

FIRST MENASHA BANCSHARES, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	02/13/2009	1208876	1	
Selected balance and off-balance sheet items	2009	2010	%chg from prev	
	\$ millions	\$ millions		
Assets	\$255	\$307	20.3%	
Loans	\$202	\$223	10.4%	
Construction & development	\$16	\$19	17.7%	
Closed-end 1-4 family residential	\$54	\$53	-2.2%	
Home equity	\$6	\$7	20.3%	
Credit card	\$0	\$1	64.6%	
Other consumer	\$5	\$5	-1.2%	
Commercial & Industrial	\$48	\$52	8.2%	
Commercial real estate	\$58	\$72	24.0%	
Unused commitments	\$32	\$39	24.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$11	\$7	-29.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$23	\$30	32.6%	
Cash & balances due	\$15	\$41	179.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$23		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$24		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$230	\$280	22.0%	
Deposits	\$207	\$271	30.6%	
Total other borrowings	\$22	\$8	-62.8%	
FHLB advances	\$22	\$8	-62.8%	
Equity				
Equity capital at quarter end	\$25	\$27	5.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.0%	9.0%	--	
Tier 1 risk based capital ratio	12.8%	12.5%	--	
Total risk based capital ratio	14.1%	13.6%	--	
Return on equity ¹	4.9%	7.5%	--	
Return on assets ¹	0.5%	0.7%	--	
Net interest margin ¹	3.8%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	58.7%	59.7%	--	
Loss provision to net charge-offs (qtr)	98.0%	52.7%	--	
Net charge-offs to average loans and leases ¹	0.4%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	5.3%	1.7%	0.3%	0.0%
Closed-end 1-4 family residential	1.3%	2.7%	0.0%	0.4%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.6%	0.8%	0.0%	0.1%
Commercial & Industrial	0.8%	0.2%	0.2%	0.0%
Commercial real estate	4.7%	3.2%	0.2%	0.8%
Total loans	2.3%	1.9%	0.1%	0.3%