

**PIEDMONT COMMUNITY BANK HOLDINGS, INC.**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3954720	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$251	\$1,085	331.7%	
Loans	\$185	\$780	321.4%	
Construction & development	\$17	\$80	371.0%	
Closed-end 1-4 family residential	\$51	\$136	165.1%	
Home equity	\$26	\$63	140.7%	
Credit card	\$0	\$0		
Other consumer	\$1	\$2	20.9%	
Commercial & Industrial	\$23	\$101	332.7%	
Commercial real estate	\$54	\$364	575.5%	
Unused commitments	\$26	\$157	509.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$20	\$84	309.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$53	771.8%	
Cash & balances due	\$11	\$23	107.8%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$236		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$233		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$225	\$907	303.4%	
Deposits	\$212	\$875	312.9%	
Total other borrowings	\$12	\$15	25.0%	
FHLB advances	\$12	\$15	25.0%	
<b>Equity</b>				
Equity capital at quarter end	\$26	\$178	572.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.2%	11.4%	--	
Tier 1 risk based capital ratio	11.7%	13.7%	--	
Total risk based capital ratio	12.5%	15.0%	--	
Return on equity <sup>1</sup>	-10.5%	4.3%	--	
Return on assets <sup>1</sup>	-1.1%	0.7%	--	
Net interest margin <sup>1</sup>	4.5%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.3%	31.3%	--	
Loss provision to net charge-offs (qtr)	84.4%	329.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.3%	0.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	9.2%	3.9%	1.0%	0.0%
Closed-end 1-4 family residential	2.0%	1.7%	0.2%	0.1%
Home equity	0.5%	2.5%	0.1%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	14.2%	0.0%	0.3%
Commercial & Industrial	0.2%	0.4%	0.0%	0.0%
Commercial real estate	1.4%	1.4%	0.6%	0.0%
Total loans	1.9%	1.6%	0.3%	0.0%