



ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Two Rivers Financial Group, Inc.

Person to be contacted regarding this report:	Jeff Brotherson
UST Sequence Number:	1236
CPP Funds Received:	12,000,000
CPP Funds Repaid to Date:	0
Date Funded (first funding):	May 29, 2009
Date Repaid ¹ :	N/A

RSSD: (For Bank Holding Companies)	1947102
Holding Company Docket Number: (For Thrift Holding Companies)	
FDIC Certificate Number: (For Depository Institutions)	
City:	Burlington
State:	Iowa

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

<input checked="" type="checkbox"/>	Increase lending or reduce lending less than otherwise would have occurred.	While not directly funding loan growth, the CPP capital has been an indirect benefit to our increased loan volumes through enhanced liquidity and a strong capital base.
<input checked="" type="checkbox"/>	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	The major types of loans the CPP funds supported were commercial mortgage loans, commercial & industrial loans, and residential mortgage loans.
<input type="checkbox"/>	Increase securities purchased (ABS, MBS, etc.).	

<input type="checkbox"/>	Make other investments	
<input type="checkbox"/>	Increase reserves for non-performing assets	
<input checked="" type="checkbox"/>	Reduce borrowings	The CPP funds assisted in reducing wholesale borrowings, including FHLB debt and brokered CDs.
<input type="checkbox"/>	Increase charge-offs	
<input checked="" type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	Although this is outside of the timeframe for our requested response, in February 2010, we signed an agreement to purchase two branches of another financial institution.
<input checked="" type="checkbox"/>	Held as non-leveraged increase to total capital	A portion of the CPP capital was held as a non-leveraged increase to our capital base.

What actions were you able to avoid because of the capital infusion of CPP funds?

NONE

What actions were you able to take that you may not have taken without the capital infusion of CPP funds?

We originated more commercial mortgage loans than we most likely would have if not for the CPP capital.

Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.

The CPP funds allowed us to proactively pursue troubled financial institutions as potential acquisitions.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.