

MONARCH FINANCIAL HOLDINGS, INC

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3435386	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$597	\$690	15.5%	
Loans	\$559	\$617	10.3%	
<i>Construction & development</i>	\$127	\$131	3.3%	
<i>Closed-end 1-4 family residential</i>	\$141	\$167	18.1%	
<i>Home equity</i>	\$86	\$81	-5.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	-11.6%	
<i>Commercial & Industrial</i>	\$66	\$71	8.8%	
<i>Commercial real estate</i>	\$131	\$147	11.9%	
Unused commitments	\$235	\$267	13.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-19.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$7	17.8%	
Cash & balances due	\$9	\$19	126.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$146	\$296	103.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$128	\$266	108.6%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$542	\$630	16.2%	
Deposits	\$496	\$558	12.5%	
Total other borrowings	\$43	\$66	54.7%	
FHLB advances	\$28	\$66	139.1%	
Equity				
Equity capital at quarter end	\$55	\$60	8.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	8.8%	--	
Tier 1 risk based capital ratio	10.6%	9.9%	--	
Total risk based capital ratio	11.9%	11.1%	--	
Return on equity ¹	-10.0%	9.1%	--	
Return on assets ¹	-0.9%	0.8%	--	
Net interest margin ¹	2.9%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	107.2%	120.6%	--	
Loss provision to net charge-offs (qtr)	527.9%	81.4%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.5%	3.6%	0.1%	0.4%
<i>Closed-end 1-4 family residential</i>	0.2%	1.4%	0.3%	0.1%
<i>Home equity</i>	0.1%	0.4%	0.2%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	1.0%	0.1%
<i>Commercial & Industrial</i>	0.2%	0.3%	0.2%	0.8%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.3%	1.3%	0.1%	0.2%