

LAKE SUNAPEE BANK FSB

	CPP Disbursement Date 01/16/2009	Cert 31953	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$839	\$959	14.2%	
Loans	\$644	\$632	-1.9%	
<i>Construction & development</i>	\$21	\$20	-3.0%	
<i>Closed-end 1-4 family residential</i>	\$345	\$336	-2.5%	
<i>Home equity</i>	\$67	\$74	9.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$13	\$10	-23.2%	
<i>Commercial & Industrial</i>	\$51	\$52	2.3%	
<i>Commercial real estate</i>	\$137	\$125	-8.5%	
Unused commitments	\$145	\$139	-3.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$61	\$169	179.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$22	\$37	71.1%	
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	\$746	\$853	14.4%	
Deposits	\$658	\$740	12.4%	
Total other borrowings	\$81	\$108	32.8%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$94	\$106	12.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.1%	8.4%	--	
Tier 1 risk based capital ratio	11.1%	12.6%	--	
Total risk based capital ratio	11.4%	13.3%	--	
Return on equity ¹	8.6%	7.3%	--	
Return on assets ¹	1.0%	0.8%	--	
Net interest margin ¹	4.1%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	76.4%	338.7%	--	
Loss provision to net charge-offs (qtr)	182.3%	303.7%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.1%	2.2%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.5%	0.6%	0.1%	0.0%
<i>Home equity</i>	1.1%	0.1%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.4%	0.3%	0.4%
<i>Commercial & Industrial</i>	0.2%	0.3%	0.2%	0.0%
<i>Commercial real estate</i>	2.8%	0.0%	0.0%	0.6%
<i>Total loans</i>	1.1%	0.4%	0.1%	0.1%