

**MAINSOURCE FINANCIAL GROUP, INC.**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1209109	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,896	\$2,885	-0.4%	
Loans	\$2,000	\$1,890	-5.5%	
<i>Construction &amp; development</i>	\$189	\$151	-20.0%	
<i>Closed-end 1-4 family residential</i>	\$702	\$621	-11.5%	
<i>Home equity</i>	\$145	\$157	8.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$110	\$90	-17.6%	
<i>Commercial &amp; Industrial</i>	\$185	\$154	-17.0%	
<i>Commercial real estate</i>	\$500	\$543	8.5%	
Unused commitments	\$437	\$320	-26.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$315	\$459	45.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$194	\$255	31.4%	
Cash & balances due	\$76	\$59	-23.1%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$42	\$65	56.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$40	\$70	76.7%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$2,542	\$2,571	1.1%	
Deposits	\$2,010	\$2,290	13.9%	
Total other borrowings	\$514	\$270	-47.5%	
FHLB advances	\$433	\$222	-48.7%	
<b>Equity</b>				
Equity capital at quarter end	\$354	\$314	-11.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.5%	7.8%	--	
Tier 1 risk based capital ratio	10.3%	12.2%	--	
Total risk based capital ratio	11.5%	13.4%	--	
Return on equity <sup>1</sup>	3.4%	-33.2%	--	
Return on assets <sup>1</sup>	0.4%	-3.8%	--	
Net interest margin <sup>1</sup>	4.4%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	52.6%	57.9%	--	
Loss provision to net charge-offs (qtr)	480.6%	57.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	4.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	10.6%	20.0%	0.1%	6.1%
<i>Closed-end 1-4 family residential</i>	2.7%	3.0%	0.1%	0.1%
<i>Home equity</i>	0.8%	0.7%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.8%	0.5%	0.8%	1.1%
<i>Commercial &amp; Industrial</i>	2.4%	4.5%	0.2%	4.0%
<i>Commercial real estate</i>	3.8%	4.1%	0.1%	0.3%
<i>Total loans</i>	3.3%	4.3%	0.1%	1.0%