



4th Quarter Financial Results

We are pleased to announce our 4th quarter dividend at \$0.24 per share!

We are projecting to end 2018 with \$420 Million in Total Assets, Loan Growth of 9.5%, and Deposit Growth of 10.1%. Our credit quality improved this year to .25% compared to .72% in 30 Day Delinquency for 2017. The substandard credit that was identified at the end on 2017 remains in workout. There is a good possibility it will be resolved in 2019! Our Net Income Growth will end up close to 17%. We are happy with this given the headwinds we are facing with significant increases in interest expense and slow loan growth late in the year due to the rising interest rate environment.

We are very excited for 2019. We feel that we have a strong team and are in a good position to execute on goals and objectives in the upcoming year. I am proud of our team and all they have overcome in 2018!

We are looking forward to seeing you at our Annual Stockholder Meeting on March 21!

Thank you for your continued confidence and support!

Jimmy Kauffman
President & CEO

Tom Tubbs
Chairman

Community Support

Bank of Sun Prairie supported the community effort in providing Thanksgiving meal boxes to 350 families in Sun Prairie. Our colleagues helped prepare and distribute the baskets. Mark Thompson from Sun Prairie Emergency Food Pantry indicated, *"The Bank of Sun Prairie truly cares about our community and we are very thankful for their partnership!"*



We supported the Cottage Grove Food Pantry by making a donation to help provide holiday food baskets distributed to Cottage Grove families!



The Right Balance Checking Campaign

We ran a charity checking promotion in 3rd quarter. Customers who took advantage of this campaign received \$150 and \$150 donated to a Dane County charity of their choice. The promotion generated 33 accounts, resulting in the bank donating \$4,950 to 21 different charities on their behalf!