

**TENNESSEE VALLEY FINANCIAL HOLDINGS, INC.**

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3082454	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>	\$182	\$166	-8.4%	
Loans	\$115	\$110	-4.3%	
Construction & development	\$16	\$14	-11.7%	
Closed-end 1-4 family residential	\$33	\$30	-8.3%	
Home equity	\$14	\$13	-5.5%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-43.5%	
Commercial & Industrial	\$7	\$11	55.1%	
Commercial real estate	\$42	\$39	-7.1%	
Unused commitments	\$21	\$17	-19.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$22	\$18	-18.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$20	53.0%	
Cash & balances due	\$15	\$6	-58.6%	
<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>	\$163	\$148	-9.2%	
Deposits	\$144	\$134	-7.2%	
Total other borrowings	\$19	\$14	-24.0%	
FHLB advances	\$18	\$14	-22.9%	
<b>Equity</b>				
Equity capital at quarter end	\$19	\$18	-0.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.0%	9.4%	--	
Tier 1 risk based capital ratio	13.2%	13.5%	--	
Total risk based capital ratio	14.2%	14.8%	--	
Return on equity <sup>1</sup>	4.2%	-1.6%	--	
Return on assets <sup>1</sup>	0.4%	-0.2%	--	
Net interest margin <sup>1</sup>	3.7%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	23.4%	24.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	189.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	1.0%	--	
<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	18.3%	6.6%	0.6%	1.3%
Closed-end 1-4 family residential	4.5%	11.8%	0.0%	0.0%
Home equity	0.4%	4.6%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.0%	0.0%	0.8%
Commercial & Industrial	2.1%	0.0%	0.0%	0.9%
Commercial real estate	1.7%	1.4%	0.0%	0.0%
Total loans	4.7%	5.4%	0.1%	0.3%