

RIDGESTONE FINANCIAL SERVICES, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3443774	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$426	\$400	-6.0%	
Loans	\$321	\$299	-7.1%	
Construction & development	\$19	\$11	-46.0%	
Closed-end 1-4 family residential	\$8	\$7	-10.0%	
Home equity	\$6	\$4	-32.8%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	66.7%	
Commercial & Industrial	\$80	\$86	7.1%	
Commercial real estate	\$203	\$187	-7.7%	
Unused commitments	\$21	\$23	8.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$6	17.5%	
Asset-backed securities	\$10	\$0	-100.0%	
Other securities	\$24	\$26	10.3%	
Cash & balances due	\$36	\$32	-10.6%	
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	\$384	\$357	-7.2%	
Deposits	\$361	\$339	-6.3%	
Total other borrowings	\$19	\$15	-20.3%	
FHLB advances	\$19	\$15	-20.3%	
Equity				
Equity capital at quarter end	\$41	\$44	5.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.6%	10.7%	--	
Tier 1 risk based capital ratio	12.2%	13.3%	--	
Total risk based capital ratio	13.4%	14.6%	--	
Return on equity ¹	-9.8%	12.0%	--	
Return on assets ¹	-1.0%	1.3%	--	
Net interest margin ¹	4.0%	5.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	52.6%	120.2%	--	
Loss provision to net charge-offs (qtr)	142.0%	59.0%	--	
Net charge-offs to average loans and leases ¹	2.2%	4.2%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2011	2012	2011	2012
Construction & development	38.4%	17.6%	2.6%	4.6%
Closed-end 1-4 family residential	24.1%	5.7%	0.7%	3.6%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	3.8%	3.3%	0.5%	0.8%
Commercial real estate	5.4%	2.0%	0.4%	0.9%
Total loans	7.7%	2.9%	0.5%	1.1%