

**CAPITAL BANCORP, INC.**

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2808590	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$219	\$235	7.3%	
Loans	\$161	\$187	16.0%	
<i>Construction &amp; development</i>	\$33	\$46	41.6%	
<i>Closed-end 1-4 family residential</i>	\$17	\$20	16.3%	
<i>Home equity</i>	\$13	\$13	4.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-4.3%	
<i>Commercial &amp; Industrial</i>	\$33	\$29	-12.7%	
<i>Commercial real estate</i>	\$62	\$73	17.7%	
Unused commitments	\$30	\$26	-15.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$4	-31.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$19	20.4%	
Cash & balances due	\$18	\$20	9.5%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$201	\$215	7.3%	
Deposits	\$158	\$175	10.8%	
Total other borrowings	\$42	\$35	-16.1%	
FHLB advances	\$22	\$23	6.0%	
<b>Equity</b>				
Equity capital at quarter end	\$18	\$19	7.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.6%	8.3%	--	
Tier 1 risk based capital ratio	10.4%	9.8%	--	
Total risk based capital ratio	11.4%	13.1%	--	
Return on equity <sup>1</sup>	5.8%	6.2%	--	
Return on assets <sup>1</sup>	0.5%	0.5%	--	
Net interest margin <sup>1</sup>	3.6%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	74.2%	85.5%	--	
Loss provision to net charge-offs (qtr)	-1060.0%	576.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	4.2%	0.0%	0.0%	0.1%
<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 &amp; Industrial</i>	0.0%	1.0%	0.0%	0.1%
<i>Commercial real estate</i>	0.4%	2.6%	0.0%	0.0%
<i>Total loans</i>	1.3%	1.4%	0.0%	0.0%