

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$134	\$161	20.1%	
Loans	\$115	\$129	12.6%	
<i>Construction & development</i>	\$15	\$13	-17.6%	
<i>Closed-end 1-4 family residential</i>	\$20	\$23	14.7%	
<i>Home equity</i>	\$7	\$10	33.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	-14.7%	
<i>Commercial & Industrial</i>	\$17	\$18	6.5%	
<i>Commercial real estate</i>	\$49	\$58	19.1%	
Unused commitments	\$20	\$17	-15.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$5	-26.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$2	20.4%	
Cash & balances due	\$3	\$4	16.5%	
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	\$123	\$147	19.5%	
Deposits	\$117	\$142	21.3%	
Total other borrowings	\$6	\$5	-16.7%	
FHLB advances	\$6	\$5	-16.7%	
Equity				
Equity capital at quarter end	\$11	\$13	27.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	8.8%	--	
Tier 1 risk based capital ratio	9.2%	10.8%	--	
Total risk based capital ratio	10.5%	12.1%	--	
Return on equity ¹	0.8%	1.3%	--	
Return on assets ¹	0.1%	0.1%	--	
Net interest margin ¹	3.8%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	63.4%	43.7%	--	
Loss provision to net charge-offs (qtr)	548.3%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	6.4%	3.4%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	3.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	3.9%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.1%	0.0%
<i>Commercial & Industrial</i>	6.4%	0.0%	0.4%	0.0%
<i>Commercial real estate</i>	1.7%	6.5%	0.0%	0.0%
<i>Total loans</i>	2.5%	4.1%	0.1%	0.0%