

NATIONWIDE BANKSHARES, INC.

	CPP Disbursement Date 12/11/2009	RSSD (Holding Company) 1132579	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$173	\$180	3.9%	
Loans	\$127	\$125	-2.2%	
<i>Construction & development</i>	\$7	\$4	-47.3%	
<i>Closed-end 1-4 family residential</i>	\$17	\$19	13.2%	
<i>Home equity</i>	\$1	\$1	6.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$7	6.3%	
<i>Commercial & Industrial</i>	\$12	\$10	-17.5%	
<i>Commercial real estate</i>	\$17	\$16	-7.0%	
Unused commitments	\$26	\$38	47.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$5	7.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$20	-4.5%	
Cash & balances due	\$8	\$7	-13.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$9	\$17	88.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$10	\$17	67.7%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$156	\$162	3.4%	
Deposits	\$143	\$149	4.3%	
Total other borrowings	\$12	\$11	-8.5%	
FHLB advances	\$10	\$8	-20.0%	
Equity				
Equity capital at quarter end	\$17	\$18	8.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	9.6%	--	
Tier 1 risk based capital ratio	11.2%	12.1%	--	
Total risk based capital ratio	12.2%	13.3%	--	
Return on equity ¹	12.4%	-0.4%	--	
Return on assets ¹	1.2%	0.0%	--	
Net interest margin ¹	3.8%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.0%	146.2%	--	
Loss provision to net charge-offs (qtr)	9.9%	103.6%	--	
Net charge-offs to average loans and leases ¹	1.0%	2.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	16.2%	18.0%	0.0%	2.8%
<i>Closed-end 1-4 family residential</i>	2.8%	1.2%	0.3%	1.2%
<i>Home equity</i>	0.0%	0.0%	9.3%	0.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	1.7%	0.4%	0.5%
<i>Commercial & Industrial</i>	2.2%	1.5%	1.1%	0.8%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	1.5%
<i>Total loans</i>	1.6%	1.0%	0.3%	0.6%