

Ongoing commitment to small businesses.

SBA Leadership

Associated Bank recognizes that small businesses create jobs and help drive economic growth. The bank's commitment to small business customers is underscored by its ranking as a premier SBA lender in its markets.

Fiscal 2009 Rankings

#1 SBA lender in Wisconsin for the fifth consecutive year

- More than three times the loan volume of the second-highest lender
- 317 SBA 7(a) loans made to small businesses
- Total value of more than \$25.5 million
- More than 1,500 jobs were created or retained in Wisconsin as a result of Associated Bank small business loans

#3 SBA lender in Minnesota for the second consecutive year

- 100 SBA 7(a) loans made to small businesses
- Total value of more than \$10.5 million
- More than 600 jobs were created or retained in Minnesota as a result of Associated Bank small business loans

#5 SBA lender in Illinois, moving up from #7 in 2008

- SBA loan production in Illinois doubled in fiscal 2009 from the prior year
- 69 SBA 7(a) loans made to small businesses
- Total value of over \$9.3 million
- More than 600 jobs were created or retained in Illinois as a result of Associated Bank small business loans

#13 in the nation for SBA lending in fiscal 2009, up from #23 in 2008

- Nearly 500 SBA loans made to small businesses
- Total value of more than \$45 million
- More than 2,600 jobs were created or retained in Associated Bank's three-state footprint as a result of Associated Bank small business loans

Small businesses create jobs and drive economic growth.



WISCONSIN'S
#1 SBA LENDER

ILLINOIS
PREMIER
SBA LENDER
MINNESOTA

Associated Bank

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Associated Bank's SBA Loan Program

The U.S. Small Business Administration assists America's small businesses through a number of programs. The most commonly utilized program is the SBA 7(a) Guaranteed Loan Program. Under this program, guaranteed loans are made to business borrowers by lenders, such as Associated Bank, but are guaranteed by the SBA with funds appropriated by Congress.

Associated Bank holds both Preferred and Express Lender designations with the SBA. These designations allow Associated Bank to underwrite SBA loans quickly and efficiently, making the application process as seamless and efficient as traditional commercial loans.

Associated Bank's commitment to the SBA program helps to ensure that business owners in its market area receive the assistance and capital they need to start and grow their businesses.

SBA loans can be used to:

- Purchase an existing business, building or land
- Construct, expand or improve a building
- Purchase machinery, equipment, furniture or fixtures
- Acquire inventory or working capital
- Refinance existing business-related debt on more favorable terms

Benefits of SBA guaranteed loans include:

- Provide funding for businesses that are unable to secure financing on reasonable terms through normal lending channels
- Longer term and longer amortization
- Improved cash flow through a lower loan payment
- Larger loan amount than would otherwise be available
- Competitive interest rate (fixed or variable)
- Flexible terms and conditions
- Fast approval process

About Associated Bank

Associated Bank is part of Associated Banc-Corp (NASDAQ: ASBC), a diversified bank holding company with total assets of \$23 billion headquartered in Green Bay, Wisconsin. Associated has approximately 290 banking offices serving more than 160 communities in Wisconsin, Minnesota and Illinois. More information about Associated Banc-Corp is available at associatedbank.com.

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

- Personal Banking
- Private Banking
- Small Business Banking
- Commercial Banking
- Brokerage and Investment Services*
- Business Wealth Management Services*
- Personal and Business Insurance*
- Employee Benefits and Human Resources Consulting*

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