

VIRGINIA CO BANK

	CPP Disbursement Date 06/12/2009	Cert 58147	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$141	\$131	-6.7%	
Loans	\$99	\$101	1.6%	
<i>Construction & development</i>	\$9	\$7	-16.3%	
<i>Closed-end 1-4 family residential</i>	\$11	\$8	-25.2%	
<i>Home equity</i>	\$14	\$13	-5.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-26.2%	
<i>Commercial & Industrial</i>	\$17	\$20	21.3%	
<i>Commercial real estate</i>	\$44	\$48	8.4%	
Unused commitments	\$23	\$25	6.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$12	\$15	27.8%	
Cash & balances due	\$19	\$4	-77.6%	
<i>Residential mortgage originations</i>				
<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		
Liabilities	\$127	\$119	-6.7%	
Deposits	\$118	\$108	-8.2%	
Total other borrowings	\$9	\$10	11.7%	
FHLB advances	\$6	\$8	24.9%	
Equity				
Equity capital at quarter end	\$14	\$13	-6.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	9.8%	--	
Tier 1 risk based capital ratio	11.4%	10.9%	--	
Total risk based capital ratio	12.3%	11.9%	--	
Return on equity ¹	0.8%	-2.0%	--	
Return on assets ¹	0.1%	-0.2%	--	
Net interest margin ¹	3.7%	4.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	48.3%	454.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	48.1%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.7%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	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>	0.0%	0.0%	0.0%	1.5%
<i>Commercial & Industrial</i>	3.1%	1.2%	0.0%	0.6%
<i>Commercial real estate</i>	3.9%	0.0%	0.0%	0.0%
<i>Total loans</i>	2.3%	0.2%	0.0%	0.2%