

MAINLINE BANCORP, INC.

	CPP Disbursement Date 12/29/2009	RSSD (Holding Company) 2067959	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$4,100	\$235	-94.3%	
Loans	\$3,133	\$134	-95.7%	
Construction & development	\$191	\$3	-98.6%	
Closed-end 1-4 family residential	\$619	\$45	-92.7%	
Home equity	\$154	\$8	-94.5%	
Credit card	\$18	\$0	-99.5%	
Other consumer	\$26	\$7	-72.4%	
Commercial & Industrial	\$548	\$23	-95.8%	
Commercial real estate	\$1,223	\$22	-98.2%	
Unused commitments	\$816	\$29	-96.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$114	\$49	-56.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$234	\$30	-87.2%	
Cash & balances due	\$270	\$10	-96.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$19	\$0	-100.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$20	\$0	-100.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$3,625	\$214	-94.1%	
Deposits	\$3,350	\$207	-93.8%	
Total other borrowings	\$137	\$6	-95.6%	
FHLB advances	\$107	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$475	\$21	-95.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	9.2%	--	
Tier 1 risk based capital ratio	10.5%	12.5%	--	
Total risk based capital ratio	14.1%	13.6%	--	
Return on equity ¹	10.2%	3.2%	--	
Return on assets ¹	1.2%	0.3%	--	
Net interest margin ¹	3.8%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	87.0%	96.8%	--	
Loss provision to net charge-offs (qtr)	46.5%	90.5%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.2%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2010	2011	2010	2011
Construction & development	3.5%	0.0%	0.4%	0.0%
Closed-end 1-4 family residential	1.6%	1.0%	0.1%	0.1%
Home equity	0.3%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.6%	0.0%
Other consumer	0.0%	0.4%	0.3%	0.2%
Commercial & Industrial	1.4%	6.5%	0.1%	0.0%
Commercial real estate	2.6%	0.0%	0.2%	0.0%
Total loans	1.8%	1.6%	0.2%	0.1%