

METROPOLITAN BANK GROUP, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 1204627	Number of Insured Depository Institutions 11	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$3,080	\$3,135	1.8%	
Loans	\$2,346	\$2,332	-0.6%	
Construction & development	\$292	\$220	-24.9%	
Closed-end 1-4 family residential	\$460	\$488	6.2%	
Home equity	\$107	\$97	-8.9%	
Credit card	\$0	\$0		
Other consumer	\$15	\$12	-18.6%	
Commercial & Industrial	\$83	\$97	16.8%	
Commercial real estate	\$948	\$966	2.0%	
Unused commitments	\$139	\$103	-25.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$27	\$20	-26.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$369	\$422	14.6%	
Cash & balances due	\$78	\$49	-36.3%	
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	\$2,775	\$2,807	1.2%	
Deposits	\$2,600	\$2,491	-4.2%	
Total other borrowings	\$159	\$301	89.8%	
FHLB advances	\$17	\$51	205.4%	
Equity				
Equity capital at quarter end	\$305	\$328	7.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	9.4%	--	
Tier 1 risk based capital ratio	10.4%	11.6%	--	
Total risk based capital ratio	11.4%	12.8%	--	
Return on equity ¹	2.1%	4.2%	--	
Return on assets ¹	0.2%	0.4%	--	
Net interest margin ¹	4.9%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	21.3%	22.9%	--	
Loss provision to net charge-offs (qtr)	99.9%	98.0%	--	
Net charge-offs to average loans and leases ¹	1.2%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	7.0%	17.7%	0.1%	1.1%
Closed-end 1-4 family residential	6.6%	10.1%	0.7%	0.7%
Home equity	1.3%	3.2%	0.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.9%	3.9%	1.8%	0.3%
Commercial & Industrial	8.8%	5.4%	0.3%	0.4%
Commercial real estate	4.6%	5.5%	0.1%	0.3%
Total loans	5.2%	7.7%	0.3%	0.5%