

TRIAD BANCORP, INC.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 3722376	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>	\$146	\$159	8.5%	
Loans	\$123	\$130	5.5%	
Construction & development	\$33	\$30	-10.7%	
Closed-end 1-4 family residential	\$18	\$20	11.9%	
Home equity	\$4	\$5	19.2%	
Credit card	\$0	\$0		
Other consumer	\$0	\$1	82.5%	
Commercial & Industrial	\$14	\$14	0.9%	
Commercial real estate	\$44	\$49	12.5%	
Unused commitments	\$24	\$23	-2.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$2		
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$10	-33.5%	
Cash & balances due	\$4	\$14	215.9%	
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		
<b>Liabilities</b>	\$132	\$141	6.8%	
Deposits	\$108	\$121	12.4%	
Total other borrowings	\$24	\$19	-18.8%	
FHLB advances	\$20	\$19	-2.2%	
<b>Equity</b>				
Equity capital at quarter end	\$14	\$17	24.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$3	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.9%	10.4%	--	
Tier 1 risk based capital ratio	10.6%	12.8%	--	
Total risk based capital ratio	11.8%	14.1%	--	
Return on equity <sup>1</sup>	-15.5%	3.8%	--	
Return on assets <sup>1</sup>	-1.4%	0.4%	--	
Net interest margin <sup>1</sup>	2.8%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	623.1%	171.6%	--	
Loss provision to net charge-offs (qtr)	752.2%	264.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	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>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	0.0%	2.1%	0.0%	0.4%
Closed-end 1-4 family residential	0.2%	2.4%	0.1%	0.1%
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	2.1%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.3%	0.8%	0.0%	0.1%