

VIRGINIA CO BANK

	CPP Disbursement Date 06/12/2009	Cert 58147	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$103	\$107	3.5%	
Loans	\$87	\$92	5.1%	
<i>Construction & development</i>	\$10	\$13	25.6%	
<i>Closed-end 1-4 family residential</i>	\$14	\$13	-9.4%	
<i>Home equity</i>	\$11	\$14	26.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	-15.0%	
<i>Commercial & Industrial</i>	\$15	\$13	-12.4%	
<i>Commercial real estate</i>	\$32	\$35	8.2%	
Unused commitments	\$20	\$19	-4.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$1		
Asset-backed securities	\$0	\$0		
Other securities	\$12	\$9	-21.7%	
Cash & balances due	\$1	\$2	10.8%	
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	\$94	\$93	-1.4%	
Deposits	\$74	\$82	11.8%	
Total other borrowings	\$21	\$10	-49.2%	
FHLB advances	\$15	\$6	-60.0%	
Equity				
Equity capital at quarter end	\$9	\$14	55.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	12.7%	--	
Tier 1 risk based capital ratio	9.2%	14.1%	--	
Total risk based capital ratio	10.4%	15.3%	--	
Return on equity ¹	-8.6%	0.8%	--	
Return on assets ¹	-0.8%	0.1%	--	
Net interest margin ¹	2.7%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.8%	238.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	14.9%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.1%	1.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.9%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	3.4%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	1.2%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.7%	0.6%	0.0%	0.0%