

**STONEBRIDGE FINANCIAL CORP.**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 2754334	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>	\$230	\$172	-25.3%	
<b>Loans</b>	\$153	\$115	-24.7%	
<i>Construction &amp; development</i>	\$12	\$10	-15.2%	
<i>Closed-end 1-4 family residential</i>	\$59	\$48	-18.5%	
<i>Home equity</i>	\$4	\$1	-75.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-21.6%	
<i>Commercial &amp; Industrial</i>	\$18	\$13	-26.0%	
<i>Commercial real estate</i>	\$52	\$40	-23.4%	
Unused commitments	\$10	\$7	-28.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$12	\$17	38.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$27	\$21	-22.9%	
Cash & balances due	\$19	\$6	-70.3%	
Residential mortgage originations				
<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>	\$217	\$164	-24.4%	
Deposits	\$206	\$153	-25.7%	
Total other borrowings	\$10	\$10	-0.8%	
FHLB advances	\$10	\$10	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$13	\$7	-40.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	5.2%	5.8%	--	
Tier 1 risk based capital ratio	7.9%	8.6%	--	
Total risk based capital ratio	9.1%	9.8%	--	
Return on equity <sup>1</sup>	-5.5%	-32.5%	--	
Return on assets <sup>1</sup>	-0.3%	-1.5%	--	
Net interest margin <sup>1</sup>	3.6%	3.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	29.4%	37.6%	--	
Loss provision to net charge-offs (qtr)	6.6%	19.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.7%	3.5%	--	
<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>	14.0%	6.3%	7.9%	3.3%
<i>Closed-end 1-4 family residential</i>	6.5%	5.4%	0.6%	0.2%
<i>Home equity</i>	50.6%	37.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	1.5%	2.7%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	2.4%	0.9%	0.2%	0.3%
<i>Total loans</i>	7.4%	3.6%	1.0%	0.9%