

SBT BANCORP, INC.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 3385100	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$241	\$274	13.7%	
Loans	\$180	\$194	7.4%	
<i>Construction & development</i>	\$9	\$7	-24.0%	
<i>Closed-end 1-4 family residential</i>	\$108	\$119	10.6%	
<i>Home equity</i>	\$19	\$20	5.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$4	6.7%	
<i>Commercial & Industrial</i>	\$14	\$13	-6.1%	
<i>Commercial real estate</i>	\$23	\$29	24.9%	
Unused commitments	\$40	\$38	-6.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$22	30.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$19	\$30	52.8%	
Cash & balances due	\$19	\$19	-0.1%	
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	\$225	\$253	12.7%	
Deposits	\$221	\$251	13.3%	
Total other borrowings	\$2	\$1	-42.1%	
FHLB advances	\$1	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$16	\$21	28.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	7.0%	7.3%	--	
Tier 1 risk based capital ratio	10.9%	12.7%	--	
Total risk based capital ratio	12.1%	14.0%	--	
Return on equity ¹	7.5%	3.8%	--	
Return on assets ¹	0.5%	0.3%	--	
Net interest margin ¹	3.7%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	309.8%	65.9%	--	
Loss provision to net charge-offs (qtr)	4000.0%	148.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	24.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.3%	1.0%	0.0%	0.0%
<i>Home equity</i>	0.7%	0.6%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	3.6%	0.1%	0.1%	0.2%
<i>Commercial & Industrial</i>	0.3%	1.5%	0.0%	1.0%
<i>Commercial real estate</i>	0.0%	0.8%	0.0%	0.0%
<i>Total loans</i>	0.4%	1.7%	0.0%	0.1%