

WESTERN RESERVE BANCORP, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 2730459	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$179	\$202	12.7%	
Loans	\$144	\$168	16.9%	
Construction & development	\$9	\$12	38.8%	
Closed-end 1-4 family residential	\$12	\$14	20.9%	
Home equity	\$8	\$12	49.1%	
Credit card	\$0	\$0		
Other consumer	\$7	\$5	-18.4%	
Commercial & Industrial	\$22	\$25	13.2%	
Commercial real estate	\$82	\$91	11.2%	
Unused commitments	\$38	\$41	6.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$5	-2.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$5	-1.7%	
Cash & balances due	\$21	\$18	-16.7%	
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	\$164	\$186	13.7%	
Deposits	\$157	\$178	13.7%	
Total other borrowings	\$7	\$3	-47.7%	
FHLB advances	\$7	\$3	-47.7%	
Equity				
Equity capital at quarter end	\$15	\$15	1.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	7.7%	--	
Tier 1 risk based capital ratio	9.9%	8.7%	--	
Total risk based capital ratio	11.0%	12.3%	--	
Return on equity ¹	1.9%	3.1%	--	
Return on assets ¹	0.2%	0.2%	--	
Net interest margin ¹	3.4%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	105.2%	62.6%	--	
Loss provision to net charge-offs (qtr)	500.0%	144.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	5.3%	0.0%	0.0%
Closed-end 1-4 family residential	1.0%	4.3%	0.0%	0.6%
Home equity	0.5%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.8%	0.2%	0.0%
Commercial & Industrial	1.2%	1.7%	0.1%	0.0%
Commercial real estate	1.5%	2.2%	0.0%	0.1%
Total loans	1.2%	2.2%	0.0%	0.1%