

MARINE BANK&TRUST CO

	CPP Disbursement Date 03/06/2009	Cert 34233	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$137	\$140	2.1%		
Loans	\$104	\$98	-6.0%		
<i>Construction & development</i>	\$10	\$7	-27.6%		
<i>Closed-end 1-4 family residential</i>	\$15	\$23	51.3%		
<i>Home equity</i>	\$8	\$4	-46.1%		
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$0	\$1	70.6%		
<i>Commercial & Industrial</i>	\$16	\$15	-2.8%		
<i>Commercial real estate</i>	\$54	\$47	-12.6%		
Unused commitments	\$17	\$16	-4.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$8	\$12	44.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$3			
Cash & balances due	\$8	\$23	206.2%		
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	\$125	\$132	5.2%		
Deposits	\$125	\$132	5.1%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$11	\$8	-31.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.5%	5.5%	--		
Tier 1 risk based capital ratio	8.3%	8.1%	--		
Total risk based capital ratio	9.6%	9.3%	--		
Return on equity ¹	-1.5%	-10.2%	--		
Return on assets ¹	-0.1%	-0.6%	--		
Net interest margin ¹	4.1%	3.7%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	95.0%	174.6%	--		
Loss provision to net charge-offs (qtr)	4.5%	8.1%	--		
Net charge-offs to average loans and leases ¹	0.4%	4.0%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
<i>Construction & development</i>	8.0%	0.1%	0.0%	0.3%	--
<i>Closed-end 1-4 family residential</i>	3.2%	1.4%	0.0%	0.0%	--
<i>Home equity</i>	0.7%	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>	1.0%	0.8%	0.0%	0.0%	--
<i>Commercial real estate</i>	3.9%	2.2%	0.2%	2.0%	--
<i>Total loans</i>	3.4%	1.5%	0.1%	1.0%	--