

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$121	\$114	-5.6%	
Loans	\$60	\$58	-3.3%	
Construction & development	\$9	\$8	-15.8%	
Closed-end 1-4 family residential	\$9	\$9	-7.1%	
Home equity	\$7	\$7	-1.9%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-15.5%	
Commercial & Industrial	\$8	\$9	7.4%	
Commercial real estate	\$24	\$24	1.2%	
Unused commitments	\$4	\$5	7.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$9	-47.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$15	\$28	81.4%	
Cash & balances due	\$23	\$12	-48.9%	
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	\$110	\$103	-6.4%	
Deposits	\$101	\$96	-4.9%	
Total other borrowings	\$9	\$7	-22.5%	
FHLB advances	\$9	\$7	-22.5%	
Equity				
Equity capital at quarter end	\$10	\$10	2.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	9.0%	--	
Tier 1 risk based capital ratio	15.2%	15.0%	--	
Total risk based capital ratio	16.4%	16.3%	--	
Return on equity ¹	-4.6%	2.1%	--	
Return on assets ¹	-0.4%	0.2%	--	
Net interest margin ¹	2.1%	2.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.8%	36.8%	--	
Loss provision to net charge-offs (qtr)	142.9%	138.3%	--	
Net charge-offs to average loans and leases ¹	1.7%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	12.9%	14.0%	0.4%	1.8%
Closed-end 1-4 family residential	12.2%	2.6%	0.2%	0.0%
Home equity	5.4%	5.3%	2.8%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	1.6%	4.0%	0.0%	0.3%
Commercial real estate	0.4%	2.1%	0.0%	0.0%
Total loans	4.9%	4.3%	0.4%	0.3%