

# ASSOCIATED BANC-CORP CORPORATE PROFILE

## 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:

- \$29 billion in assets
- \$22 billion in deposits
- \$20 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)*

	1Q 2017	1Q 2016	% Change
<b>Average Balances</b>			
Total loans	\$ 20,072,725	\$ 18,922,830	6%
Total deposits	21,465,722	20,575,174	4%
Common equity Tier 1	2,061,749	1,896,481	9%
Stockholders' equity	3,123,391	2,970,750	5%
<b>Operating Results</b>			
Net interest income	\$ 180,274	\$ 171,987	5%
Noninterest income	79,831	83,192	(4%)
Total	260,105	255,179	2%
Noninterest expense	173,691	173,971	(0%)
Net income available to common equity	53,940	40,336	34%
<b>Per Common Share Data</b>			
Diluted earnings per share	\$ 0.35	\$ 0.27	30%
Dividends per common share	0.12	0.11	9%
<b>Performance Ratios</b>			
Net interest margin	2.84%	2.81%	3 bps
Return on average common equity Tier 1	10.61%	8.55%	206 bps

## FOOTPRINT

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

- Approximately 4,400 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 .....	12.29%
Tier 1 capital ratio .....	11.03%
Common equity Tier 1	
capital ratio.....	10.08%
Tier 1 leverage ratio.....	8.37%



### Associated Banc-Corp

Corporate Headquarters  
433 Main Street  
Green Bay, WI 54301  
920-491-7500  
Shareholders@AssociatedBank.com  
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. (5/17) 10294

