

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$10,838	\$10,248	-5.5%	
Loans	\$6,525	\$6,568	0.7%	
Construction & development	\$412	\$656	59.2%	
Closed-end 1-4 family residential	\$412	\$509	23.6%	
Home equity	\$395	\$401	1.4%	
Credit card	\$1	\$0	-91.4%	
Other consumer	\$234	\$223	-4.6%	
Commercial & Industrial	\$2,235	\$2,164	-3.1%	
Commercial real estate	\$312	\$1,850	492.4%	
Unused commitments	\$1,466	\$1,320	-10.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2,377	\$1,197	-49.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$462	\$396	-14.2%	
Cash & balances due	\$402	\$844	110.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$6	\$23	253.9%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$6	\$23	253.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$9,598	\$8,903	-7.2%	
Deposits	\$8,826	\$8,243	-6.6%	
Total other borrowings	\$605	\$504	-16.7%	
FHLB advances	\$320	\$185	-42.1%	
Equity				
Equity capital at quarter end	\$1,238	\$1,342	8.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$227	\$67	NA	
Performance Ratios				
Tier 1 leverage ratio	7.3%	9.2%	--	
Tier 1 risk based capital ratio	11.3%	13.6%	--	
Total risk based capital ratio	13.2%	15.6%	--	
Return on equity ¹	-2.8%	1.1%	--	
Return on assets ¹	-0.3%	0.1%	--	
Net interest margin ¹	2.7%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.3%	28.6%	--	
Loss provision to net charge-offs (qtr)	85.2%	96.6%	--	
Net charge-offs to average loans and leases ¹	5.0%	3.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	58.7%	43.6%	13.1%	2.7%
Closed-end 1-4 family residential	11.2%	9.0%	0.6%	1.3%
Home equity	1.9%	2.8%	0.4%	0.3%
Credit card	0.0%	0.0%	1.9%	7.2%
Other consumer	1.8%	0.9%	0.7%	0.6%
Commercial & Industrial	0.8%	2.8%	0.4%	0.4%
Commercial real estate	21.4%	10.9%	3.1%	1.3%
Total loans	6.4%	10.2%	1.3%	0.9%