

Two Rivers Financial Group

Consolidated Balance Sheets December 31, 2012, 2011 and 2010

Assets	2012	2011	2010
Cash and due from banks	\$ 42,622,000	\$ 14,387,000	\$ 120,906,000
Federal funds sold	102,000	499,000	111,000
Investment securities	156,191,000	190,151,000	109,257,000
Loans before allowance for loan losses	438,187,000	434,561,000	427,974,000
Allowance for loan losses	(9,935,000)	(8,195,000)	(5,746,000)
Goodwill and other intangibles	17,238,000	17,465,000	17,815,000
Other assets	37,355,000	40,992,000	33,371,000
Total Assets	<u>\$ 681,760,000</u>	<u>\$ 689,860,000</u>	<u>\$ 703,688,000</u>
Liabilities and Stockholders' Equity			
Deposits	\$ 481,467,000	\$ 453,836,000	\$ 511,394,000
Securities sold under agreements to repurchase	98,985,000	94,042,000	64,200,000
Borrowings	-	42,953,000	46,996,000
Junior subordinated debentures	10,310,000	10,310,000	10,310,000
Other liabilities	19,046,000	13,619,000	8,426,000
Total Liabilities	<u>609,808,000</u>	<u>614,760,000</u>	<u>641,326,000</u>
Stockholders Equity	<u>71,952,000</u>	<u>75,100,000</u>	<u>62,362,000</u>
Total Liabilities and Stockholders' Equity	<u>\$ 681,760,000</u>	<u>\$ 689,860,000</u>	<u>\$ 703,688,000</u>

Two Rivers Financial Group

Consolidated Statements of Income Years Ended December 31, 2012, 2011 and 2010

	2012	2011	2010
Interest Income	\$ 25,364,000	\$ 26,413,000	\$ 25,649,000
Interest Expense	4,232,000	6,950,000	8,242,000
Net Interest Income	<u>21,132,000</u>	<u>19,463,000</u>	<u>17,407,000</u>
Provision for loan losses	<u>1,920,000</u>	<u>5,406,000</u>	<u>3,492,000</u>
Net Interest Income after provision for loan losses	<u>19,212,000</u>	<u>14,057,000</u>	<u>13,915,000</u>
Non-Interest Income	20,103,000	18,436,000	17,555,000
Operating Expenses	29,691,000	28,056,000	25,296,000
Income taxes	<u>3,105,000</u>	<u>1,373,000</u>	<u>2,137,000</u>
Net Income	<u>\$ 6,519,000</u>	<u>\$ 3,064,000</u>	<u>\$ 4,037,000</u>
Preferred stock dividends	<u>1,293,000</u>	<u>535,000</u>	<u>654,000</u>
Net Income available to common stockholders	<u>\$ 5,226,000</u>	<u>\$ 2,529,000</u>	<u>\$ 3,383,000</u>
Earnings per share before preferred stock dividend	<u>\$ 2.78</u>	<u>\$ 1.29</u>	<u>\$ 1.70</u>
Earnings per share including preferred stock dividend	<u>\$ 2.23</u>	<u>\$ 1.07</u>	<u>\$ 1.43</u>
Cash dividends declared per common share*	<u>\$ 1.05</u>	<u>\$ 0.50</u>	<u>\$ 0.50</u>

* Cash dividends declared per common share in 2012 consist of \$0.50 paid in January 2012 and \$0.55 paid in December 2012