

**METROPOLITAN CAPITAL BANCORP, INC.**

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 3153224	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$162	\$170	5.0%	
<b>Loans</b>	\$120	\$134	11.7%	
<i>Construction &amp; development</i>	\$8	\$11	40.4%	
<i>Closed-end 1-4 family residential</i>	\$22	\$23	3.4%	
<i>Home equity</i>	\$9	\$11	20.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$1	121.2%	
<i>Commercial &amp; Industrial</i>	\$47	\$65	37.4%	
<i>Commercial real estate</i>	\$31	\$21	-33.1%	
Unused commitments	\$41	\$49	20.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$19	\$21	7.5%	
Cash & balances due	\$15	\$8	-47.2%	
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		
<b>Liabilities</b>	\$147	\$155	5.5%	
Deposits	\$141	\$149	5.7%	
Total other borrowings	\$6	\$6	0.0%	
FHLB advances	\$6	\$6	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$15	\$15	0.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.5%	8.5%	--	
Tier 1 risk based capital ratio	11.4%	10.8%	--	
Total risk based capital ratio	12.7%	12.0%	--	
Return on equity <sup>1</sup>	24.5%	10.3%	--	
Return on assets <sup>1</sup>	2.1%	0.9%	--	
Net interest margin <sup>1</sup>	4.8%	5.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	552.6%	70.9%	--	
Loss provision to net charge-offs (qtr)	30.5%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	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>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	3.5%	2.9%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	11.9%	0.0%	0.0%
<i>Total loans</i>	0.3%	2.1%	0.1%	0.0%