

MOSCOW BANCSHARES, INC.

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1099896	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$259	\$295	13.9%	
Loans	\$215	\$218	1.5%	
<i>Construction & development</i>	\$54	\$46	-13.2%	
<i>Closed-end 1-4 family residential</i>	\$61	\$67	9.5%	
<i>Home equity</i>	\$14	\$16	9.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$12	\$14	16.4%	
<i>Commercial & Industrial</i>	\$7	\$7	-2.1%	
<i>Commercial real estate</i>	\$35	\$34	-3.0%	
Unused commitments	\$24	\$20	-16.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$12	\$3	-75.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$29	201.1%	
Cash & balances due	\$6	\$25	308.7%	
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	\$237	\$270	13.7%	
Deposits	\$197	\$236	19.6%	
Total other borrowings	\$39	\$32	-16.7%	
FHLB advances	\$38	\$32	-16.9%	
Equity				
Equity capital at quarter end	\$21	\$25	16.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	8.6%	--	
Tier 1 risk based capital ratio	10.1%	11.5%	--	
Total risk based capital ratio	11.3%	12.7%	--	
Return on equity ¹	-0.9%	-5.2%	--	
Return on assets ¹	-0.1%	-0.4%	--	
Net interest margin ¹	3.2%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	278.1%	76.0%	--	
Loss provision to net charge-offs (qtr)	437.7%	201.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.9%	3.9%	0.2%	0.3%
<i>Closed-end 1-4 family residential</i>	0.7%	3.1%	0.0%	0.4%
<i>Home equity</i>	0.6%	1.6%	0.0%	0.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.3%	0.2%	0.2%
<i>Commercial & Industrial</i>	0.6%	0.6%	0.1%	0.1%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.5%	1.9%	0.1%	0.2%