

FIRST COMMUNITY BANCSHARES, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1983977	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$602	\$604	0.3%	
Loans	\$494	\$473	-4.3%	
Construction & development	\$72	\$71	-1.2%	
Closed-end 1-4 family residential	\$139	\$142	1.9%	
Home equity	\$15	\$13	-11.8%	
Credit card	\$0	\$0		
Other consumer	\$18	\$17	-6.6%	
Commercial & Industrial	\$28	\$25	-10.5%	
Commercial real estate	\$158	\$152	-3.5%	
Unused commitments	\$55	\$35	-37.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$21	\$0	-100.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$17	\$12	-29.8%	
Cash & balances due	\$13	\$56	347.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$40	\$49	22.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$37	\$47	25.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$557	\$554	-0.5%	
Deposits	\$489	\$512	4.8%	
Total other borrowings	\$55	\$30	-46.3%	
FHLB advances	\$52	\$25	-51.9%	
Equity				
Equity capital at quarter end	\$45	\$50	11.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	8.3%	--	
Tier 1 risk based capital ratio	9.1%	10.7%	--	
Total risk based capital ratio	12.4%	14.1%	--	
Return on equity ¹	-24.1%	-20.7%	--	
Return on assets ¹	-1.9%	-1.7%	--	
Net interest margin ¹	4.0%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	211.5%	67.3%	--	
Loss provision to net charge-offs (qtr)	171.9%	158.8%	--	
Net charge-offs to average loans and leases ¹	2.4%	1.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.4%	11.9%	1.1%	0.5%
Closed-end 1-4 family residential	1.0%	1.5%	0.6%	0.7%
Home equity	0.4%	0.1%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.2%	0.1%	0.3%
Commercial & Industrial	1.1%	1.6%	0.2%	0.2%
Commercial real estate	0.7%	1.3%	0.7%	0.5%
Total loans	0.6%	2.8%	0.6%	0.5%