

MERCANTILE CAPITAL CORP

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1250763	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>	\$152	\$165	8.6%	
Loans	\$122	\$142	16.6%	
<i>Construction &amp; development</i>	\$1	\$1	-10.5%	
<i>Closed-end 1-4 family residential</i>	\$8	\$10	15.1%	
<i>Home equity</i>	\$1	\$1	-0.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	13.6%	
<i>Commercial &amp; Industrial</i>	\$63	\$80	26.5%	
<i>Commercial real estate</i>	\$39	\$40	4.3%	
Unused commitments	\$10	\$12	18.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$5	3.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$0	-83.8%	
Cash & balances due	\$12	\$14	16.3%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$140	\$149	6.2%	
Deposits	\$127	\$135	6.7%	
Total other borrowings	\$13	\$13	-0.8%	
FHLB advances	\$13	\$13	-0.8%	
<b>Equity</b>				
Equity capital at quarter end	\$12	\$16	35.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$4	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.3%	9.6%	--	
Tier 1 risk based capital ratio	10.3%	12.1%	--	
Total risk based capital ratio	11.5%	13.2%	--	
Return on equity <sup>1</sup>	5.5%	9.3%	--	
Return on assets <sup>1</sup>	0.4%	0.9%	--	
Net interest margin <sup>1</sup>	3.6%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	1862.2%	0.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	139.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.2%	--	
<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>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.9%	0.0%	0.0%	0.0%
<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 &amp; Industrial</i>	0.0%	0.0%	0.0%	0.1%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.1%	0.0%	0.0%	0.0%