

TRIAD BANCORP, INC.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 3722376	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$159	\$173	8.9%	
Loans	\$130	\$148	13.9%	
<i>Construction & development</i>	\$30	\$21	-30.9%	
<i>Closed-end 1-4 family residential</i>	\$20	\$18	-9.1%	
<i>Home equity</i>	\$5	\$5	-6.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$0	-26.7%	
<i>Commercial & Industrial</i>	\$14	\$20	43.1%	
<i>Commercial real estate</i>	\$49	\$68	38.1%	
Unused commitments	\$23	\$25	8.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$6	282.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$12	14.5%	
Cash & balances due	\$14	\$5	-66.5%	
Residential mortgage originations				
<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		
Liabilities	\$141	\$155	9.6%	
Deposits	\$121	\$129	6.5%	
Total other borrowings	\$19	\$25	30.9%	
FHLB advances	\$19	\$25	30.9%	
Equity				
Equity capital at quarter end	\$17	\$18	2.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.4%	10.0%	--	
Tier 1 risk based capital ratio	12.8%	11.8%	--	
Total risk based capital ratio	14.1%	13.1%	--	
Return on equity ¹	3.8%	-0.7%	--	
Return on assets ¹	0.4%	-0.1%	--	
Net interest margin ¹	3.4%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	171.6%	54.1%	--	
Loss provision to net charge-offs (qtr)	264.1%	-2726.3%	--	
Net charge-offs to average loans and leases ¹	0.2%	-0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
<i>Construction & development</i>	2.1%	12.3%	0.4%	0.0%
<i>Closed-end 1-4 family residential</i>	2.4%	1.1%	0.1%	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>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.4%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	2.5%	0.0%	0.0%
<i>Total loans</i>	0.8%	3.5%	0.1%	0.0%