

MEDALLION BANK

	CPP Disbursement Date 02/27/2009	Cert 57449	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$436	\$465	6.8%	
Loans	\$407	\$432	6.2%	
Construction & development	\$7	\$3	-64.0%	
Closed-end 1-4 family residential	\$0	\$0		
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$196	\$199	1.4%	
Commercial & Industrial	\$203	\$229	12.7%	
Commercial real estate	\$0	\$2	364.4%	
Unused commitments	\$32	\$33	2.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$16	-5.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$5	65.6%	
Cash & balances due	\$0	\$0	20600.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$372	\$376	1.2%	
Deposits	\$367	\$372	1.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$64	\$89	39.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$23	NA	
Performance Ratios				
Tier 1 leverage ratio	14.7%	19.4%	--	
Tier 1 risk based capital ratio	15.3%	20.0%	--	
Total risk based capital ratio	16.5%	21.3%	--	
Return on equity ¹	1.6%	7.1%	--	
Return on assets ¹	0.2%	1.3%	--	
Net interest margin ¹	7.0%	8.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	214.3%	286.3%	--	
Loss provision to net charge-offs (qtr)	128.5%	119.5%	--	
Net charge-offs to average loans and leases ¹	3.3%	3.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	24.9%	40.1%	0.0%	2.8%
Closed-end 1-4 family residential	0.0%	100.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.2%	1.7%	1.9%	2.2%
Commercial & Industrial	0.4%	0.1%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	1.3%	1.1%	0.9%	1.0%