

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$21,598	\$21,715	0.5%	
Loans	\$12,707	\$14,229	12.0%	
<i>Construction & development</i>	\$553	\$584	5.6%	
<i>Closed-end 1-4 family residential</i>	\$3,841	\$4,639	20.8%	
<i>Home equity</i>	\$1,153	\$1,053	-8.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$581	\$494	-15.0%	
<i>Commercial & Industrial</i>	\$2,575	\$3,258	26.5%	
<i>Commercial real estate</i>	\$2,851	\$2,914	2.2%	
Unused commitments	\$3,791	\$4,515	19.1%	
Securitization outstanding principal	\$0	\$0	-30.4%	
Mortgage-backed securities (GSE and private issue)	\$4,918	\$3,804	-22.7%	
Asset-backed securities	\$299	\$188	-37.2%	
Other securities	\$875	\$878	0.2%	
Cash & balances due	\$865	\$614	-28.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$632	\$819	29.5%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$611	\$765	25.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$18,588	\$18,487	-0.5%	
Deposits	\$15,651	\$15,244	-2.6%	
Total other borrowings	\$2,762	\$3,032	9.8%	
FHLB advances	\$2,001	\$1,500	-25.0%	
Equity				
Equity capital at quarter end	\$2,811	\$3,028	7.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$206	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	9.6%	10.6%	--	
Tier 1 risk based capital ratio	15.1%	15.2%	--	
Total risk based capital ratio	16.4%	16.5%	--	
Return on equity ¹	2.9%	5.5%	--	
Return on assets ¹	0.4%	0.8%	--	
Net interest margin ¹	3.2%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	79.5%	95.2%	--	
Loss provision to net charge-offs (qtr)	57.7%	4.5%	--	
Net charge-offs to average loans and leases ¹	3.3%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
<i>Construction & development</i>	17.2%	7.2%	5.2%	1.8%
<i>Closed-end 1-4 family residential</i>	2.6%	1.7%	0.2%	0.2%
<i>Home equity</i>	2.3%	2.6%	0.8%	0.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	3.5%	4.9%	0.2%	0.1%
<i>Commercial & Industrial</i>	3.7%	1.8%	1.1%	0.1%
<i>Commercial real estate</i>	6.9%	4.3%	0.7%	0.2%
<i>Total loans</i>	4.6%	2.7%	0.9%	0.2%