

RIVERSIDE BANCSHARES, INC

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 2155342	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$55	\$56	0.7%	
Loans	\$48	\$50	3.6%	
<i>Construction & development</i>	\$3	\$5	57.1%	
<i>Closed-end 1-4 family residential</i>	\$24	\$25	0.6%	
<i>Home equity</i>	\$0	\$0	-29.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$4	25.7%	
<i>Commercial & Industrial</i>	\$13	\$12	-8.0%	
<i>Commercial real estate</i>	\$2	\$1	-20.2%	
Unused commitments	\$3	\$5	97.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-16.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	-18.6%	
Cash & balances due	\$1	\$1	-15.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$50	\$50	0.4%	
Deposits	\$49	\$49	0.5%	
Total other borrowings	\$1	\$1	0.0%	
FHLB advances	\$1	\$1	0.0%	
Equity				
Equity capital at quarter end	\$5	\$5	3.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	9.2%	--	
Tier 1 risk based capital ratio	11.9%	12.2%	--	
Total risk based capital ratio	13.0%	13.4%	--	
Return on equity ¹	23.9%	26.7%	--	
Return on assets ¹	2.2%	2.5%	--	
Net interest margin ¹	5.0%	5.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	275.6%	376.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.4%	0.2%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.2%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.5%	0.6%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.3%	0.3%	0.0%	0.0%