

MID-WISCONSIN FINANCIAL SERVICES, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1139185	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$492	\$502	1.9%	
Loans	\$365	\$364	-0.2%	
Construction & development	\$46	\$35	-22.4%	
Closed-end 1-4 family residential	\$93	\$94	0.8%	
Home equity	\$8	\$11	39.3%	
Credit card	\$1	\$1	3.7%	
Other consumer	\$8	\$6	-19.7%	
Commercial & Industrial	\$28	\$29	5.1%	
Commercial real estate	\$127	\$139	9.2%	
Unused commitments	\$54	\$53	-2.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$65	\$81	24.7%	
Asset-backed securities	\$0	\$0	17.7%	
Other securities	\$15	\$22	41.0%	
Cash & balances due	\$10	\$10	2.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$453	\$458	1.2%	
Deposits	\$388	\$404	4.1%	
Total other borrowings	\$61	\$51	-16.8%	
FHLB advances	\$39	\$33	-17.4%	
Equity				
Equity capital at quarter end	\$40	\$44	10.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.2%	--	
Tier 1 risk based capital ratio	10.6%	11.1%	--	
Total risk based capital ratio	11.8%	12.0%	--	
Return on equity ¹	0.9%	-8.0%	--	
Return on assets ¹	0.1%	-0.7%	--	
Net interest margin ¹	3.7%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.6%	57.1%	--	
Loss provision to net charge-offs (qtr)	59.0%	86.1%	--	
Net charge-offs to average loans and leases ¹	1.7%	3.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	5.1%	2.1%	0.1%	1.3%
Closed-end 1-4 family residential	2.2%	3.5%	0.5%	0.6%
Home equity	0.1%	0.1%	0.0%	0.0%
Credit card	6.3%	3.0%	0.2%	0.0%
Other consumer	5.9%	0.3%	0.4%	0.4%
Commercial & Industrial	0.3%	0.1%	0.2%	1.0%
Commercial real estate	2.5%	6.4%	0.7%	1.4%
Total loans	2.5%	3.8%	0.4%	0.9%