

MAINSOURCE FINANCIAL GROUP, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1209109	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$2,753	\$2,729	-0.9%	
Loans	\$1,687	\$1,551	-8.0%	
Construction & development	\$98	\$37	-62.3%	
Closed-end 1-4 family residential	\$564	\$555	-1.6%	
Home equity	\$159	\$161	1.2%	
Credit card	\$0	\$0		
Other consumer	\$69	\$8	-87.8%	
Commercial & Industrial	\$140	\$88	-37.4%	
Commercial real estate	\$511	\$510	-0.3%	
Unused commitments	\$301	\$355	18.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$499	\$522	4.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$306	\$353	15.2%	
Cash & balances due	\$42	\$94	124.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$108	\$148	37.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$109	\$139	27.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,423	\$2,358	-2.7%	
Deposits	\$2,225	\$2,167	-2.6%	
Total other borrowings	\$185	\$177	-4.3%	
FHLB advances	\$152	\$151	-0.4%	
Equity				
Equity capital at quarter end	\$330	\$371	12.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	10.3%	--	
Tier 1 risk based capital ratio	14.4%	16.9%	--	
Total risk based capital ratio	15.7%	18.1%	--	
Return on equity ¹	7.3%	8.3%	--	
Return on assets ¹	0.9%	1.1%	--	
Net interest margin ¹	4.0%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	61.5%	89.0%	--	
Loss provision to net charge-offs (qtr)	102.5%	67.5%	--	
Net charge-offs to average loans and leases ¹	1.4%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	19.5%	9.6%	1.5%	0.1%
Closed-end 1-4 family residential	3.9%	3.5%	0.2%	0.2%
Home equity	0.7%	0.9%	0.1%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	2.6%	0.9%	6.7%
Commercial & Industrial	4.6%	3.2%	1.6%	0.5%
Commercial real estate	3.3%	3.0%	0.3%	0.4%
Total loans	4.1%	2.9%	0.4%	0.4%