

MONADNOCK COMMUNITY BANK

	CPP Disbursement Date 12/19/2008	Cert 34167	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$127	\$115	-10.0%	
Loans	\$71	\$74	3.9%	
<i>Construction & development</i>	\$1	\$1	52.6%	
<i>Closed-end 1-4 family residential</i>	\$32	\$29	-10.2%	
<i>Home equity</i>	\$6	\$7	14.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$4	14.1%	
<i>Commercial & Industrial</i>	\$11	\$11	5.1%	
<i>Commercial real estate</i>	\$17	\$20	14.4%	
Unused commitments	\$8	\$8	0.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$51	\$34	-34.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$1	\$2	198.5%	
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	\$117	\$104	-11.1%	
Deposits	\$62	\$60	-3.4%	
Total other borrowings	\$55	\$43	-20.4%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$11	\$11	2.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	9.2%	--	
Tier 1 risk based capital ratio	16.1%	16.4%	--	
Total risk based capital ratio	16.7%	17.2%	--	
Return on equity ¹	1.2%	-2.5%	--	
Return on assets ¹	0.1%	-0.2%	--	
Net interest margin ¹	2.6%	2.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	80.2%	44.1%	--	
Loss provision to net charge-offs (qtr)	178.6%	210.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	2.2%
<i>Closed-end 1-4 family residential</i>	0.0%	2.5%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.1%	0.0%
<i>Commercial & Industrial</i>	1.2%	1.5%	0.1%	0.0%
<i>Commercial real estate</i>	2.2%	1.7%	0.0%	0.0%
<i>Total loans</i>	0.7%	1.7%	0.0%	0.0%