

MB FINANCIAL, INC

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1090987	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$10,248	\$9,792	-4.4%	
Loans	\$6,568	\$5,925	-9.8%	
Construction & development	\$656	\$289	-55.9%	
Closed-end 1-4 family residential	\$509	\$465	-8.7%	
Home equity	\$401	\$345	-13.8%	
Credit card	\$0	\$5	4249.5%	
Other consumer	\$223	\$213	-4.3%	
Commercial & Industrial	\$2,164	\$2,039	-5.8%	
Commercial real estate	\$1,850	\$1,614	-12.8%	
Unused commitments	\$1,320	\$1,015	-23.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,197	\$1,594	33.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$396	\$830	109.7%	
Cash & balances due	\$844	\$246	-70.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$23	\$22	-2.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$23	\$18	-23.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$8,903	\$8,389	-5.8%	
Deposits	\$8,243	\$7,757	-5.9%	
Total other borrowings	\$504	\$436	-13.4%	
FHLB advances	\$185	\$148	-20.0%	
Equity				
Equity capital at quarter end	\$1,342	\$1,401	4.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$67	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	10.2%	--	
Tier 1 risk based capital ratio	13.6%	15.2%	--	
Total risk based capital ratio	15.6%	17.2%	--	
Return on equity ¹	1.1%	5.7%	--	
Return on assets ¹	0.1%	0.8%	--	
Net interest margin ¹	3.9%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	28.6%	26.8%	--	
Loss provision to net charge-offs (qtr)	96.6%	87.0%	--	
Net charge-offs to average loans and leases ¹	3.0%	0.9%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2010	2011	2010	2011
Construction & development	43.6%	55.7%	2.7%	2.2%
Closed-end 1-4 family residential	9.0%	4.5%	1.3%	0.3%
Home equity	2.8%	3.0%	0.3%	0.4%
Credit card	0.0%	0.0%	7.2%	0.2%
Other consumer	0.9%	0.7%	0.6%	0.4%
Commercial & Industrial	2.8%	2.1%	0.4%	0.2%
Commercial real estate	10.9%	12.0%	1.3%	0.2%
Total loans	10.2%	8.0%	0.9%	0.3%