

**OAK RIDGE FINANCIAL SERVICES, INC.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3587427	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$338	\$349	3.2%	
Loans	\$251	\$257	2.1%	
Construction & development	\$55	\$47	-15.1%	
Closed-end 1-4 family residential	\$58	\$57	-2.3%	
Home equity	\$17	\$17	0.0%	
Credit card	\$0	\$0		
Other consumer	\$2	\$3	2.7%	
Commercial & Industrial	\$26	\$34	33.3%	
Commercial real estate	\$85	\$88	3.4%	
Unused commitments	\$22	\$19	-13.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$45	\$36	-20.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$12	\$20	61.9%	
Cash & balances due	\$11	\$18	66.3%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$309	\$320	3.5%	
Deposits	\$298	\$307	2.9%	
Total other borrowings	\$9	\$9	0.0%	
FHLB advances	\$9	\$9	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$29	\$29	0.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.1%	8.0%	--	
Tier 1 risk based capital ratio	10.2%	10.5%	--	
Total risk based capital ratio	11.5%	11.8%	--	
Return on equity <sup>1</sup>	2.4%	0.6%	--	
Return on assets <sup>1</sup>	0.2%	0.0%	--	
Net interest margin <sup>1</sup>	4.5%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	132.7%	83.1%	--	
Loss provision to net charge-offs (qtr)	154.3%	430.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	0.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	3.3%	4.5%	0.0%	0.3%
Closed-end 1-4 family residential	1.0%	1.0%	0.3%	0.1%
Home equity	1.7%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.3%	0.4%	0.2%
Commercial & Industrial	0.3%	0.8%	1.7%	0.0%
Commercial real estate	0.0%	1.0%	0.0%	0.0%
Total loans	1.1%	2.1%	0.3%	0.1%