

CARDINAL BANCORP II, INC.

	CPP Disbursement Date 10/23/2009	RSSD (Holding Company) 1248368	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$272	\$274	0.8%	
Loans	\$209	\$202	-3.5%	
<i>Construction & development</i>	\$45	\$30	-32.6%	
<i>Closed-end 1-4 family residential</i>	\$59	\$61	4.3%	
<i>Home equity</i>	\$7	\$8	11.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$6	1.9%	
<i>Commercial & Industrial</i>	\$38	\$33	-12.3%	
<i>Commercial real estate</i>	\$48	\$53	10.9%	
Unused commitments	\$32	\$28	-14.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-18.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$48	\$48	0.0%	
Cash & balances due	\$5	\$18	244.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$11	\$11	4.9%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$11	\$11	-1.8%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$249	\$246	-1.5%	
Deposits	\$226	\$229	1.1%	
Total other borrowings	\$22	\$16	-27.9%	
FHLB advances	\$20	\$14	-29.5%	
Equity				
Equity capital at quarter end	\$22	\$28	26.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	10.6%	--	
Tier 1 risk based capital ratio	10.1%	13.7%	--	
Total risk based capital ratio	11.4%	14.9%	--	
Return on equity ¹	-6.2%	16.3%	--	
Return on assets ¹	-0.5%	1.6%	--	
Net interest margin ¹	3.4%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	95.7%	99.3%	--	
Loss provision to net charge-offs (qtr)	760.6%	130.5%	--	
Net charge-offs to average loans and leases ¹	0.3%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	6.0%	5.9%	0.0%	0.7%
<i>Closed-end 1-4 family residential</i>	1.0%	2.5%	0.1%	0.3%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	0.8%	0.4%	0.3%
<i>Commercial & Industrial</i>	1.6%	1.4%	0.0%	0.4%
<i>Commercial real estate</i>	0.7%	0.6%	0.3%	0.2%
<i>Total loans</i>	2.0%	2.1%	0.1%	0.3%