

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$197	\$170	-13.6%	
Loans	\$125	\$125	0.0%	
<i>Construction & development</i>	\$21	\$10	-52.4%	
<i>Closed-end 1-4 family residential</i>	\$5	\$5	0.6%	
<i>Home equity</i>	\$2	\$1	-45.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$0	-91.2%	
<i>Commercial & Industrial</i>	\$21	\$26	23.9%	
<i>Commercial real estate</i>	\$60	\$66	10.2%	
Unused commitments	\$18	\$21	15.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$12	20569.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$9		
Cash & balances due	\$68	\$16	-76.4%	
Residential mortgage originations				
<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		
Liabilities	\$179	\$152	-15.5%	
Deposits	\$176	\$145	-17.6%	
Total other borrowings	\$3	\$6	91.1%	
FHLB advances	\$3	\$3	0.0%	
Equity				
Equity capital at quarter end	\$17	\$18	6.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	9.6%	--	
Tier 1 risk based capital ratio	11.9%	12.1%	--	
Total risk based capital ratio	13.2%	13.3%	--	
Return on equity ¹	5.5%	2.8%	--	
Return on assets ¹	0.5%	0.3%	--	
Net interest margin ¹	3.4%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.7%	97.6%	--	
Loss provision to net charge-offs (qtr)	32.3%	57.6%	--	
Net charge-offs to average loans and leases ¹	2.0%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
<i>Construction & development</i>	8.5%	0.0%	0.0%	0.9%
<i>Closed-end 1-4 family residential</i>	0.0%	24.6%	0.2%	0.9%
<i>Home equity</i>	40.9%	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 & Industrial</i>	3.4%	1.3%	1.3%	0.2%
<i>Commercial real estate</i>	4.6%	2.1%	0.1%	0.1%
<i>Total loans</i>	6.2%	2.4%	0.6%	0.3%