

MADISON FINANCIAL CORPORATION

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2747260	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$122	\$127	3.7%	
Loans	\$77	\$83	8.1%	
<i>Construction & development</i>	\$6	\$9	66.5%	
<i>Closed-end 1-4 family residential</i>	\$20	\$20	1.5%	
<i>Home equity</i>	\$4	\$3	-14.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-2.2%	
<i>Commercial & Industrial</i>	\$3	\$4	29.4%	
<i>Commercial real estate</i>	\$33	\$36	9.2%	
Unused commitments	\$12	\$10	-12.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$11	\$11	4.5%	
Asset-backed securities	\$5	\$3	-40.8%	
Other securities	\$5	\$10	100.0%	
Cash & balances due	\$9	\$7	-22.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$110	\$115	4.4%	
Deposits	\$103	\$108	4.5%	
Total other borrowings	\$7	\$7	-0.5%	
FHLB advances	\$1	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$12	\$12	-3.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	9.0%	--	
Tier 1 risk based capital ratio	14.3%	13.2%	--	
Total risk based capital ratio	15.6%	14.5%	--	
Return on equity ¹	1.0%	-0.3%	--	
Return on assets ¹	0.1%	0.0%	--	
Net interest margin ¹	4.4%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	132.4%	274.5%	--	
Loss provision to net charge-offs (qtr)	235.3%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.3%	-0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	3.8%	3.0%	0.3%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	7.7%	0.0%	0.5%	0.4%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.1%	0.0%
<i>Commercial real estate</i>	2.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	2.3%	0.9%	0.1%	0.0%