

MERCHANTS & PLANTERS BANCSHARES, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1129971	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$87	\$90	3.4%	
Loans	\$56	\$60	8.1%	
<i>Construction & development</i>	\$5	\$8	67.6%	
<i>Closed-end 1-4 family residential</i>	\$13	\$18	44.4%	
<i>Home equity</i>	\$0	\$0	-26.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$8	\$6	-19.9%	
<i>Commercial & Industrial</i>	\$7	\$6	-21.0%	
<i>Commercial real estate</i>	\$19	\$19	-0.8%	
Unused commitments	\$5	\$5	13.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$13	\$8	-37.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$7	\$8	12.6%	
Cash & balances due	\$3	\$3	-18.4%	
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	\$79	\$80	1.3%	
Deposits	\$76	\$75	-0.7%	
Total other borrowings	\$3	\$5	79.9%	
FHLB advances	\$2	\$5	158.5%	
Equity				
Equity capital at quarter end	\$8	\$10	25.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	10.7%	--	
Tier 1 risk based capital ratio	12.3%	14.9%	--	
Total risk based capital ratio	13.5%	16.0%	--	
Return on equity ¹	-82.2%	-6.3%	--	
Return on assets ¹	-7.2%	-0.7%	--	
Net interest margin ¹	4.3%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	100.4%	208.2%	--	
Loss provision to net charge-offs (qtr)	77.3%	1011.1%	--	
Net charge-offs to average loans and leases ¹	1.4%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.4%	0.0%	0.0%	0.1%
<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>	2.6%	1.0%	0.7%	0.5%
<i>Commercial & Industrial</i>	2.7%	2.0%	0.2%	0.0%
<i>Commercial real estate</i>	2.0%	0.8%	0.4%	0.0%
<i>Total loans</i>	1.5%	0.5%	0.4%	0.1%