

TWO RIVERS FINANCIAL GROUP, INC.

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 1947102	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$542	\$684	26.2%	
Loans	\$428	\$427	-0.2%	
Construction & development	\$36	\$28	-22.3%	
Closed-end 1-4 family residential	\$79	\$74	-6.4%	
Home equity	\$4	\$6	35.3%	
Credit card	\$0	\$0		
Other consumer	\$4	\$5	22.9%	
Commercial & Industrial	\$113	\$107	-5.8%	
Commercial real estate	\$147	\$154	5.1%	
Unused commitments	\$99	\$87	-12.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$33	\$27	-17.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$39	\$82	108.4%	
Cash & balances due	\$13	\$120	828.1%	
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	\$476	\$618	30.0%	
Deposits	\$342	\$512	49.8%	
Total other borrowings	\$131	\$104	-20.6%	
FHLB advances	\$67	\$40	-40.7%	
Equity				
Equity capital at quarter end	\$66	\$66	-1.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$12	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.7%	9.4%	--	
Tier 1 risk based capital ratio	13.5%	13.1%	--	
Total risk based capital ratio	14.6%	14.3%	--	
Return on equity ¹	7.9%	6.3%	--	
Return on assets ¹	1.0%	0.6%	--	
Net interest margin ¹	3.9%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	109.4%	68.5%	--	
Loss provision to net charge-offs (qtr)	170.5%	81.3%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.4%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs		
	2009	2010	2009	2010
Construction & development	0.0%	0.5%	0.0%	0.0%
Closed-end 1-4 family residential	2.8%	2.5%	0.1%	0.2%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.8%	0.2%	0.4%	0.4%
Commercial & Industrial	0.0%	1.9%	0.0%	0.0%
Commercial real estate	1.5%	1.8%	0.1%	0.2%
Total loans	1.1%	2.0%	0.0%	0.1%