

PROVIDENT COMMUNITY BANCSHARES, INC.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 3177341	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$434	\$457	5.2%	
Loans	\$286	\$256	-10.3%	
Construction & development	\$76	\$55	-27.6%	
Closed-end 1-4 family residential	\$54	\$45	-16.7%	
Home equity	\$18	\$18	0.2%	
Credit card	\$0	\$0		
Other consumer	\$10	\$6	-39.4%	
Commercial & Industrial	\$29	\$30	3.8%	
Commercial real estate	\$93	\$98	5.3%	
Unused commitments	\$36	\$26	-28.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$57	\$57	-0.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$45	\$94	107.8%	
Cash & balances due	\$22	\$16	-26.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$399	\$420	5.2%	
Deposits	\$308	\$335	8.5%	
Total other borrowings	\$89	\$83	-6.2%	
FHLB advances	\$70	\$65	-7.2%	
Equity				
Equity capital at quarter end	\$35	\$37	4.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	7.2%	--	
Tier 1 risk based capital ratio	10.8%	10.9%	--	
Total risk based capital ratio	12.1%	12.1%	--	
Return on equity ¹	-13.7%	-44.8%	--	
Return on assets ¹	-1.2%	-3.8%	--	
Net interest margin ¹	2.5%	2.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	41.3%	26.7%	--	
Loss provision to net charge-offs (qtr)	890.2%	51.1%	--	
Net charge-offs to average loans and leases ¹	0.5%	10.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	12.6%	18.4%	0.4%	5.5%
Closed-end 1-4 family residential	1.0%	8.2%	0.1%	1.8%
Home equity	2.0%	0.2%	0.0%	2.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	8.2%	0.8%	0.2%	0.2%
Commercial & Industrial	1.6%	4.5%	0.1%	0.9%
Commercial real estate	5.0%	4.2%	0.0%	2.4%
Total loans	5.7%	8.2%	0.1%	2.7%