

## Facts about National Exchange Bank and Trust

Fact #1: National Exchange Bank and Trust has one of Wisconsin's strongest balance sheets with a tangible Capital to Asset Ratio of 13.42% compared to State and National averages of 9.19% and 8.47%. Total Capital and Reserves are \$190,016,000.

Fact #2: National Exchange Bank and Trust does not have any subprime mortgage loans or own any Freddie Mac or Fannie Mae equity securities.

Fact #3: National Exchange Bank and Trust's home loan delinquency ratio is 1.89% compared to State and National averages of 2.85% and 8.02%.

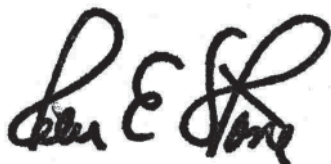
Fact #4: National Exchange Bank and Trust's non-performing loans to total loans ratio is .69% compared to State and National averages of 5.61% and 4.41%.

Fact #5: National Exchange Bank and Trust has consistently been a leader in lending to homeowners and small businesses in its markets and has earned an "Outstanding" Community Reinvestment rating from our regulators. This rating goes to approximately 8% of banks across the country.

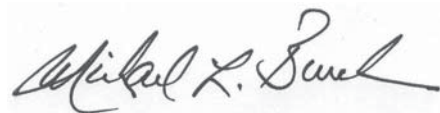
Fact #6: National Exchange Bank and Trust currently has in excess of \$1 billion of assets and operates 27 branch offices in east central Wisconsin. The bank is privately owned by NEB Corporation, a multi-bank holding company located in Fond du Lac. NEB Corporation has substantial cash reserves in addition to the bank's financial strength and has no external debt.

The above facts are why, for years, our bank has been held in high regard as one of the highest rated financial institutions in the Midwest. To review a list of bank ratings by independent agencies, please visit the web sites of [bauerfinancial.com](http://bauerfinancial.com) or [bankrate.com](http://bankrate.com).

If you are concerned about your funds, wherever they might be, please do not hesitate to talk to us. While we share in your concerns regarding the current overall economic situation, we remain very proud of our financial strength.



Peter E. Stone  
Chairman of the Board and CEO



Michael L. Burch  
President and COO