

**MADISON FINANCIAL CORPORATION**

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2747260	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$142	\$150	5.8%	
Loans	\$118	\$108	-8.5%	
<i>Construction &amp; development</i>	\$16	\$11	-30.1%	
<i>Closed-end 1-4 family residential</i>	\$35	\$32	-8.1%	
<i>Home equity</i>	\$5	\$6	10.1%	
<i>Credit card</i>	\$0	\$0	10.4%	
<i>Other consumer</i>	\$4	\$4	-2.7%	
<i>Commercial &amp; Industrial</i>	\$11	\$11	6.3%	
<i>Commercial real estate</i>	\$30	\$26	-15.5%	
Unused commitments	\$18	\$17	-4.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-37.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$14	8.1%	
Cash & balances due	\$4	\$5	15.2%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$131	\$138	5.5%	
Deposits	\$118	\$126	6.7%	
Total other borrowings	\$11	\$11	-4.6%	
FHLB advances	\$6	\$6	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$11	\$12	9.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.5%	8.6%	--	
Tier 1 risk based capital ratio	9.6%	11.1%	--	
Total risk based capital ratio	10.8%	12.3%	--	
Return on equity <sup>1</sup>	5.8%	-3.6%	--	
Return on assets <sup>1</sup>	0.4%	-0.3%	--	
Net interest margin <sup>1</sup>	3.9%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	95.3%	44.7%	--	
Loss provision to net charge-offs (qtr)	375.0%	1030.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	3.0%	16.2%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	3.4%	4.6%	0.1%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.3%	1.2%
<i>Other consumer</i>	0.0%	0.4%	0.4%	1.1%
<i>Commercial &amp; Industrial</i>	0.0%	0.5%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.7%	0.0%	0.0%
<i>Total loans</i>	1.4%	3.9%	0.0%	0.0%