

MIDTOWN BANK&TRUST CO

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions	
	02/27/2009	57580	1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$193	\$203	5.0%	
Loans	\$140	\$132	-6.1%	
Construction & development	\$13	\$10	-22.5%	
Closed-end 1-4 family residential	\$39	\$17	-56.2%	
Home equity	\$3	\$2	-12.2%	
Credit card	\$0	\$0		
Other consumer	\$0	\$1	321.6%	
Commercial & Industrial	\$17	\$17	-1.1%	
Commercial real estate	\$59	\$76	28.5%	
Unused commitments	\$14	\$19	38.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$15	-6.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$19	\$33	75.2%	
Cash & balances due	\$8	\$13	49.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$71	\$17	-75.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$63	\$17	-73.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$171	\$183	7.2%	
Deposits	\$145	\$163	11.9%	
Total other borrowings	\$25	\$20	-20.0%	
FHLB advances	\$25	\$20	-20.0%	
Equity				
Equity capital at quarter end	\$22	\$20	-12.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	10.0%	8.7%	--	
Tier 1 risk based capital ratio	12.5%	11.0%	--	
Total risk based capital ratio	13.8%	12.2%	--	
Return on equity ¹	6.2%	6.5%	--	
Return on assets ¹	0.7%	0.7%	--	
Net interest margin ¹	4.0%	3.9%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	119.8%	114.1%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	-0.6%	0.2%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2012	2013	2012	2013
Construction & development	7.2%	5.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.9%	1.7%	0.0%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	10.2%	0.0%	0.0%	0.0%
Commercial & Industrial	1.2%	0.0%	0.0%	0.4%
Commercial real estate	0.0%	1.7%	0.1%	0.0%
Total loans	1.6%	1.6%	0.0%	0.1%