

**MARKET STREET BANCSHARES, INC.**

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1250437	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$797	\$785	-1.5%	
Loans	\$649	\$622	-4.1%	
Construction & development	\$36	\$36	0.1%	
Closed-end 1-4 family residential	\$67	\$62	-6.6%	
Home equity	\$25	\$26	2.1%	
Credit card	\$0	\$0		
Other consumer	\$8	\$8	0.5%	
Commercial & Industrial	\$117	\$108	-7.5%	
Commercial real estate	\$224	\$203	-9.2%	
Unused commitments	\$73	\$86	16.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$15	58.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$76	\$60	-21.1%	
Cash & balances due	\$17	\$16	-3.3%	
<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>	\$723	\$711	-1.7%	
Deposits	\$688	\$707	2.8%	
Total other borrowings	\$33	\$2	-95.5%	
FHLB advances	\$1	\$1	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$74	\$74	0.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.9%	9.4%	--	
Tier 1 risk based capital ratio	10.1%	10.9%	--	
Total risk based capital ratio	11.1%	12.2%	--	
Return on equity <sup>1</sup>	16.4%	4.1%	--	
Return on assets <sup>1</sup>	1.5%	0.4%	--	
Net interest margin <sup>1</sup>	3.8%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	45.9%	52.4%	--	
Loss provision to net charge-offs (qtr)	141.4%	188.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	0.8%	--	
<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>
Construction & development	0.0%	24.5%	0.1%	2.3%
Closed-end 1-4 family residential	0.6%	1.6%	0.1%	0.4%
Home equity	0.0%	0.1%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.2%	0.6%	0.3%
Commercial & Industrial	2.9%	5.6%	0.5%	0.2%
Commercial real estate	4.7%	0.3%	0.0%	0.0%
Total loans	2.2%	2.6%	0.2%	0.2%