

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$141	\$197	39.8%	
Loans	\$136	\$125	-7.8%	
<i>Construction & development</i>	\$22	\$21	-2.1%	
<i>Closed-end 1-4 family residential</i>	\$3	\$5	58.8%	
<i>Home equity</i>	\$2	\$2	-2.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$2	1343.1%	
<i>Commercial & Industrial</i>	\$43	\$21	-51.5%	
<i>Commercial real estate</i>	\$55	\$60	9.8%	
Unused commitments	\$39	\$18	-53.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-79.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$4	\$68	1693.0%	
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	\$126	\$179	42.7%	
Deposits	\$121	\$176	45.7%	
Total other borrowings	\$4	\$3	-26.5%	
FHLB advances	\$0	\$3		
Equity				
Equity capital at quarter end	\$15	\$17	15.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	10.5%	9.3%	--	
Tier 1 risk based capital ratio	10.5%	11.9%	--	
Total risk based capital ratio	11.7%	13.2%	--	
Return on equity ¹	4.4%	5.5%	--	
Return on assets ¹	0.5%	0.5%	--	
Net interest margin ¹	4.9%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	302.0%	42.7%	--	
Loss provision to net charge-offs (qtr)	102.4%	33.3%	--	
Net charge-offs to average loans and leases ¹	1.4%	1.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.5%	8.5%	2.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	1.7%	0.2%
<i>Home equity</i>	0.0%	40.9%	-3.2%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	9.8%	0.0%
<i>Commercial & Industrial</i>	0.0%	3.4%	0.0%	1.0%
<i>Commercial real estate</i>	0.0%	4.6%	0.1%	0.1%
<i>Total loans</i>	0.7%	6.2%	0.5%	0.5%