

FIRST CAPITAL BANCORP, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 3454172	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$541	\$543	0.2%	
Loans	\$371	\$386	3.9%	
Construction & development	\$58	\$58	-0.2%	
Closed-end 1-4 family residential	\$90	\$98	9.5%	
Home equity	\$18	\$17	-5.7%	
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-38.9%	
Commercial & Industrial	\$38	\$41	7.0%	
Commercial real estate	\$143	\$144	0.7%	
Unused commitments	\$52	\$65	24.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$55	\$50	-8.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$32	\$40	23.1%	
Cash & balances due	\$50	\$35	-29.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$37		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$34		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$496	\$493	-0.7%	
Deposits	\$442	\$464	5.0%	
Total other borrowings	\$52	\$26	-49.9%	
FHLB advances	\$50	\$25	-50.0%	
Equity				
Equity capital at quarter end	\$45	\$50	11.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.8%	--	
Tier 1 risk based capital ratio	11.4%	11.7%	--	
Total risk based capital ratio	13.0%	13.2%	--	
Return on equity ¹	3.7%	5.3%	--	
Return on assets ¹	0.3%	0.5%	--	
Net interest margin ¹	3.2%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	52.4%	77.7%	--	
Loss provision to net charge-offs (qtr)	139.3%	158.7%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	11.2%	8.0%	0.9%	0.3%
Closed-end 1-4 family residential	6.8%	1.9%	0.0%	0.0%
Home equity	1.4%	0.8%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	24.0%	0.0%	0.0%	0.0%
Commercial & Industrial	2.9%	1.3%	0.6%	0.0%
Commercial real estate	2.0%	1.5%	0.0%	0.0%
Total loans	4.8%	2.4%	0.2%	0.1%