

**RIDGESTONE FINANCIAL SERVICES, INC.**

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3443774	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>	\$423	\$468	10.8%	
Loans	\$384	\$370	-3.5%	
Construction & development	\$89	\$60	-32.9%	
Closed-end 1-4 family residential	\$9	\$7	-19.2%	
Home equity	\$7	\$7	-4.9%	
Credit card	\$0	\$0	-100.0%	
Other consumer	\$0	\$0	-82.9%	
Commercial & Industrial	\$98	\$99	1.0%	
Commercial real estate	\$174	\$192	10.2%	
Unused commitments	\$47	\$26	-44.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$19	17.7%	
Asset-backed securities	\$0	\$10		
Other securities	\$1	\$9	1249.8%	
Cash & balances due	\$3	\$30	844.2%	
<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>	\$380	\$418	10.2%	
Deposits	\$351	\$389	10.9%	
Total other borrowings	\$24	\$24	0.1%	
FHLB advances	\$24	\$24	0.1%	
<b>Equity</b>				
Equity capital at quarter end	\$43	\$50	16.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$3	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.3%	8.4%	--	
Tier 1 risk based capital ratio	9.4%	10.7%	--	
Total risk based capital ratio	10.7%	12.0%	--	
Return on equity <sup>1</sup>	2.8%	11.6%	--	
Return on assets <sup>1</sup>	0.3%	1.1%	--	
Net interest margin <sup>1</sup>	3.2%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	57.8%	47.8%	--	
Loss provision to net charge-offs (qtr)	233.6%	90.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	3.1%	--	
<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	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	16.1%	13.4%	0.0%	0.8%
Home equity	1.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.7%	5.7%	0.2%	1.1%
Commercial real estate	3.3%	4.6%	0.1%	1.0%
Total loans	2.2%	4.1%	0.1%	0.8%