

MIDTOWN BANK&TRUST CO

	CPP Disbursement Date 02/27/2009	Cert 57580	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$213	\$199	-6.4%	
Loans	\$164	\$145	-11.4%	
<i>Construction & development</i>	\$58	\$39	-31.9%	
<i>Closed-end 1-4 family residential</i>	\$10	\$19	84.5%	
<i>Home equity</i>	\$16	\$12	-26.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-14.1%	
<i>Commercial & Industrial</i>	\$17	\$12	-31.8%	
<i>Commercial real estate</i>	\$57	\$58	1.8%	
Unused commitments	\$18	\$19	2.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$13	\$15	9.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$30	34.3%	
Cash & balances due	\$1	\$3	502.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$5	\$13	176.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$4	\$12	186.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$189	\$177	-6.3%	
Deposits	\$163	\$143	-12.3%	
Total other borrowings	\$25	\$33	32.0%	
FHLB advances	\$25	\$33	32.0%	
Equity				
Equity capital at quarter end	\$24	\$22	-7.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	11.0%	10.4%	--	
Tier 1 risk based capital ratio	13.5%	12.6%	--	
Total risk based capital ratio	14.7%	13.8%	--	
Return on equity ¹	-10.4%	-81.5%	--	
Return on assets ¹	-1.2%	-9.6%	--	
Net interest margin ¹	2.1%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	39.4%	57.8%	--	
Loss provision to net charge-offs (qtr)	126.9%	377.0%	--	
Net charge-offs to average loans and leases ¹	2.3%	6.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	8.0%	34.8%	1.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	21.3%	2.6%	7.1%
<i>Home equity</i>	2.0%	0.0%	0.2%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	6.4%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	4.0%	0.0%	0.0%
<i>Commercial real estate</i>	2.1%	0.4%	0.0%	0.0%
<i>Total loans</i>	4.7%	12.7%	0.6%	1.5%