

METROCORP BANCSHARES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2344799	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,584	\$1,597	0.8%	
Loans	\$1,349	\$1,280	-5.2%	
<i>Construction & development</i>	\$302	\$218	-27.8%	
<i>Closed-end 1-4 family residential</i>	\$23	\$23	-2.8%	
<i>Home equity</i>	\$1	\$1	26.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$4	-19.7%	
<i>Commercial & Industrial</i>	\$148	\$116	-21.5%	
<i>Commercial real estate</i>	\$826	\$858	3.9%	
Unused commitments	\$249	\$121	-51.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$77	\$35	-54.2%	
Asset-backed securities	\$1	\$0	-66.7%	
Other securities	\$25	\$67	170.4%	
Cash & balances due	\$52	\$89	73.1%	
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		
Liabilities	\$1,426	\$1,407	-1.4%	
Deposits	\$1,277	\$1,374	7.5%	
Total other borrowings	\$135	\$26	-81.1%	
FHLB advances	\$109	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$158	\$190	20.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$36	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	10.7%	--	
Tier 1 risk based capital ratio	9.1%	12.5%	--	
Total risk based capital ratio	10.4%	13.7%	--	
Return on equity ¹	-9.8%	-10.9%	--	
Return on assets ¹	-1.0%	-1.3%	--	
Net interest margin ¹	4.0%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.1%	39.3%	--	
Loss provision to net charge-offs (qtr)	355.3%	172.8%	--	
Net charge-offs to average loans and leases ¹	1.0%	1.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	10.7%	19.8%	0.8%	0.6%
<i>Closed-end 1-4 family residential</i>	0.0%	1.0%	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>	0.7%	7.6%	0.0%	0.5%
<i>Commercial & Industrial</i>	3.2%	2.8%	0.3%	0.6%
<i>Commercial real estate</i>	1.3%	3.5%	0.0%	0.5%
<i>Total loans</i>	3.6%	6.0%	0.3%	0.5%