

FIRST COLEBROOK BANCORP, INC.

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 1132636	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$194	\$213	9.6%	
Loans	\$156	\$165	5.6%	
<i>Construction & development</i>	\$10	\$10	10.2%	
<i>Closed-end 1-4 family residential</i>	\$33	\$37	12.8%	
<i>Home equity</i>	\$6	\$7	21.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	-0.1%	
<i>Commercial & Industrial</i>	\$24	\$25	2.2%	
<i>Commercial real estate</i>	\$74	\$75	1.8%	
Unused commitments	\$31	\$27	-12.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$5	13.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$23	7.1%	
Cash & balances due	\$5	\$10	117.6%	
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	\$180	\$196	8.4%	
Deposits	\$163	\$188	15.6%	
Total other borrowings	\$16	\$5	-65.1%	
FHLB advances	\$15	\$5	-68.0%	
Equity				
Equity capital at quarter end	\$14	\$17	25.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	7.0%	8.0%	--	
Tier 1 risk based capital ratio	8.6%	10.0%	--	
Total risk based capital ratio	9.8%	11.2%	--	
Return on equity ¹	-25.9%	4.8%	--	
Return on assets ¹	-1.8%	0.4%	--	
Net interest margin ¹	4.3%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.3%	158.8%	--	
Loss provision to net charge-offs (qtr)	1186.7%	292.6%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.0%	0.0%	0.0%	0.4%
<i>Closed-end 1-4 family residential</i>	0.8%	0.4%	0.0%	0.7%
<i>Home equity</i>	1.4%	0.0%	0.3%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.6%	0.0%	0.5%
<i>Commercial & Industrial</i>	0.8%	0.6%	0.0%	0.0%
<i>Commercial real estate</i>	4.6%	2.0%	0.0%	0.0%
<i>Total loans</i>	2.6%	1.1%	0.0%	0.2%