

MORRILL BANCSHARES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1058165	Number of Insured Depository Institutions 2	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$696	\$779	12.0%	
Loans	\$389	\$403	3.4%	
Construction & development	\$72	\$48	-33.4%	
Closed-end 1-4 family residential	\$35	\$68	93.4%	
Home equity	\$7	\$8	3.4%	
Credit card	\$0	\$1	52.8%	
Other consumer	\$12	\$11	-14.7%	
Commercial & Industrial	\$73	\$65	-10.5%	
Commercial real estate	\$128	\$126	-1.7%	
Unused commitments	\$104	\$112	7.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$11	\$8	-24.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$185	\$224	21.2%	
Cash & balances due	\$9	\$9	0.4%	
<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>	\$629	\$700	11.3%	
Deposits	\$456	\$507	11.2%	
Total other borrowings	\$169	\$191	12.7%	
FHLB advances	\$84	\$96	14.1%	
<b>Equity</b>				
Equity capital at quarter end	\$67	\$79	18.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.1%	9.4%	--	
Tier 1 risk based capital ratio	11.7%	15.0%	--	
Total risk based capital ratio	12.7%	16.3%	--	
Return on equity <sup>1</sup>	9.9%	10.0%	--	
Return on assets <sup>1</sup>	0.9%	1.0%	--	
Net interest margin <sup>1</sup>	3.6%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	273.6%	377.2%	--	
Loss provision to net charge-offs (qtr)	579.4%	267.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.4%	--	
<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	0.8%	2.7%	0.0%	0.5%
Closed-end 1-4 family residential	0.3%	0.0%	0.1%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.5%	0.0%
Other consumer	0.2%	0.1%	0.5%	0.7%
Commercial & Industrial	0.1%	0.1%	0.1%	0.1%
Commercial real estate	0.9%	0.3%	0.0%	0.0%
Total loans	0.5%	0.4%	0.0%	0.1%