

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$59	\$55	-5.7%	
Loans	\$50	\$48	-5.2%	
Construction & development	\$2	\$3	34.4%	
Closed-end 1-4 family residential	\$29	\$24	-14.7%	
Home equity	\$0	\$0	0.0%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	24.1%	
Commercial & Industrial	\$11	\$13	17.2%	
Commercial real estate	\$4	\$2	-52.3%	
Unused commitments	\$3	\$3	0.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-93.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	-1.5%	
Cash & balances due	\$1	\$1	-26.0%	
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	\$53	\$50	-6.2%	
Deposits	\$52	\$49	-6.4%	
Total other borrowings	\$1	\$1	0.0%	
FHLB advances	\$1	\$1	0.0%	
Equity				
Equity capital at quarter end	\$5	\$5	-0.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.8%	--	
Tier 1 risk based capital ratio	11.5%	11.9%	--	
Total risk based capital ratio	12.6%	13.0%	--	
Return on equity ¹	32.3%	23.9%	--	
Return on assets ¹	2.7%	2.2%	--	
Net interest margin ¹	4.8%	5.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	287.1%	275.6%	--	
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)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.3%	0.4%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.3%	0.0%	0.0%
Commercial & Industrial	0.7%	0.5%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.3%	0.3%	0.0%	0.0%