

**METROPOLITAN CAPITAL BANCORP, INC.**

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 3153224	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>	\$159	\$162	2.2%	
Loans	\$112	\$120	7.1%	
<i>Construction &amp; development</i>	\$2	\$8	305.4%	
<i>Closed-end 1-4 family residential</i>	\$21	\$22	1.8%	
<i>Home equity</i>	\$11	\$9	-15.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$0	-71.2%	
<i>Commercial &amp; Industrial</i>	\$45	\$47	5.1%	
<i>Commercial real estate</i>	\$26	\$31	19.3%	
Unused commitments	\$29	\$41	38.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$23	\$19	-16.6%	
Cash & balances due	\$16	\$15	-5.4%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$145	\$147	1.6%	
Deposits	\$138	\$141	2.3%	
Total other borrowings	\$7	\$6	-14.3%	
FHLB advances	\$7	\$6	-14.3%	
<b>Equity</b>				
Equity capital at quarter end	\$14	\$15	9.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.4%	8.5%	--	
Tier 1 risk based capital ratio	11.6%	11.4%	--	
Total risk based capital ratio	12.8%	12.7%	--	
Return on equity <sup>1</sup>	10.3%	24.5%	--	
Return on assets <sup>1</sup>	0.9%	2.1%	--	
Net interest margin <sup>1</sup>	4.3%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	475.5%	552.6%	--	
Loss provision to net charge-offs (qtr)	0.0%	30.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.6%	--	
<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>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	3.5%	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 &amp; Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.3%	0.3%	0.0%	0.1%