

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$154	\$147	-4.9%	
Loans	\$118	\$116	-1.8%	
Construction & development	\$6	\$6	-3.7%	
Closed-end 1-4 family residential	\$24	\$24	-2.4%	
Home equity	\$0	\$0	-18.9%	
Credit card	\$1	\$1	-4.3%	
Other consumer	\$2	\$3	13.4%	
Commercial & Industrial	\$24	\$25	2.4%	
Commercial real estate	\$42	\$39	-7.0%	
Unused commitments	\$12	\$11	-7.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$6	-24.2%	
Asset-backed securities	\$2	\$2	-2.0%	
Other securities	\$13	\$12	-5.8%	
Cash & balances due	\$9	\$8	-9.5%	
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	\$135	\$126	-6.7%	
Deposits	\$133	\$124	-6.4%	
Total other borrowings	\$2	\$2	-22.9%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$19	\$20	8.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.4%	13.7%	--	
Tier 1 risk based capital ratio	14.7%	16.6%	--	
Total risk based capital ratio	15.9%	17.9%	--	
Return on equity ¹	-10.0%	14.1%	--	
Return on assets ¹	-1.2%	1.9%	--	
Net interest margin ¹	3.9%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	44.8%	34.0%	--	
Loss provision to net charge-offs (qtr)	-2675.0%	8.9%	--	
Net charge-offs to average loans and leases ¹	-0.1%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	25.8%	24.1%	0.1%	0.4%
Closed-end 1-4 family residential	4.2%	20.9%	0.2%	1.6%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	3.2%	0.1%	1.3%	0.4%
Other consumer	1.4%	0.6%	0.2%	0.0%
Commercial & Industrial	8.6%	5.0%	1.0%	0.6%
Commercial real estate	7.9%	7.1%	0.2%	0.0%
Total loans	8.9%	10.7%	0.4%	0.5%