

CEDARSTONE BANK

	CPP Disbursement Date 02/06/2009	Cert 57684	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$146	\$156	7.4%	
Loans	\$111	\$107	-3.5%	
Construction & development	\$11	\$7	-41.6%	
Closed-end 1-4 family residential	\$23	\$25	7.0%	
Home equity	\$9	\$10	9.4%	
Credit card	\$0	\$0		
Other consumer	\$4	\$2	-40.8%	
Commercial & Industrial	\$19	\$18	-5.5%	
Commercial real estate	\$38	\$35	-7.9%	
Unused commitments	\$11	\$13	20.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$20	\$24	19.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$16	162.8%	
Cash & balances due	\$2	\$2	44.2%	
Residential mortgage originations				
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		
Liabilities	\$133	\$143	7.5%	
Deposits	\$116	\$123	6.5%	
Total other borrowings	\$16	\$19	14.8%	
FHLB advances	\$15	\$18	15.8%	
Equity				
Equity capital at quarter end	\$13	\$14	6.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	8.7%	--	
Tier 1 risk based capital ratio	11.3%	12.1%	--	
Total risk based capital ratio	12.5%	13.4%	--	
Return on equity ¹	5.9%	8.3%	--	
Return on assets ¹	0.5%	0.7%	--	
Net interest margin ¹	3.8%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	25012.5%	60.2%	--	
Loss provision to net charge-offs (qtr)	325.9%	124.6%	--	
Net charge-offs to average loans and leases ¹	0.1%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	0.0%	0.0%	0.0%	0.1%
Closed-end 1-4 family residential	0.0%	2.6%	0.0%	0.0%
Home equity	0.0%	1.2%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	1.2%	0.3%	0.2%
Commercial & Industrial	0.0%	5.1%	0.1%	1.6%
Commercial real estate	0.0%	3.3%	0.0%	0.0%
Total loans	0.0%	2.7%	0.0%	0.3%