

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	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$194	\$193	-0.5%		
Loans	\$121	\$140	16.2%		
Construction & development	\$13	\$13	0.6%		
Closed-end 1-4 family residential	\$26	\$39	50.3%		
Home equity	\$3	\$3	5.3%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-46.8%		
Commercial & Industrial	\$12	\$17	44.3%		
Commercial real estate	\$59	\$59	-1.1%		
Unused commitments	\$16	\$14	-11.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$21	\$17	-22.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$33	\$19	-43.6%		
Cash & balances due	\$6	\$8	29.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$47	\$71	50.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$46	\$63	38.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$174	\$171	-1.6%		
Deposits	\$146	\$145	-0.6%		
Total other borrowings	\$27	\$25	-7.4%		
FHLB advances	\$27	\$25	-7.4%		
Equity					
Equity capital at quarter end	\$21	\$22	8.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	10.0%	--		
Tier 1 risk based capital ratio	11.3%	12.5%	--		
Total risk based capital ratio	12.6%	13.8%	--		
Return on equity ¹	1.0%	6.2%	--		
Return on assets ¹	0.1%	0.7%	--		
Net interest margin ¹	3.6%	4.0%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	60.2%	119.8%	--		
Loss provision to net charge-offs (qtr)	36.5%	0.0%	--		
Net charge-offs to average loans and leases ¹	3.2%	-0.6%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	9.9%	7.2%	1.4%	0.0%	--
Closed-end 1-4 family residential	4.0%	2.9%	3.0%	0.0%	--
Home equity	1.5%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	10.2%	17.4%	0.0%	--
Commercial & Industrial	19.4%	1.2%	0.0%	0.0%	--
Commercial real estate	0.9%	0.0%	0.0%	0.1%	--
Total loans	4.2%	1.6%	0.8%	0.0%	--