

**CSRA BANK CORP.**

|   | CPP Disbursement Date<br>03/27/2009 | RSSD (Holding Company)<br>1493672 | Number of Insured<br>Depository Institutions<br>1 |             |
|---|-------------------------------------|-----------------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   | <b>2011</b><br>\$ millions          | <b>2012</b><br>\$ millions        | %chg from prev                                    |             |
| <b>Assets</b>   | \$85                                | \$95                              | 10.8%   |             |
| Loans   | \$56                                | \$56                              | 1.3%  |             |
| Construction & development  | \$3                                 | \$4                               | 12.8%   |             |
| Closed-end 1-4 family residential   | \$24                                | \$26                              | 7.7%  |             |
| Home equity   | \$0                                 | \$0                               | 20.7%   |             |
| Credit card   | \$0                                 | \$0                               |   |             |
| Other consumer  | \$3                                 | \$3                               | -5.0%   |             |
| Commercial & Industrial   | \$4                                 | \$4                               | -12.9%  |             |
| Commercial real estate  | \$10                                | \$9                               | -8.0%   |             |
| Unused commitments  | \$2                                 | \$4                               | 46.3%   |             |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$7                                 | \$8                               | 20.9%   |             |
| Asset-backed securities   | \$0                                 | \$0                               |   |             |
| Other securities  | \$2                                 | \$2                               | -1.1%   |             |
| Cash & balances due   | \$16                                | \$23                              | 43.3%   |             |
| <b>Residential mortgage originations</b>  |                                     |                                   |   |             |
| 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                               |   |             |
| <b>Liabilities</b>  | \$80                                | \$90                              | 12.3%   |             |
| Deposits  | \$80                                | \$89                              | 12.4%   |             |
| Total other borrowings  | \$0                                 | \$0                               | -30.2%  |             |
| FHLB advances   | \$0                                 | \$0                               |   |             |
| <b>Equity</b>   |                                     |                                   |   |             |
| Equity capital at quarter end   | \$6                                 | \$5                               | -10.9%  |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                                 | \$0                               | NA  |             |
| <b>Performance Ratios</b>   |                                     |                                   |   |             |
| Tier 1 leverage ratio   | 6.9%                                | 5.7%                              | --  |             |
| Tier 1 risk based capital ratio   | 10.6%                               | 9.8%                              | --  |             |
| Total risk based capital ratio  | 11.9%                               | 11.0%                             | --  |             |
| Return on equity <sup>1</sup>   | 1.8%                                | 3.9%                              | --  |             |
| Return on assets <sup>1</sup>   | 0.1%                                | 0.2%                              | --  |             |
| Net interest margin <sup>1</sup>  | 4.9%                                | 4.6%                              | --  |             |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 16.8%                               | 45.0%                             | --  |             |
| Loss provision to net charge-offs (qtr)   | 0.0%                                | 0.0%                              | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.9%                                | 0.9%                              | --  |             |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |             |
|   | <b>Noncurrent Loans</b>             |                                   | <b>Gross Charge-Offs</b>                          |             |
| <b>Asset Quality (% of Total Loan Type)</b>   | <b>2011</b>                         | <b>2012</b>                       | <b>2011</b>                                       | <b>2012</b> |
| Construction & development  | 64.2%                               | 11.0%                             | 4.4%  | 0.5%        |
| Closed-end 1-4 family residential   | 9.5%                                | 5.7%                              | 0.2%  | 0.3%        |
| Home equity   | 0.0%                                | 0.0%                              | 8.7%  | 0.0%        |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Other consumer  | 0.1%                                | 0.5%                              | 0.1%  | 0.0%        |
| Commercial & Industrial   | 2.6%                                | 0.5%                              | 0.0%  | 0.4%        |
| Commercial real estate  | 15.8%                               | 2.5%                              | 0.8%  | 0.6%        |
| Total loans   | 13.0%                               | 4.3%                              | 0.7%  | 0.3%        |