

WESTERN RESERVE BANCORP, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 2730459	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$202	\$191	-5.1%	
Loans	\$168	\$160	-4.8%	
Construction & development	\$12	\$9	-24.8%	
Closed-end 1-4 family residential	\$14	\$15	6.5%	
Home equity	\$12	\$13	14.8%	
Credit card	\$0	\$0		
Other consumer	\$5	\$4	-19.3%	
Commercial & Industrial	\$25	\$20	-20.2%	
Commercial real estate	\$91	\$91	0.2%	
Unused commitments	\$41	\$34	-16.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$8	46.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$5	11.3%	
Cash & balances due	\$18	\$14	-19.2%	
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	\$186	\$174	-6.4%	
Deposits	\$178	\$172	-3.6%	
Total other borrowings	\$3	\$2	-44.1%	
FHLB advances	\$3	\$2	-44.1%	
Equity				
Equity capital at quarter end	\$15	\$17	10.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	8.0%	--	
Tier 1 risk based capital ratio	8.7%	10.0%	--	
Total risk based capital ratio	12.3%	11.3%	--	
Return on equity ¹	3.1%	-22.6%	--	
Return on assets ¹	0.2%	-2.0%	--	
Net interest margin ¹	3.5%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	62.6%	60.0%	--	
Loss provision to net charge-offs (qtr)	144.0%	147.3%	--	
Net charge-offs to average loans and leases ¹	0.4%	3.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	5.3%	18.3%	0.0%	0.7%
Closed-end 1-4 family residential	4.3%	11.2%	0.6%	0.9%
Home equity	0.0%	1.8%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.8%	0.7%	0.0%	0.3%
Commercial & Industrial	1.7%	1.0%	0.0%	1.3%
Commercial real estate	2.2%	3.1%	0.1%	0.9%
Total loans	2.2%	4.7%	0.1%	0.8%