	12.03%
EXAMPLE COMPETITOR	\$138,460	1.90%	16.36%
EXAMPLE COMPETITOR	\$103,735	1.42%	22.90%
EXAMPLE COMPETITOR	\$91,180	1.25%	18.77%
EXAMPLE COMPETITOR	\$82,003	1.13%	16.46%
EXAMPLE COMPETITOR	\$63,926	0.88%	34.68%
EXAMPLE COMPETITOR	\$59,840	0.82%	-1.08%
EXAMPLE COMPETITOR	\$56,078	0.77%	16.16%
EXAMPLE COMPETITOR	\$50,333	0.69%	-9.89%
EXAMPLE COMPETITOR	\$41,618	0.57%	27.21%
EXAMPLE COMPETITOR	\$40,622	0.56%	13.09%
EXAMPLE COMPETITOR	\$39,329	0.54%	107.46%
EXAMPLE COMPETITOR	\$33,341	0.46%	57.77%
EXAMPLE COMPETITOR	\$29,134	0.40%	12.76%
EXAMPLE COMPETITOR	\$28,673	0.39%	26.67%
EXAMPLE COMPETITOR	\$23,927	0.33%	13.88%
EXAMPLE COMPETITOR	\$23,310	0.32%	7.94%
EXAMPLE COMPETITOR	\$10,975	0.15%	89.03%
EXAMPLE COMPETITOR	\$2,244	0.03%	NA
EXAMPLE COMPETITOR	\$589	0.01%	-5.15%

⌂ Preparing data, please wait