

**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>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$432	\$530	22.8%	
Loans	\$373	\$404	8.3%	
<i>Construction &amp; development</i>	\$112	\$109	-2.8%	
<i>Closed-end 1-4 family residential</i>	\$76	\$83	10.1%	
<i>Home equity</i>	\$15	\$18	16.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$5	-18.7%	
<i>Commercial &amp; Industrial</i>	\$51	\$55	6.8%	
<i>Commercial real estate</i>	\$107	\$125	17.5%	
Unused commitments	\$91	\$64	-29.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$35	316.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$24	\$44	84.8%	
Cash & balances due	\$6	\$31	436.7%	
<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>	\$392	\$480	22.7%	
Deposits	\$336	\$426	26.7%	
Total other borrowings	\$52	\$51	-1.8%	
FHLB advances	\$50	\$50	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$40	\$49	23.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$9	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.5%	9.6%	--	
Tier 1 risk based capital ratio	10.4%	11.8%	--	
Total risk based capital ratio	12.2%	13.6%	--	
Return on equity <sup>1</sup>	-1.4%	3.8%	--	
Return on assets <sup>1</sup>	-0.1%	0.4%	--	
Net interest margin <sup>1</sup>	2.7%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	114.7%	183.2%	--	
Loss provision to net charge-offs (qtr)	394.2%	190.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.3%	--	
<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>	3.7%	2.2%	0.2%	0.1%
<i>Closed-end 1-4 family residential</i>	0.0%	0.7%	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>	0.6%	0.8%	0.0%	0.4%
<i>Commercial real estate</i>	0.0%	0.1%	0.0%	0.0%
<i>Total loans</i>	1.2%	0.9%	0.1%	0.1%