



All of us, for each of you.

316.383.4400 · 800.201.7118

www.emprisebank.com



OUR PURPOSE
OUR PEOPLE
OUR PASSION

Emprise Bank Annual Report 2007

A LETTER FROM THE PRESIDENT

The past year was one of great effort capped by great achievement. Every aspect of our company was touched significantly and 2008 promises more of the same.

Emprise Bank merged with the former Prairie State Bank of Augusta in November 2006. Over the course of 2007, the integration of their systems, facilities, and staff into Emprise Bank was completed. The acquisition of a bank with 130 employees, 11 branches, and 23,000 customers is not easy or without risk. I am pleased to report to you that the Prairie State Bank acquisition is complete and it was a huge success for us.

Providing our customers with multiple points of access to their bank is a top priority for us. Over the past year, we transitioned to new state-of-the-art mainframe computers and built a completely new back-up data site to provide highly reliable service for online customers. We expanded our call center. We also extensively remodeled three of the former Prairie State Bank branches and built two new branches – one at Harry and Greenwich in Wichita and one at Rock Road and Patriot in Derby.

Growth is a very important indication of the health of a banking company. We worked very hard in this area during 2007 and were rewarded with great success. Total loans, total deposits, and fee income all showed significant growth for the year. Coupled with very low loan loss expenses, we achieved record net income for the year.

As we look forward to 2008, we are humbled by the loyalty and trust of our customers, and we will work every day to earn it. "All of us, for each of you" is a tag line, but it is also a way of thinking – and a way of life in our company. At Emprise, it is all about you, and it always will be.

Thank you,

Thomas A. Page



President



CONSOLIDATED REPORT OF CONDITION (\$000's)

Emprise Bank, Wichita, KS

ASSETS	2004	2005	2006	2007
Cash and due from banks	33,110	33,498	38,848	54,155
Securities - available-for-sale	154,766	117,628	214,586	267,335
Federal funds sold	0	9,900	38,457	3,787
Loans & leases, net of unearned	603,676	591,552	701,776	742,815
LESS: Allowance for loan & lease losses	(8,560)	(9,000)	(10,352)	(10,103)
Premises & fixed assets	24,116	23,756	35,005	38,704
Other real estate owned	406	615	1,607	926
Other assets	22,862	29,022	57,782	53,240
Total assets	830,376	796,971	1,077,709	1,150,859
LIABILITIES				
Deposits - noninterest-bearing	139,110	141,930	200,926	207,105
Deposits - interest-bearing	605,140	567,359	742,327	746,169
Total deposits	744,250	709,289	943,253	953,274
Federal funds purchased & other borrowings	9,866	10,695	17,310	88,427
Other liabilities	4,346	7,296	11,744	7,363
Total liabilities	758,462	727,280	972,307	1,049,064
EQUITY CAPITAL				
Common stock and surplus	49,386	49,385	86,499	86,499
Net unrealized gain (losses) - AFS securities	(862)	(1,553)	(157)	1,118
Undivided profits	23,390	21,859	19,060	14,178
Total equity capital	71,914	69,691	105,402	101,795
Total liabilities and equity capital	830,376	796,971	1,077,709	1,150,859

CONSOLIDATED REPORT OF INCOME (\$000's)

Emprise Bank, Wichita, KS

	2004	2005	2006	2007
Interest & fee income - loans and leases	33,809	39,119	48,903	54,756
Interest on securities	2,914	3,691	7,264	12,800
Interest income - federal funds sold	55	120	991	925
Total interest income	36,778	42,930	57,158	68,481
Interest on deposit accounts	7,618	9,238	16,428	22,242
Interest on federal funds & other borrowings	285	660	584	1,096
Total interest expense	7,903	9,898	17,012	23,338
Net interest income	28,875	33,032	40,146	45,143
Provision for loan and lease losses	801	910	1,035	300
Service charges on deposit accounts	7,235	7,364	10,473	12,121
Other fee income	939	1,066	291	343
Other noninterest income	2,297	2,700	1,986	2,410
Total noninterest income	10,471	11,130	12,750	14,874
Gains (losses) on securities	(8)	(19)	102	80
Salaries and employee benefits	15,974	17,045	19,921	22,718
Expenses of premises and fixed assets	4,654	4,701	5,348	6,055
Other noninterest expense	7,995	7,982	10,330	10,998
Total noninterest expense	28,623	29,728	35,599	39,771
Income (loss) before income taxes	9,914	13,505	16,364	20,026

OUR STORY

The history of Emprise Bank began in 1910 with the formation of Stockyards National Bank. By setting a higher standard of service for Wichita's banking customers, the bank was destined for success from its very first transaction.



In 1965, the Michaelis family acquired Stockyards National Bank, which changed its name to United American Bank & Trust in the early 1970s. Over the next 25 years, the Michaelis family acquired banks and opened locations in communities across Kansas including Council Grove, Eureka, Hays, Hillsboro, Iola, Moran, Potwin, and Toronto. They also acquired the National Bank of Wichita and Wichita State Bank. In 1989, the three Wichita banks merged under the name of Emprise Bank.

In the early 1990s, Emprise expanded into the Lawrence community. Later that decade, Emprise acquired Wichita Federal Savings & Loan, which increased the Wichita bank's market share and doubled its asset size. But Emprise wasn't done growing yet; there were still more people in more places needing to be served.

The early 2000s brought continued growth for Emprise with additional locations in Chanute, El Dorado, Humboldt, and Lawrence. In addition, the community banks were all merged under one Emprise Bank charter. Combining the charters created one bank and one way to do business.

Then, in November 2006, Emprise Bank acquired Prairie State Bank, adding eleven branches to the Emprise network and increasing the number of employees to nearly 500. Through the merger, Emprise Bank reached \$1 billion in total assets.

Today, the Emprise Bank system includes over 40 locations in more than 20 communities across the state. With a commitment to community growth and a dynamic leadership team, Emprise Bank will continue to be the premier community bank where customer relationships still have value.



OUR VALUES

At Emprise, we believe:

- *That above all else, we will demonstrate integrity in everything we do and say.*
- *That our success will be determined by the quality of the leadership demonstrated at all levels of our company.*
- *Passionately in the success of our customers, our shareholders, and our teammates.*
- *In the dignity of individuals and personal responsibility.*
- *That winning matters.*

These values are not negotiable; there is no partial credit.

As an Emprise customer, you can expect to see these values reflected in every interaction, in each person who serves you. You can count on it.

OUR VALUES

OUR PURPOSE

OUR PURPOSE

We want to be your bank of choice when you have a financial need.

Our purpose is to offer such a comprehensive range of financial products and such a high level of customer service that whenever you have a financial need, Emprise will be your obvious bank of choice. We will help you achieve the goals you have set for yourself and your business by providing products and services that make sense for you. We will back those products with professional knowledge and personal understanding, so that you can feel secure in each decision you make.

At Emprise, we recognize that we are in business for you – without you we cannot succeed.

“You offer the advantages of a larger bank while still retaining that personal level of service.”
- Tom K., Commercial Customer



At Emprise, it's all about You.



OUR PEOPLE

OUR PEOPLE

We are committed to having caring and competent people who believe that the better we know you and your company, the more we can help you.

At every level of our organization you will find caring, competent people who make it their business to understand you and your business. That means knowing more than just your name and account number. At Emprise, we care deeply about your unique wants and needs. And in each relationship, we will strive to satisfy those needs with a unique mix of professional experience, superior products, and exceptional service.

We believe the better we know you, the greater the value you will derive from your relationship with us.

“Suggestions, advice, and help are always forthcoming in dealing with my accounts. That makes me feel like my accounts are in good hands.”
- Monte B., Personal Customer

OUR PASSION

We will serve you in a way that makes you want to do more business with us and refer us to your family and friends.

Our passion is your success. It's what drives us every day – to be better, to know more and to create more value for you. It's one of the principles we live by, and the reason is simple: our success is determined by the success of those we serve. We strive to be so great at serving you and your needs that you will bring more business to us and refer us to your friends and family.

The highest compliment we can ever receive is when you bring more business to us and when you refer us to others. That's when we know we are providing service that is truly superior.

“Emprise Bank has our loyalty and we will be sure to spread the word.”
- Kelly L., Personal Customer

OUR PASSION

OFFICERS

M.D. Michaelis
Thomas A. Page

Chairman of the Board
President

Commercial Banking & Treasury Management

R. Montgomery Briley
Jerry R. Davis
Lloyd A. Jones
Thomas J. McGrath
Sam E. Trummel
Cynthia R. Seiler
Joshua D. Smith

Executive Vice President
Senior Vice President
Senior Vice President
Senior Vice President
Senior Vice President
Vice President
Treasury Sales Officer

Credit Administration

Lora A. Barry
Arlene L. Garrison
Kenneth R. Fischer
Elizabeth A. Crawford
Kenneth D. Merry
Jennifer K. Tener

Executive Vice President
Vice President
Assistant Vice President
Credit Administration Officer
Credit Administration Officer
Credit Administration Officer

Finance

Roger E. Hastings

Senior Vice President / CFO /
Cashier / Investment Officer
Vice President

Bonnie M. Ritchie

Human Resources

Kathy L. Cox

Senior Vice President

Mortgage Lending

Wendy S. Wayman-Weir

Vice President

Operations

Diana M. Fisher

Executive Vice President /
BSA Officer
Senior Vice President /
Technology Division Manager
Senior Vice President
Vice President
Vice President /
Compliance Officer / CRA

Mike Wampler

Senior Vice President /
Technology Division Manager
Senior Vice President
Vice President
Vice President /
Compliance Officer / CRA

Betty J. Dohrman
Cynthia L. Fleming
Jeri S. Hewitt

Property Management

Craig E. Lyman
Maxine J. Madsen

Vice President
Assistant Vice President

Retail and Business Banking

Edward E. Wirth

Vice President

Teri L. Ginther
Max H. Fossey
Vickie R. Haskell
Gary L. Watkins
John M. Buchanan
Eric R. Brown

Executive Vice President
Senior Vice President
Senior Vice President
Senior Vice President
Vice President
Vice President

Ava S. Majors
Margaret F. McFrederick
Lori J. Newell
Regena L. Osburn
Luis G. Pardo
Jason P. Reardon
Margaret L. Ruppe
Todd M. Smalley
Ray E. Stuewe
Mitch L. Trotter
Kellye L. Coppel
Damon S. Ellsworth
Matthew T. Hemberger
Cliff T. Lang
Jason A. Mill
Tammy S. Page
Gary G. Tomes
Connie Delperdang
Tiffiney M. Pietrzak
Rebecca J. Robinson
Aimee R. Shank

Trust & Investments

Bryce K. Carr

Executive Vice President /
Trust Officer
Senior Vice President
Senior Vice President /
Premier Client Group
Vice President
Vice President
Assistant Vice President
Private Banking Officer /
Premier Client Group

Craig W. Campbell
Susan F. Koslowsky

Dale G. Friedman
Kendal E. Nelson
Kathleen L. McCormick
Amy E. Scantlin

DIRECTORS

Ralph R. Brock

Partner / Morris Laing Evans Brock
& Kennedy
Chairman / Emprise Bank -
President/ Emprise Financial Corporation
Chairman /
Emprise Financial Corporation
President & CEO / HOC Industries
President / Emprise Bank
Investments
President / IMA Financial Group

M.D. Michaelis

W.A. Michaelis, Jr.

William R. Nath
Thomas A. Page
John H. Slaymaker
Kurt D. Watson

Advisory Director

Matthew A. Michaelis

Jeffrey Williams &
Co. Investment Banking

COMMUNITY BANKS

Augusta

Galen K. Nelson
David A. Bisagno
Linda L. Foltz
Chad W. McDaniel

President
Senior Vice President
Senior Vice President
Senior Vice President

Flint Hills

Kenneth "Rod" Ziegler
Cynthia A. Lemke
Jacqueline A. Sundgren
Ann R. Coon

President
Senior Vice President
Senior Vice President
Vice President

Hays

Wayne B. Woofter
Mark J. McCullick
Gloria A. Rader
Constance S. Bollig
Lesly S. Brown
Linda L. Dewey

President
Senior Vice President
Senior Vice President
Vice President
Vice President
Assistant Vice President

Hillsboro/Council Grove

Robert L. Watson
Debra L. Ewert
C. Dale Rein
Bradley K. Bartel
Dawn J. Helmer
Jolene M. Bremer
Debra L. England

President
Senior Vice President
Senior Vice President
Vice President
Assistant Vice President
Loan Operations Officer
Retail Officer

Iola

Glenn A. Buchholz
Lisa K. Cuesta
Susan D. Locke
Crystal L. Mattox
Justin R. Sager

President
Vice President
Vice President
Assistant Vice President
Assistant Vice President

Lawrence

Cynthia J. Yulich
Ranelle S. Fischer
Larry P. Chance
Coni K. Foulke

President
Vice President
Assistant Vice President
Assistant Vice President

EMPRISE MANAGEMENT

Back Row (L to R)

Roger E. Hastings, SVP / CFO
Bryce K. Carr, EVP Trust & Investments
Diana M. Fisher, EVP Operations
Wayne B. Woofter, Community Bank President
Robert L. Watson, Community Bank President
Teri L. Ginther, EVP Retail Banking & Marketing
Galen K. Nelson, Community Bank President
Lora A. Barry, EVP Credit Administration
Glenn A. Buchholz, Community Bank President
Kathy L. Cox, SVP Human Resources

Front Row (seated L to R)

R. Montgomery Briley, EVP Commercial Banking
Cynthia J. Yulich, Community Bank President
Kenneth "Rod" Ziegler, Community Bank President
Mike Wampler, SVP Technology
M.D. Michaelis, Chairman of the Board
Thomas A. Page, President



EMPRISE BANK IN THE COMMUNITY

At Emprise Bank, we live and work in the communities we serve, and want to do our part to give back. Below are just a handful of the organizations we have supported over the past year through our time and money.

American Cancer Society
American Heart Association
Arts Partners
Asian Festival
Big Brothers Big Sisters
Cerebral Palsy Research Foundation
Communities in Schools
Community Foundation of Greater Butler Co.
Dress for Success
Envision
Episcopal Social Services
Goodwill Industries Easter Seals
HopeNet
Inter-Faith Ministries
Kansas African American Museum
Kansas Children's Service League
Kansas Food Bank
Kansas Humane Society

Lawrence Art Center
Midian Shrine
Newspapers in Schools
Project Graduation and After Prom
Ronald McDonald House
Special Olympics of Kansas
Sunflower Community Action
The Leukemia and Lymphoma Society
The Salvation Army
Three Trees
Ulrich Museum of Art
United Way
Urban League of Kansas
Via Christi Foundation
Wichita Art Museum
Wichita Children's Home
Wichita Indochinese Center
YMCA Camp Wood

LOCATIONS

Wichita

- 21st & Ridge Road - 7030 W. 21st St. N.
- 21st & Webb Road - 9485 E. 21st St. N.
- Brittany - 2140 N. Woodlawn St.
- Broadway & 47th - 4833 S. Broadway
- Downtown - 257 N. Broadway
- East - 6030 E. Central
- Midtown - 2001 N. Broadway
- New Market Square - 10620 W. 21st St. N.
- South - 2323 S. Hydraulic St.
- Southeast - 11111 E. Harry
- West - 3900 W. Central Ave.
- Westlink - 8807 W. Central Ave.
- Westway - 2433 S. Seneca St.

Andover - 406 S. Andover Road
Derby - 1719 E. Patriot
Goddard - 701 N. Goddard Road
Haysville - 330 N. Main
Maize - 10320 W. 53rd St. N.
Mulvane - 1840 N. Rock Road
Park City - 1610 E. 61st St. N.
Rose Hill - 1402 N. Rose Hill Road
Valley Center - 100 N. Meridian
El Dorado - 200 N. Main
Potwin - 100 S. Randall
Toronto - 207 W. Main
Eureka - 418 N. Main
Council Grove - 20 S. Mission
Hillsboro - 104 E. Grand

Augusta

- Augusta Main - 512 State St.
- Augusta Country Club - 1700 N. Ohio
- Augusta West - 538 W. 7th St.

Iola

- Iola Main - 1 West Madison
- Iola North - 919 N. State St.

Moran - 247 N. Cedar

Chanute - 17 S. Lincoln

Humboldt - 725 Bridge St.

Lawrence

- Wakarusa - 1121 Wakarusa
- Iowa - 2435 Iowa

Hays

- Hays Main - 1200 Main St.
- Hays East - 1011 E. 27th St.
- Hays West - 2701 Hall St.

EVEN MORE of US FOR EACH OF YOU.