

**EMCLAIRE FINANCIAL CORP**

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1480944	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$374	\$465	24.6%	
Loans	\$269	\$297	10.5%	
<i>Construction &amp; development</i>	\$5	\$4	-28.2%	
<i>Closed-end 1-4 family residential</i>	\$126	\$134	6.2%	
<i>Home equity</i>	\$4	\$16	299.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$9	\$12	35.7%	
<i>Commercial &amp; Industrial</i>	\$36	\$35	-4.2%	
<i>Commercial real estate</i>	\$82	\$81	-1.1%	
Unused commitments	\$24	\$46	95.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$30	\$22	-28.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$38	\$81	113.1%	
Cash & balances due	\$17	\$39	135.7%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$339	\$425	25.4%	
Deposits	\$287	\$385	34.4%	
Total other borrowings	\$48	\$35	-27.4%	
FHLB advances	\$48	\$35	-27.4%	
<b>Equity</b>				
Equity capital at quarter end	\$34	\$40	16.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$5	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.2%	7.5%	--	
Tier 1 risk based capital ratio	12.1%	12.4%	--	
Total risk based capital ratio	13.0%	13.5%	--	
Return on equity <sup>1</sup>	23.6%	8.9%	--	
Return on assets <sup>1</sup>	1.9%	0.8%	--	
Net interest margin <sup>1</sup>	3.6%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	262.5%	132.3%	--	
Loss provision to net charge-offs (qtr)	161.7%	117.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.6%	0.8%	0.1%	0.0%
<i>Home equity</i>	0.3%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.2%	0.3%	0.2%
<i>Commercial &amp; Industrial</i>	0.3%	0.9%	0.0%	0.0%
<i>Commercial real estate</i>	0.2%	1.2%	0.0%	0.3%
<i>Total loans</i>	0.4%	0.8%	0.1%	0.1%