

**CEDARSTONE BANK**

	CPP Disbursement Date 02/06/2009	Cert 57684	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$148	\$149	0.6%	
Loans	\$109	\$112	3.4%	
<i>Construction &amp; development</i>	\$17	\$12	-26.4%	
<i>Closed-end 1-4 family residential</i>	\$16	\$22	39.3%	
<i>Home equity</i>	\$7	\$10	38.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$5	-26.5%	
<i>Commercial &amp; Industrial</i>	\$28	\$22	-20.5%	
<i>Commercial real estate</i>	\$27	\$33	24.6%	
Unused commitments	\$10	\$11	7.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$27	\$24	-11.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	36.4%	
Cash & balances due	\$2	\$2	-12.6%	
<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>	\$136	\$136	0.2%	
Deposits	\$119	\$118	-0.8%	
Total other borrowings	\$16	\$17	8.8%	
FHLB advances	\$13	\$16	17.9%	
<b>Equity</b>				
Equity capital at quarter end	\$12	\$13	5.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.0%	8.1%	--	
Tier 1 risk based capital ratio	9.0%	10.3%	--	
Total risk based capital ratio	10.1%	11.6%	--	
Return on equity <sup>1</sup>	0.4%	0.5%	--	
Return on assets <sup>1</sup>	0.0%	0.0%	--	
Net interest margin <sup>1</sup>	2.8%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	324.7%	1913.3%	--	
Loss provision to net charge-offs (qtr)	111.0%	107.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	0.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	1.7%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.2%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.2%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	0.6%	0.8%	2.9%
<i>Commercial &amp; Industrial</i>	0.3%	0.0%	0.5%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.4%	0.1%	0.2%	0.2%