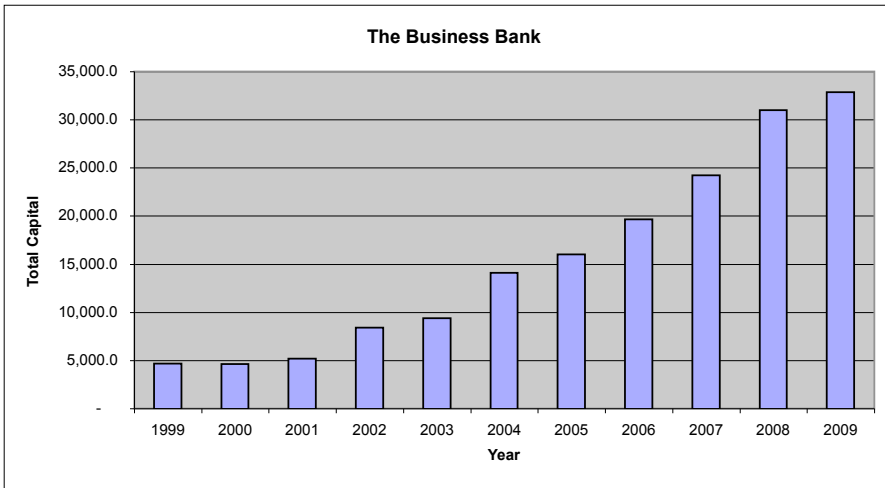


Financial Industry Update

June 2010

The latest financial market crisis appears to be waning even as investigations and allegations of fraud are just beginning to surface. While time will shed additional light on the causes of the most recent crisis, unrelated segments of the financial industry such as community banks continue to feel the effects of the problems created by other financial service providers. Contrary to reports in the news media community banks were not the recipients of a federal bailout. Community banks that qualified were allowed to borrow “capital” at interest rates of 8.0%. Not only are banks required to pay interest on these loans, they are also required to repay the original amount of the loans. The Business Bank is proud to say that we did not need the assistance of the federal government to survive the recent financial market crisis.

After ten years of growth The Business Bank continues to be a safe place to keep your money. Our capital position of almost \$33.0 million (*see chart, below*) which is equal to 8.95% of total assets continues to qualify the Bank as “well capitalized” according to FDIC and regulatory standards.



While we are proud that we have been able to continue to grow our capital through sustained earnings and the investment in the Bank by local individuals we are even more pleased that we have been able to continue to provide credit to support well-managed businesses throughout Green Bay and the Fox Valley. Our responsiveness and flexibility have allowed us to originate and/or renew over \$64.0 million of loans to new and existing clients since January 2009.

The ability to continue to offer credit to the communities that we serve is greatly enhanced by locally generated deposits. Such deposits continue to be a critical link in providing the liquidity needed to fund the credit needs of local businesses and individuals. Our local deposits continue to grow as a result of our ability to offer exceptional service to our clients and the communities that we serve.



The Business Bank remains committed to efficiently serving your business needs and insuring the safety of your deposits!



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