

BRIDGE BANK NATIONAL ASSN

	CPP Disbursement Date 12/23/2008	Cert 57086	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$948	\$844	-11.0%	
Loans	\$700	\$576	-17.6%	
<i>Construction & development</i>	\$127	\$33	-74.2%	
<i>Closed-end 1-4 family residential</i>	\$10	\$12	28.6%	
<i>Home equity</i>	\$32	\$29	-8.6%	
<i>Credit card</i>	\$1	\$1	28.4%	
<i>Other consumer</i>	\$0	\$0	707.9%	
<i>Commercial & Industrial</i>	\$359	\$314	-12.5%	
<i>Commercial real estate</i>	\$156	\$170	9.1%	
Unused commitments	\$248	\$198	-20.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$25		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$80		
Cash & balances due	\$26	\$25	-3.2%	
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		
Liabilities	\$840	\$733	-12.7%	
Deposits	\$799	\$722	-9.6%	
Total other borrowings	\$30	\$0	-100.0%	
FHLB advances	\$30	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$108	\$110	2.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$35	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	12.0%	13.0%	--	
Tier 1 risk based capital ratio	13.1%	15.8%	--	
Total risk based capital ratio	14.3%	17.1%	--	
Return on equity ¹	9.2%	6.5%	--	
Return on assets ¹	0.9%	0.9%	--	
Net interest margin ¹	5.0%	5.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	105.9%	90.5%	--	
Loss provision to net charge-offs (qtr)	125.0%	52.9%	--	
Net charge-offs to average loans and leases ¹	1.8%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	11.0%	25.0%	2.1%	1.2%
<i>Closed-end 1-4 family residential</i>	0.0%	6.8%	1.0%	2.3%
<i>Home equity</i>	4.1%	0.7%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.9%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.2%	0.0%	0.1%	0.1%
<i>Commercial real estate</i>	0.1%	4.6%	0.0%	0.9%
<i>Total loans</i>	2.3%	3.0%	0.5%	0.4%