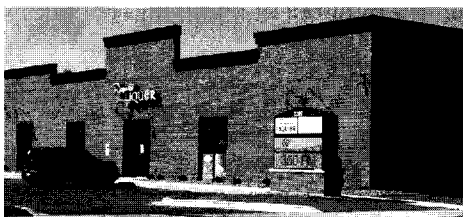


BAY BANCORPORATION INC.



Bay Bancorporation Inc is the parent company for Bay Bank. Bay Bank has \$81 million in assets. The Bank focuses on providing deposit accounts, consumer loans, residential mortgage loans and small business loans to customers in the Green Bay area. The Bank also specializes in the HUD 184 mortgage loan product and services \$60 million of these loans in addition to the \$81 million of assets mentioned above. The Bank was profitable in 2014, 2015 and will be profitable in 2016. The Bank opened a branch on West Mason Street in 2015 to offer more convenience to its customers.



2016 OBJECTIVES

Our 3 Year Strategic Plan from 2014 contains the following Objectives;

- Increasing the size of our loan portfolio to increase core revenues
- Increase our consumer loan business
- Expand to other tribal communities by offering the HUD 184 mortgage loan to their tribal members
- Improving asset quality of the Bank
- Secure new Tribes as customers
- Open a new branch

Our loan portfolio is showing growth and we are ahead of our budget so far for 2016. We made over 500 consumer loans in 2015 and we want to generate the same amount of loans in 2016. We are expanding to new tribal communities with the HUD 184 mortgage loan and we now have new loans pending in Michigan and with tribes in northwestern Wisconsin that we did not have as customers last year. We have improved asset quality and our past due loan ratio in the loan portfolio is the lowest it's been in several years. We also have secured some other Wisconsin tribes as new customers of the Bank. Finally, we opened a branch in on Mason Street in late 2015 and we are working hard on growing its customer base.

Corporate Board Members

Lance Broberg, Board Chairman (Oneida)
Term ending: 2015

Elaine Skenandore-Cornelius, Board Member (Oneida)
Term ending: 2016

Robert Jossie, Board Member (Non-tribal)
Term ending: 2018

Fern Orie, Board Member (Oneida)
Term ending: 2019

Pete King III, Board Member (Oneida)
Term ending: 2018

Claude J. "Jeff" Bowman, Board Member, President & CEO (Stockbridge-Munsee)
Term ending: 2017

Meetings

Held monthly every 3rd Thursday of the month.

Stipend

\$600 Chairman; \$550 for other Board members – paid monthly. \$100 for other committee meetings.

