

US METRO BANK

	CPP Disbursement Date 02/06/2009	Cert 58310	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$93	\$85	-8.7%		
Loans	\$68	\$66	-2.7%		
Construction & development	\$0	\$0			
Closed-end 1-4 family residential	\$0	\$0			
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$16	\$11	-33.3%		
Commercial real estate	\$52	\$43	-16.3%		
Unused commitments	\$0	\$0	-52.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$25	\$19	-22.3%		
Residential mortgage originations					
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			
Liabilities	\$79	\$74	-5.7%		
Deposits	\$79	\$74	-5.8%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$14	\$10	-26.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	15.1%	12.0%	--		
Tier 1 risk based capital ratio	21.3%	16.6%	--		
Total risk based capital ratio	22.5%	17.9%	--		
Return on equity ¹	-45.0%	-73.9%	--		
Return on assets ¹	-7.2%	-9.9%	--		
Net interest margin ¹	3.9%	3.1%	--		
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	73.0%	64.3%	--		
Loss provision to net charge-offs (qtr)	110.1%	178.7%	--		
Net charge-offs to average loans and leases ¹	9.2%	5.4%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	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	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	5.9%	5.8%	8.4%	8.1%	--
Commercial real estate	4.4%	13.4%	0.4%	0.0%	--
Total loans	4.8%	9.7%	2.3%	1.4%	--