

**STONEBRIDGE FINANCIAL CORP.**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 2754334	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>	\$487	\$444	-8.7%	
Loans	\$382	\$339	-11.2%	
<i>Construction &amp; development</i>	\$67	\$52	-22.5%	
<i>Closed-end 1-4 family residential</i>	\$133	\$109	-18.3%	
<i>Home equity</i>	\$7	\$7	6.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$0	-24.4%	
<i>Commercial &amp; Industrial</i>	\$32	\$30	-5.8%	
<i>Commercial real estate</i>	\$128	\$122	-4.6%	
Unused commitments	\$76	\$58	-24.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$49	\$47	-4.3%	
Asset-backed securities	\$0	\$0	-29.4%	
Other securities	\$42	\$35	-16.1%	
Cash & balances due	\$2	\$9	380.5%	
<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>	\$454	\$407	-10.4%	
Deposits	\$359	\$345	-3.8%	
Total other borrowings	\$94	\$61	-35.0%	
FHLB advances	\$83	\$50	-39.5%	
<b>Equity</b>				
Equity capital at quarter end	\$33	\$37	14.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$7	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.7%	7.6%	--	
Tier 1 risk based capital ratio	8.9%	10.6%	--	
Total risk based capital ratio	10.2%	11.9%	--	
Return on equity <sup>1</sup>	-27.1%	-22.4%	--	
Return on assets <sup>1</sup>	-1.8%	-1.9%	--	
Net interest margin <sup>1</sup>	2.7%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.2%	29.3%	--	
Loss provision to net charge-offs (qtr)	292.6%	396.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.2%	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>
<i>Construction &amp; development</i>	14.8%	36.8%	0.7%	0.2%
<i>Closed-end 1-4 family residential</i>	3.1%	3.7%	0.1%	0.4%
<i>Home equity</i>	2.0%	5.4%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	4.2%	3.5%	0.0%
<i>Commercial &amp; Industrial</i>	1.7%	2.2%	1.6%	2.1%
<i>Commercial real estate</i>	1.2%	7.9%	0.0%	0.0%
<i>Total loans</i>	4.3%	10.0%	0.3%	0.3%