

NORTHEAST BANCORP

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2324111	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$587	\$698	18.9%	
Loans	\$358	\$402	12.4%	
<i>Construction & development</i>	\$9	\$6	-27.8%	
<i>Closed-end 1-4 family residential</i>	\$124	\$109	-12.4%	
<i>Home equity</i>	\$25	\$24	-2.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$19	\$15	-21.2%	
<i>Commercial & Industrial</i>	\$18	\$17	-8.6%	
<i>Commercial real estate</i>	\$139	\$184	32.4%	
Unused commitments	\$47	\$40	-15.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$94	\$88	-6.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$46	\$46	-0.7%	
Cash & balances due	\$58	\$127	120.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$38	\$36	-5.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$36	\$41	12.6%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$515	\$615	19.3%	
Deposits	\$402	\$539	34.3%	
Total other borrowings	\$111	\$71	-36.3%	
FHLB advances	\$43	\$43	0.0%	
Equity				
Equity capital at quarter end	\$72	\$83	15.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	12.2%	12.1%	--	
Tier 1 risk based capital ratio	19.4%	20.1%	--	
Total risk based capital ratio	20.6%	21.2%	--	
Return on equity ¹	1.6%	8.9%	--	
Return on assets ¹	0.2%	1.1%	--	
Net interest margin ¹	3.0%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.4%	57.9%	--	
Loss provision to net charge-offs (qtr)	71.8%	-503.1%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
<i>Construction & development</i>	0.0%	0.0%	0.5%	0.0%
<i>Closed-end 1-4 family residential</i>	3.6%	4.0%	0.0%	0.1%
<i>Home equity</i>	0.0%	0.3%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.9%	1.1%	0.6%	0.3%
<i>Commercial & Industrial</i>	8.0%	1.3%	0.1%	0.0%
<i>Commercial real estate</i>	1.3%	1.4%	0.0%	0.0%
<i>Total loans</i>	2.4%	1.9%	0.1%	0.0%