

**MIDWEST REGIONAL BANCORP, INC.**

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 3595020	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$41	\$73	78.5%	
Loans	\$25	\$55	118.1%	
Construction & development	\$3	\$7	122.1%	
Closed-end 1-4 family residential	\$5	\$7	28.5%	
Home equity	\$0	\$0	13.2%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-5.8%	
Commercial & Industrial	\$9	\$8	-12.9%	
Commercial real estate	\$4	\$29	626.1%	
Unused commitments	\$2	\$4	138.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$1	266.8%	
Cash & balances due	\$7	\$1	-82.7%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$34	\$64	91.8%	
Deposits	\$28	\$59	107.4%	
Total other borrowings	\$5	\$5	0.0%	
FHLB advances	\$5	\$5	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$8	\$9	19.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$4	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	12.9%	8.4%	--	
Tier 1 risk based capital ratio	15.7%	9.7%	--	
Total risk based capital ratio	17.0%	11.0%	--	
Return on equity <sup>1</sup>	-21.3%	-52.8%	--	
Return on assets <sup>1</sup>	-3.8%	-7.2%	--	
Net interest margin <sup>1</sup>	2.6%	2.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	85.9%	377.0%	--	
Loss provision to net charge-offs (qtr)	225.0%	226.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.2%	3.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	5.8%	2.4%	0.2%	2.7%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.0%	1.5%	2.7%	0.7%
Commercial & Industrial	1.5%	0.6%	0.2%	2.2%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	1.8%	0.5%	0.4%	0.8%