

**MONADNOCK COMMUNITY BANK**

	CPP Disbursement Date 12/19/2008	Cert 34167	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$104	\$83	-20.3%	
Loans	\$64	\$52	-18.9%	
<i>Construction &amp; development</i>	\$1	\$1	-6.0%	
<i>Closed-end 1-4 family residential</i>	\$25	\$22	-10.8%	
<i>Home equity</i>	\$7	\$7	-1.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$3	-25.9%	
<i>Commercial &amp; Industrial</i>	\$9	\$4	-49.9%	
<i>Commercial real estate</i>	\$17	\$13	-20.9%	
Unused commitments	\$6	\$5	-21.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$19	-0.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$16	\$9	-46.5%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$94	\$75	-19.7%	
Deposits	\$55	\$49	-10.9%	
Total other borrowings	\$39	\$26	-32.2%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$10	\$7	-26.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.8%	8.5%	--	
Tier 1 risk based capital ratio	16.4%	16.6%	--	
Total risk based capital ratio	17.7%	17.8%	--	
Return on equity <sup>1</sup>	-14.6%	-88.4%	--	
Return on assets <sup>1</sup>	-1.3%	-8.3%	--	
Net interest margin <sup>1</sup>	2.4%	2.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	47.4%	73.9%	--	
Loss provision to net charge-offs (qtr)	109.6%	207.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.5%	1.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.3%	0.1%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.6%	0.0%	0.3%	0.0%
<i>Commercial &amp; Industrial</i>	14.7%	11.8%	1.7%	0.7%
<i>Commercial real estate</i>	5.6%	3.2%	0.4%	1.0%
<i>Total loans</i>	3.6%	2.0%	0.4%	0.4%