

MONARCH COMMUNITY BANCORP, INC

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3226520	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$190	\$169	-11.1%	
Loans	\$134	\$122	-8.5%	
Construction & development	\$3	\$2	-32.7%	
Closed-end 1-4 family residential	\$71	\$61	-14.2%	
Home equity	\$8	\$6	-22.1%	
Credit card	\$0	\$0		
Other consumer	\$2	\$1	-22.6%	
Commercial & Industrial	\$4	\$1	-61.9%	
Commercial real estate	\$41	\$45	8.4%	
Unused commitments	\$23	\$21	-7.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$10	37.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$9	238.9%	
Cash & balances due	\$30	\$15	-50.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$20	\$8	-60.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$20	\$8	-61.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$178	\$151	-15.4%	
Deposits	\$170	\$150	-11.7%	
Total other borrowings	\$7	\$0	-100.0%	
FHLB advances	\$7	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$12	\$18	54.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$9	NA	
Performance Ratios				
Tier 1 leverage ratio	6.0%	10.8%	--	
Tier 1 risk based capital ratio	9.2%	15.7%	--	
Total risk based capital ratio	10.5%	17.0%	--	
Return on equity ¹	31.5%	-8.6%	--	
Return on assets ¹	1.9%	-0.7%	--	
Net interest margin ¹	4.0%	4.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	37.0%	142.7%	--	
Loss provision to net charge-offs (qtr)	192.8%	0.0%	--	
Net charge-offs to average loans and leases ¹	-1.6%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	0.5%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	3.9%	2.6%	0.3%	0.3%
Home equity	0.2%	3.1%	0.4%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	5.2%	7.1%
Commercial & Industrial	8.5%	0.0%	0.6%	6.9%
Commercial real estate	12.1%	0.3%	0.7%	0.0%
Total loans	6.1%	1.5%	0.5%	0.3%