

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				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$291	\$290	-0.3%	
Loans	\$252	\$229	-9.4%	
<i>Construction & development</i>	\$14	\$14	-0.3%	
<i>Closed-end 1-4 family residential</i>	\$126	\$110	-13.1%	
<i>Home equity</i>	\$21	\$18	-12.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$5	-18.2%	
<i>Commercial & Industrial</i>	\$8	\$8	-2.7%	
<i>Commercial real estate</i>	\$67	\$64	-5.3%	
Unused commitments	\$22	\$22	0.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$6	654.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$9	10.4%	
Cash & balances due	\$6	\$23	292.8%	
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	\$255	\$260	1.7%	
Deposits	\$192	\$213	10.6%	
Total other borrowings	\$61	\$45	-27.2%	
FHLB advances	\$60	\$45	-26.0%	
Equity				
Equity capital at quarter end	\$36	\$31	-14.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	6.9%	--	
Tier 1 risk based capital ratio	11.3%	9.3%	--	
Total risk based capital ratio	12.5%	10.6%	--	
Return on equity ¹	-3.2%	-89.6%	--	
Return on assets ¹	-0.4%	-10.4%	--	
Net interest margin ¹	3.6%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	105.8%	35.5%	--	
Loss provision to net charge-offs (qtr)	152.8%	97.5%	--	
Net charge-offs to average loans and leases ¹	1.3%	13.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	9.1%	21.0%	0.4%	22.4%
<i>Closed-end 1-4 family residential</i>	0.4%	3.7%	0.2%	0.7%
<i>Home equity</i>	0.4%	1.1%	0.0%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.5%	0.0%	2.2%	2.3%
<i>Commercial & Industrial</i>	0.0%	14.0%	2.2%	4.0%
<i>Commercial real estate</i>	0.7%	9.0%	0.3%	5.8%
<i>Total loans</i>	1.0%	7.1%	0.3%	3.5%