

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$612	\$638	4.4%	
Loans	\$470	\$461	-1.9%	
<i>Construction & development</i>	\$58	\$56	-3.8%	
<i>Closed-end 1-4 family residential</i>	\$138	\$141	2.1%	
<i>Home equity</i>	\$13	\$9	-31.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$14	\$4	-71.2%	
<i>Commercial & Industrial</i>	\$34	\$32	-6.8%	
<i>Commercial real estate</i>	\$162	\$162	-0.3%	
Unused commitments	\$47	\$48	2.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$13	\$34	167.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$17	\$16	-5.7%	
Cash & balances due	\$57	\$75	32.1%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$73	\$73	0.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$73	\$69	-5.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$564	\$585	3.8%	
Deposits	\$531	\$567	6.7%	
Total other borrowings	\$20	\$5	-74.5%	
FHLB advances	\$13	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$48	\$53	11.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	8.3%	--	
Tier 1 risk based capital ratio	10.0%	11.5%	--	
Total risk based capital ratio	13.0%	14.1%	--	
Return on equity ¹	-22.5%	5.1%	--	
Return on assets ¹	-1.8%	0.4%	--	
Net interest margin ¹	4.0%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	88.4%	64.0%	--	
Loss provision to net charge-offs (qtr)	298.7%	21.2%	--	
Net charge-offs to average loans and leases ¹	0.3%	2.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
<i>Construction & development</i>	11.3%	17.1%	0.0%	3.1%
<i>Closed-end 1-4 family residential</i>	2.7%	1.6%	0.2%	0.3%
<i>Home equity</i>	0.0%	1.9%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	0.0%	0.2%	0.0%
<i>Commercial & Industrial</i>	0.3%	0.2%	0.0%	0.1%
<i>Commercial real estate</i>	0.8%	1.8%	0.0%	0.2%
<i>Total loans</i>	2.5%	3.3%	0.1%	0.6%