

MIDLAND STATES BANCORP, INC.

| | CPP Disbursement Date 01/23/2009 | RSSD (Holding Company) 1491351 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$438 | \$1,140 | 160.3% | |
| Loans | \$337 | \$629 | 86.6% | |
| <i>Construction & development</i> | \$30 | \$90 | 196.1% | |
| <i>Closed-end 1-4 family residential</i> | \$34 | \$85 | 154.8% | |
| <i>Home equity</i> | \$16 | \$19 | 14.2% | |
| <i>Credit card</i> | \$0 | \$0 | | |
| <i>Other consumer</i> | \$4 | \$5 | 21.1% | |
| <i>Commercial & Industrial</i> | \$72 | \$104 | 43.4% | |
| <i>Commercial real estate</i> | \$141 | \$263 | 86.0% | |
| Unused commitments | \$79 | \$115 | 45.7% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$37 | \$213 | 475.3% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$34 | \$121 | 259.2% | |
| Cash & balances due | \$13 | \$84 | 561.4% | |
| Residential mortgage originations | | | | |
| <i>Closed-end mortgage originated for sale (quarter)</i> | \$0 | \$16 | | |
| <i>Open-end HELOC originated for sale (quarter)</i> | \$0 | \$0 | | |
| <i>Closed-end mortgage originations sold (quarter)</i> | \$0 | \$17 | | |
| <i>Open-end HELOC originations sold (quarter)</i> | \$0 | \$0 | | |
| Liabilities | \$395 | \$1,031 | 161.2% | |
| Deposits | \$354 | \$921 | 159.9% | |
| Total other borrowings | \$38 | \$89 | 132.7% | |
| FHLB advances | \$11 | \$76 | 613.3% | |
| Equity | | | | |
| Equity capital at quarter end | \$43 | \$109 | 151.8% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$7 | \$24 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 9.2% | 8.5% | -- | |
| Tier 1 risk based capital ratio | 10.1% | 15.1% | -- | |
| Total risk based capital ratio | 11.1% | 15.8% | -- | |
| Return on equity ¹ | -0.1% | 11.0% | -- | |
| Return on assets ¹ | 0.0% | 1.1% | -- | |
| Net interest margin ¹ | 3.4% | 4.1% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 97.7% | 10.5% | -- | |
| Loss provision to net charge-offs (qtr) | 88.0% | 85.4% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.7% | 1.2% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| <i>Construction & development</i> | 0.1% | 17.6% | 0.0% | 1.1% |
| <i>Closed-end 1-4 family residential</i> | 2.8% | 8.9% | 0.2% | 0.2% |
| <i>Home equity</i> | 0.7% | 0.7% | 0.2% | 0.0% |
| <i>Credit card</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Other consumer</i> | 1.1% | 2.1% | 0.5% | 0.1% |
| <i>Commercial & Industrial</i> | 0.4% | 2.2% | 0.5% | 0.1% |
| <i>Commercial real estate</i> | 1.3% | 7.9% | 0.1% | 0.3% |
| <i>Total loans</i> | 1.1% | 7.5% | 0.2% | 0.3% |