

RIVER VALLEY BANCORPORATION, INC.

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 1209426	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$956	\$984	3.0%	
Loans	\$765	\$755	-1.3%	
Construction & development	\$88	\$73	-17.9%	
Closed-end 1-4 family residential	\$161	\$172	6.7%	
Home equity	\$49	\$43	-11.6%	
Credit card	\$0	\$0		
Other consumer	\$4	\$3	-19.5%	
Commercial & Industrial	\$146	\$133	-9.2%	
Commercial real estate	\$294	\$305	4.0%	
Unused commitments	\$140	\$132	-5.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$18	\$42	134.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$82	\$83	1.6%	
Cash & balances due	\$19	\$19	-0.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$14	\$13	-12.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$14	\$12	-14.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$850	\$876	3.0%	
Deposits	\$795	\$839	5.5%	
Total other borrowings	\$48	\$30	-37.3%	
FHLB advances	\$35	\$20	-42.9%	
Equity				
Equity capital at quarter end	\$106	\$109	2.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	9.3%	--	
Tier 1 risk based capital ratio	11.2%	11.7%	--	
Total risk based capital ratio	12.5%	12.9%	--	
Return on equity ¹	3.8%	0.2%	--	
Return on assets ¹	0.4%	0.0%	--	
Net interest margin ¹	4.8%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	77.9%	71.7%	--	
Loss provision to net charge-offs (qtr)	159.4%	73.9%	--	
Net charge-offs to average loans and leases ¹	1.1%	1.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	5.2%	5.6%	1.2%	0.3%
Closed-end 1-4 family residential	3.8%	2.4%	0.3%	0.5%
Home equity	0.6%	0.3%	0.0%	1.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.6%	0.2%	2.2%	3.2%
Commercial & Industrial	1.9%	0.9%	0.1%	0.5%
Commercial real estate	1.5%	1.4%	0.1%	0.4%
Total loans	2.4%	1.9%	0.3%	0.5%