

BERN BANCSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 1065190	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$51	\$58	13.6%	
Loans	\$25	\$29	13.2%	
<i>Construction & development</i>	\$0	\$0		
<i>Closed-end 1-4 family residential</i>	\$3	\$3	5.5%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	38.9%	
<i>Commercial & Industrial</i>	\$4	\$4	-2.2%	
<i>Commercial real estate</i>	\$1	\$1	-0.8%	
Unused commitments	\$5	\$7	49.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-100.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$23	\$26	11.0%	
Cash & balances due	\$1	\$1	-6.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$45	\$51	13.9%	
Deposits	\$45	\$50	13.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$6	\$7	12.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.8%	12.0%	--	
Tier 1 risk based capital ratio	20.0%	18.1%	--	
Total risk based capital ratio	21.0%	19.1%	--	
Return on equity ¹	6.1%	3.3%	--	
Return on assets ¹	0.8%	0.4%	--	
Net interest margin ¹	4.3%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	296.6%	206.3%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	3.0%	0.0%	1.3%	0.0%
<i>Commercial real estate</i>	0.0%	27.0%	0.0%	0.0%
<i>Total loans</i>	0.5%	0.7%	0.2%	0.0%