

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$133	\$123	-7.5%	
Loans	\$86	\$70	-19.1%	
Construction & development	\$6	\$3	-40.4%	
Closed-end 1-4 family residential	\$22	\$19	-16.2%	
Home equity	\$11	\$9	-16.8%	
Credit card	\$0	\$0	-11.5%	
Other consumer	\$2	\$1	-60.0%	
Commercial & Industrial	\$14	\$9	-36.2%	
Commercial real estate	\$30	\$27	-10.2%	
Unused commitments	\$8	\$7	-11.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$13	29.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$13	-8.1%	
Cash & balances due	\$15	\$21	42.8%	
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	\$124	\$113	-8.9%	
Deposits	\$123	\$112	-8.9%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$9	\$10	11.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.4%	7.6%	--	
Tier 1 risk based capital ratio	10.0%	12.9%	--	
Total risk based capital ratio	11.3%	14.2%	--	
Return on equity ¹	-53.0%	5.5%	--	
Return on assets ¹	-3.8%	0.4%	--	
Net interest margin ¹	3.8%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	67.7%	213.3%	--	
Loss provision to net charge-offs (qtr)	101.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	8.1%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	9.5%	0.0%	6.0%	2.4%
Closed-end 1-4 family residential	6.5%	1.2%	2.0%	0.0%
Home equity	4.5%	13.5%	5.4%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.1%	0.4%
Commercial & Industrial	15.2%	0.0%	2.2%	0.0%
Commercial real estate	1.9%	0.0%	0.1%	0.0%
Total loans	6.1%	2.1%	2.0%	0.1%