

OAK RIDGE FINANCIAL SERVICES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3587427	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$352	\$343	-2.6%	
Loans	\$256	\$262	2.2%	
Construction & development	\$41	\$38	-8.0%	
Closed-end 1-4 family residential	\$64	\$75	17.5%	
Home equity	\$18	\$16	-11.3%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-4.8%	
Commercial & Industrial	\$36	\$38	4.0%	
Commercial real estate	\$85	\$88	3.2%	
Unused commitments	\$23	\$30	28.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$29	\$22	-25.7%	
Asset-backed securities	\$0	\$8		
Other securities	\$27	\$19	-32.3%	
Cash & balances due	\$22	\$17	-24.2%	
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	\$319	\$310	-2.8%	
Deposits	\$317	\$308	-2.9%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$33	\$32	-1.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	8.9%	--	
Tier 1 risk based capital ratio	12.2%	12.1%	--	
Total risk based capital ratio	13.4%	13.4%	--	
Return on equity ¹	0.4%	-16.0%	--	
Return on assets ¹	0.0%	-1.5%	--	
Net interest margin ¹	4.5%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	96.5%	48.6%	--	
Loss provision to net charge-offs (qtr)	92.7%	169.7%	--	
Net charge-offs to average loans and leases ¹	2.0%	2.2%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2011	2012	2011	2012
Construction & development	1.7%	7.9%	1.7%	0.5%
Closed-end 1-4 family residential	1.2%	1.4%	0.0%	0.1%
Home equity	0.0%	1.5%	0.0%	0.6%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.8%
Commercial & Industrial	0.2%	2.2%	0.0%	2.6%
Commercial real estate	2.7%	7.0%	0.3%	0.1%
Total loans	1.8%	4.3%	0.5%	0.6%