

**RIDGESTONE FINANCIAL SERVICES, INC.**

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3443774	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$400	\$389	-2.9%	
<b>Loans</b>	\$299	\$314	5.2%	
<i>Construction &amp; development</i>	\$11	\$5	-53.5%	
<i>Closed-end 1-4 family residential</i>	\$7	\$5	-32.8%	
<i>Home equity</i>	\$4	\$3	-14.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-40.0%	
<i>Commercial &amp; Industrial</i>	\$86	\$97	13.1%	
<i>Commercial real estate</i>	\$187	\$201	7.4%	
Unused commitments	\$23	\$28	22.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$5	-25.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$26	0.1%	
Cash & balances due	\$32	\$21	-34.6%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$357	\$339	-5.0%	
Deposits	\$339	\$319	-5.8%	
Total other borrowings	\$15	\$14	-5.2%	
FHLB advances	\$15	\$14	-5.2%	
<b>Equity</b>				
Equity capital at quarter end	\$44	\$50	14.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.7%	12.7%	--	
Tier 1 risk based capital ratio	13.3%	15.4%	--	
Total risk based capital ratio	14.6%	16.7%	--	
Return on equity <sup>1</sup>	12.0%	12.5%	--	
Return on assets <sup>1</sup>	1.3%	1.6%	--	
Net interest margin <sup>1</sup>	5.3%	5.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	120.2%	104.4%	--	
Loss provision to net charge-offs (qtr)	59.0%	66.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	4.2%	2.9%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<i>Construction &amp; development</i>	17.6%	0.0%	4.6%	0.0%
<i>Closed-end 1-4 family residential</i>	5.7%	0.8%	3.6%	0.0%
<i>Home equity</i>	0.0%	1.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	3.3%	3.7%	0.8%	0.0%
<i>Commercial real estate</i>	2.0%	2.0%	0.9%	1.0%
<i>Total loans</i>	2.9%	2.5%	1.1%	0.8%