

MARKET BANCORPORATION, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1143904	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$83	\$85	3.1%	
Loans	\$65	\$64	-1.7%	
<i>Construction & development</i>	\$15	\$13	-17.3%	
<i>Closed-end 1-4 family residential</i>	\$5	\$7	32.2%	
<i>Home equity</i>	\$9	\$8	-13.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$1	-6.0%	
<i>Commercial & Industrial</i>	\$6	\$7	29.4%	
<i>Commercial real estate</i>	\$22	\$23	4.0%	
Unused commitments	\$15	\$12	-20.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$5	-42.5%	
Cash & balances due	\$2	\$6	325.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$75	\$77	2.7%	
Deposits	\$64	\$67	5.1%	
Total other borrowings	\$10	\$9	-11.6%	
FHLB advances	\$10	\$9	-11.6%	
Equity				
Equity capital at quarter end	\$8	\$9	6.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	9.9%	10.7%	--	
Tier 1 risk based capital ratio	11.6%	12.9%	--	
Total risk based capital ratio	12.8%	14.2%	--	
Return on equity ¹	-0.6%	-69.2%	--	
Return on assets ¹	-0.1%	-6.9%	--	
Net interest margin ¹	3.7%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	146.8%	147.0%	--	
Loss provision to net charge-offs (qtr)	51.6%	134.2%	--	
Net charge-offs to average loans and leases ¹	1.7%	6.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.2%	6.7%	1.8%	7.3%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.7%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.7%	0.0%	0.8%
<i>Commercial real estate</i>	0.0%	0.5%	0.0%	0.0%
<i>Total loans</i>	1.0%	1.6%	0.4%	1.7%