

**RIVERSIDE BANCSHARES, INC**

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 2155342	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$51	\$55	7.9%	
Loans	\$42	\$46	10.4%	
<i>Construction &amp; development</i>	\$4	\$2	-50.6%	
<i>Closed-end 1-4 family residential</i>	\$23	\$28	24.0%	
<i>Home equity</i>	\$0	\$0	-36.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$2	45.6%	
<i>Commercial &amp; Industrial</i>	\$6	\$7	9.9%	
<i>Commercial real estate</i>	\$6	\$5	-3.9%	
Unused commitments	\$3	\$2	-21.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-0.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$2	-34.8%	
Cash & balances due	\$1	\$1	31.9%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$47	\$51	7.9%	
Deposits	\$39	\$46	18.2%	
Total other borrowings	\$8	\$5	-39.9%	
FHLB advances	\$7	\$5	-37.5%	
<b>Equity</b>				
Equity capital at quarter end	\$4	\$4	7.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.7%	7.7%	--	
Tier 1 risk based capital ratio	10.2%	10.4%	--	
Total risk based capital ratio	11.1%	11.5%	--	
Return on equity <sup>1</sup>	33.5%	29.5%	--	
Return on assets <sup>1</sup>	2.7%	2.3%	--	
Net interest margin <sup>1</sup>	5.0%	5.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	46.1%	119.8%	--	
Loss provision to net charge-offs (qtr)	0.0%	466.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.2%	1.2%	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>	6.2%	1.9%	0.0%	2.6%
<i>Commercial &amp; Industrial</i>	0.4%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.9%	0.8%	0.0%	0.1%