

NORTHEAST BANCORP

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2324111	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$616	\$610	-1.0%	
Loans	\$410	\$393	-4.2%	
<i>Construction & development</i>	\$18	\$16	-7.6%	
<i>Closed-end 1-4 family residential</i>	\$123	\$120	-2.5%	
<i>Home equity</i>	\$16	\$23	40.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$113	\$86	-23.7%	
<i>Commercial & Industrial</i>	\$24	\$25	4.0%	
<i>Commercial real estate</i>	\$93	\$102	10.0%	
Unused commitments	\$65	\$69	5.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$136	\$149	9.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$19	-10.2%	
Cash & balances due	\$10	\$9	-13.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$23		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$25		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$556	\$547	-1.6%	
Deposits	\$368	\$376	2.1%	
Total other borrowings	\$187	\$170	-9.1%	
FHLB advances	\$66	\$54	-18.1%	
Equity				
Equity capital at quarter end	\$60	\$62	4.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	8.0%	--	
Tier 1 risk based capital ratio	10.9%	11.6%	--	
Total risk based capital ratio	12.1%	12.9%	--	
Return on equity ¹	3.4%	5.7%	--	
Return on assets ¹	0.3%	0.6%	--	
Net interest margin ¹	3.2%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	77.6%	47.8%	--	
Loss provision to net charge-offs (qtr)	114.8%	119.7%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.7%	3.2%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.0%	2.5%	0.0%	0.1%
<i>Home equity</i>	0.1%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.6%	0.9%	0.4%	0.4%
<i>Commercial & Industrial</i>	10.4%	11.4%	0.3%	0.0%
<i>Commercial real estate</i>	1.7%	3.3%	0.0%	0.1%
<i>Total loans</i>	1.8%	3.1%	0.1%	0.1%