

MERIDIAN BANK

	CPP Disbursement Date 02/13/2009	Cert 57777	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$444	\$501	12.7%	
Loans	\$393	\$440	12.2%	
<i>Construction & development</i>	\$28	\$39	39.2%	
<i>Closed-end 1-4 family residential</i>	\$88	\$100	14.1%	
<i>Home equity</i>	\$90	\$93	4.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-54.1%	
<i>Commercial & Industrial</i>	\$78	\$90	15.0%	
<i>Commercial real estate</i>	\$89	\$104	15.8%	
Unused commitments	\$93	\$122	31.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$5	-35.5%	
Asset-backed securities	\$1	\$0	-100.0%	
Other securities	\$18	\$26	43.2%	
Cash & balances due	\$9	\$11	31.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$180	\$139	-22.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$2	\$2	-33.5%	
<i>Closed-end mortgage originations sold (quarter)</i>	\$174	\$133	-23.7%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$407	\$461	13.3%	
Deposits	\$369	\$387	4.9%	
Total other borrowings	\$28	\$64	125.7%	
FHLB advances	\$28	\$64	125.7%	
Equity				
Equity capital at quarter end	\$37	\$40	5.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	8.4%	--	
Tier 1 risk based capital ratio	8.8%	8.6%	--	
Total risk based capital ratio	10.5%	10.2%	--	
Return on equity ¹	11.1%	10.9%	--	
Return on assets ¹	0.9%	0.9%	--	
Net interest margin ¹	4.2%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	58.1%	51.7%	--	
Loss provision to net charge-offs (qtr)	33.1%	9933.3%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	7.9%	4.5%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.7%	1.3%	0.4%	0.0%
<i>Home equity</i>	0.2%	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%	1.5%
<i>Commercial & Industrial</i>	0.3%	0.8%	0.0%	0.0%
<i>Commercial real estate</i>	4.6%	3.7%	0.1%	0.0%
<i>Total loans</i>	2.1%	1.8%	0.1%	0.0%