

# Two Rivers Financial Group

## Consolidated Balance Sheets December 31, 2011, 2010 and 2009 (unaudited)

<b>Assets</b>	2011	2010	2009
Cash and due from banks	\$ 14,280,000	\$ 120,906,000	\$ 11,865,000
Federal funds sold	499,000	111,000	4,629,000
Investment securities	190,151,000	109,257,000	72,398,000
Loans before allowance for loan losses	434,561,000	427,974,000	428,801,000
Allowance for loan losses	(8,195,000)	(5,746,000)	(4,919,000)
Goodwill and other intangibles	17,466,000	17,815,000	18,237,000
Other assets	41,098,000	33,371,000	32,349,000
Total Assets	<u>\$ 689,860,000</u>	<u>\$ 703,688,000</u>	<u>\$ 563,360,000</u>
<b>Liabilities and Stockholders' Equity</b>			
Deposits	\$ 453,836,000	\$ 511,394,000	\$ 340,423,000
Securities sold under agreements to repurchase	94,042,000	64,200,000	63,861,000
Borrowings	42,953,000	46,996,000	77,853,000
Junior subordinated debentures	10,310,000	10,310,000	10,310,000
Other liabilities	13,619,000	8,426,000	9,646,000
Total Liabilities	<u>614,760,000</u>	<u>641,326,000</u>	<u>502,093,000</u>
Stockholders Equity	<u>75,100,000</u>	<u>62,362,000</u>	<u>61,267,000</u>
Total Liabilities and Stockholders' Equity	<u>\$ 689,860,000</u>	<u>\$ 703,688,000</u>	<u>\$ 563,360,000</u>

## Two Rivers Financial Group

### Consolidated Statements of Income Years Ended December 31, 2011, 2010 and 2009 (unaudited)

	2011	2010	2009
Interest Income	\$ 26,341,000	\$ 25,649,000	\$ 24,573,000
Interest Expense	6,951,000	8,242,000	8,479,000
Net Interest Income	<u>19,390,000</u>	<u>17,407,000</u>	<u>16,094,000</u>
Provision for loan losses	<u>5,406,000</u>	<u>3,492,000</u>	<u>1,340,000</u>
Net Interest Income after provision for loan losses	<u>13,984,000</u>	<u>13,915,000</u>	<u>14,754,000</u>
Non-Interest Income	18,506,000	17,555,000	16,622,000
Operating Expenses	28,053,000	25,296,000	24,409,000
Income taxes	<u>1,373,000</u>	<u>2,137,000</u>	<u>2,464,000</u>
Net Income	<u>\$ 3,064,000</u>	<u>\$ 4,037,000</u>	<u>\$ 4,503,000</u>
Preferred stock dividends	<u>535,000</u>	<u>654,000</u>	<u>382,000</u>
Net Income available to common stockholders	<u>\$ 2,529,000</u>	<u>\$ 3,383,000</u>	<u>\$ 4,121,000</u>
Earnings per share before preferred stock dividend	<u>\$ 1.29</u>	<u>\$ 1.70</u>	<u>\$ 1.83</u>
Earnings per share including preferred stock dividend	<u>\$ 1.07</u>	<u>\$ 1.43</u>	<u>\$ 1.68</u>
Cash dividends declared per common share	<u>\$ 0.50</u>	<u>\$ 0.50</u>	<u>\$ 0.50</u>