

CAPITAL BANCORP, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2808590	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$235	\$255	8.4%	
Loans	\$187	\$209	12.2%	
Construction & development	\$46	\$46	0.4%	
Closed-end 1-4 family residential	\$20	\$33	70.2%	
Home equity	\$13	\$13	-3.2%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	8.1%	
Commercial & Industrial	\$29	\$32	11.9%	
Commercial real estate	\$73	\$75	2.5%	
Unused commitments	\$26	\$32	23.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$4	-10.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$19	\$20	8.7%	
Cash & balances due	\$20	\$15	-25.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$47		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$48		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$215	\$233	8.1%	
Deposits	\$175	\$190	8.3%	
Total other borrowings	\$35	\$38	9.3%	
FHLB advances	\$23	\$27	17.4%	
Equity				
Equity capital at quarter end	\$19	\$22	11.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	8.3%	--	
Tier 1 risk based capital ratio	10.3%	10.7%	--	
Total risk based capital ratio	13.7%	13.7%	--	
Return on equity ¹	6.2%	11.7%	--	
Return on assets ¹	0.5%	1.0%	--	
Net interest margin ¹	4.4%	5.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	85.5%	43.6%	--	
Loss provision to net charge-offs (qtr)	576.9%	96.7%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.6%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	0.0%	3.0%	0.1%	0.0%
Closed-end 1-4 family residential	0.0%	4.1%	0.0%	0.0%
Home equity	0.0%	19.3%	0.0%	1.5%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	1.0%	0.4%	0.0%	0.0%
Commercial real estate	2.6%	0.0%	0.0%	0.1%
Total loans	1.4%	2.6%	0.0%	0.1%