

**METROCORP BANCSHARES, INC.**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2344799	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,103	\$1,118	1.4%	
Loans	\$745	\$766	2.8%	
Construction & development	\$65	\$49	-24.1%	
Closed-end 1-4 family residential	\$15	\$16	1.3%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$2	\$2	15.6%	
Commercial & Industrial	\$82	\$83	1.5%	
Commercial real estate	\$533	\$548	2.9%	
Unused commitments	\$111	\$122	9.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$54	\$59	7.7%	
Asset-backed securities	\$0	\$0	40.2%	
Other securities	\$120	\$108	-9.7%	
Cash & balances due	\$119	\$122	2.5%	
<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>	\$969	\$975	0.6%	
Deposits	\$933	\$939	0.7%	
Total other borrowings	\$25	\$25	-1.2%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$134	\$143	7.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.8%	12.8%	--	
Tier 1 risk based capital ratio	15.5%	16.5%	--	
Total risk based capital ratio	16.8%	17.8%	--	
Return on equity <sup>1</sup>	7.5%	7.3%	--	
Return on assets <sup>1</sup>	0.9%	0.9%	--	
Net interest margin <sup>1</sup>	4.3%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	71.7%	82.4%	--	
Loss provision to net charge-offs (qtr)	38.3%	-20.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.5%	0.5%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	7.0%	25.5%	0.0%	0.3%
Closed-end 1-4 family residential	1.5%	1.5%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.0%	0.0%	0.1%
Commercial & Industrial	3.5%	1.3%	0.4%	0.1%
Commercial real estate	4.1%	1.3%	0.5%	0.1%
Total loans	3.9%	2.7%	0.4%	0.1%