

CHANGES IN BANK STRUCTURE Month ending October 31, 2004	
MERGER	River Valley State Bank, Rothschild, Wisconsin, with River Valley State Bank – Michigan, Marquette, Michigan (an interim bank established to acquire seven Upper Peninsula branch locations of National City Bank of the Midwest, Bannockburn, Illinois), effective close of business October 1, 2004
BRANCHES ESTABLISHED	River Valley State Bank, Rothschild, Wisconsin, at 200 Fifth Street, Calumet, Michigan; 1101 N. Third Street, Marquette, Michigan; 1140 West Washington Street, Marquette, Michigan; 3805 Tenth Street, Menominee, Michigan; 101 West B Street, Iron Mountain, Michigan; 200 South Suffolk Street, Ironwood, Michigan; and 19795 Sharon Avenue, Houghton, Michigan, effective close of business October 1, 2004
LOAN PRODUCTION OFFICE ESTABLISHED	Wisconsin Community Bank, Cottage Grove, Wisconsin, at 1001 Hingham Street, Rockland Massachusetts, effective October 4, 2004
BRANCH CLOSINGS	Blackhawk State Bank, Beloit, Wisconsin, at 422 Cherry Avenue, Rochelle, Illinois, and 307 Franklin Avenue, Oregon, Illinois, effective October 8, 2004
BRANCH CLOSING	Johnson Bank, Racine, Wisconsin, at 5220 Washington Avenue, Racine, Wisconsin, effective close of business October 14, 2004
MAIN OFFICE RELOCATION	Lincoln State Bank, Milwaukee, Wisconsin, relocated its main office to 1000 North Water Street, Milwaukee, Wisconsin, a former branch location, and will operate a branch at the former main office location at 3131 South 13 th Street, Milwaukee, Wisconsin, effective October 15, 2004
ACQUISITION BY BANK HOLDING COMPANY	Wintrust Financial Corporation, Lake Forest, Illinois, acquired Town Bankshares, Ltd., Delafield, Wisconsin, through the merger of Town Bankshares, Ltd., into Wintrust Financial Corporation, and indirectly acquired Town Bank, Delafield, effective October 15, 2004
BRANCH RELOCATION	Bank of Sun Prairie, Sun Prairie, Wisconsin, from 449 West Cottage Grove Road, Cottage

	Grove, Wisconsin, to 419 West Cottage Grove Road, Cottage Grove, Wisconsin, effective October 18, 2004
BRANCH ESTABLISHED	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, at 5504 West Bell Road, Glendale, Arizona, effective October 28, 2004
ACQUISITION BY BANK HOLDING COMPANY	Associated Banc-Corp, Green Bay, Wisconsin, acquired First Federal Capital Corporation, La Crosse, Wisconsin, and indirectly acquired First Federal Capital Bank, La Crosse, Wisconsin, effective October 29, 2004