

**STEWARDSHIP FINANCIAL CORPORATION**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2290560	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>	\$607	\$659	8.5%	
Loans	\$440	\$461	4.8%	
Construction & development	\$49	\$45	-8.3%	
Closed-end 1-4 family residential	\$123	\$98	-20.3%	
Home equity	\$31	\$30	-4.5%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-22.1%	
Commercial & Industrial	\$47	\$51	7.9%	
Commercial real estate	\$173	\$222	28.2%	
Unused commitments	\$106	\$95	-10.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$47	\$82	73.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$87	\$84	-3.3%	
Cash & balances due	\$13	\$9	-30.8%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$2		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$3		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$562	\$603	7.3%	
Deposits	\$507	\$530	4.6%	
Total other borrowings	\$52	\$70	34.5%	
FHLB advances	\$37	\$55	48.0%	
<b>Equity</b>				
Equity capital at quarter end	\$45	\$56	24.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$10	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.3%	8.5%	--	
Tier 1 risk based capital ratio	9.5%	11.0%	--	
Total risk based capital ratio	10.6%	12.3%	--	
Return on equity <sup>1</sup>	4.6%	6.0%	--	
Return on assets <sup>1</sup>	0.3%	0.5%	--	
Net interest margin <sup>1</sup>	4.1%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	112.7%	34.5%	--	
Loss provision to net charge-offs (qtr)	72.9%	78.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.5%	1.3%	--	
<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	5.2%	19.9%	0.0%	2.1%
Closed-end 1-4 family residential	0.1%	4.6%	0.0%	0.2%
Home equity	2.0%	5.0%	0.0%	0.9%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.1%
Commercial & Industrial	1.4%	4.3%	6.0%	0.0%
Commercial real estate	0.3%	1.3%	0.0%	0.0%
Total loans	1.0%	4.4%	0.6%	0.3%