

KATAHDIN BANKSHARES CORPORATION

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1140127	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$495	\$509	2.9%	
Loans	\$391	\$407	4.3%	
Construction & development	\$16	\$4	-73.9%	
Closed-end 1-4 family residential	\$84	\$88	4.6%	
Home equity	\$20	\$19	-4.8%	
Credit card	\$0	\$0		
Other consumer	\$23	\$20	-13.4%	
Commercial & Industrial	\$93	\$105	13.4%	
Commercial real estate	\$115	\$133	16.3%	
Unused commitments	\$65	\$59	-9.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$52	\$50	-4.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$15	\$12	-17.6%	
Cash & balances due	\$8	\$11	34.1%	
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	\$439	\$450	2.6%	
Deposits	\$389	\$403	3.7%	
Total other borrowings	\$48	\$44	-6.9%	
FHLB advances	\$36	\$32	-10.8%	
Equity				
Equity capital at quarter end	\$56	\$59	5.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	10.6%	--	
Tier 1 risk based capital ratio	12.8%	13.1%	--	
Total risk based capital ratio	14.1%	14.3%	--	
Return on equity ¹	6.9%	8.2%	--	
Return on assets ¹	0.8%	1.0%	--	
Net interest margin ¹	4.4%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	58.6%	74.6%	--	
Loss provision to net charge-offs (qtr)	145.5%	108.7%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	3.7%	0.0%	2.6%	0.0%
Closed-end 1-4 family residential	0.3%	1.4%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.0%	0.1%	0.3%
Commercial & Industrial	3.8%	2.3%	0.0%	0.1%
Commercial real estate	4.2%	3.4%	0.0%	0.0%
Total loans	2.7%	2.0%	0.1%	0.0%