

CAPITAL COMMERCE BANCORP, INC.

	Disbursement Date 04/10/2009	RSSD (Holding Company) 2242970	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev	
Assets	\$180	\$184	1.8%	
Loans	\$133	\$143	7.6%	
Construction & development	\$7	\$8	21.7%	
Closed-end 1-4 family residential	\$48	\$51	6.3%	
Home equity	\$2	\$4	79.5%	
Credit card	\$0	\$0	-10.2%	
Other consumer	\$1	\$0	-36.1%	
Commercial & Industrial	\$28	\$29	5.9%	
Commercial real estate	\$44	\$47	6.1%	
Unused commitments	\$29	\$27	-8.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$25	\$21	-15.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$7	\$5	-25.3%	
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	\$170	\$164	-3.3%	
Deposits	\$153	\$144	-5.6%	
Total other borrowings	\$15	\$18	20.0%	
FHLB advances	\$15	\$18	20.0%	
Equity				
Equity capital at quarter end	\$11	\$19	84.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	5.3%	9.5%	--	
Tier 1 risk based capital ratio	7.4%	12.3%	--	
Total risk based capital ratio	8.7%	13.6%	--	
Return on equity ¹	43.5%	50.2%	--	
Return on assets ¹	2.3%	4.3%	--	
Net interest margin ¹	3.7%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	58.9%	71.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	303.4%	--	
Net charge-offs to average loans and leases ¹	1.8%	-0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015
Construction & development	3.4%	2.2%	0.0%	0.0%
Closed-end 1-4 family residential	4.7%	3.4%	0.4%	0.0%
Home equity	3.7%	0.6%	2.2%	0.0%
Credit card	0.0%	0.0%	1.1%	0.0%
Other consumer	3.6%	4.9%	0.0%	0.0%
Commercial & Industrial	1.1%	0.8%	0.8%	0.0%
Commercial real estate	7.9%	6.2%	0.6%	0.0%
Total loans	4.8%	3.5%	0.5%	0.0%