

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$308	\$310	0.6%	
Loans	\$241	\$247	2.4%	
Construction & development	\$34	\$38	11.3%	
Closed-end 1-4 family residential	\$81	\$89	9.7%	
Home equity	\$13	\$11	-21.0%	
Credit card	\$0	\$0		
Other consumer	\$8	\$9	8.9%	
Commercial & Industrial	\$11	\$10	-7.5%	
Commercial real estate	\$40	\$38	-6.1%	
Unused commitments	\$29	\$36	20.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$14	\$11	-19.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$22	37.5%	
Cash & balances due	\$18	\$11	-39.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$280	\$281	0.2%	
Deposits	\$254	\$272	7.0%	
Total other borrowings	\$26	\$8	-67.2%	
FHLB advances	\$22	\$7	-69.1%	
Equity				
Equity capital at quarter end	\$27	\$29	5.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	9.1%	--	
Tier 1 risk based capital ratio	11.9%	12.2%	--	
Total risk based capital ratio	13.1%	13.4%	--	
Return on equity ¹	1.5%	2.1%	--	
Return on assets ¹	0.1%	0.2%	--	
Net interest margin ¹	4.1%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.5%	64.4%	--	
Loss provision to net charge-offs (qtr)	110.5%	373.0%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	4.8%	3.2%	0.8%	0.0%
Closed-end 1-4 family residential	1.5%	1.8%	0.1%	0.0%
Home equity	0.1%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	4.0%	0.2%	0.4%
Commercial & Industrial	0.0%	0.9%	0.0%	0.3%
Commercial real estate	7.0%	6.3%	0.0%	0.0%
Total loans	2.6%	2.4%	0.2%	0.1%