

FIRST VOLUNTEER CORPORATION

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 1081716	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$253	\$882	248.5%	
Loans	\$156	\$597	282.2%	
Construction & development	\$19	\$63	229.2%	
Closed-end 1-4 family residential	\$35	\$153	341.4%	
Home equity	\$21	\$53	148.0%	
Credit card	\$0	\$3		
Other consumer	\$2	\$11	368.9%	
Commercial & Industrial	\$19	\$51	160.5%	
Commercial real estate	\$54	\$232	329.5%	
Unused commitments	\$12	\$110	853.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$39	\$25	-35.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$33	1159.7%	
Cash & balances due	\$43	\$170	294.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$12		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$14		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$230	\$794	244.5%	
Deposits	\$225	\$783	247.5%	
Total other borrowings	\$3	\$7	122.7%	
FHLB advances	\$2	\$2	0.0%	
Equity				
Equity capital at quarter end	\$23	\$88	289.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	9.3%	--	
Tier 1 risk based capital ratio	13.1%	13.5%	--	
Total risk based capital ratio	14.4%	14.8%	--	
Return on equity ¹	-26.3%	9.5%	--	
Return on assets ¹	-2.4%	1.0%	--	
Net interest margin ¹	4.1%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	74.2%	60.0%	--	
Loss provision to net charge-offs (qtr)	137.3%	355.0%	--	
Net charge-offs to average loans and leases ¹	3.4%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	7.6%	6.7%	1.5%	0.2%
Closed-end 1-4 family residential	3.9%	1.1%	0.7%	0.0%
Home equity	0.9%	1.3%	0.0%	0.1%
Credit card	0.0%	0.1%	0.0%	1.3%
Other consumer	3.4%	1.6%	0.7%	0.2%
Commercial & Industrial	0.1%	2.9%	3.8%	0.3%
Commercial real estate	6.2%	1.5%	0.8%	0.0%
Total loans	4.9%	2.4%	1.1%	0.1%