

**VIRGINIA CO BANK**

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions	
	06/12/2009	58147	1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b>	<b>2012</b>	<b>%chg from prev</b>	
	\$ millions	\$ millions		
<b>Assets</b>	\$132	\$141	6.8%	
Loans	\$103	\$99	-3.6%	
Construction & development	\$11	\$9	-24.4%	
Closed-end 1-4 family residential	\$12	\$11	-5.6%	
Home equity	\$14	\$14	-2.0%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	9.9%	
Commercial & Industrial	\$19	\$17	-10.3%	
Commercial real estate	\$41	\$44	8.6%	
Unused commitments	\$18	\$23	25.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$12	-13.1%	
Cash & balances due	\$7	\$19	194.7%	
<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>	\$118	\$127	8.1%	
Deposits	\$107	\$118	9.6%	
Total other borrowings	\$10	\$9	-7.2%	
FHLB advances	\$9	\$6	-33.0%	
<b>Equity</b>				
Equity capital at quarter end	\$14	\$14	-3.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.0%	9.4%	--	
Tier 1 risk based capital ratio	11.6%	11.4%	--	
Total risk based capital ratio	12.9%	12.3%	--	
Return on equity <sup>1</sup>	1.3%	0.8%	--	
Return on assets <sup>1</sup>	0.1%	0.1%	--	
Net interest margin <sup>1</sup>	4.1%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	105.0%	48.3%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--	
<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	3.3%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.1%	0.0%	0.0%	0.0%
Home equity	4.5%	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	0.8%	3.1%	0.0%	0.0%
Commercial real estate	0.6%	3.9%	0.0%	0.0%
Total loans	1.4%	2.3%	0.0%	0.0%