

BANKGREENVILLE FINANCIAL CORPORATION

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 3387168	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$104	\$116	12.0%	
Loans	\$59	\$58	-0.9%	
Construction & development	\$16	\$15	-5.3%	
Closed-end 1-4 family residential	\$7	\$7	7.9%	
Home equity	\$7	\$8	7.6%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	8.6%	
Commercial & Industrial	\$9	\$8	-12.1%	
Commercial real estate	\$19	\$18	-4.0%	
Unused commitments	\$6	\$6	5.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$9	333.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$23	\$20	-14.4%	
Cash & balances due	\$4	\$23	506.6%	
Residential mortgage originations				
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		
Liabilities	\$94	\$106	13.3%	
Deposits	\$81	\$97	19.7%	
Total other borrowings	\$12	\$9	-28.5%	
FHLB advances	\$12	\$9	-28.5%	
Equity				
Equity capital at quarter end	\$10	\$10	-1.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.0%	8.8%	--	
Tier 1 risk based capital ratio	14.1%	15.2%	--	
Total risk based capital ratio	15.3%	16.5%	--	
Return on equity ¹	-10.6%	-4.4%	--	
Return on assets ¹	-1.1%	-0.4%	--	
Net interest margin ¹	2.4%	2.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	30.1%	69.9%	--	
Loss provision to net charge-offs (qtr)	97.3%	52.6%	--	
Net charge-offs to average loans and leases ¹	3.0%	2.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	9.2%	1.6%	2.3%	2.6%
Closed-end 1-4 family residential	9.2%	0.0%	0.0%	0.0%
Home equity	0.0%	7.2%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	6.7%	1.7%	0.9%	0.0%
Commercial real estate	0.5%	1.8%	0.0%	0.0%
Total loans	4.7%	2.1%	0.8%	0.7%