

 Bank Profile

**EXAMPLE BANK, EXAMPLE CITY, WI**

**Institution Size**

Total Assets: \$525 million  
 Branches: 8  
 Employees: 70  
 Federal Reserve RSSD ID: 5555555  
 Regulatory ID: 11111  
 ABA Number: 0000000

**Strategic Focus**

Lending: Commercial Lending  
 Funding: Low Non-Maturity Funding  
 OBS Fee: Medium Off-Balance Sheet

**Structure & Charter**

Holding Company:  
 Charter: Established:  
 Sub-S:

**Market Area** Market

Size: Market  
 Coverage: Main  
 Address: City, State,  
 ZIP:

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](mailto:strategicadvisory@wipfli.com) to schedule your next vCSO session or with any additional questions on your bank peer group, ratios or strategies.

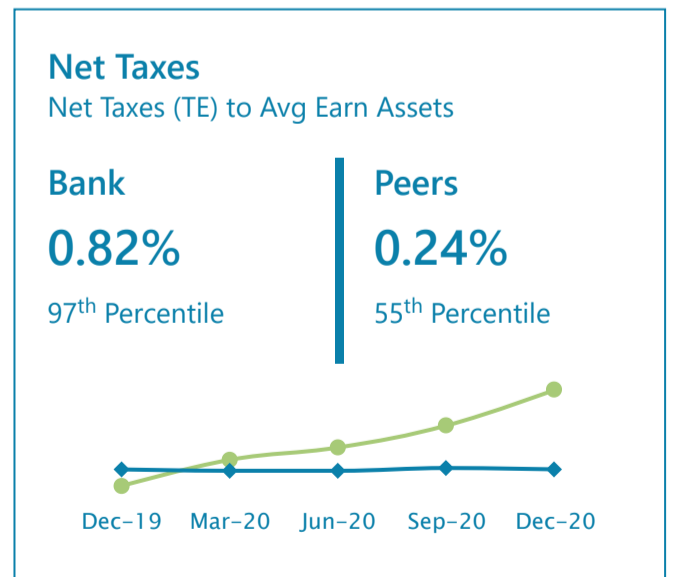
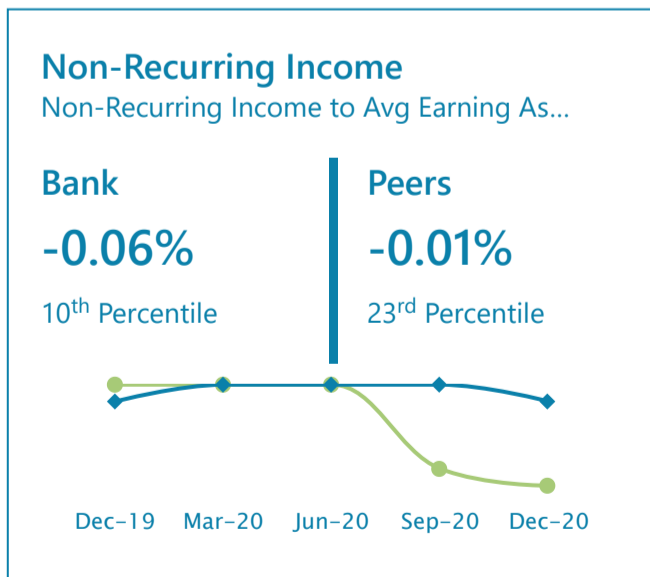
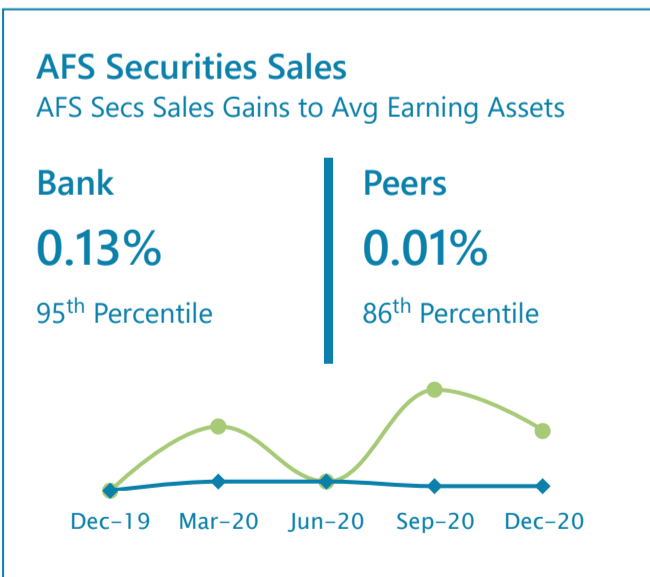
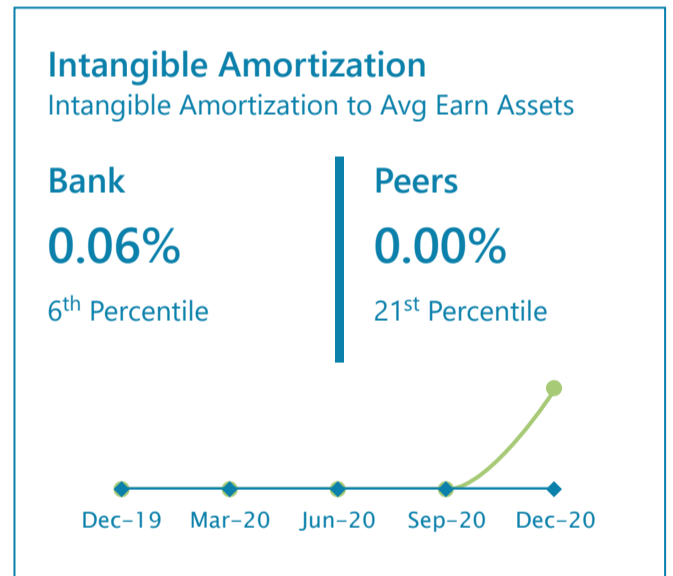
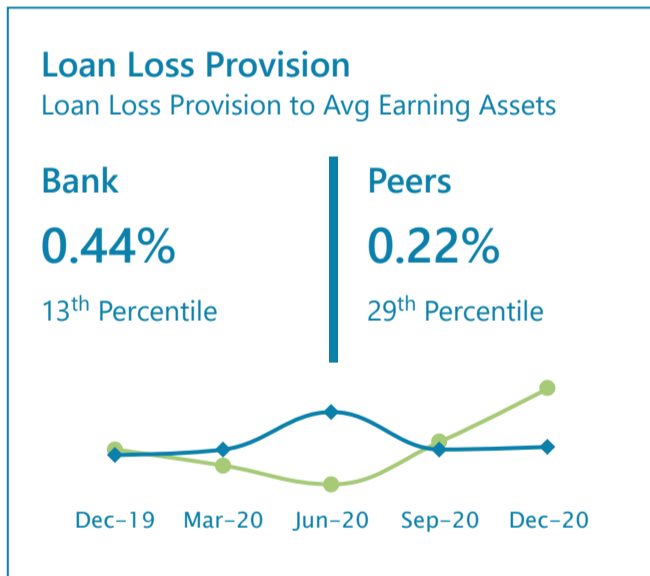
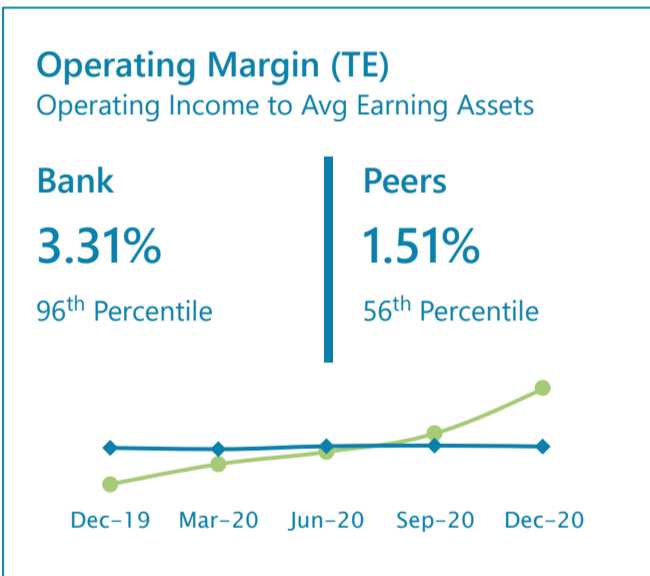
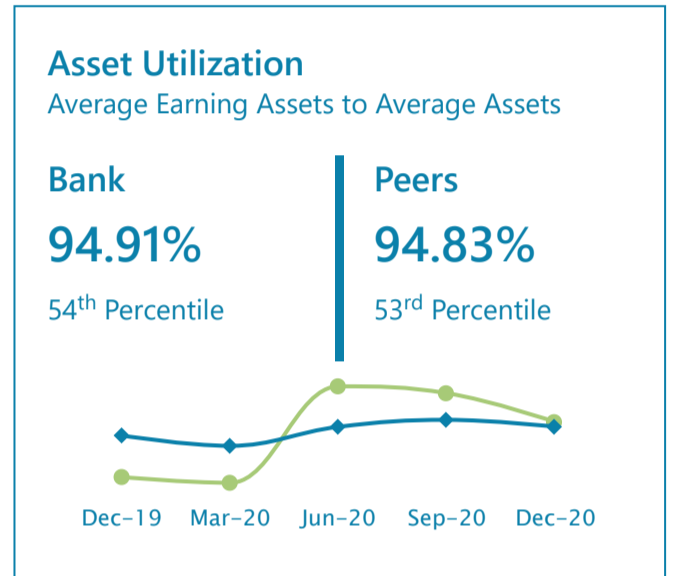
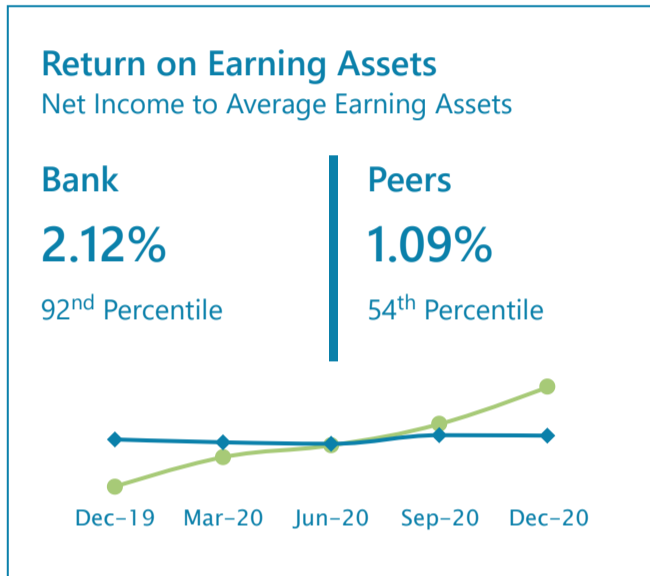
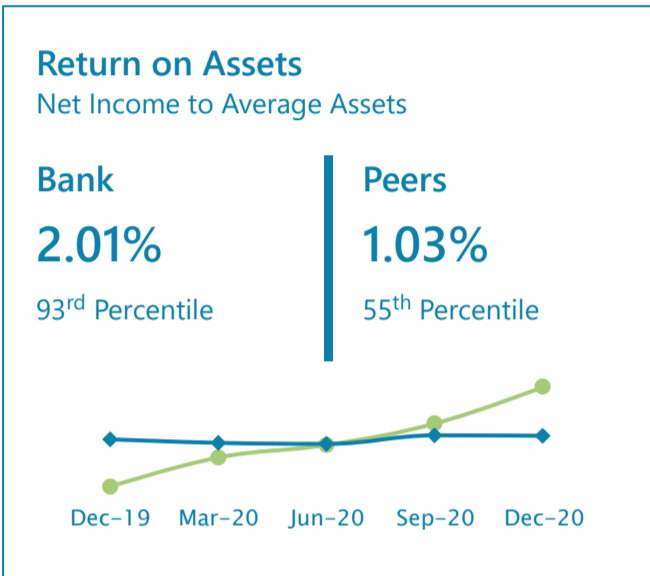
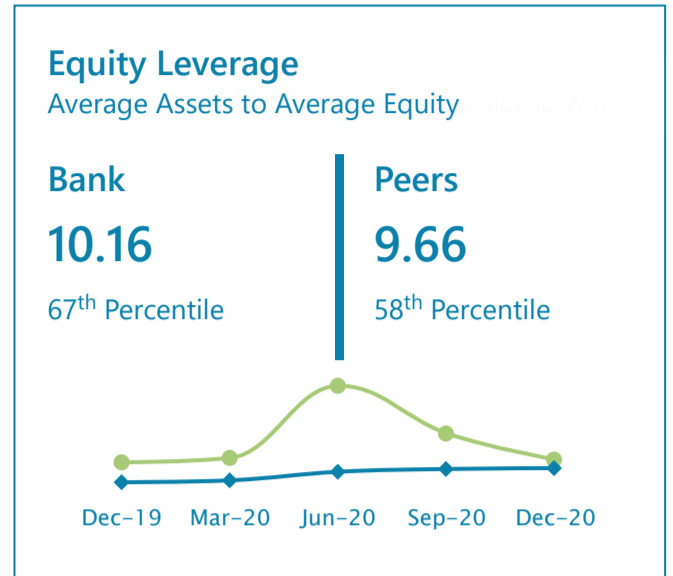
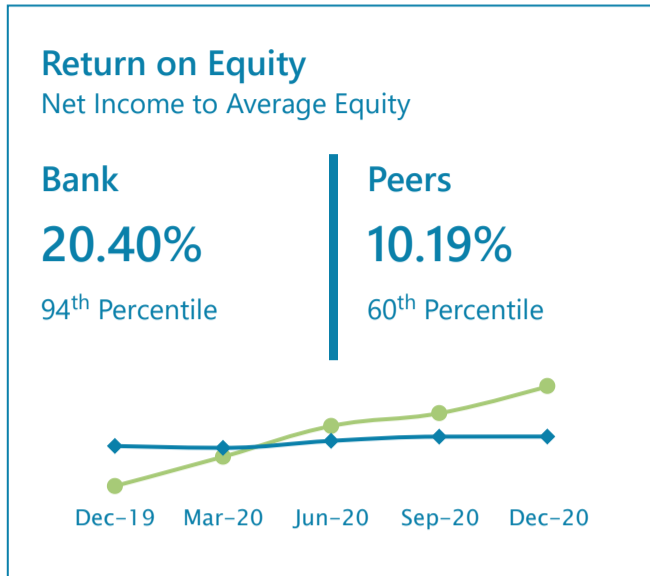
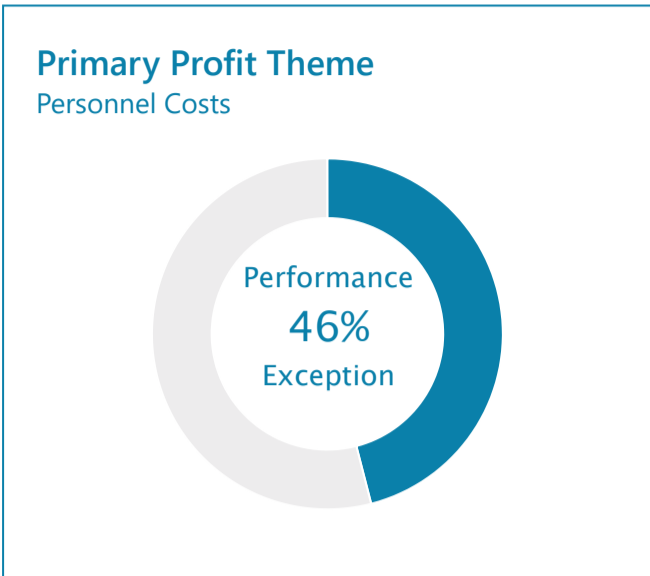
Wipfli's Financial Services Practice has a solid understanding of the unique issues facing financial institutions. Our specialists educate, advise, and assist financial institutions in successfully navigating the complex legislative and regulatory environments. Our practice includes certified internal 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



Dec-19 Mar-20 Jun-20 Sep-20 Dec-20

### Non-Interest Income

Non-Interest Income to Avg Earning Assets



Dec-19 Mar-20 Jun-20 Sep-20 Dec-20

### Non-Interest Expense

Non-Interest Expense to Avg Earning Ass...



Dec-19 Mar-20 Jun-20 Sep-20 Dec-20

### Funding Spread (TE)

Yield Less Cost of Funding (including DDA)



Dec-19 Mar-20 Jun-20 Sep-20 Dec-20

### Margin Leverage

Avg Earn Assets to Avg Funding (incl DDA)



Dec-19 Mar-20 Jun-20 Sep-20 Dec-20

### Service Charges

Service Charge Income to Avg Earning As...



Dec-19 Mar-20 Jun-20 Sep-20 Dec-20

### Wealth Management

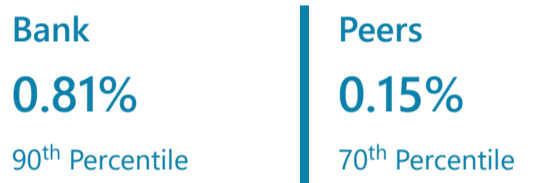
Wealth Management Income to Avg Earn...



Dec-19 Mar-20 Jun-20 Sep-20 Dec-20

### Loan OBS Revenue

Loan OBS Revenue to Average Earn Assets



Dec-19 Mar-20 Jun-20 Sep-20 Dec-20

### Other Non-Interest Income

Other Non-Interest Inc to Avg Earn Assets



Dec-19 Mar-20 Jun-20 Sep-20 Dec-20

### Personnel Expense

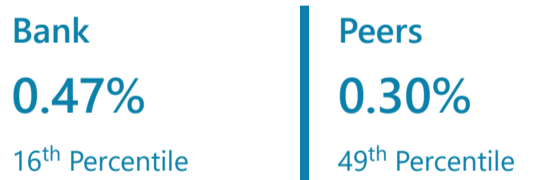
Personnel Expense to Avg Earning Assets



Dec-19 Mar-20 Jun-20 Sep-20 Dec-20

### Occupancy Expense

Occupancy Expense to Avg Earning Assets



Dec-19 Mar-20 Jun-20 Sep-20 Dec-20

### Other Operating Expense

Other Operating Expense to Avg Earn Ass...



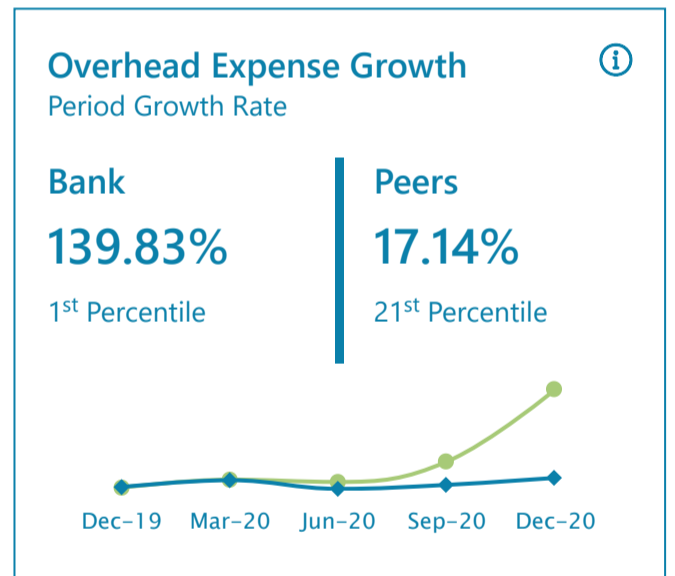
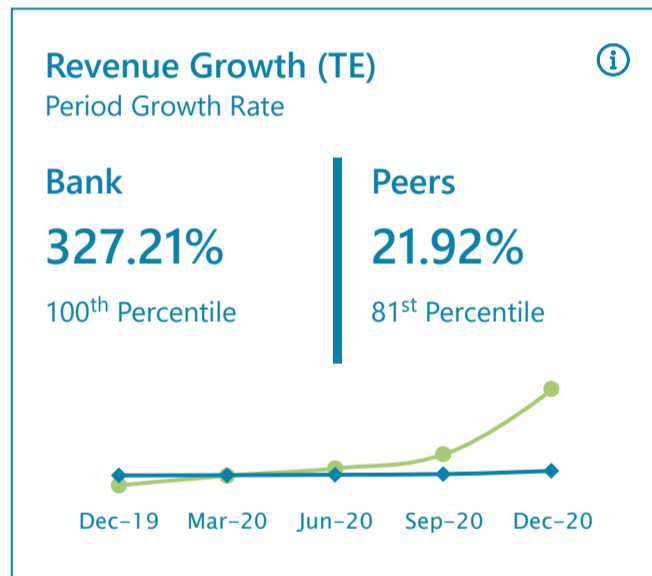
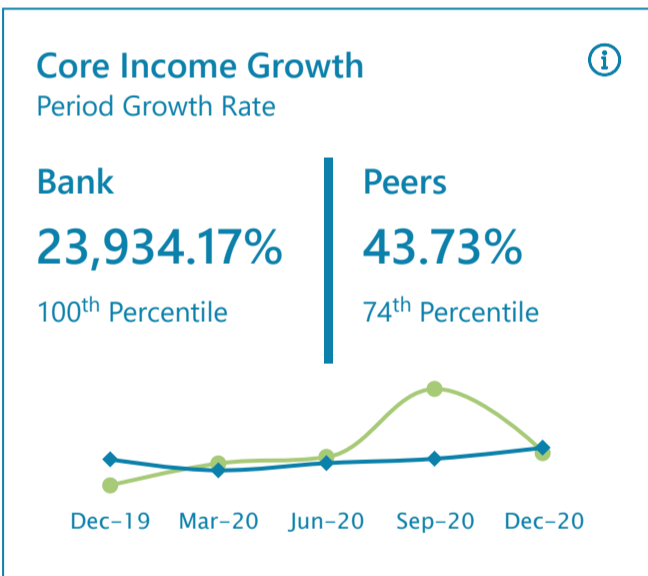
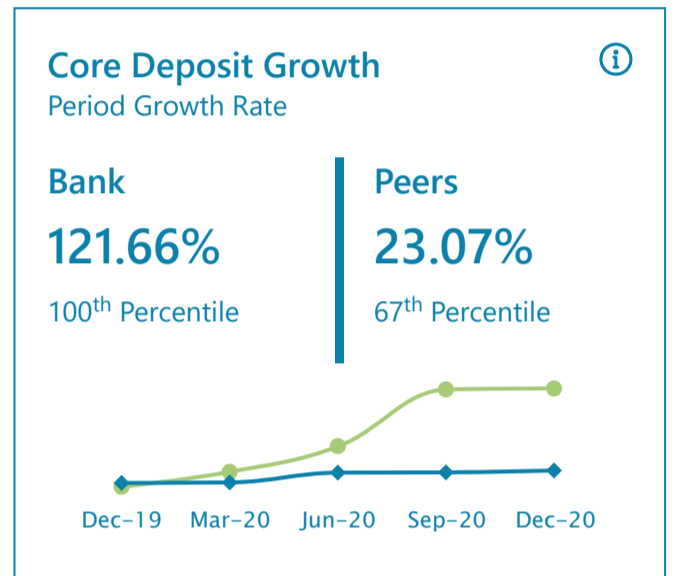
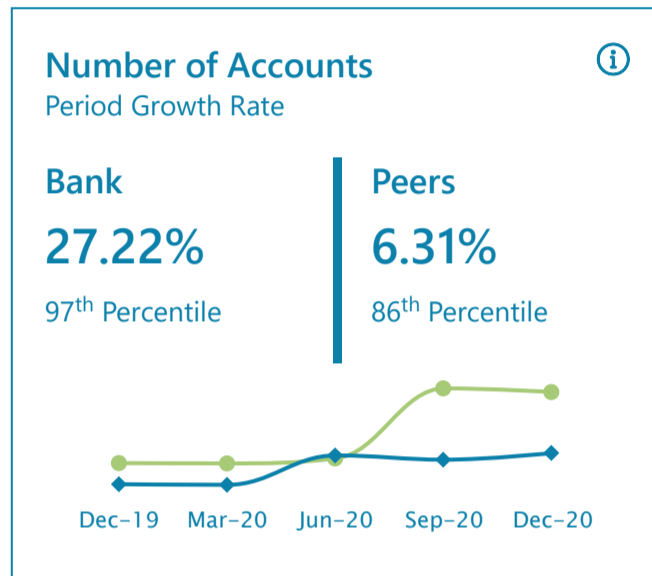
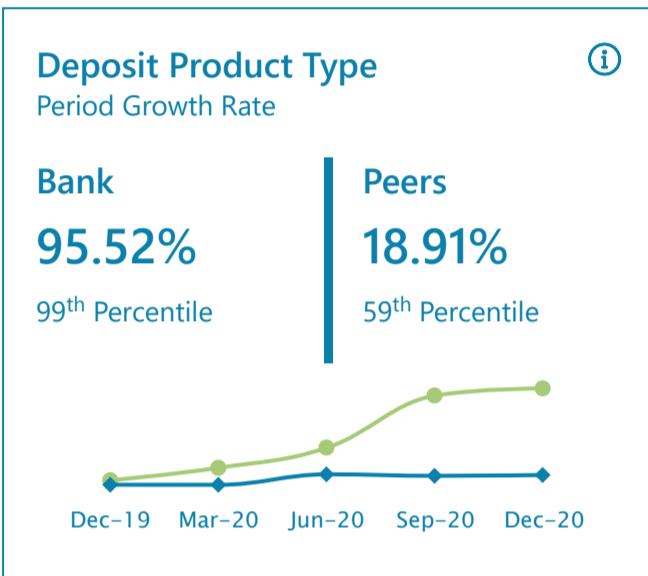
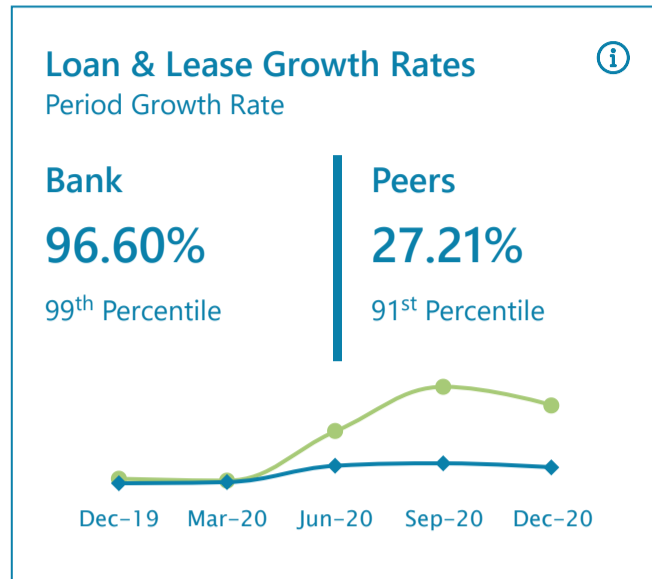
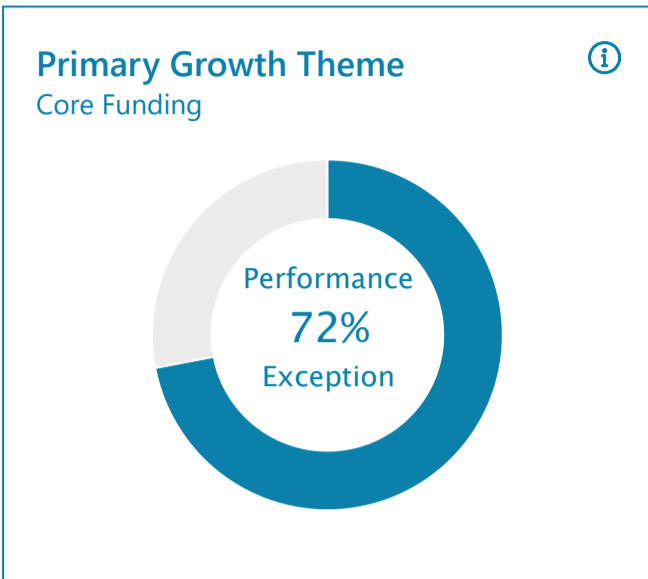
Dec-19 Mar-20 Jun-20 Sep-20 Dec-20

Insight into the key drivers of growth

Current Period: December 2020

Time Span: Quarterly

Peer Group: Strategic Focus: COM.LOW.MED

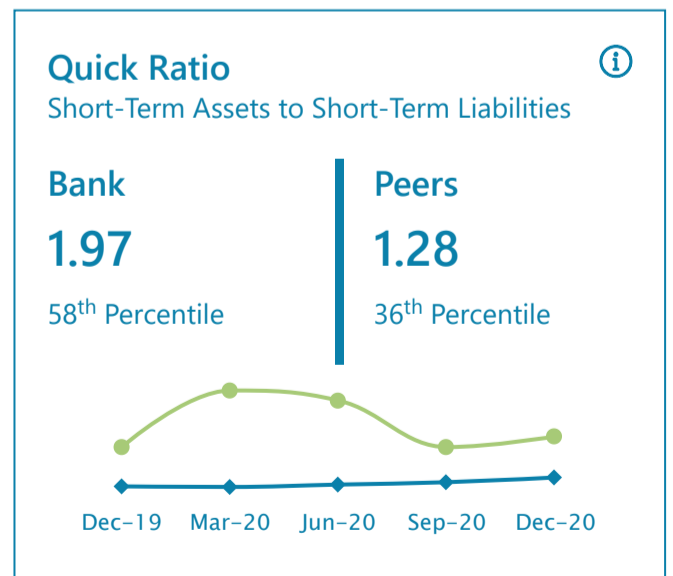
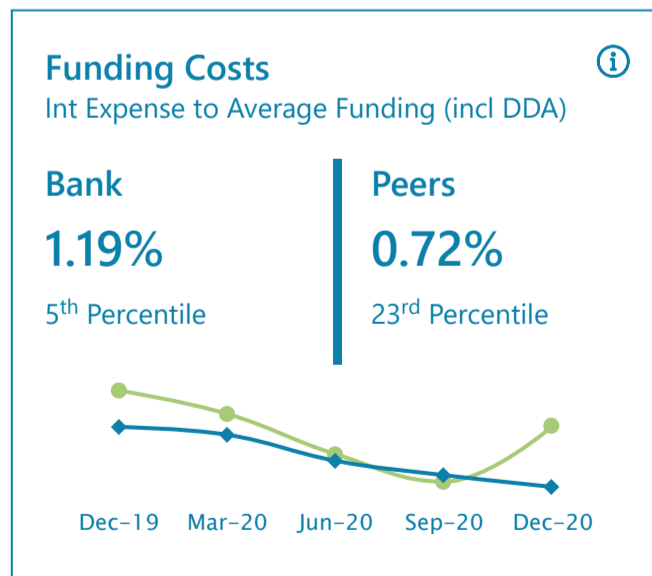
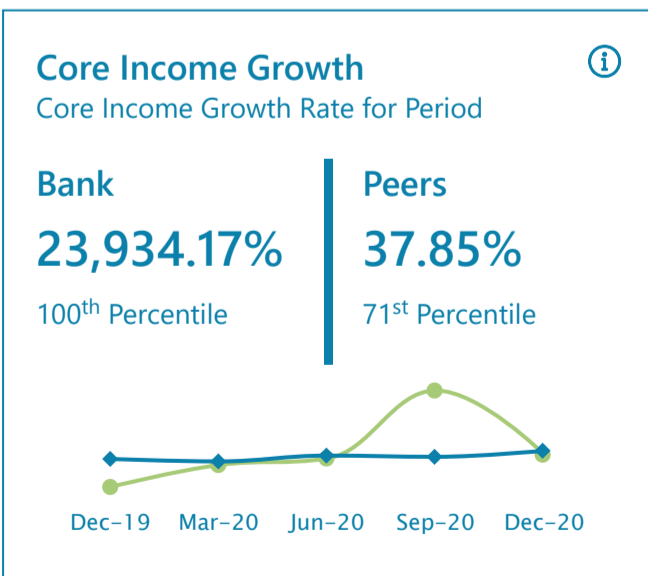
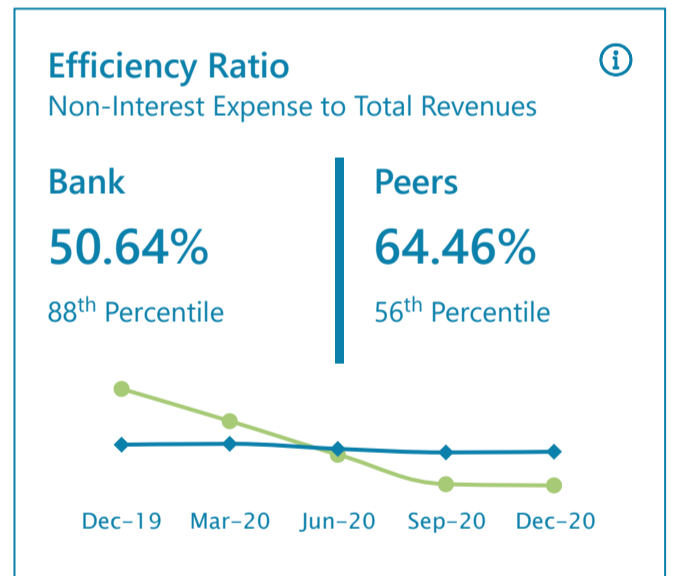
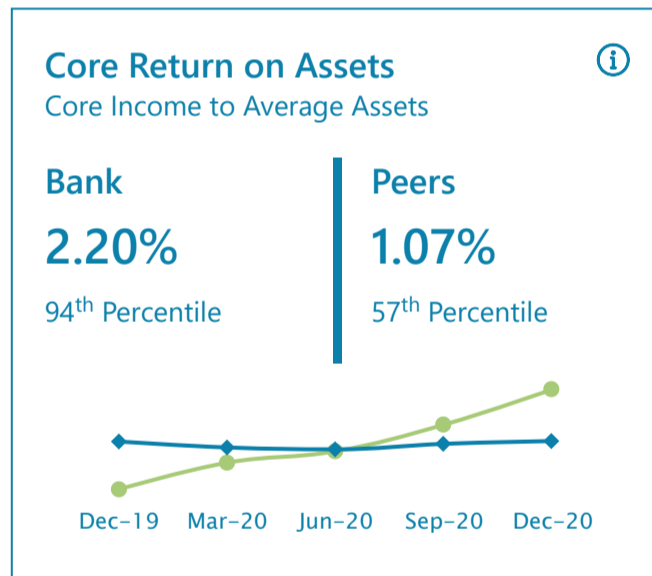
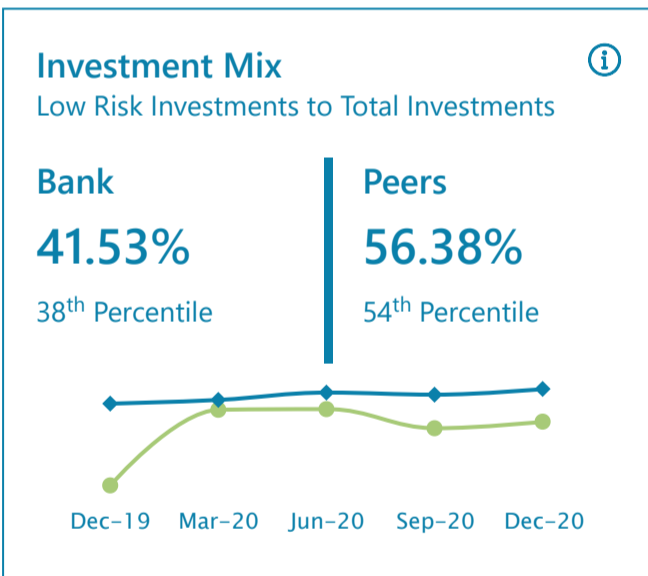
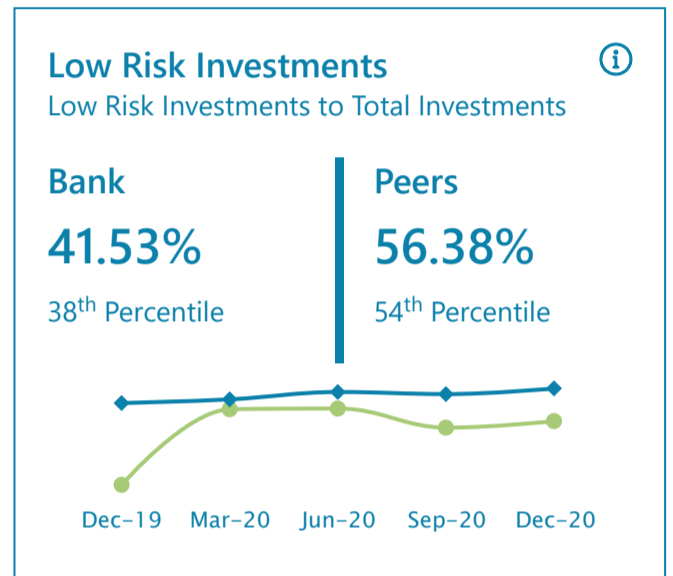
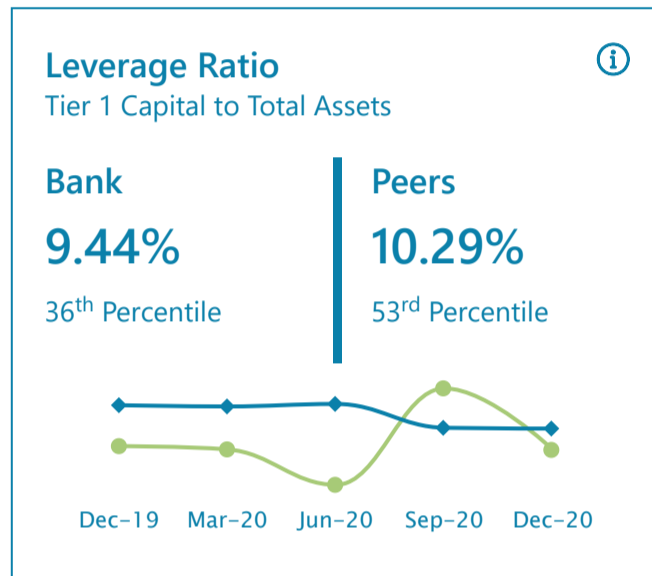
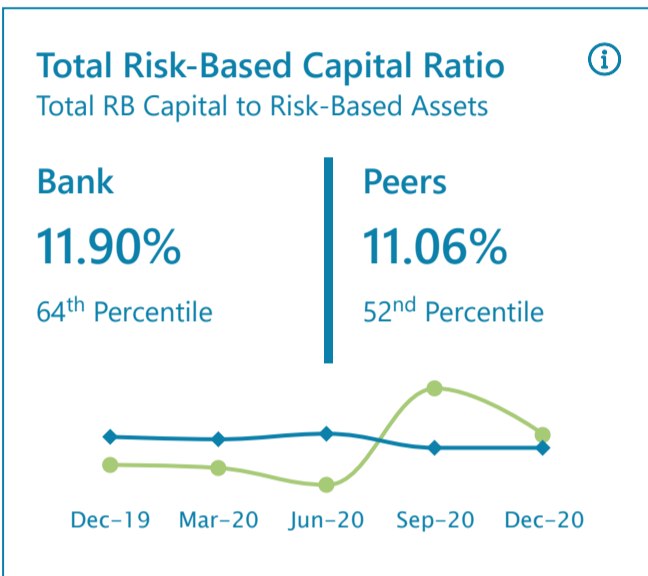
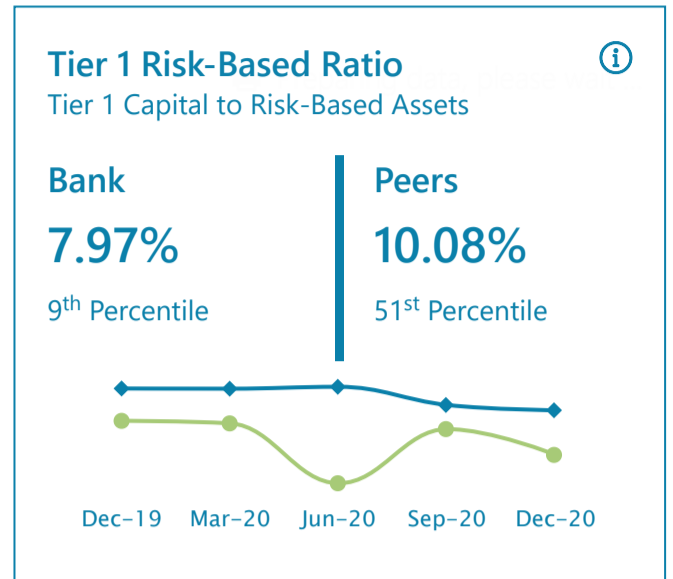
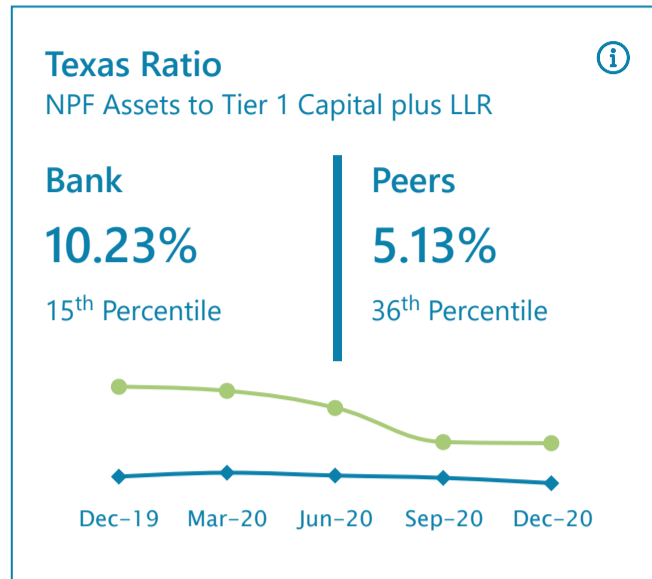
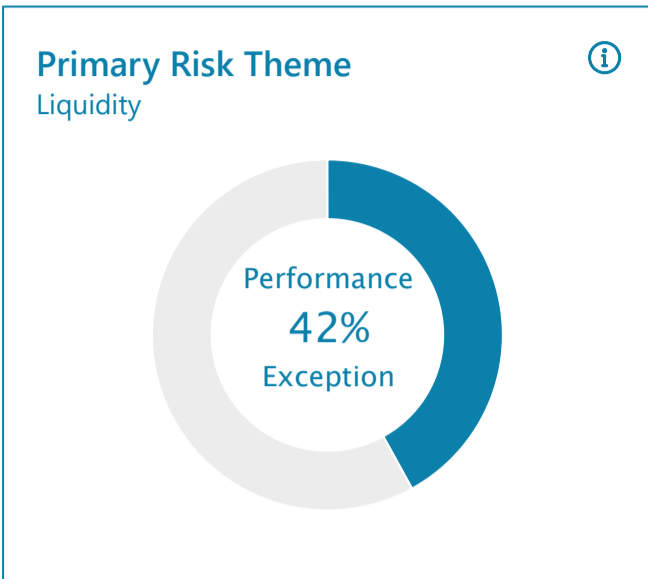


Insight into the key drivers of risk

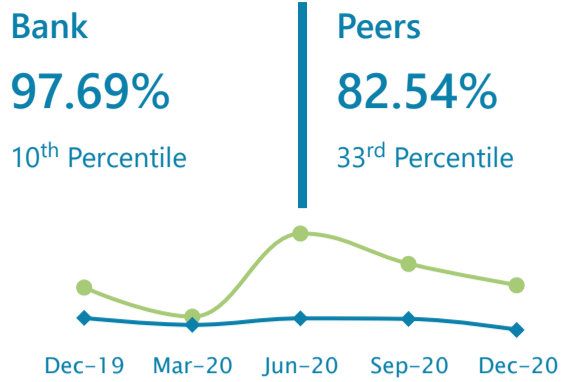
Current Period: December 2020

Time Span: Quarterly

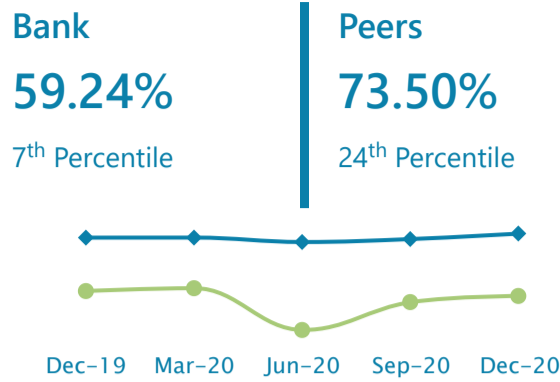
Peer Group: Strategic Focus: COM.LOW.MED



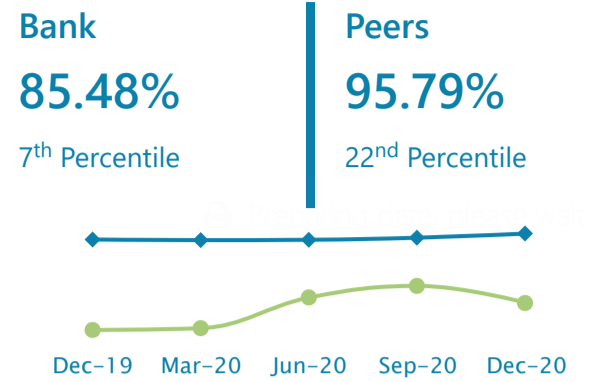
**Loans to Deposits Ratio**  
Net Loans & Leases to Total Deposits



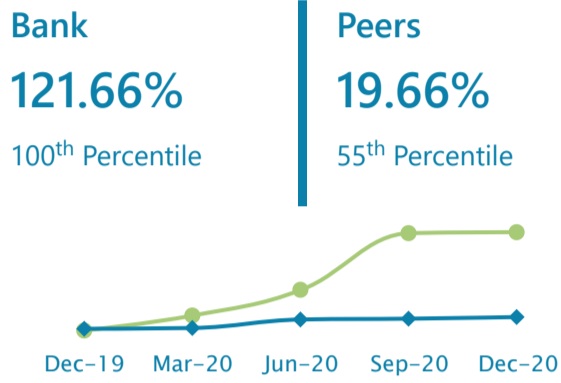
**Core Deposits to Total Assets**  
Core Deposits to Total Assets



**Relationship Deposits**  
Relationship Deposits to Total Deposits



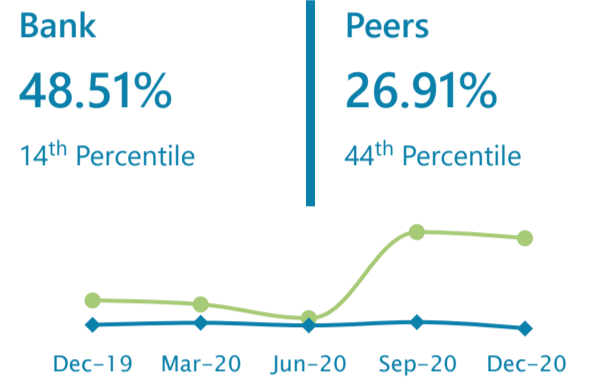
**Core Deposit Growth Rate**  
Core Deposit Growth Rate for Period



**Average Deposit Balance**  
Total Deposits divided by Total Accounts



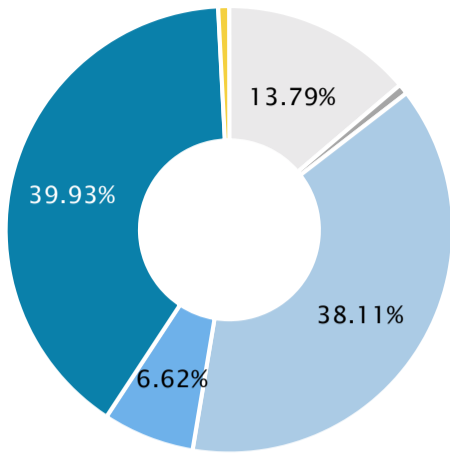
**Pledged Assets to Total Assets**  
Pledged Assets to Total Assets



**AFS Assets to Total Assets**  
AFS Assets to Total Assets

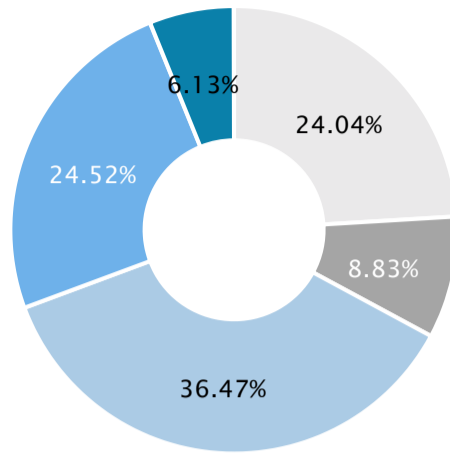


**Lending Focus**  
Commercial Lending



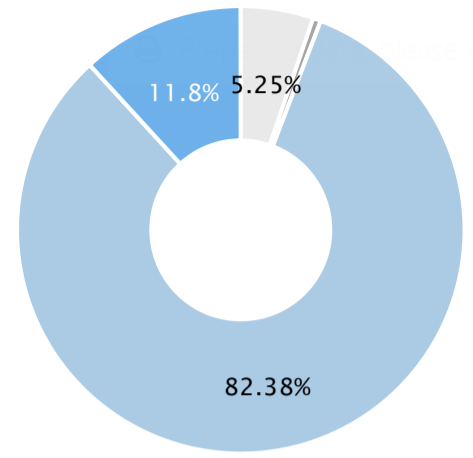
- Residential Real Estate
- Personal Loans
- Commercial & Industrial
- Agricultural Loans
- Commercial Real Estate Loans
- Other Commercial Loans

**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

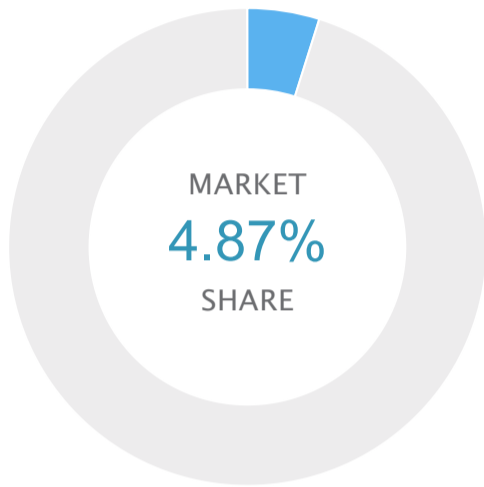
Large Fringe Metro



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%



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