

MOSCOW BANCSHARES, INC.

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1099896	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>	\$295	\$296	0.3%
Loans	\$218	\$220	0.6%
Construction & development	\$46	\$31	-34.0%
Closed-end 1-4 family residential	\$67	\$75	11.1%
Home equity	\$16	\$14	-10.6%
Credit card	\$0	\$0	
Other consumer	\$14	\$18	24.5%
Commercial & Industrial	\$7	\$8	21.4%
Commercial real estate	\$34	\$37	6.6%
Unused commitments	\$20	\$28	42.7%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$3	\$13	343.7%
Asset-backed securities	\$0	\$0	
Other securities	\$29	\$32	10.4%
Cash & balances due	\$25	\$14	-41.9%
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	
<b>Liabilities</b>	\$270	\$270	-0.1%
Deposits	\$236	\$236	0.0%
Total other borrowings	\$32	\$32	0.9%
FHLB advances	\$32	\$31	-3.0%
<b>Equity</b>			
Equity capital at quarter end	\$25	\$26	4.7%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA
<b>Performance Ratios</b>			
Tier 1 leverage ratio	8.6%	8.6%	--
Tier 1 risk based capital ratio	11.5%	11.9%	--
Total risk based capital ratio	12.7%	13.2%	--
Return on equity <sup>1</sup>	-5.2%	2.8%	--
Return on assets <sup>1</sup>	-0.4%	0.2%	--
Net interest margin <sup>1</sup>	3.0%	3.5%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	76.0%	107.1%	--
Loss provision to net charge-offs (qtr)	201.0%	122.0%	--
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	0.6%	--
<sup>1</sup> Quarterly, annualized.			
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>	<b>Gross Charge-Offs</b>	
	<b>2009</b>	<b>2010</b>	<b>2009</b>
Construction & development	3.9%	7.1%	0.3%
Closed-end 1-4 family residential	3.1%	0.7%	0.4%
Home equity	1.6%	0.1%	0.5%
Credit card	0.0%	0.0%	0.0%
Other consumer	0.3%	0.4%	0.2%
Commercial & Industrial	0.6%	0.2%	0.1%
Commercial real estate	0.0%	0.0%	0.0%
Total loans	1.9%	1.4%	0.2%