

EMCLAIRE FINANCIAL CORP

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1480944	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$465	\$480	3.1%	
Loans	\$297	\$311	4.9%	
<i>Construction & development</i>	\$4	\$6	54.0%	
<i>Closed-end 1-4 family residential</i>	\$134	\$141	5.4%	
<i>Home equity</i>	\$16	\$15	-3.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$12	\$13	5.1%	
<i>Commercial & Industrial</i>	\$35	\$32	-8.8%	
<i>Commercial real estate</i>	\$81	\$83	2.4%	
Unused commitments	\$46	\$46	-0.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$22	\$20	-6.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$81	\$103	27.5%	
Cash & balances due	\$39	\$19	-51.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$425	\$438	2.9%	
Deposits	\$385	\$410	6.3%	
Total other borrowings	\$35	\$25	-28.6%	
FHLB advances	\$35	\$25	-28.6%	
Equity				
Equity capital at quarter end	\$40	\$42	5.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	7.9%	--	
Tier 1 risk based capital ratio	12.4%	13.3%	--	
Total risk based capital ratio	13.5%	14.5%	--	
Return on equity ¹	8.9%	6.7%	--	
Return on assets ¹	0.8%	0.6%	--	
Net interest margin ¹	3.4%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	132.3%	62.5%	--	
Loss provision to net charge-offs (qtr)	117.9%	509.1%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
<i>Construction & development</i>	0.0%	4.9%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.8%	0.7%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	16.5%	0.2%	0.5%
<i>Commercial & Industrial</i>	0.9%	7.4%	0.0%	0.0%
<i>Commercial real estate</i>	1.2%	1.0%	0.3%	0.1%
<i>Total loans</i>	0.8%	2.1%	0.1%	0.1%