

**WAUKESHA BANKSHARES, INC.**

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 2756776	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$143	\$140	-2.4%	
Loans	\$101	\$91	-10.1%	
Construction & development	\$9	\$7	-22.2%	
Closed-end 1-4 family residential	\$45	\$45	-0.5%	
Home equity	\$7	\$7	-12.3%	
Credit card	\$0	\$0		
Other consumer	\$0	\$1	47.4%	
Commercial & Industrial	\$19	\$12	-33.1%	
Commercial real estate	\$17	\$16	-5.1%	
Unused commitments	\$10	\$9	-12.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$6	76.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$16	22.1%	
Cash & balances due	\$11	\$10	-7.5%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$11	\$28	146.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$10	\$26	146.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$130	\$127	-2.9%	
Deposits	\$129	\$125	-2.7%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$13	\$13	2.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.0%	8.5%	--	
Tier 1 risk based capital ratio	11.4%	11.8%	--	
Total risk based capital ratio	12.7%	13.0%	--	
Return on equity <sup>1</sup>	8.0%	-1.1%	--	
Return on assets <sup>1</sup>	0.7%	-0.1%	--	
Net interest margin <sup>1</sup>	3.4%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	68.9%	38.9%	--	
Loss provision to net charge-offs (qtr)	-30.1%	99.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	-0.3%	1.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	0.0%	3.7%	0.1%	0.0%
Closed-end 1-4 family residential	2.4%	3.7%	0.0%	0.3%
Home equity	4.9%	4.3%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.2%	0.0%
Commercial & Industrial	3.4%	3.5%	0.3%	2.1%
Commercial real estate	0.7%	5.2%	0.0%	0.0%
Total loans	2.2%	3.8%	0.1%	0.4%