

MARINE BANK&TRUST CO

	CPP Disbursement Date 03/06/2009	Cert 34233	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$140	\$145	3.8%	
Loans	\$98	\$108	9.7%	
<i>Construction & development</i>	\$7	\$8	20.3%	
<i>Closed-end 1-4 family residential</i>	\$23	\$33	47.6%	
<i>Home equity</i>	\$4	\$4	-19.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-0.8%	
<i>Commercial & Industrial</i>	\$15	\$16	8.1%	
<i>Commercial real estate</i>	\$47	\$42	-10.0%	
Unused commitments	\$16	\$17	2.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$12	\$22	85.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$2	-36.2%	
Cash & balances due	\$23	\$8	-66.1%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$132	\$131	-0.4%	
Deposits	\$132	\$129	-2.0%	
Total other borrowings	\$0	\$2		
FHLB advances	\$0	\$2		
Equity				
Equity capital at quarter end	\$8	\$13	73.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	5.5%	8.2%	--	
Tier 1 risk based capital ratio	8.1%	11.8%	--	
Total risk based capital ratio	9.3%	13.0%	--	
Return on equity ¹	-10.2%	112.6%	--	
Return on assets ¹	-0.6%	8.5%	--	
Net interest margin ¹	3.7%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	174.6%	241.6%	--	
Loss provision to net charge-offs (qtr)	8.1%	0.0%	--	
Net charge-offs to average loans and leases ¹	4.0%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.1%	0.0%	0.3%	0.0%
<i>Closed-end 1-4 family residential</i>	1.4%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	6.1%
<i>Commercial & Industrial</i>	0.8%	0.0%	0.0%	0.5%
<i>Commercial real estate</i>	2.2%	2.3%	2.0%	0.0%
<i>Total loans</i>	1.5%	0.9%	1.0%	0.1%