

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 | 2013 \$ millions | 2014 \$ millions | %chg from prev | |
| Assets | \$56 | \$58 | 4.1% | |
| Loans | \$50 | \$52 | 5.6% | |
| Construction & development | \$5 | \$3 | -30.7% | |
| Closed-end 1-4 family residential | \$25 | \$28 | 13.2% | |
| Home equity | \$0 | \$0 | -27.4% | |
| Credit card | \$0 | \$0 | | |
| Other consumer | \$4 | \$5 | 16.1% | |
| Commercial & Industrial | \$12 | \$12 | 7.5% | |
| Commercial real estate | \$1 | \$1 | -15.1% | |
| Unused commitments | \$5 | \$4 | -20.7% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$0 | \$0 | -13.3% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$1 | \$1 | -1.4% | |
| Cash & balances due | \$1 | \$1 | 4.1% | |
| 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 | \$50 | \$52 | 4.0% | |
| Deposits | \$49 | \$48 | -2.0% | |
| Total other borrowings | \$1 | \$4 | 300.0% | |
| FHLB advances | \$1 | \$3 | 200.0% | |
| Equity | | | | |
| Equity capital at quarter end | \$5 | \$6 | 5.7% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 9.2% | 9.2% | -- | |
| Tier 1 risk based capital ratio | 12.2% | 12.4% | -- | |
| Total risk based capital ratio | 13.4% | 13.5% | -- | |
| Return on equity ¹ | 26.7% | 29.4% | -- | |
| Return on assets ¹ | 2.5% | 2.8% | -- | |
| Net interest margin ¹ | 5.5% | 5.2% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 376.7% | 305.7% | -- | |
| 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) | 2013 | 2014 | 2013 | 2014 |
| Construction & development | 0.0% | 0.0% | 0.0% | 0.0% |
| Closed-end 1-4 family residential | 0.2% | 0.3% | 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 | 0.2% | 0.0% | 0.0% | 0.0% |
| Commercial & Industrial | 0.6% | 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% |