

**CAPITAL BANK FINANCIAL CORP.**

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 4160939	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	<b>%chg from prev</b>	
<b>Assets</b>	\$6,464	\$7,301	12.9%	
Loans	\$4,301	\$4,691	9.1%	
Construction & development	\$509	\$488	-4.3%	
Closed-end 1-4 family residential	\$851	\$882	3.6%	
Home equity	\$351	\$385	9.7%	
Credit card	\$0	\$0		
Other consumer	\$33	\$32	-4.7%	
Commercial & Industrial	\$466	\$658	41.3%	
Commercial real estate	\$1,807	\$1,955	8.2%	
Unused commitments	\$541	\$737	36.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$776	\$961	23.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$52	\$46	-11.2%	
Cash & balances due	\$558	\$735	31.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$51	\$70	39.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$47	\$72	54.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$5,524	\$6,142	11.2%	
Deposits	\$5,135	\$6,001	16.8%	
Total other borrowings	\$331	\$97	-70.6%	
FHLB advances	\$221	\$1	-99.3%	
<b>Equity</b>				
Equity capital at quarter end	\$940	\$1,159	23.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$165	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.4%	11.7%	--	
Tier 1 risk based capital ratio	15.7%	17.1%	--	
Total risk based capital ratio	16.7%	18.3%	--	
Return on equity <sup>1</sup>	3.5%	3.5%	--	
Return on assets <sup>1</sup>	0.5%	0.6%	--	
Net interest margin <sup>1</sup>	4.9%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	9.1%	15.0%	--	
Loss provision to net charge-offs (qtr)	1823.1%	411.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	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>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	26.1%	23.6%	0.0%	0.0%
Closed-end 1-4 family residential	6.8%	7.3%	0.0%	0.0%
Home equity	2.7%	3.3%	0.3%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.3%	1.6%	0.0%	0.7%
Commercial & Industrial	5.6%	5.7%	0.0%	0.1%
Commercial real estate	7.5%	6.4%	0.0%	0.0%
Total loans	8.9%	7.8%	0.0%	0.0%