

**TWO RIVERS FINANCIAL GROUP, INC**

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 1947102	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$503	\$542	7.8%	
Loans	\$401	\$428	6.9%	
<i>Construction &amp; development</i>	\$31	\$36	14.7%	
<i>Closed-end 1-4 family residential</i>	\$81	\$79	-2.0%	
<i>Home equity</i>	\$3	\$4	18.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$4	-14.4%	
<i>Commercial &amp; Industrial</i>	\$113	\$113	0.4%	
<i>Commercial real estate</i>	\$148	\$147	-1.1%	
Unused commitments	\$92	\$99	7.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$12	\$33	166.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$39		
Cash & balances due	\$12	\$13	5.4%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$451	\$476	5.6%	
Deposits	\$386	\$342	-11.5%	
Total other borrowings	\$62	\$131	112.4%	
FHLB advances	\$32	\$67	109.4%	
<b>Equity</b>				
Equity capital at quarter end	\$52	\$66	27.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$12	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.6%	11.7%	--	
Tier 1 risk based capital ratio	11.4%	13.5%	--	
Total risk based capital ratio	12.3%	14.6%	--	
Return on equity <sup>1</sup>	7.4%	7.9%	--	
Return on assets <sup>1</sup>	0.8%	1.0%	--	
Net interest margin <sup>1</sup>	3.2%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	247.1%	109.4%	--	
Loss provision to net charge-offs (qtr)	121.3%	170.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	3.2%	0.0%	0.5%	0.0%
<i>Closed-end 1-4 family residential</i>	0.8%	2.8%	0.0%	0.1%
<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%	0.8%	0.1%	0.4%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	1.5%	0.0%	0.1%
<i>Total loans</i>	0.4%	1.1%	0.1%	0.0%