

MORRILL BANCSHARES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1058165	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$599	\$647	8.0%	
Loans	\$301	\$303	0.6%	
Construction & development	\$32	\$22	-30.8%	
Closed-end 1-4 family residential	\$32	\$30	-5.3%	
Home equity	\$5	\$5	-1.5%	
Credit card	\$1	\$1	27.8%	
Other consumer	\$4	\$1	-65.3%	
Commercial & Industrial	\$60	\$70	18.2%	
Commercial real estate	\$90	\$91	1.5%	
Unused commitments	\$69	\$82	18.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$57	1530.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$267	\$257	-3.5%	
Cash & balances due	\$7	\$8	20.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$540	\$571	5.9%	
Deposits	\$439	\$475	8.2%	
Total other borrowings	\$99	\$91	-8.2%	
FHLB advances	\$40	\$45	11.7%	
Equity				
Equity capital at quarter end	\$59	\$75	27.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	9.0%	--	
Tier 1 risk based capital ratio	14.0%	15.4%	--	
Total risk based capital ratio	15.3%	16.5%	--	
Return on equity ¹	7.9%	8.9%	--	
Return on assets ¹	0.8%	1.0%	--	
Net interest margin ¹	3.2%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	279.3%	2429.6%	--	
Loss provision to net charge-offs (qtr)	7100.0%	-444.4%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	1.5%	0.0%	0.1%	0.0%
Closed-end 1-4 family residential	4.2%	0.5%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	1.0%	0.0%
Other consumer	0.2%	0.0%	0.5%	0.4%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.6%	0.1%	0.0%	0.0%