

PIEDMONT COMMUNITY BANK HOLDINGS, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3954720	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,799	\$2,119	17.8%	
Loans	\$1,027	\$1,399	36.2%	
<i>Construction & development</i>	\$130	\$196	50.6%	
<i>Closed-end 1-4 family residential</i>	\$119	\$196	64.3%	
<i>Home equity</i>	\$74	\$94	27.4%	
<i>Credit card</i>	\$0	\$0	-100.0%	
<i>Other consumer</i>	\$9	\$4	-56.2%	
<i>Commercial & Industrial</i>	\$104	\$197	89.5%	
<i>Commercial real estate</i>	\$419	\$558	33.1%	
Unused commitments	\$205	\$302	47.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$147	\$211	43.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$442	\$193	-56.3%	
Cash & balances due	\$32	\$101	215.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$31	\$58	85.3%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$28	\$57	99.8%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,632	\$1,848	13.2%	
Deposits	\$1,503	\$1,680	11.8%	
Total other borrowings	\$118	\$149	26.2%	
FHLB advances	\$107	\$146	36.3%	
Equity				
Equity capital at quarter end	\$167	\$271	62.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$33	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	10.2%	--	
Tier 1 risk based capital ratio	12.3%	11.9%	--	
Total risk based capital ratio	13.6%	12.7%	--	
Return on equity ¹	1.8%	5.8%	--	
Return on assets ¹	0.2%	0.7%	--	
Net interest margin ¹	3.2%	4.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	63.4%	33.7%	--	
Loss provision to net charge-offs (qtr)	35.7%	101.2%	--	
Net charge-offs to average loans and leases ¹	1.3%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	6.6%	2.8%	1.5%	0.1%
<i>Closed-end 1-4 family residential</i>	1.4%	1.5%	0.3%	0.1%
<i>Home equity</i>	0.6%	2.2%	0.3%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.0%	3.8%	0.2%	0.1%
<i>Commercial & Industrial</i>	0.7%	1.1%	0.6%	0.2%
<i>Commercial real estate</i>	4.9%	1.4%	0.1%	0.0%
<i>Total loans</i>	3.2%	1.5%	0.4%	0.1%