

MB FINANCIAL, INC

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1090987	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$8,803	\$10,841	23.2%	
Loans	\$6,229	\$6,508	4.5%	
Construction & development	\$196	\$408	108.2%	
Closed-end 1-4 family residential	\$342	\$407	18.8%	
Home equity	\$384	\$394	2.8%	
Credit card	\$1	\$1	-1.4%	
Other consumer	\$239	\$233	-2.4%	
Commercial & Industrial	\$2,087	\$2,233	7.0%	
Commercial real estate	\$68	\$309	355.0%	
Unused commitments	\$1,638	\$1,466	-10.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$690	\$2,377	244.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$641	\$462	-28.0%	
Cash & balances due	\$342	\$402	17.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$7	\$6	-5.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$7	\$6	-5.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$7,759	\$9,600	23.7%	
Deposits	\$6,496	\$8,826	35.9%	
Total other borrowings	\$1,071	\$605	-43.5%	
FHLB advances	\$453	\$320	-29.4%	
Equity				
Equity capital at quarter end	\$1,044	\$1,238	18.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$53	\$227	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	7.3%	--	
Tier 1 risk based capital ratio	9.4%	11.3%	--	
Total risk based capital ratio	11.5%	13.2%	--	
Return on equity ¹	-9.2%	-2.8%	--	
Return on assets ¹	-1.1%	-0.3%	--	
Net interest margin ¹	3.0%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	98.7%	42.3%	--	
Loss provision to net charge-offs (qtr)	416.1%	85.2%	--	
Net charge-offs to average loans and leases ¹	1.1%	5.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	43.1%	59.2%	3.9%	13.1%
Closed-end 1-4 family residential	4.0%	11.3%	0.3%	0.6%
Home equity	0.8%	1.9%	0.1%	0.4%
Credit card	0.0%	0.0%	4.0%	1.9%
Other consumer	0.6%	1.8%	0.1%	0.7%
Commercial & Industrial	1.0%	0.8%	0.1%	0.4%
Commercial real estate	22.8%	21.6%	2.7%	3.1%
Total loans	2.3%	6.4%	0.3%	1.3%