

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20429

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): **November 1, 2011**

CHOICE BANCORP, INC.

(Exact name of registrant as specified in its charter)

Wisconsin

State or other jurisdiction of incorporation or
organization

27-2416885

I.R.S. Employer Identification Number

**2450 Witzel Avenue
Oshkosh, Wisconsin**

Address of principal executive offices

54904

Zip Code

(920) 230-1300

Registrant's telephone number, including area code

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION

Choice Bancorp, Inc. (the “*Company*”) has issued a press release (the “*Announcement*”) in which the Company provided preliminary operating results for the quarter ended September 30, 2011. A copy of the press release is attached to this Report as Exhibit 99.1.

The information in this Form 8-K and in Exhibit 99.1 attached hereto is being furnished to the Securities and Exchange Commission pursuant to Item 2.02 – Results of Operations and Financial Condition and shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(d) Exhibits.

Exhibit 99.1	Choice Bancorp, Inc. press release issued on November 1, 2011.
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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CHOICE BANCORP, INC.

Dated: November 1, 2011

By:

A handwritten signature in black ink, appearing to read "J. Scott Sitter", is written over a horizontal line.

J. Scott Sitter, President and CEO



PRESS RELEASE
November 1, 2011

FOR IMMEDIATE RELEASE
For further information contact
J. Scott Sitter, Choice Bank
(920) 267-8052

CHOICE BANCORP, INC. REPORTS THIRD QUARTER EARNINGS OF \$0.29 PER SHARE

Nine month net income of \$0.70 per share, compared to \$0.09 for 2010

November 2011 – Oshkosh, WI – Choice Bancorp, Inc. (the “Company”) today reported net income of \$632,000, or \$0.29 per common share, for the quarter ended September 30, 2011, and \$1,513,000, or \$0.70 per common share, for the nine months ended September 30, 2011. This compared to a net income of \$72,000, or \$0.03 per common share, for the quarter ended September 30, 2010, and a net income of \$189,000, or \$0.09 per common share, for the nine months ended September 30, 2010.

“We are very pleased with our 3rd quarter results,” said President and CEO J. Scott Sitter. “Net income of \$0.29 per share represents the third consecutive quarter with improved operating results. We are continuing with our strategies to enhance net interest margin and we continue to control our overhead costs. Our loan portfolio is performing well with no charge-off activity during the quarter. We continue to see recovery in our local economies, and we are encouraged by the performance of our business customers.”

The Company has seen a significant increase in its net-interest income over the past twelve months. Net interest income of \$5.2 million for the first nine months of 2011 is \$1.8 million ahead of 2010 levels, a 52.7% increase year-over-year. Non-performing assets as of September 30, 2011 represent 1.25% of total assets, compared to 3.98% as of September 30, 2010. The company’s non-performing assets as of September 30, 2011 consist of \$1.0 million in Other Real Estate Owned and \$1.2 million in nonaccrual loans. The company is reporting no loans delinquent 30-89 days.

The Company is reporting total assets of \$175.2 million as of September 30, 2011. This represents an \$11.5 million increase from December 31, 2010. During the same period, gross loans increased \$20.7 million to \$160.9 million. Sitter added, “As we continue to focus our efforts on core earnings and asset quality, our sales staff remains active in the marketplace. We have been able to grow our loan portfolio by providing credit to individuals and local businesses, and we have funded those loans with local deposits.”

Forward-Looking Statements

Statements in this press release relating to the Company's plans, objectives, expectations or future performance are forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. The words "believe," "may," "should," "anticipate," "estimate," "expect," "intend," "objective," "seek," "plan," "strive" or similar words, or negatives of these words, identify forward-looking statements. These forward-looking statements are based on management's current expectations. The Company's actual results in future periods may differ materially from those currently expected due to various risks and uncertainties, including those discussed under "Risk Factors" in the Company's Form 10-K and subsequent periodic reports filed with the Securities and Exchange Commission. The forward-looking statements in this press release are made as of the date of the release and the Company does not assume any responsibility to update these statements.

Choice Bank, established in July 2006, is located at 2450 Witzel Avenue, Oshkosh with a second location at 2201 Jackson Street, Oshkosh. In March 2011, Choice Bank became a wholly-owned subsidiary of Choice Bancorp, Inc. Choice Bancorp, Inc. is publicly traded, one-bank holding company, trading under the symbol of CBKW. Choice Bank is a locally owned and operated community bank dedicated to making a difference in your community!

Choice Bank...Your Community, Your Choice!

Member FDIC Equal Housing Lender

For additional information about Choice Bank, call (920) 230-1300 or visit www.choicebank.com.

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