

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$502	\$506	0.8%	
Loans	\$364	\$347	-4.8%	
Construction & development	\$35	\$30	-14.7%	
Closed-end 1-4 family residential	\$94	\$88	-6.1%	
Home equity	\$11	\$11	5.5%	
Credit card	\$1	\$1	-8.2%	
Other consumer	\$6	\$5	-17.7%	
Commercial & Industrial	\$29	\$30	4.2%	
Commercial real estate	\$139	\$132	-4.9%	
Unused commitments	\$53	\$62	17.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$81	\$57	-30.5%	
Asset-backed securities	\$0	\$0	-2.8%	
Other securities	\$22	\$44	105.2%	
Cash & balances due	\$10	\$10	-3.3%	
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	\$458	\$459	0.2%	
Deposits	\$404	\$404	0.0%	
Total other borrowings	\$51	\$52	3.0%	
FHLB advances	\$33	\$33	0.0%	
Equity				
Equity capital at quarter end	\$44	\$47	6.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.9%	--	
Tier 1 risk based capital ratio	11.1%	12.7%	--	
Total risk based capital ratio	12.3%	13.9%	--	
Return on equity ¹	-8.0%	2.9%	--	
Return on assets ¹	-0.7%	0.3%	--	
Net interest margin ¹	3.7%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	57.1%	82.0%	--	
Loss provision to net charge-offs (qtr)	86.1%	187.0%	--	
Net charge-offs to average loans and leases ¹	3.7%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	2.1%	8.8%	1.3%	1.0%
Closed-end 1-4 family residential	3.5%	3.1%	0.6%	0.3%
Home equity	0.1%	0.0%	0.0%	0.1%
Credit card	3.0%	1.8%	0.0%	0.0%
Other consumer	0.3%	0.0%	0.4%	0.5%
Commercial & Industrial	0.1%	0.2%	1.0%	0.2%
Commercial real estate	6.4%	4.3%	1.4%	0.2%
Total loans	3.8%	3.3%	0.9%	0.3%