

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	2009 \$ millions	2010 \$ millions	%chg from prev
Assets	\$254	\$237	-6.6%
Loans	\$210	\$200	-4.7%
Construction & development	\$21	\$18	-12.3%
Closed-end 1-4 family residential	\$56	\$53	-4.8%
Home equity	\$2	\$4	104.2%
Credit card	\$0	\$0	-31.3%
Other consumer	\$3	\$1	-63.7%
Commercial & Industrial	\$52	\$57	9.1%
Commercial real estate	\$69	\$61	-11.2%
Unused commitments	\$38	\$29	-21.5%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$17	\$21	23.3%
Asset-backed securities	\$0	\$0	
Other securities	\$5	\$1	-84.9%
Cash & balances due	\$10	\$4	-59.4%
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	\$236	\$217	-7.8%
Deposits	\$219	\$199	-9.1%
Total other borrowings	\$15	\$16	11.8%
FHLB advances	\$15	\$15	3.4%
Equity			
Equity capital at quarter end	\$18	\$20	9.4%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$1	NA
Performance Ratios			
Tier 1 leverage ratio	6.8%	8.0%	--
Tier 1 risk based capital ratio	8.4%	10.2%	--
Total risk based capital ratio	9.7%	11.5%	--
Return on equity ¹	-101.9%	-13.6%	--
Return on assets ¹	-8.3%	-1.1%	--
Net interest margin ¹	3.7%	3.9%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	75.3%	50.6%	--
Loss provision to net charge-offs (qtr)	139.0%	189.0%	--
Net charge-offs to average loans and leases ¹	5.6%	1.2%	--
¹ Quarterly, annualized.			
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs	
	2009	2010	2009
			2010
Construction & development	16.2%	36.9%	3.5%
Closed-end 1-4 family residential	3.7%	6.3%	1.6%
Home equity	0.0%	1.4%	0.0%
Credit card	14.1%	5.3%	0.0%
Other consumer	0.5%	17.4%	0.1%
Commercial & Industrial	0.5%	0.3%	0.5%
Commercial real estate	0.6%	1.2%	1.4%
Total loans	2.9%	5.7%	0.3%