

CAPITAL BANK CORPORATION

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2741156	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,651	\$1,733	4.9%	
Loans	\$1,254	\$1,390	10.8%	
<i>Construction & development</i>	\$454	\$448	-1.4%	
<i>Closed-end 1-4 family residential</i>	\$140	\$165	18.1%	
<i>Home equity</i>	\$96	\$97	1.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$8	\$6	-18.5%	
<i>Commercial & Industrial</i>	\$186	\$184	-1.6%	
<i>Commercial real estate</i>	\$327	\$402	22.9%	
Unused commitments	\$251	\$227	-9.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$193	\$163	-15.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$79	\$77	-3.2%	
Cash & balances due	\$53	\$28	-46.9%	
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	\$1,475	\$1,564	6.1%	
Deposits	\$1,316	\$1,380	4.8%	
Total other borrowings	\$147	\$174	18.0%	
FHLB advances	\$72	\$67	-6.9%	
Equity				
Equity capital at quarter end	\$177	\$169	-4.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$42	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.5%	8.9%	--	
Tier 1 risk based capital ratio	12.1%	10.1%	--	
Total risk based capital ratio	13.2%	11.4%	--	
Return on equity ¹	-133.4%	-13.5%	--	
Return on assets ¹	-15.2%	-1.4%	--	
Net interest margin ¹	2.9%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	162.3%	66.0%	--	
Loss provision to net charge-offs (qtr)	96.2%	225.1%	--	
Net charge-offs to average loans and leases ¹	0.6%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.2%	5.5%	0.3%	0.7%
<i>Closed-end 1-4 family residential</i>	1.2%	1.9%	0.0%	0.3%
<i>Home equity</i>	0.3%	0.2%	0.0%	0.3%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.1%	0.2%	0.3%
<i>Commercial & Industrial</i>	0.2%	2.2%	0.3%	0.4%
<i>Commercial real estate</i>	0.3%	1.8%	0.0%	0.2%
<i>Total loans</i>	0.7%	2.8%	0.1%	0.4%