

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$506	\$485	-4.1%	
Loans	\$347	\$331	-4.6%	
Construction & development	\$30	\$29	-5.0%	
Closed-end 1-4 family residential	\$88	\$75	-14.4%	
Home equity	\$11	\$11	-1.3%	
Credit card	\$1	\$1	10.3%	
Other consumer	\$5	\$3	-46.1%	
Commercial & Industrial	\$30	\$28	-6.3%	
Commercial real estate	\$132	\$124	-6.2%	
Unused commitments	\$62	\$44	-29.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$57	\$68	19.6%	
Asset-backed securities	\$0	\$0	-96.5%	
Other securities	\$44	\$43	-3.8%	
Cash & balances due	\$10	\$31	228.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$14		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$13		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$459	\$440	-4.1%	
Deposits	\$404	\$384	-4.9%	
Total other borrowings	\$52	\$54	3.2%	
FHLB advances	\$33	\$30	-7.7%	
Equity				
Equity capital at quarter end	\$47	\$45	-4.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	8.7%	--	
Tier 1 risk based capital ratio	12.7%	12.9%	--	
Total risk based capital ratio	13.9%	14.2%	--	
Return on equity ¹	2.9%	-26.3%	--	
Return on assets ¹	0.3%	-2.5%	--	
Net interest margin ¹	3.6%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	82.0%	86.0%	--	
Loss provision to net charge-offs (qtr)	187.0%	245.9%	--	
Net charge-offs to average loans and leases ¹	0.9%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	8.8%	8.8%	1.0%	0.5%
Closed-end 1-4 family residential	3.1%	4.9%	0.3%	0.3%
Home equity	0.0%	0.5%	0.1%	0.0%
Credit card	1.8%	3.5%	0.0%	0.0%
Other consumer	0.0%	0.2%	0.5%	0.0%
Commercial & Industrial	0.2%	2.3%	0.2%	0.3%
Commercial real estate	4.3%	3.3%	0.2%	0.1%
Total loans	3.3%	3.5%	0.3%	0.2%