

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$190	\$187	-1.6%	
Loans	\$160	\$150	-6.4%	
<i>Construction & development</i>	\$18	\$12	-35.5%	
<i>Closed-end 1-4 family residential</i>	\$23	\$24	3.3%	
<i>Home equity</i>	\$0	\$0	16.6%	
<i>Credit card</i>	\$1	\$1	12.8%	
<i>Other consumer</i>	\$5	\$5	-7.6%	
<i>Commercial & Industrial</i>	\$44	\$37	-15.8%	
<i>Commercial real estate</i>	\$49	\$54	9.7%	
Unused commitments	\$17	\$15	-8.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$8	-14.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$12	\$11	-5.9%	
Cash & balances due	\$1	\$8	556.5%	
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	\$171	\$170	-0.6%	
Deposits	\$159	\$163	2.2%	
Total other borrowings	\$10	\$6	-42.7%	
FHLB advances	\$10	\$6	-42.4%	
Equity				
Equity capital at quarter end	\$19	\$17	-10.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.1%	9.0%	--	
Tier 1 risk based capital ratio	12.0%	11.4%	--	
Total risk based capital ratio	13.3%	12.6%	--	
Return on equity ¹	-7.6%	-21.0%	--	
Return on assets ¹	-0.8%	-2.0%	--	
Net interest margin ¹	3.8%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	72.0%	19.4%	--	
Loss provision to net charge-offs (qtr)	147.5%	115.5%	--	
Net charge-offs to average loans and leases ¹	2.8%	4.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.1%	27.1%	0.0%	6.8%
<i>Closed-end 1-4 family residential</i>	1.8%	4.5%	0.6%	1.5%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.5%	0.0%	0.5%	0.7%
<i>Other consumer</i>	1.7%	0.9%	0.6%	0.7%
<i>Commercial & Industrial</i>	2.2%	9.6%	1.3%	0.4%
<i>Commercial real estate</i>	1.0%	8.3%	0.8%	0.8%
<i>Total loans</i>	2.6%	8.6%	0.7%	1.3%