

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$467	\$455	-2.6%	
Loans	\$370	\$361	-2.5%	
Construction & development	\$60	\$31	-48.7%	
Closed-end 1-4 family residential	\$7	\$5	-27.0%	
Home equity	\$7	\$6	-7.6%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-58.3%	
Commercial & Industrial	\$99	\$92	-7.7%	
Commercial real estate	\$192	\$219	14.5%	
Unused commitments	\$26	\$21	-20.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$12	-33.9%	
Asset-backed securities	\$10	\$0	-100.0%	
Other securities	\$9	\$19	117.0%	
Cash & balances due	\$30	\$39	28.6%	
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	\$418	\$415	-0.7%	
Deposits	\$389	\$377	-3.2%	
Total other borrowings	\$24	\$24	0.0%	
FHLB advances	\$24	\$24	0.0%	
Equity				
Equity capital at quarter end	\$49	\$40	-18.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	8.6%	--	
Tier 1 risk based capital ratio	10.6%	10.7%	--	
Total risk based capital ratio	11.8%	12.0%	--	
Return on equity ¹	5.1%	-76.8%	--	
Return on assets ¹	0.5%	-7.4%	--	
Net interest margin ¹	3.3%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	56.7%	33.6%	--	
Loss provision to net charge-offs (qtr)	136.2%	113.4%	--	
Net charge-offs to average loans and leases ¹	3.1%	6.1%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	36.9%	0.0%	7.2%
Closed-end 1-4 family residential	13.4%	31.2%	0.8%	5.2%
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	5.7%	3.8%	1.1%	1.3%
Commercial real estate	4.6%	5.7%	1.0%	0.8%
Total loans	4.1%	9.1%	0.8%	1.5%