

MID PENN BANCORP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1944204	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$563	\$606	7.6%	
Loans	\$435	\$480	10.5%	
Construction & development	\$38	\$38	0.0%	
Closed-end 1-4 family residential	\$79	\$81	2.3%	
Home equity	\$11	\$16	47.2%	
Credit card	\$0	\$0		
Other consumer	\$6	\$6	4.1%	
Commercial & Industrial	\$54	\$68	25.0%	
Commercial real estate	\$189	\$211	12.1%	
Unused commitments	\$98	\$116	18.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$5	10.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$40	\$43	8.0%	
Cash & balances due	\$59	\$48	-18.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$521	\$559	7.3%	
Deposits	\$437	\$500	14.5%	
Total other borrowings	\$79	\$54	-31.7%	
FHLB advances	\$55	\$38	-31.1%	
Equity				
Equity capital at quarter end	\$42	\$46	11.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	7.2%	7.4%	--	
Tier 1 risk based capital ratio	9.3%	9.2%	--	
Total risk based capital ratio	10.5%	10.4%	--	
Return on equity ¹	2.5%	-29.6%	--	
Return on assets ¹	0.2%	-2.4%	--	
Net interest margin ¹	3.3%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	92.2%	49.1%	--	
Loss provision to net charge-offs (qtr)	267.2%	100.3%	--	
Net charge-offs to average loans and leases ¹	0.2%	5.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	4.1%	1.3%	0.0%	0.0%
Closed-end 1-4 family residential	2.6%	5.0%	0.0%	0.0%
Home equity	1.2%	1.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.9%	0.8%	0.8%	0.5%
Commercial & Industrial	0.2%	2.2%	0.1%	6.0%
Commercial real estate	0.4%	3.9%	0.1%	1.3%
Total loans	1.4%	3.3%	0.1%	1.4%