

MB FINANCIAL, INC

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1090987	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$9,792	\$9,553	-2.4%	
Loans	\$5,925	\$5,769	-2.6%	
Construction & development	\$289	\$170	-41.2%	
Closed-end 1-4 family residential	\$465	\$466	0.3%	
Home equity	\$345	\$291	-15.7%	
Credit card	\$5	\$12	150.4%	
Other consumer	\$213	\$238	11.6%	
Commercial & Industrial	\$2,039	\$2,147	5.3%	
Commercial real estate	\$1,614	\$1,435	-11.1%	
Unused commitments	\$1,015	\$1,150	13.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,594	\$1,249	-21.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$830	\$1,108	33.4%	
Cash & balances due	\$246	\$288	16.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$22	\$32	41.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$18	\$31	77.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$8,389	\$8,205	-2.2%	
Deposits	\$7,757	\$7,600	-2.0%	
Total other borrowings	\$436	\$287	-34.3%	
FHLB advances	\$148	\$17	-88.7%	
Equity				
Equity capital at quarter end	\$1,401	\$1,347	-3.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	9.7%	--	
Tier 1 risk based capital ratio	15.1%	13.6%	--	
Total risk based capital ratio	17.2%	15.5%	--	
Return on equity ¹	5.7%	7.4%	--	
Return on assets ¹	0.8%	1.1%	--	
Net interest margin ¹	3.9%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	26.8%	34.0%	--	
Loss provision to net charge-offs (qtr)	87.0%	-28.4%	--	
Net charge-offs to average loans and leases ¹	0.9%	-0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	55.7%	59.1%	2.2%	0.0%
Closed-end 1-4 family residential	4.5%	6.8%	0.3%	0.4%
Home equity	3.0%	4.2%	0.4%	0.3%
Credit card	0.0%	0.0%	0.2%	1.9%
Other consumer	0.7%	0.6%	0.4%	0.3%
Commercial & Industrial	2.1%	1.4%	0.2%	0.0%
Commercial real estate	12.0%	10.4%	0.2%	0.2%
Total loans	8.0%	6.3%	0.3%	0.1%