

BRIDGEVIEW BANCORP, INC.

| | CPP Disbursement Date 12/19/2008 | RSSD (Holding Company) 1209145 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2011 \$ millions | 2012 \$ millions | %chg from prev | |
| Assets | \$1,288 | \$1,141 | -11.4% | |
| Loans | \$920 | \$746 | -18.9% | |
| <i>Construction & development</i> | \$83 | \$61 | -26.5% | |
| <i>Closed-end 1-4 family residential</i> | \$87 | \$102 | 16.6% | |
| <i>Home equity</i> | \$59 | \$52 | -12.0% | |
| <i>Credit card</i> | \$0 | \$0 | | |
| <i>Other consumer</i> | \$1 | \$1 | -3.7% | |
| <i>Commercial & Industrial</i> | \$148 | \$109 | -26.2% | |
| <i>Commercial real estate</i> | \$379 | \$307 | -19.0% | |
| Unused commitments | \$46 | \$57 | 23.4% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$130 | \$98 | -24.3% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$41 | \$80 | 95.1% | |
| Cash & balances due | \$100 | \$104 | 4.3% | |
| Residential mortgage originations | | | | |
| <i>Closed-end mortgage originated for sale (quarter)</i> | \$143 | \$301 | 109.4% | |
| <i>Open-end HELOC originated for sale (quarter)</i> | \$0 | \$0 | | |
| <i>Closed-end mortgage originations sold (quarter)</i> | \$152 | \$291 | 90.9% | |
| <i>Open-end HELOC originations sold (quarter)</i> | \$0 | \$0 | | |
| Liabilities | \$1,187 | \$1,071 | -9.8% | |
| Deposits | \$1,172 | \$1,057 | -9.8% | |
| Total other borrowings | \$7 | \$7 | -0.6% | |
| FHLB advances | \$7 | \$7 | -0.6% | |
| Equity | | | | |
| Equity capital at quarter end | \$101 | \$71 | -30.2% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$1 | \$0 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 7.2% | 6.3% | -- | |
| Tier 1 risk based capital ratio | 9.4% | 8.8% | -- | |
| Total risk based capital ratio | 10.7% | 10.1% | -- | |
| Return on equity ¹ | -88.6% | -51.0% | -- | |
| Return on assets ¹ | -7.7% | -3.3% | -- | |
| Net interest margin ¹ | 3.6% | 3.6% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 29.8% | 36.4% | -- | |
| Loss provision to net charge-offs (qtr) | 349.2% | 9.0% | -- | |
| Net charge-offs to average loans and leases ¹ | 2.5% | 3.2% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2011 | 2012 | 2011 | 2012 |
| <i>Construction & development</i> | 24.1% | 24.2% | 0.1% | 2.1% |
| <i>Closed-end 1-4 family residential</i> | 7.7% | 10.3% | 2.7% | 0.4% |
| <i>Home equity</i> | 6.5% | 6.7% | 0.2% | 0.4% |
| <i>Credit card</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Other consumer</i> | 0.0% | 0.2% | 0.0% | 0.0% |
| <i>Commercial & Industrial</i> | 14.5% | 3.8% | 0.1% | 0.0% |
| <i>Commercial real estate</i> | 7.1% | 10.1% | 0.6% | 0.8% |
| <i>Total loans</i> | 12.3% | 9.1% | 0.7% | 0.9% |