

TENNESSEE VALLEY FINANCIAL HOLDINGS, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3082454	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$167	\$172	3.1%	
Loans	\$110	\$116	5.3%	
<i>Construction & development</i>	\$14	\$17	18.7%	
<i>Closed-end 1-4 family residential</i>	\$30	\$30	-2.5%	
<i>Home equity</i>	\$13	\$13	-0.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	9.3%	
<i>Commercial & Industrial</i>	\$11	\$13	21.0%	
<i>Commercial real estate</i>	\$39	\$40	3.5%	
Unused commitments	\$17	\$24	36.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$18	\$17	-2.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$20	\$19	-1.2%	
Cash & balances due	\$6	\$4	-39.1%	
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	\$148	\$155	4.3%	
Deposits	\$134	\$141	5.8%	
Total other borrowings	\$14	\$12	-11.2%	
FHLB advances	\$14	\$12	-11.1%	
Equity				
Equity capital at quarter end	\$18	\$17	-6.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	9.2%	--	
Tier 1 risk based capital ratio	13.7%	13.3%	--	
Total risk based capital ratio	14.9%	14.3%	--	
Return on equity ¹	-1.5%	1.2%	--	
Return on assets ¹	-0.2%	0.1%	--	
Net interest margin ¹	4.4%	3.9%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	23.9%	96.6%	--	
Loss provision to net charge-offs (qtr)	185.2%	0.0%	--	
Net charge-offs to average loans and leases ¹	1.0%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	6.6%	0.3%	1.3%	0.6%
<i>Closed-end 1-4 family residential</i>	11.8%	1.4%	0.0%	0.0%
<i>Home equity</i>	4.6%	1.1%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	1.4%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.3%	0.9%	0.0%
<i>Commercial real estate</i>	1.4%	1.5%	0.0%	0.0%
<i>Total loans</i>	5.4%	1.1%	0.3%	0.1%