

**METRO CITY BANK**

	CPP Disbursement Date 01/30/2009	Cert 58181	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$289	\$324	12.2%	
Loans	\$254	\$291	14.5%	
Construction & development	\$18	\$24	30.6%	
Closed-end 1-4 family residential	\$3	\$2	-36.6%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$3	\$4	31.1%	
Commercial & Industrial	\$7	\$13	95.4%	
Commercial real estate	\$221	\$247	11.5%	
Unused commitments	\$25	\$13	-47.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$12	\$13	8.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$4	-45.8%	
Cash & balances due	\$10	\$10	3.4%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$255	\$281	10.0%	
Deposits	\$211	\$252	19.2%	
Total other borrowings	\$42	\$27	-36.7%	
FHLB advances	\$22	\$14	-38.3%	
<b>Equity</b>				
Equity capital at quarter end	\$34	\$44	28.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	12.0%	13.3%	--	
Tier 1 risk based capital ratio	12.3%	14.2%	--	
Total risk based capital ratio	13.5%	15.5%	--	
Return on equity <sup>1</sup>	0.5%	5.9%	--	
Return on assets <sup>1</sup>	0.1%	0.8%	--	
Net interest margin <sup>1</sup>	3.6%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	216.9%	102.0%	--	
Loss provision to net charge-offs (qtr)	564.8%	193.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	1.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	0.0%	2.9%	0.0%	0.3%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	1.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.1%	0.0%
Commercial & Industrial	3.9%	6.0%	0.9%	1.2%
Commercial real estate	0.6%	1.4%	0.1%	0.0%
Total loans	0.6%	1.7%	0.1%	0.2%