

ASSOCIATED BANC-CORP

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1199563	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$23,843	\$22,564	-5.4%	
Loans	\$16,133	\$14,091	-12.7%	
<i>Construction & development</i>	\$2,260	\$1,397	-38.2%	
<i>Closed-end 1-4 family residential</i>	\$3,815	\$3,259	-14.6%	
<i>Home equity</i>	\$1,372	\$1,294	-5.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$691	\$738	6.8%	
<i>Commercial & Industrial</i>	\$3,804	\$2,918	-23.3%	
<i>Commercial real estate</i>	\$2,981	\$3,203	7.4%	
Unused commitments	\$4,767	\$3,993	-16.2%	
Securitization outstanding principal	\$0	\$0	-20.0%	
Mortgage-backed securities (GSE and private issue)	\$4,075	\$4,882	19.8%	
Asset-backed securities	\$2	\$1	-77.0%	
Other securities	\$1,056	\$944	-10.6%	
Cash & balances due	\$546	\$793	45.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$316	\$682	116.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$268	\$676	152.6%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$21,286	\$19,745	-7.2%	
Deposits	\$15,191	\$16,857	11.0%	
Total other borrowings	\$5,517	\$2,740	-50.3%	
FHLB advances	\$2,718	\$1,011	-62.8%	
Equity				
Equity capital at quarter end	\$2,557	\$2,619	2.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$117	NA	
Performance Ratios				
Tier 1 leverage ratio	7.3%	8.3%	--	
Tier 1 risk based capital ratio	9.1%	11.9%	--	
Total risk based capital ratio	10.3%	13.2%	--	
Return on equity ¹	3.2%	-24.3%	--	
Return on assets ¹	0.4%	-3.0%	--	
Net interest margin ¹	3.8%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	74.9%	50.6%	--	
Loss provision to net charge-offs (qtr)	143.1%	170.6%	--	
Net charge-offs to average loans and leases ¹	1.1%	6.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.0%	29.5%	0.8%	8.3%
<i>Closed-end 1-4 family residential</i>	1.4%	3.0%	0.1%	0.4%
<i>Home equity</i>	1.5%	1.7%	0.3%	0.7%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	2.8%	3.5%	0.2%	0.2%
<i>Commercial & Industrial</i>	2.4%	7.0%	0.4%	1.3%
<i>Commercial real estate</i>	1.7%	9.0%	0.1%	1.1%
<i>Total loans</i>	2.1%	7.9%	0.3%	1.6%