

**AVENUE FINANCIAL HOLDINGS, INC.**

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	02/27/2009	3541483	1		
<b>Selected balance and off-balance sheet items</b>	<b>2009</b>	<b>2010</b>	<b>%chg from prev</b>		
	\$ millions	\$ millions			
<b>Assets</b>	\$485	\$589	21.4%		
Loans	\$332	\$381	14.6%		
Construction & development	\$60	\$50	-16.6%		
Closed-end 1-4 family residential	\$32	\$41	29.0%		
Home equity	\$23	\$27	19.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$2	40.0%		
Commercial & Industrial	\$92	\$118	28.6%		
Commercial real estate	\$118	\$132	12.3%		
Unused commitments	\$73	\$78	7.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$113	\$126	11.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$21	139.6%		
Cash & balances due	\$1	\$28	1791.5%		
<b>Residential mortgage originations</b>					
Closed-end mortgage originated for sale (quarter)	\$0	\$20			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$20			
Open-end HELOC originations sold (quarter)	\$0	\$0			
<b>Liabilities</b>	\$436	\$541	24.2%		
Deposits	\$373	\$480	28.8%		
Total other borrowings	\$58	\$54	-7.5%		
FHLB advances	\$44	\$44	-0.8%		
<b>Equity</b>					
Equity capital at quarter end	\$49	\$47	-3.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	9.7%	8.2%	--		
Tier 1 risk based capital ratio	12.2%	10.7%	--		
Total risk based capital ratio	13.4%	11.9%	--		
Return on equity <sup>1</sup>	-1.8%	0.0%	--		
Return on assets <sup>1</sup>	-0.2%	0.0%	--		
Net interest margin <sup>1</sup>	2.9%	2.6%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	181.4%	114.9%	--		
Loss provision to net charge-offs (qtr)	29.4%	50.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.6%	0.4%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>	
Construction & development	4.5%	4.7%	3.5%	0.8%	--
Closed-end 1-4 family residential	0.6%	4.4%	0.0%	0.0%	--
Home equity	0.0%	0.0%	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	0.0%	0.6%	0.1%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.9%	1.3%	0.9%	0.1%	--