

**PROVIDENT COMMUNITY BANCSHARES, INC.**

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 3177341	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>	\$377	\$350	-7.2%	
Loans	\$161	\$128	-20.5%	
Construction & development	\$29	\$20	-31.0%	
Closed-end 1-4 family residential	\$32	\$26	-16.1%	
Home equity	\$15	\$14	-3.5%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-17.9%	
Commercial & Industrial	\$12	\$9	-26.6%	
Commercial real estate	\$68	\$54	-21.2%	
Unused commitments	\$17	\$15	-8.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$74	\$41	-44.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$92	\$128	39.5%	
Cash & balances due	\$24	\$29	20.3%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$352	\$325	-7.7%	
Deposits	\$284	\$278	-2.2%	
Total other borrowings	\$65	\$44	-32.4%	
FHLB advances	\$60	\$38	-37.0%	
<b>Equity</b>				
Equity capital at quarter end	\$25	\$25	0.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.4%	7.0%	--	
Tier 1 risk based capital ratio	11.8%	14.0%	--	
Total risk based capital ratio	13.1%	15.3%	--	
Return on equity <sup>1</sup>	-3.2%	-3.1%	--	
Return on assets <sup>1</sup>	-0.2%	-0.2%	--	
Net interest margin <sup>1</sup>	2.5%	2.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	26.4%	33.2%	--	
Loss provision to net charge-offs (qtr)	209.6%	35.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	0.6%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	31.3%	31.4%	1.1%	0.9%
Closed-end 1-4 family residential	8.3%	10.3%	0.1%	0.0%
Home equity	2.5%	2.3%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.6%	1.1%	0.1%	0.9%
Commercial & Industrial	14.1%	9.4%	0.0%	0.4%
Commercial real estate	3.6%	5.0%	0.0%	0.0%
Total loans	10.7%	10.3%	0.2%	0.2%