

BANKGREENVILLE FINANCIAL CORPORATION

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 3387168	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$83	\$104	25.9%	
Loans	\$55	\$59	7.8%	
<i>Construction & development</i>	\$17	\$16	-7.3%	
<i>Closed-end 1-4 family residential</i>	\$6	\$7	11.2%	
<i>Home equity</i>	\$7	\$7	7.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-22.8%	
<i>Commercial & Industrial</i>	\$9	\$9	-1.6%	
<i>Commercial real estate</i>	\$15	\$19	29.6%	
Unused commitments	\$6	\$6	-0.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$2	-76.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$23	81.1%	
Cash & balances due	\$1	\$4	224.4%	
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	\$73	\$94	28.6%	
Deposits	\$58	\$81	39.1%	
Total other borrowings	\$14	\$12	-13.8%	
FHLB advances	\$14	\$12	-13.8%	
Equity				
Equity capital at quarter end	\$10	\$10	5.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	11.9%	10.0%	--	
Tier 1 risk based capital ratio	14.9%	14.1%	--	
Total risk based capital ratio	15.9%	15.3%	--	
Return on equity ¹	0.9%	-10.6%	--	
Return on assets ¹	0.1%	-1.1%	--	
Net interest margin ¹	2.5%	2.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.3%	30.1%	--	
Loss provision to net charge-offs (qtr)	0.0%	97.3%	--	
Net charge-offs to average loans and leases ¹	0.0%	3.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.9%	9.2%	0.0%	2.3%
<i>Closed-end 1-4 family residential</i>	0.0%	9.2%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.6%	6.7%	0.0%	0.9%
<i>Commercial real estate</i>	5.8%	0.5%	0.0%	0.0%
<i>Total loans</i>	2.2%	4.7%	0.0%	0.8%