

VIRGINIA COMMUNITY CAPITAL, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	09/24/2010	3628535	1	
Selected balance and off-balance sheet items	2010	2011	%chg from prev	
	\$ millions	\$ millions		
Assets	\$50	\$56	11.0%	
Loans	\$27	\$43	57.7%	
Construction & development	\$10	\$17	80.3%	
Closed-end 1-4 family residential	\$2	\$2	-0.7%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$0	\$0		
Commercial & Industrial	\$4	\$9	146.3%	
Commercial real estate	\$4	\$4	-0.2%	
Unused commitments	\$19	\$8	-58.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$1	-57.6%	
Cash & balances due	\$18	\$11	-41.1%	
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	\$41	\$46	11.9%	
Deposits	\$40	\$44	11.7%	
Total other borrowings	\$1	\$1	4.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$9	\$10	7.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	19.4%	17.3%	--	
Tier 1 risk based capital ratio	29.5%	22.8%	--	
Total risk based capital ratio	30.3%	24.0%	--	
Return on equity ¹	0.4%	16.4%	--	
Return on assets ¹	0.1%	2.7%	--	
Net interest margin ¹	2.9%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	50.7%	--	
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)	2010	2011	2010	2011
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	72.7%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	4.9%	0.0%	0.0%
Total loans	0.0%	3.2%	0.0%	0.0%