

**VIRGINIA COMMUNITY CAPITAL, INC.**

	CPP Disbursement Date 09/24/2010	RSSD (Holding Company) 3628535	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>	\$55	\$73	33.4%	
<b>Loans</b>	\$35	\$51	46.3%	
<i>Construction &amp; development</i>	\$9	\$17	96.7%	
<i>Closed-end 1-4 family residential</i>	\$0	\$2	415.7%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0		
<i>Commercial &amp; Industrial</i>	\$8	\$11	46.0%	
<i>Commercial real estate</i>	\$4	\$7	64.2%	
Unused commitments	\$17	\$26	52.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$2	78.2%	
Cash & balances due	\$16	\$19	16.7%	
Residential mortgage originations				
<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>	\$43	\$61	41.6%	
Deposits	\$42	\$58	38.9%	
Total other borrowings	\$1	\$0	-100.0%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$11	\$11	1.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	20.5%	15.9%	--	
Tier 1 risk based capital ratio	29.5%	21.5%	--	
Total risk based capital ratio	30.4%	28.1%	--	
Return on equity <sup>1</sup>	12.9%	4.6%	--	
Return on assets <sup>1</sup>	2.6%	0.8%	--	
Net interest margin <sup>1</sup>	3.5%	3.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	0.0%	176.6%	--	
Loss provision to net charge-offs (qtr)	-64.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	0.0%	--	
<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>	0.0%	0.0%	0.8%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	6.7%	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%	0.0%
<i>Commercial &amp; Industrial</i>	0.0%	0.5%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	1.0%	0.0%	0.0%
<i>Total loans</i>	0.0%	0.5%	0.2%	0.0%