

MAINLINE BANCORP, INC.

	CPP Disbursement Date 12/29/2009	RSSD (Holding Company) 2067959	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$234	\$255	9.0%	
Loans	\$140	\$141	0.9%	
<i>Construction & development</i>	\$3	\$3	-15.2%	
<i>Closed-end 1-4 family residential</i>	\$59	\$58	-1.1%	
<i>Home equity</i>	\$5	\$8	55.8%	
<i>Credit card</i>	\$0	\$0	-23.8%	
<i>Other consumer</i>	\$16	\$18	10.2%	
<i>Commercial & Industrial</i>	\$24	\$25	3.2%	
<i>Commercial real estate</i>	\$21	\$20	-4.7%	
Unused commitments	\$28	\$30	6.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$52	\$28	-45.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$28	\$29	4.8%	
Cash & balances due	\$4	\$44	1096.8%	
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	\$217	\$235	8.6%	
Deposits	\$183	\$218	18.9%	
Total other borrowings	\$32	\$16	-49.2%	
FHLB advances	\$26	\$10	-61.2%	
Equity				
Equity capital at quarter end	\$17	\$20	14.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	9.5%	--	
Tier 1 risk based capital ratio	12.7%	11.9%	--	
Total risk based capital ratio	13.5%	12.7%	--	
Return on equity ¹	0.1%	-1.4%	--	
Return on assets ¹	0.0%	-0.1%	--	
Net interest margin ¹	3.5%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	154.4%	155.3%	--	
Loss provision to net charge-offs (qtr)	231.3%	380.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.2%	0.1%	0.0%	0.0%
<i>Home equity</i>	0.8%	0.0%	0.0%	0.1%
<i>Credit card</i>	5.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.1%	0.1%	0.1%
<i>Commercial & Industrial</i>	0.9%	4.0%	0.0%	0.0%
<i>Commercial real estate</i>	1.5%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.5%	0.7%	0.0%	0.0%