

MARKET BANCORPORATION, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	02/20/2009	1143904	1	
Selected balance and off-balance sheet items	2011	2012	%chg from prev	
	\$ millions	\$ millions		
Assets				
Loans	\$84	\$88	4.2%	
Construction & development	\$49	\$47	-4.3%	
Closed-end 1-4 family residential	\$8	\$8	-2.7%	
Home equity	\$9	\$8	-14.5%	
Credit card	\$6	\$5	-17.3%	
Other consumer	\$0	\$0		
Commercial & Industrial	\$1	\$1	0.3%	
Commercial real estate	\$4	\$4	15.8%	
	\$16	\$15	-7.9%	
Unused commitments	\$9	\$9	-6.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-35.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$2	\$11	518.5%	
	\$19	\$18	-5.6%	
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				
Deposits	\$76	\$80	4.8%	
Total other borrowings	\$70	\$77	9.7%	
FHLB advances	\$6	\$2	-57.9%	
	\$6	\$2	-57.9%	
Equity				
Equity capital at quarter end	\$8	\$8	-1.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	8.9%	--	
Tier 1 risk based capital ratio	15.4%	14.9%	--	
Total risk based capital ratio	16.6%	16.2%	--	
Return on equity ¹	3.3%	2.3%	--	
Return on assets ¹	0.3%	0.2%	--	
Net interest margin ¹	3.7%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	65.9%	88.5%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	1.1%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	21.8%	8.5%	0.0%	0.2%
Closed-end 1-4 family residential	1.7%	1.3%	1.3%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	2.1%	0.4%	0.0%	0.0%
Commercial real estate	1.3%	2.7%	0.0%	0.0%
Total loans	4.5%	2.8%	0.3%	0.0%