

**CSRA BANK CORP.**

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1493672	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$95	\$90	-5.3%	
<b>Loans</b>	\$56	\$57	0.8%	
<i>Construction &amp; development</i>	\$4	\$4	14.9%	
<i>Closed-end 1-4 family residential</i>	\$26	\$28	6.3%	
<i>Home equity</i>	\$0	\$0	22.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	-9.2%	
<i>Commercial &amp; Industrial</i>	\$4	\$4	19.3%	
<i>Commercial real estate</i>	\$9	\$9	-9.0%	
Unused commitments	\$4	\$4	16.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$10	27.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$5	91.1%	
Cash & balances due	\$23	\$12	-47.3%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$90	\$83	-7.2%	
Deposits	\$89	\$83	-7.2%	
Total other borrowings	\$0	\$0	-47.7%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$5	\$6	28.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	5.7%	6.6%	--	
Tier 1 risk based capital ratio	9.8%	10.8%	--	
Total risk based capital ratio	11.0%	12.1%	--	
Return on equity <sup>1</sup>	3.9%	120.8%	--	
Return on assets <sup>1</sup>	0.2%	7.5%	--	
Net interest margin <sup>1</sup>	4.6%	5.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	45.0%	66.6%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<i>Construction &amp; development</i>	11.0%	8.3%	0.5%	0.4%
<i>Closed-end 1-4 family residential</i>	5.7%	3.3%	0.3%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.5%	0.3%	0.0%	0.2%
<i>Commercial &amp; Industrial</i>	0.5%	0.0%	0.4%	0.0%
<i>Commercial real estate</i>	2.5%	0.0%	0.6%	0.0%
<i>Total loans</i>	4.3%	2.5%	0.3%	0.1%