

BLACKRIDGE FINANCIAL, INC.

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 3398070	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$348	\$363	4.3%	
Loans	\$271	\$285	5.2%	
Construction & development	\$22	\$29	31.6%	
Closed-end 1-4 family residential	\$61	\$68	13.1%	
Home equity	\$24	\$23	-4.8%	
Credit card	\$0	\$0	-100.0%	
Other consumer	\$6	\$6	-3.3%	
Commercial & Industrial	\$48	\$44	-8.6%	
Commercial real estate	\$80	\$82	2.8%	
Unused commitments	\$28	\$35	22.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$18	-9.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$12	45.9%	
Cash & balances due	\$21	\$21	-1.3%	
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	\$302	\$316	4.8%	
Deposits	\$299	\$314	4.8%	
Total other borrowings	\$2	\$2	8.8%	
FHLB advances	\$1	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$47	\$47	0.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	8.8%	--	
Tier 1 risk based capital ratio	11.1%	10.8%	--	
Total risk based capital ratio	12.3%	12.1%	--	
Return on equity ¹	5.1%	6.0%	--	
Return on assets ¹	0.7%	0.8%	--	
Net interest margin ¹	4.6%	4.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	63.0%	51.3%	--	
Loss provision to net charge-offs (qtr)	104.0%	84.5%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	3.5%	9.5%	0.2%	0.0%
Closed-end 1-4 family residential	0.8%	0.1%	0.1%	0.0%
Home equity	0.0%	1.7%	0.0%	1.9%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	8.7%	0.0%	0.1%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	4.9%	5.7%	0.1%	0.0%
Total loans	2.1%	2.8%	0.1%	0.2%