

CLOVER COMMUNITY BANKSHARES, INC.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 2684338	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$136	\$145	6.0%	
Loans	\$103	\$101	-1.4%	
<i>Construction & development</i>	\$15	\$11	-30.4%	
<i>Closed-end 1-4 family residential</i>	\$24	\$25	3.5%	
<i>Home equity</i>	\$12	\$13	6.3%	
<i>Credit card</i>	\$0	\$0	28.6%	
<i>Other consumer</i>	\$4	\$3	-20.3%	
<i>Commercial & Industrial</i>	\$17	\$19	14.1%	
<i>Commercial real estate</i>	\$30	\$30	1.4%	
Unused commitments	\$18	\$11	-40.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$9	\$8	-12.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$8	-6.9%	
Cash & balances due	\$9	\$16	79.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$126	\$133	5.5%	
Deposits	\$117	\$125	6.3%	
Total other borrowings	\$8	\$8	0.0%	
FHLB advances	\$8	\$8	0.0%	
Equity				
Equity capital at quarter end	\$10	\$11	12.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	7.3%	7.6%	--	
Tier 1 risk based capital ratio	9.1%	10.1%	--	
Total risk based capital ratio	10.4%	11.4%	--	
Return on equity ¹	-24.6%	-36.6%	--	
Return on assets ¹	-1.9%	-3.0%	--	
Net interest margin ¹	4.3%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	386.6%	279.3%	--	
Loss provision to net charge-offs (qtr)	995.9%	163.3%	--	
Net charge-offs to average loans and leases ¹	0.5%	4.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.3%	0.0%	0.3%	5.3%
<i>Closed-end 1-4 family residential</i>	0.0%	1.3%	0.0%	0.0%
<i>Home equity</i>	1.5%	0.2%	0.1%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.0%	0.3%	0.1%
<i>Commercial & Industrial</i>	0.0%	2.6%	0.3%	3.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.5%	0.8%	0.1%	1.1%