

CSRA BANK CORP.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1493672	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$110	\$107	-3.0%	
Loans	\$83	\$73	-11.7%	
<i>Construction & development</i>	\$15	\$7	-50.4%	
<i>Closed-end 1-4 family residential</i>	\$25	\$24	-5.6%	
<i>Home equity</i>	\$1	\$1	35.5%	
<i>Credit card</i>	\$0	\$0	-41.5%	
<i>Other consumer</i>	\$8	\$7	-4.2%	
<i>Commercial & Industrial</i>	\$11	\$8	-23.1%	
<i>Commercial real estate</i>	\$12	\$14	15.9%	
Unused commitments	\$8	\$5	-44.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$5	-24.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$9	0.2%	
Cash & balances due	\$4	\$7	59.0%	
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		
Liabilities	\$101	\$98	-2.7%	
Deposits	\$101	\$98	-2.6%	
Total other borrowings	\$0	\$0	-11.9%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$9	\$9	-6.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.2%	--	
Tier 1 risk based capital ratio	11.4%	11.6%	--	
Total risk based capital ratio	12.7%	12.9%	--	
Return on equity ¹	-4.4%	-77.0%	--	
Return on assets ¹	-0.4%	-7.1%	--	
Net interest margin ¹	4.6%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.9%	30.9%	--	
Loss provision to net charge-offs (qtr)	702.7%	87.8%	--	
Net charge-offs to average loans and leases ¹	0.4%	9.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	9.3%	55.6%	0.0%	4.2%
<i>Closed-end 1-4 family residential</i>	0.9%	3.4%	0.3%	0.8%
<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%	2.5%	0.3%	1.1%
<i>Commercial & Industrial</i>	6.3%	12.4%	0.0%	13.0%
<i>Commercial real estate</i>	1.5%	0.2%	0.0%	0.0%
<i>Total loans</i>	3.4%	8.5%	0.1%	2.3%