

**US METRO BANK**

	CPP Disbursement Date 02/06/2009	Cert 58310	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>	\$83	\$82	-1.6%	
<b>Loans</b>	\$65	\$56	-14.9%	
<i>Construction &amp; development</i>	\$0	\$0		
<i>Closed-end 1-4 family residential</i>	\$0	\$1		
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0		
<i>Commercial &amp; Industrial</i>	\$11	\$6	-49.0%	
<i>Commercial real estate</i>	\$42	\$37	-11.6%	
Unused commitments	\$0	\$0	64.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$19	\$29	50.4%	
<b>Residential mortgage originations</b>				
<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>	\$74	\$75	1.1%	
Deposits	\$74	\$75	1.2%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$9	\$7	-24.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.3%	8.8%	--	
Tier 1 risk based capital ratio	14.1%	12.8%	--	
Total risk based capital ratio	15.4%	14.2%	--	
Return on equity <sup>1</sup>	-133.4%	-21.6%	--	
Return on assets <sup>1</sup>	-16.8%	-1.9%	--	
Net interest margin <sup>1</sup>	3.1%	2.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	79.9%	114.3%	--	
Loss provision to net charge-offs (qtr)	163.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	11.4%	-6.7%	--	
<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>	0.0%	0.0%	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>	7.9%	14.2%	9.0%	0.0%
<i>Commercial real estate</i>	11.6%	11.3%	2.1%	0.7%
<i>Total loans</i>	8.9%	9.0%	2.9%	0.5%