

Press Release

MB Financial Bank, National Association, Chicago, Illinois, Assumes All of the Deposits of InBank, Oak Forest, Illinois

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InBank, Oak Forest, Illinois, was closed today by the Illinois Department of Financial and Professional Regulation, Division of Banking, which appointed the Federal Deposit Insurance Corporation (FDIC) as receiver. To protect the depositors, the FDIC entered into a purchase and assumption agreement with MB Financial Bank, National Association, Chicago, Illinois, to assume all of the deposits of InBank, except certain brokered deposits.

The three branches of InBank will reopen on Saturday as branches of MB Financial Bank, N.A. Depositors of InBank will automatically become depositors of MB Financial Bank, N.A. Deposits will continue to be insured by the FDIC, so there is no need for customers to change their banking relationship to retain their deposit insurance coverage. Customers should continue to use their existing branches until MB Financial Bank, N.A., can fully integrate the deposit records of InBank.

This evening and over the weekend, depositors of InBank can access their money by writing checks or using ATM or debit cards. Checks drawn on the bank will continue to be processed. Loan customers should continue to make their payments as usual.

As of August 3, 2009, InBank had total assets of \$212 million and total deposits of approximately \$199 million. In addition to assuming the deposits of the failed bank, MB Financial Bank, N.A., agreed to purchase essentially all of the assets.

MB Financial Bank, N.A., will purchase all of Inbank's deposits, except those from certain deposit brokers. The FDIC will pay these brokers directly for the amount of their funds. Customers who placed money with brokers should contact them directly for more information about the status of their deposits.

Customers who have questions about today's transaction can call the FDIC toll-free at 1-800-640-2607. The phone number will be operational this evening until 9:00 p.m., Central Daylight Time (CDT); on Saturday from 9:00 a.m. to 6:00 p.m., CDT; on Sunday from noon to 6:00 p.m., CDT; and thereafter from 8:00 a.m. to 8:00 p.m., CDT. Interested parties can also visit the FDIC's Web site at <http://www.fdic.gov/bank/individual/failed/inbank.html>.

The FDIC estimates that the cost to the Deposit Insurance Fund (DIF) will be \$66 million. MB Financial Bank, N.A.'s acquisition of all the deposits was the "least costly" resolution for the FDIC's DIF compared to alternatives. InBank is the 86th FDIC-insured institution to fail in the nation this year, and the 14th in Illinois. The last FDIC-insured institution closed in the state was Mutual Bank, Harvey, on July 31, 2009.

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