

OAK RIDGE FINANCIAL SERVICES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3587427	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$320	\$338	5.5%	
Loans	\$246	\$251	2.4%	
Construction & development	\$55	\$55	-0.2%	
Closed-end 1-4 family residential	\$52	\$58	12.6%	
Home equity	\$15	\$17	12.5%	
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-6.4%	
Commercial & Industrial	\$29	\$26	-9.9%	
Commercial real estate	\$85	\$85	0.1%	
Unused commitments	\$25	\$22	-10.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$46	\$45	-2.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$12	368.4%	
Cash & balances due	\$6	\$11	75.7%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$296	\$309	4.4%	
Deposits	\$272	\$298	9.6%	
Total other borrowings	\$22	\$9	-59.1%	
FHLB advances	\$22	\$9	-59.1%	
<b>Equity</b>				
Equity capital at quarter end	\$25	\$29	18.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$3	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.8%	8.1%	--	
Tier 1 risk based capital ratio	9.5%	10.2%	--	
Total risk based capital ratio	10.5%	11.5%	--	
Return on equity <sup>1</sup>	4.1%	2.4%	--	
Return on assets <sup>1</sup>	0.3%	0.2%	--	
Net interest margin <sup>1</sup>	3.4%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	207.8%	132.7%	--	
Loss provision to net charge-offs (qtr)	134.3%	154.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	1.0%	--	
<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>
Construction & development	1.5%	3.3%	0.0%	0.0%
Closed-end 1-4 family residential	0.2%	1.0%	0.2%	0.3%
Home equity	0.4%	1.7%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	0.2%	0.8%	0.4%
Commercial & Industrial	0.2%	0.3%	0.1%	1.7%
Commercial real estate	0.1%	0.0%	0.0%	0.0%
Total loans	0.5%	1.1%	0.1%	0.3%