

**FIRST COLEBROOK BANCORP, INC.**

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 1132636	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$213	\$225	5.6%	
Loans	\$165	\$178	8.2%	
Construction & development	\$10	\$13	28.4%	
Closed-end 1-4 family residential	\$37	\$39	4.3%	
Home equity	\$7	\$7	6.3%	
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-25.2%	
Commercial & Industrial	\$25	\$29	19.0%	
Commercial real estate	\$75	\$79	5.9%	
Unused commitments	\$27	\$26	-5.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$9	72.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$23	\$14	-41.1%	
Cash & balances due	\$10	\$15	42.4%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$196	\$207	5.6%	
Deposits	\$188	\$200	6.2%	
Total other borrowings	\$5	\$5	-14.0%	
FHLB advances	\$5	\$4	-24.0%	
<b>Equity</b>				
Equity capital at quarter end	\$17	\$18	5.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.0%	7.3%	--	
Tier 1 risk based capital ratio	10.0%	9.4%	--	
Total risk based capital ratio	11.2%	10.7%	--	
Return on equity <sup>1</sup>	4.8%	4.7%	--	
Return on assets <sup>1</sup>	0.4%	0.4%	--	
Net interest margin <sup>1</sup>	4.2%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	158.8%	153.5%	--	
Loss provision to net charge-offs (qtr)	292.6%	107.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	0.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	0.0%	0.0%	0.4%	0.0%
Closed-end 1-4 family residential	0.4%	1.0%	0.7%	0.3%
Home equity	0.0%	0.8%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.5%	0.5%	0.3%
Commercial & Industrial	0.6%	0.2%	0.0%	0.5%
Commercial real estate	2.0%	1.5%	0.0%	0.0%
Total loans	1.1%	1.0%	0.2%	0.2%