

VILLAGE BANK AND TRUST FINANCIAL CORP.

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 3251027	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$557	\$584	4.8%	
Loans	\$475	\$475	-0.1%	
<i>Construction & development</i>	\$145	\$118	-18.6%	
<i>Closed-end 1-4 family residential</i>	\$84	\$108	29.0%	
<i>Home equity</i>	\$42	\$39	-7.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$4	-23.8%	
<i>Commercial & Industrial</i>	\$45	\$41	-7.9%	
<i>Commercial real estate</i>	\$141	\$148	4.7%	
Unused commitments	\$77	\$56	-27.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$4	-23.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$19	\$51	168.2%	
Cash & balances due	\$13	\$14	5.8%	
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	\$506	\$535	5.8%	
Deposits	\$467	\$501	7.3%	
Total other borrowings	\$37	\$32	-13.1%	
FHLB advances	\$25	\$29	16.0%	
Equity				
Equity capital at quarter end	\$51	\$49	-4.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.2%	--	
Tier 1 risk based capital ratio	9.0%	10.1%	--	
Total risk based capital ratio	10.3%	11.3%	--	
Return on equity ¹	2.1%	-64.7%	--	
Return on assets ¹	0.2%	-5.8%	--	
Net interest margin ¹	4.0%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	41.1%	34.3%	--	
Loss provision to net charge-offs (qtr)	79.0%	149.1%	--	
Net charge-offs to average loans and leases ¹	0.9%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.7%	9.7%	0.6%	0.3%
<i>Closed-end 1-4 family residential</i>	4.0%	8.0%	0.0%	0.2%
<i>Home equity</i>	0.4%	3.1%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	2.1%	7.0%	0.0%	0.5%
<i>Commercial & Industrial</i>	3.2%	4.1%	1.3%	3.0%
<i>Commercial real estate</i>	0.9%	2.9%	0.1%	0.1%
<i>Total loans</i>	3.1%	6.5%	0.3%	0.4%