

CHANGES IN BANK STRUCTURE

Month ending December 31, 2015

<p>ACQUISITION BY BANK HOLDING COMPANY</p>	<p>Baylake Corp., Sturgeon Bay, Wisconsin, acquired NEW Bancshares, Inc., Kewaunee, Wisconsin, effective close of business, December 4, 2015</p>
<p>MERGER AND CHARTER CANCELLATION</p>	<p>Baylake Bank, Sturgeon Bay, Wisconsin, merged with Union State Bank, Kewaunee, Wisconsin, under the charter of Baylake Bank, with the charter of Union State Bank being cancelled, effective close of business, December 4, 2015</p>
<p>BRANCHES ESTABLISHED</p>	<p>Baylake Bank, Sturgeon Bay, Wisconsin, established branches at 931 Marquette Drive, Kewaunee, Wisconsin, 3223 Main Street, Green Bay, Wisconsin, and 2221 Lincoln Avenue, Two Rivers, Wisconsin, the former branch locations of Union State Bank, Kewaunee, Wisconsin, effective close of business, December 4, 2015</p>
<p>BRANCH CLOSING</p>	<p>Baylake Bank, Sturgeon Bay, Wisconsin, immediately closed its newly acquired location at 223 Ellis Street, Kewaunee, Wisconsin, the former main office of Union State Bank, Kewaunee, Wisconsin, as of the close of business December 4, 2015</p>
<p>BRANCH CLOSING</p>	<p>Johnson Bank, Racine, Wisconsin, closed its branch at 10514 Main Street, Hayward, Wisconsin, effective December 12, 2015</p>
<p>BRANCH CLOSING</p>	<p>Commercial Bank, Whitewater, Wisconsin, closed its branch at 1260 W. Main Street, Whitewater, Wisconsin, effective December 15, 2015</p>
<p>LOAN PRODUCTION OFFICE RELOCATION</p>	<p>Ridgestone Bank, Brookfield, Wisconsin, relocated its loan production office from 9465 Counselors Row, Suite 200, Indianapolis, Indiana, to 3850 Priority Way South Drive, Suite 222, Indianapolis, Indiana, effective December 21, 2015</p>
<p>BRANCH CLOSING</p>	<p>First Bank of Baldwin, Baldwin, Wisconsin, closed its branch at 980 Cedar Street, Baldwin, Wisconsin, effective December 31, 2015</p>