

CUSTOMER SURVEY RESULTS

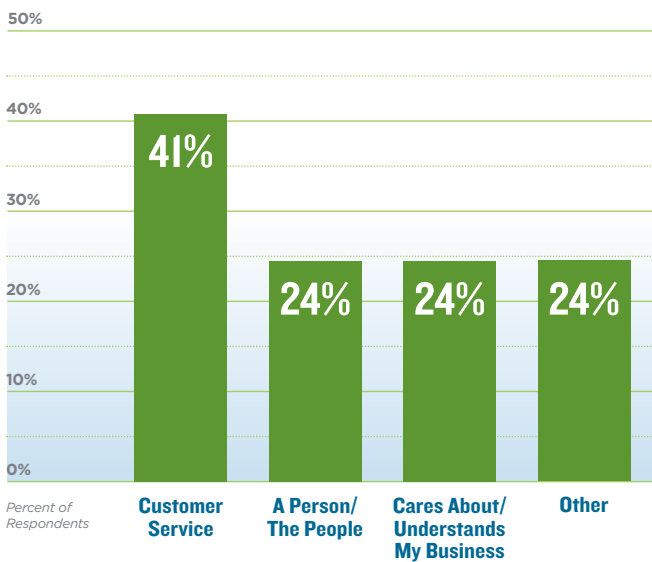


OVERALL BANK SATISFACTION

Spring Bank's Customer Satisfaction levels



WHAT MAKES SPRING BANK DIFFERENT



WOULD CHOOSE SPRING BANK AGAIN

TODAY ■ 67% VERY LIKELY ■ 33% LIKELY
 FIVE YEARS FROM NOW ■ 60% VERY LIKELY ■ 40% LIKELY

"We're not just a number. We're a customer, a business customer. I like the personal service."

"They have the personal touch... it is so easy to work with them."

"For us, it's when things do come up, they are addressed and done quickly and they understand our business and know us, on a personal level. I believe I can call at any time and get a problem resolved."



LIKELY TO RECOMMEND SPRING BANK TO ANOTHER BUSINESS OWNER OR FRIEND

■ 86% VERY LIKELY ■ 14% LIKELY



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ABOUT THE SURVEY: Market research firm Business Development Directives conducted a phone survey in September 2013 with a representative sampling of Spring Bank's business banking customers and key referral sources. The average length of the telephone interview lasted 24 minutes.