

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>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$349	\$352	0.9%	
Loans	\$257	\$256	-0.2%	
Construction & development	\$47	\$41	-11.5%	
Closed-end 1-4 family residential	\$57	\$64	12.8%	
Home equity	\$17	\$18	4.9%	
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-32.1%	
Commercial & Industrial	\$34	\$36	4.6%	
Commercial real estate	\$88	\$85	-3.3%	
Unused commitments	\$19	\$23	20.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$36	\$29	-18.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$20	\$27	35.8%	
Cash & balances due	\$18	\$22	22.1%	
<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>	\$320	\$319	-0.1%	
Deposits	\$307	\$317	3.3%	
Total other borrowings	\$9	\$0	-100.0%	
FHLB advances	\$9	\$0	-100.0%	
<b>Equity</b>				
Equity capital at quarter end	\$29	\$33	11.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.0%	9.0%	--	
Tier 1 risk based capital ratio	10.5%	12.2%	--	
Total risk based capital ratio	11.8%	13.4%	--	
Return on equity <sup>1</sup>	0.6%	0.4%	--	
Return on assets <sup>1</sup>	0.0%	0.0%	--	
Net interest margin <sup>1</sup>	4.3%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	83.1%	96.5%	--	
Loss provision to net charge-offs (qtr)	430.5%	92.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	2.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	4.5%	1.7%	0.3%	1.7%
Closed-end 1-4 family residential	1.0%	1.2%	0.1%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.0%	0.2%	0.0%
Commercial & Industrial	0.8%	0.2%	0.0%	0.0%
Commercial real estate	1.0%	2.7%	0.0%	0.3%
Total loans	2.1%	1.8%	0.1%	0.5%