

CAPITAL COMMERCE BANCORP, INC.

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 2242970	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$214	\$253	18.5%	
Loans	\$176	\$210	19.3%	
Construction & development	\$20	\$21	5.3%	
Closed-end 1-4 family residential	\$45	\$56	25.1%	
Home equity	\$1	\$2	289.7%	
Credit card	\$0	\$0	16.4%	
Other consumer	\$3	\$3	19.5%	
Commercial & Industrial	\$47	\$52	11.7%	
Commercial real estate	\$56	\$69	22.0%	
Unused commitments	\$35	\$38	5.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$13	\$17	30.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$5	-28.9%	
Cash & balances due	\$5	\$10	108.1%	
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	\$194	\$236	21.3%	
Deposits	\$172	\$219	27.1%	
Total other borrowings	\$20	\$15	-26.1%	
FHLB advances	\$12	\$15	20.8%	
Equity				
Equity capital at quarter end	\$19	\$17	-9.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	6.5%	--	
Tier 1 risk based capital ratio	10.0%	8.1%	--	
Total risk based capital ratio	11.2%	9.3%	--	
Return on equity ¹	-2.6%	-119.7%	--	
Return on assets ¹	-0.2%	-9.6%	--	
Net interest margin ¹	3.5%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	98.9%	75.3%	--	
Loss provision to net charge-offs (qtr)	520.0%	139.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	5.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	1.8%	16.2%	0.0%	3.5%
Closed-end 1-4 family residential	1.3%	3.7%	0.1%	1.6%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	5.5%	14.1%	0.6%	0.0%
Other consumer	0.0%	0.5%	0.0%	0.1%
Commercial & Industrial	0.4%	0.5%	0.0%	0.5%
Commercial real estate	1.6%	0.6%	0.0%	1.4%
Total loans	1.2%	2.9%	0.1%	1.4%