

CARDINAL BANCORP II, INC.

	CPP Disbursement Date 10/23/2009	RSSD (Holding Company) 1248368	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$274	\$270	-1.6%	
Loans	\$202	\$197	-2.2%	
Construction & development	\$30	\$24	-20.1%	
Closed-end 1-4 family residential	\$61	\$58	-5.3%	
Home equity	\$8	\$8	1.2%	
Credit card	\$0	\$0		
Other consumer	\$6	\$5	-13.0%	
Commercial & Industrial	\$33	\$31	-7.8%	
Commercial real estate	\$53	\$57	7.3%	
Unused commitments	\$28	\$21	-23.1%	
Securitization outstanding principal	\$0	\$0	-100.0%	
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-10.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$48	\$60	25.5%	
Cash & balances due	\$18	\$6	-64.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$11	\$26	128.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$11	\$26	141.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$246	\$242	-1.3%	
Deposits	\$229	\$232	1.3%	
Total other borrowings	\$16	\$10	-37.5%	
FHLB advances	\$14	\$9	-38.0%	
Equity				
Equity capital at quarter end	\$28	\$27	-4.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.6%	10.3%	--	
Tier 1 risk based capital ratio	13.7%	13.6%	--	
Total risk based capital ratio	14.9%	14.8%	--	
Return on equity ¹	16.3%	18.3%	--	
Return on assets ¹	1.6%	1.8%	--	
Net interest margin ¹	4.6%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	99.3%	191.7%	--	
Loss provision to net charge-offs (qtr)	130.5%	79.2%	--	
Net charge-offs to average loans and leases ¹	1.2%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	5.9%	4.7%	0.7%	0.4%
Closed-end 1-4 family residential	2.5%	1.8%	0.3%	0.4%
Home equity	0.0%	0.3%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.8%	0.0%	0.3%	0.5%
Commercial & Industrial	1.4%	0.1%	0.4%	0.4%
Commercial real estate	0.6%	0.0%	0.2%	0.0%
Total loans	2.1%	1.1%	0.3%	0.2%