

**MARKET BANCORPORATION, INC.**

|   | CPP Disbursement Date<br>02/20/2009 | RSSD (Holding Company)<br>1143904 | Number of Insured<br>Depository Institutions<br>1 |             |
|---|-------------------------------------|-----------------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   | <b>2012</b><br>\$ millions          | <b>2013</b><br>\$ millions        | %chg from prev                                    |             |
| <b>Assets</b>   | \$88                                | \$89                              | 2.0%  |             |
| <b>Loans</b>  | \$47                                | \$46                              | -2.4%   |             |
| <i>Construction &amp; development</i>   | \$8                                 | \$6                               | -22.8%  |             |
| <i>Closed-end 1-4 family residential</i>  | \$8                                 | \$7                               | -7.0%   |             |
| <i>Home equity</i>  | \$5                                 | \$4                               | -18.2%  |             |
| <i>Credit card</i>  | \$0                                 | \$0                               |   |             |
| <i>Other consumer</i>   | \$1                                 | \$1                               | 1.2%  |             |
| <i>Commercial &amp; Industrial</i>  | \$4                                 | \$5                               | 20.9%   |             |
| <i>Commercial real estate</i>   | \$15                                | \$16                              | 7.3%  |             |
| Unused commitments  | \$9                                 | \$7                               | -23.7%  |             |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$0                                 | \$0                               | -38.5%  |             |
| Asset-backed securities   | \$0                                 | \$0                               |   |             |
| Other securities  | \$11                                | \$10                              | -10.5%  |             |
| Cash & balances due   | \$18                                | \$17                              | -5.2%   |             |
| 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                               |   |             |
| <b>Liabilities</b>  | \$80                                | \$82                              | 2.3%  |             |
| Deposits  | \$77                                | \$81                              | 5.1%  |             |
| Total other borrowings  | \$2                                 | \$0                               | -89.7%  |             |
| FHLB advances   | \$2                                 | \$0                               | -89.7%  |             |
| <b>Equity</b>   |                                     |                                   |   |             |
| Equity capital at quarter end   | \$8                                 | \$8                               | -0.5%   |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                                 | \$0                               | NA  |             |
| <b>Performance Ratios</b>   |                                     |                                   |   |             |
| Tier 1 leverage ratio   | 8.9%                                | 8.8%                              | --  |             |
| Tier 1 risk based capital ratio   | 14.9%                               | 15.0%                             | --  |             |
| Total risk based capital ratio  | 16.2%                               | 16.3%                             | --  |             |
| Return on equity <sup>1</sup>   | 2.3%                                | 1.9%                              | --  |             |
| Return on assets <sup>1</sup>   | 0.2%                                | 0.2%                              | --  |             |
| Net interest margin <sup>1</sup>  | 3.3%                                | 3.1%                              | --  |             |
| Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)                                | 88.5%                               | 91.9%                             | --  |             |
| Loss provision to net charge-offs (qtr)   | 0.0%                                | 0.0%                              | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.1%                                | 0.0%                              | --  |             |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |             |
|   | <b>Noncurrent Loans</b>             |                                   | <b>Gross Charge-Offs</b>                          |             |
| <b>Asset Quality (% of Total Loan Type)</b>   | <b>2012</b>                         | <b>2013</b>                       | <b>2012</b>                                       | <b>2013</b> |
| <i>Construction &amp; development</i>   | 8.5%                                | 9.3%                              | 0.2%  | 0.0%        |
| <i>Closed-end 1-4 family residential</i>  | 1.3%                                | 7.8%                              | 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%  | 0.0%        |
| <i>Commercial &amp; Industrial</i>  | 0.4%                                | 0.3%                              | 0.0%  | 0.0%        |
| <i>Commercial real estate</i>   | 2.7%                                | 0.0%                              | 0.0%  | 0.0%        |
| <i>Total loans</i>  | 2.8%                                | 2.8%                              | 0.0%  | 0.0%        |