

**FIRST MENASHA BANCSHARES, INC.**

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 1208876	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>	\$213	\$255	19.6%	
Loans	\$178	\$202	13.9%	
<i>Construction &amp; development</i>	\$23	\$16	-29.3%	
<i>Closed-end 1-4 family residential</i>	\$54	\$54	-0.7%	
<i>Home equity</i>	\$4	\$6	34.3%	
<i>Credit card</i>	\$0	\$0	33.2%	
<i>Other consumer</i>	\$3	\$5	56.5%	
<i>Commercial &amp; Industrial</i>	\$41	\$48	17.0%	
<i>Commercial real estate</i>	\$40	\$58	44.1%	
Unused commitments	\$31	\$32	2.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$11	34.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$23	57.6%	
Cash & balances due	\$10	\$15	46.7%	
<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>	\$193	\$230	18.9%	
Deposits	\$162	\$207	27.7%	
Total other borrowings	\$30	\$22	-28.2%	
FHLB advances	\$24	\$22	-8.5%	
<b>Equity</b>				
Equity capital at quarter end	\$20	\$25	27.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.8%	10.0%	--	
Tier 1 risk based capital ratio	11.6%	12.8%	--	
Total risk based capital ratio	12.8%	14.1%	--	
Return on equity <sup>1</sup>	2.5%	4.9%	--	
Return on assets <sup>1</sup>	0.2%	0.5%	--	
Net interest margin <sup>1</sup>	3.3%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	116.5%	58.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	98.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	0.4%	--	
<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>	1.4%	5.3%	1.1%	0.3%
<i>Closed-end 1-4 family residential</i>	1.0%	1.3%	0.1%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	1.6%	0.0%
<i>Other consumer</i>	0.6%	2.6%	0.2%	0.0%
<i>Commercial &amp; Industrial</i>	0.8%	0.8%	0.1%	0.2%
<i>Commercial real estate</i>	2.1%	4.7%	0.0%	0.2%
<i>Total loans</i>	1.2%	2.3%	0.2%	0.1%