

METROPOLITAN CAPITAL BANCORP, INC.

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 3153224	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$91	\$128	40.1%	
Loans	\$68	\$105	55.5%	
<i>Construction & development</i>	\$2	\$2	-2.2%	
<i>Closed-end 1-4 family residential</i>	\$12	\$17	36.5%	
<i>Home equity</i>	\$7	\$12	70.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	397.4%	
<i>Commercial & Industrial</i>	\$28	\$41	49.8%	
<i>Commercial real estate</i>	\$16	\$25	59.1%	
Unused commitments	\$14	\$15	7.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$11	-33.1%	
Cash & balances due	\$5	\$4	-21.6%	
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	\$83	\$116	40.0%	
Deposits	\$69	\$105	52.5%	
Total other borrowings	\$14	\$11	-22.2%	
FHLB advances	\$11	\$11	0.0%	
Equity				
Equity capital at quarter end	\$9	\$12	40.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	9.9%	10.2%	--	
Tier 1 risk based capital ratio	12.5%	11.1%	--	
Total risk based capital ratio	13.6%	12.1%	--	
Return on equity ¹	-2.1%	0.1%	--	
Return on assets ¹	-0.2%	0.0%	--	
Net interest margin ¹	3.0%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	1604.3%	3190.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.2%	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 & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.3%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.1%	0.0%	0.0%	0.0%