

BRIDGEVIEW BANCORP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1209145	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,136	\$1,004	-11.6%	
Loans	\$746	\$667	-10.6%	
Construction & development	\$61	\$46	-24.7%	
Closed-end 1-4 family residential	\$102	\$102	-0.1%	
Home equity	\$52	\$39	-24.6%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-8.9%	
Commercial & Industrial	\$109	\$110	0.7%	
Commercial real estate	\$307	\$268	-12.4%	
Unused commitments	\$57	\$73	28.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$98	\$58	-40.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$80	\$108	35.6%	
Cash & balances due	\$104	\$76	-27.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$301	\$234	-22.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$291	\$240	-17.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,072	\$946	-11.7%	
Deposits	\$1,057	\$933	-11.8%	
Total other borrowings	\$7	\$7	-0.6%	
FHLB advances	\$7	\$7	-0.6%	
Equity				
Equity capital at quarter end	\$64	\$58	-8.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.7%	6.4%	--	
Tier 1 risk based capital ratio	8.0%	8.8%	--	
Total risk based capital ratio	9.3%	10.0%	--	
Return on equity ¹	-91.1%	-30.2%	--	
Return on assets ¹	-5.7%	-1.8%	--	
Net interest margin ¹	3.6%	3.9%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	37.9%	37.6%	--	
Loss provision to net charge-offs (qtr)	25.3%	12.6%	--	
Net charge-offs to average loans and leases ¹	3.2%	1.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	24.2%	7.1%	2.1%	0.6%
Closed-end 1-4 family residential	10.3%	4.7%	0.4%	0.5%
Home equity	6.7%	6.2%	0.4%	0.7%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	3.5%	0.0%	0.1%
Commercial & Industrial	3.8%	6.5%	0.0%	0.6%
Commercial real estate	10.1%	4.9%	0.8%	0.1%
Total loans	9.1%	5.2%	0.9%	0.4%