

FIRST VERNON BANCSHARES, INC.

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 1139998	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$147	\$144	-1.7%	
Loans	\$116	\$103	-10.9%	
<i>Construction & development</i>	\$6	\$4	-38.7%	
<i>Closed-end 1-4 family residential</i>	\$24	\$21	-12.0%	
<i>Home equity</i>	\$0	\$0	-15.7%	
<i>Credit card</i>	\$1	\$1	-0.7%	
<i>Other consumer</i>	\$3	\$3	-0.5%	
<i>Commercial & Industrial</i>	\$25	\$22	-13.1%	
<i>Commercial real estate</i>	\$39	\$37	-6.0%	
Unused commitments	\$11	\$8	-27.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$5	-12.7%	
Asset-backed securities	\$2	\$2	-7.5%	
Other securities	\$12	\$14	13.2%	
Cash & balances due	\$8	\$16	102.4%	
Residential mortgage originations				
<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		
Liabilities	\$126	\$124	-2.2%	
Deposits	\$124	\$122	-1.8%	
Total other borrowings	\$2	\$1	-27.2%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$20	\$21	1.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	13.5%	13.6%	--	
Tier 1 risk based capital ratio	16.4%	17.8%	--	
Total risk based capital ratio	17.6%	19.1%	--	
Return on equity ¹	14.1%	3.5%	--	
Return on assets ¹	1.9%	0.5%	--	
Net interest margin ¹	4.2%	4.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	34.0%	38.2%	--	
Loss provision to net charge-offs (qtr)	8.9%	3.1%	--	
Net charge-offs to average loans and leases ¹	1.8%	3.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	24.1%	5.3%	0.4%	0.3%
<i>Closed-end 1-4 family residential</i>	20.9%	7.8%	1.6%	0.2%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.1%	0.1%	0.4%	1.6%
<i>Other consumer</i>	0.6%	0.0%	0.0%	0.4%
<i>Commercial & Industrial</i>	5.0%	5.5%	0.6%	3.6%
<i>Commercial real estate</i>	7.1%	4.6%	0.0%	0.5%
<i>Total loans</i>	10.7%	5.4%	0.5%	1.0%