

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	2009 \$ millions	2010 \$ millions	%chg from prev
Assets	\$55	\$57	3.3%
Loans	\$46	\$50	8.0%
Construction & development	\$2	\$2	-7.7%
Closed-end 1-4 family residential	\$28	\$30	7.1%
Home equity	\$0	\$0	45.8%
Credit card	\$0	\$0	
Other consumer	\$2	\$2	29.6%
Commercial & Industrial	\$7	\$9	30.9%
Commercial real estate	\$5	\$4	-25.1%
Unused commitments	\$2	\$4	68.4%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-76.3%
Asset-backed securities	\$0	\$0	
Other securities	\$2	\$2	-5.8%
Cash & balances due	\$1	\$1	-3.2%
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	\$51	\$53	3.3%
Deposits	\$46	\$48	5.1%
Total other borrowings	\$5	\$4	-12.1%
FHLB advances	\$5	\$4	-11.1%
Equity			
Equity capital at quarter end	\$4	\$5	2.9%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA
Performance Ratios			
Tier 1 leverage ratio	7.7%	7.7%	--
Tier 1 risk based capital ratio	10.4%	10.1%	--
Total risk based capital ratio	11.5%	11.3%	--
Return on equity ¹	29.5%	26.6%	--
Return on assets ¹	2.3%	2.1%	--
Net interest margin ¹	5.6%	4.8%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	119.8%	59.0%	--
Loss provision to net charge-offs (qtr)	466.7%	36.8%	--
Net charge-offs to average loans and leases ¹	0.1%	1.1%	--
¹ Quarterly, annualized.			
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs	
	2009	2010	2009
Construction & development	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	1.2%	2.8%	0.4%
Home equity	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%
Other consumer	1.9%	0.4%	0.0%
Commercial & Industrial	0.0%	0.0%	0.2%
Commercial real estate	0.0%	0.0%	0.0%
Total loans	0.8%	1.8%	0.3%