

**CSRA BANK CORP.**

	Disbursement Date 03/27/2009	RSSD (Holding Company) 1493672	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2014</b> \$ millions	<b>2015</b> \$ millions	%chg from prev		
<b>Assets</b>	\$93	\$103	10.9%		
Loans	\$65	\$78	19.9%		
Construction & development	\$4	\$5	21.3%		
Closed-end 1-4 family residential	\$32	\$36	11.8%		
Home equity	\$1	\$0	-18.8%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	6.3%		
Commercial & Industrial	\$5	\$8	47.1%		
Commercial real estate	\$11	\$15	38.3%		
Unused commitments	\$5	\$8	69.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$12	\$9	-27.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$5	-2.2%		
Cash & balances due	\$7	\$7	9.1%		
<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>	\$85	\$94	10.5%		
Deposits	\$85	\$94	10.3%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
<b>Equity</b>					
Equity capital at quarter end	\$8	\$9	14.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	8.0%	8.7%	--		
Tier 1 risk based capital ratio	12.2%	12.1%	--		
Total risk based capital ratio	13.4%	13.2%	--		
Return on equity <sup>1</sup>	24.2%	15.1%	--		
Return on assets <sup>1</sup>	2.0%	1.3%	--		
Net interest margin <sup>1</sup>	5.9%	6.0%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	297.0%	499.4%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>	
Construction & development	0.9%	0.7%	0.5%	0.0%	--
Closed-end 1-4 family residential	0.6%	0.3%	0.0%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.1%	0.0%	0.1%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.1%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.4%	0.2%	0.0%	0.1%	--