

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$530	\$536	1.1%	
Loans	\$404	\$397	-1.6%	
Construction & development	\$109	\$82	-24.6%	
Closed-end 1-4 family residential	\$83	\$90	8.3%	
Home equity	\$18	\$18	0.7%	
Credit card	\$0	\$0		
Other consumer	\$5	\$4	-18.7%	
Commercial & Industrial	\$55	\$48	-12.1%	
Commercial real estate	\$125	\$145	15.9%	
Unused commitments	\$64	\$52	-19.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$35	\$46	31.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$44	\$43	-1.1%	
Cash & balances due	\$31	\$32	5.4%	
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	\$480	\$488	1.6%	
Deposits	\$426	\$429	0.7%	
Total other borrowings	\$51	\$56	9.5%	
FHLB advances	\$50	\$55	10.0%	
Equity				
Equity capital at quarter end	\$49	\$47	-4.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.6%	8.8%	--	
Tier 1 risk based capital ratio	11.8%	11.7%	--	
Total risk based capital ratio	13.6%	13.4%	--	
Return on equity ¹	3.8%	2.7%	--	
Return on assets ¹	0.4%	0.2%	--	
Net interest margin ¹	3.1%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	183.2%	46.2%	--	
Loss provision to net charge-offs (qtr)	190.7%	101.2%	--	
Net charge-offs to average loans and leases ¹	0.3%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	2.2%	9.7%	0.1%	0.7%
Closed-end 1-4 family residential	0.7%	9.0%	0.0%	0.1%
Home equity	0.0%	0.7%	0.0%	0.7%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.8%	13.8%	0.4%	0.7%
Commercial real estate	0.1%	0.2%	0.0%	0.0%
Total loans	0.9%	6.0%	0.1%	0.3%