

**LAKE SUNAPEE BANK FSB**

	CPP Disbursement Date 01/16/2009	Cert 31953	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>	\$959	\$992	3.5%	
Loans	\$632	\$686	8.6%	
Construction & development	\$20	\$20	-0.9%	
Closed-end 1-4 family residential	\$336	\$360	7.1%	
Home equity	\$74	\$75	1.7%	
Credit card	\$0	\$0		
Other consumer	\$10	\$9	-9.5%	
Commercial & Industrial	\$52	\$75	43.5%	
Commercial real estate	\$125	\$133	6.6%	
Unused commitments	\$139	\$135	-3.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$169	\$118	-30.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$37	\$32	-13.0%	
<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>	\$853	\$886	3.8%	
Deposits	\$740	\$788	6.5%	
Total other borrowings	\$108	\$92	-14.8%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$106	\$107	0.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.4%	8.3%	--	
Tier 1 risk based capital ratio	12.6%	12.0%	--	
Total risk based capital ratio	13.3%	12.7%	--	
Return on equity <sup>1</sup>	7.3%	8.7%	--	
Return on assets <sup>1</sup>	0.8%	0.9%	--	
Net interest margin <sup>1</sup>	3.7%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	338.7%	94.2%	--	
Loss provision to net charge-offs (qtr)	303.7%	-66.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	-0.1%	--	
<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	2.2%	0.7%	0.0%	0.0%
Closed-end 1-4 family residential	0.6%	0.5%	0.0%	0.0%
Home equity	0.1%	0.2%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.2%	0.4%	0.1%
Commercial & Industrial	0.3%	1.0%	0.0%	-0.1%
Commercial real estate	0.0%	5.4%	0.6%	-0.2%
Total loans	0.4%	1.4%	0.1%	0.0%