

F&M FINANCIAL CORPORATION

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 1138450	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$791	\$817	3.3%	
Loans	\$633	\$671	6.0%	
Construction & development	\$107	\$105	-1.9%	
Closed-end 1-4 family residential	\$148	\$174	17.8%	
Home equity	\$80	\$92	15.3%	
Credit card	\$0	\$0		
Other consumer	\$16	\$15	-8.6%	
Commercial & Industrial	\$43	\$41	-4.6%	
Commercial real estate	\$160	\$166	4.0%	
Unused commitments	\$116	\$158	36.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$49	\$55	13.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$32	\$9	-72.5%	
Cash & balances due	\$14	\$17	22.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$113	\$180	59.9%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$107	\$172	60.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$721	\$744	3.2%	
Deposits	\$644	\$652	1.2%	
Total other borrowings	\$67	\$82	23.0%	
FHLB advances	\$67	\$80	20.1%	
Equity				
Equity capital at quarter end	\$62	\$66	5.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	9.1%	--	
Tier 1 risk based capital ratio	11.0%	11.4%	--	
Total risk based capital ratio	12.2%	12.6%	--	
Return on equity ¹	9.6%	6.1%	--	
Return on assets ¹	0.8%	0.5%	--	
Net interest margin ¹	4.1%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	80.7%	53.0%	--	
Loss provision to net charge-offs (qtr)	-4.6%	170.8%	--	
Net charge-offs to average loans and leases ¹	-1.6%	0.6%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2011	2012	2011	2012
Construction & development	4.6%	5.5%	0.2%	0.2%
Closed-end 1-4 family residential	2.1%	2.3%	0.1%	0.2%
Home equity	0.2%	0.5%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.1%
Commercial & Industrial	0.4%	0.0%	0.3%	0.5%
Commercial real estate	0.2%	2.5%	0.0%	0.0%
Total loans	1.4%	2.2%	0.1%	0.2%