

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$90	\$93	3.8%	
Loans	\$57	\$65	14.7%	
Construction & development	\$4	\$4	0.6%	
Closed-end 1-4 family residential	\$28	\$32	14.9%	
Home equity	\$0	\$1	26.2%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	-11.4%	
Commercial & Industrial	\$4	\$5	22.1%	
Commercial real estate	\$9	\$11	27.2%	
Unused commitments	\$4	\$5	19.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$12	13.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$5	20.0%	
Cash & balances due	\$12	\$7	-46.7%	
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	\$83	\$85	2.3%	
Deposits	\$83	\$85	2.3%	
Total other borrowings	\$0	\$0	-100.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$6	\$8	23.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.6%	8.0%	--	
Tier 1 risk based capital ratio	10.8%	12.2%	--	
Total risk based capital ratio	12.1%	13.4%	--	
Return on equity ¹	120.8%	24.2%	--	
Return on assets ¹	7.5%	2.0%	--	
Net interest margin ¹	5.2%	5.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	66.6%	297.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	8.3%	0.9%	0.4%	0.5%
Closed-end 1-4 family residential	3.3%	0.6%	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	0.3%	0.1%	0.2%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	2.5%	0.4%	0.1%	0.0%