

Comparable #1Federal Savings Bank with 1 office in DoverPrivate 75 employees

Assets/loans/deposits most recent:

257/ 227/ 173

From Dec. 2006-2010:

In thousands of \$

Increase in NPA's: 1433

Total net chargeoffs: 1172

As a % average loans during that period:

Increase in NPA's cumulative: .64%

Cumulative net chargeoffs: .52%

Growth Cumulative From Dec. 2006-2010:

Assets: Basically flat

Loans: -2.6%

Deposits: -10.9%

Non Government Guaranteed securities:

Negligible

Growth cumulative from Dec. 2001-2006

Assets: 40%

Loans: 50%

Deposits: 30%

Non Government Guaranteed securities:

-100%. From \$15 million in foreign debt and equities to zero

Avr. ROAA (using PPPT) & NIM last 5 years:

.64%

3.47%

Comparable #2Laconia Savings Bank with 20 offices 1in Dover Private 264 employees

Assets/loans/deposits most recent (m's):

1,000/ 700/ 850

From Dec 2006-2010:

In millions of \$

Increase in NPA's: \$6.8*

Total net chargeoffs: \$5.7

As a % average loans during that period:

Increase in NPA's cumulative: 1.0%

Cumulative net chargeoffs: .86%

Growth Cumulative From Dec. 2006-2010:

Assets: 25%

Loans: 15%

Deposits: 40%

Non Government Guaranteed securities:

610%. Mostly munis & RMBS's

Growth cumulative from Dec. 2011-2006

Assets: 22%

Loans: 32%

Deposits: 14%

Non Government Guaranteed securities:

-83%.

Avr. ROA (using PPPT) & NIM last 5 years:

.70%

3.57%

*NPA's in the beginning period were higher quality, because many were past due 30-89 and in the ending period NPA's were lower quality because they were mostly OREO's and in nonaccrual.

Comparable #3Merrimack County Savings Bank with 7 officesand 4 in Concord Private 126 employees

Assets/loans/deposits most recent (m's):

613/ 452/ 395

From Dec. 2006-2010:

In thousands of \$

Increase in NPA's: 5600

Total net chargeoffs: 4274

As a % average loans during that period:

Increase in NPA's cumulative: 1.4%

Cumulative net chargeoffs: 1.1%

Growth Cumulative From Dec. 2006-2010:

Assets: 45%

Loans: 18%

Deposits: 54%

Comparable #4Northway Bank with 19 offices and 1 in ConcordPublic. Ticker: NWYF.ob 212 employees

Assets/loans/deposits most recent (m's):

826/ 527/ 650

From Dec 2006-2010:

In millions of \$

Increase in NPA's: 19000

Total net chargeoffs: 4500

As a % average loans during that period:

Increase in NPA's cumulative: 3.5%

Cumulative net chargeoffs: .83%

Growth Cumulative From Dec. 2006-2010:

Assets: 28%

Loans: 13%

Deposits: 34%

Non Government Guaranteed securities:
amount too small to matter much

Growth cumulative from Dec. 2001-2006
Assets: 59%
Loans: 110%
Deposits: 40%
Non Government Guaranteed securities:
-45%. Bonds of some sort

Avr. ROA (using PPPT) & NIM last 5 years:
1% (buoyed by securities gains) 3.14

Comparable #5

The First Colebrook Bank with 4 offices and 1
in Concord Private 67 employees

Assets/loans/deposits most recent:
224/ 178/ 200
From Dec. 2006-2010:
In thousands of \$
Increase in NPA's: 3900
Total net chargeoffs: 4274

As a % average loans during that period:
Increase in NPA's cumulative: %
Cumulative net chargeoffs: %

Growth Cumulative From Dec. 2006-2010:
Assets: %
Loans: %
Deposits: %
Non Government Guaranteed securities:
amount too small to matter much

Growth cumulative from Dec. 2001-2006
Assets: %
Loans: %
Deposits: %
Non Government Guaranteed securities:
-45%. Bonds of some sort

Avr. ROA (using PPPT) & NIM last 5 years:
.67% 3.86

Non Government Guaranteed securities:
18%

Growth cumulative from Dec. 2011-2006
Assets: 85%
Loans: 70%
Deposits: 67%
Non Government Guaranteed securities:
250%. Muni's

Avr. ROA (using PPPT) & NIM last 5 years:
.84% 3.35%

Centrix Bank

7 offices 115 employees

Assets/loans/deposits most recent (m's):
684/ 462/ 555
From Dec 2006-2010:
In millions of \$
Increase in NPA's: 5900
Total net chargeoffs: 2162

As a % average loans during that period:
Increase in NPA's cumulative: 1.6%
Cumulative net chargeoffs: .59%

Growth Cumulative From Dec. 2006-2010:
Assets: 28%
Loans: 13%
Deposits: 34%
Non Government Guaranteed securities:
18%

Growth cumulative from Dec. 2011-2006
Assets: 85%
Loans: 70%
Deposits: 67%
Non Government Guaranteed securities:
250%. Muni's

Avr. ROA (using PPPT) & NIM last 5 years:
1.57% 3.82