

METROPOLITAN BANK GROUP, INC.

| | CPP Disbursement Date 06/26/2009 | RSSD (Holding Company) 1204627 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2012 \$ millions | 2013 \$ millions | %chg from prev | |
| Assets | \$2,987 | \$2,431 | -18.6% | |
| Loans | \$1,857 | \$1,186 | -36.1% | |
| <i>Construction & development</i> | \$68 | \$33 | -51.1% | |
| <i>Closed-end 1-4 family residential</i> | \$428 | \$287 | -32.9% | |
| <i>Home equity</i> | \$58 | \$33 | -43.7% | |
| <i>Credit card</i> | \$0 | \$0 | | |
| <i>Other consumer</i> | \$5 | \$3 | -36.8% | |
| <i>Commercial & Industrial</i> | \$52 | \$34 | -33.6% | |
| <i>Commercial real estate</i> | \$896 | \$580 | -35.2% | |
| Unused commitments | \$67 | \$39 | -41.0% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$42 | \$141 | 239.0% | |
| Asset-backed securities | \$0 | \$5 | | |
| Other securities | \$221 | \$176 | -20.3% | |
| Cash & balances due | \$638 | \$671 | 5.1% | |
| Residential mortgage originations | | | | |
| <i>Closed-end mortgage originated for sale (quarter)</i> | \$5 | \$3 | -47.1% | |
| <i>Open-end HELOC originated for sale (quarter)</i> | \$0 | \$0 | | |
| <i>Closed-end mortgage originations sold (quarter)</i> | \$6 | \$2 | -62.0% | |
| <i>Open-end HELOC originations sold (quarter)</i> | \$0 | \$0 | | |
| Liabilities | \$2,858 | \$2,203 | -22.9% | |
| Deposits | \$2,817 | \$2,176 | -22.8% | |
| Total other borrowings | \$21 | \$10 | -53.3% | |
| FHLB advances | \$15 | \$0 | -100.0% | |
| Equity | | | | |
| Equity capital at quarter end | \$129 | \$228 | 76.6% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$13 | \$172 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 3.6% | 7.5% | -- | |
| Tier 1 risk based capital ratio | 5.9% | 14.4% | -- | |
| Total risk based capital ratio | 7.2% | 14.5% | -- | |
| Return on equity ¹ | -285.2% | 2.2% | -- | |
| Return on assets ¹ | -18.2% | 0.2% | -- | |
| Net interest margin ¹ | 4.0% | 4.1% | -- | |
| Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans) | 32.5% | 0.3% | -- | |
| Loss provision to net charge-offs (qtr) | 74.5% | 24600.0% | -- | |
| Net charge-offs to average loans and leases ¹ | 4.1% | 0.0% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2012 | 2013 | 2012 | 2013 |
| <i>Construction & development</i> | 36.0% | 33.2% | 1.8% | 0.0% |
| <i>Closed-end 1-4 family residential</i> | 15.5% | 19.2% | 1.5% | 0.0% |
| <i>Home equity</i> | 0.0% | 3.3% | 0.0% | 0.0% |
| <i>Credit card</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Other consumer</i> | 36.1% | 29.8% | 0.3% | 0.0% |
| <i>Commercial & Industrial</i> | 12.3% | 7.7% | 0.5% | 0.0% |
| <i>Commercial real estate</i> | 13.9% | 20.3% | 0.8% | 0.0% |
| <i>Total loans</i> | 15.6% | 20.8% | 1.1% | 0.0% |