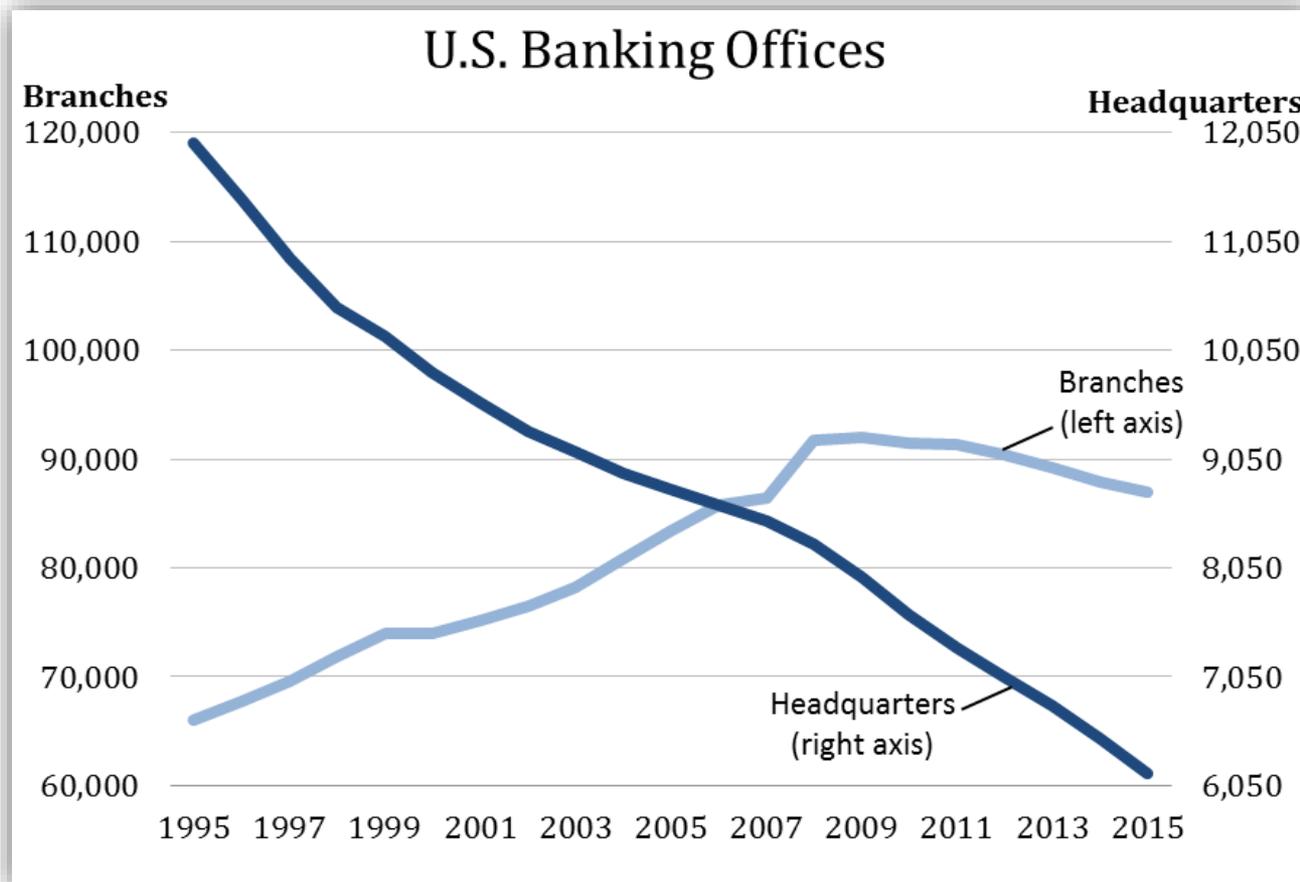


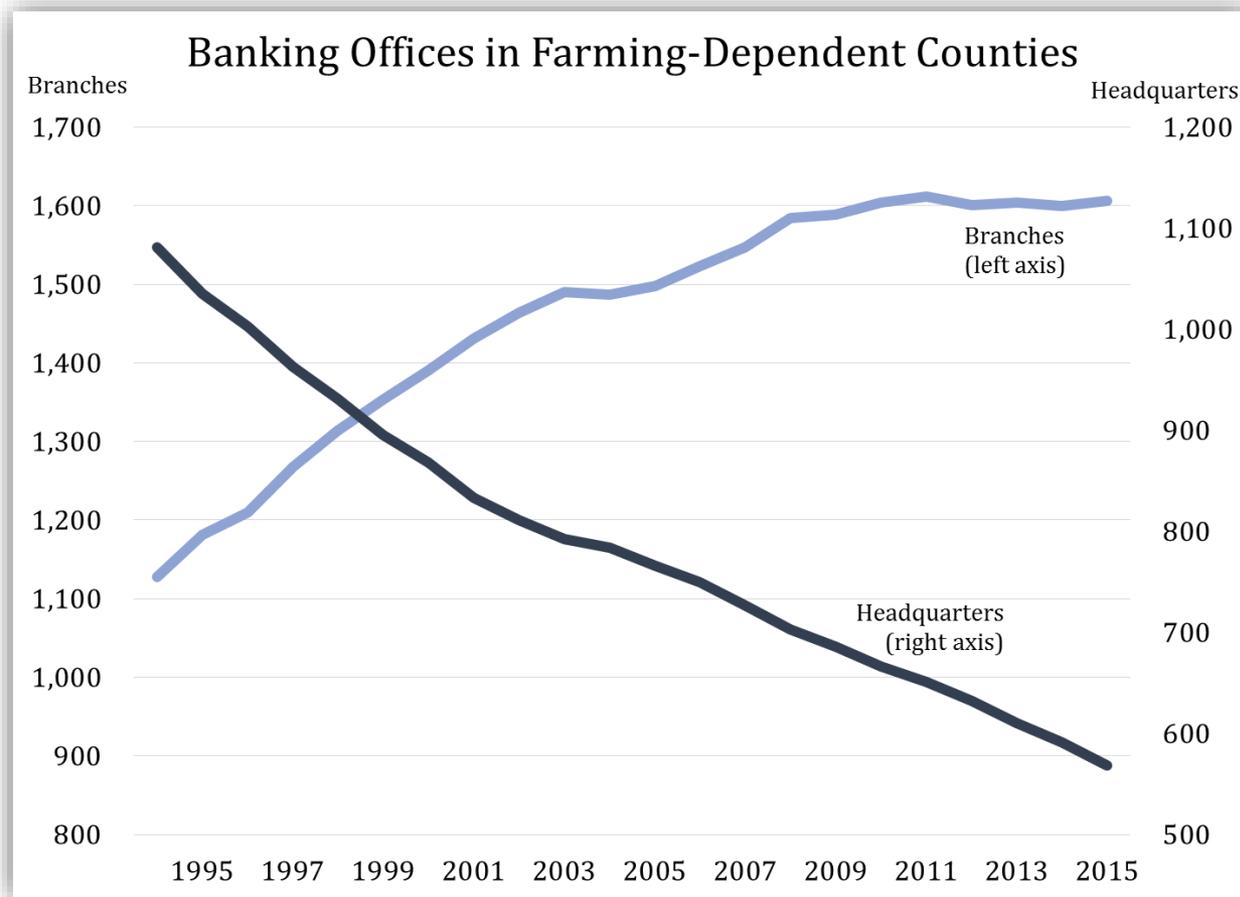
## The Federal Reserve's 8<sup>th</sup> District



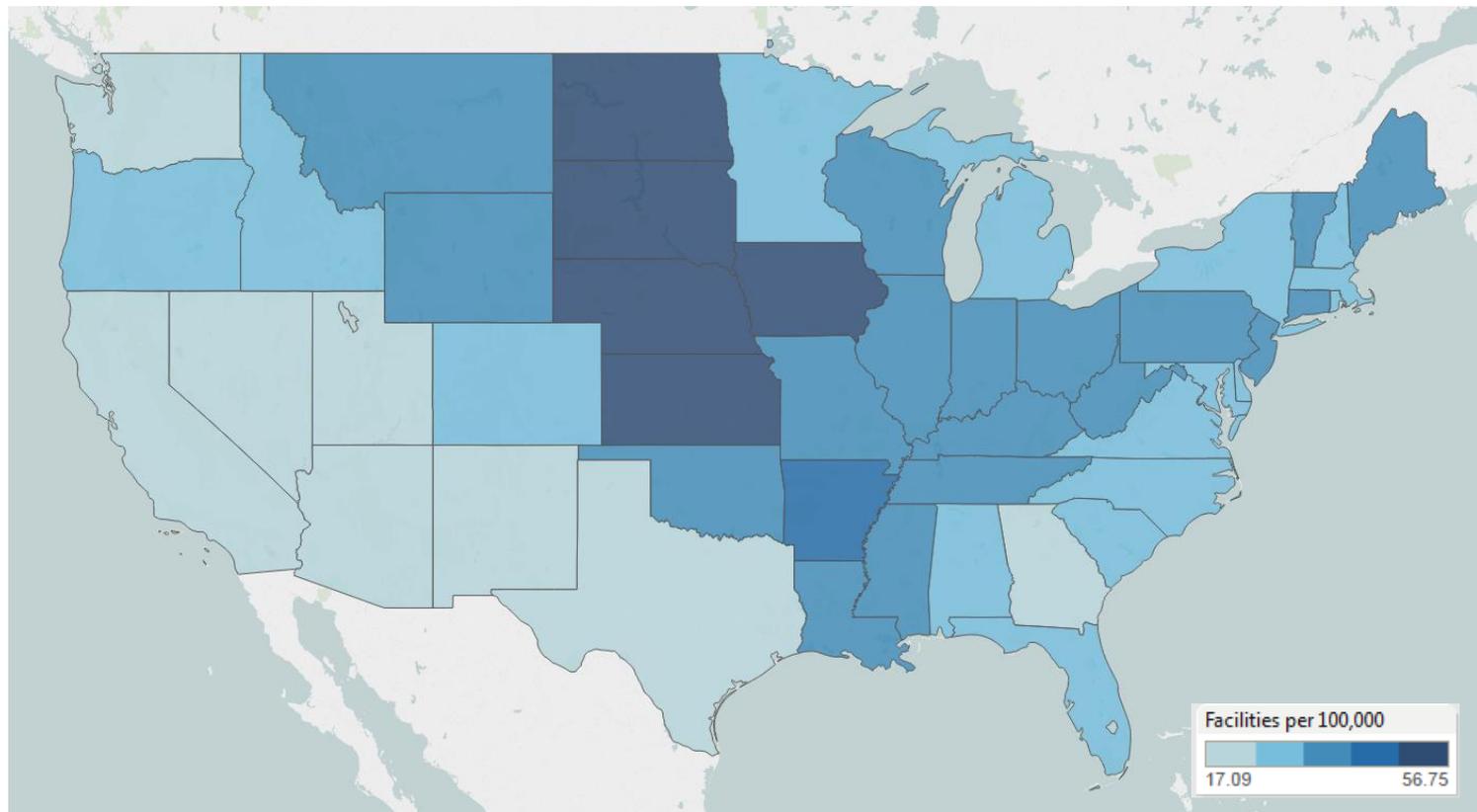
## The trend in bank charters and branches



## The same trend in farm-dependent areas



On balance, the Midwest exhibits a heavy volume of banking facilities relative to population.

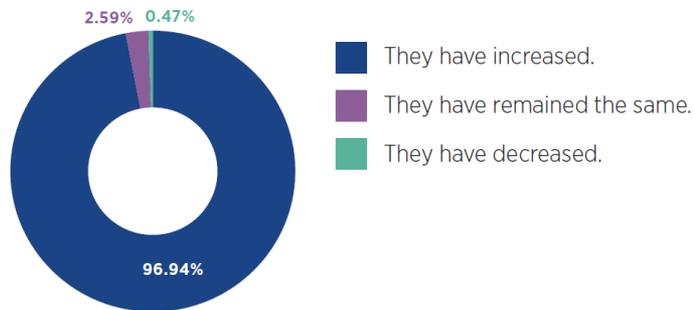


# Community bankers report rising consumer compliance costs.

- Costs related to added staff and technology to handle new consumer mortgage rules including the Ability to Repay and Qualified Mortgage
- Compliance costs related to application protests

## Changes in Compliance Costs

Over the past three years (2012-2014), have your overall compliance costs increased, decreased or remained the same?



## Percentage Changes in Compliance Costs (Last Three Years)

