

**FIRST CAPITAL BANCORP, INC.**

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 3454172	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	<b>%chg from prev</b>	
<b>Assets</b>	\$536	\$541	1.1%	
Loans	\$397	\$371	-6.5%	
Construction & development	\$82	\$58	-28.8%	
Closed-end 1-4 family residential	\$90	\$90	-0.6%	
Home equity	\$18	\$18	0.6%	
Credit card	\$0	\$0		
Other consumer	\$4	\$3	-20.3%	
Commercial & Industrial	\$48	\$38	-21.1%	
Commercial real estate	\$145	\$143	-1.7%	
Unused commitments	\$52	\$52	0.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$46	\$55	18.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$43	\$32	-25.1%	
Cash & balances due	\$32	\$50	55.8%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$488	\$496	1.7%	
Deposits	\$429	\$442	2.9%	
Total other borrowings	\$56	\$52	-8.0%	
FHLB advances	\$55	\$50	-9.1%	
<b>Equity</b>				
Equity capital at quarter end	\$47	\$45	-4.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.8%	8.2%	--	
Tier 1 risk based capital ratio	11.7%	11.4%	--	
Total risk based capital ratio	13.4%	13.0%	--	
Return on equity <sup>1</sup>	2.7%	3.7%	--	
Return on assets <sup>1</sup>	0.2%	0.3%	--	
Net interest margin <sup>1</sup>	3.3%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	46.2%	52.4%	--	
Loss provision to net charge-offs (qtr)	101.2%	139.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.1%	0.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	9.7%	11.2%	0.7%	0.9%
Closed-end 1-4 family residential	9.0%	6.8%	0.1%	0.0%
Home equity	0.7%	1.4%	0.7%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	24.0%	0.0%	0.0%
Commercial & Industrial	13.8%	2.9%	0.7%	0.6%
Commercial real estate	0.2%	2.0%	0.0%	0.0%
Total loans	6.0%	4.8%	0.3%	0.2%