

RIVER VALLEY BANCORPORATION, INC.

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 1209426	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$917	\$952	3.8%	
Loans	\$753	\$773	2.7%	
<i>Construction & development</i>	\$118	\$113	-4.3%	
<i>Closed-end 1-4 family residential</i>	\$151	\$140	-7.5%	
<i>Home equity</i>	\$45	\$47	4.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$8	\$5	-36.1%	
<i>Commercial & Industrial</i>	\$176	\$168	-4.3%	
<i>Commercial real estate</i>	\$236	\$278	17.8%	
Unused commitments	\$139	\$130	-6.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$25	\$24	-5.5%	
Asset-backed securities	\$1	\$1	-0.8%	
Other securities	\$62	\$69	12.0%	
Cash & balances due	\$25	\$23	-5.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$10	\$18	81.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$8	\$18	132.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$829	\$850	2.5%	
Deposits	\$748	\$784	4.8%	
Total other borrowings	\$76	\$60	-20.2%	
FHLB advances	\$45	\$35	-22.2%	
Equity				
Equity capital at quarter end	\$88	\$102	15.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	9.0%	--	
Tier 1 risk based capital ratio	9.1%	9.9%	--	
Total risk based capital ratio	10.3%	11.2%	--	
Return on equity ¹	-5.8%	0.2%	--	
Return on assets ¹	-0.6%	0.0%	--	
Net interest margin ¹	4.2%	5.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	70.1%	196.3%	--	
Loss provision to net charge-offs (qtr)	146.0%	93.1%	--	
Net charge-offs to average loans and leases ¹	1.7%	3.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.9%	1.0%	0.1%	2.1%
<i>Closed-end 1-4 family residential</i>	2.3%	2.2%	0.0%	1.2%
<i>Home equity</i>	1.8%	1.1%	0.1%	0.4%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.6%	0.0%	3.1%	3.0%
<i>Commercial & Industrial</i>	1.8%	0.1%	1.6%	0.8%
<i>Commercial real estate</i>	1.5%	0.4%	0.0%	0.2%
<i>Total loans</i>	1.9%	0.8%	0.5%	0.8%