

MERCHANTS AND MANUFACTURERS BANK CORPORATION

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 2022734	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$129	\$158	21.9%	
Loans	\$100	\$127	27.1%	
<i>Construction & development</i>	\$2	\$4	77.0%	
<i>Closed-end 1-4 family residential</i>	\$6	\$9	49.5%	
<i>Home equity</i>	\$5	\$6	23.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$1	-36.8%	
<i>Commercial & Industrial</i>	\$28	\$40	44.3%	
<i>Commercial real estate</i>	\$34	\$37	9.7%	
Unused commitments	\$20	\$28	41.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$9	\$9	-0.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$8	-3.1%	
Cash & balances due	\$6	\$6	12.2%	
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		
Liabilities	\$119	\$145	21.0%	
Deposits	\$106	\$127	20.2%	
Total other borrowings	\$11	\$15	34.3%	
FHLB advances	\$1	\$2	15.4%	
Equity				
Equity capital at quarter end	\$10	\$13	32.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	8.5%	--	
Tier 1 risk based capital ratio	8.4%	9.6%	--	
Total risk based capital ratio	10.7%	11.7%	--	
Return on equity ¹	0.8%	1.9%	--	
Return on assets ¹	0.1%	0.2%	--	
Net interest margin ¹	5.0%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	171.3%	--	
Loss provision to net charge-offs (qtr)	41.7%	258.9%	--	
Net charge-offs to average loans and leases ¹	3.0%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	10.7%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	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 & Industrial</i>	0.0%	0.0%	0.0%	0.3%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.0%	0.6%	0.8%	0.1%