

Baylake Corp.

Quarterly Financial Overview
September 30, 2008 – September 30, 2010



About Baylake Corp. and Baylake Bank

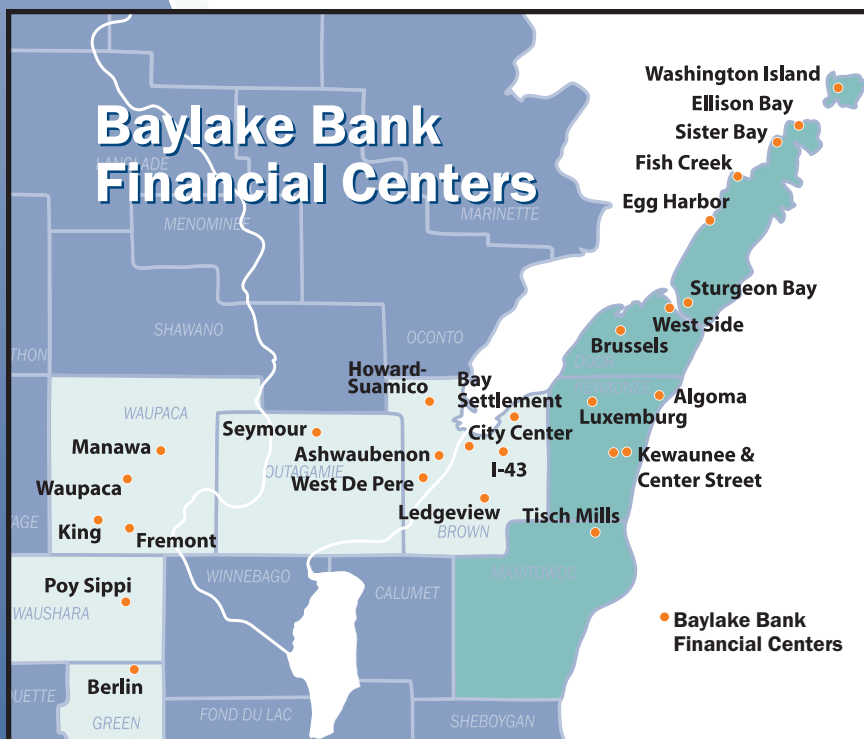
Baylake Corp., one of Wisconsin's top twenty bank holding companies, is the parent company for Baylake Bank. Baylake Bank is a financial services company that has served the needs of Door and Kewaunee counties since being state bank chartered in 1876. In 1994 a decision was made to grow through strategic acquisitions and de novo branching. Today Baylake Bank serves Northeast and Central Wisconsin from 27 community financial centers.

As a comprehensive financial institution, Baylake Bank offers commercial and agricultural lending, mortgage and consumer lending; cash management, trust & asset management, private banking, and a complete retail banking product line.

Baylake Bank also has a subsidiary called Baylake Insurance Agency, Inc. and it is part owner of United Financial Services, Inc. (a data processing service provider for 42 community banks throughout Wisconsin). Baylake Corp. and these affiliates are owned by shareholders who believe in community banking.

It is this relationship between bank, community, and shareholder that distinguishes a community bank from the rest. We are dedicated to providing the best and latest services and products available, with the benefits of "big institution" choices, but through the personalized, convenient, and local access of a hometown bank.

Our corporate and personal commitment to quality of life in the area stems not only from good business practice, but also from our true desire to help our customers *build the good life*.

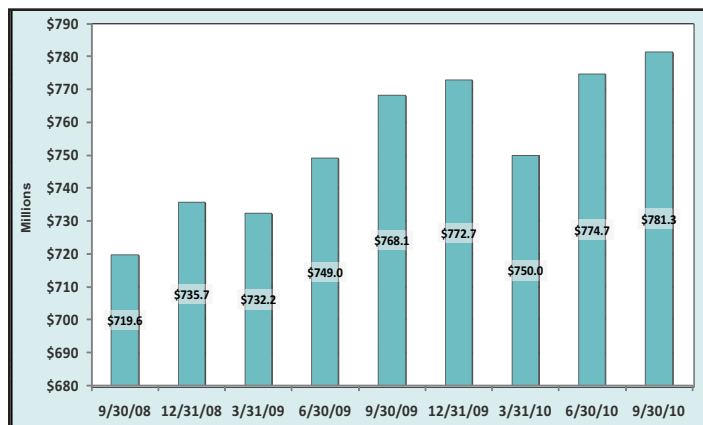


Baylake Corp.

Parent company for Baylake Bank with 27 community financial centers throughout eight counties in Northeast and Central Wisconsin.

- \$1.1 billion in assets
- \$845.4 million in deposits
- \$633.3 million in loans

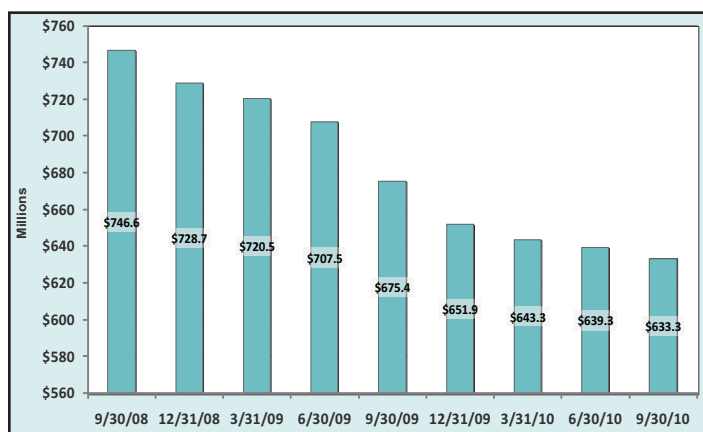
Total Non-brokered Deposits



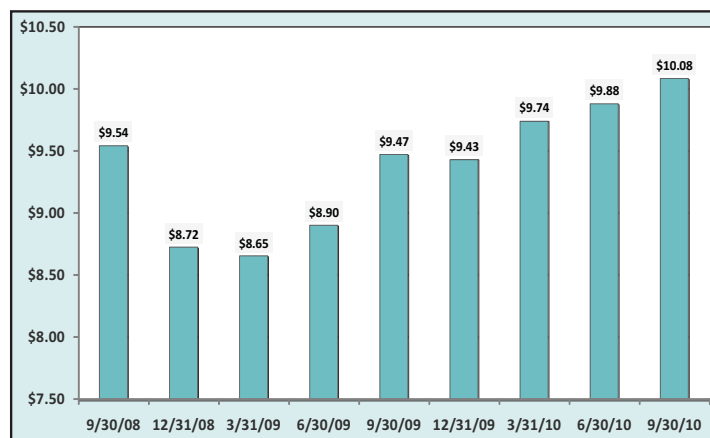
Capital Profile

	9/30/09	12/31/09	9/30/10	Well-capitalized Requirement
Baylake Corp. Capital Ratios				
Leverage Ratio	7.16%	7.60%	7.56%	5.00%
Tier 1 Ratio	9.55%	10.22%	10.40%	6.00%
Total Capital Ratio	11.34%	12.18%	12.91%	10.00%
Baylake Bank Capital Ratios				
Leverage Ratio	7.33%	7.89%	8.19%	5.00%
Tier 1 Ratio	9.76%	10.61%	11.27%	6.00%
Total Capital Ratio	11.02%	11.86%	12.53%	10.00%

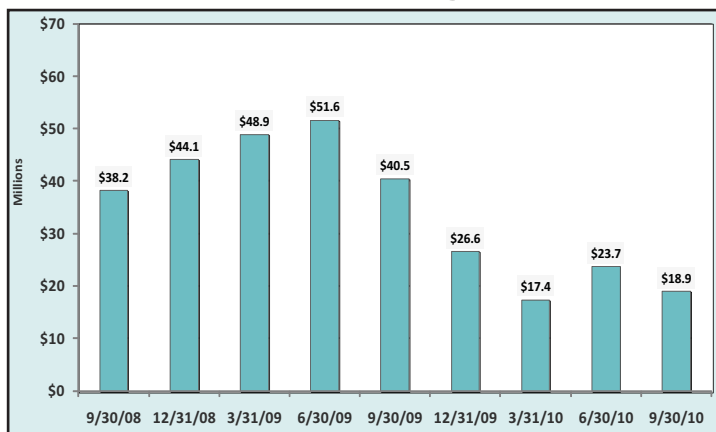
Total Loans



Book Value per Share



Nonperforming Loans



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