

BLUE RIDGE BANCSHARES, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1891317	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$466	\$482	3.3%	
Loans	\$337	\$338	0.3%	
Construction & development	\$61	\$45	-26.9%	
Closed-end 1-4 family residential	\$29	\$36	24.0%	
Home equity	\$18	\$22	18.3%	
Credit card	\$0	\$0		
Other consumer	\$62	\$65	5.5%	
Commercial & Industrial	\$54	\$36	-32.8%	
Commercial real estate	\$97	\$114	17.3%	
Unused commitments	\$77	\$60	-22.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$7	-11.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$54	\$29	-46.6%	
Cash & balances due	\$13	\$55	322.4%	
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	\$424	\$442	4.1%	
Deposits	\$401	\$418	4.2%	
Total other borrowings	\$20	\$21	6.6%	
FHLB advances	\$15	\$15	0.0%	
Equity				
Equity capital at quarter end	\$42	\$40	-4.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$12	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	7.8%	--	
Tier 1 risk based capital ratio	10.2%	9.7%	--	
Total risk based capital ratio	11.5%	10.9%	--	
Return on equity ¹	-26.1%	-29.1%	--	
Return on assets ¹	-2.4%	-2.5%	--	
Net interest margin ¹	3.5%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	39.3%	66.9%	--	
Loss provision to net charge-offs (qtr)	192.7%	59.2%	--	
Net charge-offs to average loans and leases ¹	3.1%	4.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	6.0%	11.5%	0.0%	0.8%
Closed-end 1-4 family residential	1.3%	0.7%	0.3%	0.8%
Home equity	1.1%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.1%	0.4%	0.2%
Commercial & Industrial	19.3%	8.2%	4.1%	5.1%
Commercial real estate	2.3%	2.3%	0.0%	0.9%
Total loans	5.0%	3.3%	0.8%	1.1%