

US METRO BANK

	CPP Disbursement Date 02/06/2009	Cert 58310	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$111	\$117	4.9%	
Loans	\$92	\$91	-0.5%	
<i>Construction & development</i>	\$1	\$1	17.3%	
<i>Closed-end 1-4 family residential</i>	\$0	\$0		
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-15.7%	
<i>Commercial & Industrial</i>	\$30	\$28	-7.2%	
<i>Commercial real estate</i>	\$59	\$62	4.2%	
Unused commitments	\$2	\$2	-7.9%	
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	\$13	\$25	95.2%	
Residential mortgage originations				
<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		
Liabilities	\$95	\$101	5.9%	
Deposits	\$95	\$100	5.7%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$16	\$16	-1.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	14.9%	13.2%	--	
Tier 1 risk based capital ratio	16.7%	16.6%	--	
Total risk based capital ratio	18.0%	17.8%	--	
Return on equity ¹	-6.8%	-18.1%	--	
Return on assets ¹	-1.0%	-2.4%	--	
Net interest margin ¹	3.1%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	178.3%	61.8%	--	
Loss provision to net charge-offs (qtr)	90.9%	77.2%	--	
Net charge-offs to average loans and leases ¹	0.8%	5.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & 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%	0.0%	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 & Industrial</i>	2.6%	8.6%	0.6%	4.1%
<i>Commercial real estate</i>	0.0%	3.3%	0.0%	0.0%
<i>Total loans</i>	0.8%	4.8%	0.2%	1.3%