

**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>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$161	\$145	-9.9%	
Loans	\$129	\$123	-4.7%	
Construction & development	\$13	\$8	-33.6%	
Closed-end 1-4 family residential	\$23	\$20	-11.7%	
Home equity	\$10	\$12	16.1%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	6.2%	
Commercial & Industrial	\$18	\$17	-5.6%	
Commercial real estate	\$58	\$60	2.4%	
Unused commitments	\$17	\$16	-5.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$7	38.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$0	-100.0%	
Cash & balances due	\$4	\$7	109.4%	
<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>	\$147	\$134	-9.0%	
Deposits	\$142	\$130	-8.2%	
Total other borrowings	\$5	\$3	-31.3%	
FHLB advances	\$5	\$2	-60.0%	
<b>Equity</b>				
Equity capital at quarter end	\$13	\$11	-20.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.8%	6.0%	--	
Tier 1 risk based capital ratio	10.8%	7.1%	--	
Total risk based capital ratio	12.1%	8.3%	--	
Return on equity <sup>1</sup>	1.3%	2.9%	--	
Return on assets <sup>1</sup>	0.1%	0.2%	--	
Net interest margin <sup>1</sup>	4.0%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	43.7%	51.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	311.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	3.4%	0.0%	0.0%	0.2%
Closed-end 1-4 family residential	3.0%	16.6%	0.0%	0.2%
Home equity	3.9%	2.7%	0.0%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	2.2%	0.0%	0.0%
Commercial real estate	6.5%	7.4%	0.0%	0.0%
Total loans	4.1%	6.9%	0.0%	0.1%