

SALISBURY BANCORP, INC.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2693273	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$494	\$559	13.1%	
Loans	\$302	\$331	9.6%	
<i>Construction & development</i>	\$33	\$31	-5.0%	
<i>Closed-end 1-4 family residential</i>	\$151	\$161	6.6%	
<i>Home equity</i>	\$26	\$33	29.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$5	-1.3%	
<i>Commercial & Industrial</i>	\$19	\$24	23.7%	
<i>Commercial real estate</i>	\$58	\$65	12.7%	
Unused commitments	\$48	\$52	8.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$51	\$63	24.5%	
Asset-backed securities	\$2	\$1	-28.9%	
Other securities	\$98	\$77	-21.0%	
Cash & balances due	\$8	\$48	513.7%	
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	\$456	\$516	13.1%	
Deposits	\$345	\$425	23.1%	
Total other borrowings	\$99	\$88	-11.4%	
FHLB advances	\$88	\$76	-13.1%	
Equity				
Equity capital at quarter end	\$38	\$43	12.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	6.7%	--	
Tier 1 risk based capital ratio	10.5%	9.5%	--	
Total risk based capital ratio	11.3%	10.4%	--	
Return on equity ¹	10.0%	7.6%	--	
Return on assets ¹	0.8%	0.6%	--	
Net interest margin ¹	3.6%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	52.7%	46.7%	--	
Loss provision to net charge-offs (qtr)	60.7%	352.9%	--	
Net charge-offs to average loans and leases ¹	1.3%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.2%	10.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.3%	0.5%	0.0%	0.0%
<i>Home equity</i>	0.3%	1.5%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.1%	0.5%	0.1%
<i>Commercial & Industrial</i>	1.6%	2.3%	2.7%	0.0%
<i>Commercial real estate</i>	7.3%	3.2%	0.8%	0.0%
<i>Total loans</i>	1.7%	2.2%	0.3%	0.0%