

METROPOLITAN CAPITAL BANCORP, INC.

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 3153224	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$170	\$192	12.8%	
Loans	\$134	\$160	19.9%	
Construction & development	\$11	\$9	-18.1%	
Closed-end 1-4 family residential	\$23	\$21	-4.6%	
Home equity	\$11	\$10	-10.3%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-45.4%	
Commercial & Industrial	\$65	\$106	63.8%	
Commercial real estate	\$21	\$10	-53.9%	
Unused commitments	\$49	\$49	0.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$17	-19.1%	
Cash & balances due	\$8	\$5	-39.0%	
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	\$155	\$176	13.1%	
Deposits	\$149	\$169	13.9%	
Total other borrowings	\$6	\$6	0.0%	
FHLB advances	\$6	\$6	0.0%	
Equity				
Equity capital at quarter end	\$15	\$16	10.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	8.5%	--	
Tier 1 risk based capital ratio	10.5%	9.7%	--	
Total risk based capital ratio	11.7%	11.0%	--	
Return on equity ¹	10.3%	11.6%	--	
Return on assets ¹	0.9%	1.0%	--	
Net interest margin ¹	5.2%	6.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	70.9%	70.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
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	2.9%	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	0.0%	3.2%	0.0%	0.0%
Commercial real estate	11.9%	0.0%	0.0%	0.0%
Total loans	2.1%	2.1%	0.0%	0.0%