

**MERIDIAN BANK**

	CPP Disbursement Date 02/13/2009	Cert 57777	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>	\$268	\$292	8.7%	
Loans	\$215	\$272	26.7%	
<i>Construction &amp; development</i>	\$32	\$28	-11.4%	
<i>Closed-end 1-4 family residential</i>	\$42	\$44	6.0%	
<i>Home equity</i>	\$34	\$65	90.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$2	-18.4%	
<i>Commercial &amp; Industrial</i>	\$42	\$47	10.5%	
<i>Commercial real estate</i>	\$51	\$73	43.7%	
Unused commitments	\$40	\$48	20.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$9	-36.6%	
Cash & balances due	\$34	\$1	-96.2%	
<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>	\$249	\$261	4.5%	
Deposits	\$206	\$231	12.1%	
Total other borrowings	\$42	\$28	-33.3%	
FHLB advances	\$42	\$28	-33.3%	
<b>Equity</b>				
Equity capital at quarter end	\$19	\$31	63.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$12	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.6%	11.1%	--	
Tier 1 risk based capital ratio	9.0%	11.6%	--	
Total risk based capital ratio	10.2%	12.9%	--	
Return on equity <sup>1</sup>	-4.5%	6.5%	--	
Return on assets <sup>1</sup>	-0.3%	0.6%	--	
Net interest margin <sup>1</sup>	2.1%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	159.1%	96.9%	--	
Loss provision to net charge-offs (qtr)	-2244.4%	-46200.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--	
<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>	2.8%	3.2%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.4%	3.1%	0.0%	0.0%
<i>Home equity</i>	0.2%	0.5%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.5%	0.0%
<i>Commercial &amp; Industrial</i>	0.3%	1.2%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.1%	0.0%	0.0%
<i>Total loans</i>	0.6%	1.2%	0.0%	0.0%