

FIRST COMMUNITY BANCSHARES, INC.

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1478017	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,103	\$2,249	6.9%	
Loans	\$1,302	\$1,408	8.2%	
<i>Construction & development</i>	\$130	\$119	-8.2%	
<i>Closed-end 1-4 family residential</i>	\$512	\$557	8.8%	
<i>Home equity</i>	\$91	\$112	23.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$62	\$53	-14.4%	
<i>Commercial & Industrial</i>	\$86	\$98	13.7%	
<i>Commercial real estate</i>	\$315	\$343	9.0%	
Unused commitments	\$164	\$234	42.1%	
Securitization outstanding principal	\$0	\$14		
Mortgage-backed securities (GSE and private issue)	\$233	\$281	20.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$281	\$200	-29.0%	
Cash & balances due	\$46	\$101	119.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$4	\$9	106.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$4	\$2	-45.5%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,900	\$2,024	6.5%	
Deposits	\$1,505	\$1,660	10.3%	
Total other borrowings	\$368	\$341	-7.3%	
FHLB advances	\$200	\$183	-8.4%	
Equity				
Equity capital at quarter end	\$204	\$225	10.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$59	\$20	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	7.2%	--	
Tier 1 risk based capital ratio	10.7%	10.6%	--	
Total risk based capital ratio	11.7%	11.8%	--	
Return on equity ¹	-31.4%	-59.7%	--	
Return on assets ¹	-2.8%	-6.1%	--	
Net interest margin ¹	3.8%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	125.2%	124.0%	--	
Loss provision to net charge-offs (qtr)	112.4%	257.7%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.3%	2.9%	0.6%	0.3%
<i>Closed-end 1-4 family residential</i>	0.7%	1.1%	0.1%	0.1%
<i>Home equity</i>	0.1%	0.5%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.1%	0.2%	0.5%
<i>Commercial & Industrial</i>	0.3%	2.0%	0.7%	1.4%
<i>Commercial real estate</i>	1.5%	1.1%	0.1%	0.1%
<i>Total loans</i>	1.0%	1.2%	0.2%	0.2%