

FIRST LITCHFIELD FINANCIAL CORPORATION

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1363757	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$532	\$527	-0.8%	
Loans	\$371	\$377	1.5%	
<i>Construction & development</i>	\$38	\$19	-49.6%	
<i>Closed-end 1-4 family residential</i>	\$158	\$127	-19.5%	
<i>Home equity</i>	\$36	\$42	18.1%	
<i>Credit card</i>	\$1	\$1	14.1%	
<i>Other consumer</i>	\$4	\$3	-14.0%	
<i>Commercial & Industrial</i>	\$45	\$40	-11.3%	
<i>Commercial real estate</i>	\$68	\$104	54.7%	
Unused commitments	\$126	\$119	-5.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$61	\$48	-20.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$53	\$47	-11.0%	
Cash & balances due	\$9	\$26	186.8%	
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	\$498	\$488	-1.9%	
Deposits	\$353	\$371	5.2%	
Total other borrowings	\$129	\$113	-12.1%	
FHLB advances	\$82	\$69	-15.4%	
Equity				
Equity capital at quarter end	\$34	\$39	15.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	6.1%	6.9%	--	
Tier 1 risk based capital ratio	8.4%	9.6%	--	
Total risk based capital ratio	9.4%	10.9%	--	
Return on equity ¹	-0.9%	2.8%	--	
Return on assets ¹	-0.1%	0.2%	--	
Net interest margin ¹	3.4%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	41.5%	48.8%	--	
Loss provision to net charge-offs (qtr)	3970.3%	92.6%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.9%	14.5%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.4%	4.8%	0.0%	0.0%
<i>Home equity</i>	3.1%	3.8%	0.0%	0.0%
<i>Credit card</i>	1.9%	0.8%	0.9%	5.2%
<i>Other consumer</i>	9.6%	5.0%	2.2%	2.5%
<i>Commercial & Industrial</i>	2.0%	1.6%	0.0%	0.1%
<i>Commercial real estate</i>	3.1%	1.1%	0.0%	0.0%
<i>Total loans</i>	2.4%	3.3%	0.0%	0.1%