

WISCONSIN BANKERS ASSOCIATION

WBA Branching Toolkit

Wisconsin Bankers Association

It's no secret that Wisconsin's financial institutions are consolidating at a higher rate than in recent years. The decision to close or consolidate branches can be just as difficult as the mergers and acquisitions between institutions. The new WBA Branching Toolkit is designed to assist banks with their branching decisions and the public relations efforts that go along with them.

This kit contains:

- A communications checklist with talking points and action items
- A sample press release
- Tips for preparing and dealing with the media
- A featured article from the May 2013 issue of *Wisconsin Banker* with expert insight on how to determine if consolidating branches is a strategic fit for your institution
- A comprehensive report analyzing publicly available data about Wisconsin bank assets and branches, spanning from 1966 to 2012. This report contains useful background information for both the media and bank staff involved in branching decisions, including charts showing the ratio of commercial institutions to branches and Wisconsin banks by asset size as a percentage of total institutions.

The WBA Branching Toolkit will be helpful for bank management teams and boards of directors who are considering strategic changes to their branch networks. In addition, using this resource can make communicating branching changes to your customers, community and the local media less stressful for bank staff.

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WBA Communication Checklist

Wisconsin Bankers Association

Talking points/Themes

Listed below are a variety of potential themes and talking points for your bank. Be sure to tailor the most appropriate points to your specific situation. You should also check your company's mission statement as there may be an opportunity to work that theme into your communications.

- There will always be bank branches as they do play a vital role in how customers do business with their bank. Most customers won't be impacted by the consolidation of their bank's branches as that isn't the way they do their banking.
- One of the biggest factors driving bank branch strategy is technology. Branch traffic volume is down while the use of both mobile and electronic banking is growing. More customers want the convenience of doing their banking remotely, so banks are changing their approach on how best to serve their customers the way they want to be served.
- Business as usual. We continue to open accounts, make good loans and help our customers and community. In other words, this does not affect our consumer or business customers one bit.

Actionable items checklist

Write and produce Q&A/Facts sheets/possible letters for the following groups:

- Press (should be a press release)
- Employees
- Customers
- Shareholders (if applicable)
- Legislators (if the bank has developed a close relationship with them)
- Local elected officials (could include Mayor and City Council)
- Website (a message from the president)

Designate an official spokesperson (should be the president or CEO of the bank)

- Must deliver message in a matter-of-fact, positive voice and attitude.

Release to be sent to press

- Do not meet with the local press ahead of time.
- Be sure that all quotes from your president or CEO are positive quotes.
- This should be in the format of a traditional press release and not as a press statement. A press statement could be seen as a quote from your bank which means potentially negative phrases can now be attributed as a direct quote.

Message from the president to be displayed on your website.

- Can be same as materials handed out to walk-in customers.

Concentrate on your teller line.

- They need to be able to answer basic questions in a matter-of-fact, positive voice and attitude
- They need to hand out pertinent materials to customers.

Make senior staff available for any customers that questions/concerns.

- Instruct teller line to offer senior staff access to customers when appropriate

Set up Google Alerts to monitor news regarding the bank. This should be set to search “everything” and “as-it-happens” in Google’s search parameters. Terms should include but are not limited to:

- “Name of your bank”
- “Name of your president or CEO”
- “Wisconsin + bank”
- Wisconsin bank
- “consent order”

All terms should be entered as shown above. Quotation marks and other symbols are part of Google’s search methodology. Depending on the name, you should also consider including common misspellings of your bank and president or CEO’s names.

Respond to negative feedback with a single response. You should be monitoring:

- Letters to the editor
- Blogs
- Comments on newspaper online forums

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Sample Press Release

Wisconsin Bankers Association



FOR IMMEDIATE RELEASE

[DATE]

For more information, contact:

[BANK NAME] Streamlines Efficiency of Branch Network

(LOCATION) [BANK NAME] today announced it will consolidate retail branches in order to increase efficiency in its branch network.

In an effort to better serve its customers and after a thorough analysis, the bank has determined that consolidating the retail branches at [LOCATIONS] is the best way to continue its tradition of customer service and quality product offerings. The changes reflect the current market environment and allows [BANK NAME] to offer competitive rates to customers. As customer banking habits shift toward online and mobile banking, [BANK NAME] will continue to offer convenient services to assist customers with their banking needs.

[INSERT A QUOTE FROM BANK PRESIDENT/OTHER OFFICER IF APPROPRIATE]

The branches to close will cease operations [TIMEFRAME/DATES]. The decision to consolidate these retail branches does not reflect on the hard work and talent of the dedicated staff serving these locations. All impacted employees have been informed of the consolidation and will be supported by bank management through the transition. Many may be able to transfer to other locations within the bank.

[BANK NAME] is committed to serving our customers and community in the most effective, efficient way possible and will continue to offer products and service that move our community forward.

Customers with questions or concerns may contact [CONTACT NAME, INFORMATION] for more information.

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Dealing With The Media

Wisconsin Bankers Association

Preparing for an Interview

1. **Set An Agenda.** Know what you want to accomplish in the interview.
2. **Define Your Audience.** Know who is your audience and what you want them to know.
3. **Pick Three Key Points.** Pick three points and keep repeating them during the interview. This increases the likelihood that your points will be reported.
4. **Don't Use Jargon.** Technical language confuses people and general audiences need to hear short, simple news bites.
5. **Be Yourself.** Relax and be conversational; an interview is not a speech.
6. **Always Be Truthful.** Misrepresenting the facts destroys your credibility. If you don't know the answer, find it and then respond quickly.
7. **Make Your Point.** If the reporter doesn't ask the question that helps make your point, make sure you bring it up on your own.
8. **Spell Your Name and Title.** This helps the reporter so they will not have to call back.

BROADCAST INTERVIEWS

1. **Dress Properly.** Wear conservative clothing. Men should wear a dark suit, solid off-white or light blue shirt and simple tie. Women should wear solid colors. Avoid stripes, big patterns and flashy jewelry.
2. **Pit Stop.** Stop by the restroom before the interview to check your appearance -- straighten tie, comb hair and relax.
3. **Watch What You Say.** Assume camera and microphone are on every moment. Don't be caught doing something or saying something inappropriate.
4. **Watch the Interview.** Don't let your eyes wander around the studio.
5. **Don't Fidget.** Don't play with your jewelry or tap your fingers. It draws attention to the wrong things.
6. **Use Body Language.** Nod or shake your head in agreement or disagreement with things the interview is asking. Use gestures, but keep them close to your body.
7. **Keep It Short.** Keep your answers under 20 seconds.
8. **Keep Your Seat.** Stay seated until you are told you are off the air.
9. **Smile.** You can move your head and smile during the interview. Don't be stiff. Lean into the interviewer and smile.

RADIO

1. **Stand Up.** If you do radio interviews over the phone, stand up. It gives your voice more power.
2. **Watch For Background Noise.** Don't shuffle papers. If at a radio station ask how to use the cough or mute button.

PRINT MEDIA

1. **Don't Go Off the Record.** Only say what you want to read in a headline the next morning.
2. **Be Aware of Deadlines.** You may have a great point to make, so don't miss deadlines. Respond to reporter's questions within 15 minutes of the call.
3. **Take Your Time.** Don't be afraid to take a moment before answering the question.
4. **Offer Background.** Reporters may know little about a subject, so offer to fax background material to them.

Finally, **AVOID SAYING "NO COMMENT."** No comment almost always creates an impression that a person is hiding something. Worse yet, your opponents will jump in and say something and you do not have the opportunity to defend your position.



“Satisfactory” is No Longer a Passing Grade

By Amber Hartl

Facing growing competition – especially with large, aggressive credit unions – an economy on uncertain footing, and increasing regulatory burden, Wisconsin's banks need strong leadership now more than ever. “Satisfactory” is no longer a passing grade for bank performance. Customers and regulators both require excellence, and the bank's Board of Directors must take an active role in achieving that goal. While an uninvolved,

70-80% of acquisitions result in a decline of shareholder value for the acquiring institution.

Vital metrics for directors to meet regulator and shareholder expectations

inactive board may not necessarily devastate the bank, an informed, engaged board can significantly improve the bank's long-term performance and shareholder return.

Essential Elements for an Effective Board

Every bank is unique, each following a highly individualized business plan, serving a specific market and targeting a particular portfolio mix. Therefore, each bank's board of directors must consist



of individuals who can lead that particular bank. As such, there is no set formula for a successful board. However, there are several elements consistently found on the boards of many profitable institutions. “They are proactive and they are involved,” said **M. Anthony Lowe**, Chicago Regional Director with the FDIC, of strong directors. “They

are active in identifying potential opportunities and risks, usually serve on several of the bank's subcommittees, and interact with examiners.”

“It's very important that the board and executive management work together as a team,” said **Cass Bettinger**, president of Cass Bettinger and Associates. “They must have a lot of energy and enthusiasm for

banking and demonstrate a solid understanding of the industry.” Another important aspect of an effective bank board is diversity. “A key piece is to make sure the board is diverse in knowledge and understanding of risk management and internal controls,” said **Bert Otto**, deputy comptroller for the OCC Central District.

“Every member doesn't have to be a CPA, but you need to have a diverse background.” Bettinger used the example of technology and marketing as two areas where many boards have few or no members with expertise. “The board needs members who understand why certain marketing or IT strategies are needed,” he explained.

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Do Your Branches Need Pruning?

How to determine if consolidation is the best strategic fit for your bank

By Amber Hartl

Regulatory burden, higher capital requirements

and record-low interest rates are squeezing bank profit margins. As Wisconsin's community banks look for ways to maintain their profitability, one tactic many bank managers and boards

have considered is closing or consolidating branches. Nationally, the banking industry today has the fewest number of branches since 2007. The struggle to remain profitable,

advances in technology and consumer demand for convenience, and changing demographics are fueling this trend of shrinking branch networks.

» 95% of new accounts are still opened in a traditional bank branch.

financial institutions to allocate capital to individual branches, pruning the bank's branch network has become a very attractive option for many financial institutions.

Advances in technology – such as remote deposit capture and cash recyclers – have made branches more efficient; meaning fewer of them can process the same number of transactions. Banks can save between \$3.50 and \$4.00 per transaction by using remote technology rather than teller transactions.

Feeling the Squeeze

Total operating expenses at an average-sized branch can range from \$250,000 to \$500,000 or even more, depending on variables such as employee benefit plans, management structures, IT capabilities and geographic location. Considering that the implementation of Basel III could require

Pruning Branches

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Many banks have invested significantly in internet banking, check imaging, remote deposit capture, etc. For the most part, however, these investments do not translate directly into profits. "Thus far, we have not seen technology investments genuinely driving bottom-line profitability," said **David A. Saber**, director with Wipfli.

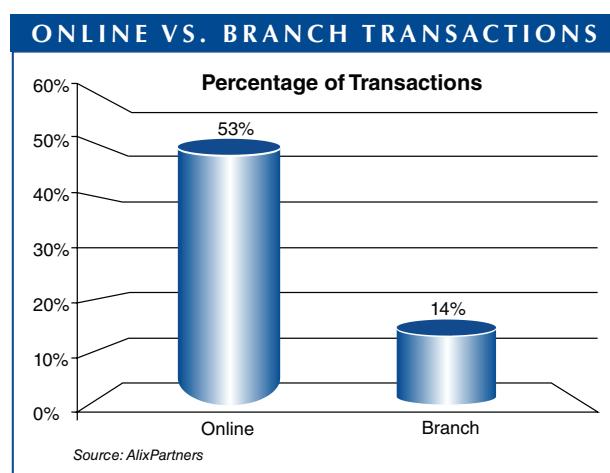
Today's bank customers demand the convenience new technology provides. "Technology can level the playing field in certain respects," said Saber. "Customers in small towns have access to many of the same banking conveniences, like internet banking, mobile

banking, et cetera, as customers in large metropolitan areas." The changing demographics of the communities each branch serves compounds the problem of

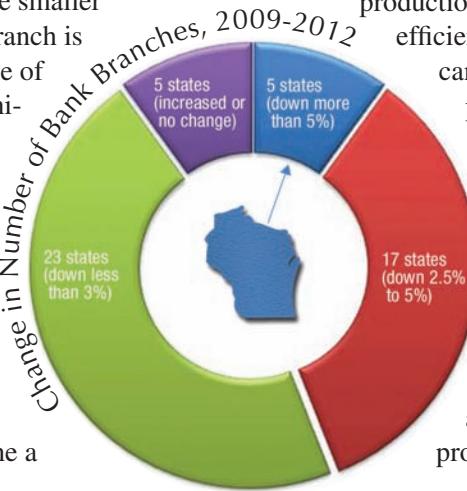
branch profitability. "In some major cities, younger consumers have never been to a bank branch and technology-savvy customers of all ages are doing basic banking transactions from the convenience of their smartphone or internet," said Saber. "Yet in some smaller towns the branch is a centerpiece of the community, regardless of traditional measures of profitability." This makes identifying how to define a

bank's strategic plan and shareholder return goals. "At the end of the day, it should be about appropriate use of capital," said Saber.

If the bank does not have a branch profitability matrix in place, analyzing branch production and efficiency ratios can be complex. "Start a process customized to your organization that rates all the loan and deposit products at



branch transactions in 2007 = 10,200
branch transactions in 2012 = 7,600
▼ decline of 25% in 5 years
▼ decline of 21% from 1992-2010



each branch," Saber advised. Determine the funding rates and reasonable assumptions for operating expenses, then calculate the return on equity or return on assets for each branch. Compare high-performing branches with less productive offices to see what improvements can be made.

"Initially, start simply in designing and implementing a profitability analysis, then move forward from there," said Saber. He noted that this analysis can be used to coach underperforming branches, as well. "There's some work involved in figuring out the profitability of a branch if you don't have a system in place, but the real work comes into figuring out the right time to close a branch and how to go about doing it," Saber said. Intangible costs to closing a branch – such as reputational risk, loss of talented employees who do not opt to transfer to a new location, etc. – must also be considered.

7 Questions to Ask in Evaluating Your Branches

1. Does the bank have approval from our regulators to close the branch or change the type of services we offer at that location?
2. How does our bank measure branch profitability?
3. What metrics are important measures of success at each of our branches? Deposits, loans, non-interest income, and/or new accounts?
4. Which branches are deposit generators or asset generators?
5. Are our branches accretive or dilutive based on ROE and/or ROA?
6. What is the market viability of each branch, both now and in the future?
7. Do we have the appropriate leadership in place at each branch, depending upon the respective strategic priority of each branch?

low-performing branch difficult, based on traditional metrics. Should the focus be on deposits generated or transaction volume? Or are loan production and non-interest income growth the most important factors?

Decide Which Branches are on the Chopping Block

"It's likely unique to every bank and based on a number of factors from profitability to ownership philosophy," said Saber. The many factors to consider when determining which branches should be eliminated must be set in order of importance by the bank's directors and management before any decisions are made. Which metrics are used will be heavily influenced by the

Alternatives to Cutting Branches

The old adage of "measure twice, cut once" should be applied to trimming bank branches as well. Once a branch has been closed, it is extremely difficult to reopen without significant expenditures. "Branches should never be closed until management and directors genuinely understand and have analyzed the entire branch network," said Saber. "Then you can make decisions surrounding such difficult topics as closure, relocating branches or 'right-sizing' them to enhance long-term shareholder value and performance."

An alternative is to reduce the physical size of branches or optimize the space they occupy. "The size, staffing and profitability of branches is important," said

Saber. "Consider shrinking the size of the branch rather than closing." Because of technological advances, many transactions that traditionally have been handled at bank branches now occur automatically, reducing the need for tellers. Many branches today can function with 20 percent of the branch space dedicated to customer service (lobby, tellers, etc.) and 80 percent reserved for offices and other more lucrative endeavors.

Branches are like very expensive, permanent billboards; in fact, 95 percent of new accounts are still opened in a traditional bank branch according to consulting company Bancography. This means the physical branch is still a valuable channel for attracting and interacting with new customers. "In some cases, branches are creatively evolving in order to drive more traffic and appropriately interact with customers," said Saber. "Banks are

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Best Practices for Detecting Banking Fraud

By Tiffany Riley, Guardian Analytics

Fraudsters' pace of fraud innovation and their ability to invest in attacking banks and credit unions far outweighs the banking community's abilities to invest in protecting themselves against rapidly evolving threats. The range and sophistication of the threats against which financial institutions (FIs) must defend themselves continues to grow.

To effectively combat cyber criminals, FIs must be at their best, learning from those who have demonstrated success. Guardian Analytics fraud analysts have 50 years of experience fighting fraud. This article introduces strategies and techniques they have proven in daily battles with fraudsters.

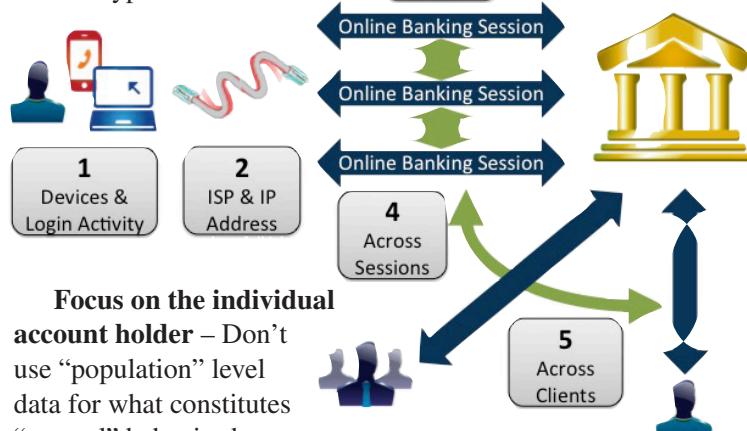
Overall Fraud Prevention Strategies

The following guiding principles provide context for the more specific fraud detection techniques discussed later.

Monitor all Internet banking activity – Monitoring online and mobile banking activity from login to logout yields early indicators of fraud, well before a transaction is attempted.

Be proactive – Preventing fraud requires a proactive mentality that is looking to preempt the fraud scheme early in its development.

Look for anomalous behavior – When fraudsters access an online banking account, they will tip their hand by doing something unusual or unexpected relative to legitimate clients' typical behavior.



Focus on the individual account holder – Don't use "population" level data for what constitutes "normal" behavior because "normal" for one person may be completely unusual for another.

Assume that the device has been compromised – A recent Imperva study found that anti-virus (AV) solutions detect only 5 percent of viruses. So, FIs must assume that the device has been compromised.

Monitoring Account Holder Behavior

Specific tactics for detecting potentially fraudulent activity are organized around different aspects of the online banking process (see figure).

1. **Devices and Login Activity** – Check to see if devices are consistent with those typically used.
2. **ISP, IP Address and Geolocation** – Comparing the

ISP and IP address to prior behavior is an important part of evaluating every online session. However, IP address and ISP information often are not accurate indicators

of a client's location.

3. During a Session – All activities that take place between login and logout of an online or mobile banking session provide clues about who is actually online. Best practice at this stage is simple: if anything is inconsistent with previously demonstrated behavior, be proactive and investigate the account.

4. Across Sessions – There typically are similarities in the behaviors across sessions for each client, such as time of day, duration of the session, or sequence and timing of activities.

5. Across Clients – When fraudsters find a weakness, they use it against several accounts. When fraud is

discovered in one account, best practice is to look for similar attacks against other accounts.

Business Practices for Banking Operations

The final best practices are business practices that guide how the FI responds to fraud when it does happen.

- **Establish open internal communications channels** – This is especially important across banking channels.
- **Use case management** – Track attacks, how each was resolved, losses, prevented losses, and other details.
- **Be ready to move quickly** – Part of an FI's ability to move quickly is having fraud prevention and intervention procedures in place ahead of time.
- **Customer interactions** – Account holders are generally appreciative of outreach and of knowing that their FI is actively watching out for and working to protect their assets.

This article is derived from a white paper that goes into more detail about each of the topics introduced here. To request the full version of the white paper, you can go to www.GuardianAnalytics.com/BestPracticesWP.

Riley is vice president of marketing, Guardian Analytics. She can be reached for more information at triley@guardiananalytics.com.

Pruning Branches

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typically very good at expense reduction, but often struggle with finding new ways to generate revenue and non-interest income."

Redesigning branches into innovative service centers is one way to maximize returns on the investment in physical space. For example, two hypothetical branches exist in

the same city, and neither is performing well. One branch changes its focus to generating deposits and the other becomes a loan production office. This specialization can help increase profitability at both branches. Another option is to change how the branch is staffed. Rather than personal bankers and full-time tellers, some banks have moved to hiring and cross-training employees

to perform a combination of both positions.

Ultimately, many banks will have to alter their branching strategy in order to maintain profitability for the institution as a whole. That may mean closing branches or transforming them into a new type of financial services hub. "We likely need to think outside the box but the next 'profitable model' hasn't been

figured out, and likely will be somewhat different than the model we are historically accustomed to," said Saber. "We're in a different environment today, but opportunities exist to take advantage of and spend time on figuring out the appropriate model for your institution, for today and into the future."

Hartl is WBA communications coordinator.

Analysis of Wisconsin Banks Assets and Branches

An Overview from 1966-2012

Wisconsin Bankers Association

7/3/2013

The Wisconsin Bankers Association reviewed approximately 46 years of data related solely to commercial banks and branches in Wisconsin to illustrate the trends in banking over this time period. The definition of Commercial institution is used in the same manner by the Federal Deposit Insurance Corporation (FDIC).

Additionally, WBA examined the total number of banks, grouped into six distinct asset classes, from 1994 to 2012 in order to determine trends in Wisconsin's banking industry. Data for this report was gathered from www.fdic.gov.

Observations:

Wisconsin Commercial Lending Institutions 1966-2012

- In 1981 Wisconsin had 636 commercial banks, the largest number in state history.
- In 2001, there were less than 300 commercial institutions headquartered in Wisconsin.
- By 2012, Wisconsin had 233 commercial institutions.
- Beginning in the early 1990's banks significantly began collapsing charters which reflects the change in the total number of banks.
- In 1966, the ratio of *banks/branches* was 3.39 to 1.
- By 2012, the ratio of *branches/banks* was 7.52 to 1, reflecting a significant change in the marketplace.
- In 1984, the ratio *banks/branches* was nearly 1 to 1.
- In 1985 the number of branches exceeded the number of commercial lending institutions.
- In 1992, the number of branches exceeded 1,000.
- The number of bank branches grew by 62.5% in the 1990's.
- In 2008, the number of branches reached 1,788 and began to decrease slowly.
- The number of branches in 2012 (1,986) is roughly the same as in 2005 when Wisconsin had 32 more commercial financial institutions.
- Since 1966 there existed 5 periods of significant branch growth
 - a. 1967-68 (an increase of 52 branches – representing a 30% increase)
 - b. 1976-77 (increase of 80 branches – 23% increase)
 - c. 1989-90 (increase of 140 branches – 19% increase)
 - d. 1997-98 (increase of 129 branches – 11% increase)
 - e. 2004-2005 (increase of 108 branches – 7% increase)
- Since 1966 the number of branches DECLINED in 5 years
 - a. 1967 (decline of 2)
 - b. 1981 (decline of 89)
 - c. 2009 (decline of 11)
 - d. 2011 (decline of 6)
 - e. 2012 (decline of 18)

All Wisconsin Banks 1994-2012 by asset class 1994-2012

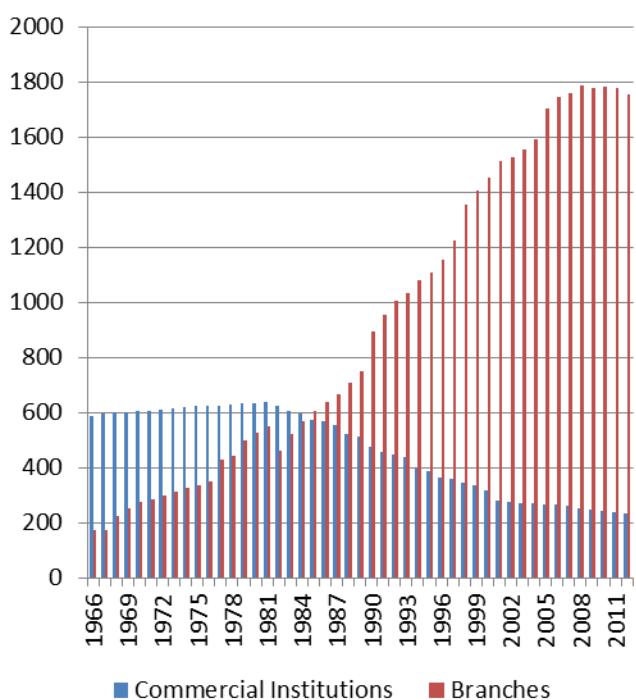
- This data set represents all banks (commercial, thrift, etc.) from 1994-2012 headquartered in Wisconsin.
- It is difficult to make qualitative observations with this data set due to mergers, acquisitions, inflation and organic growth.
- Normal inflation would indicate that \$1 million in 1994 dollars is equivalent to \$1.549 million in 2012 dollars, indicating a multiplier of roughly 1.549. If a bank did not have 55% asset growth over this period of time, it was outpaced by inflation.
- The seven largest banks headquartered in Wisconsin in 1994 have been acquired by institutions outside of the state.

Wisconsin Banks	2012 Total	Change since 1994
Banks Greater Than \$10 Billion Dollars	1	1
Banks \$1 Billion Dollars to \$10 Billion Dollars	10	-4
Banks \$501 Million Dollars to \$1 Billion Dollars	29	19
Banks \$251 Million Dollars to \$500 Million Dollars	43	11
Banks \$101 Million Dollars to \$250 Million Dollars	94	10
Banks \$1 Million Dollars to \$100 Million Dollars	90	-223

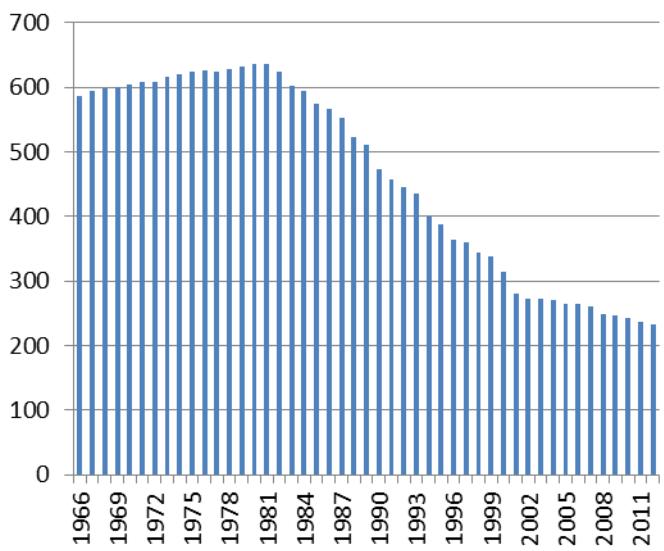
- The number of banks with assets from \$1 million to \$100 million has decreased significantly partly due the collapsing of charters.
- The number of banks headquartered in Wisconsin with \$1 Billion to \$10 Billion in asset has *decreased*.
- Policy of fiscal implications of these trends would be best suited for advanced research.

Year	Commercial Institutions	Branches	Offices
1966	587	173	760
1967	595	171	766
1968	599	223	822
1969	600	252	852
1970	604	273	877
1971	607	286	893
1972	608	296	904
1973	616	310	926
1974	620	326	946
1975	623	336	959
1976	625	347	972
1977	623	427	1,050
1978	628	444	1,072
1979	631	500	1,131
1980	635	525	1,160
1981	636	551	1,187
1982	624	462	1,086
1983	603	522	1,125
1984	594	569	1,163
1985	574	604	1,178
1986	566	636	1,202
1987	553	664	1,217
1988	523	708	1,231
1989	510	750	1,260
1990	473	892	1,365
1991	458	952	1,410
1992	445	1,003	1,448
1993	436	1,032	1,468
1994	399	1,080	1,479
1995	387	1,107	1,494
1996	364	1,152	1,516
1997	360	1,224	1,584
1998	344	1,353	1,697
1999	337	1,407	1,744
2000	315	1,450	1,765
2001	281	1,510	1,791
2002	273	1,526	1,799
2003	272	1,553	1,825
2004	270	1,593	1,863
2005	265	1,705	1,970
2006	265	1,746	2,011
2007	260	1,759	2,019
2008	249	1,788	2,037
2009	246	1,777	2,023
2010	242	1,781	2,023
2011	237	1,775	2,012
2012	233	1,753	1,986

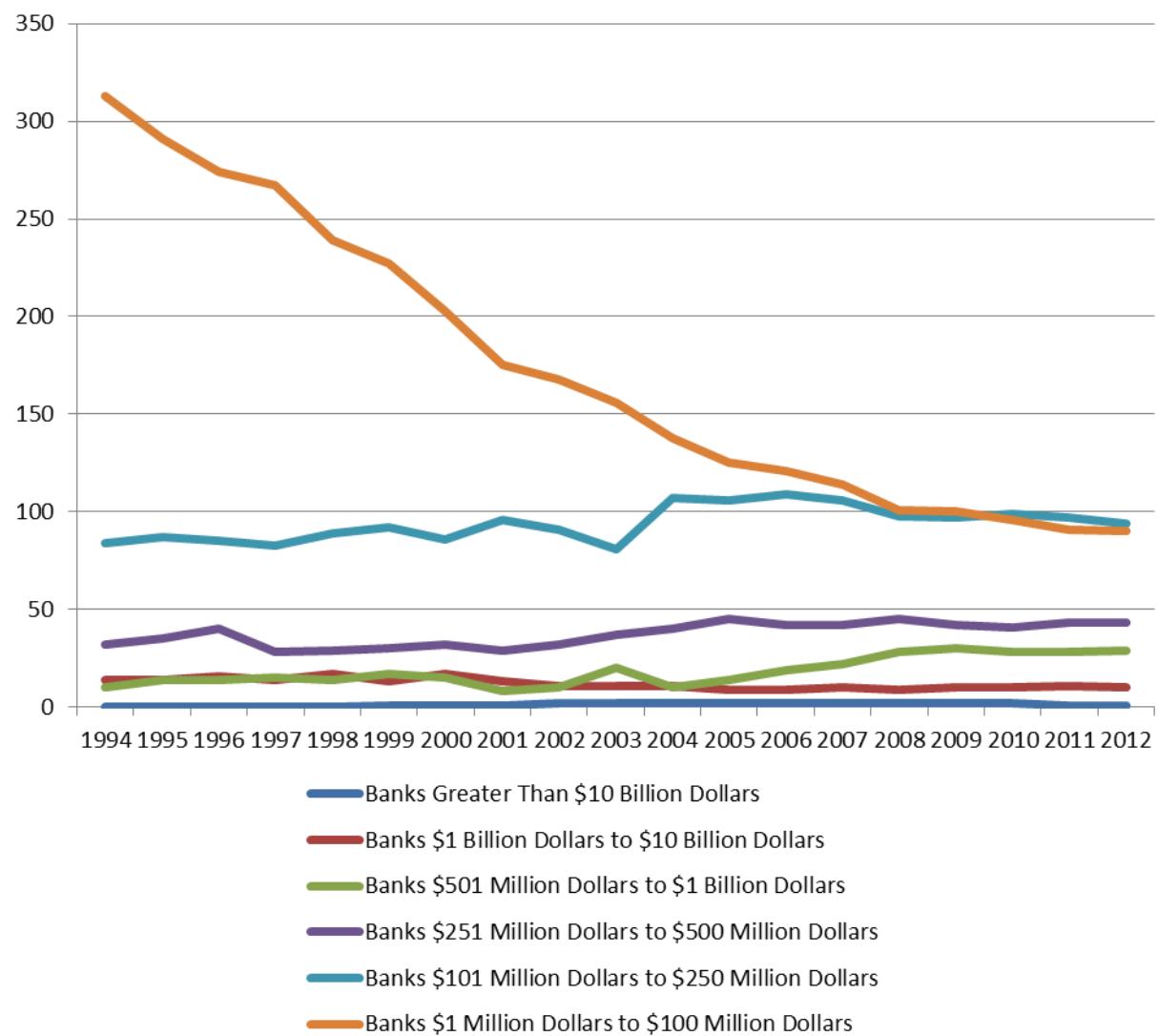
WI Commercial Institutions 1966-2012

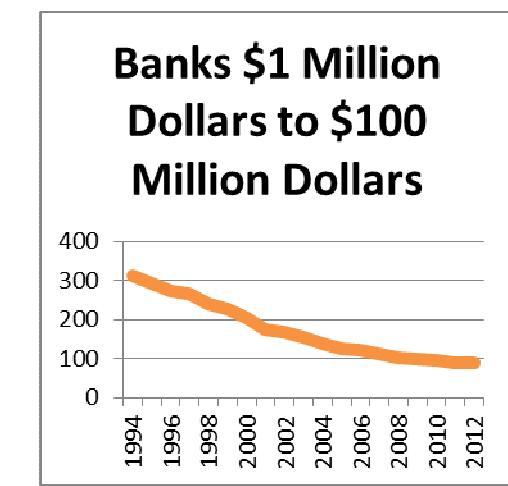
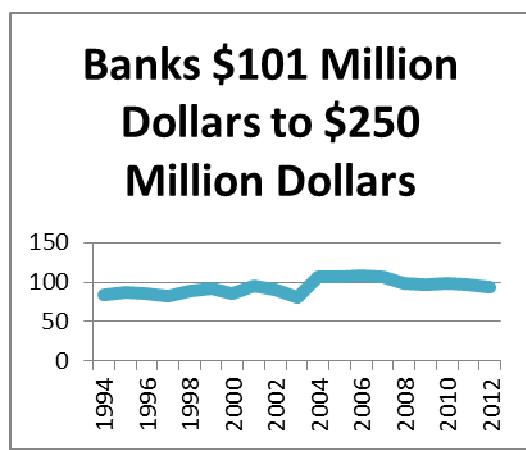
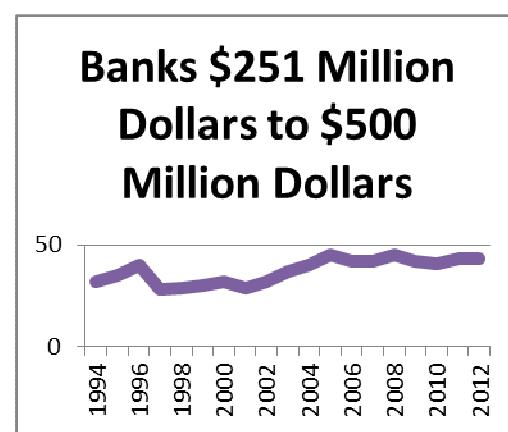
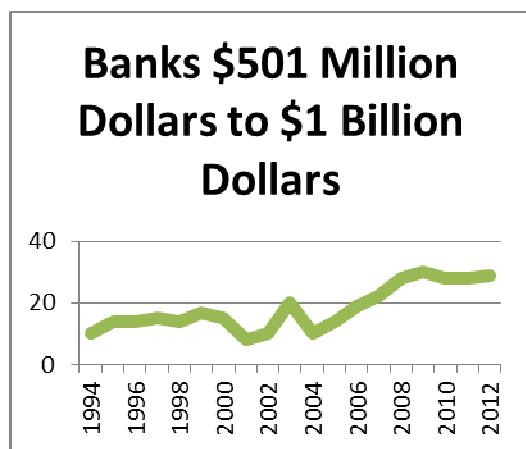
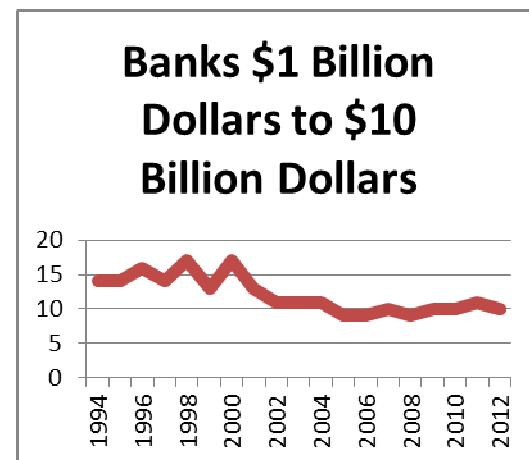
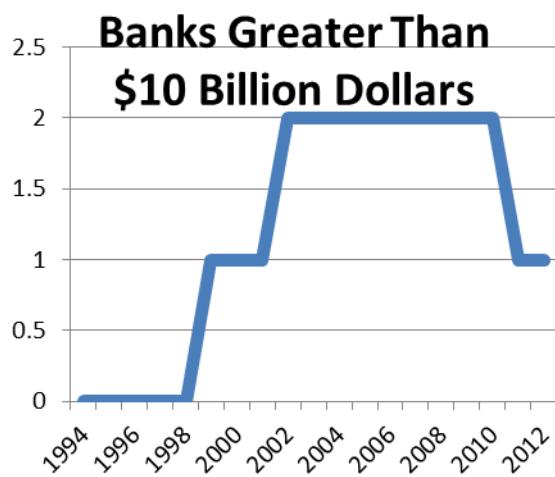


Commercial Institutions

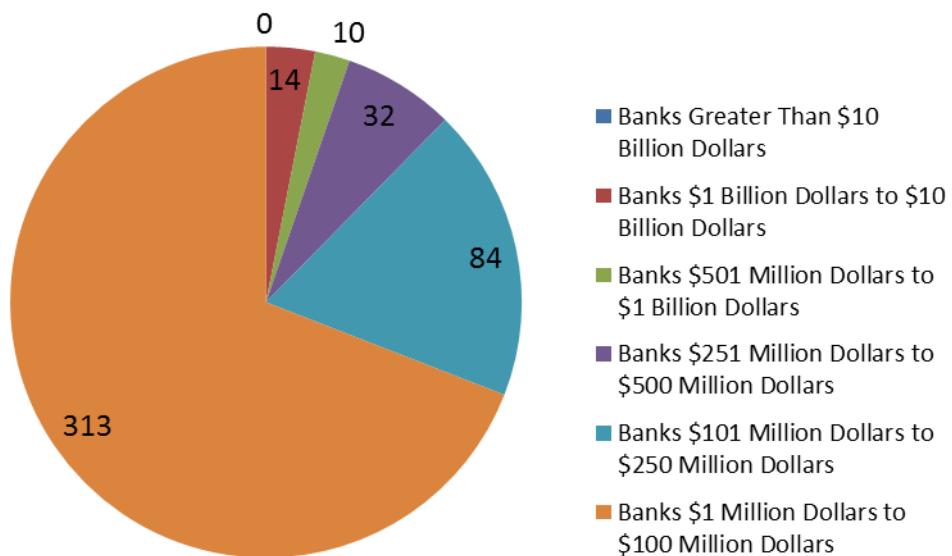


Total Number of Banks in Wisconsin 1994-2012 By Asset Class

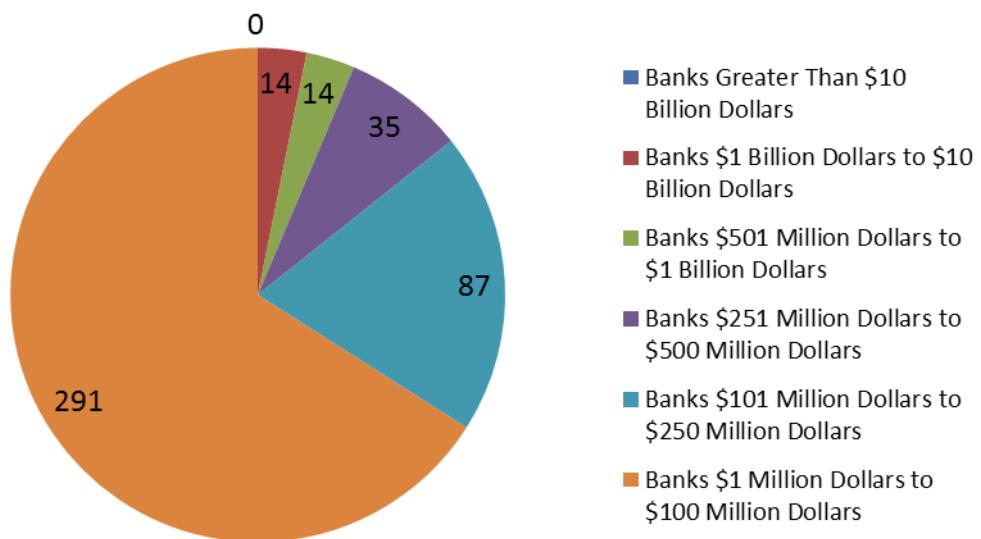




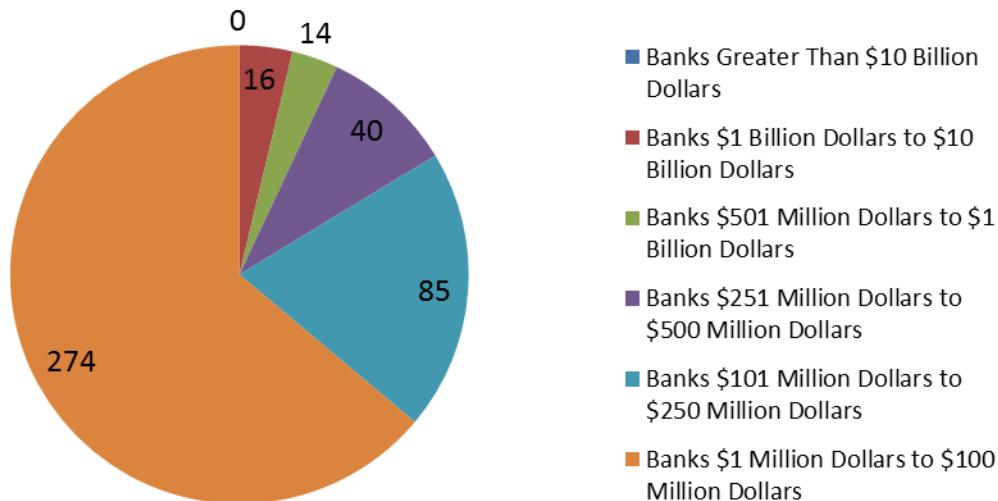
1994 Wisconsin Based Banks By Asset Size



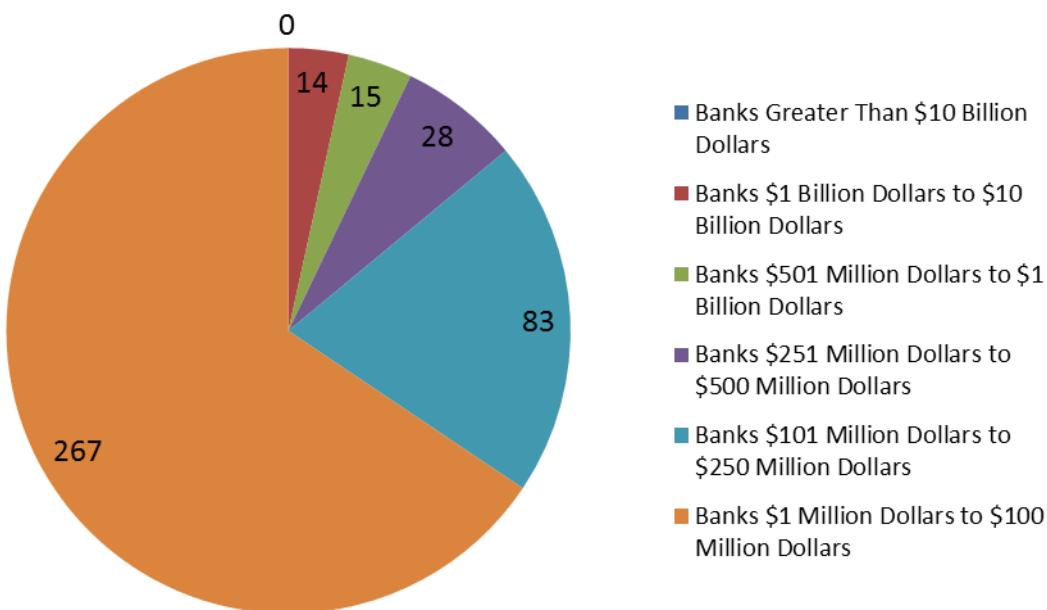
1995 Wisconsin Based Banks By Asset Size



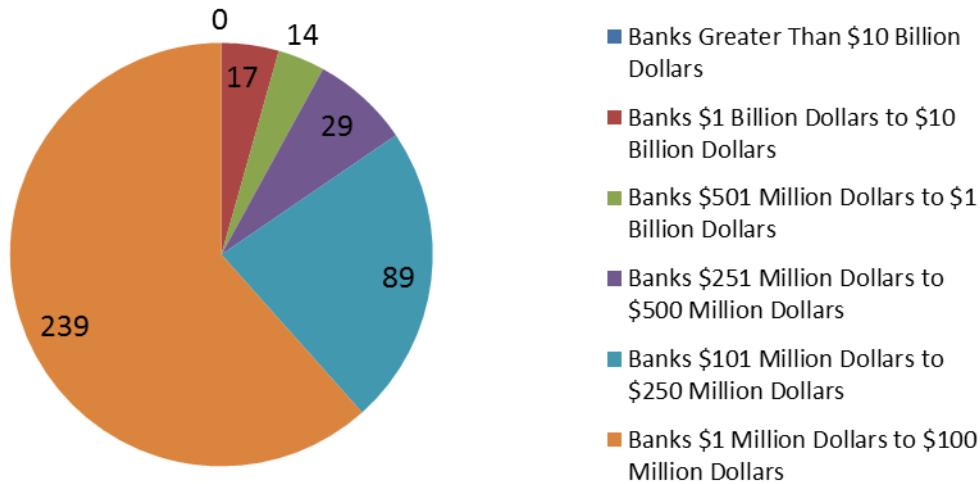
1996 Wisconsin Based Banks By Asset Size



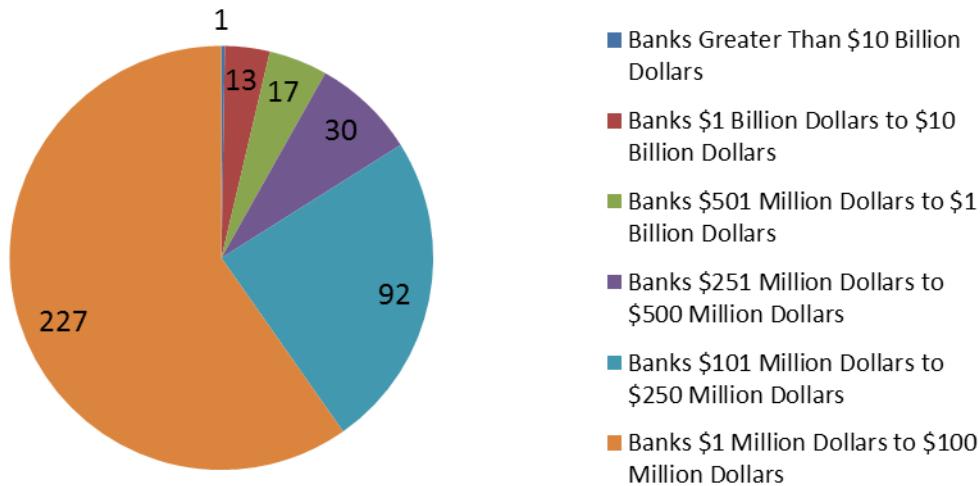
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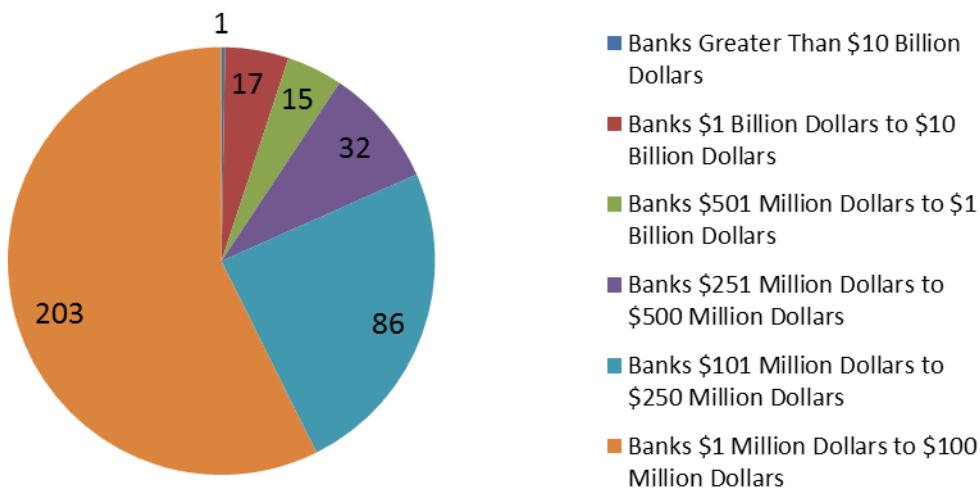
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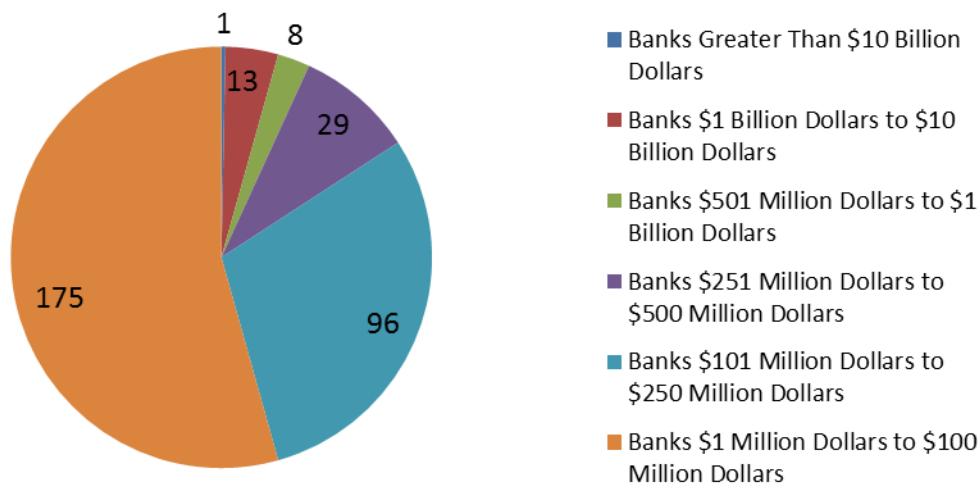
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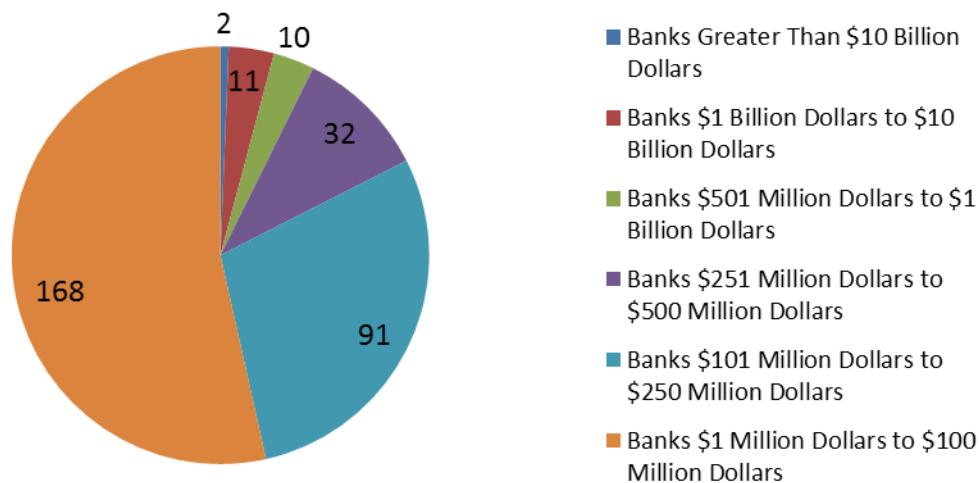
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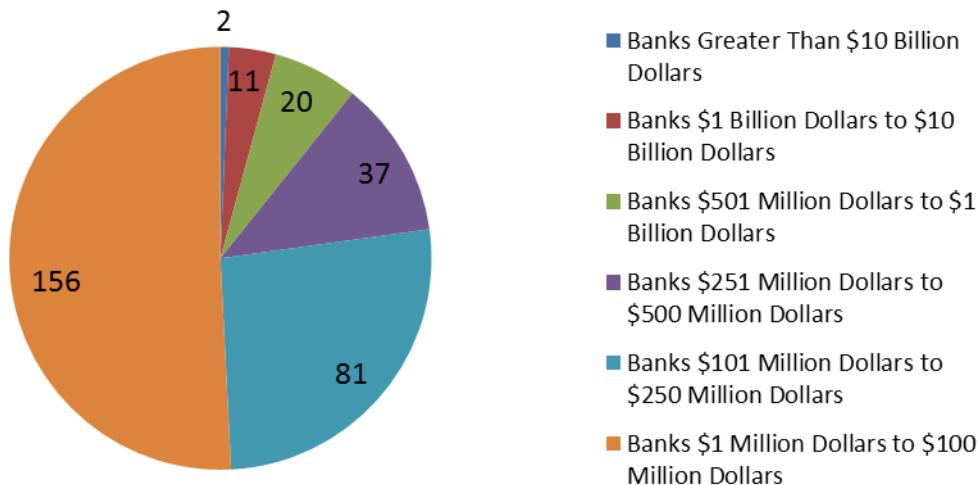
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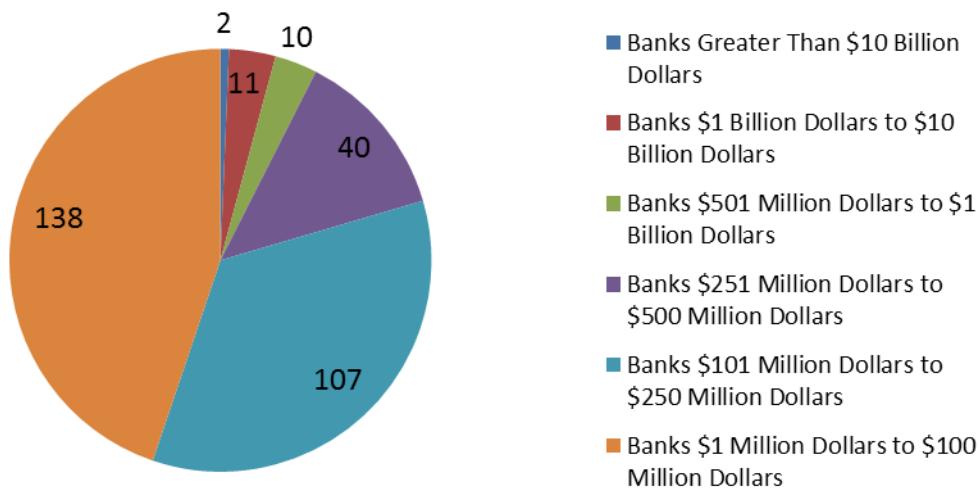
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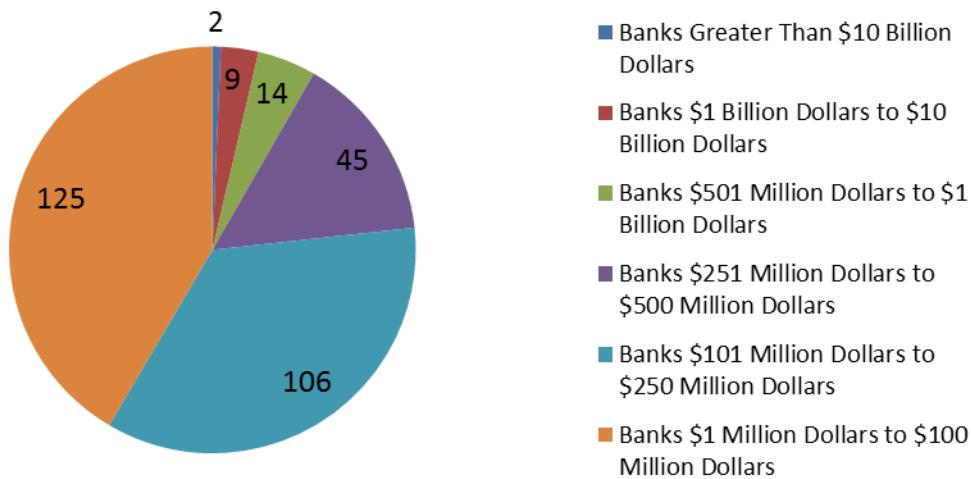
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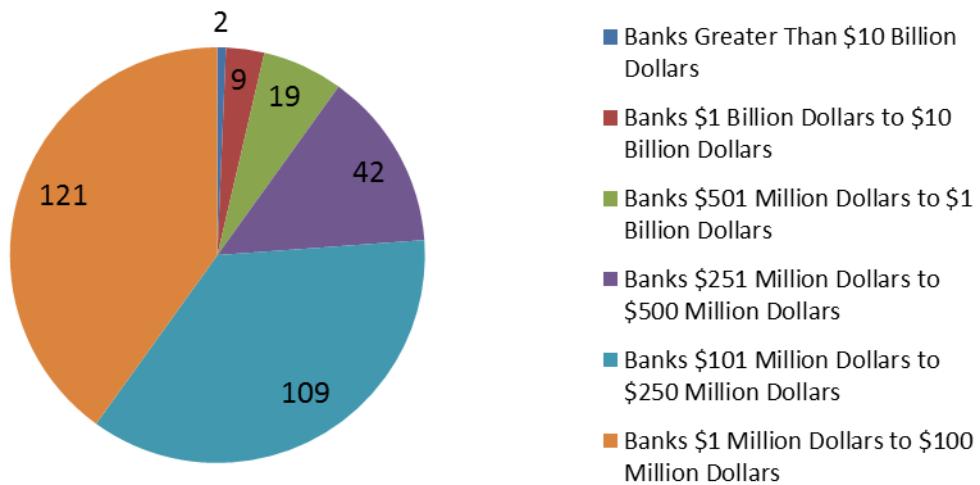
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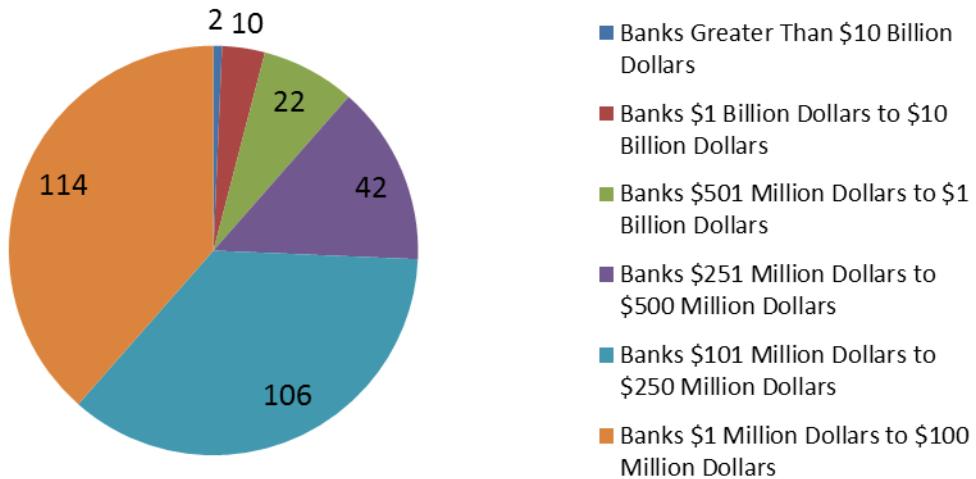
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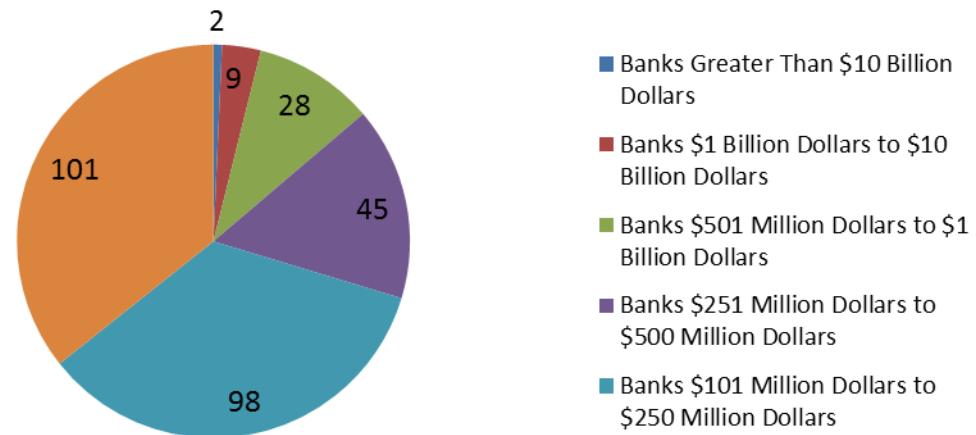
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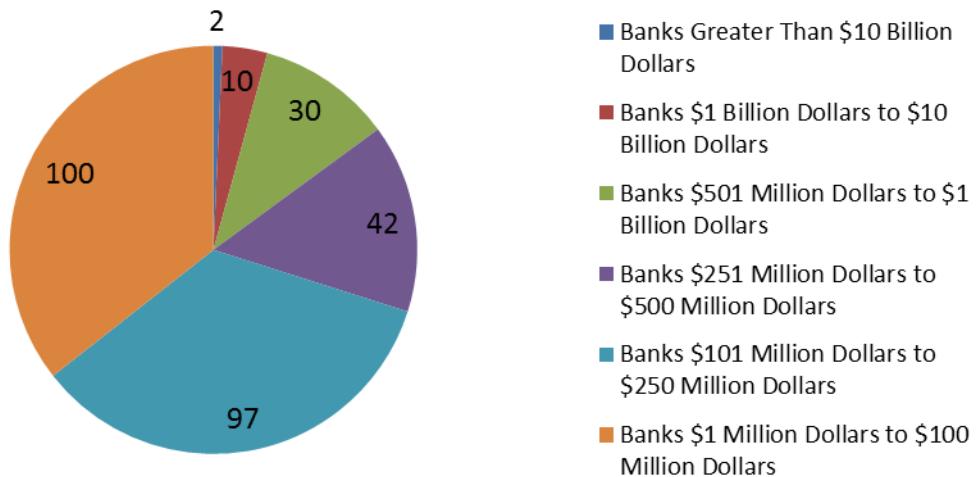
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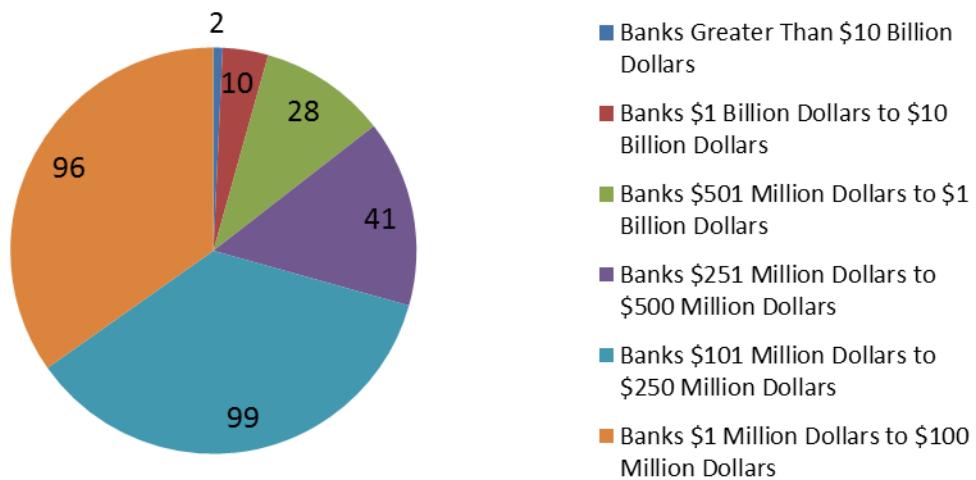
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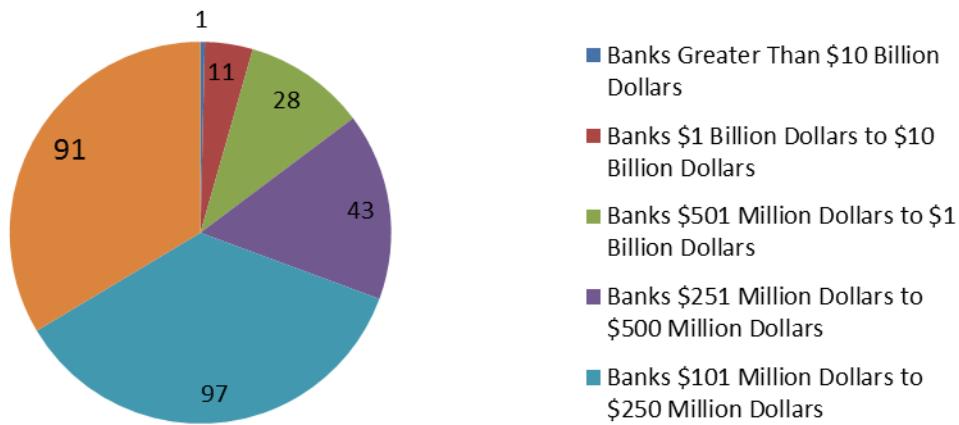
2009 Wisconsin Based Banks By Asset Size



2010 Wisconsin Based Banks By Asset Size



2011 Wisconsin Based Banks By Asset Size



2012 Wisconsin Based Banks By Asset Size

