

STONEBRIDGE FINANCIAL CORP.

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 2754334	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$385	\$303	-21.4%	
Loans	\$269	\$221	-18.0%	
Construction & development	\$30	\$26	-15.3%	
Closed-end 1-4 family residential	\$90	\$74	-17.8%	
Home equity	\$7	\$6	-10.1%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-100.0%	
Commercial & Industrial	\$24	\$21	-12.1%	
Commercial real estate	\$101	\$80	-20.7%	
Unused commitments	\$41	\$26	-36.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$31	\$23	-26.8%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$35	\$20	-44.5%	
Cash & balances due	\$14	\$17	27.0%	
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	\$353	\$286	-18.9%	
Deposits	\$306	\$255	-16.7%	
Total other borrowings	\$45	\$30	-33.8%	
FHLB advances	\$35	\$20	-42.9%	
Equity				
Equity capital at quarter end	\$32	\$17	-48.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.7%	5.2%	--	
Tier 1 risk based capital ratio	9.2%	7.4%	--	
Total risk based capital ratio	10.4%	8.7%	--	
Return on equity ¹	-41.5%	-53.1%	--	
Return on assets ¹	-3.6%	-3.1%	--	
Net interest margin ¹	3.2%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	32.1%	36.8%	--	
Loss provision to net charge-offs (qtr)	69.5%	81.5%	--	
Net charge-offs to average loans and leases ¹	10.3%	2.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	40.0%	32.1%	9.5%	1.6%
Closed-end 1-4 family residential	3.6%	4.0%	2.0%	0.5%
Home equity	13.8%	62.3%	1.7%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	1.7%	0.0%
Commercial & Industrial	0.4%	2.1%	0.4%	0.7%
Commercial real estate	3.4%	3.1%	1.6%	0.8%
Total loans	9.2%	9.7%	2.7%	0.7%