

**MARINE BANK&TRUST CO**

	CPP Disbursement Date 03/06/2009	Cert 34233	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	%chg from prev		
<b>Assets</b>	\$145	\$163	12.8%		
Loans	\$108	\$134	24.4%		
Construction & development	\$8	\$7	-11.7%		
Closed-end 1-4 family residential	\$33	\$50	49.6%		
Home equity	\$4	\$8	116.3%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	17.1%		
Commercial & Industrial	\$16	\$20	20.4%		
Commercial real estate	\$42	\$46	7.3%		
Unused commitments	\$17	\$20	18.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$22	\$15	-30.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$1	-49.2%		
Cash & balances due	\$8	\$9	11.5%		
<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>	\$131	\$146	11.3%		
Deposits	\$129	\$144	11.9%		
Total other borrowings	\$2	\$2	-15.9%		
FHLB advances	\$2	\$2	-15.9%		
<b>Equity</b>					
Equity capital at quarter end	\$13	\$17	26.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$3	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	8.2%	10.2%	--		
Tier 1 risk based capital ratio	11.8%	13.5%	--		
Total risk based capital ratio	13.0%	14.8%	--		
Return on equity <sup>1</sup>	112.6%	6.1%	--		
Return on assets <sup>1</sup>	8.5%	0.6%	--		
Net interest margin <sup>1</sup>	3.8%	3.9%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	241.6%	615.7%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	-0.1%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.2%	0.0%	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%	6.1%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.5%	0.0%	--
Commercial real estate	2.3%	0.6%	0.0%	0.0%	--
Total loans	0.9%	0.3%	0.1%	0.0%	--