

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$485	\$451	-7.1%	
Loans	\$331	\$296	-10.4%	
Construction & development	\$29	\$20	-31.0%	
Closed-end 1-4 family residential	\$75	\$67	-11.0%	
Home equity	\$11	\$10	-12.0%	
Credit card	\$1	\$1	14.8%	
Other consumer	\$3	\$2	-36.0%	
Commercial & Industrial	\$28	\$25	-11.1%	
Commercial real estate	\$124	\$116	-6.4%	
Unused commitments	\$44	\$45	2.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$68	\$78	15.1%	
Asset-backed securities	\$0	\$0	-8.3%	
Other securities	\$43	\$40	-4.9%	
Cash & balances due	\$31	\$27	-14.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$14	\$10	-29.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$13	\$10	-23.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$440	\$408	-7.2%	
Deposits	\$384	\$357	-7.2%	
Total other borrowings	\$54	\$50	-7.8%	
FHLB advances	\$30	\$26	-13.3%	
Equity				
Equity capital at quarter end	\$45	\$42	-5.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	8.9%	--	
Tier 1 risk based capital ratio	12.9%	13.9%	--	
Total risk based capital ratio	14.2%	15.2%	--	
Return on equity ¹	-26.3%	-3.6%	--	
Return on assets ¹	-2.5%	-0.3%	--	
Net interest margin ¹	3.6%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	86.0%	80.7%	--	
Loss provision to net charge-offs (qtr)	245.9%	44.1%	--	
Net charge-offs to average loans and leases ¹	0.4%	2.2%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2011	2012	2011	2012
Construction & development	8.8%	0.7%	0.5%	0.5%
Closed-end 1-4 family residential	4.9%	4.9%	0.3%	0.5%
Home equity	0.5%	3.4%	0.0%	0.2%
Credit card	3.5%	0.7%	0.0%	1.7%
Other consumer	0.2%	0.0%	0.0%	0.2%
Commercial & Industrial	2.3%	0.3%	0.3%	0.0%
Commercial real estate	3.3%	5.6%	0.1%	1.2%
Total loans	3.5%	4.0%	0.2%	0.6%