

BERN BANCSHARES, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	02/13/2009	1065190	1	
Selected balance and off-balance sheet items	2009	2010	%chg from prev	
	\$ millions	\$ millions		
Assets	\$58	\$66	14.1%	
Loans	\$29	\$32	12.6%	
Construction & development	\$0	\$0		
Closed-end 1-4 family residential	\$3	\$3	14.4%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-8.2%	
Commercial & Industrial	\$4	\$3	-11.5%	
Commercial real estate	\$1	\$1	-7.9%	
Unused commitments	\$7	\$7	-5.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$26	1.1%	
Cash & balances due	\$1	\$7	595.2%	
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	\$51	\$59	15.0%	
Deposits	\$50	\$58	14.3%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$7	\$8	7.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.0%	11.4%	--	
Tier 1 risk based capital ratio	18.1%	17.1%	--	
Total risk based capital ratio	19.1%	18.0%	--	
Return on equity ¹	3.3%	8.4%	--	
Return on assets ¹	0.4%	1.0%	--	
Net interest margin ¹	3.7%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	206.3%	2687.5%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	-0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.8%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	27.0%	0.0%	0.0%	0.0%
Total loans	0.7%	0.0%	0.0%	0.0%