

Two Rivers Financial Group

Consolidated Balance Sheets December 31, 2009, 2008 and 2007 (unaudited)

Assets	2009	2008	2007
Cash and due from banks	\$ 11,679,000	\$ 14,256,000	\$ 17,278,000
Federal funds sold	4,629,000	16,782,000	14,500,000
Investment securities	72,232,000	48,659,000	48,580,000
Loans before allowance for loan losses	428,801,000	401,033,000	364,820,000
Allowance for loan losses	(4,919,000)	(4,043,000)	(3,920,000)
Other assets	51,375,000	46,252,000	30,506,000
Total Assets	<u>\$ 563,797,000</u>	<u>\$ 522,939,000</u>	<u>\$ 471,764,000</u>
Liabilities and Stockholders' Equity			
Deposits	\$ 340,423,000	\$ 385,252,000	\$ 363,026,000
Securities sold under agreements to repurchase	63,861,000	25,122,000	20,398,000
Borrowings	77,853,000	46,187,000	29,500,000
Junior subordinated debentures	10,310,000	10,310,000	10,310,000
Other liabilities	10,083,000	9,087,000	6,711,000
Total Liabilities	<u>502,530,000</u>	<u>475,958,000</u>	<u>429,945,000</u>
Stockholders Equity	<u>61,267,000</u>	<u>46,981,000</u>	<u>41,819,000</u>
Total Liabilities and Stockholders' Equity	<u>\$ 563,797,000</u>	<u>\$ 522,939,000</u>	<u>\$ 471,764,000</u>

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Consolidated Statements of Income Years Ended December 31, 2009, 2008 and 2007 (unaudited)

	2009	2008	2007
Interest Income	\$ 24,334,000	\$ 25,808,000	\$ 27,885,000
Interest Expense	8,479,000	12,928,000	15,464,000
Net Interest Income	<u>15,855,000</u>	<u>12,880,000</u>	<u>12,421,000</u>
Provision for loan losses	<u>1,340,000</u>	<u>2,074,000</u>	<u>897,000</u>
Net Interest Income after provision for loan losses	<u>14,515,000</u>	<u>10,806,000</u>	<u>11,524,000</u>
Non-Interest Income	17,450,000	15,268,000	14,856,000
Operating Expenses	24,998,000	21,919,000	24,048,000
Income taxes	<u>2,464,000</u>	<u>1,351,000</u>	<u>727,000</u>
Net Income	<u>\$ 4,503,000</u>	<u>\$ 2,804,000</u>	<u>\$ 1,605,000</u>
Preferred stock dividends	<u>384,000</u>	<u>-</u>	<u>-</u>
Net Income available to common stockholders	<u>\$ 4,119,000</u>	<u>\$ 2,804,000</u>	<u>\$ 1,605,000</u>
Earnings per share before preferred stock dividend	<u>\$ 1.83</u>	<u>\$ 1.15</u>	<u>\$ 0.69</u>
Earnings per share including preferred stock dividend	<u>\$ 1.67</u>	<u>\$ 1.15</u>	<u>\$ 0.69</u>
Cash dividends declared per common share	<u>\$ 0.50</u>	<u>\$ 0.50</u>	<u>\$ 0.50</u>