

ABOUT ASSOCIATED BANK

Associated Banc-Corp (NYSE: ASB) is one of the top 50 publicly traded U.S. bank holding companies and the parent of Associated Bank, National Association:

- Nearly \$30 billion in assets
- \$22 billion in deposits
- \$21 billion in loans
- \$3 billion total stockholders' equity

Associated offers a full range of banking services and other financial products and services:

CORPORATE AND COMMERCIAL SPECIALTY

- Commercial lending solutions
- Commercial real estate lending solutions
- Deposit and cash management solutions
- Specialized financial services such as interest rate risk management, foreign exchange solutions and commodity hedging

COMMUNITY, CONSUMER, AND BUSINESS

- Residential mortgage, home equity loans and other consumer lending solutions
- Business lending solutions
- Deposit and transactional solutions
- Investable funds solutions
- Insurance and benefits-related products and services
- Fiduciary services

OUR VISION AND VALUES

Associated Bank will be the Midwest's premier financial services company, distinguished by consistent, quality customer experiences, built upon a strong commitment to our colleagues and the communities we serve, resulting in exceptional value to our shareholders through economic cycles.

FINANCIAL HIGHLIGHTS

In thousands (except per share data and performance ratios)

	2Q 2017	2Q 2016	% Change
Average Balances			
Total loans	\$ 20,521,990	\$ 19,641,985	4%
Total deposits	21,523,149	20,288,953	6%
Common equity Tier 1	2,099,825	1,913,241	10%
Stockholders' equity	3,165,138	3,189,044	(1%)
Operating Results			
Net interest income	\$ 183,819	\$ 176,717	4%
Noninterest income	82,410	82,168	(0%)
Total	266,229	258,885	3%
Noninterest expense	176,316	174,360	1%
Net income available to common equity	55,644	46,922	19%
Per Common Share Data			
Diluted earnings per share	\$ 0.36	\$ 0.31	16%
Dividends per common share	0.12	0.11	9%
Performance Ratios			
Net interest margin	2.83%	2.81%	2 bps
Return on average common equity Tier 1	10.63%	9.86%	77 bps

FOOTPRINT

Associated Bank is known for its strong relationships with the customers and communities it serves:

- Approximately 4,350 employees, serving over one million customers
- Over 200 banking locations serving more than 100 communities throughout Wisconsin, Illinois and Minnesota and commercial financial services in Indiana, Michigan, Missouri, Ohio and Texas
- Wisconsin's #1 mortgage lender for eight consecutive years*

RATINGS AND CAPITAL RATIOS**Associated Banc-Corp**

Moody's long-term Baa1
 S&P long-term..... BBB
 Common equity
 Tier 1 capital ratio 9.87%

Associated Bank, N.A.

Moody's short-term P-1
 Moody's long-term..... A1
 S&P long-term..... BBB+
 Total capital ratio 12.15%
 Tier 1 capital ratio 10.89%
 Common equity Tier 1
 capital ratio 9.96%
 Tier 1 leverage ratio 8.31%

**Associated Banc-Corp**

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 AssociatedBank.com

Investments, Securities and Insurance Products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT
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Please see reverse side for important disclosure information >>



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*The Wisconsin’s #1 Mortgage Lender designation is based on information gathered from the Home Mortgage Disclosure Act data compiled annually by the Federal Financial Institutions Examination Council. The results of the data were obtained through RATA Comply, November 2016.

Deposit and loan products are offered by Associated Bank, N.A. Loan products are subject to credit approval and involve interest and other costs. Please ask about details on fees and terms and conditions of these products. Property insurance and flood insurance, if applicable, will be required on collateral. Associated Bank, N.A. Member FDIC. Equal Housing Lender. (8/17) 10671

