

CAPITAL PACIFIC BANCORP

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3589702	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$185	\$201	8.7%	
Loans	\$134	\$160	19.4%	
Construction & development	\$5	\$8	56.9%	
Closed-end 1-4 family residential	\$3	\$4	65.1%	
Home equity	\$1	\$0	-51.7%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0		
Commercial & Industrial	\$27	\$27	1.2%	
Commercial real estate	\$76	\$94	24.3%	
Unused commitments	\$22	\$33	50.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$14	\$10	-27.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$19	37.4%	
Cash & balances due	\$19	\$9	-53.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$163	\$178	9.2%	
Deposits	\$159	\$175	9.9%	
Total other borrowings	\$2	\$1	-49.4%	
FHLB advances	\$2	\$1	-50.0%	
Equity				
Equity capital at quarter end	\$22	\$23	5.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.0%	10.9%	--	
Tier 1 risk based capital ratio	15.0%	13.5%	--	
Total risk based capital ratio	16.3%	14.8%	--	
Return on equity ¹	5.0%	7.1%	--	
Return on assets ¹	0.6%	0.8%	--	
Net interest margin ¹	4.0%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	107.1%	67.1%	--	
Loss provision to net charge-offs (qtr)	165.3%	84.1%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	20.5%	0.0%	4.5%
Closed-end 1-4 family residential	35.6%	10.8%	0.0%	0.0%
Home equity	0.0%	0.0%	10.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	1.5%	0.5%	0.0%	0.0%
Commercial real estate	1.8%	1.9%	0.0%	0.0%
Total loans	2.0%	2.5%	0.1%	0.2%