

**FIRST VERNON BANCSHARES, INC.**

	Disbursement Date 09/29/2010	RSSD (Holding Company) 1139998	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2014</b> \$ millions	<b>2015</b> \$ millions	%chg from prev	
<b>Assets</b>	\$141	\$144	2.4%	
Loans	\$104	\$103	-0.9%	
Construction & development	\$4	\$3	-12.3%	
Closed-end 1-4 family residential	\$20	\$22	8.9%	
Home equity	\$0	\$0	-17.8%	
Credit card	\$1	\$1	-1.2%	
Other consumer	\$2	\$2	-4.2%	
Commercial & Industrial	\$20	\$21	3.2%	
Commercial real estate	\$38	\$35	-8.8%	
Unused commitments	\$11	\$12	9.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$7	94.8%	
Asset-backed securities	\$1	\$1	-51.4%	
Other securities	\$13	\$17	30.3%	
Cash & balances due	\$17	\$15	-14.4%	
<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>	\$119	\$121	1.8%	
Deposits	\$118	\$120	2.1%	
Total other borrowings	\$1	\$1	-28.4%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$22	\$23	5.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	15.0%	15.8%	--	
Tier 1 risk based capital ratio	20.3%	21.2%	--	
Total risk based capital ratio	21.5%	22.5%	--	
Return on equity <sup>1</sup>	5.8%	5.7%	--	
Return on assets <sup>1</sup>	0.9%	0.9%	--	
Net interest margin <sup>1</sup>	4.3%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	87.2%	156.9%	--	
Loss provision to net charge-offs (qtr)	557.5%	66.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	1.5%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>
Construction & development	3.3%	0.4%	0.3%	0.0%
Closed-end 1-4 family residential	1.7%	1.1%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	1.7%	1.3%	0.0%	0.6%
Other consumer	0.6%	0.4%	0.0%	0.0%
Commercial & Industrial	3.7%	1.2%	0.1%	0.2%
Commercial real estate	1.8%	1.2%	0.1%	0.2%
Total loans	2.6%	1.1%	0.1%	0.4%